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Tight Money Becoming One Of Facts Of Life

NEW YORK (UP)—Tight money is becoming one of the facts of life for more and more Americans—and it appears it is going to get tighter.

What is meant by "tight" money? That it's hard to get? That always was true, but this particular phrase so widely used now means that it's getting harder to borrow and particularly that interest rates on loans are getting steeper.

Why is it tight? Simply because there are more demands for loans than there is capital to go around and the policy of the Federal Reserve, backed by the Eisenhower administration, is to try to hold borrowing down lest it lead to runaway inflation.

There are some paradoxes in this tight money situation. The fact is that some loans are hard to get, others were never easier. The housing industry complains it is hit hard while consumers can get quick credit for everything from dental work to vacations.

Then, too, the federal government—while warning against inflation—has just presented a budget calling for spending some \$71 billion. State and local governments will bring the overall total to more than \$106 billion this year.

Huge Spending Spree
Industry is going to spend a record \$40 billion in expansion projects. And estimates are that the American consumer will fuel the boom in 1957 by spending a shopping \$275 billion for goods and services—a gain of around \$9 billion over 1956.

A big portion of that gigantic expenditure—government, industry and consumer—will be borrowed. Consumer debt already totals around \$41 billion and is rising. The federal budget will be balanced but state and local governments will borrow up to two-thirds of their planned outlay.

This huge spending spree is the basic reason why money is tight, why you have to pay more to borrow. Actually, more and more credit is being poured into the economy but it was outstripped by demand.

As one economist put it: "There are only so many bricklayers, carpenters and engineers in our economy. Only so many tons of steel, bags of cement and pounds of nails. We cannot build homes, factories, schools, sewer systems, hospitals, shopping centers and office buildings with paper money. It takes materials and men."

Therein lies the danger—that production falls so far behind not only demand but the artificial

credit that the purchasing power of currency will fall dangerously. The purchasing power of the dollar has been almost halved by inflation since 1899. Even so, our living standards have increased because wages have more than doubled.

Some Pros and Cons
One of the chief opponents of the tight money policy is Rep. Wright Patman of Texas. He believes there is danger it may wreck the economy.

"We must make sure that such credit resources as are available are flowing to the right spots," he says, "and that efforts, however justifiable in restraint of threatened inflation, do not lead over the hump into a period of deflation which may be even more difficult to deal with."

Ray D. Murphy, chairman of the Equitable Life Assurance Society, does not agree. He says the fact that money is tight "simply means that we have been trying to expand our consumption, our productive facilities and government services faster than our capacities for doing so permit."

"People have become accustomed to low (interest) rates for so long that they are taken for granted and are assumed to be normal," he says. "People seem to forget that for 20 years interest rates were deliberately kept at artificially low levels by pumping extra money into the credit system."

At the root of the tight money problem, economists say, is the fact that savings have not kept pace with the nation's mounting credit requirements. August Hefelf, president of the Savings Banks Trust Co. of New York, terms that the greatest single threat to our prosperity.

Youth Fined For Reckless Driving

Joseph J. Brito, 16, of Decatur, arrested on a charge of reckless driving Sunday, appeared in Floyd Hunter's justice of the peace court Monday evening and was fined \$1 and costs.

Joseph C. Schindler, 24, of Decatur, was arrested on a charge of speeding on Adams street Monday evening. He will appear in J. P. court Friday night.

Also slated to appear in J. P. court Friday night is Dale Leroy Troutner, 17, of Decatur, who was arrested Monday for speeding on Second street.

Request Approved By Commissioners

A request from Leo Kirsch, local postmaster, to permit the social security representative to meet in the commissioners' room was approved by the commissioners at the afternoon session of their regular mid-month meeting Monday. Kirsch requested the transfer of meeting rooms since the space at the post office is limited. The social security representative is in Decatur on the second and fourth Wednesdays of the month.

The commissioners also agreed to petition for federal aid for the improvement of a county road running south from Salem four miles. The petition will also include a request for assistance in the repair of a bridge on the road.

Also a feature of Monday's meeting was the filing of the list of assessments for the William C. Smith drain project. The drain is in French, Monroe and Washington townships.

Trailer Sales Again Target Of Thieves

Decatur's most frequent target for breakins, the Adams County Trailer Sales, was hit again last night, but the thieves are apparently draining the place dry. They got away with only \$5 out of the cash register.

The breakin was discovered by city police at 12:40 a.m. in their routine check. A window on the north side of the building was broken to enable the latch to the north door to be lifted.

Last night's breakin was added to the long list of entries which have been plaguing local authorities in recent months.

The trailer sales, operated by Paul Strickler, was entered several days ago.

Cub Scouts To Meet Thursday Evening

A film about planets will be shown to Cub Scouts and their parents, of pack 3061, Thursday evening at 7 o'clock. This will be the regular monthly meeting of the group, and will take place at the Lincoln school.

These Scouts are under the leadership of Howard Gehrig, Cub master; David Smith, assistant Cub master, and Mrs. Leon Sieger, Mrs. Hubert Zerkel, Mrs. David Kaye, Mr. Ed Hammond, Mrs. David Smith, Mrs. Harold August and Mrs. Klesson Brandyberry.

Following the showing of the film and the Scouts display of their work concerning the stars, plans for the blue-gold banquet will be announced.

CITES REVENGE

(Continued from Page One)

await transportation to New York. The unmarried sisters who had lived for years over the basement in which Metesky built his infernal machines were agast at the disclosure.

Moody and Taciturn
"Oh no," said Miss May, 58, "He wouldn't think of doing anything like that."

"He's one of the best fellows you ever saw," said Miss Anna, 60.

A sister-in-law, Mrs. Gertrude Metesky, wife of their brother John, cried out in her home when told of Metesky's arrest.

"My God, they have the wrong man," she said. "It just couldn't be George. He couldn't be that sort of person. I just don't believe it. He was a good decent man and I say the Waterbury police have got the wrong man."

The maiden sisters said they had been aware, however, that "something has been preying on his

mind." Metesky has worked intermittently since his illness, most recently at the Waterbury Tool Co., which he left because of illness five months ago.

A company spokesman described him as "a steady, devoted worker" but "a moody and taciturn sort of fellow who always kept to himself."

He was pictured as a religious man who regularly attended Mass at St. Patrick's Roman Catholic Church here.

Metesky told police he had taken a correspondence course in electronics.

The bombs were engineered with precision, police had disclosed before his arrest, and with considerable cunning. The watch parts which were their timing mechanism were so common as to be unidentifiable. The threaded pipes were the work of a master craftsman with a good lathe.

Trade in a Good Town — Decatur.

Webster Is Named Chief Game Warden

INDIANAPOLIS (UP)—John Webster, Plainfield, a state police master sergeant, has been named chief game warden for the state Conservation Department effective Feb. 1.

Webster's appointment to the \$6,000 a year post was announced by Edwin K. Martin, department director.

Webster will take a leave of absence to accept the post.

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MEN'S DRESS

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MEN'S 5-BUCKLE

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\$7.79

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WORK BOOTS

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