

"HOW YOU CAN OWN YOUR OWN HOME" ---Here's A Plan

● You May Have 25 Years to Pay for Your Home at Only 4 1/2% Interest or You May Pay The Full Amount Out, Anytime You So Choose To

DISCUSSION HELD BETWEEN MR. HOLGER HOLM, FHA DIRECTOR, AND PUBLISHER MR. C. C. GALLOWAY, REVEALS STARTLING FACTS NEVER TAKEN ADVANTAGE OF HERETOFORE

A few days ago the Omaha Guide received a telephone call from the Federal Housing Administration's State Director, asking for an appointment which was complied with. I am going to try to give the 'just' of our conversation about Omaha Housing conditions for this area:

First, I want to state, that in the 43 years I have lived in Omaha, I have never known at anytime, where an opportunity presented itself to the Citizens of this area, to become home owners like this

one. Mr. Holger Holm, State Director made the following statement to me in his office. He said he has a quota of 50 new houses for Omaha especially for colored citizens. He has had this reserved every since November 15, 1942. This I could not understand and was forced to ask some very pointed questions. I asked Mr. Holm what had been done to let the colored people of Omaha know that he had this priority for these 50 new homes? He said that he had talked it over with several different people and some contractors and he was surprised to know that out of 50 new homes only three had been started. I asked him what he thought the trouble was, he said he did not know. He said he thought out of 20,000 Negroes which represented about 5000 homes that they ought to be 50 out of these 5000 families that would and could qualify for these homes. I asked Mr. Holm what was the qualifications to build a home and he handed me a letter to read. After reading the letter I yet felt that there was more information needed to get the average person interested, so I asked him to write me a letter setting out in detail certain information that I thought would be valuable to the home seeker. The following is the letter I received from Mr. Holm.

Still Available
Only three or four applications for these priorities have been made, but a substantial amount for the quota is still available. It is not necessary for these homes to be built by a contractor for sale or for rent. Priorities can be granted to the individual to build his own home if he is an in-migrant civilian war worker or if he has an eviction notice. It should be remembered that the Federal Housing Administration does not actually loan the money. Banks, trust companies, insurance companies, and other lending institutions take the applications for FHA approval and insurance or guarantee of the loan.

Steps to take are:
1. Find a suitable lot. Let FHA look at the lot to determine in advance whether it is in a suitable location to be approved for the FHA loan.
2. See your architect or contractor and get plans and specifications so as to know the size and design and number of board feet of lumber required.
3. Go to the FHA, 1215 W. O. W. Building, and make application for the priority.
4. When the priority is granted, go to one of the many lending institutions making FHA loans and make application for the loan.
5. If and when the loan is approved, construction can proceed.
6. Remember FHA are offering their assistance, counsel and advice on location and acceptance plans.
7. FHA makes inspections during the construction period, to assure you of good materials and a well built house.
8. If you are interested in becoming the owner of a new home designed and built according to your own idea that you in all probability have dreamed of all your life. Here is your golden opportunity and it don't have to be a \$6,000.00 \$8,000.00 or a \$10,000.00 home, you can build one in accordance with your ability to pay, for instance if you own a lot which will be worth \$3,000.00 when completed. In other words the FHA will become a partner with you and secure the loan for the sum of \$2,700.00 which is 90 per cent of the value of the house and lot would be when completed. In other words if your lot is worth \$300 and so adjudged by the FHA, that will serve as your full down payment on your new home a \$2,700.00 loan which is 90 per cent of a \$3,000.00 proposition. Your payments will be approximately as follows: Principal, interest, mortgage and insurance \$18.12

National Housing Agency
Federal Housing Administration
Office of State Director
Omaha 2, Nebraska.
Omaha Guide
2420 Grant Street
Att: Mr. C. C. Galloway
My dear sir:
The FHA office is now authorized to issue priorities assistance which is in effect, permission to build a home or apartment in the following cases:
To a veteran, honorably discharged from service after December 30, 1940, upon receipt of his application and statement that no housing is available for his family.
To families who are evicted, upon receipt of their application, copy of eviction notice, and statement from the City Mayor that no housing is available in their price range.
To families who have consolidated and are living under crowded conditions, permission can be granted by us to add additional bedrooms.
Applications for priorities are obtained at FHA Office and priority certificates issued there.
Very truly yours,
Holger Holm
State Director

Colored People Never Took Full Advantage of Housing Priority Offered
From Federal Housing Administration
Omaha, Nebraska
March 1, 1945
"A quota of 50 new houses for Omaha especially for colored people was made available some time ago

home is now and has been under a ceiling price every since the war began. Can you get the material? Yes, don't let that bother you, the FHA has secured you the priority on all the material it will take to construct this home at the ceiling price of the pre-war days.
What a golden opportunity there is here for you to get rid of the rent receipts and become an owner of a home at the regular rental rates. Oh if at any time you wish to pay your home off in full from 1 to 25 years you will be at liberty to do so. Again we say this is a golden opportunity for you if you want to bring an end to that landlord shoving you around and turn the rental receipt into a home owners deed. Now is the time to act. Yes sir, act today. Don't put off for tomorrow what you can think out and do today.

What do your qualifications have to be to get this loan? You must be a war Veteran or a worker in war industry or you must show that you have been evicted by the Officials of your City and that you are unable to find a place to live. You must have a good credit rating and your job must show that it pays a salary that will justify the indebtedness of the new home that you are about to assume. Then if you are eligible for this new home you don't have to buy the lot if you don't own one, locate the lot and secure option there for a 30 day period, be in a position to pay for same, if all goes well with you after you have located your lot then get an architect and have him draft a pencil sketch of the kind of home you want to build, then find a contractor of your choice who can qualify to do the job, then go to the National Housing Agency, known as the Federal Housing Administration, 1215 W. O. W. Bldg., and ask Mr. Holm, State Director, tell him of the Omaha Guide Publisher C. C. Galloway directed you there to see him and we assure you that he will give you every consideration and that the Government will become a partner with you to build a new home. The FHA does not furnish the money to build this home but they do sign your note and the Architect will make three inspections during the process of building to see that you get the material and the structure in accordance to your specifications with your contractor.

Refuses To Be Jim-Crowed; Put In Jail...

T. T. Patterson, Eastern Zone Supervisor of the Brotherhood of Sleeping Car Porters, was taken off the train at Charlottesville, Va., and put in jail because he refused to give up his parlor car seat and go into the Jim-crow car, announced Mr. Philip Randolph, International President of the Brotherhood of Sleeping Car Porters, at the mid-western headquarters at Chicago, Illinois.

Mr. Patterson had purchased a ticket in New York to Atlanta, Ga. with parlor car seat accommodations, and that when he got into Virginia, the conductor demanded that he move his seat and go into the Jim crow car in compliance with Virginia law. Mr. Patterson refused to move.
Upon arriving at Charlottesville, Virginia, the conductor had Mr. Patterson removed from train by the police, after offering him an opportunity to proceed on his trip, if he would consent to go into the Jim crow car. Upon Mr. Patterson's refusal, he was put into the city jail and arraigned before court, March 29, 9 a. m. He was fined \$100 for disorderly conduct and the judge upon hearing Mr. Patterson's statement reduced the fine to \$5.
Mr. Patterson paid his fine and upon being released, resumed his trip to Atlanta, Georgia, from which point he called Mr. Randolph and reported the case to him. Mr. Randolph has indicated that the Brotherhood will take the necessary legal actions to redress this infamous outrage on one of their officials.

Come to The Omaha Guide Office, 2420 Grant Street

Now if you have any trouble finding someone to loan you the cash to build this home after the Government has agreed to sign this note with you, and your contractor can't find any financial company to make the loan, then you come to the Omaha Guide Office, 2420 Grant St. and we will see that you get the cash to build with and if you are unable to find an Architect and a contractor to give you the service wanted, you are privileged to call at my office and I will be pleased to find the men that will be glad to serve you.
We want to prove our claim to the Government that there is a housing shortage in the area and that there is more than 50 families that can't qualify for the Federal assistance in securing a new home.
After you have read the above and if there is any doubt in your mind as to your understanding the matter to your satisfaction, we will be glad to have you call at 2420 Grant St., The Omaha Guide, and let C. C. Galloway give you the benefit of his 35 years of Real Estate dealing.
Remember if you own a lot you don't have to buy one and also remember if you are eligible for the loan and the value of the lot that you own is 10 per cent of the amount that you want to invest in a home, you don't need a penny in cash, the FHA will sign your note for the 90 per cent loan to build your home and the banks, Building and Loan and Mortgage concerns are bulging with cash to loan to you. Architects and contractors are crying for the opportunity to serve you. Oh yes, one other bit of information that you need to know that I was a plain to forget. So many people complain about the prices on building material, now don't let that bother you, your Uncle Sam has taken care of that in '41. All of the building material needed to construct this

W. L. Patterson to be Guest Speaker at Buffet Supper

William L. Patterson, will be the guest speaker at a buffet supper and musical evening to be held at the Hotel Rome, 16th and Jackson, on Friday, April 13th at 7 p. m.
Mr. Patterson is Assistant Director of the Abraham Lincoln School, L. L. B. Hastings College of Law, University of California. He spent seven years traveling in Europe, Latin America and Cuba. He studied and travelled several years in the Soviet Union, including the Far Eastern Republic. He was the main speaker at the Paris International Conference on Racism and Anti-Semitism.
Mr. Patterson participated in the defense of Sacco and Vanzetti and for four years directed the Scottsboro Boys' defense. He spent eight years in the field of workers' education, and is a director of the National Negro Congress.
Tickets for the affair are still available at Braumabugh Bookstore, 102 No. 16th Street.

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A Time for Tolerance

(By KATE SMITH)

HOSTESS



Kate Smith, star and hostess of the "A Time for Tolerance" column, is heard at a new time and on a new day for the 1944-45 season over the CBS network. Kate returns to the air to broadcast on Sundays, with her full hour variety show produced by Ted Collins.

It's easy to be calm and collected when all goes well—quite another matter to remain calm in the midst of general panic. By the same token, it's easy to be tolerant in a quiet easygoing period—quite another matter to remain tolerant in a time like the present, when storms of hatred and prejudices are sweeping through the world.

But it is precisely now that the challenge to our human decency is greatest. This is the time of the supreme test. If there is to be a future for civilized people on earth, we must remain immune to these storms. We must remember that they blow from the blood-mad land of the Nazis. We must remind ourselves that victory will mean nothing if we are infected by the germs of race hatred and group discrimination let loose by the enemy.

I wish it were as fashionable to practice tolerance as it is to talk it. The subject will be brought up at some social gathering, or at a luncheon meeting. Everyone will say the proper thing. Everyone will agree that tolerance is a noble virtue.

Then the meeting breaks up and some good ladies proceed to discuss "that awful foreign family" that just moved into the neighborhood. Were you to tell the muddled ladies that they are being intolerant and bigoted—that they are, indeed, a threat to American freedoms—they would deny it indignantly.

Unfortunately the fact that they are not aware of their intolerance does not improve the picture. On the contrary, it means that they have unconsciously become victims of the race and group propaganda to which all of us are exposed in a period like the present. The only safety lies in conscious opposition to every preaching of intolerance, whether it is garden-variety prejudice or disguised as super-patriotism.

Christ was a "foreigner" and His people were Jews. Except for the Indians, all of us are immigrants or the children of immigrants. No country and no people have a monopoly on virtue or culture or decency. These are truisms—but today, more than ever, it is well to keep simple truths alive in our minds and hearts.

Tolerance is a way of life. It is the American way. We cannot violate it without insulting America's past and poisoning its future.

If you think you're entitled to more than your neighbor you are intolerant.

If you have ever said of other human beings, "They're all right in their place," you are intolerant.

If you will not permit another human being to find a home in your community, you are intolerant.

If you will not permit other people to live their lives in their own way, so long as they do not interfere with your rights, you are intolerant. I can go further than that. I say if you are content to remain passive and indifferent when others around

you are intolerant, then you share their guilt. Intolerance like smallpox, has a way of spreading. Unless you act to quarantine the evil, it will soon overtake you.

Ask yourself, in the still of the night: "Am I contributing to the fight against intolerance?" If the answer is in the negative, if you are one of the sympathetic, but passive onlookers, the blood and the suffering that result from intolerance will be on your conscience as much as on those of the actively guilty.

I think I understand the heart of America. I know it to be good and generous. That is evident in the songs American love. It is evident in the way they respond to every tug to their heartstrings. If they allow intolerance to make headway notwithstanding, it is largely through neglect and indifference.

Let's be intolerant of intolerance. Apply yourself to a better understanding of your neighbor. Teach your children to respect other human beings, whatever their race or religion or national origin. If they repeat the cliches of intolerance, set them right at once, before prejudice takes root in another young mind.

All of us who have our eyes open know that intolerance is rife now in these United States. The hardships of wartime, the sacrifices and losses and discomforts, are always helpful to the salesman of divisive ideas. The more reason, therefore, for raising your sales resistance to propaganda of group hatred.

I don't call intolerance "un-American" because that is not a strong enough term. I call it inhuman. It cannot be fought with laws. It cannot be dealt with at conference tables. The place in which to combat intolerance is your own home, your own club, your own church, your own mind.

It's a challenge to you and to me, to every father and mother, to every teacher, to every community leader.

If we are to have lasting peace in the world, if we are to conserve those traditional freedoms we proud ly call American, tolerance must prevail.

Of what use will it be for the lights to go on again all over the world— if they do not go on in our hearts?

(Watch for the April issue of Pageant Magazine).

car Porters will also proceed to settle the question of representation of this class of employees with the Santa Fe Railroad with a view of negotiating a contract governing wages and working conditions for these workers.
The train porters on most of the class-1 railroads of the nation have been affiliated with the Brotherhood of Sleeping Car Porters for the last five or six years and the addition of the Santa Fe group greatly strengthens the Brotherhood's activities in that field.

The men who attend the conference representing the various divisions were: James D. Burton Kansas City, Kansas, Gerald B. Garner, Kansas City, Mo., Alfred S. Peters, Denver, Col., L. J. Manley Denver, Col., W. C. Berry, Albuquerque, N. M., J. W. Anderson Albuquerque, N. M., Sherwood Moore, Amarillo, Texas, James Cerle, Amarillo, Texas, Clarence Paige, Newton, Kan., Donald Kern, Newton, Kan., C. C. Smith, Cleburne, Texas.
Mr. A. Philip Randolph, International President, and Mr. M. P. Webster, International Vice President, Brotherhood of Sleeping Car Porters represented the Organization at this conference.

Mr. A. Philip Randolph, NAACP youth secretary will be presented by the New Haven, Connecticut, Youth council April 8, 3:30 P. M. at the Dixwell Congregational Church as part of the special program planned for the occasion. Ernest Williams is president and Lenore Mason secretary.
The Camden, New Jersey, Youth council will feature among special activities an oratorical contest, Friday April 13, 8:30 P. M. at Kalign Avenue Baptist Church. Earlie in the week a broadcast is scheduled, April 9, over Station WCAM, 4:30 P. M. George Lawrence is president and Gloria Mears, chairman of the program committee. Branches will also hold a Wilkie Memorial Tag Day, April 9.

Meet Your Friends at MYRTIS TAVERN 2229 LAKE formerly Rabes Buffett BEER & LIQUORS "Always A Place to Park"

Naacp to Observe Youth Week, April 8-14
New York—More than 180 Youth councils and 28 College chapters will observe NAACP Youth Week April 8-14 with uniform programs highlighting the various phases of youth work for nationwide emphasis. On Sunday, April 8, youth and religion will be observed in all churches under the heading of True Christianity is Unity; on April 9, Peace and One World, in memory of Wendell Will-

Santa Fe Train Porters and Chair Car Attendants Join Brotherhood of Sleeping Car Porters

Formal action turning over to the Brotherhood of Sleeping Car Porters the lawsuit instituted for and in behalf of the Santa Fe Train Porters by Attorney Richard E. Westbrook of the firm of Ellis and Westbrook in which a temporary injunction was issued in the United States District Court of Chicago, Illinois restraining the Santa Fe Railroad, the National Railroad Adjustment Board, First Division, and the Brotherhood of Railway Trainmen from carrying out Award 6640, was executed at a conference held at the Chicago Division Headquarters of the Brotherhood of Sleeping Car Porters, 3456 South State Street 5th Floor, March 21 and 22, 1945. Representatives of the porters from all divisions of the Santa Fe Railroad were present and conference and took the formal action wherein the Brotherhood of Sleeping Car Porters will take over all the activities in this controversy including the lawsuit now pending in the United States District Court.
The train porters on the Santa Fe Railroad have for many years operated the head-end of the trains throughout the system, doing the same work as is done by the brakemen. Under the date of April 12, 1942 Award 6640 was issued as a result of an action brought before the First Division of the National Railroad Adjustment Board by the Brotherhood of Railway Trainmen, one of the so-called big Brotherhood unions which bars Negroes from its membership.
Negotiations for the organization of this class of men who have affiliated with the Brotherhood have been going on for several months at the present time the majority of the train porters and chair car attendants working on the system are paid up members of the Brotherhood of Sleeping Car Porters.
In addition to prosecuting the lawsuit, the Brotherhood of Sleeping

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Whether you are dark, medium or light complexioned, the beating rays of the summer sun can tan your skin to a too dark hue besides making skin look blotchy, coarse looking, weather beaten. Don't worry, but don't wait another day! Whether your skin tone is light, medium or dark naturally, the amazing Dr. FRED PALMER'S SKIN WHITENER is just made for you... it contains a remarkable ingredient that helps to lighten, brighten sun-tanned surface skin... smooth... soften... clear... starts its bleaching action the minute you apply it! Also loosens blackheads for easy removal. If you think you're losing your charm in the summer time, decide this very minute to do something about it. Try Dr. FRED PALMER'S SKIN WHITENER as directed and see what it may do to keep your skin looking fairer, lighter, and brighter the whole summer long.

It Certainly is Easy for You to Test DR. FRED PALMER'S SKIN WHITENER

Yes, make this test at once. You can do so without risking one cent! Merely go to your druggist and get a 25c box of Dr. FRED PALMER'S SKIN WHITENER. Use according to directions for 7 DAYS. Then, if you're not wholly satisfied every way, return box for MONEY BACK. Don't wait to do this. Go to your druggist today.

GALENOL CO., BOX 264, ATLANTA, GA.

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Use Dr. FRED PALMER'S SKIN DELIGHT SOAP and VANISHING CREAM. Each only 25c. It's the COMPLETE Dr. FRED PALMER'S SKIN BEAUTY WAY.

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Helps Clear Extremely Clogged Pores and Skin Blemishes

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- IF Our Lots are not in the location that you are desirous of living in

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Girls!

Do you suffer from nervous tension

On 'CERTAIN DAYS' of the month?

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Do functional period disturbances cause you to feel "nervous as a witch," so restless, jittery, high-strung, perhaps tired, "dragged out"—at such times?

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