

THE OMAHA GUIDE

Entered as Second Class Matter March 15, 1927, at the Post Office at Omaha, Nebraska, under the Act of Congress of March 3, 1879.

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ECONOMIC HIGHLIGHTS

Happenings That Affect the Dinner Pails, Dividend Checks and Tax Bills of Every Individual National and International Problems Inseparable from Local Welfare.

Late in June, the Federal Reserve Board released its third annual Survey of Consumer Finances. This study, which is prepared by a University of Michigan research center, is designed to find out what typical families want to buy, how their finances shape up, what they think of the economic future, etc. It is based on interviews with several thousand "spending units"—a spending unit being defined as a group of people living under one roof whose incomes are pooled.

According to a Business Week breakdown of the survey, "if consumers make good their intentions, 1948 is going to be even bigger than 1947 in purchases of houses, automobiles, and other durable goods. Two years of postwar production have made no dent you can see in the backlog of demand." For example—the waiting market for automobiles is in the 8 billion dollars market; housing expenditures may run as high as 19 billion dollars; consumers who want furniture, washing machines and other durable goods apparently are ready to spend between 3 billion and 4 billion dollars before the dawn of 1949.

Some obvious qualifications must enter into consideration of these findings. The interviews were taken during the first two months of the year, and in the time that has ensued there may have been changes in the financial positions of many potential buyers. Of perhaps greater moment, even if consumers are still able and willing to buy they anticipated months ago, all of the goods will not be available. The market for automobiles, for instance, may approach four and half million units. The industry can't produce that many this year, and some of its top men think it may be late 1950 before it will be possible to walk into a showroom and pick a car of one's choice off the floor. Also, it does not look as if new housing construction will be able to come anywhere near meeting the demand for a considerable time to come. The other durable goods—radios, appliances, etc.—are in good supply, though it is not always possible to immediately find some particular make and model.

In any event, buying is naturally conditioned on purchasing power. Here the situation remains bright. The survey found that two-thirds of the spending units still had a liquid backlog—though it was not so large as in 1947. And there has been a noticeable increase in installment purchasing.

One of the most interesting phases of the survey was consumer opinion of what lies ahead, both for themselves and for the nation as a whole. Twenty-seven per cent expect that their income will be larger a year hence, 38 per cent anticipate no particular change, and only 10 per cent look for a drop, with the balance uncertain. This is a somewhat more optimistic outlook than was found in similar surveys sponsored by the Federal Reserve Board in 1947 and 1946.

On the subject of the general outlook, 47 per cent foresee good times, 19 per cent little or no change, and 26 per cent are afraid that bad times are coming. This 000 represents a brighter point of view than in the preceding surveys.

The survey takes into account spending units at all the principal levels. As is to be expected, the reactions varied greatly between lower level and upper level income groups. As compared with the previous year, the over \$5,000 units showed a heavy increase in projected purchasing. In the under \$2,000 groups, on the other hand, there was a very heavy decline. This is the inevitable result of the continued rise in prices.

All in all, however, the survey supports the widely held opinion that the period of high purchasing power with near-peak employment is here to stay for a while. When people with money are unable to buy new cars, they will buy used ones. If they find new housing scarce or too expensive, they will bolster the old-home market. And many of them say they are prepared to pay still higher prices than obtained now.

This and all comparable surveys are necessarily based on a short-term outlook. No one is willing to stick his neck out on what may happen over a period of some years. There has been a steady decline in family savings, most marked in the middle and low income groups. Even so, the country's savings backlog is extremely high, so the drop hasn't occasioned too much worry as yet.

WHAT THE OIL INDUSTRY HAS DONE

Is the oil industry, which served us so magnificently during the war and is performing an equally tough job now, an ogre that should be destroyed? The readers of a recent book written by a group of university professors may think it is. There teachers advocate a policy of breaking up and reorganizing the industry, the ultimate result of which could only be nationalization.

In the light of that, it might be a good idea to briefly examine the industry's record.

First of all, how has it treated the consumer? Since 1926, according to government figures, the average wholesale price of all commodities has risen more than 62 per cent; the price of oil products has risen 12 per cent. By contrast, the gasoline tax has jumped some 1400 per cent since 1920.

How has oil dealt with labor? The figures show that its workers are very well paid, and that working conditions have been excellent. No large industry has been more free from strikes and labor-management disputes.

Is oil a monopoly? Thousands of companies are doing business. New ones are appearing all the time. The consumer has a choice of hundreds of advertised brand names, every one of which must compete for trade with all the others.

Is oil doing its job? The answer to that oil that has met a record postwar demand, which no one could have anticipated, with only minor dislocations of the supply-demand relationship. And output will be 8 per cent greater this year than last.

To sum it all up, oil is free enterprise at its best. It typifies efficiency and economy in its operation. To destroy the industry as it is now constituted would work irreparable harm on this country and the world.

OMAHA CHAMBER OF COMMERCE

The Omaha Chamber of Commerce-sponsored trip to the Open House at the Fort Randall, S. D., dam site next Thursday, July 22nd, is still gaining popularity in Missouri River basin communities.

During the past week, thirty more persons have added their names to the growing list of reservations, bringing the total to 130.

The journey will be made by special train via the Milwaukee railroad, sponsored by the Flood Control committee of the Omaha Chamber. The Open House day at the site is sponsored by the Army Engineers to acquaint residents of the Missouri Basin with the value of work being done to control the river's turbulent waters.

Sponsors of the Omaha train originally intended to limit reservations to 125, but R. H. Heinemann, manager of the Chamber's transportation department, said that an extra pullman has been added to the train to handle the overflow.

"From now on," he said, "we can take all that want to go." Already virtually every industry and major business firm in Omaha have arranged to send delegates. There also will be contingents from Lincoln, Columbus, Nebraska City and Minden, Nebr., Council Bluffs, Iowa, and St. Joseph, Mo.

The train will leave Omaha at 10:30 p.m. Wednesday, July 21, arriving at the dam site at approximately 8 a.m., July 22. The train will leave again at about 3 p.m. Thursday, arriving back in Omaha about midnight.

The delegation will travel in air-conditioned cars with a special diner. Round trip fare, including lower Pullman berth and parlor seat on return, and meals, will be \$31.50. Reservations may be made with G. A. Henkens, General Agent of the Milwaukee Passenger Department at 1611 Farnam, or the Omaha Chamber's Transportation Department.

A crowd of nearly 10,000 persons is expected to visit the dam during the one-day celebration.

FRIENDSHIP HOUSE VOLUNTEER TELLS OF HER WORK

Los Angeles, July 20—Special—Social work in predominantly Negro districts isn't just for the Communists, Mary Houston insists. It's for anyone generous enough to try it. It's for Mary Houston.

Mary, an American Catholic girl whose home is in Los Angeles, is a graduate of Berkeley. She does settlement work at Friendship House in New York's Negro district, Harlem.

Friendship House is an organization founded by the Baroness Catherine de Hueck. Volunteer workers there protest against segregation by living among the Negroes themselves.

"All you have to do to meet a Negro on a friendly basis is to realize that he's not different from you," Mary tells her white friends. Friendship House makes this knowledge possible by providing recreation room, library, and outside activities at no expense to the recipients.

The workers are not found by vows (solemn, life-long promises made to God), but they willingly practice the spirit of holy poverty, earning by their generous work only board, room, and a meager five dollars a month.

"We have 10 on our staff," Mary explains, "and we try to limit ourselves to what the average family living on relief gets a week.

"Our checks have bounced more than once," she admits, "but Providence always manages to come through with help. Even our staff gets any clothes they need from the settlement dispensary."

Before she began her work as a member of the Lay Apostolate, Mary taught in the Pomona school system. During the war, she served overseas with the Red Cross for twenty two months. It was shortly after she returned home that she joined the Baroness organization.

"Friendship House groups come into a city only at the invitation of the local hierarchy," Miss Houston emphasized. "Once established, we try, by means of publications, speakers, and personal contacts to teach white Catholics that because of the doctrine of the Mystical Body, they are actually closer to a baptized Negro than to an unbaptized white person."

Besides the New York settlement, workers like Mary also staff Chicago's South Side

House, and St. Joseph's Farm in Marathon, Wis., which operates as a school for training volunteers in interracial techniques.

All that is done for the Negro is done for Christ. Mary Houston is a real Christian.

THREE RACES, 5 NATIONALITIES

Fribourg, Switzerland, July 20—Priests of three races and five nationalities joined in offering outdoor solemn Mass at the climax of a pilgrimage for peace to the Shrine of Notre Dame des Marches ((Our Lady of the Limits) 20 miles from here.

The celebrant was white, the deacon Negro and the subdeacon a member of the yellow race. The master of ceremonies was Irish, the censor bearer American, the acolytes Spanish and Italian. The sermon was preached by a Frenchman.

The congregation included 150 students of the University of Fribourg representing four continents and 14 countries. They made the pilgrimage on foot to petition Our Lady for peace on God's terms—prayer and penance.

The Shrine of Our Lady of the Limits is in the Canton of Fribourg in the Alps in a wonderland of natural beauty, and is more than 300 years old.

The name is variously held to refer to the frontier of an ancient earldom, to the terrain which is a sort of European "Lands End," and to marches that once stood nearby.

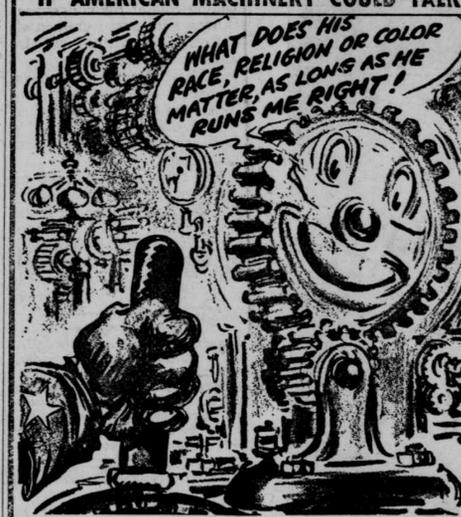
Type for Printing Lead hardened with antimony usually is used to make type metal.

My Neighbors



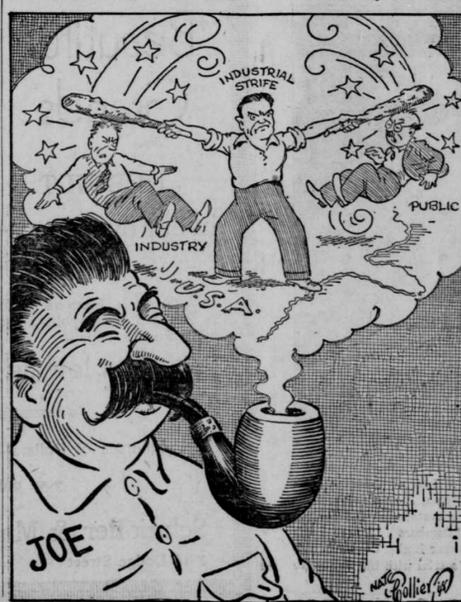
"It's funny how the Left Wingers want a managed economy. If they're such hot managers, why haven't they managed their own affairs better?"

IF AMERICAN MACHINERY COULD TALK



Courtesy Institute for American Democracy, Inc.

NOT SUCH A PIPE DREAM



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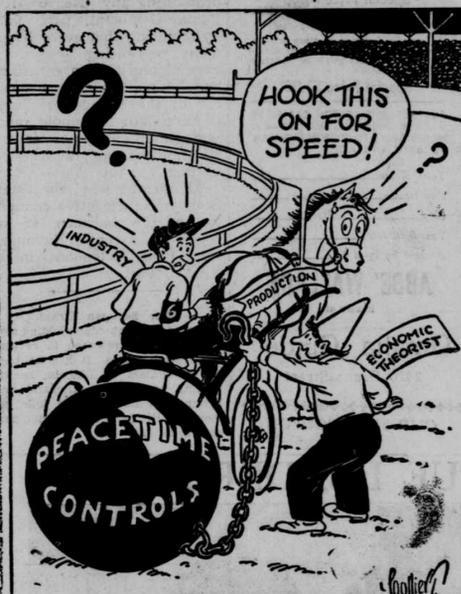
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THE ROCKETBOOK OF KNOWLEDGE

Popping the Question
Most young men present their diamond engagement rings just before escorting a girl to a social affair, a recent survey shows.

First Insurance
First type of insurance issued in the United States was marine insurance. The first office was opened in New York City in 1759.

A CALIFORNIA FARMER COMPLAINS
THAT NOISE FROM LOW FLYING PLANES REDUCES HIS COWS' MILK SUPPLY

A GLASS MANUFACTURER SENDS PERSONAL LETTERS TO INVITE EX-G.I. EMPLOYEES BACK TO JOBS

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