

The Birmingham Eccentric

If, in the course of an average day, each of us acted upon every good and unselfish thought that comes to us, would not our lives be more enriched? And, too, think how many others would be made happier?

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German Banks Like to Loan Money to Bars

Therefore, German
Housing Program
Lags Way Behind

By **ROBERT BALL**
Special Correspondent
For The Eccentric
STUTTGART, Germany—
Without knowing it, the
American taxpayer is in the
housebuilding business in
Germany—all because of
Marshall Plan and the
Marshall Plan and a man
named Garrison.

First came the bombs that
in 1944 crushed and burned
hundreds of thousands of
German homes.
Now, five years
after the surrender,
work is just
getting under way
to reconstruct.

Why, so late?
That has to do
with the banks
and the currency
reform of 1948.
By this reform
the amount of money
in circulation in
Germany was slashed to one-tenth
of its former figure.

The man who had had 1000
Reichmarks in the bank found
himself with only 100 D-Marks.

THE STROKE WAS NECESSARY
to restore value to a currency
which had become a meaningless
thing, but it brought ill effects
in investment mortgages and long-
term loans.

Because of course, the money
that banks and mortgage companies
and life insurance companies
had available for lending and invest-
ment was only the money that
depositors had in accounts, which
was one-tenth what it had been
before.

Only a few loans could be made,
and competition for those drove
interest rates up, sometimes to as
high as 15 per cent. At that rate
it was often difficult for a business
man to pay off a commercial loan.

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WATCHFUL COP—In the For-
mosan capital of Taipei, eyed by
communists as a lush war prize,
policemen keep a watchful eye
on traffic from modern street
stands equipped with no less than
four electric signals. Now that
Chiang Kai Shek has made this
city the home of his nationalist
forces, traffic has become more
of a problem.

groups interested in investing in
rental housing, it was completely
out of sight.
It was hoped that the Germans
would immediately begin deposit-
ing money in the banks, thereby
building up the amount which
could be loaned.

This didn't work out. Most Ger-
man families are eating up their
income, and those who have some
left over are putting the money
in goods.
A heavy tax load adds to the
difficulties.

This is where the Marshall Plan
comes in, in the person of Mr.
Garrison, from Yakima, Washing-
ton, where he was 17 years in the
packing business.

Since ERP began, Garrison has
been in Stuttgart, part of a team
which makes sure that the Mar-
shall Plan does the most good
possible.

"I DON'T THINK you can
blame the German banks," Gar-
rison said. "They're out to make
money like anybody else, and they
are bound to snub low-interest
housing loans as long as they
haven't much money to play with."
"At the same time, I don't think
you can blame the average Ger-
man for not depositing money he
hasn't got. The fact is, it's no-
body's fault; it's a natural un-
desirable situation. And that is
why we're here."

Most Americans know more
about the shipments of food and

Four Local Boys Heading West

Although Horace Greeley has
been dead for many a year, four
local boys are taking his advice
and next Monday will "go West."

These young men, however, are
not making this a permanent
move. They plan to return after
a month of seeing how many miles
they can cover with their '38
Pontiac for as little money as possible.

The four, Pat Miller, Eric
Heizer, Bob Pearce and Bill Mc-
Intosh will make it a regular
"camp" trip, doing all their
own cooking and sleeping where
nightfall finds them.

THEY PLAN a permanent
record of their trip through the
media of motion picture films.
The boys will cover the west
thoroughly, visiting Arizona, New
Mexico, Nevada, California, Utah,
Wyoming and other western
states.

Heizer is a student at Michigan
State college while Pearce has
one more term at Baldwin high
school. McIntosh and Miller de-
scribe themselves as "foot-loose
and fancy-free."

At Great Lakes, Ill., For Recruit Training

GREAT LAKES, Ill.—John F.
Streib, seaman recruit, USN, son
of Mr. and Mrs. Bruce Streib,
1905 Graefield rd., Birmingham,
Mich., is undergoing recruit train-
ing here.

Recruits are taught seamans-
hip, Navy customs, terms, basic
ordnance, gunnery, signaling and
navigation.

Upon completion of his train-
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either to units of the fleet or to
a service school for specialized
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