

Characters of a Business Office as Described by Columnist Hal Boyle

By HAL BOYLE
 NEW YORK AP — Have you ever looked around a business office at quitting time?

The white-collar characters in the office zoo start acting the moment they step into the place in the morning. And they are still acting at the end of the day, after eight long, hard hours of shuffling papers from one pile to another.

Here are several types you probably will find in your own office:

1. The philosopher—at 5:31 he always gives the company one extra minute of work a day—he rises from his desk and makes the same remark he has made every weekday evening for 34 years: "Well, another day, another dollar."
2. First-out-of-the-door-Freda—This beat-the-clock stenographer starts getting ready to leave at 4:30. She is in the washroom from 5:00 to 5:26. At 5:27 she sprints for the elevator, and anyone standing in her path is in for a broken leg.
3. The pack rat—His last act of the day is to stuff his pocket with items he figures his kids can use in school—pencils, erasers, library paste, memo pads, carbon paper. If you searched his house, you'd find more office supplies than the firm has in its warehouse.
4. The company humorist—As he steps into the crowded elevator he says loudly: "I suppose you all have been wondering why I called you together for this conference." Everyone laughed when he first made this wisecrack in 1942, and he can't understand why it still isn't funny in 1960.
5. The after-hours squatter—He hangs around the office until 8 p.m., just so he won't have to go home and listen to his wife. He'd rather go to a bar, but she doesn't give him enough money for that.
6. The thrifty Beau Brummel—This two-bit Romeo has a heavy date. But before leaving he shaves in the office washroom so he won't have to go home and use his own soap. He sometimes washes his socks there, too, to save laundry bills, and lets them dry in his desk drawer.
7. The happy hypocrites—They pretend they have to stay late to

wind up an important job, but as soon as the office empties they get out a deck of cards and play gin rummy at a tenth of a cent a point.

8. The pseudo eager beaver—He strides out lugging a bulging brief case and, if you didn't know it held only wadded newspapers, you'd be sure here was a guy planning to burn the midnight oil while trying to solve company problems.
9. The passionate house keeper—Neatness is his god. His biggest fear in life is he will die with a runny nose and be buried without a handkerchief. He does nothing from 1:30 until 5:30 p.m. but tidy up his desk so that everything will be in order when he comes to work the following morning.
10. The boss—At quitting time he breezes out with more pep and energy than anyone in the place. Only his secretary knows his secret—he just woke up from his afternoon nap.

And where do you fit into this end-of-the-office-day parade? Recognize yourself?

Small Child Nearly Drowns Himself

SAN LEANDRO, Calif. AP — A baby crawling on the floor of his parents' car—as they prepared to unhitch their boat trailer on a launching ramp—released the hand brake.

Clinton Norman, 23, and his wife of nearby Castro Valley, were uncoupling the rig when the car began rolling backwards into the water. The trailer knocked Norman down.

Michael McColes, 32, a salesman leaped from his parked car and plunged into the water. He pulled the baby through the window of the car and trailer sank.

Nobody was hurt, but the dripping salesman said: "I'm surprised myself. I didn't think I had it in me."

Woman Surprised to Find Robbery Note On Withdrawal Slip

NEW YORK AP — Esther Breslau says no one was more surprised than she was to find that the withdrawal slip she presented a bank teller Tuesday said: "Give me all the money. I have a bomb."

She said she had picked up some withdrawal slips from the savings bank in Brooklyn Monday and took them home to her husband. He filled out one of the slips to withdraw \$50 from his account.

Mrs. Breslau, 57, handed the slip to a teller, Giselle Hermak, who noticed the note on the back of the slip and quietly set off an alarm.

Mrs. Breslau wondered why so many policemen were entering the bank. Then she found out.

Police and the FBI questioned her 5½ hours and found, first, that she had no bomb; second, that she insisted she only wanted \$50 her husband had sent her to get; and third, that she apparently had not noticed the note and had no idea how it got there.

When her husband, Martin, got home from work as a garment cutter, he was as surprised as Mrs. Breslau.

The Breslaus got their \$50 and went home.

You Have A Reason to be Surprised At the Cost of Houses Today

Smoking Isn't as Good as They Say

By STERLING F. GREEN
 Associated Press News Analyst
 WASHINGTON AP — If you are appalled at the financing charges you must pay to buy a home, you have a reason.

They are at about the highest point in 30 years, and have bumped it to the usury laws of some states.

Some mortgages, it is suspected in Washington, may actually have violated usury statutes, although it would take a court action to find out for sure.

Among the 11 states whose usury laws forbid interest charges higher than 6 per cent, some have considered raising the ceiling so as not to choke off housing credit.

Builders and organized real estate dealers recently have attacked what they called excessive discounts demanded by lenders.

When the builder of a new house finds a buyer, he usually sells the mortgage to a bank or loan company, which will collect the monthly payments. When money is tight, the builder has to take a discount on the mortgage; in other words, he accepts less for it than its face value.

Builders recently have reported lenders in some areas asking discounts of up to 10 or 12 per cent.

The federal housing agencies are showing some nervousness over the situation, because the FHA permits a 5½ per cent interest rate on loans which it insures—just under the usury level of several states.

On top of that is added ½ of one per cent as an insurance premium, bringing the total charge to 6¼ per cent in the first year of the mortgage. If the insurance charge were held to be interest, the usury limit would be exceeded in Delaware, Kentucky, Maryland, New Jersey, New York, North Carolina, Pennsylvania, Tennessee, Vermont, Virginia and West Virginia.

However a Tennessee court has held in a test case that the insurance premium is not interest. Maryland's attorney general has ruled to the same effect.

This was FNMA's concern: If a home owner could obtain a court ruling that the mortgage was usurious, FNMA would be holding a worthless piece of paper.

That is because Tennessee, like New York, is a state in which both principal and interest of a debt are voided if the terms of the loan violate the usury laws. In North Carolina, Virginia and some other states the interest alone is forfeited.

Would it help the buyers of low-cost houses of FHA abolished the service charge? Not a bit. Lenders simply wouldn't take that type of mortgage loan. Few are making them now.

Formosa to Receive Loan

TAPEI, Formosa AP — The Nationalist government has approved a loan equivalent to \$600,000 to the China Fishing Co. to help in the construction of two 550-ton trawlers that will operate in the Atlantic. The fishing boats will be Formosa's biggest.

Kirkman May Run for N.C. Governor

RALEIGH AP — State Sen. O. Arthur Kirkman may announce today whether he plans to run for governor.

Kirkman, long mentioned as a possible candidate, said Wednesday night at his High Point home, "I'm not far from a decision."

He emphasized, however, his trip to Raleigh today was solely on Advisory Budget Commission business and had nothing to do with Wednesday's announcement that J. Melville Broughton would not enter the race.

Broughton, 37-year-old High-

way Commission chairman, bowed out after "serious contemplation." He said he would be ever grateful to his friends "who have expressed interest in my running."

The gubernatorial battle has two active candidates—Terry Sanford of Fayetteville and John D. Larkins Jr. of Trenton—and two potential contenders—Atty. Gen. Malcolm Seawell and Kirkman.

Seawell, who has called the race to date a "popularity contest," has indicated he may have an announcement on his candidacy by the end of the week.

In addition, there is the possibility that Raleigh attorney and segregationist I. Beverly Lake may change his mind and decide to enter the race. Lake said last week he would not run because of insufficient financial support.

A special committee was formed quickly after the announcement to attempt to raise the money.

At a Lake rally in Durham Wednesday night, Superior Court Solicitor Archie Taylor of Lillington said, "If we are willing to pay the bill, I am sure Dr. Lake will be in this campaign."

In another key political development Wednesday, State Budget Officer Dave Coltrane bowed out of the running for lieutenant governor.

LeBaron to Retire

WASHINGTON AP — Eddie LeBaron, the Washington Redskins' little general, has retired from pro football. He'll practice law in Texas and keep his hand in the game by scouting the Southwest for potential Redskins.

LeBaron's announcement Tuesday culminated weeks of hard thinking. The 5-foot-7 quarterback, smallest man in the National Football League, received his law degree from George Washington University here and recently passed the bar exam.

"It wasn't an easy decision," LeBaron said, "but I've been with the Redskins for 10 years and figured the time had come to make the break."

LeBaron's retirement at 30 opens up the Redskins' quarterbacking job to Ralph Guglielmi, former Notre Dame All-American.

LeBaron, leading NFL passer in 1953, played in two Pro Bowl games and in 80 games with the Redskins completed 538 out of 1,104 passes for 8,051 yards and 57 touchdowns.

He expects to practice law with a firm in Midland, Tex.

Youthful Students at School for Blind Stage a Fashion Show

LANSING, Mich. AP—Youthful models-poised, proud and confident—displayed the latest spring fashions here Wednesday night.

Unusual?

Yes, when you consider that most of the models, the orchestra, and a good part of the audience were blind.

The event was staged at the Michigan School for the Blind. It was designed as a lesson in good grooming for the students.

A special ramp with slightly elevated edges allowed the models to promenade safely down the center aisle of the school hall.

Sightless students who were seated in the aisle seats on either side of the ramp could reach out and touch the models.

This was vital since for these kids "feeling is believing."

The aisle-sitters, in turn, relayed their impressions to their seat-mates.

Sanford Makes Bid For Governorship

RALEIGH AP — Meeting the voters will be a key approach for Terry Sanford in his bid to become the next governor of North Carolina.

Bert L. Bennett, manager for the Sanford campaign, said Tuesday he expects to rely heavily on a swing across the state which his candidate will begin shortly.

Bennett, 39-year-old Winston-Salem oil dealer making his debut in state level politics, gave the report as Sanford headquarters opened at the Hotel Carolina here. A staff will run the campaign from a four-room suite at the hotel.

So far, Sanford is one of only two announced candidates for the Democratic nomination as governor. John D. Larkins Jr. of Trenton, long-time party leader, is in the running. Several others are regarded as prospective candidates.

Immediate travel plans, Sanford said, call for him to be in Charlotte Thursday, and New Hanover County and Wilmington Friday.

Approval Okayed by Shrine Committee

CHARLOTTE AP — Directors of the Shrine Bowl of the Carolinas, Inc., have put their final stamp of approval on the addition of 4,000 seats to Memorial Stadium here, home of the annual high school classic pitting North Carolina stars.

At a meeting here Wednesday, directors fixed Dec. 3 as the date of the 1960 game and re-elected H. E. Austin general chairman.

The football classic is sponsored by three Shrine temples—Pasis of Charlotte, Hejaz of Greenville, S. C., and Omar of Charleston. Proceeds go to the Crippled Children's Hospital in Greenville, South Carolina.

Wildlife Refuge Recommended for North Carolina and Virginia

WASHINGTON AP — A wildlife refuge, part of the vast John Kerr Reservoir in North Carolina and Virginia, has been recommended by the Bureau of Sports Fisheries and Wildlife.

It would cover 36,200 acres of 95,500 acres available for flood control and power development of Kerr Reservoir, Asst. Secretary of Interior Ross Leffler said here Wednesday.

Leffler said the refuge was recommended by the bureau to the Army Engineers last Oct. 30. The secretary of the Army has authority to grant the needed lands, he said.

The bureau, in its report, said

additional lands might be needed at a later date for raising fees for waterfowl using the refuge in winter. However, Leffler said, any purchase of additional lands would be several years in the future.

Bureau Director D. H. Janzen said it would be permissible for recreational facilities to be constructed along the accommodations for group activities.

Squeezing Dishrag Reveals Evidence

CHARLOTTE AP — Corn squeezin's dishrag squeezin's—it was all the same Tuesday in Mecklenburg Superior Court.

Two ABC Board law enforcement officers testified that when they surprised Alice Moore at her home Nov. 14, she ran to the sink and tried to pour her non-taxpaid whisky down the drain.

In the struggle with officers, some of the whisky spilled on the floor. The lawmen grabbed a dishrag, mopped it up and squeezed it into a jar.

They got enough to use as evidence. Judge Hugh B. Campbell gave her eight months for violating liquor laws.

Steel Orders Running Low

NEW YORK AP — Steel orders are now running about 19 per cent below a month ago, Iron Age magazine said today.

The national metalworking weekly explained that "a small flurry of deferments, cancellations and a general attitude of hesitation contribute to the drop in orders."