

Giant sturgeons in the Black and Caspian Seas may be 14 feet long and weigh a ton.

*New Guinea was first sighted in 1527 by a Portuguese merchant.

How to Get Swindled When Buying New House

By DAVID G. BAREUTHER
AP Real Estate Editor

Why give advice? There's an old saying that a man who is smart enough to take advice, never needs any. But so many homeowners have been swindled lately — and still are being swindled — by so-called "suede-shoe salesmen" and "dynamite dealers" in cut-rate home modernization that conscience begins to push us toward dishing out suggestions.

The only trouble is that ever since we got out of the Army we have hated to be told "Don't."

So perhaps you recall we wrote some detailed instructions on "How to Break Your Neck at Home" and "How to Burn Your House Down," because this modern "How-to" idea seems to be much more popular than "Don't."

Now we suspect that most homeowners are ready for a little lesson on "How to Be Swindled."

This is very easy and painless — until you wake up. The quickest way to accomplish it is to sign anything that can turn out to be a legal contract without first consulting a lawyer of your own choosing. Be bashful about lawyers. A lawyer's fee is such chicken-feed compared with what you are signing for, that you can get a much

bigger thrill by gambling for the full amount of the contract and all of its penalties.

And most of the time you don't even have to gamble. Just ignore the very small print, believe the young man who says this has all been drawn up by a lawyer anyway. The man will undoubtedly explain to you that this is "just a form — something to show the boss — just needed to get the loan, you know." So you sign.

You'll feel a little bad — but not much — when the salesman calls up a few days later to say the loan was refused. So what? You really didn't want all that \$2,000 modernization anyway. He had talked you into it.

You have almost forgotten the whole dream as weeks roll by, until you are served with a summons. The "dynamiters" are suing you for backing out of your contract. This is funny. That small print said you agreed to a 30 per cent penalty for dropping the contract. That's \$600. And they want \$150 more for their lawyers' fees.

You'll never have to pay that? Oh, no? The judge will be sympathetic, of course, and since a legal contract is a legal contract in court, when the judge is compelled by the law to hand down judgment against you, he might even make some sympathetic remark. A New York judge recently was quoted as saying:

"The only successful defense to a suit such as this is the defense that the plaintiff is guilty of fraud in obtaining the signature on the contract. In the absence of such proof and the presence of a signed contract, the judge must decide in favor of the plaintiff."

Your lawyer at this time may be sympathetic, too, and say something about it having been too

Richmond is Again Site Of Reb-Yankee Shooting

Richmond, Va. (AP) — It may be the atomic age but U. S. Grant and Robert E. Lee would feel right at home in the woods around here.

Confederate and Union army uniforms are being seen frequently on former Civil War (War Between the States down here, Sub) battlefields as the port of muzzle-loading rifle shooting grows. Richmond has two South teams which frequently have Yankee or North teams as their guests for old time shooting matches in full uniform.

bad that you didn't let him read that contract before you signed it.

But brother, you won't be lonesome if you are swindled in this way. You will have plenty of company.

"Several hundred cases have been referred to the FBI for investigation," says Norman P. Mason, commissioner of the FHA. (He doesn't mean cases of homeowner victims. He means "dynamiters.")

Since Mason took office in April, 1954, "precautionary measures" have been taken against 983 fly-by-night home improvement dealers and salesmen. Another 89 such persons have been indicted for frauds.

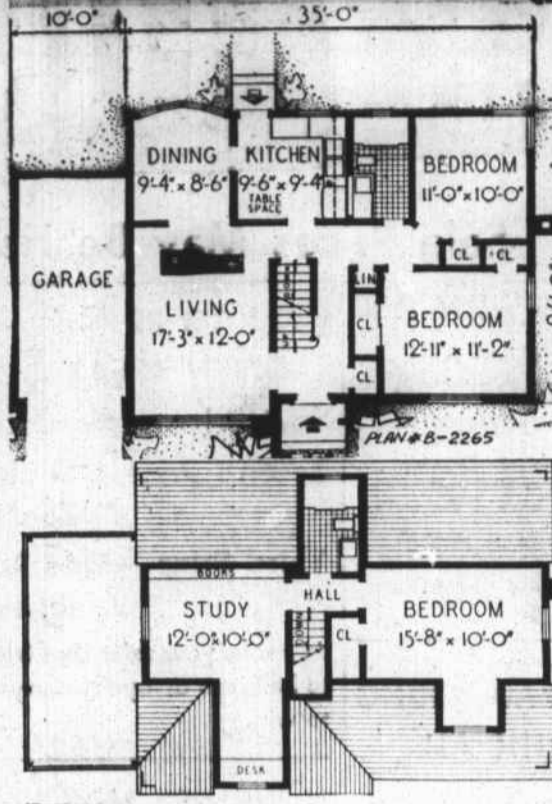
Of course, if you want to spoil this game and not get swindled, you'll go to that old reliable contractor in your community, to your own bank or other lending institution, and talk to your own lawyer, too.

You'll find even more company by doing things in the conventional way, because a lot of people are making good use of FHA home improvement loans. In 10 months after Mason took over, 1,355,600 such loans had been insured by the FHA — pretty close to the 1,559,500 listed for the corresponding period of the previous year.

So everybody doesn't go in for getting swindled.

"Lending institutions and Better Business Bureaus have most helpful to the FHA," Mason says, "in our efforts to protect homeowners against unscrupulous salesmen and dealers who would exploit the Title I program." (Title I is the home improvement loan, up to \$2,500 with three years to repay in monthly installments.)

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Economical with an expansion attic which can be finished as shown in this plan, or as two extra bedrooms and bath, this house covers only 936 square feet. The garage adds 200 square feet. This is plan B-2265 by Alwin Cassens Jr., architect, 145 So. Franklin Ave., Valley Stream, N. Y.

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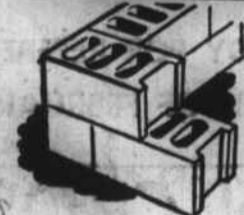
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Advice May Help Solve Drought

The farmer about to "beat the drought" by installing a sprinkler system would be wise to talk the situation over first with his county agent or other impartial adviser.

"Irrigation is no cure-all for poor crops," warns irrigation engineers of the U. S. Department of Agriculture's Soil Conservation Service.

Installation of numerous irrigation systems in the eastern states in recent years indicates that many farmers may be turning to water as a kind of crop insurance against drier-than-normal weather.

Although irrigation can bring about spectacular increases in yields, it will not replace other good management practices, engineers point out. Irrigation will do nothing to solve problems of erosion — it may actually increase the runoff. Likewise, irrigation alone will do nothing to improve fertility or poor soil conditions which limit crop production.

So don't buy that irrigation system and think that all your problems are solved. "The advice of a soils specialist can help you determine whether an irrigation system is what you need for your particular farm," specialists say.

Exemptions

(Continued from Page 1, Section 2) sons, other than you, your wife or husband and your children, who may be claimed as an exemption.

The list is complete, when taken together with the new provision noted just below it (the one aimed at foster children) allowing you to claim some persons, even if not related to you, who live in your home as a member of your household (paid servants are not members of a household).

All must meet the usual dependency tests (not earn over \$600, get more than half support from you, not file joint return, and must be a citizen or resident of the United States, or a resident of Canada, Mexico, Panama or the Canal Zone), with the following exception, which is the final new exemption provision.

This is for a person who is supported by more than one taxpayer, but where no one taxpayer contributes more than half the support.

In this case (for instance, an aged mother supported by three or four children), the new law provides that one of the taxpayers may claim the person supported as an exemption if:

1. The group contributes over half the dependent's total support.
2. Each of the group could claim the person as an exemption if he contributed over half the support.
3. The person claiming the exemption contributed over 10 per cent of the dependent's support.
4. Each other person in the group files a statement saying he will not claim the exemption. For information on how and where to file such statements, see your nearest internal revenue service representative.

(Next: Income you do not have to declare.)

Old Man Has 'Bank' In Aurora City Park

Aurora, Ill. (AP) — Park custodian Ray Moses now knows that there really was \$365.10 buried under a clump of bushes in his park.

Frank Butenoff, 70, told Moses that he believed someone had stolen the money he had buried in a tin can. Moses grabbed his shovel and asked where it was buried.

Butenoff showed Moses who soon uncovered the tin containing the exact amount Butenoff told him he had buried.

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