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# HOMEOWNER

JUNE, 1964

**urban renewal  
Pomona style**

**TWENTY CENTS**

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# California HOMEOWNER

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CALIFORNIA HOMEOWNER magazine wants good articles, short-short stories, news, cartoons and photographs dealing with property assessments, land speculation, slums and urban renewal, planning and zoning, taxes and economics in general, Homeowners, civic and taxpayers groups, book reviews on these subjects, and accounts of public officials and other persons involved in these activities. Payment varies. Manuscripts returned if accompanied by stamped, addressed envelopes.

Send to: Managing Editor

CALIFORNIA HOMEOWNER

1571 N. Gower St., Los Angeles, Calif. 90028

Calif. via Homeowner

# Prognosis

## **THERE ARE FREEWAYS AT THE BOTTOM OF MY GARDEN.**

The excellent presentation given by the La Canada Freeway Action Committee to area residents was part of the campaign to prevent cleavage of their community by the 500' wide swath of concrete called the Foothill Freeway. Less than a week later came the equally fine presentation of the Freeway Action Committee of Glendale in direct opposition to that of La Canada.

Once again local groups of California citizens are busy squabbling when they should be showing a united front. At the La Canada meeting a question was asked about the effect on Glendale of the La Canada proposal. The committee could not answer and thereby underlined the problem. If one of these groups "win" 823 homes will be destroyed: some 2000 will be leveled by the proposal of the other. Each is endeavoring to make the other guy suffer, which is politically allowable, but ethically very dubious. The probable result is that they both will lose, either now, or in the future.

'Divide and Conquer' is an ancient maxim of the aggressor. In the name of progress, the aggressor here is state and federal highway policy. The stimulus at state level is the 92% federal subsidy which looms more important in many bureaucratic minds than the desire of individual citizens.

One united opinion among these foothill communities is opposition to any freeway at all. Yet, little regard is being given to the need to combine if they are to avoid despoilment of the basic unit of the American scene—the local community of individual homes.

## **'TIS PITY IT'S A CITY**

Average commuting time for the American worker is now a weekly 8½ hours. These smoggy frustrating hours have

replaced the time saved at the desk or machine by the shorter work week. Freeways, rapid transit and land use are the key elements in the hazy picture of the modern smog-bound city. Next issue of the California Homeowner will deal with transportation in California.

## **ABOUT US**

You will have noticed our changed size: also the increased number of pages. This is part of the expansion of Statewide Homeowners service to its members. We hope you like the new format.

# PROPERTY TAX

## — cause of unemployment

by

DR. HERBERT J. G. BAB

Some time ago Soviet Premier Nikita Krushchev prophesied that Communist Russia will bury the capitalist system. Yet, it is likely that historians will come to the opposite conclusion, namely, that the cold war has saved the American economy from another Great Depression, if not from collapse.

We have lived in a defense economy for almost 20 years and most of us take it for granted that it will continue indefinitely. Yet it is becoming more and more obvious that it will not last forever. Moreover, even the tremendous defense outlays have not secured full employment and have not allowed our economy to grow fast enough. Under the impact of spectacular advances in technology the actual level of employment and production falls short of the full use of our manpower and industrial capacity.

And this gap is widening. According to Leo Keyserling it rose from \$1.5 billions in 1953 to a seasonally adjusted figure of \$76 billions in the 3rd quarter of 1963.

*Dr. Herbert Bab was born in Vienna and received his Ph.D. in Political Economy at the University of Vienna in 1936. A specialist in interest theory, he was granted a Research Fellowship to King's College, Cambridge by the famous economist, J. M. Keynes. At Cambridge began his special interest in the problems of housing. He came to the U.S. in 1938 and settled in California. He is the author of a number of papers on various aspects of housing, property taxation and interest theory.*

In view of this it would be difficult to contend that we have solved the twin problems of full employment and economic growth. The truth is that we have lived all these postwar years on borrowed time.

What have these considerations to do with property taxation? The purpose of my talk is to show that the relation of property taxation to unemployment and lack of economic growth is that of cause to effect. I shall try to explain why I believe that property taxation is one of the two chief villains in the drama we are witnessing today in these United States. The other villain is the monetary policy pursued by the government, which has increased the cost of borrowing to a point where it stifles the growth of the economy. In this context however I shall be concerned only with property taxation.

Two schools of thought have emerged as to the merits or defects of property taxation: one school condemns the American system of property taxation in every conceivable way. The other school underscores the advantages of taxing land and untaxing improvements.

Professor Harold Groves in his book *Financing Government* stated that "it has been said that the general property tax has only two faults: first it is wrong in theory and second it does not work in practice. Others have said, that the administrative defects of the tax somewhat compensate for its conceptual shortcomings."

Professor Seligman stated "that the general property taxes as actually administered are beyond doubt one of the worst taxes in the civilized world." John Maynard Keynes in a letter written to me in 1941 said "that in this country we may have to consider seriously after the war the whole

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# *This is the first publication of a paper presented-in April-to the Staff of the Center for the Study of Democratic Institutions in Santa Barbara.*

question of the part played by local rates and local taxation. No one defends the existing system, but it is not easy to find an alternative."

The other school of thought emphasizes the justification for and the great advantages of taxing land.

Ricardo believed that ground rents and the value of land have a tendency to rise continuously and that this benefits solely the landowners. The progress of industrialization and urbanization in the second half of the 19th century resulted in a rapid increase in the value of urban land and the owners of such land reaped tremendous profits. This led John Stuart Mill to observe, that "Only the landowners grow richer, as it were in their sleep without working, risking and economizing". He called for the taxation of land in order to recapture the unearned increment accruing to the land owners.

The apostle of land taxation is Henry George. In his famous book *Progress and Poverty* he develops his single tax theory. He tries to show that poverty and unemployment and other evils are caused by the land monopolists. Henry George's theory is similar to that developed by John Stuart Mill. Land values are based on ground rents which are created by the community and not by the land owners. Therefore the community is justified in recapturing these rents by a single tax on land.

Land taxation has found widespread acceptance in many countries especially in France, Germany, Denmark, Australia, New Zealand and

"Supported by a defense outlay of between \$45 to 50 billions the U.S. economy has been fairly prosperous in these last years. Anybody who would have advocated a public works program of that size for peaceful purposes would have been branded as fiscally irresponsible. And bankers and businessmen alike would have warned us that such a program must necessarily lead to a disastrous inflation and would undermine the stability of the dollar."

in certain parts of Canada. It has made no headway in the U.S. except in Pennsylvania, where the cities of Pittsburgh and Scranton introduced in 1913 a graded tax plan and in Hawaii where a similar tax plan was adopted in 1963.

If John Stuart Mill or Henry George would be alive today, they would be disappointed that the taxation of the unearned increment in land values has not made more progress. They would be surprised that the rise in urban land values has not been as steep as they had expected. Yet the universal use of automobiles has in an unforeseeable way multiplied the land available for residential use. It has made possible the exodus of a large part of the middle class out of our towns into suburban areas. Thus the invention of the automobile has upset the dire predictions

and expectations of the economists who advocated the taxation of land.

However, there is increasing evidence that the advantages which we have gained by the universal use of the automobile are coming to an end. Suburban areas within the range of the automobile are rapidly being built up. There is a definite limit to the distance a person is willing to travel or the time he is willing to spend to reach the place of his work. Moreover, the use of the automobile is more and more hampered by traffic congestion and parking problems. Thus the further expansion of suburban areas is likely to slow down and the upward pressure on land values in the central areas of our cities is likely to increase.

Three criteria are generally used to judge the merits of a tax. First, it must be satisfactory as a revenue producer, second it must be equitable and third its economic effects should not collide with the public interest. For instance if full employment and economic growth are regarded as desirable, the question to be examined is what effects will this tax have on achieving these objectives?

The shortcomings of property taxes as revenue producers have been obvious for a long time and are widely known. The main difficulty is that revenues from property taxation do not keep pace with the ever-increasing requirements of local governments. Every county, every city official and every school administrator will testify, that there are not enough funds available to meet the requirements of local governments.

The inability of local government to raise enough revenues from property taxation has forced them to borrow at an ever-increasing rate. The debts of local governments have increased from about \$16 billions in 1947 to over \$61 billions in 1963, an increase of about 382%. During the same period private debt increased by 279% and federal debt by only 26%.

To satisfy the second criterion, a tax must be equitable. It must be either based on the ability to pay principle or on the benefit principle. The Federal income tax for instance is based on the ability to pay principle. Gasoline taxes used exclusively for the construction of roads are bene-

"A survey made by the editors of Fortune found that during the 1950's the population in metropolitan areas increased by about 400,000 persons annually. About 250,000 housing units were built yearly in these areas, but almost the same number were lost by demolition, condemnation or conversion into industrial use. Thus the housing shortage increased by about 400,000 persons each year. The editors of Fortune concluded that the battle against slums will be decided by the simple arithmetic of new buildings versus immigration to the cities."

fit taxes. The property tax cannot be justified by either of these principles. The ownership of property is not a yardstick of ability to pay, though this was probably true before the industrial revolution. In that age land was the main, if not the only, form of wealth and intangible forms of wealth did not exist. As to the benefit principle most of the services rendered by local governments benefit the community as a whole rather than property owners. This is especially true of schools, police protection, welfare expenses and many others.

An analysis of the social and economic effects of a particular tax system would indicate the third criterion.

When analysing property taxes we shall distinguish between that part of the tax which is assessed on improvements and that part which is assessed on land.

That part of the tax that is assessed on buildings penalizes everybody who improves his land, his buildings or intends to construct residential, commercial or industrial property. The most serious incidence of property taxes is on new housing. When rental property or houses are newly constructed these taxes add 15 to 20% to the annual cost depending on assessment practices and tax rates.

(to be continued)

California Homeowner

# Southern California Report

*Mike Hamilton*

New Homeowners groups are forming daily in California. These associations are formed to fulfill a need and every community should be proud of them and help them to preserve and protect the community interest.

One such group is the La Tuna Canyon Homeowners Association which has formed to preserve the lovely rural atmosphere of the canyon above Sun Valley. Murray Erens, president of the group, will lead the canyon homeowners in a fight against a proposed throughway from Sun Valley to Tujunga which will cut off the best part of their property and ruin their rural atmosphere.

La Tuna Canyon is one of the few places where homeowners can still have horses and the La Tunans say it is difficult to ride horses on a freeway!

Other officers are Delbert Jones, vice-president, Mrs. Tommie Meyer, secretary, and Mrs. Catherine Sullivan, treasurer.

Another canyon group, is the Benedict Canyon Association, headed by Howard E. Lee. This

group has long worked, under former president Jerrold Rudelson, to preserve the beauty of this Beverly Hills canyon. Fire and flood are the two great enemies of the canyon dwellers and this group has worked to get proper storm drains and to have them landscaped after they were installed.

The Beverly Hills and Bel Air districts have new and better provisions for fire fighting since the big Bel Air fire but residents have constantly to fight against subdividers who want to scrape off the hills and create greater fire and flood hazards, not to mention the desecration of the land.

The homeowners groups should unite in a plan for tighter controls of the hillside subdivisions. The Urban Design Committee, chaired by Rex Lotery, A.I.A. has already developed hillside which do not scrape off the terrain, but develop it naturally, maintaining all the outstanding features of the hills and the natural landscaping.

Another new group is the

Highland, La Cienega, Melrose, Beverly Association, which has joined forces with the long standing Hancock Park Association to oppose the Blue Route of the Beverly Hills Freeway. Alfred Cerf, president of HLMB, says the freeway should go along the Red Route, which is zoned for R-4 and has many apartments whose residents "Don't have our community spirit."

It is true that the Blue Route would disturb some fine old homes and residential neighborhoods. I think almost everyone wants the freeway to go along Santa Monica, but wherever they put it, there just isn't any way to make a freeway attractive. They are concrete monsters and are fast destroying Los Angeles. Some better means of rapid transit has got to be invented and soon.

Mrs. Morris Weber, chairman of the city planning committee for the League of Women Voters, recently said to a group of Westside homeowners what we are all saying.

"The disillusionment and bitterness resulting from lack of real communication between citizens and planning officials is a destructive force in our democratic government."

"The citizens of Los Angeles feel it is difficult to participate in city planning, they feel the officials do not listen to them. City officials seem to feel more concern with the property rights of the applicants for a zone change than for the homeowners who depend on existing zoning to protect their property."

Line No.	Lot Ident.	Land Ass'd Value - 1961	Land Ass'd Value - 1962	Improve. Ass'd Value - 1962	Total Ass'd Value - 1962
1	A)		850)	none	850
2 *	B)	1.66 a.	2750) 6800	8050	10800
3	C)	2600	1350)	none	1350
4	D)		1850)	5750	7620
5 *	12 (2, 12a)	1800	2850	5480p	8330 P
6 *	B	500	700	none	700
7 *	14	600	2250	none	2250
8 *	9	700	1100	6350	7450
9 *	10	550	950	6300	7250
10	11	600	1000	2300	3300
11	4	750	1150	5560	6710
12	1	1700	2400	7510	9910
13	22	1300	2000	4680	6680
14	4	750	1150	5560	6710
15	29	850	1350	5170	6520
16	22	350	450	none	450
17 *	8	300	400	none	400
18 *	16	450	500	none	500
19 *	19	200	400	none	400
20 *	2	100	130	none	130
21 *	24		450	none	450
22	26	1250	1800	4210	6010
23	19	1050	1650	4330	5980
24 *	17	550	850	7200	8050
25 *	1	1100	1600	8050p	9650 P
26 *	24	700	1300	5830P	7130 P
27	63	1350	1950	5020	6970
28	23	1700	2500	5800	8300
29 *	26	2250	3000	5360	8360
30	26	900	1450	2330	3780
31	6	900	1450	2480	3930
32 *	1(1.65a)	1300	1700	4500	6200
33	1(.87a)	1300	1730	2210	3940
34 *	2(1.10a)	1300	1900	4400	6300
35	1(.55a)	1500	2350	10400	12750
36	1(7.71a)	1500	6000	none	6000
37	3(.35a)	1350	1950	2700	4650
38 *	4(1.61a)	2000	2750	3100	5850
39	2	1150	1650	3450	5100
40	4	400	1500	4700	6200
41	3	2850	3800	6340	10140
42 *	F	1150	1650	5510P	7120 P
43	N	2750	4000	3100	7100
44	2	2700	3900	5350	9300
45	33	1300	2000	4680	6680

- \* Comparable Property
- \* Nearly comparable to (\*) but slightly less in value.
- o Lots over priced in assessed value.
- Lots under priced in assessed value.
- P Swimming Pool

For purposes of comparison the lots shown on lines 1, 2, 3, and 4, are the 1.66 acres owned by Mr. Smith and were so billed in 1961. In 1962 the four lots were billed separately. Line 5 shows the neighbor's whose development is nearly identical except that there is slightly more land. Both properties are large enough to be split into 4 building lots. They both contain a house of 3 bedrooms and 2 baths and are about 1500 square feet of heated area. They both have a swimming pool and a guest house. They are nearly the same age. The difference in assessed value however was \$3310 in 1961 (46%) and \$2470 in 1962 (30%). In one year the assessed value (land) for the 1.66 acres jumped from \$2600 to \$6800 when pieced into four lots. Two of these lots now have houses on them and two do not. One house is now 12 years old and the other is new. Almost none of the lots (2 with houses and 2 without) when added together in groups of fours come near this new missile in space. Mr. Smith noted that he is paying the equal in taxes to two and three other parcels of improved property. Number 10 and 23 equal \$9200. Number 26 and 30 equal \$10,910. Number 39, 26, 31, and 10 equal \$11,010. Number 39 and 37 equal \$10,500. Number 42 and 26 equal \$10,900. It was never intended that families living in nearly comparable property should pay the equal to two or three of their neighbors combined. Mr. Smith at one time lived in number 26 and it almost equals the home he now lives in.

This sampling of figures taken from the Tax Books, and representing only those homes that are closely comparable in this neighborhood, show obvious defects in appraising. Line 7 shows a piece of property which has three washer going across it and for many years has been appraised at \$600. In one year with nothing done to the property the assessor jumped it to \$2250. A neighbor (line 6) with a similar lot down stream had his lot raised from \$500 to \$700. Twenty three of the above list with houses on the lots (three with pools) have a lower assessed value on the "land" under the houses than does this undeveloped lot with its flood hazard down the middle.

Line 3 lot (without improvements) was assessed \$1350. This is higher or equal to 8 of his neighbors who have houses on their land. This lot only contains 10,500 square feet, which in the hills (slopes and banks) leaves only enough room for a small house. Note that other vacant land (16,17,20,21) is much lower.

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## How To

# **BREAK THE PROPERTY TAXPAYER** (without really trying)

as told to **GENE RUTH**

Straws have a habit of breaking a camel's back. In this case, unequal assessments are the straws breaking one taxpayer's back. This taxpayer—who we shall call Mr. Smith—told me that in 1947 he had experienced a “kangaroo court” before the Board of Equalization.

Referring to the proceedings as “A legal sham: a pretense at fairness without any sincerity or dignity”, he had concluded that his only recourse would be to make a thorough study of comparable parcels and register a complaint with the public—the voting public.

The first question asked of any complaining tax payer is, “Are your taxes any higher than your neighbors?” This, of course, is a proven and perfect stopper of the taxpayer for the following reasons:

1. No two pieces of property are alike. They can not be compared even by the experts let alone a taxpayer. Like art work even the experts disagree as to value and “good design.” It is a matter of judgment, likes and dislikes, knowledge, thoroughness, and ability.
2. Who is going to his next door neighbor to ask him for his tax bills? If the neighbor's bills are lower for a comparable property it may end up in raising the neighbor's taxes.
3. Who has the time to investigate? The process of finding the information in

the records in the Hall of Administration is very time consuming. Current records are in one book, back records are in several others, some books are available, and others are in use elsewhere. Days, weeks and even months can be devoted to obtaining accurate history of what might be considered comparable property. Who has this kind of time? Not the taxpayer—so he gives up.

Mr. Smith took the time to get some facts from the record. Assessment values are complicated enough in normal residential areas, but under consideration here is hillside property with each lot different in size, shape, usable area, view, and privacy.

In an effort fairly to evaluate each property it was considered as being able to support one

family. Also studied were almost identical parcels which could be split into several building areas (one was).

Properties wrongly surveyed by the original subdivider had forced the present owner to combine several lots to make one building site for one home. These properties were viewed by the assessor sometimes as three lots (see line 43) and othertimes as one area comparable to the neighborhood. Some owners had several lots around them (as buffers) and paid a very low rate because they did not need to build across the property lines. The garden and landscaping however do go over the lines and become part of the environment of the home (line 11, 16, 17, and 18).

The real shocker came to Mr. Smith with his 1962 tax bill. He had decided (after paying his 1961 bill) to go through a lot split to reduce his tax load of \$805.54. After splitting three lots off the 1.66 acres his bill for the remaining  $\frac{3}{8}$  acre was \$825.

Although the 1.66 acres was assessed at \$2600 in 1961, the  $\frac{3}{8}$  acre was assessed at \$2750 in 1962.

A recent ballot asked the voters of the State to give farmers

special tax treatment. "Thank goodness the voters turned it down," states Mr. Smith. "They are already getting special treatment by virtue of lower taxes. He went further to show the figures on an orange grove he manages. Residences produce no income yet must pay a greater part of the tax burden, while farm land like any other business earns an income and can pay its own taxes.

**Taxes on the 23-acre orange grove with a net earning of \$12,000 are \$1,184.**

Further study is needed to see if property that is used to "produce" an income is carrying its fair share of the tax burden for we are well aware that one example like one swallow does not make a summer. The taxpayer who only owns a home, however, is not represented by statisticians and accountants and therefore present poorly supported claims to the assessors office, or the Sup- presents poorly supported claims nesses, industries, farms, and the utilities.

The owner of the lot shown on line 43 is assessed more for the land under his house than three of his neighbors for their house and lot. In this case the subdivider made a mistake back in the twenties and the present house had to be built on three lots to get enough land area and access. The assessor is still on three lots to get enough land area and access. The assessor is still looking at them as three lots instead of one building site. Perhaps he is assessing them for the view for it is on a hill with a good view—of a Union Oil Station.

Mr. Smith points out that when he built an ordinary swimming pool 16' x 30' his taxes went up \$184.45 (\$2290 assessed value) for a \$3200 pool and \$800 yard. This is more than a neighbor is assessed for his house as shown on line 33, and more than the value placed on the land of 33 of the properties listed on which there are houses.

Last year he assembled some used material at a cost of \$60 and built a hot house. His 1962 tax bill jumped \$60 in assessed value. He would have been much better off to have blown that \$60 on a party—at least that would not show on the tax bill year after year.

Defects in judgment are endless in this area and confirm the fact that hill property is difficult to assess and requires more skill, knowledge, thoroughness, and judgment, than has been evident to date. To check the ability of field assessors we looked over an area of San Marino containing similar homes and found them to be assessed equally on the land and fairly on the improvements. This seems to be more equitable because it is easier with fewer considerations. Because land in San Marino is as scarce as hens teeth the land is assessed higher than the area covered by this study. On the other hand we found for comparable homes that San Marino homes were evaluated \$725 less on an average.

Generally the home owner is confused by all the figures on his tax bill. There are three figures that raise the tax dollars that are paid. The tax rate which has gone from around \$3.8 in 1942 to \$7.49 in 1962. (The rate varies from district to district). The other two figures that raise his taxes are the assessed value on land and on improvements. One

time the assessor raises the land value and another time he raises the improvements value.

To show you how the taxpayer is really trapped when it comes to informing himself as to what his tax bill will be, let us take a look at the procedure. If he stays at home waiting to receive the bill he can do nothing but pay it and wait until the next July.

The tax assessors work is completed and delivered to the County Board of Supervisors on the first Monday of July. The Supervisors meet for not more than from the first Monday through the third Monday of July. Excluding week ends and the 4th of July this can be 10 days.

***There are about 1,750,000 tax parcels in the County. If we all tried to find out what our tax bill will be there would be 175,000 parcels a day to check. If only 10 percent of the tax parcels were requesting review and hearing this still would be 2,187 parcels per hour. The parking Lots, the Clerks room and the Supervisors hearing room could not handle the crowd.***

The procedure is not based

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upon serving, but upon trapping, for another year. If the taxpayer reads the fine print on the back of his tax bill when he receives it in November he will see (relative to the Board of Equalization in July) "Failure to make such application precludes any subsequent changes."

In some Counties as part of the routine, a post card is sent to each taxpayer in the month of June when the tax assessor finishes his books. It also includes instructions telling the taxpayer what to do, when to do it, and where to do it. A sizeable staff is now employed the year around in L.A. County to help individual tax payers find their assessments in the books. Most of these people could be eliminated if post cards were mailed.

Our personal opinion is that it is the "intent" to trap the taxpayer by keeping him "ignorant" of his tax assessment until it is too late. If we are right about what we see in the record, the Supervisors could not handle the deluge in the ten days provided if the taxpayers were properly informed. As it stands now the assessor has reached into the taxpayers pocket in June for a secret amount of money and he will not know how much has been taken until November when it is too late.

Since Mr. Smith left the Teaching profession he has worked as an industrial engineer (efficiency expert). His experiences show that any investigation relative to efficiency in industry can save from 10% to 25%. If this is true in industry it certainly is likewise applicable in government.

June, 1964

# Foreclosure

*Watch your payments! Regulations now in force pose some disturbing questions. Advice is offered by Insurance company Vice-president —*

**Michael Lewis Greene**

The little home that you are paying off for the next 20 or 30 years might cost you a lot more than you thought.

Effective January 1, 1964, the Federal Home Loan Bank and the California Saving and Loan Commissioner, issued regulations which have the effect of setting up certain standards for various activities of all savings and loan associations:

1. Any loan payment that is received more than 15 days after due date must include the permitted delinquency charge of 1/6 of 1% of the unpaid principal. e.g. If the unpaid balance is \$12,000.00 and the monthly payment of \$100.00 due April 1st did not come in until April 16th, the EXTRA late charge would be \$20.00 . . . Making the required payment \$120.00 . . .
2. This late charge would be added to every month the payment is delinquent; e.g., you would owe \$120.00 for April, \$240.00 for May.
3. If the loan is delinquent 60 days or more, it will be

placed in FORECLOSURE on the 65th day of delinquency. Under certain circumstances, FORECLOSURE proceedings may commence on the 35th day of delinquency. In event the loan is reinstated after FORECLOSURE has been started but prior to the foreclosure sale, a late charge for each payment over 15 days late will be collected, PLUS the proper charges incurred through FORECLOSURE PROCEEDINGS.

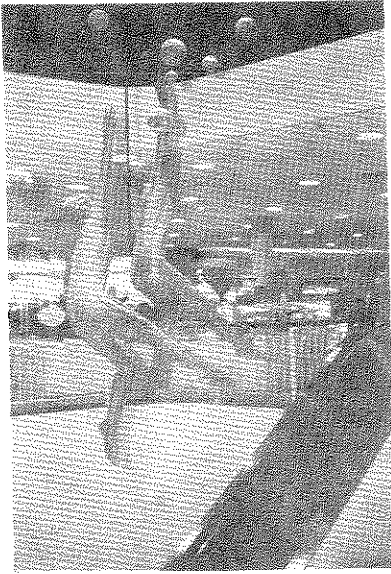
Foreclosure is a double edged sword. To the loss of a home must be added the loss of friendly neighbors and neighborhood, schooling and the cost and effort of moving. But besides this social loss-of-face it cuts at the bread-winner with the loss of credit standing, the down payment and a valuable piece of California property.

Just how valuable is California Real Estate?

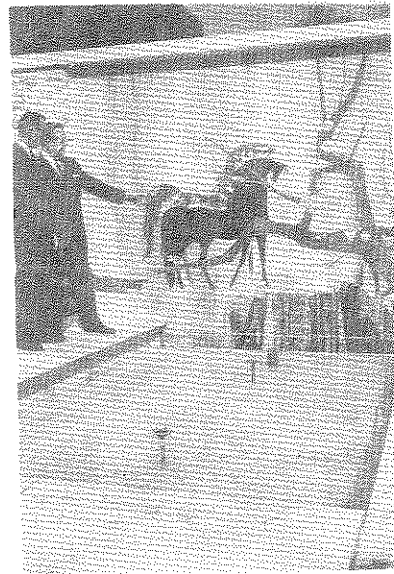
Well several months ago Look Magazine called "Every Home a Piggy Bank" in an article on the

(Continued on Page 20)

# Pomona -



Mobile at Buffum's  
Department Store



One of the many  
Pomona Mall Fountains

Because Pomonans cared for their city and their valley they worked together to build for the future. City-wide cooperation is rare today, but the building of the Pomona Mall could not have been done without it.

With self-help, neighborly cooperation, but no Federal Urban Renewal program, the property owners and merchants of downtown Pomona put in  $\frac{3}{4}$  million dollars worth of improvements to nine blocks of their downtown area in only six months.

Of course there were ten years of pre-planning, including selling the idea to the merchants and property owners. Also, Pomonans needed one thing from the government — advice. They found out how to finance, engineer, acquire land, etc., from the government and from private specialists. The Mall Act of 1960, first such legislation in the United States, gave them legal rights to remove vehicular traffic from a public street and provided for the land acquisition.

The law provides for advance notice to a property owner that a street will be closed and that any damages resulting therefrom will be estimated and paid for in advance. Property owners have a time limit to file claims and are then barred from subsequent action.

In Pomona, not a single damage claim was filed.

The parking so necessary to merchants was acquired under the California Vehicle Parking Act of 1943 which allows property owners to form three man

California Homeowner

*Design  
with  
Flair!*

# ity on the move

by Michele Hamilton

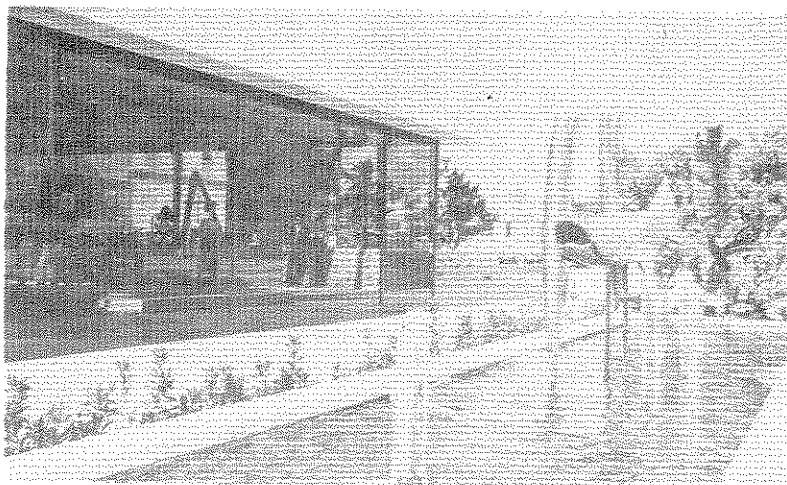
parking districts which can acquire for parking properties which will benefit the property owners in the district. Pomona was the first city to take advantage of this law. They started in 1950 with one district and 110 spaces and today there are four districts and 2,000 spaces worth over 1.5 million.

With the dedication of the tree lined mall in October of 1962 came a reversal of the current trend toward outlying shopping centers. Bullfums Department store, one of the finest in California, put a \$4-million branch store on the mall.

This was the first major store built in the downtown area for more than ten years.

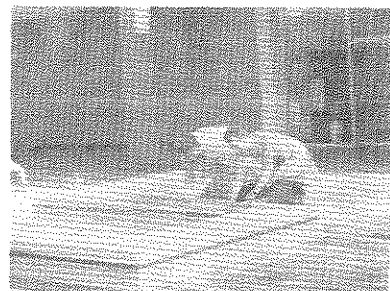
Home Savings and Loan Association, put up a \$2.5 million seven story office building on the mall to serve as its area headquarters. Lytton Savings and Loan will soon erect a \$1.5 million building for their headquarters which will contain a 250 seat auditorium for the use of local organizations. Vacancies dropped from 22 to 3 and an automobile supply chain which had abandoned its downtown store moved back.

First three months of Mall op



The Fountains . . .

. . . are used.



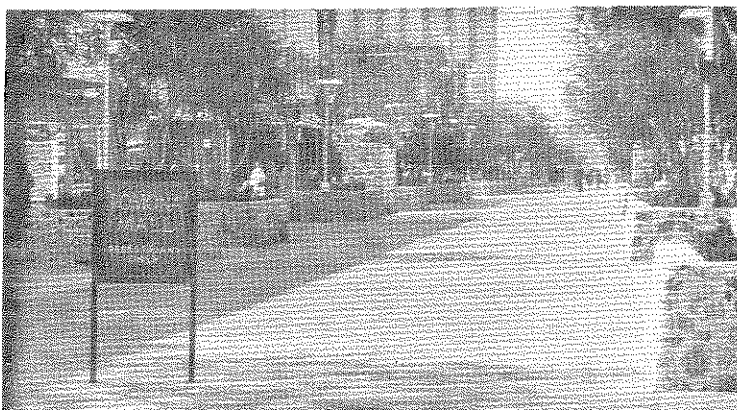
Phyllis Feddersen of Uniq-3 brings high quality art to Pomona — and Hugh Butler.

## MIKE MILLER

(Miller Bros. Hardware)



"This is one of the finest ways to merchandise. It opens up opportunities to co-operate and provides each merchant with — not a 60' frontage — but one nine blocks long."



## Portrait of a "Do-it-yourself" City

*Since 1837 when Ygnacio Palomares settled on Rancho San Jose with Don Ricardo Vejar, the beautiful and verdant valley at the base of San Antonio Canyon called Pomona (after the Roman Goddess of Fruit) has been a "do it yourself" city.*

*Pomonans, who in ever-changing California possess the rare virtue of civic pride, say that a city is not a static creation and its citizens must be ever active in building for the future.*

*In 1887 the ladies of the Fruit and Flower Mission held a flower festival and raised \$515. With it they bought 400 books and founded a library. Before that, in 1880, the Pomona Unified School district had built one of the largest and finest schools in the area. In 1883 noting that 16 saloons were too much for one small town — the Pomona Chapter of the Womens' Christian Temperance Union started a fight that resulted in city-hood for the groggy town and Pomona became a dry city long before National Pro-*

*hibition. To celebrate their victory and perhaps rub salt in the wound the ladies donated a drinking fountain to the city.*

*By 1911, the citizens had adopted a charter prepared by a 15 man board of freeholders. This strong democratic document has worked well and stimulated great growth.*

*In 1922 Pomona purchased 40 acres of land for a fairground and the citizens approved a \$75,000 bond issue to construct building and other improvements. Almost every service club, civic organization and womens' group in Pomona helped to build up the property which holds, each fall, the largest and finest county fair in America.*

*In 1926 Pomona acquired the Consolidated Water Company and annexed to the Metropolitan Water District in 1950. Pomona's citizens have never hesitated to tax themselves for long range public improvements such as sewer outfall lines which they knew were so vital for the development of a city.*

eration showed a 20% jump in sales tax returns. Pedestrian traffic increased 75% and the merchants are unanimous in their approval of the change. Even merchants in outlying shopping centers approve of the mall. "Anything that helps to improve Pomona helps us," they say.

There is a plan to build a

small Monorail, called Skylift, around the downtown area for the further convenience of shoppers. A corporation of Pomona businessmen leased the old Southern Pacific Depot and have made it headquarters for Greyhound, M.T.A., Chino Bus Lines, Avis and Hertz Car Rentals, Railway Express and taxi and limousine services. The trains are still allowed through, of course, and a beautiful restaurant and extensive parking facilities are also provided.

However, Pomona's community leaders never stop, they are in the midst of building a beautiful civic center. They have set up a 238-acre Pomona Valley Colleges Research and Development Center, adjacent to the group of five colleges, which will give, research and development firms access to the academic and technological advantages of the colleges.

In Southern California, Pomona surely is proving itself to be a city on the move!

## In My Corner

Sal Atticus

**BUSINESS NOTE:** There were fewer wrecks in the horse and buggy days because the driver didn't have to depend entirely on his own intelligence.

• • •

**HELLO!**

"Who is it?"

"It's me. How's your sump pump?"

"All right."

"Can't be too careful about health, that's for sure."

"What's for sure?"

"I was just saying—about health."

"What?"

"You can't be too careful."

"About being sure?"

"No—about health."

"I guess supper's ready."

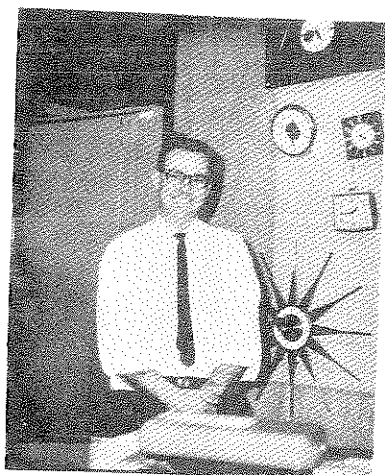
"Well, take it easy."

"Take what easy?"

• • •

**THE ECONOMY** We are now entering the normal period of readjustment which follows a period of adjustment. This reaction can be proven statistically if allowance is made for the many variables before the calculation is begun. It is interesting to note that a readjustment period has never been followed by a period of adjustment. This corollary could provide a fruitful basis for continuing research.

Richard Adams is smiling . . . business is up 30%. His local assessment bill for parking, promotion and Mall maintenance is \$125, but Dick's pre-Mall cost for parking validation alone was \$180.



Tom Gensler isn't smiling, but he is equally satisfied. Manager of C. H. Baker Shoes, Tom is serving customers who fled the downtown area before the Mall. Now business is booming and a branch store threatened with closure is an active asset again.

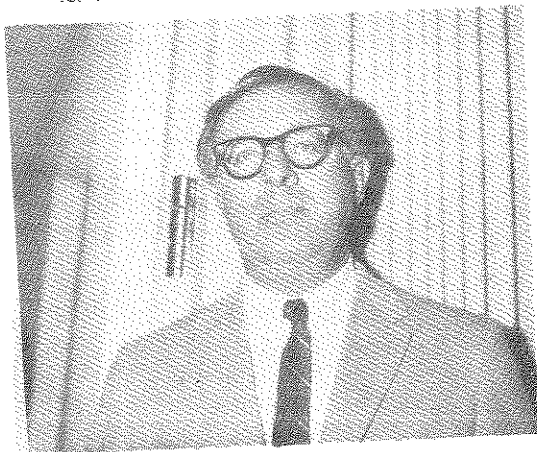


# NEWS — About Homeowners And Others

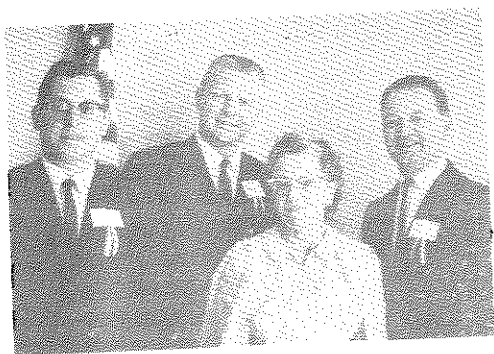


Ray Bradbury, internationally known author, heads PRIME FOUNDATION advocating rapid transit in Los Angeles. He writes next month for California Homeowner.

Long an advocate of Statewide Homeowners tax plan, Harry Pollard and family—Jacky, Harry Jr., Gwen, and Alan at back; Gillian and Wendy in front—came from London by way of Toronto, Canada. Harry is now Managing Editor of the California Homeowner.



Below: John Nagy, president Statewide Homeowners, after a speech to Pomona Valley Womens' Demo. Club. He is seen with (from left to right) Richard Malcolm, new city manager of Scottsdale; Robert Chrisman, Glendora Assembly candidate; and Agnes Jamison, program chairman of the Club.



H. K. Wong with wife and son, Wesley, Furniture store owner Wong was honorary mayor of San Francisco's Chinatown. The Wongs favor the Homeowners' tax relief plan.

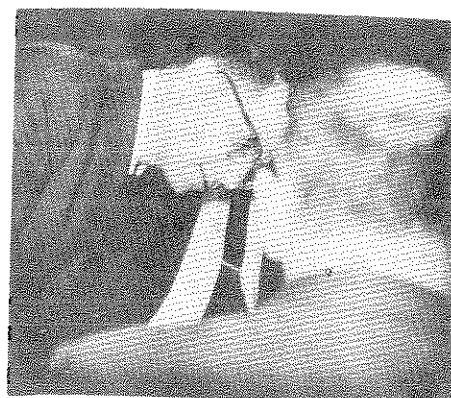


California Homeowner

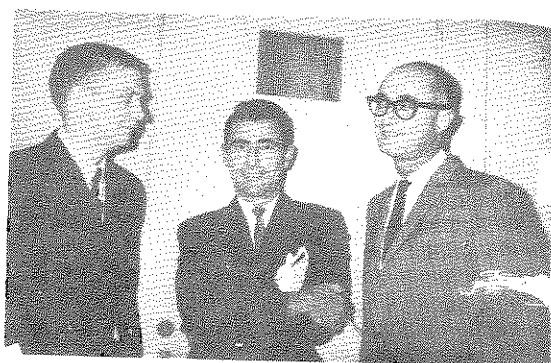


'Ab' England and Mrs. Leland Atherton Irish —first lady of Los Angeles. Ab originated the project to install the distinctive lighting and pavement stars on the sidewalks of Hollywood. Mrs. Irish is credited with most of the push, drive and energy needed to make the Hollywood Bowl the world famous attraction it has become.

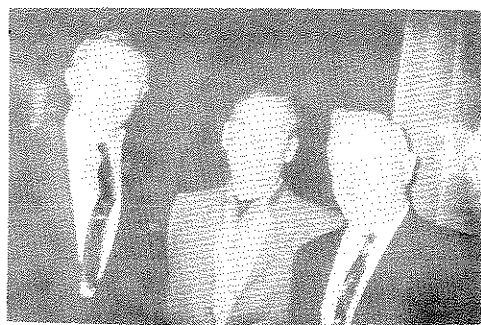
Homeowner affiliates are invited to send news and photos to the California Homeowner. Your fellow associations are interested in you. Why not tell them about your activities?



Homeowners are active in the promotion of the Santa Monica Mountains Regional Park. Chairman of the action association is Marvin Braude seen at a meeting attended by (below) mayor Leonard Horwin of Beverly Hills, and Los Angeles councilmen Karl Rundberg and John Cassidy.



Twilight Zone's Rod Serling advocates in Brentwood greater participation in politics by homeowners. He is seen here with Dennis Shanahan on left and John Lear at right.



**Clayton C. Baur**

# California Conquest

An Associate Editor of California  
Homeowner takes us back to the  
turn of the century, when Cali-  
fornia was conquered

—by Californians

The whole trend of the history of man is a slow crawl from out the sea and the ooze of the shore to something that walks on two legs and holds its head aloft, eyeing, at times, the stars. Yet every now and then this man-thing comes alive, capers and cavorts, throws off old ways of thinking and doing, so that a generation becomes ever after memorable, a high tide in the affairs of homo sapiens.

Elizabethan England brings forth a hundred luminaries, masters of sea and land and the arts, and they nourish a Shakespeare.

The small land of Ancient Greece spawns soldiers, patriots, poets, dramatists, sculptors, and philosophers as if Zeus himself had proclaimed, "Here shall genius shine!"

Whatever it is that touches off the human flame, California has it. San Francisco has produced its literary lights, Hollywood its cinema extravaganzas, and Berkeley its nuclear giants. Nor can we forget Modesto.

For high civic responsibility, for great good sense, for mod-

eration in the matter of achieving tax reform, the palm must go to Modesto, California.

In the late 1880's, Modesto was little more than a dot in wide semi-desert of the San Joaquin Valley, east of San Francisco. Its earth was as fertile as a granger's dreams, but spring's lavish gardens had a way of withering it in the mid-summer droughts.

The greedier and more ruthless men among the Forty-Niners dispossessed the Spanish from this region. Then they set about to claim every loose acre roundabout, and made it stick.

One high-handed pair, Miller and Lux, gathered land and cattle with astounding success. Henry Miller, 'tis said, could drive his steers from Oregon to Mexico and bed his herd every night on his own pastures. Take a look at the map. California's length exceeds 700 miles.

Thus a handful of spacelords soon owned all the land around Modesto. Yet they liked Modesto so little that they would not dwell there, preferring the whiskey oasis of old Frisco.

A horde of landseekers, homesteaders still under the illusion that California was a Mecca of

free or cheap land, pressed in from our own Mid-West and East, and from all over Europe.

Some of these spacelords realized they must either sell part of their holdings or face a titanic and bloody struggle from these milling rabble.

So, a few of these spacegrabbers ordered their holdings cut up and sold. Tracts were small.

Many of these buyers were farmers who hated poverty as they feared and hated the devil. They were hard-working, thrifty, and saving. They were not destitute, but neither did they want to see their precious little hoards wasted away.

Their first moves were to build a house, a barn, and to set out trees, grapes, berries. Some few tried irrigation along the river. But old Jupe Pluvius had a way of putting these lone, make-shift operations to nought. Nonetheless, the thriftiest enterprisers soon found they were paying much more than their fair share of the district's taxes.

Saturday nights found Modesto jammed with sodbusters wagons, and wherever grangers gathered the talk turned hot against such outrageous taxa-

California Homeowner

tion. They recognized rightly that the big landlords, though doing little or nothing to improve their acres, were still making financial hay.

The working farmers did two things. They organized an irrigation district and they managed to put a little pressure on the local assessor. Small farmer taxes on improvements were cut—for a brief period. The space tryants roared so meanly that district officials were scared into restoring the former punishing tax base.

Modesto thronged anew with irate dirt farmers. Some were for carrying the war to the landlords. The wiser heads prevailed; they posted riders to Sacramento to seek relief of the Legislature.

The space czars and their mouthpieces clumped the capi-

tol halls, dispensing good bourbon and noble sentiments about the sanctity of the Constitution.

The representatives, as be-hooved professional politicians, savored the liquor and weighed the voting strength. Then they authorized a new type of irrigation districts. The entire tax load of the new districts would rest on the value of their lands.

More, the old districts could, upon a majority vote of their landowners, also exempt improvements from taxation.

Since Modesto was an old district under the law, its members had to petition for an election. Could these farmers throw off this burdensome improvement taxation? They could: on June 3, 1911, the resident property owners carried the proposition and whooped it up.

At the cost of no more than an appearance at the polling booth, Modesto's dirt farmers sealed off the thieving fingers of the absentee landlords from their own modest earnings.

The nabobs of the wasteland found it now more prudent to cut up their holdings, sell to these detestible sodbusters.

...In its first few years under Land Value Taxation Modesto saw a 5-story and a 6-story hotel raised, each at a cost of \$150,000, no small sum for that time.

Today Modesto thrives. City and nearby country have filled up. With a 1960 population of over 36,000, it boasts a doubling of its numbers in just ten years.

This is the age of the advertising testimonial. Well, back in 1914, the President of the Modesto Chamber of Commerce

#### **\$15 MILLION SUIT**

The rumbling of angry homeowners can be heard above the scream of the jets at International Airport in Los Angeles. Promises to reduce noise and vibration have been broken—charge citizens of Los Angeles, Inglewood, Lennox and other communities around the western terminal.

A number of similar suits in previous years have been filed but none have been brought to trial.

wrote a testimonial for LVT. This enthusiastic enterpriser, Mr. Frank A. Cressey, then had all the Chamber trustees sign it, too. Never one to leave things half done, Mr. Cressey then sought out no less than 24 other leading officials of Modesto enterprise. These included the gas company, the irrigation district, the Stanislaus County Building Trades Council (11 chiefs), 4 banks, and two newspapers.

We've said it before, and we'll say it again. Land Valuation taxation has irresistible appeal for the homeowner, businessman, and working stiff.

You, Mr. or Mrs. Homeowner, can't really do without it.

Get on the LVT bandwagon. Your friends are already there.

A neat small home, from  
building taxes free,  
A little land, its plants a-soak.  
Yet full the District's ditch:  
hey! sing,  
My love, this rare security.

#### **THEY ARE COMING!**

The gyps, the swindlers, the quacks, the charlatans, the cheats, the sharks, and the bandits...

They all arrive with daylight saving time to harvest quick profits from the gullible. Watch for them. Take care to make no deal until credentials have been rigorously investigated.

Statewide Homeowners will announce shortly a service available to members at no extra cost which will screen maintenance contractors and supply to members approved firms in time of emergency.

# Homeowners

## PROTECT YOUR MORTGAGE and Your Family!

Will your family be able to keep their home if anything happens to you?

OUR SPECIAL MORTGAGE PLAN pays your mortgage payments if you are sick or injured.

Or, our policy can provide cash when your income is temporarily cut off.

### OUR SPECIAL MORTGAGE PROTECTION PROGRAM

Will protect your Real Estate Investment!

Every Homeowner owes himself and his family the protection of this type of program.

Example:

if you are a Homeowner, aged 30, with a \$15,000 mortgage with 20 years to pay, you pay approx. **\$2.70 per month** for this most essential protection!

SEND IN THIS COUPON FOR  
FREE INFORMATION  
No Obligation!

#### CALIFORNIA AMERICAN INSURANCE AGENCIES

3259 Wilshire Blvd.

Los Angeles 5, California

Phone: 381-3031

Name.....

Address.....

City..... Phone.....

Age..... Payments?.....

Years to pay.....

subject of investment in private homes. And Security First National Bank of California through their real estate research dept. conservatively shows that the average one family home in Los Angeles and Orange county bought in 1940 for \$5,000 would have been worth \$21,250.00 in 1960. That is an increase in excess of 10% per year. And 10% per year is a nice return on any body's money.

How serious is the FORECLOSURE rate? In the Los Angeles Times in an article dated April 16, 1963, Joseph Slevin, said that 100,000 people would lose their home that year. On Nov. 5, 1963, Joseph P. McMurray, chairman of the Federal Home Loan Bank Board, stated, that the Southern California foreclosure rates are running 10 times higher than the National average. "And that 9 standard metropolitan areas in California have a 40% higher foreclosure rate than the National average." The homeowner not only bears the bulk of the state tax burden but through home loans the state's basic economy rests on the

fact that these payments can be met.

The cause of FORECLOSURE is naturally the inability to meet the monthly payment on time or even at all. But the inability is not so natural when examined. Most families pay less on the notes monthly than they would have to pay in rent for a comparable apartment (if they could find one that would accept children and pets).

As long as a man is physically able to work he will find work. He must — for his family must live somewhere. We have found that in over 80% of the cases where families have fallen behind in their payments it is due to a physical disability on the part of the breadwinner or the death of the breadwinner.

The only way a homeowner, can protect himself against this happening is either by having \$15,000.00 in the bank to pay off the note or by applying for a MORTGAGE PROTECTION PLAN through a recommended insurance company.

A proper plan should be broad enough to supply protection for sickness or accident disability (A&H) as well as paying off the note in case of death.

Such a plan can also offer complete family protection, additional cash for accidental death as well as cash reserves that can be collected at the end of the mortgage period or used in emergency. All this can be had at a relatively low cost.

Listen to your Mortgage Protection Specialist. He might be responsible for saving your home for you!

California Homeowner

# We get letters

Dear John:

I have been hearing good things about your speaking engagements in California. We should certainly hear about the work you folks are doing at our International Conference. How about your giving a report here? Please let me know as soon as you can as we have to complete our program.

With all good wishes,

Robert Clancy  
—New York

*This "Dear John" letter is addressed to John Nagy—President of Statewide Homeowners. He is in constant demand throughout California for his virile presentation of subjects important to homeowners. To hook John for your function, call the local office of Statewide Homeowners.*

I appreciate your recent letter calling my attention to Assembly Bill 37 by Assemblyman Donovan which, as you say, makes permanent the temporary over-the-limit school tax increases, or overrides. You may rest assured that I am not in favor of this proposal.

Assembly Bill 103 by Assemblyman Ashcraft I am also in opposition to, as I do not believe that we should be attempting a major overhaul of financing such as this bill proposes in a special session.

Clark Bradley  
State Senator

Dear Mr. Motley:

Governor Brown has asked me to respond to your letter of a number of weeks ago on the question of human rights and property rights. Enclosed please find an analysis of property rights which may be interest to you in any case.

By human rights we mean the basic rights of life, liberty, and the pursuit of happiness as outlined in our Declaration of Independence and Constitution. We believe that these rights must take precedence.

Most of the laws of our country are aimed at trying to preserve and guarantee these rights against the possibility that either some of us — or government — might attempt to limit them in some arbitrary way by the use of power not available perhaps to us as individuals.

One of the human rights is the right to own property. When we get down to a more specific application, the right to own property is the right which has been denied to some human beings because of their national origin or race.

Fair housing legislation attempts to guarantee this right to people who have previously been denied it.

The right to own property certainly cannot exist as a basic right if it can be denied to some people out of some concept that others must have the right to discriminate once they own

property and in the act of discriminating will then be able to deny the right to own property to other people.

It is good to have an opportunity to respond to your good questions. I hope that I have been able to meet the needs that your questions outlined.

William L. Becker  
Asst. to the Governor  
for Human Rights

*The Rumford Act debate is an example of both sides being right —and wrong—at the same time. As Dr. Bab (see p.4) would no doubt say, an attempt is being made to solve a macro-economic error with micro-economic policies. The result is usually unhappy. The discussion is basic and goes beyond the immediate question. Your letters are invited to bring clarity to an issue much confused by politics.*

Thank you for your recent letter with reference to ACA 20 which was introduced in the 1963 Legislature.

As you know, the Assembly Committee on Revenue and Taxation has included the subject of the optional tax improvement sought through ACA 20 as part of their study of the entire tax structure in California.

I shall look forward with interest to the recommendations of the committee.

Milton Marks  
Member of Assembly

# Business Directory

Among the many members of Statewide Homeowners Association all over California are these individuals and firms who are Business Members, and who support the program of Statewide Homeowners Association for equal-

ized assessments and tax relief for homeowners and businessmen. They are united with other members of Statewide Homeowners Association for a sound California economy and expansion of a free market system.

## PATRONIZE THESE BUSINESS MEMBERS OF STATEWIDE HOMEOWNERS ASSOCIATION

### AUTOMOBILE UPHOLSTERING & TOPS

Hillcrest Auto Top Shop  
320 Washington St  
San Diego

### BEAUTY SALONS

Beauty Kit  
2557 University Ave  
San Diego

Venus Hair Styling Salon  
7061 El Cajon Blvd  
San Diego

### BOAT REPAIRING

Harbor Boat and Yacht Co  
4980 Harbor Drive  
San Diego

### BOWLING LANES

La Mesa Bowl Corporation  
7380 Parkway Drive  
La Mesa

### CARPET CLEANING

Pioneer Carpet Cleaning  
4078 Hamilton  
San Diego

### CARPET & FURNITURE CLEANERS

Home Rug & Furniture Cleaners  
1251 University Ave  
San Diego

### CONTRACTORS

Long & Long Construction Co.  
4019½ Chamoune  
San Diego

### ELECTRONIC RESEARCH & DEVELOPMENT

Digital Development Corp.  
7541 Eads  
La Jolla

### INSURANCE

Midland National Life  
Mortgage Protection Plan  
3259 Wilshire Blvd  
Los Angeles 5

### MOTELS

Rancho 101 Motel  
U.S. 101 Business—  
6596 Pacific Hwy  
San Diego

Tappy's Alpine Motel  
2337 Highway 80  
Alpine

MOVING & STORAGE  
El Cajon Van & Storage  
141 S. Johnson  
El Cajon

### MUSIC

Townsend Violin Studio  
Violin, Viola, Cello  
Teaching, Repairing, Sales  
4562 Park Blvd., San Diego

### PHOTO & BLUEPRINTING

Harbor Photo & Blueprint Co.  
1368 Third Ave  
San Diego

### REALTORS

Lee Mather Co., Realtors  
5106 Fetherly Blvd., San Diego  
934 Orange, Coronado  
1265 Palms, Imperial Beach

### RESTAURANTS

Mexican Village  
120 Orange Ave.  
Coronado, Calif

Kip's Cafe  
058 E. Main  
El Cajon

### SHOES — RETAIL

Balbrick's Fine Shoes  
525 "C" Street  
San Diego

### UPHOLSTERY

Parkco Manufacturing Co.  
4665 Park Blvd  
San Diego

### FLAME PROOFING

California Fire Equipment Co.  
732 Fourth Ave  
San Diego

### CANDY

Seeley's Candy  
Telephone 233-2297  
San Diego

### BOOKS

New Standard Encyclopedia  
953 Eighth Ave  
San Diego

### SERVICE STATIONS

Crown  
6900 Linda Vista Rd  
San Diego

### TRAVEL

Benny Ercanbrack  
448 W Broadway  
San Diego

California Homeowner

# JOHN NAGY'S NEWS

I am happy to announce that we have made two important additions to Statewide Homeowners. One is in the person of Dr. Herbert J. G. Bab who is now the economic advisor to Statewide Homeowners.

Elsewhere in this issue you will find the first of a three part paper by Dr. Bab. I hope you take the time to read it and the two parts that will appear in succeeding issues.

The other item of interest to our members and readers is the retention of George Spaulding as a Legislative Advocate to assist me in covering the Sacramento Scene and Northern California. As we grow I find that I can't get around as much as I have been. Our member groups are becoming more active in their local communities so more of my time is taken up at the local level. That is why we need extra help and I am sure both of these men will be of great value to the future growth of Statewide Homeowners.

Our growth becomes more evident every day. The problems of zoning and zone changes need a lot of attention. Small local groups and large ones too, seem to be helpless against City Hall. In Los Angeles we find that City Hall wants to

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President John Nagy of Statewide Homeowners is an ebullient ex-marine and a tireless advocate of homeowners' rights. Requests for his appearance before your local group should be made with as much notice as possible.

Call or write your local office of Statewide Homeowners for information.

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## *Looking Ahead!*

### JUNE

First week — Los Angeles

Second week — Sacramento  
(Soil Conservation Society  
of America — 9th)

Third week — Bay Area

Fourth week — San Diego  
(Ass. Revenue & Taxation  
Committee — 26th)

put a four lane highway in a rural canyon, R.S. zones (7500 sq. ft.) and highrise apartments in the hills.

These and other schemes are put over in the name of progress, but wiping out green belts is not progress. The same representatives who are voting in favor of R.S. zones and high rise in the hills are doing nothing to rid their city of slums and blight in the heart of their community. They are willing to extend utilities to the mountain tops and wipe out farmers in the path of so-called progress while filth and corruption are allowed to increase in the core of their community.

The time has come for homeowners to have their say, locally as well as statewide and only through a strong organization can this be accomplished.

Statewide Homeowners is that organization.

# Good people to associate with!

President  
**JOHN NAGY**

Vice-President  
**HYMAN LEDEEN**

Southern California  
Director  
**MICHELE HAMILTON**

Northern California  
Director  
**E. ROBERT SCROFANI**

Economic Advisor  
**Dr. HERBERT J. G. BAB**

**STATEWIDE HOMEOWNERS ASSOCIATION** was formed to protect the rights of the property owner—foundation of the American free enterprise system. Menaced by continual, complicated and confusing legislation at local, State and Federal levels, the individual Homeowners' Association are powerless to exert even local influence on their representatives.

To return to the citizen control of his own affairs is the objective of Statewide Homeowners who call on individuals and associations throughout the State to unite their efforts so that the voice of the citizen will be heard in the State capital.

As a first step, the property tax must be collected in accordance with the provisions of the State Constitution and reforms must be carried out to end the situation where the good citizen is penalized for improving his property, the businessman is penalized for his initiative and the industrialist is penalized for providing jobs.

CALL or WRITE NOW to find how your local Homeowners group can join the statewide organization. Affiliation will provide you with an articulate voice in Sacramento. Your influence in local affairs can better be exerted as an affiliate of many other groups. Statewide Homeowners can help your association get started; can give initial help and continuing advice; and can supply professional aid during periods of controversy. Contact your local office NOW!

26 O'Farrell St.  
San Francisco 2  
(YU 2-3492)

1571 North Gower  
Los Angeles 28  
(467-7020)

953 Eighth Ave.  
San Diego 1  
(233-6977)