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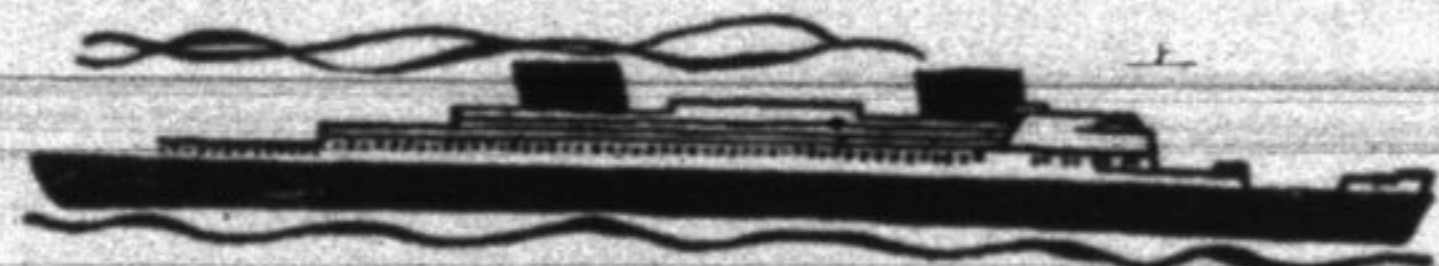
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**MORATORIUM FOR MORTGAGES
ASKED OF PRES. HOOVER**

Following is a copy of Mr. Mayor's letter to the president:
Highland Park, Ill.
December 16, 1931

Hon. Herbert Hoover,
President of the United States,
Washington, D.C.

Mr dear Mr. Hoover:
Again I am addressing you a letter and I am very grateful to your secretary, Mr. Ritchie, who has acknowledged my communications to you.

Mr. President, you are aware of the facts that the real citizens worth while are the small home owners and the American farmers. You also realize the fact that he has been compelled to pay commissions from 2 to 7 per cent for his mortgages to the banker or his representative. On second mortgages he has been compelled to pay commissions as high as 20 per cent and he has done this without a murmur. He is not asking for charity; he is not asking for any special legislation; he is asking for an opportunity to live and pay his honorable debts regardless of the usury, commissions, and other expenses he has been forced to undergo.

If, and when, your Home Loan Bank Plan begins to function, it will be like locking the stable when the horse is gone. And what can we expect of the children of these good citizens who will be the leaders of our Great Government tomorrow, when they have seen their parents forced into bankruptcy, want, and distress?

Your idea of a moratorium and the passing of interest and principal of our European brethren may be all right, but how in the name of God can the American Family and Farmer be asked to bear this burden when he is forced to foreclosure and ruin.

As you state, the change of monetary standards with some of the European nations might have reduced their values, but what about the reduction, and in many cases absolute loss to your fellow American citizen's belief in his own country that has purchased stocks and bonds through confidence and propaganda of our American Banker and Investment Houses? Can there be any doubt in your mind, Mr. President, that for the past twelve years or since the Armistice that there has been a conspiracy prevailing through some of our Bankers and Investment Houses for selfish motives to ruin, rob and steal from the Home Owner and the Farmer through inflated values, misrepresentation of facts and valuation to this class of people?

Therefore, Mr. President, would it not be fitting for a moratorium for at least twelve months to protect the American Farmer and Home Owners from foreclosures on principal or paying usury interest for the renewal of same? To the worthy American Farmer and Home Owners, is it not possible to give him a mortgage on a fair valuation? For is he not the backbone of our great Country and without him what would the Government or State security amount to?

It is time for action. Noble experiments and investigating committees are largely responsible for the present condition. Added taxation

can be relieved by cutting down Government, State, County, and City salaries, and placing the tax upon such commodities that are able to pay and in the name of God remove the burdens from the American and modest Home Owner to the minimum and then we will be really on the road to recovery, is the honest opinion of your humble servant.

Cordially yours,
ERNEST MAYER.

Adv.

**Lobdell to Remain as
Highway Supt. Expenses
Allowed by Co. Board**

R. M. Lobdell was retained as superintendent of county highways by the board of supervisors at their recent meeting.

The board approved the proposal of the road and bridge committee to allow \$5,110.27 traveling expenses incurred by Lobdell from the time he took office in 1926 until November, 1931. The claim is to offset the \$7,500 which he received during the past three years from the maintenance and engineering fund.

Until the end of his appointment in July, 1933, Lobdell is to receive \$5,000 and traveling expenses yearly.

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