

Cal-Vet Loan Program Changes Explained by Local Assemblyman

By CHARLES E. CHAPEL, 46th District Assemblyman
 The principal change in the Cal-Vet Loan Program is the amendment to the law requiring that the Division of Farm and Home Purchases, Department of Veterans Affairs, discontinue loans on homes which veterans have purchased through other types of financing, but this restriction does not apply to any California veteran who made an application before the refinancing moratorium took effect in 1957.

Under the present law, the Department of Veterans Affairs is required to process first those applications from veterans who do not own an interest in the property on which they want a loan. When such applications are processed, the Department of Veterans Affairs will then consider applications for refinancing a veteran's debt on his present home. The delay will depend on the amount of money that can be made available for the program through the sale of bonds and the number of new applications received.

Sale Limited
 The greatest difficulty is the inability of the financial market to absorb veterans bonds in sufficient quantities to provide loans immediately.

to all of the thousands of veterans who have applied already. The sale of veterans bonds must be limited to a proportionate share of all bonds issued by the State of California for veterans, schools, and other worthy purposes.

In 1957, it became obvious that, if the Cal-Vet program was to continue to be of assistance to the veterans of the State, some changes would be necessary. The Legislature temporarily suspended the use of the Cal-Vet Loan for refinancing purposes until the problems could be studied and a permanent solution found. Since 1957, exhaustive studies have been conducted by veterans organizations, such as the American Legion, the Veterans of Foreign Wars of the United States, legislative committees, and other interested groups, to determine how the program could be tailored to the funds which can be made available. Many solutions were considered, but the present procedure is the most practical.

First Consideration
 All of the groups which studied the problems of Cal-Vet loans agreed that first consideration should be given to those veterans who have not been able to acquire a home through some other form of financing, hence the Legislature reflected the overwhelming majority in its action.

Anyone who has a special problem should write to C. L. Meroney, manager of Farm and Home Purchases, Department of Veterans Affairs, Sacramento, or consult the nearest office of the Department of Veterans Affairs, listed in your telephone book. If you are not satisfied with the way your case is handled, you may appeal to M. J. Marvin Russell, Director of Veterans Affairs, Sacramento. If you are still unhappy after you appeal to Russell, write to me at Post Office Box 777, Inglewood 5, giving all details.

The Rich Widow
 For several weeks, I have been trying to explain to people what the big water fight was about in Sacramento this year. Finally, in desperation, I hit upon a parable or analogy, or whatever you want to call my little illustration.

A rich widow is courted by a man who obviously wants her money. He does not hold hands with her at the garden gate, he does not put his arm around her, he does not kiss her, he does not offer an engagement ring, and he certainly does not hold forth the hope of the ring, bell, book and candle which are the symbols of marriage. The rich widow, who is no fool, although lonesome, finally rejects the man and tells him not to call on her again.

That portion of California south of the Tehachapi Mountains is like the rich widow. We have the money. We contribute at least 55 per cent of the taxes to the State. We control the Assembly, the lower house of the Legislature, and we shall need water desperately in about 12 years.

Wants Money Now
 The north wants our money right now for their projects, but they have not given us any hope, let alone any promise or constitutional amendment guaranteeing the delivery of one single drop of water over the Tehachapi Mountains in return for our votes and our dollars. We have not been kissed at the garden gate! Therefore, we rejected the northern suitor and kept our people from being taxed for something we have no hope of getting.



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