

Changes in Cal-Vet Loan Being Studied

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FINANCIAL OFFICER

Gordon J. Sevold has been appointed secretary and chief financial officer of the Plumbing Products division of Borg-Warner Corp. The Plumbing Products division has one plant in Torrance for the production of molded plastic plumbing products and furniture and three in Mansfield, Ohio, for manufacturing plumbing products in cast iron, vitreous china and brass.

NAVY LEAGUE

The Palos Verdes Peninsula Council of the Navy League of the United States will meet Thursday at the Flush Horse Restaurant. The special hour will begin at 6:30 p.m., followed by dinner at 7:30. Guest speaker will be Lt. Col. W. R. Duncan, commanding officer of a Marine helicopter squadron at the Marine Corps Air Facility, Santa Ana.

Marine Lt. Craig A. Boult, son of Mrs. Robert Hickerson of 1426 W. 224th St., was promoted to his present rank while serving in the Chu Lei sector of Viet Nam with the 3rd Battalion, 7th Marines, an infantry regiment of the Third Marine Division.

The Battalion has participated in several large-scale operations against the Viet Cong since arriving in Viet Nam in August.

Airman C. C. Gilbert F. Chavez, son of Mr. and Mrs. Carlos E. Chavez, 20934 S. La-Salle Ave., has been graduated at Amarillo AFB, Tex., from the training course for U.S. Air Force supply inventory specialists.

Airman Chavez, a graduate of Carson High School, is being reassigned to Cannon AFB, N.M., for duty with the Tactical Air Command.

He attended Harbor College.

By VINCENT THOMAS, Assemblyman, 68th District. The Viet Nam situation, in addition to its impact on the federal budget, will probably greatly affect our consideration of state fiscal affairs during our forthcoming 1966 sessions. One matter already being suggested by several legislators as needing review is the advisability of providing more bond funds to finance the Cal-Vet program of home and farm loans. Many Californians now serving in Viet Nam are eligible to apply for such loans, and are expected to do so in large numbers, starting in 1967.

Besides the question as to whether another multi-million dollar bond issue should be put on the ballot for voter approval, there is another aspect of the Cal-Vet system which some legislators also feel should be studied. That is the maximum limit on the value of homes which can be financed under the program. At present it is \$15,000, but some of our members are recommending that it be boosted to \$17,500 or \$20,000. Such a change would require that the Governor include the topic in his call for the special session.

Until the escalation in Viet Nam, it was not felt that there would be a need for another bond issue for the Cal-Vet program until 1970 or later, because few individuals were acquiring eligibility. Now, however, the Department of Veterans Affairs forecasts that there could be a big "run" on Cal-Vet loans by the middle of 1967. About 25,000 young Californians are now being drafted each year, and while not all of them get directly involved in the cold war, most will, and so certain-

ly will be entitled to home loans under legislation which extended the loan system to veterans of the cold war.

IT IS ESTIMATED that an additional bond issue of \$250 million will be necessary to finance the loan system if a substantial number of Viet Nam veterans apply as anticipated. About \$200 million remains of proceeds from previous bond sales, which would be enough to support the program if it were not for Viet Nam involvement.

The Cal-Vet home and farm loan system supports itself, though it does depend on the State's credit to get the funds through bond issues to make the loans. The interest which is charged on the loans of 3 1/2 per cent pays the administrative costs of the system, and some time, and more than one subject to similar criticism, the principal of the loans themselves is, of course, repaid over a period of years by the veterans. There are insurance provisions in the loan agreements to protect the dependents of veterans who may die before their loans are repaid.

THE GOVERNOR has also been asked to provide some funds in the 1966-67 budget to cover costs of educational benefits provided under the law which may be granted to Viet Nam veterans. The eligibility period for veterans of World War II and Korea expired some time ago, so no funds are now available until more are appropriated.

State bond issues have been somewhat controversial for

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