

EDITORIAL

Public Hearings?

We cannot say that we disagree completely with Pennsylvania Public Utility Commission's recent decision to allow UGI Corporation, Luzerne Electric Division, to increase its rate if an amended application is filed by Dec. 24. We realize utility firms must be allowed to make fair value and allowable return on their properties used in the public service.

We can't even argue with UGI for seeking increased rates. That is their prerogative, after all. Certainly if a company is rendering a public utility service, it is essential that it have sufficient revenues to provide adequate service.

What we do object to most strenuously is that PUC indicates it will allow the rate hike without holding public hearings. How can they not hear the complainants who have filed protests with the PUC?

In its decision of Dec. 16, PUC noted complaints had been lodged against UGI's rate hike and added public hearings will be held on these "unless they are withdrawn."

As of Dec. 20, none of the complainants had received notice from PUC on public hearings. In fact, they had received no communications of any kind from PUC. Those who had their protests docketed in the commission office indicated there will be no withdrawing of their protests.

If public hearings are to be held before Dec. 24 when the amended rate hike is supposed to go into effect, the PUC is cutting the time very close.

According to "Organization and Function of the Pennsylvania Public Utility Commission", the utility's fair value and allowable return are "determined by the PUC following public hearings, subject to court review."

When are the public hearings to be held?

Giants Again

The corporate giants of industry have slapped down the small businessman again in 1971 from indications of most nine-month financial reports, prompting the return of the old adage about the rich getting richer while the poor are doing something else. And no matter whether the conservative die-hards like to scream the old refrain about America being the place where the individual can get ahead, the point will not be well taken by the small independent businessman who tried it this year.

As an example, what bright and shining star of the business community would like to go into the grocery business for himself today unless he can own a chain of supermarkets? What smalltime merchant, retailer or not, can reach into his pocket and come out with the formula that exempts him from the squeeze of the giant corporations?

Which gas station operator in this town or any other is making more than peanuts, no matter how much business he musters?

During a younger America a shoestring venture could be turned into a windfall glory hole by a man who really applied himself. Those days are gone forever.

General Motors tells us that what's good for the company is good for America. And from an economic standpoint, why not? That company, among others, have left the market place to join ranks with the oligopolists which virtually control our every breath. One year they will build 10 million autos at \$2500 each. The next year, with a huge stock of the 10 million cars left, GM will build 12 million cars at \$2800 each. There's no market place there.

And take the energy field. Look at the returns of the giants, with El Paso Gas posting a 32.1 percent gain over last year; Getty Oil, up 34 percent; and McCulloch Oil (of London Bridge fame) up an even 40 percent. Can any of us common mortals do that with an investment in our own business? Hardly.

Meanwhile, government gets bigger while exercising less and less power, except perhaps where a gouge can be made on the consumer.

1972 may promote still more injustices, thus leaving the independent businessman no alternative but to recall the adage, if you can't beat 'em, join 'em.

Changes

By Eric Mayer

(Continued from last week...)

His fresh-cut pine scraping along behind, Sol headed across the concrete expanse that should have been an orchard. A Christmas eve snowstorm had caught him in a white, swirling net, hauled him up out of the 19th century and deposited him in a place where the shops were encrusted with gaudy constellations of coruscating lights; where larger globes of light poured an equally inexplicable but splendid raucousness into the night; where unseen choirs of angels filled the air with carols. It might have been heaven, except for the people who scurried about on their mundane errands, raising a distinctly ugly clamor.

Disoriented, Sol's only thought was to cross the glaring complex in the meagre hope that his home might still, somehow, remain in its rightful place. Dodging several of the horseless carriages, that roamed the concrete like bulls in a pasture, he arrived at the walkway in front of the shops.

Pausing, he gaped at the legions of bright signs and at the enormous windows filled with strange, gleaming gadgets of unimaginable use. As he walked through the snow that was already being ground into a dark slush, the crowd parted in front of him and eddied back around his tree—a stream of humanity, colorful packages bobbing along on its gray, grumbling waves.

Disdainful glances tugged at the corners of Sol's eyes. He was vaguely aware of heads turning with seasoned tact. A small boy pointed excitedly at him. The mother, features freezing, yanked him along. "No. That's not Santa." Maybe his bewilderment was showing, Sol thought, pulling nervously at his beard. The snow was melting there, forming droplets that glistened like stars.

He pressed on, buoyed up by visions of a smokey stove and the candles and popcorn strings that would decorate the Christmas tree, if errant feet didn't mangle it beyond repair. "Toys" advertised a sign in eye scaring flashes. Peering into the window Sol could see rows of what resembled the horseless carriages so common to this place, and

also dolls, dressed grandly in a fashion that caused him to shake his head in disbelief. Most of the toys, carriages and dolls alike, were equipped with switches labeled on-off. In one corner of display a tiny locomotive puffed around a spidery track. That at least was familiar.

By now Sol's eyes ached from the sustained brilliance of his surroundings and the invisible singers, who had initially struck him with awe, had become a raucous annoyance. He wanted silence to think. He closed his eyes but the glaring light burned orange through his eye lids. He thought of the fireplace at home, its flames casting gentle waves of light out across the room to lap against the dark corners.

There was a tap on his shoulder. "You'll have to move along sir. Blocking the sidewalk." A policeman (judging from the faint familiarity of the blue uniform) was frowning at him, his disapproving gaze alternating between the pine tree and the hatchet that hung at Sol's belt.

Sol continued down the walk, dogged by the policemen's "if this weren't Christmas" stare. He trudged along past stores filled with

fine china ware, elegant clothes and expensive jewelry. It hardly seemed possible.

"Merry Christmas" said strings of lights, said jolly Santa Clauses and snowmen. "Merry Christmas". And so it would be, if only he could find his way back home; if only the sparkling lights and sleek storefronts would dissolve into quiet moonlight and twisted apple trees; if only the strident good cheer of the ghostly carollers would give way to the soft, dark murmur of wind against fresh snow.

Red faced shoppers pushed by, rushing, laden with gifts like ants with bread crumbs, rushing. "Only one shopping day left till Xmas," warned the calendar in the window. The date was the 24th of December, 1971! Sol moved on through the glorious trappings of Christmas yet to come; hardly glancing at the life size nativity scene with its spotlighted manger and plaster sheep; oblivious to "Santa's sleigh" were children lined up for ten cent rides. This was 1971! Another century.

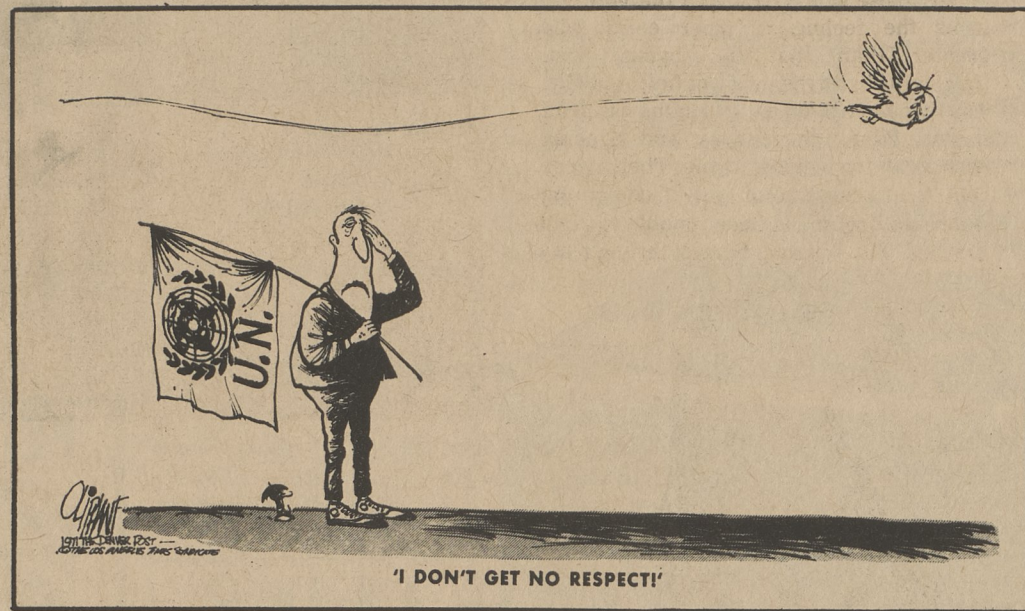
Now he was at the extreme end of the sidewalk. He stopped for a moment to lower the heavy, rough barked pine from his

shoulder. As he did so his attention was caught by an especially extravagant display. Lined up in front of him were Christmas trees—but what Christmas trees they were! Gold and silver, their boughs were formed of shining metal, and the trees were turning slowly, glinting and scintillating in the colored lights that shone up from the bases of their steel trunks. More lights, some elongated, others merely round, some bubbling or blinking in random patterns, gleamed amid ornaments likewise of all shapes and sizes. Cascades of thin metal strips poured down over the sturdy limbs. Sol thought that the branches of an ordinary tree would snap under such a burden.

He looked from those incredible trees of the future, back to his own rather nondescript pine. He thought of the trouble he had each year, first in finding a suitable tree, then in chopping it down and dragging it home, only to see the needles fall off in a matter of weeks. The metal trees, according to the placards beside them, were guaranteed for life, "indestructible, fire resistant, practical, money savers".

Sol turned away from the gaudy display, shouldered his tree once more, stepped out into the drifted snow that reached cold fingers up over his boots. He walked, tugging occasionally at the pine whose branches caught on weeds and small shrubs. The awful, mechanical singing was gone; a hushed darkness seemed to seep down from between the stars. Sol walked without turning. The strange glaring place was gone. He could feel it in the stillness, could hear it in the rattle of oak leaves. Snow wraiths capered about his ankles and the windows of his home glowed gently ahead.

How his brief journey had happened, or even if it had happened, he couldn't say. Nor could he pin down its significance. Sol stopped before the doorway, held the tree in front of him and shook the loose snow from its branches. Something glimmered there in the starlight. He pulled it out of the needles, a papery ribbon of metal, lighter than a handful of snowflakes. It clung momentarily to his fingers before he cast it aside.



Guest Edit

From Cervi's Rocky Mountain Journal
Denver, Colo.

By Daniel F. Lynch

Those who complain most heatedly about our failure to maintain law and order are actually complaining about the small, ugly crimes of the poor. Their complaints do not extend to the more significant, unpunished crimes of an entrenched financial establishment.

The old populist saw had it that a lawyer with a brief case can steal more money than a dozen men with guns. An accountant preparing data for submission to a regulatory agency can perpetrate greater frauds than a regiment of confidence men.

An example of corporate finagling, approaching theft, may be found in the current practices of your friendly, neighborhood savings and loan association.

As anyone who has occasion to borrow money knows, interest rates have gone up sharply in recent years. This fact has caused the S&L's to view unhappily the many loans made a few years ago at rates which now

seem low indeed. Wherever possible, savings and loan associations like to encourage repayment of these older loans and the application for new ones at substantially greater interest rates. That, of course, is understandable.

The tactics of the S&L's, however, have approached highway robbery.

In more recent deeds of trust, there appears a provision which states that a borrower may not permit the assumption of his loan without the approval of the savings and loan association. The purpose of the provision, according to the representatives of the lenders who explain such matters at loan closing, is to prevent the possibility of the owners selling to a deadbeat who cannot be trusted regularly to make the payments. Such representatives assure the borrower that permission to assume will not be unreasonably withheld.

After the increase in interest rates, however, the associations have used these provisions as a blackjack to force persons to obtain new loans. One recent example involved the purchase of a \$35,000 house by a school executive who was prepared to pay \$12,000 cash down to assume a \$23,000 loan.

The S&L who had the loan refused to allow the assumption unless the purchaser agreed to pay 8 per cent annual interest rather than 7 1/4 per cent pursuant to the original terms of the note. The buyer, stung by the association's refusal, simply dug into his reserves and paid cash out-of-pocket for the entire balance of the loan. Why a person capable of such a massive payment would be a bad credit risk was unexplained by the association. The real fact is that the association used the leverage of the contract provision to blackjack the buyer into assuming on less favorable terms.

The law of virtually every American jurisdiction is hostile to what are called "restraints on alienation," meaning restraints on a person's right to sell that which he owns. Such provisions as are contained in the S&L deeds of trust, are restraints on alienation but might be upheld if reasonably applied, that is if applied as a means of preventing loss to the lender. But as applied to the instance outlined above and in thousands of other cases over recent years, they would surely be stricken down as unreasonable. In spite of this, the associations continue the pillage of the purses of their

borrowers because each borrower, to secure his legal rights, has to face the costs of a law suit. The associations know what they are doing and know that in almost all cases the people to whom they are doing it would rather pay the price than face the law suits.

If there is a difference between the policies of the modern savings and loan and these cases and the protection racket of the Al Capone gang of yore, it lies in the fact that the extortion in one case is legal, while in the other case it is frowned on by the law. In effect, the blackjack used by S&L's is as effective as that used by the mob. In both cases, thieves have at your because you haven't the courage or resources to fight back.

The amounts involved in these thefts by the discreet and respectable members of the financial mob far exceeds what the rougher, cruder and dumber crooks of old took from their victims. The amounts run into the millions of dollars.

Is it any wonder that the young grow cynical about a system which punishes the poor for the crimes of the poor and regards the crimes of the rich as mere prudent devices of business?

Insights and Illusions

by Bruce Hopkins

Vida Blue's Christmas tree was blue. That's so it would remind you of his last name (clever, these baseball players). Oscar di la Renta's Christmas tree was constructed from suspended crystals and mirrors. It was intended to represent the sparkle and glitter of Christmas. Germaine Greer's Christmas tree did not sparkle. It was dead.

The Christmas trees were on display at the Hallmark House on Fifth Avenue. They were Celebrity Christmas trees. Various celebrities were asked to design a tree for the display which would express a theme or an idea that they were permitted to choose. Most celebrities choose to celebrate themselves. The trees appeared to be self-righteous monuments to the particular designer. Most of the trees were gaudy or grotesque or glittery or tacky or a combination of these things. Most evidenced about as much creativity and thought as flowered tissue paper.

Rod McKuen's Christmas tree (it was referred to as a "non-tree") was meant to express his concern for the environment. His concern for the environment was displayed through a cone-shaped structure of plastic balls held together by chicken wire. Mario Andretti's Christmas tree was decorated with racing flags and automobile parts. See, it expressed his interest in cars and speed. Germaine Greer's Christmas tree had no ornaments. It was dead. It did not twinkle. It did not blink. It did not rotate in front of colored lights. One look at it was enough to tell you that it was simply a dead tree. Amidst all of the frivolity of these monuments to the stars stood one very dead, wilted Christmas tree. Germaine Greer's theme was "Christmas In Vietnam."

For those who might not immediately grasp the symbolism behind a dead tree and Christmas in Vietnam, an explanation hung on the

wall beside the tree. The statement pointed out that this tree symbolized the destruction which chemical warfare has caused to two-thirds of the Vietnamese countryside. The tree had been treated with a mixture of kerosene and soapflakes, because had the actual chemical defoliant been used, pregnant women might be injured if they approached the tree. Obviously, pregnant women in Vietnam are not extended this courtesy. Neither are the children who drink from the streams and eat the food raised in that country. Miss Greer's statement expressed her concern with the hypocrisy of those filled with the Christmas spirit, who send their warm wishes for peace on earth while advocating the destruction of another country through chemical warfare.

The tourists and other non-celebrities gathered around this dead carcase of a tree. They seemed puzzled. They seemed to wonder what possible relationship this thing could have to the spirit of Christmas.

"Eeeioo," or something to that effect, remarked a little girl.

"Ugh," exclaimed another child. "What is it? It's so ugly."

"Well, now let's see what this sign says," replied their mother, possessing her soul in patience. She began reading the sign aloud, but paused when she reached the word "pregnant." Without uttering the word aloud she hustled her children off explaining that there were prettier trees further on. How sad that this woman was afraid to have her children understand the importance of the one tree in the celebrity display that said something—everything—about peace on earth. Whether it was pregnancy that she wanted to hide from her children, or whether it was the inhumanity of war that she felt ought to be kept from them, she chose to give no explanation. She simply hurried them on to the sparkle and

Oh, Christmas Tree

glitter of Christmas present.

Doris Day's Christmas tree was made out of gingham, as is Doris herself. Joe Frazier's Christmas tree had ornaments of musical instruments and little bitty boxing gloves, reminding all of his interest in both music and punching. Germaine Greer's Christmas tree was dead.

The leaves on the dead tree hung limply—some having fallen to the carpeted floor beneath it. The tree leaned forward, seeming to ache for someone to support it. It was frightening the way it appeared to be reaching out, its scarred leaves crumpled and shriveled. It was hopelessly desolate. It almost suggested that Christmas itself was dead. But no, it's very presence among these monuments to the stars indicated that somewhere within some people, Christmas is still alive.

The suggestion that we have allowed the holiday season to escape us was represented a bit further ahead in the display. The tree which was without doubt the epitome of absurdity was that created by industrial

designer Henry Dreyfus. His tree was constructed from telephone cable, and decorated with telephone parts. In front of the tree were several telephones, and when the receiver was placed next to a listener's ear, a tape-recorded voice announced that what the listener was about to hear was "Jingle Bells" played on the dial of a touch-tone telephone. This was presented with warm greetings for a happy holiday season. Whereupon the listener's ear was badgered with bleeps to the tune of "Jingle Bells." It was absolutely devastating. It was grotesque. To be caught helpless in the Hallmark House with a telephone receiver bleeping "Jingle Bells" into your ear would have to be a truly embarrassing moment to any genuine believer in peace on earth and good will toward men. If this is how we celebrate the season, then there is no meaning to Christmas. Bleepbleepbleep, bleepbleepbleep, bleepbleepbleepbleepbleep.

Germaine Greer's Christmas tree was dead. It did not twinkle. It did not blink. In its death, it silently pleaded for peace. It is the only real Christmas tree I've ever seen.

THE DALLAS POST

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