

Installment Credit By Loan Companies Declared Increasing

Editor's note: This is the first of a series of dispatches on the small loan business. Today—the credit picture and small loan companies.

By FRED DANZIG
United Press Correspondent
New York — Americans are living high on the hog. And high on the cuff, too.

Among us, we owe \$43 billion, nearly \$3 billion more than last year.

But even as we sign IOUs, we salt away cash. Our savings this year add up to well over \$800 billion.

Installment credit outstanding accounts for about \$33 billion of the total personal debt. Of this, commercial banks have \$12,300,000,000; sales finance companies (automobiles, appliances) have loaned \$9,300,000,000; small loan companies, or consumer finance companies, have around \$3,200,000,000 this year, according to the National Consumer Finance Association.

LEGAL NOTICES

NOTICE TO CREDITORS

In the Circuit Court of the State of Oregon for Jackson County. In the Matter of the Estate of Frank Allen Reed, Deceased. Notice is hereby given that I have been appointed as administratrix of the above estate by the Circuit Court, and have qualified. All persons having claims against said estate are notified to present the same duly verified, and with proper vouchers, to me at my law office, Room 1, Brophy Building, Medford, Oregon, within six months from the date of publication of this notice.

CITATION

In the Circuit Court of the State of Oregon for Jackson County. In the Matter of the Adoption of Judith Arline Hood, a minor. TO: JOHNNIE ANDREW HOOD. You are hereby cited and required to appear in the above-entitled adoption matter within ten (10) days from the date of the service of this citation upon you, if served within the county of the State of Oregon; and, if served within any other county of the State of Oregon, then within twenty (20) days from the date of service of this citation upon you, and, if served upon you outside of the State of Oregon and within the United States of America, then within four (4) weeks from the date of service of this citation upon you; and you are hereby cited to appear and show cause, if any there be, why the minor child, Judith Arline Hood, should not be adopted by Wilfred Frank Shefers and Mildred B. Shefers, husband and wife.

Probate No. 10943
NOTICE OF FINAL SETTLEMENT
In the Circuit Court of the State of Oregon for Jackson County. PROBATE DEPARTMENT. In the Matter of the Estate of ADELNE B. HINCK, Deceased. The undersigned has filed in the Circuit Court of Jackson County, Oregon, a final account of his administration of the above entitled estate and said court has fixed the 6th day of December, 1957, at 10:00 o'clock a.m. of said day in the courtroom of said court at the Courthouse in Medford, Jackson County, Oregon, as the time and place for the settlement of said estate.

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No. 10995
NOTICE OF SALE
In the Circuit Court of the State of Oregon for Jackson County. PROBATE DEPARTMENT. In the Matter of the Guardianship of the Person and Estate of GRACE VIOLA PEARCE, an incompetent. NOTICE IS HEREBY GIVEN that the undersigned, Guardian of the person and estate of the above named Grace Viola Pearce, incompetent, will, from and after the 21st day of November, 1957, sell all of the right, title and interest of the said Grace Viola Pearce in and to the following described real property situated in Jackson County, Oregon, to-wit:

No. 10085
Notice to Creditors
In the Circuit Court of the State of Oregon, for Jackson County. In the Matter of the Estate of HAZEL DELLA FISH, a missing person, presumed to be deceased. NOTICE IS HEREBY GIVEN that I have been appointed by the Circuit Court of the State of Oregon, for Jackson County as Administratrix of the estate of Hazel Della Fish, a missing person, presumed to be deceased, and have duly qualified. All persons having claims against said estate are hereby notified to present them, with proper vouchers and duly verified, to me at the offices of Kelly & Kelly, Attorneys, No. 20 Gold Building, Medford, Oregon, within six months from the date of this notice.

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Upper Applegate Grange

The family type farm is not, as has been so frequently alleged of late, on its way out, according to a panel of four Upper Applegate Grange members who discussed this topic during the lecture hour at a Grange meeting Nov. 8.

It was stated this size farm is more than holding its own in present day American agriculture. Family farms which are being liquidated represent marginal-type operations that never were able to show adequate returns even in eras of high prices for farm products, according to sister Ethel West, who cited articles in recent issue of Grange's Weekly and The Farm Journal.

Brother Edwin Ramsey was inclined to take a dimmer view of the future of the family farm due to the large cash outlay required for the young people to make a start in this kind of venture.

A minimum of \$25,000, he estimated would be necessary, for example, to purchase a family-size dairy farm in addition to necessary operating capital.

Brother Edward Finley observed that under these conditions, the best way to get a start would be to marry someone who owned a farm.

Citing as his authority The Wall Street Journal, Brother William Nostrand voiced the opinion that supports for agricultural products furnished by the government are of very little value to the small operator and, were they to be removed, family farming would be benefited.

Both brother Nostrand and brother Finley agreed that one small farmer exists today as an unorganized unit in a highly organized economy and that more voluntary cooperative organizations among such farmers would be of immense benefit in solving common problems and promoting markets for their products.

Our five largest consumer finance companies, Household, Beneficial, Seaboard, American Investment Co. and Family Finance, have a total capital fund of \$402,706,510. Household Finance, the largest, had 2,261,000 loans last year totaling \$901 million.

Despite some ads that say "low rates," small loan companies usually charge low rates when compared to loan sharks. Unlike the loan sharks, small loan companies are bound by law to give you a fair deal.

Next — Small loan companies vs. the banks.

Thornton Rules on Chiropractic Ads
Salem — An advertisement by a naturopathic and chiropractic physician which does not set forth professional qualifications as specified by law is a violation of the health profession law, Attorney General Robert Y. Thornton said in an opinion today.

Thornton also said that an advertisement by a chiropractic physician which infers that superiority in diagnosis is achieved through the use of a certain instrument is cause for suspension of the violator's license.

MANSFIELD IN SPAIN
Madrid, Spain — Sen. Mike Mansfield (D-Mont.), a member of the Senate Foreign Relations committee, began an inspection tour of American military bases in Spain today. Mansfield and his wife flew here from Casablanca aboard a U.S. military plane Tuesday night. During their visit through Saturday, the couple will visit their daughter Anne, 23, a Smith college student currently studying at the University of Madrid.

LEGAL NOTICES
Notice is hereby given that the City of Medford, Oregon, has in its custody the following unclaimed lost or abandoned property, to-wit:

- 1. 1941 Chevrolet sedan, mtr. No. AA58913, Oregon license 8D-9888
- 2. 1950 Buick sedan, mtr. No. 60131614, Washington license 11-11227
- 3. 1949 Ford Sedan, mtr. No. 4DA22F 88, Washington license 224-464A
- 4. 1947 Studebaker cpe., mtr. No. DSP47960, Oregon license 8E-2586

and any person presenting satisfactory evidence of ownership, right of possession, or other interest in any item of said personal property may prior to 10:00 o'clock a.m. on the 4th day of December, 1957, apply to the undersigned for the return thereof by tendering with said application the reasonable cost of storage and care.

Notice is further given that at 10:00 o'clock a.m. on the 4th day of December, 1957, at the Medford City Police Department's Storage building at the Medford Municipal Airport, in Jackson County, Oregon, such of said items of personal property as are then unclaimed shall be sold at public auction to the best and highest bidder therefor for cash, said sale to be without any warranty of title and subject to such other limitations relative thereto and relative to the conduct of the sale as are prescribed by Ordinance No. 8031 of the said City.

Charles Champlin
Chief of Police
City of Medford

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Postal Clerks, Mail Carriers, Railway Mail Clerks, Immigration and Customs Service, Veterans' Administration, Typists, Storekeepers, State Highway Patrol, Peace Officers and many others. Instructions now being given. Examinations coming up soon. Write today! Mail Tribune Box 7933.

AMERICAN
Name Age
Address
City Phone



DISTAFF LUMBERJACK—Mrs. Jean Davis of Atwater, Cal., wields a chainsaw against a stopwatch during Pauline Bunyan contest in San Francisco's Golden Gate Park. Out for a Sunday drive with her family, Mrs. Davis stopped to watch the competition and ended up with the title and the first prize TV set.

Members are urged to keep these dates in mind and plan to be present.

Grace N. Pearson,
Publicity Chairman.

The Hollywood Scene

By VERNON SCOTT
United Press Writer

Editor's note: Vernon Scott is on vacation. Today's column is written by director Anthony Mann, who currently is directing the most controversial picture yet made in movie-town—"God's Little Acre."

By ANTHONY MANN
Written for United Press

Hollywood — I'm currently in the brickbat business. Risking injury by being belted by some, that is.

Usually my major preoccupation is directing motion pictures. That's how I got into the present position, by filming a novel called "God's Little Acre."

Now this is no brand-new, hot-off-the-press book. Erskine Caldwell wrote it 25 years ago. But the heat generated then doesn't show signs of cooling yet.

Class is a very large word, and the prime test is the continued popularity of a book. In a quarter century, sales of more than eight million copies of "God's Little Acre" in 14 languages have been recorded.

What's that got to do with making a movie? Well, assume that the eight million recorded purchasers of "God's Little Acre" read the book. Perhaps half of them had friends of book borrowing intimacy. And they've read the book.

That makes 12 million armchair critics. If you do their story damage, you can count on hearing from some of them. Maybe a million or two.

And so I approached the casting of "God's Little Acre." First of all, I was completely aware of the impossibility of

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On the big day... when the family gathers at table... the unique good taste of Coca-Cola adds to the pleasure of the meeting and eating. And all through the holiday week-end, at party-time, snack-time, conversation-time, you'll find there are so many occasions when you want to serve Coke. The best-loved sparkling drink in all the world... make sure there's plenty of Coke on hand.

REGULAR KING FAMILY
Bottled under authority of The Coca-Cola Company by Coca-Cola Bottling Company of Medford
SIGN OF GOOD TASTE