

Average Size of Farm Mortgages Shows Increase

Washington-UP-The average size of farm mortgages has gone up, the mortgage term lengthened, and the rate of interest increased, according to an Agriculture Department study.

Between 1949 and 1959 the average size of farm mortgages increased more than 100 per cent—from \$4,500 to \$10,000. The average term of farm mortgages lengthened from 8.5 to 10.7 years. The average interest rate increased from 4.23 to 5.41 per cent.

Magnitude Varies
The direction of change was the same for all regions and lenders but the magnitude of the change varied, the department said. For example, life insurance companies increased their average maturity from 17.2 to 19.1 years, whereas bank mortgages increased only from 4.1 to 4.5 years. The size of loans made by individuals increased 160 per cent during the decade compared with a 95 per cent increase for banks.

Differences in Size
Farm mortgage loans in the Appalachian, Southeast, and Delta regions were for smaller amounts, carried shorter terms, and had higher rates of interest than did loans in the rest of the country. Regional variations were due partly to differences in the size and character of farms but more especially to the varying extent to which the different lender groups participated in lending. Banks customarily made relatively small, short-term, high interest rate loans, while mortgage loans of life insurance companies and federal land banks were comparatively large and on the average had longer terms and lower rates.

Court Records

JUSTICE COURT
Ashland District
Joe Francis Molino, overwidth, \$15.
Maurice Eugene McAfee, overwidth, \$24.
Guy Abner Hogue, no PUC permit, \$100.
James H. Cramer, overwidth, \$22.
Glenn H. Murray, overwidth, \$25.
Raymond L. Hatfield, overwidth, \$30.
Roland J. Harper, one license plate, \$5.
Wayne VanBlaricum, no horn, \$10.
William E. Lally, overwidth, \$22.
David W. Taylor, no dealer's license, \$25.
Roger H. Stijwagen, overwidth, \$25.
Rex C. Goble, overwidth, \$13.
John F. Neese, overwidth, \$15.
Peter Bremer, overwidth, \$22.
Fred A. Haight, no operator's license, \$5.
Vern D. Dahlman, expired motor vehicle license, \$5.
Raymond L. Konopasek, failed to stop for school bus, \$15.
Willard J. Robinson, no operator's license, \$5.
Chester Pich, Jr., no vehicle license, \$5.
Joseph D. Stephens, improper muffler, \$10.
Doe P. Hord, disobeyed stop sign, \$15.
William H. Layton, disobeyed stop sign, \$15.
Willard A. Roscoe, overwidth, \$15.
James G. Ormandy, bus speeding, \$10.
Onis Brian Boyd, no muffler, \$10.
Sandra R. Shelton, fail to obey operating restrictions, \$5.
Lewis C. Calhoun, overwidth, \$22.
Dayton J. Marney, overwidth, \$25.
Joseph G. Dabacorn, overwidth, \$30.
Kenneth W. Sledge, overwidth, \$15.

JUSTICE COURT
Gold Hill District
Sergio S. Fernandez, disobeyed stop sign, \$5.
James Austin Dollar, failure to yield right of way, \$10.
Katherine Patricia Conover, disobeyed stop sign, \$15.
Louis Frederick Loring, no rear view mirror, \$5.
Mary Ann Brazil, no vehicle license, \$5.
Joe Everett Robinson, inadequate brakes, \$5.
Sharon Marie Cooley, no operator's license, \$5.
Howard Leroy Young, wrong way on one way highway, \$15.
Robert Floyd Denman, four in driver's seat, \$20.
Robert E. Baize, overheight, \$15.
Ira Vern Shippy, no operator's license, \$5.

CIRCUIT COURT
Clara E. Lopez vs. Denny L. Lopez, divorce complaint.
Ellen Lenore Hostetter vs. George Kirkham Hostetter, divorce complaint.
Mary Jane Cook vs. Tom Tony Cook, divorce complaint.
Ila Mae Castel vs. William David Castel, divorce decree.
Sandra Jean Johnson vs. John Dean Johnson, divorce decree.
Carolin Joy Ranno vs. John C. Ranno, divorce decree.
Velma M. Kline vs. Gerald Eva Kline, divorce decree.
Gary Carl vs. Patricia Carl, divorce decree.
Rose Barrow vs. Floyd Barrow, divorce complaint.
Charlene Settle vs. Gerald Allen Settle, divorce decree.
Nanette Fontaine vs. Kenneth Paul Fontaine, divorce decree.
Vernore Joyce Munsell vs. Russell A. Munsell, divorce decree.
Ralph B. Stuart vs. Virginia N. Stuart, divorce decree.

MARRIAGE LICENSE APPLICATIONS
David Alan Maxwell, route 3, box 1306, Klamath Falls and Marilyn Sue Mooney, 2675 Hillcrest rd., Medford.
Odell Hayes Jr., route 1, box 748, Eagle Point and Margaret Elise Banta, McMillan ranch, Klamath Falls.
Bobbie Franklin Craig, 308 First st., Phoenix, and Alma Kay Demers, 4720 South Pacific highway, Medford.
David Stephen Souza, 1001 South Third st., Jacksonville, and Betty Louise Cummings, Ellensburg, 1, box 388M, Central Point.
Fred A. Heidemann, route 2, box 320, Central Point, and Geraldine Lenore Elbert, route 2, box 320, Central Point.
Joseph DeVere Morgan, route 1, box 178, Gold Hill and June Graves, 6031 1/2 First st., Gold Hill.

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MOVIE REEL With Can 8 m.m. 200 ft. 57¢	29¢ BELT RING 9¢	VI DAYLIN LIQUID 1 Pint Reg. 3.98 2.99	CHILDREN'S PANTIES 37¢ Value 5 for 1.00	CREST TOOTH PASTE Reg. 83¢ 59¢	BED PILLOWS 18x25 Cut Size 100% KAPOK Reg. 1.49 76¢

GIANT PATIO UMBRELLA 19.95 Value 8.88	WIZARD CHARCOAL LIGHTER 1 Quart Reg. 59¢ 39¢	LIGHTWEIGHT EXPANDED FOAM ICE CHEST 20" x 12" x 9" 3.95 Value 1.99	CHARCOAL BRIQUETS 10-LB. BAG Reg. 69¢ 59¢	BIG 9' x 12' ROOM SIZE RUGS COTTON PILE WITH FOAM LATEX BACKING Reg. 18.97 16.87	FIRST QUALITY BRAS Reg. 1.00 87¢
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