

County Office Making Change In Handling Legal Instruments

A change in handling instruments relating to personal property is now under way in the recording department, according to Jackson County Clerk Marvin Madden.

On Sept. 1, chattel mortgages can no longer be filed as such in the clerk's office because of the Uniform Commercial code of Oregon which becomes effective then.

A new instrument called a financing statement will be filed. This will include the secured party's name and address, the debtor's name and address, a brief and general description of property used for collateral, the instrument number and maturity date. The statement will serve as

notice that certain personal property has been committed as collateral, Madden noted.

Covered on List

The Oregon State Bar association's list shows that such financing statements will cover accounts receivable, generally; farmer's accounts receivable on sale of produce, business and professional equipment, chattel paper, generally; consumer goods, generally; contract rights, generally; farm products, crops, livestock, fixtures, general intangibles, inventory and timber to be cut.

After the initial filing of a financing statement other instruments may be filed modifying the original statement. These include a continuation, release, amendment, assignment or termination, Madden said.

Filing fees will be \$1 in-

ally and for altering the document. Lien searches will continue in the usual manner with a minimum fee of \$1 and a charge of 10 cents for each entry over five. A new search is now permitted under the code for financing statements alone.

Minimum Fee

The minimum fee for such a search will be \$1 and 50 cents for each entry made on the affidavit.

"It is anticipated the chattel mortgage files will be 'washed out' eventually through releasing and expiration and the financing statement will entirely replace the old system," Madden explained.

Chattel mortgages now will be handled in two ways: if it meets certain information requirements it may be treated as a financing statement and filed as such. Otherwise, it may be recorded in miscellaneous instruments although it will not be subject to search on requested lien for financing statement searches if filed in this category, Madden said.

A standard form prescribed by the secretary of state's office must be used. An additional fee of 50 cents is permitted for processing non-standard forms.

Mother, Son Hurt in Medford Accident

A mother and her two-year-old son were reported in good condition in Sacred Heart hospital yesterday where they were taken for treatment of injuries they suffered in a four-car accident about 8 a.m. Tuesday.

Hurt were Glens Lee Rasmussen, 24, of 1201 Siskiyou Blvd., and her son, Kelly Ray Rasmussen.

Other drivers involved in the rear-end accident were George Peter Mayo, 64, Portland, Daniel David Walker, 16, of 535 Charlotte Anne rd., and Jerry Clifford Iverson, 18, of 115 South Kennedy st. The accident occurred as

Mayo attempted to turn left from Stewart ave. onto Beekman extension. The Walker and Iverson vehicles behind Mayo stopped, but the Rasmussen vehicle crashed into the rear of the Iverson car, causing the chain reaction collision, according to police. Mrs. Rasmussen was cited by investigating officers for violation of basic rule.



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Your Money's Worth

By SYLVIA PORTER
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SOCIAL SECURITY AND YOUR HOUSEHOLD EMPLOYEE

It is possible that more than half the millions of employees of household workers in this country are not contributing the social security taxes they owe on cash wages paid to these employees. If you owe these taxes — and you almost surely do if you employ even a part-time cleaning woman or a once-a-week gardener or a baby sitter fairly regularly — and if you are a delinquent, this report is of direct importance to you.

The Census Bureau is now making an extensive survey of household employees and employees to find out who should come under social security reporting provisions. It is being aided by a mass of statistical material from other government agencies.

While the Census study won't be completed until late autumn and neither the Census Bureau nor the Social Security Administration will make "preliminary" guesses, spokesmen admit their earlier confidence on compliance with the law has been shattered.

The estimate has been that 75 per cent of household employers are paying taxes due. "It now appears," says a Social Security spokesman, "that the 75 per cent figure is no longer true." Instead of 75 per cent paying, it could be that 50 per cent or more are not paying.

You, the employer, must contribute this tax if you pay any household employee \$50 or more in cash wages in any calendar quarter. That means you are over the minimum and you owe the tax if you pay a household employee only \$5 a week — and who gets by with \$5 a week these days?

You owe 7 1/4 cents on every dollar paid — 3 1/2 cents representing your employee's tax. If your employee won't pay his or her tax, you're still responsible for the full 7 1/4 per cent on wages of \$50 or more per quarter and you are supposed to send it in a form-envelope (form 942) to the director of the Internal Revenue Service in your district every three months.

If you fail to file a return and pay taxes due, you can be hit hard when and as you are caught, for the Government can collect all back taxes due plus interest and penalties. Social Security benefits are based not on actual tax reports but on wages earned. Thus, even if an employee does not report wages and pay taxes, an employee can report to Internal Revenue what he has really earned and collect full benefits on that basis.

The IRS will then go to the delinquent employer, collect back taxes, interest and penalties. Each year, the IRS traces about 21,000 delinquents, from each collects taxes and penalties on an average of \$1,000 in wages.

You also hurt your employee by not reporting, for many do not follow through and collect benefits to which they are entitled by law. In the words of Social Security Commissioner Robert Ball, "The failure to report results not only in a revenue loss but also in a loss of benefits to your employee whose earnings are not on record."

The last time the Social Security Administration checked these records was in the final quarter of 1961. It found 935,000 employers reporting and paying taxes on 940,000 household workers. As of today, about 2,245,000 women and a relatively few men are household workers. The number reporting and paying taxes hasn't doubled in less than two years. Yet, it is probable that most of these workers are covered. "Rising wages and working hours have brought many new people under the Social Security laws," comments a government official.

Assuming the survey does turn up the anticipated evidence of widespread delinquency, it would be logical for the Social Security Administration and the IRS to launch a drive to force compliance.

If you are in doubt about your status, go to or write at once to your local Social Security office for a copy of the free booklet "Social Security and Your Household Employee." It will give you the facts you need. If your employee has no social security card, tell him or her to get one immediately from the nearest Social Security district office.

Local Girl Cited Following Mishap

A 14-year-old Medford girl was cited by city police Monday after she drove her car into a fire hydrant at 11th and Newtown sts., according to police.

The girl, Linda Darlene Wyatt, 630 South Holly st., was cited for failure to obtain an Oregon operator's license. Her mother, Darlene Iva Wyatt, a passenger in the car, was cited for permitting an unlicensed driver to operate a motor vehicle.

Neither person was injured in the mishap, according to police. The accident occurred about 7:35 p.m.

Vehicles operated by Wayne Richard Dahl, 19, of route 3, box 185, and Leila Jane Eisenstein, 30, of 1218 Leland rd., collided about 2:20 p.m. Monday at 12th st. and Riverside ave. No injuries were reported, and no citations were issued, officers said.

Biologist Leaves For Norway Study

Eugene — Dr. Richard W. Castenholz, assistant professor of biology at the University of Oregon, has left for Norway where he will spend a year's sabbatical leave at the University of Bergen's marine biology station.

He will be joined in August by Algernon C. Churchill, Eugene, research fellow in biology at the university.

Dr. Castenholz will study the growth of marine littoral diatoms, microscopic algae growing in the intertidal zone. A recent two-year grant of \$18,500 from the National Science Foundation will finance the study.

During the past few years, Dr. Castenholz has been making a seasonal study of diatoms at the Institute of Marine Biology at Charleston. Purpose of the Norwegian project is to continue this study, using a different geographical location.

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