PTA NEWS

FOUNDERS DAY

NEW PINE CREEK—Founders Day was the program theme at the recent meeting of Kelly Creek PTA.

Sixteen members were present for the business meeting and to hear Mrs. Buna Faris give a historical resume of Founders Day. Mrs. Cora Cook acted as chairman in the absence of Elizabeth Madison, president, who was ill.

The group set the date for the PTA carnival as March 26.

Mrs. Cora Cook and Mrs. Beth Ayous were hostesses and served cake and coffee in the school cafeteria after the meeting.

Italian Youths Eye Scholarships

Klamath County high school youngsters wholly or partly of Italian ancestry are eligible to try for one of 16 or more college entrance scholarships offered this year by the Sons of Italy in America Grand Lodge of California.

Each is worth $200. Application blanks may be obtained by writing the lodge scholarship committee at 5051 Mission Street, San Francisco 12. It must be returned by April 1.

Awards will be made on basis of financial need, scholastic record, leadership activities and personal statements. Faculty recommendations must be included with each application.

Land Bank Association Hears Spokane Appraiser

Although the cost of money to the Federal Land Bank of Spokane reached an all-time high at the end of 1959, the bank was able to maintain an uninterrupted flow of sound, economical credit to Northwest agriculture, an official of the bank said here Saturday, February 27.

M. J. Carter, chief reviewing appraiser of the Spokane Bank, speaking at the annual membership meeting of the Federal Land Bank Association of Klamath Falls, addressed 130 stockholders and guests from Klamath and Lake counties at a luncheon at the Willard Hotel.

"Tight money," Carter said, "is one of the economic conditions which the cooperative land bank system was established to combat for the nation's agricultural industry."

Carter added, "The system was created back in 1917 to assist farmers and stockmen by maintaining for them, on a cooperative basis, a uniform and uninterrupted supply of sound, long-term credit at the lowest cost consistent with sound business practices."

The speaker said Northwest farmers and stockmen used the facilities of their land bank system to provide themselves with $46,682,000 of credit in 1959, an increase of $8,60[illegible],000 over the preceding calendar year. On December 31, 1959, the bank's outstanding loan account stood at $183,836,000, a new all-time high. The bank's capital stock, all owned by 65 Federal Land Bank Associations in the Spokane District, reached $10,369,000 at the end of 1959. Its earned net worth and reserve for losses increased to $16,640,000.

"This strong financial position has greatly assisted the bank in meeting the problems created by the high cost of borrowed funds," he said.

Land bank service was extended to farmers and ranchers in Alaska for the first time in 1959, according to the bank official. At the year's end, 16 loans for $328,900 had been closed in the 49th state, largely in the Matanuska Valley near Palmer. He said the five-state district (Montana, Idaho, Oregon, Washington and Alaska), now served by the Spokane bank, is the largest land bank district in the system.

Carter told of the Farm Credit Act of 1959, legislation enacted to provide greater and more effective credit service to agriculture. Under this legislation, he said, the primary responsibility for making loan appraisals was transferred from the Farm Credit Administration, an agency of the government, to the land banks, thus permitting the banks and their stockholders, the local Federal Land Bank Associations, to perform the whole lending operation.

This legislation, which became effective December 31, 1959, also changed the name "National Farm Loan Association" to "Federal Land Bank Association;" changed the title of association "secretary-treasurer" to "manager" and removed the $200,000 loan limit, Carter said.

During the business meeting, which was presided over by Lawrence J. Horton, president, Roy Gooding, Klamath County poultry farmer, and Warren Maxwell, Lake County cattleman, were reelected to serve on the board of directors for a three-year term expiring in 1963. Both of these men succeed themselves as directors of the Klamath Falls association.

Lawrence J. Horton was reelected president; Vancil Withers, vice president; Bryant Williams, manager and Lucille Estes, assistant to the manager for the current year.

Other directors are William F. Jinnette of Merrill, and Fred Peat of Lakeview.

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