Says the Barrister

The mortgage on your home isn't paid off yet; but when it is, you'll keep the original as a safety measure.

It's a great day when you finally make the last payment on your home, or when your church or lodge owns its building free and clear.

I can't speak from experience yet, as far as my home's concerned, but I did take part the other day in a ceremony at our neighborhood church when we "burned the mortgage."

The church trustees are pretty smart businessmen, however, and I noticed that the piece of paper they touched a match to was a photostatic copy.

They saved the original note and mortgage as a precaution, and that's just what I'm going to do when I get the written notice of discharge on my own mortgage.

* * *

I'VE FOUND out that your note and mortgage are valuable papers, even after payment, and should be treated as such. It's best to keep the originals in case there ever should be a question of non-payment or other irregularities.

The written "discharge of the mortgage" to which you are entitled also should be recorded promptly with your register of deeds, so the official records will show that the mortgage lien against your property has been wiped out.

Just locking the discharge in a safe place doesn't change the official title record at the court house.

* * *

YOU SEE, while legally a mortgage becomes inoperative the moment the debt is paid, the public records may not so indicate. A mortgage is evidence that you as a borrower have given a lien on your property as security to the person or lending institution who loaned money to you.

The lender in almost every case records and files your mortgage with the register of deeds so that prospective buyers of the property, or any others who subsequently loan you money, will have notice of the lien. It is important that this public record be cleared of the lien.

There is always a possibility that a future question might arise on the title of the property, and the original papers may be very helpful to you as evidence.

IT WOULD be a rare case, but there could even be the necessity of paying a second time if the note and mortgage had been destroyed, and you had no proof of payment.

On occasion income tax authorities question deductions for interest after you have disposed of real estate or satisfied the mortgage. If you have your copy of the note, with interest payments endorsed on it, this usually is accepted as satisfactory proof.

When that great day comes and you pay off the mortgage, it is best to check all the papers right at the time of final payment. Then if there are any errors in the written discharge, they can be corrected promptly while all the parties are alive and available.

* * *

ALL TOO often errors are not discovered until the property is up for sale, or a new mortgage is being sought. By that time the lender has his money and may not be accommodating or available. The expense of discharging the mortgage then falls upon you, the borrower.

When I pay off my mortgage here'll be no "burning ceremony". The only thing I'll set a match to is a satisfying pipeful of tobacco as I relax in the home that's all mine at last.

Selling your home? Advertise it in the "For Sale—Houses" columns of The Eccentric.

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Now's the Time for Impatience

By ALICE WESSELS BURLINGAME
Special Writer for The Birmingham Eccentric

It is not too late in the season to plant the annual, Impatience, where you want some color in those areas which are always three-fourths shady. Furthermore, I am always pinching off long ends which develop at the joint (node, where the leaves come out from the stem) and placing them in water to root. . .

That way it is easy within ten days to have additional plants to supplement the original supply. Late planting always means devoted watering for at least ten days.

You will appreciate your double petunias this year when you realize that one ounce of seed costs over one thousand dollars. And you will appreciate the grower's job ahead when each ounce has over 250,000 seeds and he wants to multiply his original investment as far as possible.

* * *

GARDEN SNAILS are on the march again. They like a damp location for home, and their gnawing is harmful to flowers and vegetables. They always return to their home after a day's work.

Mrs. Burlingame

There are many commercial baits for their eradication. But they may be harmful to insects and birds which are often your best friends in the planned animal cycle.

The first assignment might be to clean up the loose boards and the trash piles which they like to call home. The spreading of lime will discourage them. Salt will kill them, but it will harm the vegetation in the area.

* * *

AT 110 FAIRFAX we have a well-designed home garden at the Carman Adams residence. The home has contemporary design, and the landscape design has maximum effectiveness, but easy maintenance for a family with constant "travel plans."

They have a circular drive, and around the front of the structure are low trimmed, disciplined evergreens. Hosta, the low-growing perennial lily with wide, dark green strap-shaped leaves has been planted to give relief to this large planting of evergreens.

Mugho pines have been planted near the sidewalk on the lawn in a square four feet apart. They are trimmed in a geometric pattern.

* * *

THEY HAVE a compost pile and "junk yard" like most good gardeners but have the area "sealed off" by the use of a maize of American Arborvitae which forms a dense hedge, winter and summer. It forms a six-foot wall.

As for the general tempo of the rear garden, you see strategic placing of plant material, coupled with judicious planning which considers the potential growth of specimen plant material, such as blue spruce and pink dogwood.

Simplicity is the keynote (this tempo saves work maintenance hours). They have a huge free-form elevated terrace opposite their important windows, several feet from the house. It is two feet above the grass level and is reached by a ramp or steps.

* * *

A HABITAT FENCE gives a backdrop for the terrace, on which is a coral pink metal glass-topped table and chairs. The umbrella is cream-colored.

Against the elevation of the terrace are Fashion and Betty Prior Floribunda roses to assure constant color for the long rose season.

Several blue spruce planted on the property give a plus accent to be congratulated upon having a garden plan which does not enslave them.

Right now I am beginning to propagate baltic ivy for future border use so that well chosen perennials, shrubs, and evergreens can carry the glamour of the yard with ivy along the borders to cut down on maintenance, drown out weeds and make the "plant foot area" always look neat.

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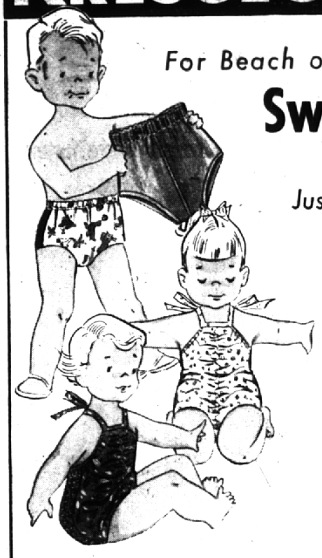

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