

## Mortgage registration fees defined

Letter to the Editor,



This letter is written in response to the article on the mortgage registration fees on Tuesday, Dec. 3, 2013. Just wanted to give you a little background on the mortgage registration fees, and why we have them in the first place. The Mortgage Registration fees were set up in the years 1907 to 1913. This time frame of seven years allowed for discussion between the citizens and legislators. This became law in 1915, but was then found unconstitutional that same year. In 1927, the Kansas Constitution was amended to allow this fee, and allowed state-wide voter participation. In 1931, the Kansas Supreme Court found that the Registration Fee was indeed lawful.

The main purpose for the fee was to reduce the property tax in the State of Kansas, and also to be sure that mortgages would be filed. The intent of the Legislation was to be a revenue stream for the county, and reduce the tax burden on the property owner.

Since 1925, the mortgage registration fee has been 25 cents per \$100. In 1990, the one cent per \$100 was added, to go into the Heritage Trust Fund.

To record instruments such as mortgages or deeds in the Register of Deeds office, the fee is \$8 for the first page, and \$4 each additional page, which includes staff time to process the document and copy in record books to be kept as a permanent record. These fees are set by Statute K.S.A. 28-115. Recording fees are transferred into the County General Fund.

Register of Deeds are required by State Statute 79-3102 to collect .26 percent mortgage registration fee. Therefore, on a \$70,000 mortgage, the mortgage registration fee is \$182. The .25 percent which is \$175, goes into the County General Fund and the .01 percent is collected by the State for the fee of the Heritage Trust Fund for \$7, in our example.

In 2010, Norton County was awarded a grant from the Heritage Trust Funds for \$90,000 to be used on the renovations of Dr. E. A. Lyon's house which is the property right next door to where the Economic Development/Chamber Office is located. In Graham County, in 2007, \$56,000 was distributed through grants from Heritage Trust Fund to renovate the shelter house at Antelope Lake west and north of Morland.

Trego County, in 2003, also received grants from the Heritage Trust Fund for the Exhibit Building at the Trego County Fairground. These are just a few examples in northwest Kansas where the Heritage Trust Funds were brought back to our hometowns.

The last five years, Norton County has averaged \$47,000 that has been transferred into the County General Fund from Mortgage Registration Fees. To make up for the elimination of the registration fee, the difference would be an increase in the mill levy by 1.25 percent. The mortgage registration fee is a one-time fee, paid by the borrower. While a mill levy increase is permanent, paid by all property owners.

The registration fee is paid once on an indebtedness on a property. The next time the debt is refinanced at a lesser amount for example, an affidavit showing the amount of previously paid mortgage registration is provided with the new mortgage, and then no new money is owed. Or suppose the individuals do borrow more money than previously, then again, an affidavit of previously paid mortgage is provided and the difference between the old mortgage and the new mortgage times .26 percent will be the mortgage registration fee owed.

Wanda Vincent, Norton County Register of Deeds  
Richard Thompson, Norton County Commissioner  
Charles Posson, Norton County Commissioner  
R.A. Peterson, Norton County Commissioner

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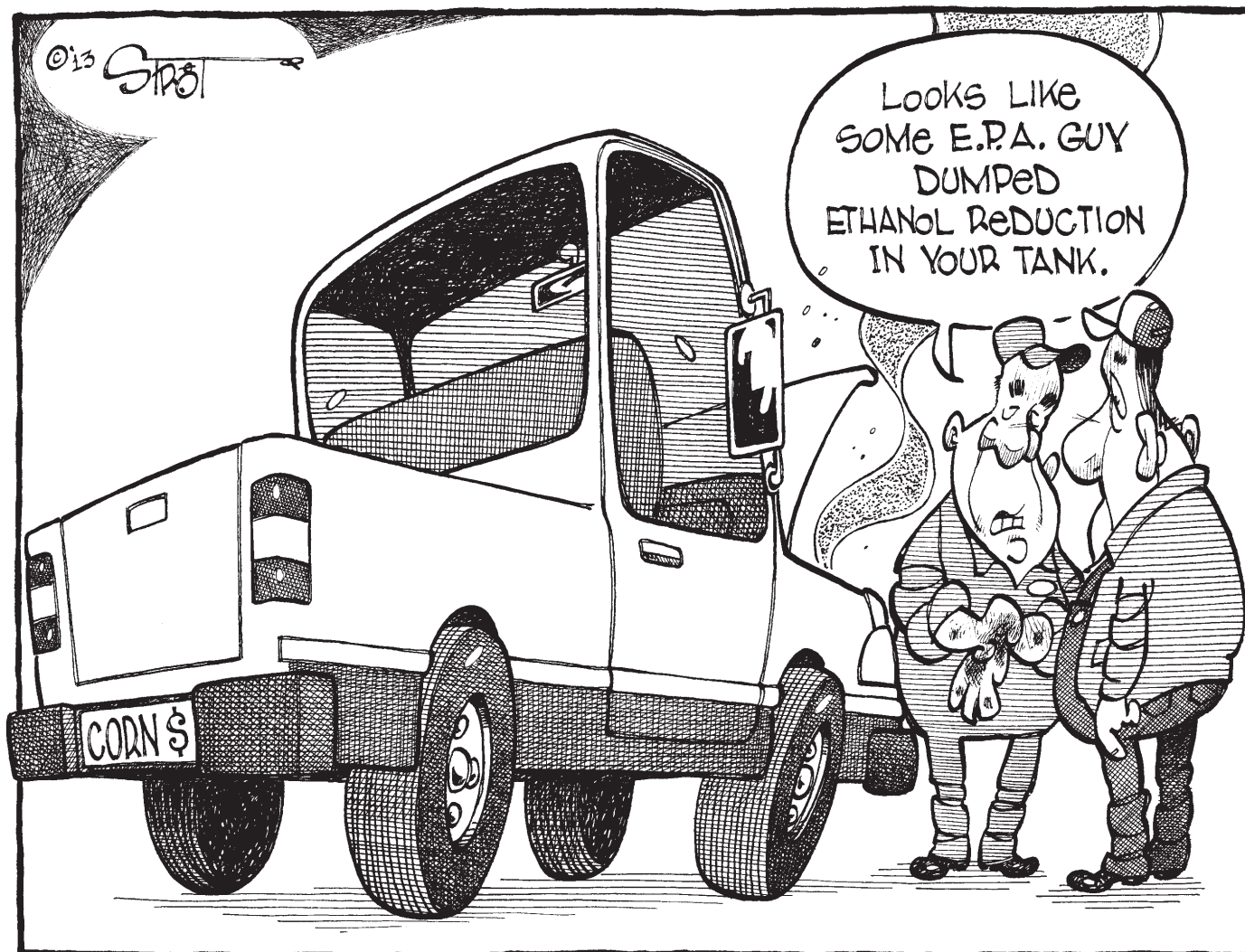
OFFICE HOURS:  
8 a.m.-5:30 p.m. Mon.-Thur.  
8 a.m.-5:00 p.m. Friday  
Phone: (785) 877-3361  
Fax: (785) 877-3732

### STAFF

Dana Paxton..... General Manager  
Advertising Director/Managing Editor  
email: [dpaxton@nwkansas.com](mailto:dpaxton@nwkansas.com)  
Dick Boyd..... Blue Jay Sports  
[nortontelegram@nwkansas.com](mailto:nortontelegram@nwkansas.com)  
Michael Stephens..... Reporter  
Society Editor/Area Sports  
[mstephens@nwkansas.com](mailto:mstephens@nwkansas.com)  
Vicki Henderson..... Computer Production  
Marcia Shelton..... Office Manager



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## Shopping in the good old days

You opened the mailbox and there it was. A new toy or new clothes, you ask? No, it was the day the Sears, Roebuck Christmas Catalog arrived. It wasn't so much the thought of what I would get that loomed in my mind, but the sheer number of things available. I always went straight to the baby dolls. Although I was somewhat of a tomboy and loved being outdoors with my dad, the thought of a new doll or a new apparatus to help me care for my dolls was quite appealing.

I have to catch myself sometimes from thinking of the "good old days" as I watch kids make Christmas lists from their iPads. Perhaps it is simple jealousy as I would probably be lounging in my jammies in a comfy chair if I had one. My granddaughter asked the other day if I could text Santa? She has asked for a squeaky toy, but we don't know what it is. Oh, for that catalog.

When I was a child, the only way to discover the newest toy was from the

### Phase II Mary Kay Woodyard



catalog. Now, children are introduced to the new toys in a variety of ways; computer, television, iPods and iPads, etc. One of our sons disconnected their family's cable service a couple of years ago and the result was quite unexpected. He said the children's Christmas lists were very different. The lists no longer reflected the television ads' latest toys. In addition, they didn't ask to go to the local fast food chains as often. Advertising played a smaller role in their decision making.

There is no doubt advertising pays or companies wouldn't continue spending large amounts of money on it. To put

things in perspective, drug companies spend 19 times more on advertising than on research and development.

You know that annoying gecko? Well, Geico comes in at number one in amount spent on property and casualty insurance advertising. In 2011, Geico spent \$993.8 million to entice you. That was \$22 million more than the next leading contender, State Farm. Geico spent 6.5 percent of the amount of its premiums on advertising; State Farm, 1.71 percent; Allstate, 3.05 percent.

But the number one ranked company in the U.S. in over all advertising spending? Proctor and Gamble. They spent \$11.43 billion, then came Unilever at \$6.62 billion, and at \$4.98 billion, L'Oreal. It seems we need a lot of convincing to keep our houses and bodies clean and our makeup perfect. It makes my old fashioned Sears, Roebuck look awfully good. [mkwoodyard@ruraltel.net](mailto:mkwoodyard@ruraltel.net)

## Gaining a new perspective as we age

I had a birthday this week. Birthdays are good for you, the more you have the longer you live!

A friend sent me a present in the mail. It came a day early. I showed the hubby the card. He looked surprised and said, "It's not your birthday is it?" I let him off the hook, "Not until tomorrow!" I would like to thank Jody for the wonderful gift of Hagensborg Chocolate's Truffle Pig. I am especially appreciative it was "Dark Mint". The hubby doesn't like mint so even though I offered to share, I got to eat it all myself!

The hubby would like to thank her for reminding him of my birthday!

By the next day I had forgotten my birthday! Until I saw all the posts on my Facebook wall!

What is up with Facebook was my first thought that morning!

Once the hubby realized it was my birthday he made plans to take me out for lunch. To the Pizza Hut! This is a big deal because he's more of a Subway kind of a guy! The grand gesture went a little awry when the check came and he admitted he had no cash. He took my \$50 bill and I've yet to see the change!

When I was a child we never decorated for Christmas until after my birthday. I always thought that was nice.

I know many people decorated before Thanksgiving this year--because Thanksgiving was so late. I've been

### This Too Shall Pass Nancy Hagman



rather slow myself.

Elizabeth got my trees in place while she was home for Thanksgiving (both are stored decorated). But the rest has come in fits and starts! I wasn't home a few days. By the time I returned it was cold! I got the angels out of the attic and discovered the snow globe had ice crystals in it!

That's enough to keep me out of the attic!

Then we had "deer camp"! So I had to cook!

As I have aged so have the daughters! They have taken on the role of "cookie bakers!" "Deer camp" is my responsibility but there is really no need for me to do any sweets.

Nonetheless, I tried making turtles with pretzels and Rolos. I didn't read the instructions. I had a mess. I like to think I'm an adequate cook but messing that up takes talent!

I have cream, maybe I'll make caramels or maybe not. If I do it now there will not be any left by Christmas unless I put mint in them! And that sounds

awful, even to me!

The deer hunters had no success. It hasn't warmed up much. My birthday came and went.

Now I find myself wondering: is it worth it to decorate?

Aging may not give us wisdom, but it gives us perspective. We can look back and evaluate what mattered and what did not.

I try to do this without judgment. We cannot change the past. But we can use it to shape our future.

Susan Jacoby has written an excellent book "Never Say Die". Some of her message is darkly humorous and some of it quite depressing.

Jacoby sharply rebukes those who deny the problems of "old" old age. If we live long enough life does close in. We can keep a positive attitude (unless dementia robs us of our minds) but our physical bodies do fail us. For every 90 year old who takes up skydiving there are thousands and thousands who struggle in a multitude of ways.

At the conclusion of her book she quotes her grandmother "It's good to know that the beauty of the world will go on without me."

Yes, there is beauty in the world! Even in the cold! Even in the messes! The Rolos and pretzels were not only edible--they were good!

So there is always a reason to do just as much as you can! I guess I'll finish decorating!



Thumbs up and our heartfelt thanks go out to whoever cleared out our drive on Monday, Dec. 9. Brought in.

Remember there is no charge for rendering a Thumbs Up. Thumbs Up are meant to give recognition for a positive person or event in the community. Also remember all Letters to the Editor must be signed.