Advertisers Give Information

You want a home of your own—everybody does. You want to know about the cost or how to finance the building. Perhaps you want to buy the lot, or it may be to inquire about the furnishing of a room. Just ask the advertisers—they'll know.

BUILDING AND REAL ESTATE PAGE

Figure It Out For Yourself

The chances are good that if you have been keeping house in an apartment or a cottage you have paid out enough in rentals since you have been married to have built a good home, and you don't have a thing in the world to show for it. Just figure it out.

DOUGLAS COUNTY ARSON, LOOTINGS ARE CONFESSED

Pair in Penitentiary List 2 Stores in Roseburg, One Each Yoncalla and Oakland.

SALEM, Ore., Feb. 20.—Clare A. Lee, state insurance commissioner, and state fire marshal, has made public a list of crimes committed during the last year and a half by Luis Silva and Antonio Torres, arsonists and robbers, totalling over $100,000 in fire losses and over $5000 in stolen goods. The men are now in the penitentiary for a crime at Albany.

Eugene, Medford, Grants Pass, Salem and Oakridge were included in the list of places where the pair operated. Their confession also embraces the following crimes in Douglas county:

Roseburg, June 1, 1925—C. J. Breir store fired; loss by fire and theft $12,803.21. Wilder and Agee general merchandise store fired; loss $11,486.66. All insured.

Yoncalla, November 16, 1925—Ida M. Bunyan store fired; total loss $4917.21; insurance $2200. J. J. Intz confectionery and pool hall destroyed; loss $10,000; no insurance.

Oakland, Ore., December 27, 1925.—J. T. Bridges, general merchandise store burglarized and fired; loss $1045.95, but most of loot recovered.

THE PURPOSE OF TITLE INSURANCE

By W. F. HARRIS, President Douglas Abstract Company

For many years purchasers of real property have insisted that the seller furnish an abstract of title. Few persons not engaged in the business of buying and selling real estate understand fully what an abstract is, what it guarantees and what it is worth.

Many people who deal in real estate only occasionally believe that if they receive an abstract when they buy property their title to the property is necessarily good. They have the erroneous idea that an abstract can not be made to cover property with a clouded title. Some do not even make sure that the abstract is up to date. Other people are advised by attorneys to get an abstract for them to examine. A good lawyer will, of course, check the date, and if the abstract is correct can determine from an examination of it the condition of the title.

A person who does not have his abstract examined by a reputable lawyer might as well have no abstract. An abstract contains copies of all recorded documents affecting the title to the property covered by it. An abstracter will make an abstract of the title to any property, and makes no attempt to determine the condition of the title. The abstract certifies only that no documents are omitted and that those included are correct copies of the public records. An attorney, if he approves the title, merely states that if the abstract is correct he is of the opinion that the title is good. If the abstracter has made an omission or an error and the client loses money by reason of the error, he may obtain a judgment against the abstracter for the amount of his loss. If the abstracter has sufficient assets, the client may also collect, but there are many men in the abstract business who have little more than a desk and a typewriter.

Recently a more satisfactory method of evidencing titles has been developed. More and more purchasers are now demanding title insurance instead of abstracts. The issuance of title insurance policies is under the supervision of the states. In Oregon a title company must deposit fifty thousand dollars with the Insurance Commissioner before issuing a policy, and that sum is increased as insurance is written until there is one hundred thousand dollars on deposit. This deposit can never be withdrawn, even on dissolution of the company, but is held in perpetual trust for the benefit of the policy holders.

A title insurance policy, unlike an abstract, is written to show the condition of the title, and to insure the owner or holder of any interest in the property against loss by reason of a defect in title. Any liens or defects are written in the policy under the head of "Exceptions." The policy is dated, and insures the title against liens or defects existing at its date which are not specifically excepted. One payment keeps the policy permanently in force, and when it is desired to insure the title to a later date a new policy is written. The cost of the second policy is, of course, lower than that of the original one.

An owner of real estate may get a title insurance policy insuring his own title. This is the most common form of insurance, but other persons interested in the title may insure their interests. Thus, a prospective purchaser can get a policy insuring him against any liens or defects in the title of the seller, or a mortgagee can insure the title of the mortgagor insofar as a defect might affect the lien of his mortgage. A trustee may also insure a title which he holds for another person.

When a title insurance policy is to be written, the title company must cause a check of its index to be made to find all documents relating to the title to be insured. Copies of these documents, much the same as those in an ordinary abstract, are given to a title examiner who examines them in the same manner that a lawyer examines an abstract. These examiners, however, unlike most atorneys in private practice, are specialists in the law of real property, and are therefore better qualified to pass upon questions which may arise in the examination. When the insurance is written, the company guarantees that the title is as represented by its policy, and in case of a hidden defect or error it is responsible to the person to whom the policy was issued. The cost of insurance for an ordinary title is less than the cost of an abstract of the same title, and it can usually be delivered in a shorter time, because of the time saved in copying of records. This results in a saving of much valuable time in the transfer and mortgaging of property.

A Chicago realtor once said: "I have written letters all over the world, from Mandalay to Timbucktu, to try to get affidavits and deeds from men living and dead, mostly dead; I have purchased property and had our lawyer, a man of national reputation, find thirty objections to the title and because we were offered a good profit, I have disregarded his objections and had the purchaser's lawyer raise thirty more entirely new objections." If title insurance is used the title company makes all necessary investigations—it may already have obtained some of the information in examining another title. It will insure against many minor defects in the title, and will assist in removing others. Title insurance is now used by most large companies for speed and protection; it is used by many small home owners for convenience, protection and economy.

FUNERAL OF LOCAL WOMAN HELD SUNDAY

The funeral of Mrs. E. E. Collom, who passed away February 16 was held Sunday afternoon at 2:30 o'clock in the chapel of the Douglas Funeral Home. A large crowd of friends filled the chapel for the services. Rev. J. B. Penhall officiated and Mr. McPherson, soloist, with the South Methodist church choir were in charge of the music. There were many beautiful floral offerings. The body is being held at the chapel pending the arrival of a brother from California and the commitment services will be held at 2:30 o'clock Tuesday afternoon at the I. O. O. F. cemetery. H. C. Stearns is in charge of arrangements.

J. A. WHITSETT TO BE BURIED TODAY

The funeral services of James A. Whitsett, former resident of Douglas county and a brother of L. Whitsett of this city, are to be held at 2 o'clock this afternoon at the grave at Glendale. Mr. Whitsett lived most of his life in Douglas county, residing at Days Creek and Glendale. He passed away in Portland on February 18 at the age of 72 years, 2 months and 15 days.

Onion sets at Wharton Bros.

CLINTON HAWK AND FAMILY RETURN FROM LONG TRIP

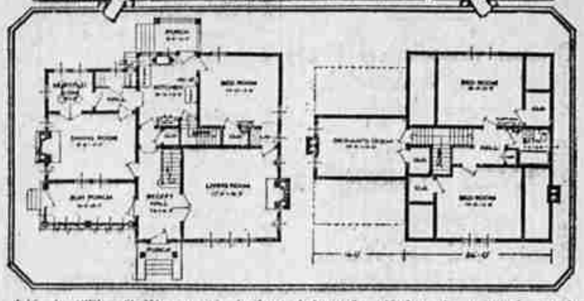
Clinton Hawk and his parents, Mr. and Mrs. D. A. Hawk, have just returned from El Paso, Texas. They started from here January 2 and made the trip of 5632 miles in their new Dodge sedan.

"We traveled through rain and snow over the mountains and through wind and sand over the desert," said Clinton Hawk. "The wind blew nearly a hundred miles an hour and the sand was so thick I could see only about 50 feet. We surely enjoyed the trip down there but we like Oregon better."

Clinton Hawk reported to J. O. Newland and Son, local Dodge dealers that 282 gallons of gasoline were burned, which makes an average of 20 miles to the gallon of gasoline under all road and climatic conditions with several hundred pounds of luggage beside the passengers.

The cost of all materials for the car, including greasing, washing, tire repairs and mechanical attention, was $95.25. This makes an average cost of $.0169 per mile, or just a little more than one-half cent a mile per passenger with luggage. Gasoline prices varied from 15 to 27 cents a gallon.

COZY, CHARMING



Life in "The Collingwood" is just naturally different and entertaining a pleasure. For its interior plan is distinctive, introducing many little surprises that should bring swift appreciation of the unusual.

In the first place, both the dining room and the living room have big, alluring cozy fireplaces. And in this day of rush the idea of logs crackling cheerily to encourage leisurely dining is enough to intrigue the most modern.

There are clothes chutes, an ice-box that fills from the outside, a number of big closets, a built-in ironing board, cabinet and other conveniences and an extra lavatory downstairs.

For further information about "The Collingwood" write the Standard Homes Company, Colorado building, Washington, D. C.

BEE KEEPERS OF DOUGLAS POOL TO LOWER EXPENSE

The association of beekeepers of Douglas county met at the city hall here Saturday, for the purpose of stimulating and encouraging the industry and to cooperate in various activities relating to the work, in order to reduce costs and increase profits. A pool order for a large shipment of hives and supplies was made up, and after consideration of the bids submitted by various firms the order was placed with Churchill's Hardware Co., the pool order affording a much lower price for these supplies than where each individual buys separately.

Arrangements were made so that other beekeepers, not now members of the association, who desire to take advantage of the low price for supplies afforded through the pool, may deposit the amount of the membership fee, which was fixed at $1, at the Churchill Hardware store, and then place an order for supplies to be included in the pool. This arrangement, however, is to be closed Saturday, Feb. 25.

An increasing interest is being shown in beekeeping this year, and many are entering the industry and are buying bees and supplies. By proper care bees form a profitable asset to the farm, and are particularly valuable where there are orchards, as they aid in pollenation of fruit.

The association is endeavoring to secure inspection of all bees within the county this year. Mr. George Anderson, of Melrose, is county bee inspector, and is also vice-president of the association. This is the period of the year when a careful inspection should be made to prevent inroads from foul brood, and the association urges every beekeeper to have the inspection made at once.

The association is also maintaining an exchange through which bees may be purchased or sold. Joel Fenn, of Melrose, secretary of the association, is in charge of this work.

Seed potatoes at Wharton Bros.

RIP VAN WINKLE FROG STILL LIVES

(Associated Press Leased Wire)

EASTLAND, Texas, Feb. 20.—Rip Van Winkle of the toad family, the horned frog that was walled up in the corner stone of the Eastland county courthouse for nearly 31 years, sans food, water and air, was still alive this morning.

More than 10,000 persons from all parts of the county yesterday viewed the frog which is on display in the window of a local drugstore. Aside from being slightly emaciated in a front leg, the frog was in normal condition. When the cornerstone was broken open Saturday the frog appeared to be dead, except there were slight signs of its breathing. Its mouth was sealed by a film and its eyes were closed. Today the frog appeared normal, although it has not been seen to take nourishment. It is a typical west Texas specimen, about the size of the palm of a human hand.

The frog will be kept in confinement as long as it lives, county officials said.

ESPIONAGE ACT REPEAL IS ASKED

WASHINGTON, Feb. 20.—Repeal of the wartime espionage act is proposed in a bill prepared for introduction today by Representative Berger, socialist, Wisconsin.

Characterizing the act as the "most outrageous measure ever passed in our country," Berger in a statement said, "The terrible danger of permitting it to remain in force becomes very real when any administration continues to pursue its imperialistic policies in Mexico, Nicaragua and other places." If an official declaration of war should come, he added, "a citizen would find himself silenced under penalty of a twenty year prison term if he expressed sentiments not in accord with those of the administration."

He declared the act was defended on the ground of war emergency but pointed out that Abraham Lincoln waged the Civil War without such a statute.

IN BANKRUPTCY

In the District Court of the United States for the District of Oregon. In the matter of Clarence W. Kirk, Bankrupt.

To the creditors of Clarence W. Kirk of Anlauf, in the county of Douglas, and district aforesaid, a bankrupt:

Notice is hereby given that on the 16th day of February, 1928, the said Clarence W. Kirk was duly adjudicated bankrupt; and that the first meeting of his creditors will be held at the office of the undersigned referee in bankruptcy in Roseburg, Oregon, on the 5th day of March, 1928, at 10 o'clock in the forenoon, at which time the said creditors may attend, prove their claims, appoint a trustee, examine the bankrupt and transact such other business as may properly come before said meeting.

Dated Roseburg, Ore., February 20th, 1928.

C. L. HAMILTON, Referee in Bankruptcy.

FLIER LANDS AT JAVA

(Associated Press Leased Wire)

BANDONG, Java, Feb. 20.—Bert Hinkler, British flier, enroute to Australia, arrived here this afternoon from Singapore. Straits Settlement, some 600 miles away.

EX-WIFE OF STAR PROPOSES TO HIM AGAIN, LEAP YEAR

(Associated Press Leased Wire)

NEW YORK, Feb. 20.—Mrs. Edna Davenport Tinney, prior to leaving for Hollywood where she expects to make her future home, has revealed that she has assumed the leap year prerogative and proposed to her former husband, Frank Tinney, one-time popular blackface comedian.

Mrs. Tinney, who was granted a divorce in March, 1926, said she has written to her former husband at Philadelphia where he is convalescing at the home of his father, inviting him to go west with her.

"It's leap year," she said, "so I suppose I have a right to propose to Frank. In 1910 he begged me to marry him."

Mrs. Tinney is taking west with her their 10-year-old son, Frank Tinney, Jr., who she says is quite willing she marries again as long as she marries his father.

OREGON CARAVAN IS ON THE ROAD EARLY

EUGENE, Ore., Feb. 20.—An early start was made from here today by the governor's caravan, headed for Sacramento. The caravan stopped here yesterday afternoon, remaining for the night. No formal program was given here, an hour's musical entertainment being the only thing on the boards. The caravan members turned in early, in preparation for their early start today.

RADIO PROGRAMS

Portland Stations

KGW, 491.5—6 to 6:45 p. m., dinner concert; 6:45 to 7 p. m., Gene Dennis; 7 to 7:30 p. m., orchestra and Dorothy Lewis, soloist; 7:30 to 7:45 p. m., horticultural lecture; 7:45 to 8 p. m., flower talk; 8 to 9 p. m., Shell Oil company program, the Pacific coast network; 9 to 9:30 p. m., vocal and orchestral music; 9:30 to 10 p. m., the Pacific coast network presents "Broadway and Boulevards."

KTX, 239—6-6:30 p. m., announcements; 6:30-7, children's program; 7-8, dance music; 8-10, studio concert; 10-12, revue frolic.

KOIN, 319—5:15-6 p. m., topsy-turvy time; 6-7, dinner concert; 7-7:15, amusement guide; 7:15-8, orchestra music; 8-8:30, musical features; 8:30-9, studio artists; 9-10, orchestral concert; 10-11:30, dance frolic.

Other Coast Stations

KOAC, Corvallis, Ore., 270.1—7 p. m., campus reporter; 7-10, 4H club meeting; 7:30-8, farm utility program.

KMO, Tacoma, Wash., 254.1—6:30-7 p. m., St. Louis program; 7-8, courtesy programs; 8-8:15, book chat; 8:15-8:30, music; 8:30-9:30, musical program; 9:30-10:30, vocal and instrumental entertainment.

KHQ, Spokane, Wash., 370.2—6-6:30 p. m., orchestra; 6:30-8, organ recital; 8-9, Shell hour; 9-10, concert.

KFOA, Seattle, Wash., 447.5—6-6:30 p. m., children's hour; 6:30-7:15, studio program; 7:15-7:30, news; 7:30-7:45, floral talk; 8-9, concert through the Pacific coast network; 9-10, concert; 10-11, network concert.

KOMO, Seattle, Wash., 305.9—6:30-8 p. m., concert orchestra and soloists; 8-9, Pacific coast network; 9-10, orchestra and vocal music; 10-11, network concert; 11-12:30, dance music.

KFWI, San Francisco, Cal., 267.7—6-7 p. m., special popular concert; 7-8, special features and announcements; 8-9, studio program; 9-10, Jungle Jazz; 10-11, dance music.

KFI, Los Angeles, Cal., 468.5—6-7 p. m., dinner concert; 7-8, KFI symphonette; 8:30-10, concert by the Los Angeles Philharmonic orchestra; 10, network concert.

KGO, Oakland, Cal., 384.4—6-6:30 p. m., utility service; 6-9, network concert; 6:30-7:30, dinner concert; 8-9, network concert; 9-9:30, artists' concert; 9:30-10, Fisk Tire program; 10-11, spotlight hour through the Pacific coast network.

KFRC, San Francisco, Cal., 454.3—6:30-7:30 p. m., concert by the Cecelians; 7-7:30, concert by the Hawaiians; 8-10, blue Monday jamboree; 10-12, dance frolic.

KLX, Oakland, Cal., 508—6:30-7 p. m., dinner concert; 7-7:30, news; 8-9, dance orchestra; 9-10, Lake Merritt Ducks.

KPO San Francisco, Cal., 422.3—Orchestra; 7-7:10, book review; 8-9, concert through the Pacific coast network; 9-10, Kolster hour; 10-12, variety hour.

BUSINESS FEUD ENDS IN MURDER

(Associated Press Leased Wire)

CHARLOTTE, S. C., Feb. 20.—Leroy Springs, millionaire textile manufacturer, of Lancaster, S. C., and this city, was shot in the head in a drug store here today by Eldred Griffith, a cotton merchant. An old business feud is said to have been responsible.

Springs, long prominent in southern business and political circles, was taken to a hospital where it was said the wound was not believed to be serious.

Griffith was placed under arrest and taken to the county jail to await the filing of charges.

Springs is the father of Elliott White Springs, of Fort Mill, S. C., who fought with the American and British aviation forces in the World War, and later gained prominence through his magazine stories on the subject.

The victim's wife is Democratic national committee woman for South Carolina and was placed in nomination for the vice-presidency on the Democratic ticket at Madison Square Garden in 1924.