

TITLE INSURANCE SYSTEM EXPLAINED

Delinquencies of Old Methods of Record Searches Are Eliminated.

OWNER RELIEVED OF RISK

Demand of Modern Business for Speedy and Economical System of Evidencing Titles Is Adequately Met.

BY J. F. DALY (Member of the Board.)

The demand of modern business for a speedy, safe, simple and economical system of evidencing title to real estate is fully met in title insurance.

Experience has shown that this is the only way to overcome the many delinquencies of the old systems of record searches, abstracts and re-examinations and today, in practically every large city in the United States, title insurance is the standard method of evidencing titles.

Where, under the old system of abstracts and opinions thereon, the buyer or the lender of money on real estate was required to assume the risk after receiving an opinion on the title, today this risk is assumed by financially responsible companies which make a business of title insurance.

System Gains in Favor. From being a private business undertaking, title insurance companies have come to be a factor for good in the general public. Although comparatively young in years, title insurance is making rapid progress because of its right in principle and fills a public want. Title insurance is a necessity, not a luxury.

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Protection Is Keynote. The guaranteeing or insuring of titles is now one of the most highly developed forms of insurance. It has come into general use in all progressive communities. It makes as easy to sell or borrow money on real estate as it does to insure a ship.

Bumper Grain Crop in Prospect, Declares J. T. Knappenberg. In the vicinity of Ione, in Morrow County, there is an abundance of land ready for cultivation and needing only the settlers, which can be secured at from \$10 to \$25 an acre.

High School Building to Rise. CASTLE ROCK, Wash., June 28.—(Special.)—That Castle Rock will soon have a new high school building is now assured, since the citizens at a special election held this week, decided by a vote of 111 to 7 to issue the necessary bonds.

New Summer Hotel Opens. HOOD RIVER, Or., June 28.—(Special.)—A new summer hotel has been opened here. The hostelry is in the huge log bungalow built three years ago by Mr. and Mrs. W. B. Allen as a private home.

Wilkes District to Build. FAIRVIEW, Or., June 24.—(Special.)—It was decided at the annual school meeting of Wilkes district, No. 7, west of this place, to erect a modern schoolhouse to cost about \$3500. It will be bungalow style with a full basement.

City Property Sold. WILSON, Or., June 24.—(Special.)—William Wesenberg last week purchased from Rudolph Franz a parcel, 100x170 feet, at East Eightieth street and Hawthorne avenue, for \$3500. Mr. Wesenberg also bought a lot in York addition for \$1000.

Changes in La Grande's Business District Are Noted. LA GRANDE, Or., June 28.—(Special.)—In spite of the bad weather building activities still continue in La Grande. Plans are now completed for

the enlargement of the Stewart block on Adams avenue. The two rooms now occupied by the People's Store and the Snodgrass grocery store will be extended back to the alley and raised to two stories. In the new part of the basement a furnace will be installed. The plans of the Y. M. C. A. building have been approved by the Carnegie people and within a fortnight the money, \$12,500, will be received and the building started.

COMMISSION MEN ARE SOUGHT East Side Club Plans to Extend Wholesale District. The East Side Business Men's Club has taken up the matter of bringing to the East Side many of the front people business houses and locating them on Union avenue. It was reported at the last meeting of the club that the West Side business district along Front street would undergo big changes and that soon the commission men there would have to seek new locations.

BETTERMENT CLUB IS ACTIVE Lays and Yards on East Sixtieth Street Made Attractive. The Sixtieth Street Betterment Club in the Rose City Park district, July 29, will demonstrate what may be done in making beautiful a single street by concerted effort.

DWELLINGS IN DEMAND WEEK'S TRADING IN HOMES USUALLY BRISK. Several Sales in Sunnyside Property Are Closed—Other East Side Districts Show Activity. A number of residence sales were made on the East Side last week. In Sunnyside three sales aggregated \$15,000.

BIG WHEAT FARM SOLD TRACT IN CLIKITAT COUNTY BRINGS \$54,400. Small Farms in Willamette Valley Are Purchased by Newcomers. Other Sales Are Closed. Among the important land sales during the week was the transfer of the W. H. Wilson farm in Clatsop County, Wash., to F. L. Kelley, of Portland, for \$54,000.

AGGREGATE SALES OF \$59,100 Active Trading Last Week Reported By Dorr E. Keasey & Co. CHEHALIS, Wash., June 28.—(Special.)—Chehalis is to have a new hotel, J. A. Tilley, of Portland, having rented the three-story Tynan building on Main street, opposite the Courthouse, which will be opened at once.

FINE BEAUMONT HOUSE IS PURCHASED ROSEBURG, Or., June 29.—(Special.) It is announced that C. W. Hopkins, of Portland, has decided to add one and perhaps two stories to the hotel. An electric elevator will be installed.

Lodge Hall at Rockwood. The Oddfellows' Lodge at Rockwood, on the Base Line road, is preparing to erect a one-story building at that place. It is announced that work will be started on this building as soon as the plans have been drawn.

Lot Brings \$7500. Louis Rosenblatt has purchased from George Bamford a lot 100x100 feet in size for \$7500 cash. The property lies at Twenty-first and Myrtle streets. The sale was negotiated by Mrs. John Brooke.

Gearhart Cottage Under Way. Harry Lang, of Portland, is erecting a new cottage at Gearhart. The building will be very unique and attractive. Mr. and Mrs. Louis Rosenblatt and children have gone to Gearhart to spend the summer at their cottage.

UNDERWOOD GROWS FAST (Continued from First Page.) Northwestern cities. The plants seem freer from the destructive mildew here than in most districts.

STARK-DAVIS COMPANY Plumbing Supplies, Wholesale and Retail, Contracting and Jobbing. 433 Stark Street, Portland, Ore. Phone, Main 37

HANDSOME HOME IN IRVINGTON IS SOLD



RESIDENCE OF W. G. COLLINS ON EAST TWENTY-FIFTH STREET. W. G. Collins, assistant manager of the James D. Lacey Company, last week purchased a handsome new home at 376 East Twenty-fifth street, North, in Irvington, for \$6000.

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LARGE HOLDINGS SOLD

COOS BAY PROPERTY IS PURCHASED FOR \$600,000. English Syndicate Buys Acreage and Lots From L. D. Kinney and Negotiates for Additional Land. Major L. D. Kinney, who has been interested in large holdings in the Coos Bay district for several years, announced last week while in Portland that negotiations have been concluded with an English syndicate for the sale of a part of his property there.

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FILL ALMOST COMPLETE

ETNA DUMPAGE IS MORE THAN 100,000 CUBIC YARDS. Construction of Cross-Town Line Will Bring East Twenty-Eighth Street Great Traffic. The final fill is being made in the Etna Addition between East Twenty-fourth and East Twenty-eighth, East Ankeny and East Davis streets. This tract two years ago was cut up with deep ravines, but these have gradually been filled with earth.

BUILDINGS COST \$24,765

Good Record Made This Month—Permits for Week Are \$201,545. Building operations for the month have been very brisk, although the record for new structures will not be as large as that for the corresponding month of last year.

Woolen Mill to Meet Demand for Larger Output

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