

LADIES MUST RISE  
FOR QUALITY FARM

W. S. Ladd's Cattle Make  
Place for Fine Homes.

60 HOUSES LATELY BUILT  
Dwellings Averaging 100 a Year  
Erected at Cost Ranging From  
\$2500 to \$30,000.

Laurelhurst, now a home for fine people, was once a home for fine cattle. Old Lauriston Park, as it was known, was the famous Hazelfern farm owned by the late W. S. Ladd. It was here that the pioneer banker established his herd of imported Jersey and the products of his dairy were known all over the United States. Not only was the place known for its pure-bred stock, but it also charmed all visitors with its natural beauty and even years ago was truly predicted by the far-seeing that some day this spot would be chosen as a fine residential section of the city.

The prediction has been fulfilled. The Laurelhurst today stands in place of the Hazelfern farm. But the prophets of a quarter of a century ago little dreamed of the transformation that was to be brought about. By a combination of landscape architecture and nature, a residential section was laid out which, by reason of its curving boulevards, beautiful homes and well-kept lawns, is recognized now as one of the finest of its kind in the entire country.

From Astoria, ten years ago that Paul C. Murphy, after a successful career in Seattle, came with his associates to Portland to develop the development of this city's real estate opportunities. He found the outlook promising and realizing that Portland's greatest need at that time was attractive residential districts, he set about to carry his plans into effect. He made a close survey of the city and was attracted by the possibilities offered by Hazelfern farm in which the situation had been neglected. He had little difficulty in negotiating with him in the project some of the most prominent and wealthy men in Portland and Seattle, with the result that Hazelfern was taken over and its day as a stock farm was ended.

It was planned to develop the tract along scientifically harmonious lines to relate as much as possible to the beauty as possible and to accomplish this a corps of engineers was engaged to draw plans. A large sum of money has been expended in making the improvements, the first year of work involving nearly \$2,000,000, but results have shown that it was money wisely spent.

Activity is renewed. From the completion of the improvements up to the time the United States entered the new home, averaging 100 a year were built in Laurelhurst, these costing from \$2500 to \$30,000 each. During the war building was discouraged, but activity again is being shown and within the next six months many of the houses which have been built there. There are in the addition 36 miles of hard-surfaced streets and 52 miles of cement sidewalks.

Features that stand out prominently in Laurelhurst and have been the means of attracting many home builders are the Laurelhurst park, considered by many to be the most beautiful park in Portland, and the Laurelhurst club house, scene of many social gatherings and entertainments for the residents of the neighborhood.

BUNGALOWS STARTED  
NEW BUILDING EVERY DAY IS  
PLAN OF ARCHITECTS.  
Rose City Park Homes to be Erected by Shaw, Larson & Seymour; Cold Interferes.

To start and to complete a bungalow in Rose City Park every day during the spring is the intention of the members of the new architectural and contracting firm of Shaw, Larson & Seymour, who located in Portland last fall and already have eight dwellings under construction in the bungalow section. The new firm is one of several in Portland that are planning big programmes of home building during the spring of 1920, this fact indicating a distinct boom in residential development for next spring.

The dwellings being built and to be built by Shaw, Larson & Seymour are to be placed on the market through the real estate department of the L. H. Hines company, Rose City Park agents and owners of the property upon which the homes are to be erected. The headquarters of the contracting firm, which probably will number more than 100 before the spring is over, will be at the modern bungalow type, averaging \$5000 in cost.

Among the distinctive features will be the fireplaces in each dwelling, hardwood floors, cabinet kitchens and breakfast nooks. The houses will be of five and six rooms with three-quarter basements, and furnaces.

The three members of the firm, all experienced architects were brought together as a result of the war, being engineers for the Foundation Shipbuilding company, Victor G. Seymour and Tacoma, and came to Portland following the closing of the shipyards to which they were attached during the war was superintendent of the Point Hope branch shipyard, with more than 1600 men under his command. Victor G. Seymour, formerly of Spokane, was head of the steel department for the company's plant at Victoria, B. C. Seymour, formerly of Spokane, was with the Foundation company at Vancouver, B. C.

It will be the intention of the company to erect bungalows with character, situated in the best neighborhood, will be different and will be built to fit the shape and contours of the property upon which they stand. Of the eight structures now under way, two are nearing completion. Work has been held up for nearly two weeks by the cold weather, being impossible to pour concrete, but Mr. Shaw said yesterday if further cold hits the contractors, these being the foremen working through the J. L. Hartman company, owners of homesites in that locality. The panorama above shows building operations on Royal avenue, where six five and six-room bungalows are under construction.

LAURELHURST SEES CONSTRUCTION OF OVER SIXTY BEAUTIFUL HOMES DURING 1919.



Above—Laurelhurst park, city's newest and, in the opinion of many, its most beautiful recreation spot. Below, at left—New home of R. S. McFarland, being finished on East Burnside street near Floral avenue, at a cost of \$8000. Below, at right—Residence just completed by the Thomas Vignars company for Mrs. David L. Rich, on the corner of East Flanders and Laddington court, cost understood to be about \$12,000.

ALADDIN PLANT TO RISE  
READY-CUT HOUSE MAKERS  
HAVE COAST OFFICES HERE.

President of Concern Says Portland Is Railroad Center Established on Pacific.

Establishment upon the Pacific coast of a branch of the Aladdin company, the largest manufacturers of ready-cut houses in the world, is in line with a movement which the company recently started to cope with the present abnormal shortage of housing facilities, according to a statement received yesterday from the president of the company, W. J. Sovereign, at Bay City, Mich. The Aladdin company recently established its western headquarters at Portland and has acquired property near the Swift & Co. plant, and it will begin construction of a plant in the city.

The Aladdin company calls the movement, which they have started a national home building campaign, and the need of the service being based upon the fact that it is estimated by the U. S. Census bureau that there are 1,000,000 families over dwellings in the United States at the present time in 22 per cent, whereas in 1890 it was but 10.6 per cent.

The company has divided the country into four regions or divisions, the northern division, the southern division, the western division, and the central division. In each of these divisions they have selected a city, centrally located, with good shipping facilities, and near a supply of standing timber, and have there opened general offices and constructed mills.

In this way they aim to serve every part or section of the country in the most efficient manner. By locating in the states of Oregon and Washington, they are better and being centrally located in the territory freight rates have been brought to the minimum.

The reasons for choosing Portland as the site for the western mills and offices according to Mr. Sovereign were that this city is a railroad center unexcelled in the west, with eight railroads having tracks to the Aladdin company's loading platform, and that the lumber supply adjacent to Portland is one of the largest and finest left available in the world.

The western division of the company includes the states of Oregon, Washington, California, Idaho, Nevada, Utah, Arizona, Wyoming and Montana. All mail from these states will be handled at the Portland office.

WOODS AND CITY MEET AT MORNINGSIDES RESIDENTIAL DISTRICT IN MOUNT TABOR NEIGHBORHOOD.



VIEW OF BUILDING OPERATIONS IN EAST SIDE SECTION AS THEY APPEARED JUST BEFORE THE RECENT BLIZZARD.

RANCH DEMAND IS HEAVY  
COOS COUNTY UNABLE TO FIND  
FARMS FOR ALL SEEKERS.

Dairy Places Are Sought, Without Regard to Price—Stockshow Results Are Seen.

MARSHFIELD, Or., Dec. 20.—(Special.)—A surprisingly heavy demand for ranches in Coos county is reported by Jay L. Smith, former county agent, and at present representative of several banks, acting as counselor in agricultural affairs. Mr. Smith declared the demand for Coos county dairy ranches is so great that but a small proportion of the seekers can be located. The call comes in by mail, through friends, by personal application and through agencies.

One day within the past week two ranchers from Montana appeared here and sought Mr. Smith to recommend to them ranches, no matter at what price. Neither of the visitors knew the other was coming and they were not acquainted.

During the stock show in Portland many breeders and ranchers who had retired sought detailed information from Mr. Smith, and a number have since appeared here and investigated, and some have bought. "The price of farms has been increasing steadily in the past few years," said Mr. Smith, and he recalled one instance of an 80-acre tract close to Coquille which he was offered for \$12,000 three years ago, and this sold for \$13,000 during the current year.

Mr. Smith's particular object during this season of the year is to interest the ranchers in breeding up their herds and he is having success. Many of the farmers living in Holston and the fine Davis ranch, rated as the best in the county, will be stocked with high-grade animals by Dr. G. E. Dix, who recently purchased it.

REALTY BOARD WIDENS FIELD  
Membership Extended to Include All Progressive Citizens.

Membership in the Portland Realty board is no longer limited to realty men only, but is open to all citizens who stand for progress and city development, according to arrangements which have been made for taking in associate members. A drive was recently begun for associate members and the board is rapidly expanding in numbers. It is the particular desire of the directors of the board to bring into the body as associate members

ROOSEVELT STATUE PLANNED  
Dr. H. W. Coe Proposes Memorial to Former President.

Plans for erection of a statue of the late Theodore Roosevelt at a point on the Base Line road and announcement of the gift of the plot of ground upon which it is to stand to the city as a park were made public last week, with the announcement that Dr. Henry Walden Coe had taken title to a 10-acre tract adjoining the Morrison side hospital grounds in the name of his corporation, the Townsite company, which is now being sold.

This property has been held under lease for several years, and among other improvements has been used as a vegetable garden for the hospital. Dr. Coe plans to landscape a portion of the property, together with adjoining property which the company recently started to cope with the present abnormal shortage of housing facilities, according to a statement received yesterday from the president of the company, W. J. Sovereign, at Bay City, Mich.

The Aladdin company recently established its western headquarters at Portland and has acquired property near the Swift & Co. plant, and it will begin construction of a plant in the city.

REALTY DIRECTORY SOON OUT  
New Guide of Interstate Association Contains 200 Pages.

Work of getting out the new directory of the Interstate Realty association is nearly completed and within a few days the new volume will be ready to be sent out to members throughout the northwest. Secretary Paul Cowgill of the association, who has headquarters in this city, spent about all his moments, spare and otherwise, last week giving the "copy" the final once-over before ordering the printing and binding, and it is expected the books will be sent out this week.

The new directory will be the largest ever issued and will have over 3000 pages. It will be bound in book form with pastboard covers, attractively printed. The directory will contain a complete roster of members of the Interstate Realty association, who are located in all large points throughout the northwest, the constitution and bylaws of the association, a code of ethics to guide realty dealers in transactions, and the record and minutes of the 1919 annual convention.

The volume will show a substantial growth in the membership of the association during the past year, the roster including the names of over 1300 active members, all of whom will receive the book free of charge.

INSURANCE BOARD DECISION  
Third Persons Compelled to Pay for Negligence.

Owner Gets Protection  
Insurer of Wheat in Oregon Wins Suit Against Railway Which Started Destructive Fire.

BY W. B. SHIVELY.  
Chairman Legal Committee Portland Realty Board.  
Where insured property is destroyed by fire through the negligence of a third person and the insurance company refuses to pay, the insured has the right to recover the amount paid from the person whose negligence caused the fire.

The right of the insurance company to recover such a loss is well established in Oregon upon this subject is that of Fireman's Insurance company vs. O. R. & N. company (45 Ore. 53; 74 Pac. 1075, et. l. R. A. 141).

In that case the plaintiff insurance company had insured a quantity of wheat in eastern Oregon. This wheat was destroyed by fire which originated through the negligence of the defendant railroad company. The insurance company paid the amount of the loss, took an assignment from the owner of the wheat to the extent of the amount of insurance paid and then, together with the owner, instituted an action against the railroad company to recover the full amount of the damage, which in this case was greater than the amount of insurance.

Owner is Protected.  
In passing upon and upholding the right of the insurance company to recover a loss under the policy, the court held that the amount of insurance paid by it, the amount of the loss, and the amount of the damage, which in this case was greater than the amount of insurance, is entitled to all the means for indemnity which the satisfied owner held against the party primarily liable. The court held that the doctrine of subrogation, the doctrine of the insurer's right to step into the shoes of the creditor—allowing the former to enter into the rights of the latter.

Until the loss is paid, the insurer is not subrogated to the rights of the insured, but, having paid it, he is subrogated to the right of the insured to recover the amount of the loss from the party primarily liable. If it covers the entire loss, his right of action becomes absolute at law, and he must not bring his own name; but, if it covers a part only, his subrogation entitles him to an interest in the recovery, and he must hold in joint capacity with the assured, and they together may maintain an action for the entire loss against the wrongdoer.

Insurer Recovers.  
In the very recently decided case of Northwest Door company et al. vs. Lewis Investment company (92 Ore. 180 Pac. 495) the facts were that a number of insurance companies had insured a warehouse belonging to the Northwest Door company against a fire loss. A warehouse belonging to the Lewis Investment company, which was the property of the Northwest Door company, was partially destroyed by fire, and the debris, agents of the Lewis Investment company, without procuring the consent of the insurance companies, destroyed the insured property. The insurance companies paid the Northwest Door company the amount of the loss, and the Northwest Door company, together with the Northwest Door company, brought an action against the Lewis Investment company to recover the value of the destroyed mill, including the value of the debris, which was destroyed by the insurance companies. The jury returned a verdict for \$70,000 in favor of the insurance companies and the Northwest Door company.

Insurer and Owner Join.  
In upholding this verdict the court said that the law is "Where an insurance company pays a loss under a policy issued by it upon property damaged by fire, and the contract provides that a third person, such insurance company becomes subrogated to the rights of the insured to the extent of the amount of the loss, and the insurance company has no right to the benefits of the insurance and cannot rely upon the contract as a defense that the owner of the property has been previously paid by the insurance company, where such owner by an insurance company of the amount of his loss, in whole or in part, does not bar the right of such action against one originally liable for the loss. In this case the defendant Lewis Investment company has no concern with an insurance company which has no right to the benefits of the insurance and cannot rely upon the contract as a defense that the owner of the property has been previously paid by the insurance company, where such owner by an insurance company of the amount of his loss, in whole or in part, does not bar the right of such action against one originally liable for the loss. In this case the defendant Lewis Investment company has no concern with an insurance company which has no right to the benefits of the insurance and cannot rely upon the contract as a defense that the owner of the property has been previously paid by the insurance company, where such owner by an insurance company of the amount of his loss, in whole or in part, does not bar the right of such action against one originally liable for the loss. In this case the defendant Lewis Investment company has no concern with an insurance company which has no right to the benefits of the insurance and cannot rely upon the contract as a defense that the owner of the property has been previously paid by the insurance company, where such owner by an insurance company of the amount of his loss, in whole or in part, does not bar the right of such action against one originally liable for the loss. In this case the defendant Lewis Investment company has no concern with an insurance company which has no right to the benefits of the insurance and cannot rely upon the contract as a defense that the owner of the property has been previously paid by the insurance company, where such owner by an insurance company of the amount of his loss, in whole or in part, does not bar the right of such action against one originally liable for the loss. In this case the defendant Lewis Investment company has no concern with an insurance company which has no right to the benefits of the insurance and cannot rely upon the contract as a defense that the owner of the property has been previously paid by the insurance company, where such owner by an insurance company of the amount of his loss, in whole or in part, does not bar the right of such action against one originally liable for the loss. In this case the defendant Lewis Investment company has no concern with an insurance company which has no right to the benefits of the insurance and cannot rely upon the contract as a defense that the owner of the property has been previously paid by the insurance company, where such owner by an insurance company of the amount of his loss, in whole or in part, does not bar the right of such action against one originally liable for the loss. In this case the defendant Lewis Investment company has no concern with an insurance company which has no right to the benefits of the insurance and cannot rely upon the contract as a defense that the owner of the property has been previously paid by the insurance company, where such owner by an insurance company of the amount of his loss, in whole or in part, does not bar the right of such action against one originally liable for the loss. In this case the defendant Lewis Investment company has no concern with an insurance company which has no right to the benefits of the insurance and cannot rely upon the contract as a defense that the owner of the property has been previously paid by the insurance company, where such owner by an insurance company of the amount of his loss, in whole or in part, does not bar the right of such action against one originally liable for the loss. In this case the defendant Lewis Investment company has no concern with an insurance company which has no right to the benefits of the insurance and cannot rely upon the contract as a defense that the owner of the property has been previously paid by the insurance company, where such owner by an insurance company of the amount of his loss, in whole or in part, does not bar the right of such action against one originally liable for the loss. In this case the defendant Lewis Investment company has no concern with an insurance company which has no right to the benefits of the insurance and cannot rely upon the contract as a defense that the owner of the property has been previously paid by the insurance company, where such owner by an insurance company of the amount of his loss, in whole or in part, does not bar the right of such action against one originally liable for the loss. In this case the defendant Lewis Investment company has no concern with an insurance company which has no right to the benefits of the insurance and cannot rely upon the contract as a defense that the owner of the property has been previously paid by the insurance company, where such owner by an insurance company of the amount of his loss, in whole or in part, does not bar the right of such action against one originally liable for the loss. In this case the defendant Lewis Investment company has no concern with an insurance company which has no right to the benefits of the insurance and cannot rely upon the contract as a defense that the owner of the property has been previously paid by the insurance company, where such owner by an insurance company of the amount of his loss, in whole or in part, does not bar the right of such action against one originally liable for the loss. In this case the defendant Lewis Investment company has no concern with an insurance company which has no right to the benefits of the insurance and cannot rely upon the contract as a defense that the owner of the property has been previously paid by the insurance company, where such owner by an insurance company of the amount of his loss, in whole or in part, does not bar the right of such action against one originally liable for the loss. In this case the defendant Lewis Investment company has no concern with an insurance company which has no right to the benefits of the insurance and cannot rely upon the contract as a defense that the owner of the property has been previously paid by the insurance company, where such owner by an insurance company of the amount of his loss, in whole or in part, does not bar the right of such action against one originally liable for the loss. In this case the defendant Lewis Investment company has no concern with an insurance company which has no right to the benefits of the insurance and cannot rely upon the contract as a defense that the owner of the property has been previously paid by the insurance company, where such owner by an insurance company of the amount of his loss, in whole or in part, does not bar the right of such action against one originally liable for the loss. In this case the defendant Lewis Investment company has no concern with an insurance company which has no right to the benefits of the insurance and cannot rely upon the contract as a defense that the owner of the property has been previously paid by the insurance company, where such owner by an insurance company of the amount of his loss, in whole or in part, does not bar the right of such action against one originally liable for the loss. In this case the defendant Lewis Investment company has no concern with an insurance company which has no right to the benefits of the insurance and cannot rely upon the contract as a defense that the owner of the property has been previously paid by the insurance company, where such owner by an insurance company of the amount of his loss, in whole or in part, does not bar the right of such action against one originally liable for the loss. In this case the defendant Lewis Investment company has no concern with an insurance company which has no right to the benefits of the insurance and cannot rely upon the contract as a defense that the owner of the property has been previously paid by the insurance company, where such owner by an insurance company of the amount of his loss, in whole or in part, does not bar the right of such action against one originally liable for the loss. In this case the defendant Lewis Investment company has no concern with an insurance company which has no right to the benefits of the insurance and cannot rely upon the contract as a defense that the owner of the property has been previously paid by the insurance company, where such owner by an insurance company of the amount of his loss, in whole or in part, does not bar the right of such action against one originally liable for the loss. In this case the defendant Lewis Investment company has no concern with an insurance company which has no right to the benefits of the insurance and cannot rely upon the contract as a defense that the owner of the property has been previously paid by the insurance company, where such owner by an insurance company of the amount of his loss, in whole or in part, does not bar the right of such action against one originally liable for the loss. In this case the defendant Lewis Investment company has no concern with an insurance company which has no right to the benefits of the insurance and cannot rely upon the contract as a defense that the owner of the property has been previously paid by the insurance company, where such owner by an insurance company of the amount of his loss, in whole or in part, does not bar the right of such action against one originally liable for the loss. In this case the defendant Lewis Investment company has no concern with an insurance company which has no right to the benefits of the insurance and cannot rely upon the contract as a defense that the owner of the property has been previously paid by the insurance company, where such owner by an insurance company of the amount of his loss, in whole or in part, does not bar the right of such action against one originally liable for the loss. In this case the defendant Lewis Investment company has no concern with an insurance company which has no right to the benefits of the insurance and cannot rely upon the contract as a defense that the owner of the property has been previously paid by the insurance company, where such owner by an insurance company of the amount of his loss, in whole or in part, does not bar the right of such action against one originally liable for the loss. In this case the defendant Lewis Investment company has no concern with an insurance company which has no right to the benefits of the insurance and cannot rely upon the contract as a defense that the owner of the property has been previously paid by the insurance company, where such owner by an insurance company of the amount of his loss, in whole or in part, does not bar the right of such action against one originally liable for the loss. In this case the defendant Lewis Investment company has no concern with an insurance company which has no right to the benefits of the insurance and cannot rely upon the contract as a defense that the owner of the property has been previously paid by the insurance company, where such owner by an insurance company of the amount of his loss, in whole or in part, does not bar the right of such action against one originally liable for the loss. In this case the defendant Lewis Investment company has no concern with an insurance company which has no right to the benefits of the insurance and cannot rely upon the contract as a defense that the owner of the property has been previously paid by the insurance company, where such owner by an insurance company of the amount of his loss, in whole or in part, does not bar the right of such action against one originally liable for the loss. In this case the defendant Lewis Investment company has no concern with an insurance company which has no right to the benefits of the insurance and cannot rely upon the contract as a defense that the owner of the property has been previously paid by the insurance company, where such owner by an insurance company of the amount of his loss, in whole or in part, does not bar the right of such action against one originally liable for the loss. In this case the defendant Lewis Investment company has no concern with an insurance company which has no right to the benefits of the insurance and cannot rely upon the contract as a defense that the owner of the property has been previously paid by the insurance company, where such owner by an insurance company of the amount of his loss, in whole or in part, does not bar the right of such action against one originally liable for the loss. In this case the defendant Lewis Investment company has no concern with an insurance company which has no right to the benefits of the insurance and cannot rely upon the contract as a defense that the owner of the property has been previously paid by the insurance company, where such owner by an insurance company of the amount of his loss, in whole or in part, does not bar the right of such action against one originally liable for the loss. In this case the defendant Lewis Investment company has no concern with an insurance company which has no right to the benefits of the insurance and cannot rely upon the contract as a defense that the owner of the property has been previously paid by the insurance company, where such owner by an insurance company of the amount of his loss, in whole or in part, does not bar the right of such action against one originally liable for the loss. In this case the defendant Lewis Investment company has no concern with an insurance company which has no right to the benefits of the insurance and cannot rely upon the contract as a defense that the owner of the property has been previously paid by the insurance company, where such owner by an insurance company of the amount of his loss, in whole or in part, does not bar the right of such action against one originally liable for the loss. In this case the defendant Lewis Investment company has no concern with an insurance company which has no right to the benefits of the insurance and cannot rely upon the contract as a defense that the owner of the property has been previously paid by the insurance company, where such owner by an insurance company of the amount of his loss, in whole or in part, does not bar the right of such action against one originally liable for the loss. In this case the defendant Lewis Investment company has no concern with an insurance company which has no right to the benefits of the insurance and cannot rely upon the contract as a defense that the owner of the property has been previously paid by the insurance company, where such owner by an insurance company of the amount of his loss, in whole or in part, does not bar the right of such action against one originally liable for the loss. In this case the defendant Lewis Investment company has no concern with an insurance company which has no right to the benefits of the insurance and cannot rely upon the contract as a defense that the owner of the property has been previously paid by the insurance company, where such owner by an insurance company of the amount of his loss, in whole or in part, does not bar the right of such action against one originally liable for the loss. In this case the defendant Lewis Investment company has no concern with an insurance company which has no right to the benefits of the insurance and cannot rely upon the contract as a defense that the owner of the property has been previously paid by the insurance company, where such owner by an insurance company of the amount of his loss, in whole or in part, does not bar the right of such action against one originally liable for the loss. In this case the defendant Lewis Investment company has no concern with an insurance company which has no right to the benefits of the insurance and cannot rely upon the contract as a defense that the owner of the property has been previously paid by the insurance company, where such owner by an insurance company of the amount of his loss, in whole or in part, does not bar the right of such action against one originally liable for the loss. In this case the defendant Lewis Investment company has no concern with an insurance company which has no right to the benefits of the insurance and cannot rely upon the contract as a defense that the owner of the property has been previously paid by the insurance company, where such owner by an insurance company of the amount of his loss, in whole or in part, does not bar the right of such action against one originally liable for the loss. In this case the defendant Lewis Investment company has no concern with an insurance company which has no right to the benefits of the insurance and cannot rely upon the contract as a defense that the owner of the property has been previously paid by the insurance company, where such owner by an insurance company of the amount of his loss, in whole or in part, does not bar the right of such action against one originally liable for the loss. In this case the defendant Lewis Investment company has no concern with an insurance company which has no right to the benefits of the insurance and cannot rely upon the contract as a defense that the owner of the property has been previously paid by the insurance company, where such owner by an insurance company of the amount of his loss, in whole or in part, does not bar the right of such action against one originally liable for the loss. In this case the defendant Lewis Investment company has no concern with an insurance company which has no right to the benefits of the insurance and cannot rely upon the contract as a defense that the owner of the property has been previously paid by the insurance company, where such owner by an insurance company of the amount of his loss, in whole or in part, does not bar the right of such action against one originally liable for the loss. In this case the defendant Lewis Investment company has no concern with an insurance company which has no right to the benefits of the insurance and cannot rely upon the contract as a defense that the owner of the property has been previously paid by the insurance company, where such owner by an insurance company of the amount of his loss, in whole or in part, does not bar the right of such action against one originally liable for the loss. In this case the defendant Lewis Investment company has no concern with an insurance company which has no right to the benefits of the insurance and cannot rely upon the contract as a defense that the owner of the property has been previously paid by the insurance company, where such owner by an insurance company of the amount of his loss, in whole or in part, does not bar the right of such action against one originally liable for the loss. In this case the defendant Lewis Investment company has no concern with an insurance company which has no right to the benefits of the insurance and cannot rely upon the contract as a defense that the owner of the property has been previously paid by the insurance company, where such owner by an insurance company of the amount of his loss, in whole or in part, does not bar the right of such action against one originally liable for the loss. In this case the defendant Lewis Investment company has no concern with an insurance company which has no right to the benefits of the insurance and cannot rely upon the contract as a defense that the owner of the property has been previously paid by the insurance company, where such owner by an insurance company of the amount of his loss, in whole or in part, does not bar the right of such action against one originally liable for the loss. In this case the defendant Lewis Investment company has no concern with an insurance company which has no right to the benefits of the insurance and cannot rely upon the contract as a defense that the owner of the property has been previously paid by the insurance company, where such owner by an insurance company of the amount of his loss, in whole or in part, does not bar the right of such action against one originally liable for the loss. In this case the defendant Lewis Investment company has no concern with an insurance company which has no right to the benefits of the insurance and cannot rely upon the contract as a defense that the owner of the property has been previously paid by the insurance company, where such owner by an insurance company of the amount of his loss, in whole or in part, does not bar the right of such action against one originally liable for the loss. In this case the defendant Lewis Investment company has no concern with an insurance company which has no right to the benefits of the insurance and cannot rely upon the contract as a defense that the owner of the property has been previously paid by the insurance company, where such owner by an insurance company of the amount of his loss, in whole or in part, does not bar the right of such action against one originally liable for the loss. In this case the defendant Lewis Investment company has no concern with an insurance company which has no right to the benefits of the insurance and cannot rely upon the contract as a defense that the owner of the property has been previously paid by the insurance company, where such owner by an insurance company of the amount of his loss, in whole or in part, does not bar the right of such action against one originally liable for the loss. In this case the defendant Lewis Investment company has no concern with an insurance company which has no right to the benefits of the insurance and cannot rely upon the contract as a defense that the owner of the property has been previously paid by the insurance company, where such owner by an insurance company of the amount of his loss, in whole or in part, does not bar the right of such action against one originally liable for the loss. In this case the defendant Lewis Investment company has no concern with an insurance company which has no right to the benefits of the insurance and cannot rely upon the contract as a defense that the owner of the property has been previously paid by the insurance company, where such owner by an insurance company of the amount of his loss, in whole or in part, does not bar the right of such action against one originally liable for the loss. In this case the defendant Lewis Investment company has no concern with an insurance company which has no right to the benefits of the insurance and cannot rely upon the contract as a defense that the owner of the property has been previously paid by the insurance company, where such owner by an insurance company of the amount of his loss, in whole or in part, does not bar the right of such action against one originally liable for the loss. In this case the defendant Lewis Investment company has no concern with an insurance company which has no right to the benefits of the insurance and cannot rely upon the contract as a defense that the owner of the property has been previously paid by the insurance company, where such owner by an insurance company of the amount of his loss, in whole or in part, does not bar the right of such action against one originally liable for the loss. In this case the defendant Lewis Investment company has no concern with an insurance company which has no right to the benefits of the insurance and cannot rely upon the contract as a defense that the owner of the property has been previously paid by the insurance company, where such owner by an insurance company of the amount of his loss, in whole or in part, does not bar the right of such action against one originally liable for the loss. In this case the defendant Lewis Investment company has no concern with an insurance company which has no right to the benefits of the insurance and cannot rely upon the contract as a defense that the owner of the property has been previously paid by the insurance company, where such owner by an insurance company of the amount of his loss, in whole or in part, does not bar the right of such action against one originally liable for the loss. In this case the defendant Lewis Investment company has no concern with an insurance company which has no right to the benefits of the insurance and cannot rely upon the contract as a defense that the owner of the property has been previously paid by the insurance company, where such owner by an insurance company of the amount of his loss, in whole or in part, does not bar the right of such action against one originally liable for the loss. In this case the defendant Lewis Investment company has no concern with an insurance company which has no right to the benefits of the insurance and cannot rely upon the contract as a defense that the owner of the property has been previously paid by the insurance company, where such owner by an insurance company of the amount of his loss, in whole or in part, does not bar the right of such action against one originally liable for the loss. In this case the defendant Lewis Investment company has no concern with an insurance company which has no right to the benefits of the insurance and cannot rely upon the contract as a defense that the owner of the property has been previously paid by the insurance company, where such owner by an insurance company of the amount of his loss, in whole or in part, does not bar the right of such action against one originally liable for the loss. In this case the defendant Lewis Investment company has no concern with an insurance company which has no right to the benefits of the insurance and cannot rely upon the contract as a defense that the owner of the property has been previously paid by the insurance company, where such owner by an insurance company of the amount of his loss, in whole or in part, does not bar the right of such action against one originally liable for the loss. In this case the defendant Lewis Investment company has no concern with an insurance company which has no right to the benefits of the insurance and cannot rely upon the contract as a defense that the owner of the property has been previously paid by the insurance company, where such owner by an insurance company of the amount of his loss, in whole or in part, does not bar the right of such action against one originally liable for the loss. In this case the defendant Lewis Investment company has no concern with an insurance company which has no right to the benefits of the insurance and cannot rely upon the contract as a defense that the owner of the property has been previously paid by the insurance company, where such owner by an insurance company of the amount of his loss, in whole or in part, does not bar the right of such action against one originally liable for the loss. In this case the defendant Lewis Investment company has no concern with an insurance company which has no right to the benefits of the insurance and cannot rely upon the contract as a defense that the owner of the property has been previously paid by the insurance company, where such owner by an insurance company of the amount of his loss, in whole or in part, does not bar the right of such action against one originally liable for the loss. In this case the defendant Lewis Investment company has no concern with an insurance company which has no right to the benefits of the insurance and cannot rely upon the contract as a defense that the owner of the property has been previously paid by the insurance company, where such owner by an insurance company of the amount of his loss, in whole or in part, does not bar the right of such action against one originally liable for the loss. In this case the defendant Lewis Investment company has no concern with an insurance company which has no right to the benefits of the insurance and cannot rely upon the contract as a defense that the owner of the property has been previously paid by the insurance company, where such owner by an insurance company of the amount of his loss, in whole or in part, does not bar the right of such action against one originally liable for the loss. In this case the defendant Lewis Investment company has no concern with an insurance company which has no right to the benefits of the insurance and cannot rely upon the contract as a defense that the owner of the property has been previously paid by the insurance company, where such owner by an insurance company of the amount of his loss, in whole or in part, does not bar the right of such action against one originally liable for the loss. In this case the defendant Lewis Investment company has no concern with an insurance company which has no right to the benefits of the insurance and cannot rely upon the contract as a defense that the owner of the property has been previously paid by the insurance company, where such owner by an insurance company of the amount of his loss, in whole or in part, does not bar the right of such action against one originally liable for the loss. In this case the defendant Lewis Investment company has no concern with an insurance company which has no right to the benefits of the insurance and cannot rely upon the contract as a defense that the owner of the property has been previously paid by the insurance company, where such owner by an insurance company of the amount of his loss, in whole or in part, does not bar the right of such action against one originally liable for the loss. In this case the defendant Lewis Investment company has no concern with an insurance company which has no right to the benefits of the insurance and cannot rely upon the contract as a defense that the owner of the property has been previously paid by the insurance company, where such owner by an insurance company of the amount of his loss, in whole or in part, does not bar the right of such action against one originally liable for the loss. In this case the defendant Lewis Investment company has no concern with an insurance company which has no right to the benefits of the insurance and cannot rely upon the contract as a defense that the owner of the property has been previously paid by the insurance company, where such owner by an insurance company of the amount of his loss, in whole or in part, does not bar the right of such action against one originally liable for the loss. In this case the defendant Lewis Investment company has no concern with an insurance company which has no right to the benefits of the insurance and cannot rely upon the contract as a defense that the owner of the property has been previously paid by the insurance company, where such owner by an insurance company of the amount of his loss, in whole or in part, does not bar the right of such action against one originally liable for the loss. In this case the defendant Lewis Investment company has no concern with an insurance company which has no right to the benefits of the insurance and cannot rely upon the contract as a defense that the owner of the property has been previously paid by the insurance company, where such owner by an insurance company of the amount of his loss, in whole or in part, does not bar the right of such action against one originally liable for the loss. In this case the defendant Lewis Investment company has no concern with an insurance company which has no right to the benefits of the insurance and cannot rely upon the contract as a defense that the owner of the property has been previously paid by the insurance company, where such owner by an insurance company of the amount of his loss, in whole or in part, does not bar the right of such action against one originally liable for the loss. In this case the defendant Lewis Investment company has no concern with an insurance company which has no right to the benefits of the insurance and cannot rely upon the contract as a defense that the owner of the property has been previously paid by the insurance company, where such owner by an insurance company of the amount of his loss, in whole or in part, does not bar the right of such action against one originally liable for the loss. In this case the defendant Lewis Investment company has no concern with an insurance company which has no right to the benefits of the insurance and cannot rely upon the contract as a defense that the owner of the property has been previously paid by the insurance company, where such owner by an insurance company of the amount of his loss, in whole or in part, does not bar the right of such action against one originally liable for the loss. In this case the defendant Lewis Investment company has no concern with an insurance company which has no right to the benefits of the insurance and cannot rely upon the contract as a defense that the owner of the property has been previously paid by the insurance company, where such owner by an insurance company of the amount of his loss, in whole or in part, does not bar the right of such action against one originally liable for the loss. In this case the defendant Lewis Investment company has no concern with an insurance company which has no right to the benefits of the insurance and cannot rely upon the contract as a defense that the owner of the property has been previously paid by the insurance company, where such owner by an insurance company of the amount of his loss, in whole or in part, does not bar the right of such action against one originally liable for the loss. In this case the defendant Lewis Investment company has no concern with an insurance company which has no right to the benefits of the insurance and cannot rely upon the contract as a defense that the owner of the property has been previously paid by the insurance company, where such owner by an insurance company of the amount of his loss, in whole or in part, does not bar the right of such action against one originally liable for the loss. In this case the defendant Lewis Investment company has no concern with an insurance company which has no right to the benefits of the insurance and cannot rely upon the contract as a defense that the owner of the property has been previously paid by the insurance company, where such owner by an insurance company of the amount of his loss, in whole or in part, does not bar the right of such action against one originally liable for the loss. In this case the defendant Lewis Investment company has no concern with an insurance company which has no right to the benefits of the insurance and cannot rely upon the contract as a defense that the owner of the property has been previously paid by the insurance company, where such owner by an insurance company of the amount of his loss, in whole or in part, does not bar the right of such action against one originally liable for the loss. In this case the defendant Lewis Investment company has no concern with an insurance company which has no right to the benefits of the insurance and cannot rely upon the contract as a defense that the owner of the property has been previously paid by the insurance company, where such owner by an insurance company of the amount of his loss, in whole or in part, does not bar the right of such action against one originally liable for the loss. In this case the defendant Lewis Investment company has no concern with an insurance company which has no right to the benefits of the insurance and cannot rely upon the contract as a defense that the owner of the property has been previously paid by the insurance company, where such owner by an insurance company of the amount of his loss, in whole or in part, does not bar the right of such action against one originally