### TORRENS LAW OBVIATES **MUCH NEEDLESS WORK**

Pomona Grange Committee Makes Thorough Investigation of Provisions Which Permit Quick Sale or Transfer of Realty Without Endless Search.

The investigation and discussion of this register, which makes it just like a ledger, up to date all the time. Deeds, mortgages, etc., are made out under this law just as they are now, but they are kept on file instead of height country. the Torrens land law which has been agitated for some time past by the Multnomah County District Pomona port on the law, prepared by a special ommittee, consisting of R. C. Wright, M. C. Shattuck and Mrs. R. M. Littlepage. The report takes the law up and discusses its inception and its probable effect. The report, which was considered and adopted at the last meeting of the grange at Rockwood, is as fol-

practice of registering land titles is not new. It has been successfully done in parts of Europe for several hundred years. In Austria-Hungary it dates from the twelfth century; in Baden from 1809; in Saxony from 1843, and thereafter has been very general in all Germany.

Would Be Successful in Oregon. Would Be Successful in Oregon.

"To establish such registration in countries where there was feudal tenure and various laws of conquering nations engrafted on provinces, with antique rights prevailing by custom and usage, would appear to be a hopeless task, yet it was and is a great success. Notwithstanding these facts of history, we continually hear those who have an ax to grind, or who are so rooted in their prejudice for old ways, claiming that a young state like Oregon with land holdings going back not much over 60 years, cannot make a success of the Torrens law. History and the actual use of the law prove such a position absurd and false.

law. History and the actual use of the law prove such a position absurd and false.

"In South Australia the first act passed in 1858, was drafted by Sir Robert Richard Torrens and so all similar laws in English speaking countries have since been commonly known as Torrens laws. All English colonies now use the system. In the United States this law is optional and has been adopted in California, filinois, Massachusetts, Ohio, Oregon, Virginia and in Washington this year, while other states have it under consideration or have lately adopted it. In Illinois an amendment was adopted in 1904 requiring all estates in course of probate to register titles, and in this way all land in about 33 years will be under the Torrens law.

"Oregon adopted the Illinois law in 1901 and since then your chairman of this committee has been an enthusiastic supporter of the law and had bills passed by the legislature to correct the errors made in copying the Illinois law.

Takes Away No Rights.

In 1907 he also had included in the spit of married persons who fail to sign instruments affecting land owned by their spouses. This has been a source of great trouble with titles heretofore. This law takes away no rights, but compels such persons to come into court and set up their rights, if thewiave any, and let them be properly registered, or else be barred of any shadowy claim they might appear to have on the old records.

"The present law of Oregon is now in good working shape, and the forms for making the records, also drawn up by your chairman, have been put in by most of our counties, and we believe are now uniform throughout the state. Much land of considerable value has been registered and a great deal more would be if lawyers and business men would get familiar with the law and use it.

"The old system makes a burden in the expense of abstracts, which must

"The old system makes a burden in axpense of abstracts, which must made over and over again, and with eir examination must cost millions throughout the country.

Old System Unsafe. "The delay in getting abstracts, their examination, hunting up matters not on record, etc., almost always either prevents a sale, hinders it or makes it dif-

record, etc., almost always either prevents a sale, hinders it or makes it difficult, or at a sacrifice.

"The old system is unsafe or we would not have title insurance companies to protect buyers at additional expense, for if a title is bad and the seller bankrupt no damages can be recovered on his warranty deed. Then there is a chance of forged deeds, mortgages, etc., which can now be recorded without any trouble, the same as genuine, for the recorder puts any old thing on record if witnessed and acknowledged.

"Again, the books and records accumulate so fast, it makes hig expense to buy them, and more to provide rooms to keep them in.

"The taxes are heavier to keep up the old system, and market values of real estate can never be so great where the trouble to make a sale or loan is increasing all the time.

"Now, against all this we have the benefits of the Torrens law. In Oregon for a \$1,000 lot the court fees amount to about \$25, where there is no contest. If there is one, the owner might as well find out he has a lawsuit and settle it in a Torrens proceeding as in any other manner or time, and clear up his title, whatever the necessary expenses are to do so. Besides the court fees in an ordinary default case, the owner pays his attorney such fee as they agree on, and also for bringing down his abstract to date of the case. This last is the way the law provides for testimony to prove your title in court.

Provisions Are Systematio.

Provisions Are Systematic.

Provisions Are Systematic.

"Any sensible person can see that the mere showing of his deed and statement that he owns the land does not show title from the government down, and this must be exhibited to the examiner of titles, for if anything is wrong and any new party ought to be served with a summons, that is the way it is found out. These things an owner may never know about, and there has to be a showing of everything on record down to date.

"After the land is thus registered under the law, no more abstracts are required, for nothing can stand against the land unless put down in the land register on the same page, and the certificate for that particular piece of land. All old matters are balanced up like a ledger account and closed when first registered. After that everything must be charged against the land on

#### TELEPHONE MANAGERS ARE ENTERTAINED

At the invitation of J. W. Gilkyson, the new division superintendent of the Oregon division, Pacific Telephone & Telegraph company, 16 county managers of the company have been in Portland for the past two days. They were called,

for the past two days. They were called, together to meet Mr. Gilkyson and each other and to discuss methods of giving telephone service.

The first evening they were the guests of the company at a banquet at the hotel Sargent and afterward at the Baker theatre. The Oregon division embraces all of Oregon west of Arlington and some of the counties in southern Washington contiguous to Portland. The men who were entertained in Portland were: J. D. Brunold, Astoria; W. H. Dancy, Salem; George J. Hall, Oregon City; F. W. Sinclair, Vancouver; F. W. Reid, Hood River; B. W. Taylor, The Dalles; J. H. Hudson, Arlington; E. E. Heaton, Eugeno; R. W. Warfield, Albany, R. H. C. Wood, Roseburg; A. T. Marshall, Grants Pass; S. R. Robertson, Marshfield; Warren Williams and E. A. Sherwin, Ashland; David Griggs, Cottage Grove, and C. E. Hickman, Portland.

but they are kept on file instead of being copied.

"This saves the immense number of books, and also keeps original signatures on file, and the registrar has to compare them when new instruments are brought in, thus reducing the chances of forgery to practically none. Only a memorandum of the instruments filed is noted on the register. The safety, quickness and simplicity of the Torrens system, besides its low costs after the land is once registered, ought to appeal to everybody and make it unnecessary to argue in its favor. It is only ignorance of the advantages of the law or misleading statements by those opposed of the because of self-interest which have so far retarded its use.

Everyone's Title Clear.

Everyone's Title Clear.

"When a system is provided which enables a man to go and look over his own title at the courthouse with his buyer, and to record his transfer of that title for 50 cents, without any abbuyer, and to record his transier of that title for 50 cents, without any abstract or delay, what more can he want? The law provides that nothing whatever shall affect the innd, unless it is down in the register, except current taxes or assessments for improvements. Therefore the buyer has only to look up one book, this register, instead of dozens of books, as at present, and then step in and see about current taxes and improvement assessments, when he has done the whole thing in short order. The prosperous communities are those where land can change hands or betaken as security for loans quickly and easily without any trouble, the same as horses and wagons. The Torrens law permits this to be done without any doubt whatever, and the title is practically backed up by the state of Oregon, which is a better guarantee than of any individual or company insuring titles.

"We urge that the Grangers take

of any individual or company insuring titles.

"We urge that the Grangers take steps to make this law and its advantages thoroughly familiar to all members. Also that they indorse it and recommend its general use by averyone for our greater prosperity and to help to reduce taxes for the reasons given."

A New Route.

The new Canadian Pacific route via Spokane is the short line to St. Paul and Spokane is the short line to St. Paul and Saves you four hours to the twin cities. If you want the best travel via the Canadian Pacific.

## WHY STATE SHOULD

Great Opportunity Offered Oregon in Constructing Transportation Lines.

Some of the reasons why the people of Oregon should build their own railroads, and some suggestions as to the manner in which the work should be done, are set forth by J. Landigan of Portland in a communication to The Journal. Under the caption, "Why We Should Have State Railroads," he

writes as follows: First-It will give the people their ransportation and freight at cost, and if there is any profit after the expenses of running the road and paying the interest on the bonds, it can go to the state to pay or, the bonds.

Second—the state can issue 3 percent 26-year bonds in small denominations from \$5 to \$1.000.

Third—These bonds should be floated to the state of give the working people.

Third—These bonds should be floated in the state and give the working people a show to get them as well as others.

Fourth—There is a million of money in the banks and in old tin cans owned by the people that is not earning anything. The people will be glad to invest in these bonds, which would be better security than all the banks in Oregon.

better security than all the banks in Oregon.

Fifth—The building of these roads will develop the state and give lots of work to the people, and should ward off the approaching panic.

Sixth—As there are to be state roads, they should be built by the working people of the state, or citizens should have the preference.

Seventh—The roads should be built by the state, not by any contractors.

Eighth—Contractors will do the work with cheap Asiatic labor and drive the state labor out of the state. We want to keep our people here and make good citizens out of them.

Ninth—The state should work only reasonable hours, and the workers should receive fair wages.

Tenth—Party politics should be kept out of this movement.

## BUILD OWN RAILROAD BENJAMIN'S CORRECT CLOTHING

A Magnificent Assortment of Dashing New Fall Apparel

Men who appreciate and demand the height of style in their clothes must needs look to this store for the best examples of correct fall apparel. Never catering to the faddish, we nevertheless overlook no opportunity of providing the utter fastidiously inclined with the smart, snappy, ultra-fashionable clothes of the day. Every garment in our stock is first quality—every garment bears the BENJAMIN label—and when this label is put on a garment it is a guarantee of value-your protection against making a mistake.

Benjamin Suits, Fall Overcoats and Raincoats \$25.00, \$30.00, \$35.00, \$40.00 to \$50.00



#### New Fall **Furnishings**

The rich elegance, the superb qualities and the splendid range of assortment in our men's furnishings for fall places this department second to none

MEN'S SHIRTS-Here is an unusually varied line of semi-negligee and pleated front shirts, in every style; sizes neck band and sleeve lengths .....\$1.50 to \$3.50



If you have not seen them you have missed a treat, every shape that's good, every style that's right is here for you, in colors or

THE BRISTOL \$3.00 THE JOHN B. STETSON HATS

fun Ama Morrison, Opposite Postoffice

NECKWEAR - The richest and choicest Silks in the rarest colorings, in four-in-hands and other popular shapes, from...... 50¢ to \$3.00

HOSE-Fancy or plain colors, embroidered or Jacquard weaves, in cotton lisle or mercerized. .25¢ to \$1.00

# Fall Showing



Clothing

Tollesian

The Only Real College Clothes Made

\$15 to \$35

Call and Pick Out the One You Like

IF NOT RIGHT, WELCH MAKES IT RIGHT





**\$3.00 Values** Tomorrow Special

Untrimmed Hand-Made Velvet and Silk Braid Dress Shapes, all ready for trimming; eight of the very newest shapes and all colors; value to \$3.00. Here only tomorrow ... \$1.49

or trim over old hats when you can buy such values as quoted above.

No need to buy old styles



CORNER MORRISON AND FIRST STREETS

Leaders of Millinery Values

## ASPHALTED STREETS

and the multitude of other improvements that have been installed in Ladd's Addition combine in establishing in Portland a residence district that is surpassed by no other community in the United States. This does not except the large and beautiful cities of the east. It is reasonable to suppose that a piece of ground that is located in the midst of a high-class residence district, that is platted to conform with the most modern ideas, that was intended to become the finest home location in Portland, is, to say the least, a most desirable place in which to reside. This is exactly true of Ladd's Addition. It is not commonplace, was not designed to be commonplace, and the restrictions that have been imposed will forever keep it from becoming commonplace. Ladd's Addition is a place of tone and elegance, suitable for the best people of Portland and prepared for them.

## LADD'S ADDITION

The MOST PERFECTLY APPOINTED RESIDENCE SECTION OF PORTLAND

The streets are paved with the best quality of asphalt,

City water has been piped throughout the tract and the pipes are all in the alleys. A fourteen-foot alley runs through every block, giving a front and rear outlet to each. Wherever the gas mains cross the streets, the connections have been made.

Six-foot sidewalks are included on every street in the entire addition. Sewers have been laid through the alleys, connecting with every lot.

Two 80-foot boulevards, with wide parking, cross the addition from corner to corner. Every lot in Ladd's Addition contains over five thousand square feet of ground. Building restriction of \$2,500 has been imposed and will be rigidly enforced. Electric lights and telephones are now ready for connection.

Only twenty minutes' walk from Ladd's Addition to the postoffice. The best streetcar service in the entire city. Five branch lines.

MOUNT SCOTT OR MOUNT TABOR CAR LINE (O. W. P.) TO OFFICE ON THE GROUNDS

F. W. TORGLER, Sales Agent for

ESTATE OF W. S. LADD

OFFICE 106 Sherlock Building Cor. Third and Oak

Hawthorne Avenue and East Sixteenth Street Ladd's Addition