

FLORIDA TRIES TO UNSCRAMBLE TITLES

Courts Are Swamped by Real Estate Cases.

Miami, Fla.—Unscrambling the tangled financial and property title mess that developed in the "Binder" period a year ago, in the refinancing and bonding period a few months later and in the deferred payment default period of the last ten months, now is occupying practically the whole time of the courts and realty tribunals in Florida, writes Putney Haight in the Chicago Tribune.

Solid pages of "service by publication" summonses in foreclosure proceedings are appearing in daily and weekly newspapers, in spite of the fact that a general policy had been adopted by the more substantial development concerns to extend time on deferred payments for lands for a year or two at least.

Real Estate Tangles.

Most of the actions now being instituted are not exactly what they appear to be on the face of the title, attorneys say. Complainants in a great majority of cases appear as the minor firms and corporations which sprang into being at the height of the boom and sprang out when the boom subsided. They left commitments to pay for tracts of land used for subdivision on one hand, and deferred payment contracts of buyers on the other. Now the original owners of the tracts are trying to clear up titles to their property.

Suits are started against lot buyers to foreclose because of defaulted payments in the name of the concern which sold the lots. It may be years before property titles are straightened out if the present procedure is followed, as the foreclosure actions in Dade county alone are said to be 15,000 to 20,000, though no accurate figures are available at present from the court records.

It is likely that the next legislature will be asked to pass a statute under which it will be possible to clear property titles by affidavit and notice. The exact method has not been worked out as yet, but experts are engaged in framing a simple way to avoid the growing avalanche of court proceedings.

The "service-by-publication" phase of the foreclosure will, in the opinion of Florida lawyers, work no great hardship, for they hold that practically all those suits are against buyers who purchased property with a down payment as a gamble, and who believed, to some extent at least, the salesmen who promised to resell the property within ninety days at a profit. When, at the end of ninety days the property was not resold, the buyer would merely "forget it," and take his loss, the Floridians assume.

Suit at Law Necessary.

The buyer being out of the picture, however, does not affect the validity of the nominal cloud on the property title, and to remove it suit at law is necessary. Most one-payment buyers will never know or bother to find out what steps were taken to remove their equities, as personal service is scarcely ever attempted in these suits unless the defendant is in the county or city where action is started.

Some, however, will know it when judgments for deficiency in foreclosure proceedings are forwarded to the "home towns" for collection.

The question of foreclosure deficiency judgments is just now the subject of much discussion through Florida, as many leading Floridians are of the opinion that enforcements of payments upon notes and contracts given during the hectic boom days will leave such a bad taste in the mouth of the northern portion of the country as to produce a detrimental effect here for years to come. Others, urge the right to exact the pound of flesh. Their logic is based on the theory that the boom times buyers were gambling and would have taken a profit, had it materialized, and therefore are in duty bound to take a loss when that has come.

Not only in land titles is the unscrambling process going on, but also in high finance circles, where much distrust has developed in recent months.

Here's a Championship That Hasn't Been Lost

Albany.—New York, champion cabbage-growing state of the Union, raised 305,100 tons of that vegetable this year, an increase of 16,700 over 1925, said a state federal crop report issued by the department of farms and markets.

"Although the output of domestic, or early, cabbage in New York was much lighter than usual," the report said, "the late or Danish crop is enough larger to make the total production greater than in 1925, due chiefly to the increase in acreage of the Danish variety."

The amount of the latter type harvested this year is estimated at 201,300 tons, as compared with 153,200 tons last season.

THE SOUL OF BUSINESS

It is a common practice to accuse industries of destroying the beauties of nature. In some instances the charge is justified. But on the other hand, many great corporations beautify property and wasteland.

As an illustration take our great hydroelectric plants. The dams and buildings which they construct are work of art, and as substantial in their character as the canyons and river banks which surround them. If they were in some foreign country and a few hundred years old, they would be advertised as attractions for tourists on a par with castles which now draw travelers from all parts of the world to see them. The same policy of beautifying their properties applies to our railroads—their right of ways, their bridges and their stations. Generally speaking, their holdings, in conjunction with public utilities and modern large industries represent the best kept premises in cities and towns or in the waste lands over the country.

Many persons will dump rubbish and tin cans on their neighbor's lot and think it good riddance. The average large industry with progressive management, disposes of its trash, beautifies property wherever possible and commemorates unusual or historic points in a suitable manner.

We have a recent illustration in Philadelphia where the United Gas Improvement company in adding to its office building, found that it had to tear down a house in which was written that famous hymn, "He Leadeth Me." Most individuals would have torn down the house, used it for kindling wood and thought no more about it. But the officers of this great "soulless corporation," recognizing that the birthplace of a hymn which has been translated into all languages, should not be forgotten, set a bronze tablet in the wall of their new building where the old house stood. This will forever record the history of this hymn.

Big business with progressive management recognizes and accepts the responsibility for perpetuating many of the finer characteristics of life which its critics often overlook.

KEEP THEIR PROMISES

Practically every candidate for office promised the people economy in public affairs and tax reduction.

It may be impossible to actually secure tax reduction in the majority of cases. But it is not impossible to prevent enormous tax increases. If taxes are not increased that will virtually mean a tax reduction, because with more taxable property constantly going on the assessment rolls, the per capita tax should be reduced.

How many state legislators, how many members of Congress and how many governors will stand by their pledges to bring about less government expenses?

There will be thousands of measures before Congress for consideration, Hundreds of measures will be brought before the legislatures of each of the 48 states. Probably a majority of these measures mean increased expenses, increased numbers of public employes and consequently increased taxes.

Now is the time when public officials have a chance to make good on their promises and hold down government overhead.

"BABY MARKET" BRINGS ARREST OF 3 WOMEN

Three mid-wives are under arrest in Chicago on warrants ordered by Dr. Herman N. Bundensen, city health commission, on information given by girl reporters for the Chicago Herald and Examiner that the women had been operating a baby market.

The reporters, posing as customers were informed, they said, that the women would care for prospective mothers in their homes, and if the mothers did not want the babies would sell the children to wives who deceived their husbands into believing they were to become mothers.

The prices for a new-born baby, the newspapers said, ranged from \$250 to \$1200. In case an unwanted baby died, one of the mid-wives said she had an arrangement with two undertakers to dispose of the body.

One of the women arrested was Anna M. Lee, wife of Dr. Theodore Lee, who took poison yesterday when arrested for selling altered fake medical diplomas. The other two

were Helen Dugale and Amalie Becker. Their bonds were set at \$2,000 each.

NEWSPAPERS AND FARMERS

There was never a time when so much was done to make the country newspapers interesting for the farmers. The country weekly and the small city daily carry editorials and family news of the town and neighborhood that interests the whole family living on the farm.

Father and mother are interested in the market. The young people read ads of the new things in the stores and show windows. All are interested in the entertainments, church and social news.

Borrowed Laughs.

A heavily veiled young woman addressed the clerk at the hosiery counter in a large downtown department store, and asked:

"Have you any flesh colored stockings in stock?"

"Yes, madam," replied the spectacled clerk. "What color will you have—pink, yellow or black."

ASHLAND

Has an elevation of two thousand feet; is ideal for tourists and travelers.

The climate is nearly ideal; no extremes of heat or cold; no blizzards or tornadoes.

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Has as its chief summer resort the Lake o' the Woods, a beautiful spot for camping and out-door life.

Within a short distance of wonderful fishing streams and a natural gateway to Crater Lake loop, one of the greatest scenic spots in America.

The new Southern Oregon Normal school is located on the southern boundary of the city.

Ashland is noted for its effervescent and healthful Lithia water which bubbles up constantly through the rocks of granite.

Malaria germs cannot thrive in Ashland. This is a proven fact over a period of years. The climate is also noted far and wide for the relief it affords sufferers from asthma and hay fever.

LEGAL NOTICES

SUMMONS

In the Circuit Court for the State of Oregon, for Jackson county.

J. H. DUTTON, Plaintiff

vs. LILLIE DUTTON, Defendant

To LILLIE DUTTON, Defendant:

IN THE NAME OF THE STATE OF OREGON, you are hereby notified and required to appear and answer the complaint of the plaintiff filed against you in the above entitled Court and cause, on or before the 3rd day of February, 1926, that if you fail to answer the same before that date, the plaintiff will apply to the Court for the relief demanded in said complaint, which is for a decree forever dissolving the bonds of matrimony now existing between plaintiff and defendant, and for the custody and control of the minor child of said marriage named in said complaint.

This summons is served upon you for the period of six consecutive weeks and seven publications thereof, in the Ashland American, a weekly news paper printed on Thursday of each week in Central Point, Oregon, commencing with the issue of December 30th, 1925, in pursuance of an order of the Honorable C. M. Thomas, Judge of the above named Court, made and entered herein on the 28th day of December, 1925.

W. G. TRILL, Attorney for Plaintiff
My residence and Postoffice address is: Central Point, Oregon

d-31-f.11

NOTICE TO CREDITORS

NOTICE IS HEREBY GIVEN, that the undersigned has, by order of the county court of Jackson county, Oregon, been appointed as administratrix of the Estate of Isabell J. Stines, deceased, and has duly qualified as such. All persons having claims against said estate are hereby notified and required to present the same, duly verified as required by law, within six months after the date of the first publication of this notice, which first publication is the 7th day of January, 1927. My residence is Medford, Oregon, and place of business is First National Bank Building in said city.

FRANCES COCHRAN, Administratrix of the Estate of Isabell Stines, Deceased.
W. E. Phinns, Attorney for said estate, First National Bank Building, Medford, Oregon.
17-f.4

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G. N. KRAMER, Ticket Agent