



**YOUR AUTO'S PASSPORT**  
Just as a deed is vital to prove home ownership, a certificate of title is essential to prove ownership of an automobile.

Without a title, you cannot sell a car, and if you move to another state you may have trouble obtaining a registration unless the title is clearly in your name.

Oregon's title law has been a part of the motor vehicle code for many years. One of the most important parts of the law is the section dealing with transferring ownership of a vehicle.

Basically, the law requires anyone, other than a licensed dealer, who buys or acquires a motor vehicle from another person to transfer the title within 10 days after the purchase or acquisition.

What happens when the buyer fails to transfer title can involve both the former and new owner in a series of sometimes costly, sometimes embarrassing, and often frustrating encounters with license officials, courts or law enforcement agencies.

Take the case of a man who receives a municipal court warrant for failure to pay an overtime parking violation involving a car he sold three months ago.

His first reaction is to blame the city police, but the real blame lies with the person to whom he sold the car. Police departments obtain information on vehicle owners from the Department of Motor Vehicles. When the new owner fails to transfer the title, the information in the file naturally shows the previous owner's name and address.

The shoe can fit on the other foot, too, if a buyer who has failed to obtain a new title showing him as the owner is stopped by a police officer. He may be hard put to prove his right to be in possession of the car, should the question arise.

Sometimes an estate can be affected by failure to notify the department of a change in ownership status, even though the outright sale is not involved.

For example, Mr. Y and his wife owned two cars with a right of survivorship. Mr. Y divorced his wife, and ownership of the cars was awarded the husband, but he failed to notify the Department to change the ownership titles.

A short time later, he died and his brother was named administrator of his estate. The assets of the estate were to be disposed of, with the money going to the man's children.

Meanwhile, the ex-wife was not idle. She submitted a form showing proof of Mr. Y's death, and the titles were immediately transferred to her name. To resolve this entanglement and get the vehicles, the estate was forced to go to court.

If you sell or buy a car, always be certain that all the necessary papers are signed and forwarded to the Department of Motor Vehicles to insure that the title record on file will be accurate and that the correct owner has clear title. Never make complete payment in cash without obtaining the title to the vehicle at the time. A registration card signifies only that you have paid the fee necessary to use the vehicle on public highways and is not proof of ownership.

Records based on the title are used for many purposes and you can save yourself or your estate much red tape if you make cer-

tain the title is accurate and represents the true ownership.  
(Next week: Protection for Car Buyers)

An Oregon State Police car rolls onto a main Portland thoroughfare that looks like "automobile row." It moves past several showrooms of new and used cars, then swings into a gas station and comes to a halt behind six parked cars of 1958 vintage.

After a brief interrogation, the station owner is informed he can be prosecuted for selling cars without a dealer's license.

The state has a two-man team—a state police officer and an investigator for the Department of Motor Vehicles—employed full-time enforcing Oregon's dealer license law, and helping insure that Oregon title documents on motor vehicles are worth more than the paper they're printed on.

Enforcement of the dealer law is important to the would-be motor vehicle buyer. All dealers must be licensed by the Department of Motor Vehicles and post a \$15,000 surety bond.

### Guest Editorial

By Charles A. Sprague  
Editor, The Oregon Statesman, Salem

Former Governor of Oregon  
Honorary Chairman, National Retarded Children's Week

Marked progress has been made in the study of causes of mental retardation and the development of ways of treatment and of training those who are retarded. Accompanying this has come a marked change in parental and social attitudes toward those thus handicapped. Scientific knowledge helps to drive out the guilt complex which often oppresses parents, particularly mothers. Also, it has pointed ways to overcome the handicap to the extent that thousands of persons mentally retarded find doors opened for useful employment and happy living.

But only a start has been made. To spur further progress, President Kennedy has appointed a special panel whose instruction is to work out a national plan to combat mental retardation. Its members include leading scientists, educators, public health officials, and distinguished citizens. The announcement makes particularly significant the week of November 11-22 in which this problem is brought prominently to public attention.

We are informed that there are 100 known causes of retardation. Some derive from circumstances at birth, or physical deficiencies which may be identified and overcome. Some derive from physical diseases which affect the brain. To trace the causes and seek out corrective measures, men of science are probing the very secrets of life and physical and mental development.

Lay citizens perforce leave such studies to those who are qualified. But there is much for ordinary people to do, using knowledge presently available. First is the opportunity to promote better understanding of retardation; that it isn't a mental illness, but a failure to attain normal mental development. Parents should not keep the retarded child concealed out of shame, nor over-indulged with affection in an attempt at compensation. Instead, there should be early counseling with doctors and educators to insure prompt and proper care and treatment. Second, lay persons should support the agencies—public and private—which are committed to work in this field. Often they can give direct aid to retarded, enabling them to become adjusted in an environment suited to their level of capacity.

Oregon has, through Fairview home and now through the Columbia Park Home, met state responsibilities in this field. Effective work is being done in special schools and classes. And organizations, linked together at state and national levels, are working earnestly to inform parents of retarded children and enlighten the public to the importance of special care and training.

No longer are mentally retarded all doomed to empty existence, and their parents denied hope for them. Progress is being made. With further effort in and out of government, additional advances will be made in rescuing talents formerly left in blight.

Oregon law provides that an individual has a right of action against any licensed dealer and against any surety on the bond if he suffers any loss or damage by reason of fraud, fraudulent representations or violation of any of the provisions of the dealer licensing law.

This affords protection to a customer if he finds, for instance, that he's bought a stolen car from a disreputable dealer. He loses the car, of course, but can recoup his investment from the bonding company.

The individual who buys from a "curbstone"—slang for unlicensed dealers—may lose the car and his money, too.

The state team assigned to dealer enforcement and protecting the value of the Oregon title also make frequent visits to wrecking yards to see that titles and license plates for vehicles that have been wrecked are turned in to the Department of Motor Vehicles.

There have been cases where title certificates on wrecked late-model cars have been improperly used as security for loans.

One loan company in Oregon was more than surprised to learn that it had loaned \$86,000 on cars that had been wrecked out, and that their collateral actually amounted to only a few pieces of paper.

The law specifically requires that when any person wrecks, dismantles or disassembles any vehicle, or substantially alters its form, he must submit the registration card, title and license plates to the Department of Motor Vehicles within three days.

Although every effort is made to insure compliance with this law, lenders would do well to inspect the vehicle as well as the title, before actually loaning any money.

(Next week: Why You Need To Know The Law On Uninsured Accidents.)

## Storm Damage May Be Deducted As Casualty Loss on Tax Return

A. G. Erickson, District Director, Internal Revenue Service for Oregon, announced today that residents who suffered losses to their property as a result of Typhoon "Frieda" may deduct the storm damage as a casualty loss on their 1962 income tax returns.

The overall loss in fair market value is the best measure of the loss; and appraisals of the property immediately before and immediately after the casualty by a qualified appraiser is the best evidence of the property if; (1) they are

Mr. Erickson further stated, that costs of restoring and cleaning up after the storm is acceptable as evidence of the decrease in value this great voice die, as it were, on necessary to restore the property to its pre-casualty condition; (2) the amount spent for restoration is not excessive; (3) they do no more than take care of the damage suffered; and (4) the value of the property after restoration is no more than its value before the casualty.

Mr. Erickson stressed that immediate steps should be taken by property owners to document the extent of damage from the storm by photographs, appraisals, repair estimates or other permanent documentary evidence of the storm loss.

"Fortunately," said Mr. Erickson, "most property owners are insured and may recover damages from their insurance companies. In such cases, the amount claimed on tax returns must be reduced by the amount for which the insurance company is liable. For example, in the case of a \$50.00 deductible policy, the homeowner would be limited to a \$50.00 deduction for damage to his house in excess

of that amount.  
"In the case of uninsured trees and shrubs the loss is to be considered to the extent that the loss, or damage, to such trees or shrubs reduces the fair market value of the real property as a whole.

"Concerning losses of foodstuffs and perishables contained in home freezers, the cost of such items damaged would be deductible.

"Costs of photos, appraisal or other evidence of the loss is deductible as a miscellaneous itemized deduction on Page 2 of the Federal tax return."

Mr. Erickson said that Internal Revenue Service Document 5174, which is available at no charge from the local Internal Revenue Service offices, gives detailed information on computing, documenting and deducting storm losses.

Any person needing assistance or additional information may either write, telephone or call at

## THE PEOPLE SPEAK . . .

To the Editor:  
I want to express my thanks for the coverage given my race for Congress. I believe you gave me fair coverage—particularly when I personally campaigned in your area.

If I may, I would like to use the columns of your newspaper to say a heartfelt thanks to all among your readership who worked in my behalf and who voted for me.

Sincerely,  
Blaine Whipple  
Democratic Candidate for Congress First-District

the nearest Internal Revenue office.

More information will be issued on this subject at a later date.

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THURSDAY, NOV. 15, 1962

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