

# IT'S YOUR LAW

Respect for Law Makes Democracy Live

## POWER OF ATTORNEY

Bill's father had been in a nursing home for three months. The doctor told Bill that his father, though competent and clear headed at the time, would probably get less and less rational as time went on.

The doctor also said that the father probably would not live longer than another year or a year and a half.

Bill and his brothers and sisters held a meeting and decided that since Bill was the eldest, they should all ask their father to give Bill a power of attorney. The brothers and sisters thought this was wise, because they felt that Bill could handle the father's business affairs under the power of attorney after the father became incompetent. They also thought that Bill could probably wind up his father's estate, acting under the power of attorney, after their father died.

Do you think the brothers and sisters are right about the use of a power of attorney?

Unfortunately for Bill and his brothers and sisters, they were completely wrong about the use and effect of a power of attorney. A power of attorney only remains valid so long as the person granting it is both competent and alive. When Bill's father became incompetent, the power of attorney would be useless and any act Bill did for his father under the power of attorney would be subject to attack later in the courts.

Likewise, any act Bill took after his father's death, relying on the power of attorney, would be invalid.

A power of attorney can create a very useful legal relationship, but it has very definite legal limitations. Anyone holding a power of attorney should learn the limitations on his authority, for his own protection.

(Oregon lawyers offer this column as a public service. No person should apply or interpret any law without the aid of an attorney who is completely advised of the facts involved. Even a slight variance in facts may change the application of the law.)

## THE JOY RIDE

Centerville High School had won the football game, and everyone was in a gay mood. When some of the gang suggested to Sam that they take a joy ride in his uncle's new car, Sam agreed. No one asked Uncle Bill for his permission.

After driving for almost an hour, Sam decided to return the car. As they were driving back, intending to leave the car where they had found it, the car skidded on the wet highway and slid into a ditch. It was a total wreck.

The next day Uncle Bill told his insurance agent about the accident and requested that the company pay for the car under the theft provision on his policy.

The insurance company denied that they were liable. "Your car was borrowed, not stolen," they said.

"My policy insures me against damage caused by theft, robbery or pilferage," said Uncle Bill. "The car was stolen, and I have a right to be paid."

Must the insurance company pay this claim?

No, said the court. The insurance company is not liable unless it is shown that the one who took the car had an intent to steal it. That is, that the wrongdoers intended to permanently deprive the owner of his car.

If the person taking the car intended to return it in good condition and within a reasonable time, the insurance company is not liable under the theft provision of the policy.

In this case, Sam did not intend to steal the car, but only to go for a joy ride and return it.

Uncle Bill may be able to sue Sam or his father for the damages to his new car, but the theft provision in

his insurance policy does not cover such a case. The insurance company won the case.

If Uncle Bill had carried collision coverage, such as a \$100 deductible clause, the insurance company would pay for all damages over \$100.

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## Extension Aid To Homemakers

During the past year over 500 Columbia county homemakers participated in the informal Oregon State Extension program.

Margaret Allyn, Columbia county extension agent, points out that this is an educational service and provides a reliable source of information for the homemakers of the county to help them make choices and solve problems of family and community.

This program covers all phases of home living. First there is financial management which includes insurance, credit, investments, social security and budgeting.

Other areas included are: foods and nutrition, clothing and textiles, home furnishings, home management, and family life. Mrs. Allyn points out. The program is brought to the homemakers through organized groups throughout the county.

During October the homemakers will be discussing the first project of the year, "Knowing Your Plaids and Stripes". There are different types of plaids and stripes available — both balanced and unbalanced. They will learn how to recognize these different types, how to choose them for home sewing and learn what to look for when buying ready made.

The second project, for November, will be "Creative Baking with Mixes". This project emphasizes using commercial mixes for a headstart on homemade baked products. With a little variation a single mix can be transformed into quite a different product.

Other projects included in the year's program are: "Living with Tensions" which is a study of tensions as they relate to today's world. "When Death Comes" relates to financial aspects of death and funerals which families should understand and talk over well in advance of the time needed and before the family is emotionally involved. This project also includes financial information about funerals and post-funeral finances.

"Meal Planning for Emergencies" is a project which helps with family preparedness in emergencies.

"What's Behind a Guarantee" explains what it is and how to get an adjustment. Also what is the value of an approval by the various seals as U.L., A.G.A., and others.

The last project of the year is "Mexican Culture", a project included in connection with ACWW (Association Country Women of the World). This is a world wide women's organization which has, as its objective, the promotion of better understanding between peoples of the world, explains Mrs. Allyn.

In addition to these projects a clothing construction workshop is scheduled for this fall, when the homemakers will be working with plaids and stripes.

Everyone is invited to take part in this program. For more information, ladies may contact the county extension office located in the courthouse in St. Helens.

More than 2 million boys and girls are members of 4-H clubs, the nationwide program directed by the Cooperative Extension Service.

4-H boys and girls participate in a wide variety of activities suitable to both city and country living.

COAST-TO-COAST STORES

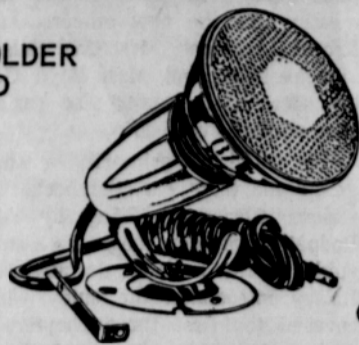
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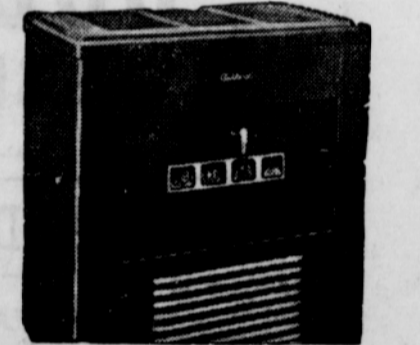
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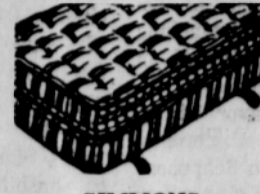
Billwell Sofa Bed and Rocker Set **\$179.95**



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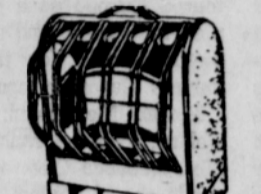
Congoleum vinyl Forecast floor covering. Square Yard **\$1.58**

9x12 Plastic Surface Rugs **\$5.89**



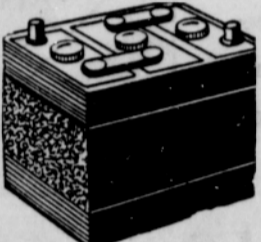
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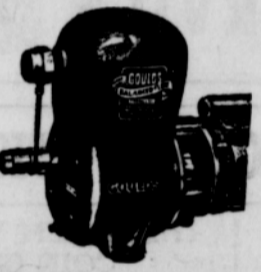


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## Catalogs Give Course Listing

Catalogs are now available detailing courses offered through correspondence instruction at both the college and the high school level.

The 1964-65 bulletin of correspondence courses is published by the division of continuing education of the Oregon state system of higher education. Instruction is offered through the independent study office, which is part of a DCE unit, the office of state-wide services.

More than 180 college courses in 27 major areas, and approximately 40 high school courses in seven principal subjects are offered through correspondence instruction.

Both credit and non-credit college courses are listed, and credit earned is accepted at all Oregon state system campus institutions. High school courses are accredited by the Oregon state department of education for application toward graduation.

College-level courses are prepared and graded by faculty members of institutions in the state system of higher education. Certified secondary school teachers work closely with the independent study office in handling high school correspondence courses.

A student receives the entire course when he enrolls, and mails lessons as they are completed to an assigned instructor. Eighteen months are allowed each enrollee for the completion of a course, except persons in the armed forces.

At the present time, more than 3000 persons are registered in correspondence courses. Included are students already attending university classes as well as those unable to enroll as residence students in a high school or on a college campus.

Any person of sufficient maturity and preparation to undertake a correspondence course may enroll at any time, according to Dwight Fairbanks, head of the office of independent study.

Golf: The only thing that depreciates above par.

## YOUR JOB ---

(NOTE: This column is written weekly and published by this newspaper as an educational and public service. If you have questions with regard to the Oregon State Employment Service and/or Oregon Unemployment Insurance Division, please address them to Oregon Department of Employment, 402 Labor and Industries Building, Salem, Oregon 97310, Attn. Informational Representative.)

QUESTION: I worked all summer and am now attending college. My employer paid into the Unemployment Fund for me. Can I collect unemployment insurance while attending school?

ANSWER: The Oregon Department of Employment law specifically states that in order to qualify for benefits a person must be able to work, available for work, actively seeking, and unable to find suitable work. Generally speaking students would not be able to qualify for benefits under these terms. In other words, persons who are attending school full time cannot hold down a job and are not available for work. They would not, therefore, be eligible for benefits.

## Swine Growers Slate Session

Oregon Swine Growers will meet at Oregon State University Tuesday, September 22, at 9:15 a.m. in Withycombe hall for their sixth annual field day, reports County Agent Don Walrod. The event is jointly sponsored by the University Western Oregon Livestock association and the Oregon Swine Growers.

A full review of experiment station research work is set for the day. A noon luncheon featuring pork dishes is set for the Memorial Union tea room.

Forest fires don't start in car ashtrays. Please use them for burning cigarettes.

## The Public Welfare Question

(Questions about public welfare which are of general interest are answered in this column as a public service. Help with individual problems is available at your county welfare office.)

Is there a limit to the length of time a person can get welfare benefits?

Persons who require emergency General Assistance and do not have Oregon residence are limited to 14 days' assistance per year in most cases. For all other persons the length of time assistance is available is determined by individual needs. Assistance recipients are encouraged to become self-supporting as quickly as possible where age and physical condition permit.

Do you need a social work degree to get a job in public welfare?

Beginning caseworker jobs are available to college graduates; some background in the social sciences is preferable but not required. More advanced positions in public welfare, including supervisory jobs, do require graduate training in social work but certain carefully selected employees each year receive grants to enable them to obtain their professional training.

My daughter will graduate from

high school at 16. Will she be taken out of my aid to dependent children grant?

Eligibility for inclusion in an Aid to Dependent Children grant can continue up to age 18, regardless of whether a child is in school, if there is not enough income to meet the need. Your daughter should be planning, however, toward some type of employment when she completes her education so that she will be able to support herself in the future.

What is the function of the welfare investigator I have heard about?

The welfare investigator looks into cases where there is suspicion of fraud or of an unrelated man living in the home of a welfare recipient. Investigators may act on referral, either from the public or from county offices where the caseworker is unable to obtain sufficient information by ordinary casework methods. In many instances the investigator helps the recipient by clearing him of suspicion where there is some question which the caseworker is unable to resolve without help.



Vernonia Eagle

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10 THURSDAY, SEPT. 24, 1964

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