

IT'S YOUR LAW

Respect for Law Makes Democracy Live

INSURANCE SNOOPER

Mary got into an intersection crash. Her car was badly damaged, but she didn't seem to be hurt much. After a day of rest she went back to work on a job she had held for 35 years.

After the accident she complained of leg and back pains. She claimed that the accident caused her the loss of the use of some of her muscles.

The other driver had run through a stop sign and was clearly at fault. Mary filed a claim against the other driver's insurance company for several thousand dollars.

The company hired detectives to check on Mary. They took moving pictures of her with a telescopic camera, pottering around her yard, walking to work, doing her shopping and the like.

After Mary settled her claim for considerably less than she had demanded, she sued the insurance company. She was outraged she said, since it had shown these pictures of her to many people who reviewed her claim.

Mary claimed that by taking her pictures the detectives invaded her right of privacy, had embarrassed her and caused her mental suffering. Do you think she has a valid claim against the insurance company?

In such a situation the court said that when a person submits a claim to the insurance company for damages, he subjects himself to some checking. No claimant can complain of any reasonable investigation. The pictures were all taken in public places, and that was reasonable, the court said.

In another case, a person sued the insurance company after it shadowed him day and night for months. Its investigators had peeked into his mail box, cut his hedge for a better view of his house, and gone on his property without

permission. Such "investigations" offend community standards and amount to a kind of "outrageous" conduct, the court said.

WHAT IS "ESCRIV"

What is "escrow"? It is a deposit of money or documents or both, with an escrow holder, who is really a "stakeholder."

What does an escrow do? The escrow holder gets money from the buyer. He gets documents from the seller and he carries out instructions of both upon the performance of some act or the meeting of some condition. As a rule, in the escrow instructions, the seller and buyer tell the escrow holder what to do and when.

An escrow arrangement helps in buying and selling land. It is a specially useful device when you may live in another city, or expect to be gone when time comes to close the deal. Suppose, through a real estate man, you find a buyer for your place. But he may not want to pay in full until you can give him clear title, or it may take time to raise the money. So you agree on terms, and both of you use the escrow to put the deal through.

As a neutral go-between, the escrow holder, which may be a bank, may only carry out instructions you give him. He cannot, for example, give you advice as to whether your deal is a good one, or give legal advice.

The buyer may have the escrow holder hold his money until the title is approved; prorate real estate taxes, rents, insurance; pay the seller at close of escrow; receive and record the deed from the seller, etc.

As a rule, you work out most deals before you open the escrow. Look carefully at "preliminary arrangements," "deposit receipts," or "escrow instructions," for such papers may be binding. As a rule, one or more of them will be your basic contract.

(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 fact may change the application of the law.)

Visitors Noted At Smith Home

TIMBER RT.—Sunday visitors of the George Smith family were Mr. and Mrs. Les Galloway and family of Clatskanie, Mr. and Mrs. Lester Teeling of Portland, Mr. and Mrs. Reggie Bruce and Mr. and Mrs. Tom Tomlin of Vernonia, Mr. and Mrs. Wilbur Thacker and Mrs. Wm. Falconer. Mrs. Nellie Thacker is helping out at her daughter's for a few days to assist with care of her new granddaughter, Suzanne Gail.

Mrs. Hazel Hascall and James visited Mrs. Dick Ekhoft Saturday evening.

Hazel Hascall and Mae Wienecke called on Mrs. George Smith and Mrs. Nell Thacker Monday evening. They also stopped to see Mr. and Mrs. Bruce Watson and Mrs. Mamie Sloan.

Mr. and Mrs. Ray Thacker and Kenney from Forest Grove visited his sister, Mrs. George Smith and family and his mother, Mrs. Nellie Thacker Monday evening.

Sharlene Gibson is sick this week and having to have doctor's attention.

Listen to some folks' chronic complaining, convinces us there's no beef shortage.



By Woodrow Moe

QUESTION: I am 68 years old and have been receiving social security for several years. Because of an injury I had to quit my part-time job. Can I receive disability benefits?

ANSWER: No. Disability insurance benefits are not paid after 65.

QUESTION: Can I use any doctor I want under the supplementary medical insurance program, or am I restricted to doctors selected by the government?

ANSWER: There are no restrictions in your choice of doctors under the program. You may use your present doctor or any other qualified physician.

QUESTION: If I take widow's benefits at 60, will benefits on my own account at age 65 be affected?

ANSWER: Yes. Ordinarily your own benefit at 65 would not be reduced. If you had previously received reduced widow's benefits, the benefit on your own account will be reduced to take account of the benefits you receive as a widow.

QUESTION: What change has been made in the social security disability program by the Social Security Amendments of 1965?

ANSWER: Under the old law disability benefits could be paid only to people whose impairment was permanent—expected to last for a long and indefinite time or to result in death. Under the new law, benefits can be paid to a person whose impairment has lasted or is expected to last 12 calendar months.

QUESTION: My son's social security benefits stopped when he reached 18 in November 1964. He graduated from high school in May and started to college in September. Can his benefits be started again?

ANSWER: Yes. However, you need to file a new application. Since your son was attending a fulltime school from January through May, 1965, his payments can be started effective with the month this part of the law became effective.

QUESTION: I applied for retirement benefits the year before last when I reached 65. I was told I didn't have enough work credits. Can I qualify now?

ANSWER: No. Since you reached retirement age in 1963, you needed credit for three years of work to be insured. Under the new law, you still need the same amount. The number of work credits needed was reduced only for those workers who reached retirement age prior to 1957.

QUESTION: I remarried and my present husband is not getting social security benefits. Can I draw on my first husband's account? We were married over 20 years and he should be getting retirement benefits.

ANSWER: No. You must be unmarried to qualify as a divorced wife.

QUESTION: If I take reduced widow's benefits at age 60, will it be increased to the full rate when I reach 62?

ANSWER: No. The amount of your benefit will remain the same, unless you did not receive benefits for all months before you are 62. In this case, your benefits will be adjusted at 62 to take these months into account.

Draft Board Calls Twelve

Inducted from Columbia county on December 2 to begin their two-year service in the U. S. Army from this area were the following registrants of local board No. 2.

From Scappoose, Norman A. Hoard, Donald W. Hornback and Phillip Bighaus; from Clatskanie, Thomas E. Eilertsen and from the St. Helens area, Robert M. Nichols, Delbert A. Mattson, John A. Brasher, Robert L. Tice, Ernest E. Zimbrick, John D. Howard, Bill A. Lehto and Arlo D. Unverzagt.

These registrants will be taking their basic training at Fort Ord, California.

A miser is tough to live with, but he makes an awfully good ancestor.

Character is the true mirror of life—reputation is merely the reflection from it.

SHOP AT HOME AND SAVE!

Emergency Hunt Rules Released

Oregon hunters who wish to be eligible for emergency big game hunts which may be scheduled in 1966 have until January 15 to submit applications.

Dave Luman, chief of big game said hunters wishing to sign up should submit their applications by postcard, listing name, address, telephone number, and the county applied for. Applications must be sent to the game commission's Portland headquarters, 1634 S. W. Alder.

Emergency hunts are established to control crop damage which may occur at any time of the year. Since it is impossible to predict in advance where and when crop damage may occur, county listings of applicants must be established at the first of each year.

Any resident 18 years of age or older may apply. A hunting license and tag are not needed in order to apply, but will be necessary if a hunt is called. Hunters are reminded that if a season is authorized, they will be called to participate on short notice.

Luman advised hunters that the chance to participate in an emergency hunt is small, but to have that chance if it does arise, the hunter must have his name on the county roster. Since 1957 when emergency seasons were authorized by the Oregon legislature, only a few such hunts have been held.

Legal Actions

November 23 to December 1

Marriage License Applications;

Mahala Kay Wood and Daniel Lloyd Roberts, both of St. Helens
Connie Joan Van Ortwick and Robert Andrew Deahl, both of St. Helens

Gwendolyn Lee Rich and Roger James Kusch, both of Aloha, Oregon

Divorces;

NONE

Complaints;

16463 — Kallio, Paula Sue vs. Reino Albert

16464 — In the Matter of Crown Zellerbach Corporation to become a Forest Road Contractor (Scappoose-Pittsburgh)

16465 — Gish, Bethel vs. Elvin LeRoy

16466 — Velma Lee Sharp vs. Roland James Corbello

16467 — Frances Gunn Harbison vs. Paul Brasmer

16468 — W. L. Snider vs. State Compensation Department, Successor to State Industrial Accident Commission

16469 — Credit Bureau of Columbia County vs. Samuel R. Shadle

Probate;

3736 — Estate of Eda Quam, deceased

3737 — Estate of William B. Graybill, deceased

3738 — Estate of Mary Margaret Gaffney, deceased

3739 — Guardianship of Sam Kethum, a minor

Watsons Visit In California

BIRKENFELD—Mr. and Mrs. Jim Watson went to Eureka, California to be with her folks, Mr. and Mrs. Joe Worthington over Thanksgiving. Also there were Mrs. Watson's brother and wife, Mr. and Mrs. James Worthington. The Watsons viewed some of the 1964 flood area. Much work is still being done on roads and bridges. On the way home, they visited her aunt, Mabel Preston, at Crescent City, and the aunt's daughter and husband, Mr. and Mrs. Vern Andrews at Gasquet, California. They also stopped to visit their daughter and husband, Mr. and Mrs. William Kramer at Medford for two days. They were gone about 10 days.

Mr. and Mrs. Jim Barlow from Beaverton stayed with his folks, Mr. and Mrs. Lee Barlow, over this past week end. Sunday, Mr. and Mrs. Darryl Barlow and small daughter visited his folks and the family group enjoyed Sunday dinner.

Mr. and Mrs. Fred Larson and family, Mr. and Mrs. Francis Larson, Mr. and Mrs. Gene Larson, Al Berg and Nick Berg, accompanied by Raymond Kyser and Dave Wright of Mist, went to the Vernonia - Sherwood basketball game in Sherwood Saturday evening. Dave Larson plays on the varsity team and Erick Berg on the JV's. Mrs. Gene Larson, Mrs. Fred Larson and Mrs. Francis Larson were in Portland recently doing some Christmas shopping.

Mrs. Bob DuPuis was in Portland recently on business. She also went Christmas shopping with a sister-in-law, Mrs. Evelyn Provost of Portland.

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Vernonia Eagle

THURSDAY, DEC. 9, 1965

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