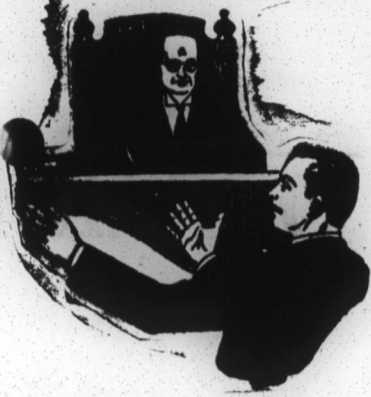


## This is the Law



BY THOMAS F. ADAMS, JR.

(For North Carolina Bar Association)

### Title Examination

How often you have heard an expression such as, "I bought my property (real estate) at a sale ordered by the court, so I know my title is good." Thousands of dollars are spent annually for the purchase of property held at sales to collect taxes, settle estates, and the like, without examination of titles because of the mistaken belief that the courts assume a responsibility for the condition of the title.

Any title attorney will tell you that, as a class, titles which have been through court proceedings contain more defects than any others. Generally, the court has no duty other than to pass on the issues submitted to it. The condition of the title to property to be sold is not usually one of the issues. It is up to the buyer to satisfy himself as to the condition

## BANKERS' CONVENTION SPEAKERS



When the North Carolina Bankers Association holds its 58th annual convention on May 9-11 at Pinehurst the three men pictured above will head the list of speakers. Governor Umstead, center, will address the convention on May 11. Isaac B. Grainger, left, executive vice president of the Chemical Bank and Trust Company of New York, will speak on May 10, along with Louis V. Sutton, right, president of Carolina Power and Light Company. The convention will be held at the Carolina at Pinehurst.

of the title. To take a man's land from him and sell it is a very serious matter. Yet, this can be done to collect the taxes due on it. In doing so, however, the county or municipality must follow closely the procedure required by the law. If any detail is overlooked, a sale pursuant to the foreclosure may later be set aside, thereby causing the buyer to give up the land.

### Must Notify Owner

For example, the law requires that the owners of the property be notified of such foreclosure by a summons which must be personally served if the owners can be found by diligent search within the state. Often this cannot be done because the owner has abandoned the property and moved to another community, and his residence is unknown to county officials. When the property becomes

more valuable at a later date, the purchaser finds it is almost impossible to avoid having the property taken from him by the former owner who can show that if county officials had made a diligent search, they could have personally served a summons on such former owner.

Often the executor of an estate finds it necessary to sell the real estate for the purpose of obtaining funds to pay the debts of the deceased. In doing so, the executor must remember that the real estate belongs to the heirs of the deceased and not to the estate itself, or to the executor. It is merely subject to the call of the executor, who may sell it to pay debts if the personal property of the deceased is insufficient for this purpose. In making such sale, however, the executor must give to each heir proper notice that the sale will be made, must prove the insufficiency of the personal property of the deceased to pay the deceased's debts, and must otherwise comply with the requirements of the law authorizing such sale. A failure to do any of these things may create a defective title to the property sold. Correcting such defects is difficult and often very expensive if they are not discovered until after the estate is closed.

### No Warranty Deed

In addition, the purchaser of property which is sold under order of court usually gets a deed without warranty, so if the title is found to be defective, the owner has no one to whom he can turn and demand payment of his damages.

Every attorney has seen dozens of clients invest savings in property having defective titles such as outlined above. Your attorney would much rather charge you a small fee for examining your title and protecting your investment than a large fee for trying to clear a cloudy title. More about title search next week.

I love thee, as the good love heaven.  
—Longfellow.

## Egg Termed Nature's Own Nutrient Capsule

"The egg is nature's own nutrient capsule in the most concentrated form," according to Henry W. Garren, assistant research professor of poultry science, N. C. State College.

Garren, hired under North Carolina's Nickels for Know-How program through which farmers help foot the bill of agricultural research by paying a few pennies extra when they buy fertilizer, says that in addition to vitamins A, D, G, B1 and B12 and others, the egg is an excellent source of protein, calcium, phosphorus and iron.

"The vitamins alone contained in these nutrients in the laying mashes

one egg are worth more in human nutrition than the cost of a dozen eggs. Since all vitamins and other nutrients have not been isolated and identified, the egg very probably contains more unidentified factors essential to our nutrition."

And for those on diets, the egg serves another purpose, according to Garren. "Since most of us consume more calories than we need, another advantage in eating eggs is their low calorie content. An egg contains only about 50 calories."

Eggs produced by hens fed a commercial mash are especially nutritious, says Garren. A great deal is known about the nutrient requirements of the chicken. Feed manufacturers pack

they produce. The hens which are fed these diets high in vitamins, minerals, and protein are able to deposit larger quantities of these nutrients in their eggs. The one who benefits by the process is the consumer.

"Eggs are a good food for human beings of all ages," explains Garren. "Actually it is difficult to believe that an egg can be so good for us and yet taste so good."

Even a mild mistake must be seen as a mistake, in order to be corrected; how much more, then, should one's sins be seen and repented of, before they can be reduced to their native nothingness!

—Mary Baker Eddy.

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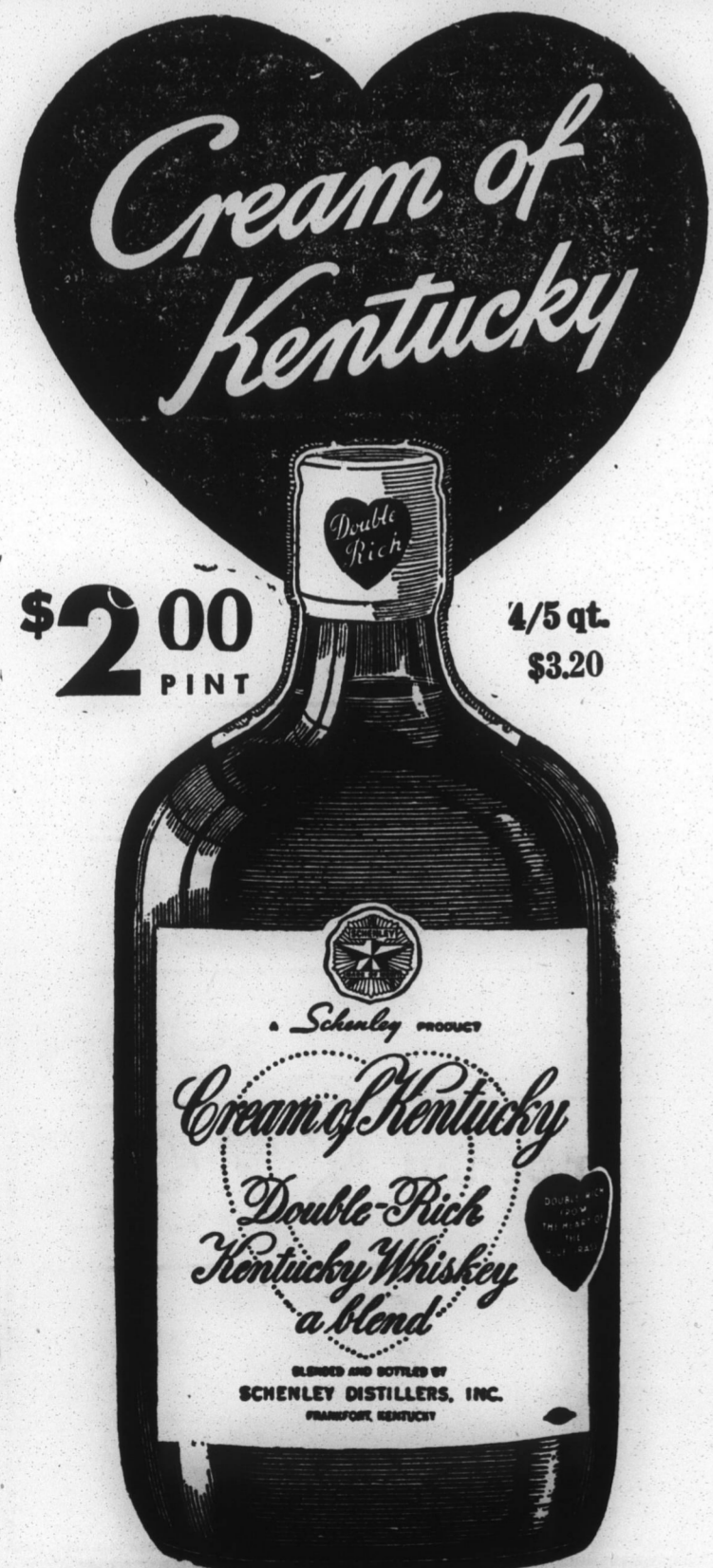
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