

REAL ESTATE TIPS

Property Trades Should Include Title Policies

By FRED L. FREDERICKS
Realtor

Quite often I am asked, what is a Title Policy? Why pay for it—buyer or seller? And, is it really necessary to have insurance if I am going to buy or sell my home?

A standard policy of title insurance insures a buyer he will receive good and marketable title to the property he is purchasing. It insures the buyer against any defects of title he may not be aware of. It includes protection against such defects as forged instruments in the chain of title, acts of minors and incompetents, whose disability is undisclosed; instruments void because made by an attorney-in-fact acting under powers already terminated by the death—also undisclosed to the principal; and undisclosed rights of a husband

and wife, when recorded instruments contain false recitals that the person in question is unmarried.

THE STANDARD policy of title insurance does not protect against anything which a normal physical inspection of the property would disclose. However, an additional coverage can be obtained, called an ALTA policy, which is required by the majority of leading institutions. This particular extended coverage does require a physical inspection of the property, however, not a survey in this policy, insurance is given that the lender has a valid and enforceable lien, subject only to the items as shown in the standard policy of title insurance, and in addition, the policy expressly includes priority insurance to cover mechanic liens, assessments for street improvements, and possible encroachments of adjoining properties.

Policies of Title Insurance are now almost universally used in California, largely in the standardized forms prepared by the California Title Association. Today it is the general practice in California for buyers, sellers and lenders, as well as attorneys and real estate brokers, who serve them, to rely on title insurance companies for title information, title reports, and their policies of insurance.

The cost of a title policy is predicated on the amount of the sales price of the property. The higher the liability, the higher the insurance premium. On the average residential sale the title policy premium would cost approximately \$115 and the ALTA policy approximately \$30.

It is customary in Southern California for the seller to pay for the standard title policy and the buyer to pay for the ALTA policy, if the lender requires one.

There are many different title coverages that may be given by the title company; however, the two that we have mentioned are the main policies, which buyers and sellers are concerned.

The rule to remember when buying real estate is always demand insurance on the title of your new home.

For the small fee involved, in comparison to the investment made, the odds are in your favor against unpleasant experience.

When buying or selling real estate see your local realtor for his advice and experience.

Newest High School Aimed at Dropouts

Torrance's answer to the dropout problem was discussed by the district's newest principal last week at a meeting of the Educational Council of Torrance.

"Why Continuation Education?" was the topic of a talk by Howard Shoen, principal of Torrance Continuation High School.

Continuation classes for students who are unable to adjust to regular high school were begun in Torrance Feb. 21, Shoen explained, in conformance with state law, to help dropouts in their per-

sonal, social, educational, and vocational adjustment.

ALTHOUGH ONLY 48 students attended the special classes at Torrance High and West High on opening day, enrollment is now up to 100, according to the continuation principal.

Classes meet from 2 to 5 p.m. daily. Fifteen teachers teach continuation classes after they've completed their teaching day with their regular high school students. Continuation students each take three courses per day. Courses include English, so-

cial science, mathematics, science and general art.

Enrollees in continuation school must be between 16 and 18 years of age. Each student is assigned his work on an individual contract basis. When he completes the work at a particular grade level, he goes on to the next level, Shoen stated.

ALTHOUGH THE program is less than two months old, attendance to date has been good, he said. About 73.33 per cent of the ex-dropouts are going to class, he pointed out.

Despite the fact that ideally it would be advantageous to have a continuation school on its own campus at a more favorable time of day, Shoen commented, reaction to the program has been favorable. Students, parents, and teachers feel that they are making headway.

What is the dropout rate at the school for dropouts? "Only 15 students have withdrawn from the program," Shoen stated. "And they were all between 17½ and 18 years of age."

Teachers Get Practice Here

Seven student teachers from California State College at Long Beach have been assigned to Torrance schools for the final quarter of the school year.

Studying under Torrance teachers in elementary school classrooms will be: Mary Bhuta and Julianne Libbea at Madrona School; Mary Ann Brigham and Gilbert Walberg at Flavian School, and Elmyra Murray, Shirley Powell and Nancy Wilson at Anza School.



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Graduation Plans Set In Schools

Diplomas will be handed out to approximately 2,500 Torrance elementary school students Thursday, June 16, by 25 members and past members of the board of education and district staff.

Ceremonies will take place as follows: Crenshaw, 5:30 p.m.; Edison, Fern-Greenwood and Perry, 6 p.m.; Arlington, Carr, Casimir, Jefferson, Lincoln, Newton, Parkway, Victor and Wood, 6:30 p.m.; Adams, Anza, Arnold, Calle Mayor, Madrona, Riviera, and Waltheria, 7:00 p.m.; Towers, 7:15 p.m.; Hamilton, Hickory, Hillside, Magruder, Meadow Park, Steele, Torrance Elementary, and Yukon, 7:30 p.m.; and Flavian, Seaside, Sepulveda, and Madison, 8 p.m.

Presenting diplomas will be: William Hanson, Bert M. Lynn, Dr. Kurt Shery, Mrs. Kenneth Watts, and Dr. Donald E. Wilson, school board members; Dr. J. H. Hull, superintendent; Dr. Louis Kaplan, Dr. Robert Morton, Dr. Albert Posner, and Frank Mattox, assistant superintendents; S. E. Waldrip, former assistant superintendent; Mrs. Gertrude Aldershof, curriculum consultant; and Phillip Magruder, retired industrialist.

Past board members who will hand out diplomas include: Mrs. Evelyn Carr, Darwin Parrish, Dr. Howard Wood, William H. Tolson, Rollin Smith, Judge John Shidder, Albert Charles, Robert H. Ellis, Dr. Joseph Bay, Carlton A. Mewborn, Mrs. Grace Wright, and William C. Boswell, Jr.

Overcoming Sin Subject For Sunday

The spiritual basis for overcoming sin will be taken up at Christian Science church services this Sunday.

"Behold, what manner of love the Father hath bestowed upon us, that we should be called the sons of God: . . . Whosoever abideth in him sinneth not." These verses from 1 John will be included among the opening readings in the Bible Lesson on "Everlasting Punishment."

Related passages from "Science and Health with Key to the Scriptures" by Mary Baker Eddy will be read, including these lines: "What Jimmy Steidley and Mark of fervent desire for growth in grace, expressed in patience, meekness, love, and good deeds . . . To hold yourself superior to sin, because God made you superior to it and governs man, is true wisdom."

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