

TRY A CLASSIFIED AD

# BEAT THE EQUIPMENT SHORTAGE!

Farm equipment is in short supply. Deliveries are slow. Act now to be sure you'll be ready for the coming season

We suggest that you do two things

- 1 Order your new equipment now We'll do our best to serve your needs
- 2 Make arrangements early to have your present equipment put in shape and checked-out. That will give us a chance to order any replacement parts not in stock.

**C. E. WILEY & SON, INC.**

101 S. Lime St., Quarryville  
786-2895

YOUR AUTHORIZED NEW HOLLAND DEALER

## Land Title Insurance: Do You Need It?

Since buying a home is probably the largest single purchase the average person will make in a lifetime, he should take steps to protect his financial investment.

Although the buyer can purchase various forms of risk insurance to protect his property against loss from a possible future hazard, such as fire, it is equally important — perhaps even more so — to protect his investment against possible dangers from the past to his ownership. That is the role of land title insurance.

Yet basic as this type of protection is, and modest as it is in cost, land title insurance is still one of the least understood forms of protection available to homeowners.

Here are some questions and answers provided by a land title association:

1. What is "title"?  
"Title" is the legal right to possess property and the evidence of that ownership. In other words, it's the proof of home ownership.

2. Why then do you refer to "land title"?

Because property rights really reside in the land. The home is an improvement on the land. Buildings can be torn down or expanded, but the land is permanent and immovable. Owners may die and new owners succeed

them, but the land goes on forever. Because of the permanency of land, a large body of law has built up around the rights that reside in the land, any one of which could affect your ownership or title.

3. What are some of these rights?

Three simple examples will illustrate some of these rights.

One is the mortgage encumbrance. That simply means that so long as part of the mortgage is unpaid, the holder of that mortgage has a right to exercise certain legal actions against the property to collect the balance due.

Another example is the tax lien, which is a claim against the property by the local municipality for unpaid taxes.

Or there is the easement, which is another way of saying that others have a right to use a portion of your property. The most common example would be a sidewalk for the use of pedestrians.

These are simple illustrations of rights that may reside in the land. There are many others which can only be uncovered by a title search.

4. What is a title search?

A title search is an in-depth examination of all of the pertinent public records relating to the ownership and use of the property up to the present time.

5. What is a title defect?

A title defect is anything in the entire history of ownership that could adversely affect the owner's right to enjoy the use of his property or which might cause him to lose all or a portion of his property.

6. If the title company searches the records and finds nothing on the records to mar my ownership rights, why do I need title insurance?

Because there are many things which won't necessarily show on the records — any one of which could affect your ownership rights. Sometimes, because of human error, there's a mistake on the official records, a claim against the property that's been incorrectly filed. Records won't show fraud or forgery which could come to light after you've bought your property. Sometimes it's an unknown heir who comes forward in later years to claim his share of an estate that has passed into other hands. These are examples of what title companies refer to as hidden risks or hidden dangers.

7. The contract I signed makes the sale subject to title to the property being good. Doesn't that protect me?

Only partly. The seller presumes the title is good. There may be a hidden defect in the title of a previous owner that could come to light after you buy the property, and as we indicated, there is no way to detect a hidden defect.

8. If such a defect came to light afterward, couldn't I take action against the seller or the real estate broker or my attorney?

Perhaps, providing you could find the seller or providing that he was still alive. But your chances of winning a suit over a hidden defect that no one could

reasonably expect to be aware of would be slight. Then, too, there's the matter of their ability to pay for your loss, and even if you won, your attorney's fees and expenses would be a loss to you.

Title insurance not only protects you against a loss paid for a valid claim against your property, it also pays for the legal expenses necessary to defend your ownership rights.

9. Isn't a deed proof of ownership, especially if it was recorded in the public records?

No. The deed is only evidence that you have purchased and received whatever interest the grantor (or previous owner) of the deed had in the property. But suppose the deed he had received was forged. Then he had no legal rights in the property and couldn't pass any on to you.

## PETTER QUALITY DIESELS



1 1/2 TO 45 H.P.  
CONTINUOUS RATING

WITH PETERS EXCLUSIVE WARRANTY YOUR SATISFACTION IS GUARANTEED!

## GEHMAN BROS.

East Earl RD1, Pa. 17519 Ph. 215-445-6272

## YOUR NO. 1 STOP FOR LIQUID MANURE EQUIPMENT



### Husky

Trailer Mounted Pumps  
8-10-12 Ft.  
3 point Hitch Mounted Pumps  
Tanks - 1250 gal.  
1875 gal. Tandem  
2500 gal. Tandem  
Plow Down Attachments Available

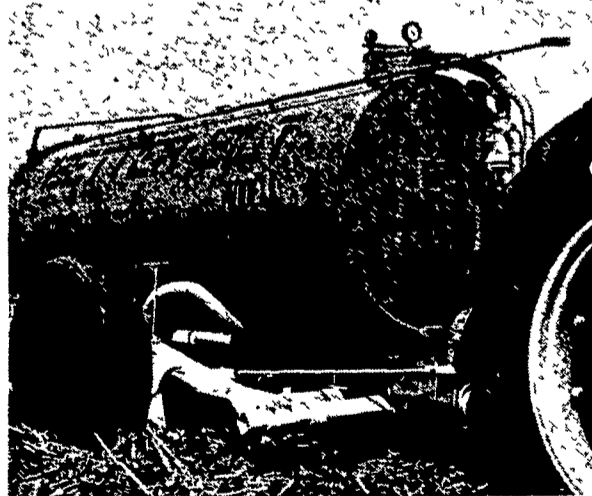
### "BETTERBILT"

#### VACUUM SPREADERS

Model 800 gal.; 1100 gal.; 1500 gal.;  
2100 gal.; 3100 gal.

With Plow Down Attachments Available

### "BETTER-BILT"



## USED LIQUID TANK SPREADERS

- 1-Model 1400 Gal. Badger Tank Spreader
- 1-Model 1400 Int. Tank Spreader
- 1-Model 1500 Clay Vacuum Spreader (Like New)



## SHENK'S FARM SERVICE

RD4 Lititz, Pa. Ph. 626-4355

## TROJAN POWER HYBRIDS

... hybrids from TROJAN, with yield potential to help you to higher corn profits. Power hybrids with ripe ears on green stalks. Quality hybrids you can count on to perform in YOUR fields.

### CONTACT YOUR TROJAN DEALER

JOHN W. ADAMS  
Route 1  
New Bloomfield, Pa 17068  
Phone 717-582-2348

AMOS K. BLANK  
Route 1  
Honey Brook, Pa 19344  
Phone 215-273-3182

CLIFFORD W. HOLLOWAY, JR.  
RD 1  
Peach Bottom, Pa 17563  
Phone 717-548-2640

AMOS H. HURST  
Route 1, East Earl, Pa 17519  
Phone 215-445-6551

VERNON KEEFER  
Route 1  
Millersburg, Pa 17061  
Phone 717 692-4334

PAUL E. KELLER  
Route 1  
Shoemakersville, Pa 19555  
Phone 215 926 2938

MARK G. LANDIS  
Route 1 Box 147  
Annville, Pa 17003  
Phone 717-867-7291

IRWIN W. MARTIN  
1648 W Main St  
Ephrata, Pa 17522  
Phone 717-733-7434

CLARENCE R. NEFF & SON  
Route 1  
Ronks, Pa 17572  
Phone 687 6406

LEVI N. OBERHOLTZER  
Route 1  
Richland, Pa 17087  
Phone 717-933-8336

MARLIN L. PAUL & SON  
RD Klingersstown, Pa  
Phone 717 425-3480

ROY B. STONER & SON  
Route 2  
Lititz, Pa 17543  
Phone 717-626-8473

IVAN R. YOST  
Route 1  
Christiana, Pa 17509  
Phone 215 593 5326

IRVIN N. ZIMMERMAN  
Route 2  
Fleetwood, Pa 19522  
Phone 215 944 9124

Eugene G. Hoover  
Sales Supervisor  
RD3, Lititz  
Phone 717-569-0756

Trojan Seed Co.

