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title undetected.

Some of these may arise from fraud, forgery, conveyances by minors or persons of unsound mind, demands of missing heirs, dower claims, rights of divorced persons, deeds by defective corporations, errors in registration and copying, and survey mistakes.

For example, you may take title to property on the basis of a deed that says the seller is unmarried. But if he turns out to be married, you may find that his wife has a one third interest in your property under her dower right.

When defects arise that are not your lawyer's fault and for which you cannot proceed against him on the grounds that he was negligent (for example, he can hardly be expected to detect fraud), title insurance can bail you out.

Even in those provinces with the Torrens, or Land Titles, system of property registration wherein the province virtually guarantees good title, private title insurance is still written. This is because there are exceptions in the majority of land title acts which can leave the owner with no compensation in the event of certain title defects.

And it can be a costly and complicated process to attempt to recover from the master of titles in case of a dispute involving the title. If there is a title insurance policy, the insurer does all this.

If your title is challenged, the insurance company, in accordance with the terms of the policy, defends the challenge in court and meets the expenses. If the court action results in a judgment against you, the insurer pays.

One way in which title insurance can be, particularly helpful is when you are in the process of selling your property and a title defect is uncovered just before the closing date.

You may need the money from the sale to buy another property on which you have made a commitment. In such a case, you can assign your interest in the property to the title insurance company and the insurer will buy you out, enabling you to proceed with your purchase.

Title insurance is available in all provinces through **Lawyers Title Insurance Corp.**, a major U.S. firm with offices in Toronto, Montreal and Edmonton. Anyone with an interest in real estate — owners, mortgagees and leaseholders — may apply for insurance.

A single premium is paid when the policy is issued and provides coverage for as long as the insured maintains his interest in the property.

Policies are written in the amount of market value of the property. Rates are \$3.50 per \$1,000 of insurance for the first \$50,000 of value, and decline as the value goes up. Minimum premium is \$25.

ments along the floor on the chart.

Cutouts you'll be making for large openings (doorways, windows) can often be used to panel over and under windows, for instance, or at stairways. You can estimate this by measuring carefully and by planning to position a panel exactly at the edge of the opening.

As a double-check, show the room sketch to your dealer. He'll always be glad to help.

We'll concern ourselves with decorating an existing room, since this is the most usual project. If you're working on new construction, the problems are fewer. No old moldings to consider, for one thing. And a chance to construct closets and built-ins that are easy to panel around, for another. In paneling a new room, you're building out from straight, true walls. In redecorating, particularly in an older home, you'll have the fun of innovating.

For at least a couple of days, let air get to all panel faces and backs. Stack the panels, separated by full lengths of furring, in the room you're going to decorate to allow panels to assimilate room temperature and humidity. (Fig. 1).

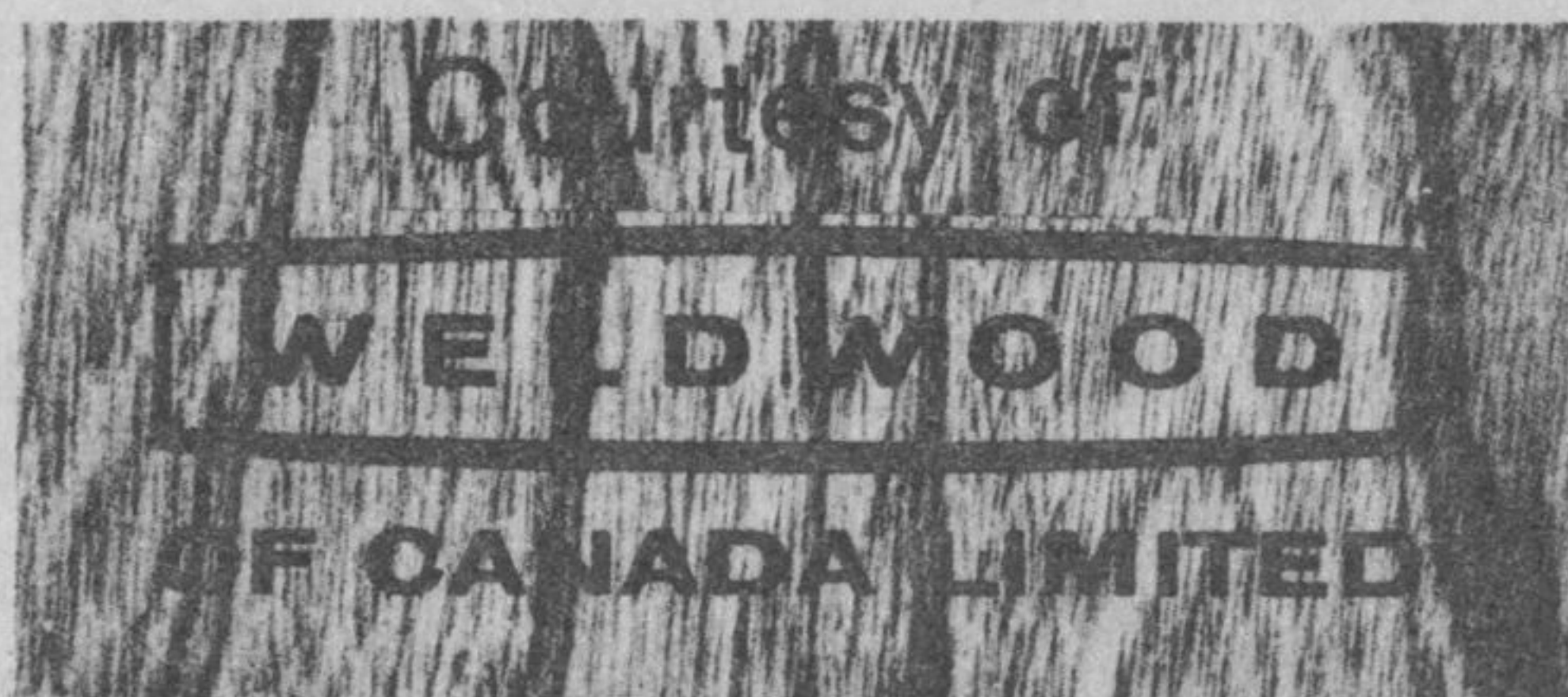
While it's true that Weldwood Prefinished Panels are selected at the mill for compatibility of coloring and graining, you'll want to arrange them for a sequence that will be most pleasing to you. Line them against the walls in their approximate positions. Number the panel backs with crayon, in the order you want them installed. (Fig. 2).

New construction. Paneling can be installed directly to smooth studs without furring. Use a wood plane to smooth the projections or shim out low spots if studs aren't perfectly straight. (Building paper, plastic sheeting, or other vapor barrier installed against studs will protect paneling from moisture and provide the insulating benefits or dead-air space.)

Existing walls: plaster and dry walls - typical room construction. Walls are usually constructed of 2 x 4 studs (verticals) with plates (horizontal) at floor and ceiling. Studs are set every 16" (16" on centres) and at doors and windows. Very often you'll find double construction (two 2 x 4's) at doorways and windows. To locate each stud, tap finished wall with a hammer. At a stud the sound will be

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How to install paneling



How many panels?

As we mentioned, each panel (when used vertically) covers four feet along the floor. Simply add up the lengths of the walls, and divide by 4. For instance, for a 16' x 20' room, we'll add 16' + 16' + 20' + 20' to get 72'. Divided by 4, we need 18 panels. Or, even simpler, count off four-foot seg-

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