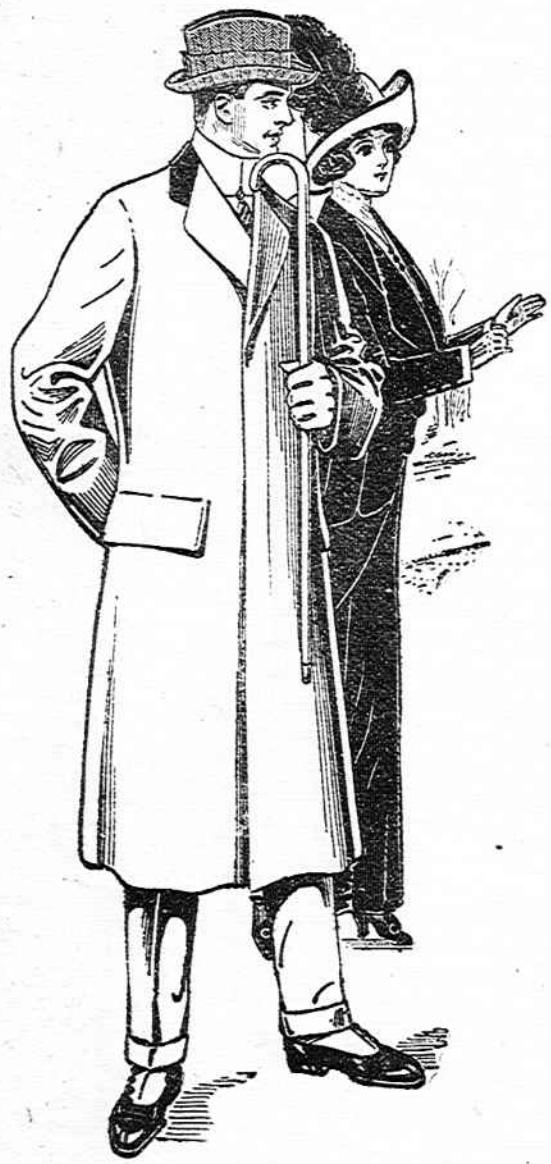


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The day is past when only the well-to-do Man can dress well.

Correct Style and Good Tailoring are the all important features of our Good Clothes. Whether you choose to pay us

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for a Suit or Overcoat, you'll get perfect-fitting, stylish, well made garments. Won't you step in just for a "peep" at the new Fall Wearables?



THE D. J. CHANDLER CLOTHING COMPANY, SUMTER, S. C.

The Manning Times.

LOUIS APPELT, Editor.

MANNING, S. C., SEPT. 17, 1913.

PUBLISHED EVERY WEDNESDAY

The swiping of \$71,000 from the Southern express company on the Atlantic Coast Line between New York and Savannah has brought out a large contingent of secret service men to hunt down the thief, but so far there has been no arrests made. The fellow that made the haul evidently knew all about the movements of the banks that sent out this wealth, and if he was shrewd enough to capture it in transit, no doubt he is shrewd enough to get away with it.

The Columbia Record of last Friday in large headlines announced that it had arranged with Senator John L. McLaurin for a series of articles relating to the Standard Oil Company with which his name was connected several years ago; these articles will show that whatever connection McLaurin had with this company had nothing to do with his position as Senator or with any other public position. The articles will be interesting as Mr McLaurin is a good writer.

The next District Attorney for this State to succeed Ernest Cochran, will either be Hon. J. W. Thurmond of Edgefield, or Hon. Frank H. Weston of Columbia. Both Senators have agreed to submit these names to the President, and which one gets the plum will satisfy both. At one time it was thought the filling of this office would create a schism between the senators, but they have acted wisely by making their recommendation and leaving it to the appointing power to determine.

President Wilson's insistence upon the congress to enact tariff and currency legislation at this session is now coming in for a large share of favorable comment from all over the country, at first many who are now approving of his policy were doubtful and fearful lest the interference with the business methods would bring on embarrassing conditions, but everything has gone on smoothly, and it is now thought the plans have been so well thought out everything will fit in perfectly and there will be no hitch in the business of the country.

Commissioner Watson and the authorities of the State Fair association have sent an invitation to President Woodrow Wilson to stop over in Columbia on his return from Mobile to attend the State Fair, if the President accepts the invitation he will have in his party Secretaries Bryan, Daniels, Houston and other notables, and we have no doubt that the people all over the State will be there to greet him. To have President Wilson to deliver an address at the Fair will be a great drawing card, and it will be an event the masses will take advantage of.

The commission form of government is becoming quite the thing in this State, several of the smaller cities are about to try it. Orangeburg has just taken it up and Spartanburg will soon have it. Wherever the system has been tried it is giving such satisfaction, that many are thinking if it will work successfully in a municipal government it ought to work as well in a State government. The matter of commission form of government is now being agitated in some of the western states. If South Carolina was under the commission form, it would not be very long before the commissioners would feel like the umpire at an amateur game of base ball.

Just when the Mexican situation will be settled cannot be ascertained by the reports from Washington, because one day it is made to appear that everything is about ready for settlement by the retirement of President Huerta, and the next day the news comes just to the contrary. It would not surprise us in the least for the United States to intervene with arms before matters in that disturbed country will come to a settlement, and peace restored. The policy of the American government is against intervention, but with American interests in jeopardy and the constant reports of outrages being committed, something will have to be done to restore quiet across the southern border.

The cartoonists are having a jolly time with Secretary Bryan at this time, because the Maine election did not turn out Democratic, they are picturing the Comimoner as the man who did it, but they are counting without their host. Bryan went into Maine to help out the Democratic ticket and lost by a narrow margin, however when it is considered the district where the election was held is usually strong Republican, we think he did mighty well to cut down the normal Republican vote. In the

last election the district went Democratic, because the Republicans were divided, true, the Progressives had a ticket in the field in this election but the returns show that party as having cut but a small figure, and they also show that the Republicans when it came to elect a Democratic successor, got together and sent a Republican, who will be harmless against a strong Democratic majority in the lower house of congress.

ENEMIES SCORN JUSTICE.

When Governor Sulzer said that "this is a trial, not a political fight" he spoke the truth. He is to be tried before the senate upon certain charges of violating the law, and if he is convicted he will be discharged from office, and will not be permitted to hold office again. The governor says that he has said hard things about some of the senators, and they have said hard things about him, but he believes they are honest enough to rise above personal feeling, and act justly. We hope Governor Sulzer's estimate of the New York Senators is correct and that they will regard the part they will have to take in this trial more seriously than any political advantage they may secure by the conviction of the man who stands impeached before them, but in this day of greed and grasping, advantage regardless of consequences in the order of the day, and if Governor Sulzer relies upon the fairness and honesty of his political enemies to do him justice, we fear he is depending upon a weak prop.

NEVER-ENDING ELECTIONS.

Rev. J. L. Harley superintendent of the anti-saloon league is not in accord with the Rev. N. N. Burton who suggested the formation of a Prohibition party, but instead, he favors the calling of a convention next month to launch a campaign to have the legislature call a special election next spring to provide for the submission of the liquor question to the voters of the State. If Mr Harley's ideas prevail, it would force upon the people a double political turmoil next year, the people complain now of the frequency of elections, and to have the liquor matter presented in the spring, and later another election to select officers, would be giving us elections afoze.

Instead of having a special election on this question it seems to us, if it is the desire to get the sentiment of the people, have the question submitted at the regular primary in which all of the white voters participate, then

the result would be satisfactory, but as long as it is placed in a special election where only about one-third of the voters interest themselves, it will be a constant source of irritation, and a constant demand will be made for its submission. The elections held this year has demonstrated the futility of securing a fair expression at the special elections; the people are not going to turn out in sufficient numbers to get the full sentiment, and until there has been a positive expression the question will not do down.

THE GOVERNMENT MONEY NOT HELPING.

The much written about government loan of money to aid the farmers to move their crops does not seem to have materialized. We have seen no signs of any of this money reaching the farmers of this State, and what is more, if there was any purpose to help South Carolina farmers, the secretary of the treasury has not placed the money where it will accomplish the purpose. The government money was promised to the national banks in the mill centers, but not a dollar of it has been promised to the banks in the cotton centers. The time the farmer needs money to move his crop has passed, this aid is needed when he first begins to pick his cotton, after he has managed to get some of his picking started, he does not need to borrow for the rest. Hon. E. W. Dabbs, President of the Farmers Union has not favored the plan of the secretary of the treasury for the distribution of the government funds, and he is right, if it is the purpose of the government to help the farmers; as it is, not a dollar of this money is brought where the farmer can get his hands on it with advantage, the money is loaned to the banks in Charleston, Columbia, Spartanburg, Greenville and Anderson, but if any of the smaller banks want this money they can get it at 5 percent interest, a rate in excess of what they can get money from their regular correspondents. There is nothing in the whole scheme which is of advantage to the farmer that we can see. Mr. Dabbs has arranged a hearing with Secretary McAdoo to see if something can be done which will benefit the farmer.

There is more catarrh in this section of the country than all other diseases put together, and until the last few years was supposed to be incurable. For a great many years doctors pronounced it a local disease, and prescribed local remedies, and by constantly failing to cure with local treatment, pronounced it incurable. Science has proven catarrh to be a constitutional disease, and therefore requires constitutional treatment. Hall's Catarrh Cure, manufactured by F. J. Cheney & Co., Toledo, Ohio, is the only cure of the system. They offer one hundred dollars for any case it fails to cure. Send for circulars and testimonials.

Address: F. J. CHENEY & CO., Toledo, O. Sold by druggists, 75c. Hall's Family Pills are the best.

THE TORRENS LAND SYSTEM

Explained in Article by Prof. George McCutchen, Department of Economics, University of South Carolina.

The system of registering title to land was introduced first in the province of South Australia by Robert R. Torrens, a member of the first colonial ministry of that province. The method of dealing with land provided for in the act which was passed by the colonial parliament in 1858 became known as the "Torrens system". Its purpose was to simplify all dealings with land so as to facilitate its transfer or its use as the basis of credit.

Against the present system of dealing with land are urged these objections: 1. Expense. The cost of the abstract of title and the opinion of counsel thereon upon every transfer of land and the costs of copying and recording the necessary paper. 2. Delay. From a week to several months may be spent in procuring an abstract on account of the necessity of examining deeds, liens, etc., of fillior gaps in the chain of title, and of negotiating as to defects found by the attorney making the examinations. 3. Insecurity. Errors often exist in the abstract and in the opinion of counsel thereon. There is a constant danger of loss to owners through claims undetectable by any investigation. 4. The vast amount of useless labor expended upon the repeated examination of deeds to determine existing claims of owners to the same chain of title upon every transaction. 5. The constantly lengthening chain of deeds to be examined increase the expense, delay and insecurity. These defects operate as a perpetual tax upon the holder of the land and make it notorious a "slow" asset. The distinctive feature of the Torrens system is that, instead of registering instruments as evidence of title, it determines and fixes the ownership of the title to land. The state, through a court of competent jurisdiction, makes a public examination of the title, and votes and certifies to an indefeasible title to an estate or interest in land. After the land is once registered all past transactions need not be further investigated, and the constant examination of the title from the crown grant down, which is necessary now every time the property is dealt with, becomes unnecessary.

HOW TITLES ARE REGISTERED. To register a title under the Torrens system a petition is made to the court by the person claiming to own the land. The court may be one of the existing courts of the state or a court specially created to determine cases of this kind. In Massachusetts, for example, a specially constituted land court, with headquarters in Boston, hears and determines Torrens cases for the state of Massachusetts. The petition to the court is accompanied by an abstract showing the condition of the title and must contain a full description of the land to be registered. The names and addresses of all persons who may be interested in the land, including adjoining owners and occupants, must be given. In each county where the system is in force the court appoints one or more examiners of title. The petition with the accompanying papers is referred by the court to this official and the actual examination of the title is made by him. After investigation, he reports to the court whether the title is good in the applicant or not, and subject, to what encumbrances, if

any. If the title appears to be good, a summary is issued to all parties appearing to have an interest in the property, and if, after proper notice, no objections are filed, the court determines if the applicant has good title and orders a certificate of title to be issued by the clerk of the court in the name of the owner. If, however, objections are filed the procedure is the same as in actions to quiet title at the present time. A certificate is issued or denied according to the facts presented.

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Witness my hand and official seal, this ... day of ... A. D. ... (Registrar's signature). Registrar of Titles, Richland County, S. C. In Massachusetts the original certificate of title contains a copy of the decree of the court and subsequent transfer certificates refer to the original. On each certificate of title is a space for columns with proper heading for memoranda of encumbrances of the land.

Document No. ... Kind. Renewing in favor of. Date of instrument. Date of registration. Signature of registrar. Discharge. Certificates are numbered consecutively and the numbers are retained as long as the boundaries remain unchanged. The original certificate of title is filed by the registrar of titles in his office and he issues to the owner a "duplicate owners certificate", which is an exact copy of the original. The issuance of this certificate completes the registration. Upon the receipt of this certificate the applicant contributes to an indemnity or insurance fund one-tenth of 1 percent, or \$1 on each \$1,000. This fee is payable only upon first registration. The fund thus created may be invested in state or federal bonds or other securities by the official who has it in charge and it is to be used to indemnify any person who sustains loss or damage by reason of mistake or defect in the registration.

SAFE AFTER FIXED PERIOD. After the expiration of a certain period, usually two years, from the date of the first registration, no person, whatever may be his claim, may question the validity of the title. In other words, any person who may have been interested but who was not notified of the application for registration may within this time forever bars it. In dealings subsequent to registration it is provided in the acts of this country that any forms of deeds, mortgages, leases or other instruments which are

sufficient under existing laws for the purpose intended may be used in dealing with registered land. The acts provide that leases for a certain number of years, usually three years or less, in Massachusetts seven or less, shall not be the subject of registration. If the owner desires to sell the lands he draws a deed conveying it in the usual form. The deed is filed by the registrar in his office, the duplicate owner's certificate is surrendered and a memorandum of a new certificate issued to the purchaser with notes or memoranda on it showing the exact state of the title.

If the property is to be mortgaged, a mortgage is executed in the usual form, is filed in the registrar office and a memorandum of it is made upon the original certificate and upon the owner's duplicate certificate in the columns provided for that purpose and another copy of the certificate plainly marked "Mortgagee's Duplicate" may be issued to the mortgagee. When the mortgage is paid, the mortgagee's duplicate is surrendered and cancelled and proper entries showing this are made upon the mortgage, upon the original and upon the owner's duplicate certificate.

All matters affecting the title must under this system be filed in the office of the registrar and be noted upon the original and duplicate certificates, both of which will thus show at any time the exact state of the title and all the liens against it. The Torrens acts provide that "all instruments, notices and papers required by this act to be filed in the office of the registrar shall be retained and kept in such office". They are retained and kept as a perpetual deposit. Deeds, mortgages and other papers affecting the title may be executed if duplicate and a copy marked "duplicate" may be kept by the person to whom each is given. Under the rules in England and Ontario instruments may be destroyed when they have become superseded by entries in the registrar or have ceased to have any effect. The details of any paper, the abstract of which is given on the certificate by the registrar, may be learned from an examination of the instrument on file in the registrar's office.

The costs of registration vary somewhat in the different states. In Massachusetts the cost to the petitioner is \$2 per each \$1,000 of the value of the land on the basis of the last assessment for taxation and about \$25 more. After original registration, a deed transaction costs \$25 and a mortgage transaction \$1.50, regardless of any assessment value. The statutory fees for registering titles in Illinois are as follows: Clerk of court on filing application ... \$ 5 00 Registrar, examination of title ... 15 00 Publication notice ... 2 00 Registrar on issue of certificate of title ... 2 00 Total ... \$24 00

If there are parties defendant upon whom summons is to be served, there will be a sheriff's fee of the usual amount for such service. Where the defendant consents to the registration, his expense may be avoided. FEES MAY BE LEVIED. In a bill proposed by a committee of the North Carolina Bar association in 1912, the fees allowed were very much less than the above and the total cost of an original registration, exclusive of fees to the sheriff's and clerks, which were to be the same as allowed in other special proceedings, would not exceed \$6.50 for a piece of property assessed at less than \$5,000. This does not include the payment of the insurance fund of one-tenth of one per cent of the value of the property. It most states the cost of registration is about the same as the minimum charge now made by attorneys for making each abstract of title. The fees for registering subsequent transfers, mortgages, etc., are from \$1 to \$3. As stated before, the Torrens system was adopted in South Australia in 1858. Torrens himself carried the act into operation and more than one thousand titles were registered during the first two years. The prospects of the system were so promising that other colonies soon adopted similar acts—Queensland in 1861, New South Wales, Victoria and Tasmania in 1862, New Zealand in 1870, Western Australia in 1874, Fiji in 1876 and British New Guinea in 1889. In England a Land Registry act was passed in 1862, but the results accomplished under it were unsatisfactory, so that it was repealed in 1875 and replaced by the "Land Transfer Act of 1875", commonly known as Lord Cairns' act, which was similar in nature to the Torrens system. This act was amended in 1897 and registration in England is now conducted under these two acts. These acts apply to England and Wales and registration is voluntary, except in the county of London, including the city of London, where since 1902 registration of titles upon sale has been compulsory, as to property sold under the "Purchase of Land Acts", and voluntary as to all other property. SIMILAR SYSTEM IN EUROPE. In Germany and Continental Europe systems of registration of title essentially similar to the Torrens system have been in operation for a long time—in some of the Austrian provinces for upwards of ninety years. The Torrens system has been introduced in practically all of the Canadian provinces and in nearly all of them registration is compulsory as to all lands sold by the crown and voluntarily as to all other lands. In some districts more than 90 per cent of all the lands are registered. In the United States the state of Illinois was the first to adopt the system by the passage of the Torrens title bill in 1895. This act was declared unconstitutional by the Supreme Court on the ground that it conferred judicial powers on the registrar, who is a ministerial officer. It was amended in 1897 in such a way as to remove the constitutional objections and under the county local option provision of the bill has been in force in Cook county, which includes Chicago, ever since. The holding of the court in this Illinois case has made it necessary in this country in such a way as to remove the constitutional objections and under the county local option provision of the bill has been in force in Cook county, which includes Chicago, ever since. The holding of the court in this Illinois case has made it necessary in this country in such a way as to remove the constitutional objections and under the county local option provision of the bill has been in force in Cook county, which includes Chicago, ever since. The holding of the court in this Illinois case has made it necessary in this country in such a way as to remove the constitutional objections and under the county local option provision of the bill has been in force in Cook county, which includes Chicago, ever since.

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