

Monthly Bulletin

of the

American Association of Title Men

Vol. 1

APRIL, 1922

No. 5

"WOMEN ABSTRACTERS."

(This was the title of a paper given by Miss E. A. Wilson, Manager, Pioneer Abstract Co., McAlisterville, Okla., before the Oklahoma Convention. It is clever, full of snap and not only reflects the character of its author, but of many women engaged in the title business.)

Women in the Title Field.

"A broad subject, but an interesting one. I thank our Honorable President, Jim Woodford, for this selection. I immediately found myself marshalling all my forces to defend our positions for seeming to have broken into the rank and file of a profession, which apparently, from a casual glance over this audience, was a field reserved for men only.

"Women in the Title Field—Knowing the versatile abilities of the feminine gender may have had some influence upon the selection of this subject, giving one the privilege of rambling to their heart's content. It has been the ambition of women always to explore unknown and untried fields; not always have their adventures been successful. Eve's precocity brought her sorrow, while on the other hand Queen Isabella's assistance toward the expedition of Columbus gave us America. Many other like instances might be cited and at the close the scales would at least balance.

"Should I be asked for a personal reason as to why I am now and have been in the title business for the past seventeen years, I would have to be truthful and admit that it was to avoid being a Missouri school teacher (and yet a worse fate might have befallen me). Living in a small town, to become a school teacher was practically the only avenue open to girls who desired a profession and like excuses could no doubt be offered by others who have entered the title field.

"Fortunately one of my cousins caught a vision and came to the Indian Territory to blaze out a future for himself in the new state and I, having been associated with his father in the government service in Missouri, he was aware that I had a fair knowledge of clerical work and invited me to go with him, saying he would take a chance on my growing up with the country. Girls were not especially anxious to come to

the East Side seventeen years ago, but I was more than delighted with the opportunity to spread my wings and enter a new field.

"Although an abstract or a title was an unknown quantity to me, I, with all the egotism of a Missourian, saw what appeared to me to be an open gate, leading to experience, and, womanlike, embraced it. I have never regretted the decision I made although I have felt at times it has almost embraced me. I knew was not a profession common to women, but I also knew that if one thinks enough of a profession to accept it, they will usually think enough of it to give it their most intelligent effort and attention toward its mastery, and by so doing win their goal, then why not in the title field as well as in other lines of work, such as commercial, financial, political or educational. And the success of women in these and other fields is the final proof of the argument. You will find very few professions which, if they apply themselves properly to them, will not have been elevated and placed on a higher standard by their having been associated with it. It has always been characteristic of women to be more enured to hard work, more self-sacrificing, more able to withstand disappointments, and each of the above attributes are needed by those who attempt to climb the road to success by way of the title profession. When one confidently settles down in snug satisfaction with the idea that all is well, an emergency will arise that will cause one to doubt whether maturity is ever reached in this profession and not until he at last 'draws the draperies of his couch about him and lies down to pleasant dreams' is this question satisfactorily disposed of.

"It is, perhaps, the chase of the will-o'-the-wisp that makes it more fascinating, for it is fascinating and the kaleidoscopic changes keep one's mental powers ever on the alert, for constant activity generates life, develops growth and advancement in any kind of endeavor and eventually brings success to its fullest fruition. Success, however, as well as failure, has its sharp thorns. It is common to all to develop the great I Am idea, but it is always well to bear in

mind that success may become its own hindrance, through too much self-glorification. To go forth in our own power and confidence in our individual methods is essential to success, but an attentive ear to the open door of knowledge is a great safeguard for any person. No one is a graduate from a school of experience.

"We often think of this field as a new one for women, but such is not true; they have been interested in lands and the acquiring of titles to same since the time of the biblical kings; we will mention no names, for her methods were of such a character that we Oklahomans would call her a land-grabber or title-grabber, as she took her lands not through right of legal procedure, but rather through conquest. Upon tracing her actions we find she did not resort to this method until her husband gave up in despair and came to the home one day crying because he could not have some lands which he knew to be very fertile and which he coveted very much. Hissing at his weakness and lack of prowess, she marshalled her forces and took the land and by so doing at least proved her aggressiveness.

"We have in our home paper a column headed 'Tell It to the World,' and there pertinent questions are asked, and answered by the unsuspecting public. In looking over this column the other night, the thought came to me as to the feasibility of adopting this method of acquiring some real ideas as to what the public in general thought of women in the title field.

"The first man approached was a life insurance man, and the question was propounded as follows: 'What do you think of the women in the title field?' 'Fine, a good profession for the women, one in which they should be very successful; she has invaded almost every avenue of life and in most instances has proven more than successful.' He elaborated by stating further: 'Her brain is more active, more ready to grasp delicate situations and handle them successfully; as for detail work, she has no equal; her foresight is greater. I would not be writing life insurance today if I had taken the tips from my

(Continued on page 4.)

MONTHLY BULLETIN

of the

American Association of Title Men

Published monthly by Kable Brothers Company
as the official organ of the American
Association of Title Men.

Publication office.....Mount Morris, Ill.
EDITOR.
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Hall Abstract Co.

Entered as second-class matter December 25,
1921, at the post office at Mount Morris, Illi-
nois, under the Act of March 3, 1879.

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"I WILL USE MY BEST ENDEAV-
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IN MY VOCATION MAY FIND IT
WISE, PROFITABLE AND CONDUCT-
IVE TO HAPPINESS TO EMULATE
MY EXAMPLE."

THE MODERN TRIUMVIRATE.

Many trades, professions and indus-
tries are dependent upon real estate—
soil, dirt, good old Mother Earth, any-
thing one wishes to call it—for their ex-
istence. When you sit down to think of
it and put your thoughts in writing, it
seems volumes could be written upon
the subject. Next to the good old dirt
farmer himself, there are three voca-
tions which are next in line in their de-
pendency on the soil for bread and but-
ter. They are the realtor, the title man
and the loan broker.

One cannot do his work without the
aid and assistance of the other. Their
interests are mutual and common.
Therefore, each should be concerned in
the problems of the other and the three

should aid and labor together. What
influences one concerns the other and
there should be united cooperation
among them.

It started away back years ago. The
system has been the same for ages but
only recently have they realized the
common interest there not only is now,
but has been for such a long time.

In short it has ever been thus, begin-
ning in this country with the landing of
the Pilgrim Fathers. Here is a vast ex-
panse of country, awaiting development.
There are those awaiting a place to
make their home. Their attention is
called to a certain place or spot by an-
other party (the real estate man). The
prospective land-owner will buy but
wants to know if he can stay without
his possession being disputed. His pur-
chase is conditioned upon the title to
this little portion of the earth so he calls
upon the title man. Here the evidencer
and examiner do their bit and it being
satisfactory, the deal is made. Bear in
mind, though, that the sale is not closed
nor the cold hard dollars paid over until
the title men say O. K.

The next step is the placing of im-
provements on the spot and the third
party in the business of the transaction
enters upon the scene. Financial as-
sistance is needed and he who deals in
the best of all securities—those that
never sell below par—the mortgage
broker, does his part and helps finance
the project.

Likewise, he does not part with his
real dollars until he knows the title is
good. Thus it can easily be seen that
there is a common ground and a mutual
working basis. Each should be vitally
interested in the problems of the other.

The realtors have a great influence
on the growth and development of cities
and communities. Theirs is to sell the
idea of buying and improving real es-
tate. An energetic real estate board
can boom a town—direct the location of
residence and industrial centers—initiate
city plans—carry on educational
building and "Own Your Own Home"
campaigns—develop park systems and
countless other projects. The mortgage
brokers, with their different lines, such
as farm loans, straight city loans, large
debenture issues and building loan and
savings plans have their problems in
getting favorable legislation particularly
along classification of monies and evi-
dence of debt for taxation.

And because the work of the title
man is the basis for these activities he
is doubly interested in all of the prob-
lems of the other two members of this
triumvirate. He can render great as-
sistance and help to them by ever in-
creasing and keeping up with his meth-
ods and service—fostering legislation
for standardizing of title laws—raising
the standards and ethics of the profes-
sion—endeavoring to secure compe-
tency in county officials—fighting ad-
verse legislation directly bearing on
titles and those in the title business.
And would it not be a fine accomplish-
ment if co-operating with the bar as-

sociations of the various states, some
scheme could be evolved to standardize
attorneys' requirements?

So thinking of all this brings a reali-
zation that it is not imaginary but true
that these various vocations are inter-
locking and mutual. Remember the
fable of the bundle of sticks and the
saying "United we stand: divided we
dangle like monkeys on strings." United
effort by the organizations of these dif-
ferent vocations would accomplish any-
thing they sought and many of the bug-
bears and hindrances which, by effect-
ing one, concerns the others, would be
eliminated.

PENNSYLVANIA TITLE ASSOCIA- TION MEETING.

The Executive Committee of the re-
cently organized Pennsylvania Title As-
sociation, at a meeting held in Phila-
delphia, February 24, accepted the in-
vitation of the three Title Insurance
Companies of Pittsburgh to hold their
first annual convention in that city.
The committee appointed to arrange for
the meeting consists of the following:
S. H. McKee, President Title Guaranty
Co.; John C. Slack, Esq., President
Union-Fidelity Title Insurance Co.;
John E. Potter, President Potter Title
& Trust Co.

The date of the convention is May 23,
and it will be in connection with the
twenty-fifth annual convention of the
Pennsylvania Bankers' Association on
May 24, 25 and 26. This is another
case of a joint meeting of two associa-
tions with many mutual interests. Such
meetings are indeed profitable.

President Pryor has been asked to
speak on the operation of the Torrens
Law. Pennsylvania recently had a con-
stitutional amendment passed, making it
possible for such a law to be enacted.

This state is the birthplace of title
insurance and may be justly proud of
such distinction. It truly started some-
thing in this and should be intensely in-
terested in its advancement and devel-
opment. The next few years will see
much progress in the title insurance
business, both in method and volume.
The ever-increasing demand for such
service and the many companies extend-
ing their activities beyond their own re-
spective communities to include more
states, groups of states and even the en-
tire country, are things which will bring
about many problems for discussion and
solution.

This Association has not yet definite-
ly affiliated with the American Associa-
tion of Title Men, but voted to do so,
conditioned upon a better understanding
of some of the requirements, and
methods of activities. There has been
a great deal of correspondence between
the officers of the two bodies, and it is
hoped definite action will be taken at
their state convention in regard to this.

It would indeed be a pleasure to have
them join the ranks of the organized
title men of the country, and thereby
assist and take a part in our program.

STATE NEWS.

Ohio.

The Ohio Abstracters Association are naturally "up on their toes" this year both in general activities and in anticipation of playing host to the National Convention. The following letter sent out by President R. M. Brown, Cleveland (Brownie), hits the mark so well and is so applicable to everyone that it is here printed:

"Your President recently attended a meeting of the Executive Committee of the American Association of Title Men held at Chicago. It was here decided to mail the bulletin to every abstractor in the United States—members and non-members, the thought being that interest in Association work would thus be quickened.

"The editor craves your cooperation in his work and wishes you to use him as you would your next door neighbor, telling him anything and everything that would, in your opinion, be interesting to the title fraternity. Also to criticize him and his publication, if necessary, with the view of ultimately making the Bulletin something about which you may boast. The more you give, the more you get.

"The big three-ring circus of the world of abstractors, that is, the annual convention of the American Association of Title Men, will be held at Cedar Point, Ohio, August 29, 30 and 31. Bear this in mind continually and arrange your affairs so that nothing will hinder your being present.

"The only means of effecting a strong association is for each individual to get behind and shove—play 'put and take'—put in conscientious effort and you will take out more than you dreamed of. Now, let's get together and pull."

Indiana.

Paul O. Meredith, Executive Secretary of the Indiana Realtors Association, tells the following, which speaks well for the spirit of cooperation in that state among the realtors and title men. It is hoped that this spirit of common interests and friendly feeling will soon be realized all over the country:

"Your Secretary visited the 16th annual convention of the Indiana Abstracters and spoke for cooperation between the Realtors and Title Men of the state.

The Indiana Abstracters' Association recently held their annual convention in Indianapolis. A general invitation was extended to lawyers, realtors, bankers, investors, Building Association officers and business men to hear the various addresses on their program.

Among other speakers were H. C. R. Wall, of Muncie, and J. R. Morgan, of Kokomo, both realtors.

Your Secretary attended and spoke for cooperation between Realtors and Title Men of the state. They seemed to like this idea and there followed a gen-

eral discussion of it. They expressed themselves through their Secretary, Mr. Charles E. Lambert, of Rockville, as being willing and eager to work in harmony with the Realtors.

That is the right spirit and it should be encouraged by all our members. There is a rumor about that some brokers have insisted on a division of commissions in placing work with abstractors. Let us hope that if such a condition does exist that the cases are few and far between. The abstractors are organized under their own code of ethics and we should help them to hold to their purpose instead of introducing contaminating suggestion of the sort first mentioned."

Washington.

Robert W. Elwell, Olympia, Wash., Secretary of this aggressive Association, has sent out its annual booklet, "Who's Who Among the Organized Title Men of the State of Washington." It lists the officers of the Association, members of the committees and then follows an alphabetical list according to counties of the members, giving firm name, officers or members of each. This is a fine idea and one that would be profitable for every association to follow.

OKLAHOMA CONVENTION A DANDY.

This State Association held its twenty-second annual meeting in Tulsa, March 16 and 17. The attendance was good and the session was snappy and interesting. It was of two days' duration and the President, Jim Woodford, had to keep things moving in order to get everything in. The program was a good one and there were some few talks, but a considerable part of the time was taken by discussion and presentation of matters of direct interest to the Oklahoma Title Men.

This Association is one of the liveliest and is doing something all the time—it functions. There is interest among its members, kept afire by the officers of the organization. The past year under President Jim Woodford has been very successful. Roy Johnson, the Secretary, is on the job all the time and issues a bulletin every now and then. The organization has been active in legislative matters and plans to be more so from now on.

It fostered a bill at the last legislature providing that one engaged in the abstract business should furnish a large bond by a surety company and should have some system of indices, records, etc., minimum requirements of which were provided in the bill. It failed to become a law, but they plan to present it at the next session and secure its passage. This association is initiating a very advanced step in this measure, but it is very probable that the next few years will see many legislatures passing laws requiring higher efficiency from the abstractors. It is hoped we can be well

enough organized to initiate our own laws and protect ourselves against adverse ones.

Members of the Real Estate Board of Tulsa took the conventionites for a ride over the city, which was evidence of the good will and feeling of the real estate men towards the abstractors. Further entertainment was a theatre line party and a noon luncheon.

Four men actively interested in the American Association were present. They were: Vice President Mark Brewer, Oklahoma City; Tom Scott, Paris, Texas; M. P. Bouslog, New Orleans, La.; and Richard B. Hall, Hutchinson, Kans. Perry Bouslog gave a fine paper at the convention which will be printed in an early issue of the bulletin. He always has many good and practical ideas and it will be well worth anyone's time to read this when published.

Other subjects covered by the various speakers were: "Co-operation With the Examiner"; "Making Advertising Pay in Your Office"; "Office Equipment in an Up-to-the-Minute Office"; "The Women in Abstracting"; "Some Practical Problems and Obvious Duties of the Abstractor"; "An Attorney's Observations on Abstracts and Abstractors"; "Our Relation with the American Association of Titlemen."

There were many ladies present, and each of them was given an opportunity to tell why women were the best abstractors. Every man there came away almost convinced. President Jim Woodford's company offered a prize for the best abstract and it was won by one of the fair sex, Mollie Muerer, of Pawnee. There were so many really fine abstracts exhibited that it was very hard for the judges to decide. An interesting thing about the winning abstract was that it was not especially prepared. Miss Muerer had not thought of entering a specimen of her work until she left for the meeting so just picked up one and left with it. Her office called her the second day of the convention saying they could not find an abstract—wondered if she knew where it was. She did—it was the prize winner.

New officers elected were: President, Ray S. McLain, Central Title & Investment Company, Oklahoma City; Vice President, Walter Thompson, Bryan County Abstract Co., Durant; Secretary-Treasurer, Ray S. Johnson, Albright Title Company, Newkirk.

ABSTRACT PLANT OF SKAGIT COUNTY, WASHINGTON, FOR SALE.

The undersigned, desiring to retire from this line of business, is offering his plant for sale at the price of \$15,000.00. Will take \$8,000.00 cash and the balance can be extended over a term of seven years at the rate of \$1,000.00 per year, interest at the rate of 7 per cent per annum, payable semi-annually.

W. H. BEARD,
Mt. Vernon, Wash.

Adv.

WOMEN ABSTRACTERS.

(Continued from page 1.)

wife on several occasions on certain business propositions; as it is, she has often steered me toward good financial propositions.'

"The next was our postmaster, who is an ex-abstracter and was at one time interested in the title business. After a long dissertation which I am frank to confess was not wholly gracious and complimentary to women engaged in any profession, other than that of homemaking, he said, 'Oh! what's the use? They are in everything else. Let 'em have it.'

"Following closely, we interviewed another gentleman, also an ex-abstracter. He evidenced no hesitancy in placing his 'okeh' on women in the title field and as proof said: When I was in the abstract business, I always engaged girls and I engaged them so rapidly that my office became more of a matrimonial agency than an abstract office, but I frankly admit the girls always proved more satisfactory and more dependable.' I have always been sorry that I was his competitor instead of an employe.

"The next was one of our leading young attorneys in the city, whose answers are always more or less personal, but at the same time brief and spicy. If you will again pardon personalities (for he assured me that I was correct in my deductions) I will give his reply which was as follows: 'I never knew but one and she was d—good.' This man likes his orders delivered very promptly and we surmise this was the reason for such a flattering answer.

"Various other parties were interviewed, but I refrain from giving other excerpts and I find that my vanity has arisen to the nth degree since I began my line of questions and we do not want to become egotistical.

"With the scores so evenly divided and in view of the fact that we are already in, we believe we will stay, for whether the men have enjoyed having us invade their field or no, we have enjoyed the business fellowship with these brainy fellows and we acknowledge our visions have been broadened and our capacity enlarged for service to our fellowmen through this association and as time to come we hope you will welcome us gladly and as we depart that you will miss us sadly. I thank you."

There isn't much left to be said by a mere man, so ye editor will only endeavor to extend the best wishes of the American Association of Title men to the fair sex who follow the profession. There are many women in the abstract business themselves, and what abstract office does not have its fair employe or employes? Join your State Association. If the boss does not and you can not get him to, join yourself. Attend the conventions. It is hoped there will be many ladies present this year at Cedar Point.

PERSONALS.

President Pryor truly belongs to that two per cent of the human race who it has been said take the lead in public affairs and put things over. He was the Secretary of the Rotary District Conference which met in Duluth this month, which, by the way, was some job. Mrs. Pryor was also Secretary of the Ladies' Committee, so the Pryor team was directly responsible for the big share of the success of this meeting.

Needless to say it was a success and an achievement worth the great effort involved.

On his Pittsburgh trip, President Bill will stop off at Cleveland for a day with Ralph Brown, Paul Jones and Mrs. Chapman for a conference with them relative to arrangements for the convention.

One of the pioneer radio fans is W. K. Jones, of Cheyenne. He had been playing with this now popular fad for some time before it became a nation-wide craze. While in Chicago in January at the Executive Committee meeting, he made a purchase of a fine new outfit. Mr. Jones gets a great deal of pleasure from this hobby.

"DO YOUR CHRISTMAS SHOPPING EARLY."

This brings the thought to plan your summer vacation now. "All work and no play makes Jack a dull boy," as the saying goes. The opportunity for a vacation not on pay, but that will pay, is to attend the convention at Cedar Point next August.

Certainly no more ideal spot could have been chosen. It is a real summer resort and one of the most famous in the country. There is everything there to make your visit pleasant. The women will especially enjoy it and no nicer outing for the family could be found than to go there. Go for the convention and then stay a few days over if you care to.

The Program Committee wants to impress upon you that everything will be done to make things pleasant for the lady visitors. Unlike most conventions, separate entertainment, receptions, etc., will not be on the card. They want the ladies to feel they are a part of the convention and to partake thereof.

A feature of the program will be the noon luncheons on the order of those inaugurated at Des Moines, where everyone can attend and have relaxation and a good time. A toastmaster will be selected for each and a live, snappy time had. The women will be in on everything this time.

So plan now to come, and if possible, to bring your pal with you. She will enjoy it.

Pull may help get you there, but it takes push to keep you there.

A humdinger is a fellow who, when handed a lemon, takes it with a grin and proceeds to make lemonade.

FINE SCHEME TO GET MEMBERS.

Vice President Brewer has started a campaign for members in Oklahoma which promises to be successful. The state as been divided into four parts and a chairman appointed in each. They are going after members with a vim and will secure many. A prize has been offered to the one securing the most.

This plan could well be followed in every state. There are many prospective members in each and some kind of an energetic campaign will get many of them. It is necessary to sell the organization to a great many. Endeavor to get everyone, members and non-members, to attend your state convention. This is one of the best ways to convert non-believers. The association and coming into contact with title men from all over the state, the chance for discussion of problems (misery loves company, you know), and the profitable things learned from every program make lasting impression. Once one attends a convention it is hard to keep him away from there thereafter.

STATEMENT OF OWNERSHIP.

Statement of the ownership, management, circulation, etc., required by the Act of Congress of August 24, 1912, of the Bulletin of The American Association of Title Men, published monthly at Mount Morris, Ill., for April, 1922. State of Kansas, } ss.
County of Reno, }

Before me, a Notary Public, in and for the state and county aforesaid, personally appeared Richard B. Hall, who, having been duly sworn according to law, deposes and says that he is the Editor of the Bulletin of The American Association of Title Men, and that the following is, to the best of his knowledge and belief, a true statement of the ownership, management (and if a daily paper, the circulation), etc., of the aforesaid publication for the date shown in the above caption, required by the Act of August 24, 1912, embodied in section 443, Postal Laws and Regulations, printed on the reverse of this form, to wit:

1. That the names and addresses of the publisher, editor, managing editor, and business managers are: Publisher, Kable Brothers Co., Mount Morris, Ill.; Editor, Managing Editor, and Business Manager, Richard B. Hall, Hutchinson, Kans.

2. That the owners are: (Give names and addresses of individuals, or, if a corporation, give its name and the names and addresses of stockholders owning or holding 1 per cent or more of the total amount of stock.) American Association of Title Men, W. H. Pryor, President, Duluth, Minn.; Frank P. Doherty, Secretary, Los Angeles, Calif.

3. That the known bondholders, mortgagees, and other security holders owning or holding 1 per cent or more of total amount of bonds, mortgages, or other securities are: (If there are none, so state.) None.

4. That the two paragraphs next above, giving the names of the owners, stockholders, and security holders, if any, contain not only the list of stockholders and security holders as they appear upon the books of the company but also, in cases where the stockholder or security holder appears upon the books of the company as trustee or in any other fiduciary relation, the name of the person or corporation for whom such trustee is acting, is given; also that the said two paragraphs contain statements embracing affiant's full knowledge and belief as to the circumstances and conditions under which stockholders and security holders who do not appear upon the books of the company as trustees, hold stock and securities in a capacity other than that of a bona fide owner; and this affiant has no reason to believe that any other person, association, or corporation has any interest direct or indirect in the said stock, bonds, or other securities than as so stated by him.

RICHARD B. HALL,
Editor.

Sworn to and subscribed before me this 11th day of March, 1922.

[SEAL.]

GUY W. MORTON, N. P.

(My commission expires February 18, 1925.)