

Monthly Bulletin

of the

American Association of Title Men

Vol. 1

JUNE, 1922

No. 7

THE TORRENS PRIZE WINNER.

It is almost hard for a person of intelligence to realize how some people can believe and fall for the snares and misrepresentations put out by advocates of various grafts, disillusionments and new-fangled nothings. In such a class can the advocates and promoters of the Torrens System be placed.

The title men have nothing to fear from this system. It is not applicable to the land scheme of this country and has not been a success or accepted to any degree in any state or county where adopted. It has simply been another opportunity for job holders and promoters of new ideas. It has only further cluttered already overlaid statute books with more laws—not to say anything of filling the vaults of county offices with more useless forms and books—all expensive, and paid for by the tax payers.

The concern to the title profession is combating it to prevent more complexities and protect the public from another ill-working, entirely unapplicable system. There is not one single point or argument in its favor which can be proven or based upon fact and TRUTH. Every argument advanced by its advocates can be shattered to smithereens.

The system and activities of its promoters cannot be entirely ignored, though, because there are always those who want something new, have an imaginary grievance for the present thing, and who will ignorantly and blissfully believe in the pretty pictures painted by the promotor. Then, too, there is that class who believe in government owned this, that, and the other thing.

The following is a copy of a circular posted over Texas, and is a fine sample of Torrens dope. Its false statements and misrepresentations speak for themselves. But does the public know it?

"Torrens Land Titles for Texas.

"COME TO HOUSTON,

"May 26th and 27th to organize.

"Invitation extended by big oil companies, largest land owners, scores of bankers, practically all real estate dealers, judges and highest type lawyers.

"Millions of dollars saved yearly from

ARE YOU GETTING THE BULLETIN?

THERE ARE COMPLAINTS FROM SOME THAT THEY ARE NOT RECEIVING THE BULLETIN. IF YOU ARE NOT, ADVISE THE EDITOR IMMEDIATELY. IT IS A TREMENDOUS JOB TO KEEP A MAILING LIST UP TO DATE AND THEN CORRECTLY. EVERY EFFORT IS MADE BY THE PUBLISHERS TO DO SO BUT THERE ARE BOUND TO BE DISCREPANCIES AND SLIGHT ERRORS. A CARD TO THE EDITOR WILL BE GIVEN IMMEDIATE NOTICE AND THE TROUBLE CORRECTED.

abstract costs, examining fees and litigation.

"Land Courts Will Establish Immediate Titles.

"Seven years' record possession, not litigated, established indefeasible title under its possessory features.

"We Got to Start Somewhere

or abstracts and attorneys fees will soon cost all a property is worth and bad titles will eat up our principal and cause us to lose our principle in court litigation.

"Torrens Title Means

title from and guaranteed by the State, on the title prove. Simple, quick and inexpensive. No abstracts, lawyers, fees or litigation.

"Come or Send our Representative.

"Powerful interests will violently array themselves against it, but proper organization and a little push from all will overcome the opposition and assure the passage of the bill at the next regular session of the legislature.

"Write or wire—Franklin P. Davis, Houston, for hot reservation."

SOME CONVENTION FEATURES.

President Fry stopped in Cleveland on his return from Pittsburgh and held there a conference with the Clevelanders relative plans and arrangements for the coming convention. Needless to say this meeting at the "Queen of American Waring Places" will be one full of interesting and pleasant

events. It should especially appeal to us land-lubbers who do not have much of an idea of what a body of water larger than the local fishing pond is like.

There is a fine bathing beach, bathing pavilion, world's largest dance hall, miles of scenery, fishing, excellent dining facilities, picnic grounds, walks, music, in fact, everything one could want to make an ideal outing and vacation. It is a great place and everyone who does not go will miss not only the best convention from a business but from a fellowship and pleasure standpoint as well.

Tentative plans have been made for the following:

The morning of the 29th will be devoted to registration and opening of the meeting, and the afternoon of this day to the Title Insurance section. There will be two sessions on the morning of the 30th, one for Title Insurance and the other for Title Examiners. The afternoon of the 30th is set aside for play and it is probable that there will be a boat ride to some point at this time. An hour of the evenings will be devoted to the various matters of business, and then some entertainment afterwards. The last day, the 31st, will, of course, be very full and devoted to extremely interesting matters of general subjects.

Arrangements have also been made for the following on the program: C. E. Bowen, Title Examiner of Crawfordsville, Ind.; Edward Filson, former President of the Illinois Association; Allen Stelle, Secretary of the Title Insurance section, who will talk on new methods. Mr. Stelle makes this somewhat of a hobby so we will all profit by his talk.

THINK THIS OVER.

A certain loan company doing business in Oklahoma has written for a list of the members of the Oklahoma Association and a list of the names of those who attended the convention at Tulsa, stating that in ordering abstracts, he wished, where possible, to order the abstracts of members of the association, and to order from the member who attended the convention, where there was more than one member in the county.

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JUNE, 1922.

OWNED—MY OWN HOME.

"Home" is a wonderful word. The happiness of its people and the contentment and character of a nation is dependent upon the home life of the inhabitants. The stones which make the foundation of our national existence are the foundations of our homes. The house (or rather home) shortage in this country is estimated at all the way of 1,500,000 to 3,000,000 dwellings. Regardless of figures, everyone knows we are confronted with a serious situation in the solution of this problem.

The war stopped our normal and regular increase in production of dwellings. Then came peak prices and the slump just as things were going good again. There was an abnormal demand for homes as was there for all commodities and now we have an era of modern cliff dwellers. There is at this time the largest number of in-a-door and on-a-shelf livers ever in the history of the country. Thousands of apartments have been built and the supply is still inadequate. Many houses are occupied by more than one family and there are a countless number living in light house-keeping rooms.

There will always be a sufficient number of people who either by desire or force of circumstances will fill the apartments but there are thousands of families who are hungry to have their own home. What woman is it who does not want a place all her own to care for and fuss around fixing up to make a nest not only for herself but for hers? Likewise, what man does not want a shelter for himself and his—where he can come home, stand at the doorstep, scrape off and shake off the cares of business and the day just ended and walk into his own, throw his hat in the corner and breathe the contentment of possession. These people should be aided and it is possible to help them in many ways.

If there is a depression in building in your town it is a situation which should not be allowed to continue. Many cities have staged "Own Your Own Home" campaigns with wonderful success. All it takes is some one to start the movement. Your various interests will help, and by a concerted movement of the realtors, title men, chamber of commerce, bankers, building and loan associations and other loan men, wonders can be accomplished.

Every normal couple dreams of the time when they can own their own home. They are constantly striving for it and yet there is nothing the average person shows so little initiative and timidity about as their first home and real estate deal. This is true despite the fact that it be the goal of their ambition. Just reflect regarding the many instances which every abstrator can think of where the ignorance and lack of understanding by people of the details of a real estate deal is almost childlike.

Such a campaign should not only endeavor to stimulate home owning, but should acquaint the people with the various ways and means of financing house building. Financing any proposition but the grocery (and garage) bill is a foreign problem to the average person. These campaigns have been most successful in many localities and if not in yours, nothing could be a better thing than for you, the abaracter, to initiate such a campaign.

If the majority of houses were owned by landlords, there would be little movement of real state and consequently less business for the title man. Rental properties are usually held as investment and income properties and there is a comparatively small movement of them. It is the movement of securing and financing homes which brings business to our profession.

We must have our homes. Money is easier now, the period of liquidation has passed and now is the time for building to start. It isn't so much a matter of how grand, but so it is home. There is contentment in the heart of him, her and theirs who own a little piece of good old Mother Earth and some kind of a dwelling thereon.

You won't ever find a home owner in a "red" meeting or mob trying to tear down laws and government. Unrest is nourished by the skimmed milk

of the quick lunch and housed in the rented shelter.

Likewise, you never heard of a man shouldering a gun in defense of a boarding house.

"I OWN MY HOME."

I own my home, and life's a pome, from outside to the center; I'm full, inside, of honest pride; I'm sorry for the renter. I own my shack both front and back, the kitchen and the porches; and here I sit and feel I'm IT, and smoke my five-cent torches. The tree and vine are strictly mine, the concrete walks and hedges, the elms and yews, old cans and shoes, the ax and saw and wedges. The house is old, the rooms are cold, the roof is often leaking, and in the night when men sleep tight, I hear the front gate creaking. But it is mine, this shack of pine, and there's no mortgage on it; and here I sit and do my bit at writing ode and sonnet. My house is cheap; no footmen keep their vigils in the hallways; no butler stern with pomp to burn here combs his a-burn galways. My house is punk, the doors are shrunk, the windows shake and rattle; and on the stairs and under chairs the cats and rats give battle. It isn't fine, but it is mine; with smiles I bid you enter; I am the king while here, by jing; I'm sorry for the renter.— [Walt Mason.

THAT SUBJECT OF ADVERTISING.

It is very evident that title men all over the country are getting more and more interested in this subject and realize that it is essential to our business, the same as every other. It is hoped there can be a very interesting exhibit at the convention. Everyone is urged to send samples of their advertising matter to the Chairman of the Advertising Committee, Richard B. Hall, Hutchinson, Kansas, so that this exhibit will be as big and profitable as possible.

In the good old days certain worthy persons had a key to the city conferred upon them. This symbolized the goodwill of the inhabitants and betokened that all places were open to them. In the world of business today, there are those who hold a similar key—those who know the power of advertising.

"If all that has been said by orators and poets since the Creation in praise of women were applied to the women of America, it would not do them full justice for their conduct during the war."

"Labor is like any other commodity in the market—increase the demand for it and you increase the price of it."

These two things were said by Lincoln over 60 years ago. How apropos the present time!

PERSONALS.

Henry Fehrman, Omaha, Neb., member of the Executive Committee and President of the Title Examiners' section, is always interested and taking part wherever possible. He not only is a hard worker in the American Association, but active in the doings of his State organization, and will be on the program for the meeting in Lincoln in July.

The Rotarians will be interested in knowing that President Pryor was elected Vice President and therefore is an important committeeman of the Duluth Rotary Club. This is an honor to President Bill, besides showing most excellent judgment on the part of the club. He was also chosen as a delegate to the Los Angeles convention.

The Fort Worth Rotarians also made a wise choice in placing Lewis Fox in charge of the On-to-Los Angeles Committee of that club. Such a job is always a big one and the man in charge deserves much credit for its success.

George Whitcomb was just able to return home the week of May 7 after a long siege in the hospital at Rochester, Minn., having been there most of the time since February. George may be assured that he has the best wishes of every one for a speedy recovery.

Fishermen are requested to get their stories well in mind in order to get ahead of Jesse Crump. He always goes down into the Ozarks about this time of year and makes history for the nimrod game. He says he forgets about the Kansas City Title and Trust Co., when he is down there landing the big ones.

MANY STATE CONVENTIONS.

A number of the State organizations are holding their annual meetings this month and during the next few to come. Too much stress cannot be placed on the importance of the title men of the various states attending the meetings of their local organizations. Whether or not you are a member, go. The law of evolution is working in the title business as in everything else and these meetings bring out many points of discussion which are always valuable and worth while.

Anyone, no matter what business or profession he is in, who thinks it unnecessary, or does not want to learn more about it, improve his methods and keep pace with the advancement of his craft, should step out entirely and not endeavor to compete with those who do. It is a losing game and he had better quit before he is forced to because the public is quick to recognize those keeping pace of the trend of improvement.

Aside from the profit in this respect, there is that other gain—friendship. Maybe you will meet for the first time the abstractor in your adjoining county about whom you have known for years, yet never seen. It begins with acquaintanceship, then friendship, and in many cases leads to comradeship. You will wonder how you got along all these years without knowing them. Too much

cannot be said for the importance and value of these yearly meetings. Start going now! Take your competitor with you! Maybe you haven't spoken or gotten along very well for a long time. Here is the chance to break the ice and show to him that co-operation and not competition is the life of business and the filler of the cash box.

It is indeed to be hoped that the meetings this year will be well attended and those who are carrying-on in the various State organizations will find a bigger number of those who are willing to assist and throw their energy into the work of promoting the title interests and putting the profession in its rightful place in the sun of business.

THE REAL ORGANIZATION.

The national association of any trade, business or profession is composed of the various smaller local units scattered over the nation. It will only be as strong, active and successful in the accomplishment of its endeavors as is the spirit of and support given it by these units.

Thus the American Association of Title Men is the clearing house and head of its various State associations. They must be organized and functioning among themselves. The National body stands ready to help in anything possible, to handle the matters of nation-wide scope and to assist in arousing interest and enthusiasm in the State organizations. Its policy is not to interfere with their purely local plans and policies unless called upon. Each state has its own particular problems, rules and conditions which it is best that they handle themselves.

They should handle them, though; in plain words, function—be alive and do something. Ever real title man in the state should belong and take an interest. Those who are selected as officers should feel their responsibility and trust and do their part. The support of the members is necessary, however, and nothing is so discouraging to the active workers and heads of Organizations as to have to go it entirely alone, and get no attention or consideration from the others.

Organizations should select men who will lead; the men so chosen should keep faith and work; and most important of all, everyone should do his part when called upon, or whenever he knows there is something for him to do.

Only in this way will the best results be attained and the real benefits of organization be accomplished.

The National body composed of such local units will be a powerful, deciding factor.

ONE TO THINK ABOUT FROM OKAHOMA!

One abstractor writes as follows: "I received an order for abstracts this week from an abstractor who attended our meeting at Tulsa. The abstract bill will amount to more than \$100.00 so I feel that this will pay for my expenses to Cedar Point this year."

STATE NEWS.**Nebraska.**

The Nebraska Association will hold its annual convention at Lincoln, July 20. Local arrangements are in the hands of Vern Hedge. President Alfred L. Hanson of Fremont is arranging the program. The place of meeting will be the Lincoln Hotel and every Nebraska titleman is urged to set aside Thursday, July 20, for attendance at this meeting.

Subjects of particular interest on the program will be a paper on "Curative Statutes;" a Question Box and a talk by Henry J. Fehrman on co-operation between the abstractor and examiner.

Florida.

Dates for this meeting were changed from June 7 and 8 to the 8th and 9th, as previously announced.

Indiana.

This association has published, under date of May 1, 1922, Bulletin No. 3 of Vol. 10. Following the custom of the past this issue is a special one devoted to title insurance. The previous issue dealt with the Torrens Law and covered that subject as thoroughly as it is possible to do. It was a most thorough treatise and this last one is just as complete in its digest of title insurance.

This association is to be congratulated upon its bulletin system. There is a mass of interesting matter in each one yet issued, which shows that the organization is functioning and doing great work. The officers and members are interested and working and the profession will prosper and gain with such a united spirit.

New York.

The second annual meeting of the New York State Title Association will be held at Geneva, New York, on Friday, June 23. The Committee on Arrangements is making plans to take care of a gathering of between 90 to 100 representing title and abstract companies, individual abstractors and title examiners from practically every one of the sixty-two counties of the Empire State.

Geneva is at the foot of Seneca Lake, perhaps the most beautiful of the famous Finger Lakes of New York State. An old, but enterprising city of 2,500, it is the seat of Hobart College. By courtesy of the college authorities, the title convention will be held in the Chapel of Smith Hall.

According to the program, about to be announced by the Executive Committee, the title men will begin their sessions at eleven a. m., concluding all business by six p. m.

There will follow a dinner on the verandas of the Geneva Country Club. At this dinner Mr. Lansing G. Hoskins of Geneva will be toastmaster and Charles D. Newton, Attorney General of New York State, will make an address.

ANNUAL CONVENTION

ILLINOIS
ABTRACTER'S
ASSOCIATION

Casper Westermeier—*Pres.*
Carlinville
C. B. Conrad, *Sec'y*
Sycamore

Chicago, Ill.
Sherman Hotel

June 14-15

ANNUAL CONVENTION

NEW YORK
STATE TITLE
ASSOCIATION

Cyril H. Burdette, *Pres.*
New York, N. Y.
S. H. Evans, *Sec'y*
New York, N. Y.

Geneva N. Y.

June 23

ANNUAL CONVENTION

KANSAS
ABTRACTER'S
ASSOCIATION

Richard B. Hall, *Pres.*
Hutchinson
Walter Skinner, *Sec'y*
Independence

Wichita, Kas.
Broadview Hotel

June 13-14

SIXTEENTH ANNUAL
CONVENTION

AMERICAN ASSOCIATION OF TITLE MEN

August 29-30-31

“Cedar Point on Lake Erie”

(Near Sandusly, Ohio)

Make your plans NOW to attend a Vacation
that will pay