

DO NOT REMOVE

Monthly Bulletin

of the

American Association of Title Men

Vol. 1

JULY, 1922

No. 8

CONVENTION BUT FEW WEEKS AWAY All Title Men Urged to Attend!

SPECIAL INVITATION TO THOSE NOT MEMBERS OF ASSOCIATION

IT IS now only a matter of days until the Convention. This one should be a record breaker for attendance and enthusiasm. Interest in the various State Associations and the American Association of Title Men has taken a big advance during the past year showing that the title men are keen and alive to the questions and opportunities confronting the profession today. The program is most interesting and every topic to be discussed is of value and importance. Complete program will be published in next month's Bulletin.

By all means attend this meeting. It is a wonderful place to go and is considered to be one of the finest summer resorts in the world. It is on Lake Erie and provides every known form of land and water entertainment. The surroundings are beautiful. There is every convenience and comfort and it will be one of the finest trips and vacations possible to have. It presents an opportunity to combine rare pleasure and a profitable time for your business. The dates are August 29-30-31, Tuesday, Wednesday and Thursday; the place is Cedar Point, Ohio, reached by going to Sandusky by rail and boat to the Island. There are many railroads into Sandusky and your station agent can give you full particulars as to how to get there.

By all means make your plans to attend. Come, get acquainted with abstracters, title examiners and title insurance men from all over the country. Get the many experiences of ones from the different states and sections. Learn of the many problems and receive first-hand information about Federal Liens, the Torrens Law, Title Insurance, Advertising, Bankruptcy, Uniform Laws, Needed Legislation, Improvements in Methods, What the Examiners Want, and most important of all, the much general discussion and face to face talking over of the many things pertinent to the profession. Everyone engaged in the title business in any of its forms, or interested in title problems, whether a member of the American Association of Title Men or not, is urged to attend this convention.

SCRIPTURAL AUTHORITY FOR VACATIONS.

Surely the Bible deals with and touches upon every phase of life and somewhere in it we may find authority for all things. For fear there may be some "Conscientious Objectors" as regarding vacations, the following by Henry VanDyke is quoted:

"The Wisest of All Masters said to His disciples when they were out worn by the weight of their work: 'Come ye yourselves apart into a lonely place and rest awhile.'

"He would never have bidden them do that unless it had been a part of their duty to get away from their task for a little.

"He knew what was in man more deeply than anyone else had ever known—and so He invited His friends out among the green hills and beside the quiet waters of Galilee to the strengthening repose and the restoring joy which are only to be found in real days off."

Ye Editor hopes this will be convincing to anyone who might have needed such support to make up his mind to attend the convention. There are those, too, who just can't get away—simply cannot leave the business. Lots of folks never do leave their business, so don't know whether or not it can get along without them, even though they themselves are satisfied it cannot.

As a tip to those who have such an idea, it is suggested that they try it to see. The business will probably get along just as well; in some cases, much better. One thing is certain though, and that is that it will get along better afterwards for those who attend.

"Mother," questioned three-year-old Ralph, "are we going to Heaven some day?"

"Yes, dear; I hope so."

"But I wish father could go, too," continued the child.

"Well, don't you think he will?"

"Oh, no," replied Ralph, "he could not leave his business!"

Be a booster.

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JULY, 1922

GROUP ACTION OR INDIVIDUAL LOST MOTION.

It is estimated that there are some six thousand abstracters in the United States, every one of which should be a member of his state organization and the American Association of Title Men.

Frequently the question is asked, "Why should I join, and what good will it do me?" Others raise the question as to why they should pay from five to ten dollars membership fee, and how they will get their money back. Some even kick on paying it at all. To the first we can only say that the condition of the title business of this country would be in a pitiful condition today if it had not been for the early and untiring efforts of those who first conceived the idea of organization and the others who have joined them and carried on.

This is a day of organized effort. Organization for accomplishments and development of mutual interest is a primitive trait as evidenced by the gang spirit shown by boys of young ages. No individual is as big as an organization or group, much less bigger. The world is speaking in groups and he who endeavors or thinks he can develop a big thing by himself and en-

tirely through his own efforts, only wheezes. The law of evolution is working in the title business, the same as everything else. Those who do not catch the spirit and progress will suffer. Our present system of election of public officials places any kind of an individual in any kind of an office. Legislatures could have brain-storms and wipe out the title business overnight. Only organized effort could forestall or stop such a thing. When every other craft and profession from hod-carriers up has found it absolutely necessary to organize, no title man can debate the question of necessity for a title association. He would be like the proud puddle who laughed as the mighty river rushed by. The American Association of Title Men does not seek to eliminate, but to educate. The real estate men organized a few years ago and have been so active in their organized efforts to improve the conditions of their business that in some communities, and even in whole states, only realtors are considered by the public. A realtor can only be one who belongs to the National Association of Real Estate Men.

As an answer to "What do I get for my dues or it is too much money," the only reply that can be given is that every one in the business should voluntarily and willingly only seek the opportunity to pay this small sum to a state and national institution fighting for the existence, preservation and improvement of conditions for those engaged in his particular business. The dues vary in amounts of from five to ten dollars a year, two dollars per capita of which goes to the National Association. This is a mere pittance for both the State and National bodies. The Sustaining Fund of the American Association is purely voluntary but every title man should welcome the opportunity to contribute and thus help in the great work being done.

The proceedings of any of the State Conventions are ample value for the dues charged by any State Association and in addition as one New York title man put it, the proceedings and directory of the National Association is worth many times the dues. It is hard to realize that any one would raise an objection to dues but to those who do comparison can only be made that the amount is about the equivalent of dog tax, brace of theatre tickets, a few weeks, sometimes day's supply of tobacco, part of the weekly gasoline supply, hair tonic, fishing tackle, and other things which a person will purchase without thought, and yet begrudge or question the same amount when it is a direct benefit to the business which makes him the money to buy all these other things.

Even a poor system carried out will accomplish more than a lot of misdirected energy spent in haphazard, hit-or-miss movements.

TO CONVENTION BY BOAT.

No greater trip could be imagined than to go to the convention by boat, via the Great Lakes Route. President Pryor invites all to come to Duluth and then to Sandusky and Cedar Point by boat. Several have signified their intention of going this way and those who can so arrange their trip are invited to join the party leaving President Pryor's city for this wonderful ride. If you can go this way, notify him at once.

The route takes you across Lake Superior to Sault Ste. Marie and Mackinac; thence through Lake Huron to Port Huron and Detroit.

Transfer is made at Detroit to rail and the balance of the trip by train.

The following information is furnished by the Agent of the Great Lakes Transit Corporation, Duluth, Minn.:

Our steamer Tionesta leaves Duluth Friday, August 25th at 8:30 p. m. and arrives in Detroit at 11:30 a. m. on Monday, August 28.

The fare from Duluth to Detroit is \$41.00, which includes meals and a berth in an inside stateroom. For berth in an outside stateroom there is an extra charge of \$5.00 on each fare and for rooms on our new promenade deck, the inside or corridor rooms are \$5.00 extra and the outside rooms are \$10.00 extra, all fares including meals and berth.

The Agent of the Northern Navigation Co., Duluth, Minn., suggests the following route:

"Beg to submit the following schedule which will bring delegates to Sandusky at time that you desire:

Leave Duluth 4:30 p. m., Friday, August 25, S. S. "Harmonic."
Arrive Sarnia 5:30 a. m., Monday, August 28, S. S. "Harmonic."
Leave Sarnia 7:35 a. m., Monday, August 28, White Star Steamer.
Arrive Detroit 12:30 p. m., Monday, August 28, White Star Steamer.
Leave Detroit 2:45 p. m., Monday, August 28, Michigan Central Railroad.
Arrive Toledo 5:30 p. m., Monday, August 28, Michigan Central Railroad.
Leave Toledo 5:45 p. m., Monday, August 28, New York Central Railroad.
Arrive Sandusky 6:50 p. m., Monday, August 28, New York Central Railroad."

With reference to the above schedule this will give your trip from Duluth via Fort William, Port Arthur and Sault Ste. Marie to Sarnia. Breakfast is then served on steamer early enough for passengers to make the 7:35 White Star Steamer which goes down the Detroit River through the flats, stopping at the shore points, giving a very close-up and beautiful view of the magnificent estates between Sarnia and Detroit. In Detroit sufficient time is allowed for parties to secure dinner and also have a little time for sight-seeing before the train leaves, which is as above mentioned, 2:45 p. m.

The fare via this route is \$47.82 which includes meals and berth from Duluth to Sarnia, transportation from Sarnia to Detroit, transfer in Detroit and transportation from Detroit to Sandusky.

For further particulars, write to President Pryor, or either of the abovementioned agents of the steamship lines mentioned. Full information and descriptive booklet will be sent.

Tobacco.

Tobacco is a filthy weed—

We like it.

It satisfies no normal need—

We like it.

It makes you thin; it makes you lean;

It takes the hair right off your bean.

It's the worst damstuff we've ever seen—

We like it.

PAY COUNTY RENT FOR USING NUMERICALS.

Many radical and progressive measures were adopted at the Sixteenth Annual Convention of the Kansas Abstracters Association. This meeting, held in Wichita, June 13 and 14, was the largest ever held, both in attendance and interest. Registration showed nearly seventy per cent of the membership. Local arrangements were in the hands of Lock Davidson and B. F. Sadil, and too much praise cannot be given for the attention given and arrangements made for this meeting. Everything was done to make the meeting successful and interesting. Noon luncheons at which a program of entertainment was given were held each day. There was a theatre party the first evening and a banquet the last.

In his address, President Hall made several recommendations which included change of name to "The Kansas Association of Title Men" in order to conform with that of the American Association; change of meeting date to a cooler time of year and one further away from the National Convention; issuance of regular Bulletin; paying Secretary salary of \$250.00 per year; campaign for members by districting of state and appointment of membership captain in each district; appointment of committee to cooperate with State Association of Realtors; Appointment of permanent Legislative Committee. All of these measures were enthusiastically adopted, and a subscription list to finance the next year was over-subscribed.

He also charged the convention with electing officers who would function, and the membership with supporting them. These were also adopted as shown by electing Lock Davidson, of the Guarantee Title & Trust Co., Wichita, as President; Leo T. Gibbons, Scott City, Vice President and H. L. Barbour of the Barbour-Collinson Abstract Co., Winfield, Secretary-Treasurer.

Another measure adopted by the convention was the passing of a resolution for the appointment of a committee to draft a bill for presentment and approval at the next meeting for presentation to the legislature providing for licensing of all abstracters with annual fee therefor of from \$25.00 to \$500.00 per year, and the charging of a monthly rental by the county for use of county indexes of all abstracters who do not have any of their own and rely upon the county numerals.

Upon the invitation of Richard Roehr, Junction City, Kansas, was chosen as the next meeting place.

Mark B. Brewer, (and Mrs. Brewer) Vice President of the American Association of Title Men, was present as the representative of the American Association. His address on that organization, its purpose and activities was enthusiastically received and aroused a great deal of interest in the

National organization, its responsibilities and relations to the State Associations.

Other subjects on the program were: Realtor and Abstractor; History of the Ways of Showing Muniments of Title; Federal Tax Liens; Ethics of an Abstract Business (given by B. F. Sadil, Sedwick County Abstract Co., Wichita); Abstracters and the Federal Land Bank.

FLORIDA CONVENTION VERY INTERESTING.

The Annual Convention of this Association was held at Bartow, June 8 and 9. This was the best meeting yet held, both in attendance and interest. There were entertainment features which helped to keep up the interest and enthusiasm of those attending. The banquet was held the evening of the first day and a scenic auto tour and luncheon on the second.

Some of the subjects found in the program are: "The Abstractor and His Profession from the Viewpoint of the Real Estate Man;" "Advertising;" "Uniform Prices," "Uniformity of Abstracts;" "What an Abstract Should Contain from a Lawyer's Viewpoint;" "The Des Moines Convention of the American Association;" "To What Extent Should Abstracters go to Explain Breaks in Chains of Title and What Charges Should be Made for Such Services;" "The Value of the Florida Association of Title Men to the Abstracters of the State;" "Joys of the Country Abstractor."

This shows that many interesting subjects were discussed and those attending could not help but get much good from such a program.

The Florida Association is to be congratulated upon this successful meeting. May interest and enthusiasm be greatly increased this next year and the title business in the state benefit thereby.

New officers elected were: George S. Nash, President, Orlando; Hugh Smith, Vice President, Bartow; K. P. O'Quinn, Secretary-Treasurer, St. Petersburg.

PERSONALS

One of the pioneers of the American Association, a charter member at its organization and later serving as Secretary, has heard the call of the wild and come back into titledom.

C. C. Kagey after an absence of six years has once more joined the title fraternity and is now title examiner for the Trevett-Mattis Banking Co., Champaign, Ill., Illinois representatives of the Mutual Benefit Life Insurance Co. His many friends who came into contact with him a few years ago when he was taking an active part in title affairs will be pleased to learn of this.

When one thinks of Cleveland, he immediately thinks of "Chappie" (Mrs. J. L. Chapman); "Brownie" (R. M. Brown) and "The Admiral" (Paul D. Jones). To those who know them the word "Cleveland" just means these three personalities and nothing else. Not even the tall buildings, grand old landmarks nor lake breezes mean anything. So those of us who know them crave for convention time to hurry 'round so we can see them once again, and we want all of you who do not to attend this convention and meet them.

Convention arrangements, in the hands of these three, mean some meeting.

ADVERTISEMENTS.

FOR SALE—On settlement of estate "Gupton Abstracts." Only set of abstracts in Montgomery County, Missouri. Unusual opportunity. Address H. C. Black, Independence, Kansas.

FOR SALE—The H. B. Wilkinson abstract business at Morrison, Whiteside Co., Ill., having the only complete set of tract books in the county, having been in business 38 years. No competitors. The size of the county is 28 by 24 miles and its population 36,000 to 40,000. For further information write A. A. Walfersperger, Attorney-at-Law, Sterling, Ills.

FOR SALE—Two well equipped abstract plants, well established business, at Carlsbad and Artesia, Eddy Co., N. M. Artesia plant has photographic records, price \$3500.00. Carlsbad plant \$5,000.00. Good towns in healthful climate. Want to retire. Don't inquire unless you mean business and have some money. C. O. Swickard, Carlsbad, N. M.

FOR YOUR SPECIAL ATTENTION

A Questionnaire was recently sent out to every member of the American Association of Title Men. From the answers will be compiled a chart and digest of information which will be exhibited at Cedar Point and subsequently be printed in the Convention proceedings. The men who prepared this have spent a great deal of time and effort on it, especially Mr. Allen C. Stelle. It is only fair to him and his co-workers that a prompt reply and earnest consideration be given this matter. The result of this will be of great value to the Title Men, especially the abstracters, as it is probably the most complete and detailed survey ever made. If you have not answered this, do so at once.

FIRST ANNUAL CONVENTION PENNSYLVANIA TITLE ASSOCIATION.

The first meeting of this newly organized and elected member of the American Association of Title Men was held in Pittsburgh, May 23. It is hard to realize how a more interesting and successful program could have been planned.

The meeting was called to order by President Potter, and whose later address outlined the work done in the organization of this Association and the accomplishments since. He outlined a future program of constructive work and gave suggestions of many necessary and advantageous things to be done.

Particular attention was called to the matter of cooperating with the abstractors and searchers throughout the state, whereby some system of universal title insurance could be perfected.

As Pennsylvania is the birthplace of title insurance, what could be more interesting than to have such a system developed in the same state, whereby title insurance could be available and become universally used. There is a big opportunity in this.

His address also gave particular stress to the duties of the title men in determining and fostering both questions and laws affecting real estate.

Others on the program were Harrison P. Riley, President of the Chicago Title and Trust Co., on "Title Insurance;" Henry R. Robins, Vice-President, Land Title and Trust Co., Philadelphia; on "Duty of Title Men with Respect to Legislation Affecting Real Estate;" Wayne P. Rambo of Philadelphia County Bar, on "Needed Reform in Real Estate Laws in Pennsylvania;" President Will H. Pryor, of the American Association of Title Men, on "Practical Effects of the Torrens System;" Cyril H. Burdett, Vice President, New York Title & Mortgage Co., on "The Future of Title Insurance and its Possibilities."

It will be interesting to watch the activities of the Pennsylvania Association. Only in its first year, wonderful progress in organization has been made and this first convention sounded the keynote of great things to be undertaken and accomplished. Title men should take the initiative and fight for necessary laws and reforms in laws affecting the title to real estate. These should not be left to real estate men, or any other body or profession. It is essentially the title men's job and they should undertake all actions and responsibilities for such. It is their duty to do so, and the Pennsylvania Association evidently realizes it and means to act accordingly.

Being made up of title insurance companies, it is gratifying to have such a strong addition to the Association, and especially the title insurance section. There are wonderful and unlimited opportunities for

the advancement of title insurance, particularly in the development and perfecting of a system making it universal. It is impossible to have title insurance companies in every county in the United States or even in the majority of them at present, but those of the larger cities could take the abstractors evidence and underwrite the business. The next few years will see wonderful development in this field.

A unique method was used in the printing of the proceedings of this meeting. They were issued as a supplement to "Money and Commerce," a financial paper published in Pittsburgh. It would be well worth-while for anyone to send for a copy of this issue and study the proceedings of this meeting.

The Nominating Committee unanimously recommended the reelection of all officers, and the convention so acted.

MEMBERS, PENNSYLVANIA TITLE ASSOCIATION. (Cut out and insert in directory)

President—JOHN E. POTTER, Potter Title & Trust Co., Pittsburgh.
Vice President—JOHN R. UMSTED, Continental Equitable, Title & Trust Co., Philadelphia.
Secretary—HENRY R. ROBINS, Land Title & Trust Co., Philadelphia.
Treasurer—TOWNSEND E. LEVIS, Media Title & Trust Co., Media.

P. A. HART, President, Bryn Mawr Trust Co., Bryn Mawr, Pa.
WM. S. BLAKELY, JR., Asst. Title Officer, Cambridge Trust Co., Chester, Pa.
ANSON B. EVANS, Title Officer, Central Trust & Savings Co., Philadelphia, Pa.
SHELDON POTTER, President, Chelton Trust Co., Germantown, Pa.
GEORGE S. ROBERTS, Title Officer, Chester Co. Trust Co., West Chester, Pa.
EDWIN BOOTH, Title Officer, Columbia Avenue Trust Co., Philadelphia, Pa.
JOHN R. UMSTED, Vice President, Continental Equitable Title & Trust Co., Philadelphia, Pa.
JOHN H. CLARK, Asst. Title Officer, Delaware County Trust Co., Chester, Pa.
HERBERT P. WORTH, President, Farmers & Mechanics Trust Co., West Chester, Pa.
E. A. WATERS, Trust Officer, Germantown Trust Co., Philadelphia, Pa.
LOUIS S. NEIDIG, JR., Title Officer, Haddington Title & Trust Co., Philadelphia, Pa.
WILLIAM C. BYRNES, Title Manager, Integrity Trust Co., Philadelphia, Pa.
MORTIMER N. EASTBURN, Title Officer, Kensington Trust Co., Philadelphia, Pa.
HARRISON N. DIESEL, Vice President, Market Street Title & Trust Co., Philadelphia, Pa.
V. G. ROBINSON, President, Media Title & Trust Co., Media, Pa.
WINFIELD S. CALDWELL, Title Officer, Mutual Trust Co., Philadelphia, Pa.
GUY C. BELL, Title Officer, Ninth Title & Trust Co., Philadelphia, Pa.
WALTER GABELL, President, Northern Central Trust Co., Philadelphia, Pa.
MONTGOMERY EVANS, President, Norristown Trust Co., Norristown, Pa.
W. J. SNYDER, Title Officer, North Philadelphia Trust Co., Philadelphia, Pa.
C. E. ALDERFER, President, Penn Trust Co., Norristown, Pa.
GEORGE C. BOWKER, President, Peoples Trust Co., Philadelphia, Pa.
FRANCIS A. LEWIS, President, Real Estate Title Insurance & Trust Co., Philadelphia, Pa.
HUGH M. PATTON, Title Officer, Union Fidelity Title Insurance Co., Pittsburgh, Pa.
WAYNE P. RAMBO, Title Officer, Wayne Junction Trust Co., Philadelphia, Pa.
FRANKLIN CHANDLER, Title Officer, West Philadelphia Title & Trust Co., Philadelphia, Pa.
FREDERICK B. CALVERT, Title Officer, Wayne Title & Trust Co., Philadelphia, Pa.
HENRY C. BARE, Title & Trust Officer, Merion Title & Trust Co., Ardmore, Pa.

The following were already members of the American Association and are now also with the Pennsylvania Commonwealth Title Insurance & Trust Co., Philadelphia. Potter Title & Trust Co., 4th Ave. and Grant St., Pittsburgh, Pa.
The Land Title & Trust Co., Broad and Chestnut Sts., Philadelphia, Pa.
The Title Guaranty Co., Pittsburgh, Pa.

CEDAR POINT.

"If there is one spot above all others, on this American Continent where Nature has joined hands with man for the purpose of making things beautiful, that place is Cedar Point."

Cedar Point can be reached by:
New York Central Railroad.
Baltimore and Ohio Railroad.

Pennsylvania Lines.
Lake Erie and Western Railroad.
C. C. C. & St. L. Railroad and connecting lines.

Interurban Electric Systems and connecting Interurban lines.

Daily Lake Steamers, from Detroit, Buffalo, Cleveland and Toledo.

The Chaussee, seven mile concrete road, paralleling Lake Erie, connecting all main highways and auto routes.

Cedar Point has:

The Finest Bathing Beach in the World.

The Largest Summer Hotels on the Great Lakes.

Large Convention Auditorium.

Assembly Rooms. Exhibits Building.

Colossal Coliseum and World's Largest Dance Hall.

Largest Bathing Pavilion in the World.

Palatial Passenger Steamers.

Cozy Family Cottages.

Miles of Shady Walks.

Delightful Picnic Grounds.

Three Miles of Romantic Picturesque Lagoons.

Famous Board Walk and Esplanade.

Accommodations for 10,000 people in Great Dining Rooms, Buffets, Lunch Rooms and Cafeterias.

Every Known Inviting Amusement.

Music by Superb Orchestra.

Famous Fishing Grounds and Pond Lily Cove.

Imposing Buildings. Beautiful Illuminations.

Pure Water. Delightful, Balmly Climate.

Ideal Locations for Summer Homes.

HOTEL RESERVATIONS FOR CONVENTION.

Everyone is urged to make advance hotel reservations. Cedar Point is a very popular place and enjoying a most successful season this year. Special rates are being made and they are very reasonable. There are three classes of rooms without bath as follows:

\$1.25 per day each person, two in room.
\$2.00 per day one person in room.
Select rooms:
\$1.50 and \$1.75 per day each person, two in a room.
\$2.50 and \$3.00 per day one person in room.

Rates for rooms with bath are as follows:
\$2.50 and \$3.00 per day each person, two in room.
\$3.50 and \$4.00 per day, one person in a room.

Write direct to the G. A. Boeckling Co., Cedar Point, Sandusky, Ohio, for reservations, stating that you will attend the Convention of the American Association of Title Men; number of persons to room and what price room desired.

The Cedar Point management will also be pleased to furnish you with any other information or assistance upon writing.

How Times Change.

The farmers used to raise fine calves and exhibit them at the County Fair. Now their daughters do it.