

TITLE NEWS

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The American Title Association

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New Orleans Convention Greatest in History of Association

Registration Records Broken—Success of Meeting Beyond All Expectations—A Convention of Achievements and Progress—Sessions Marked by a Seriousness of Purpose and Great Interest

Everyone anticipated the 1924 Convention at New Orleans would be great in every respect but their expectations were far short of all that actually came about. First, the attendance record was broken and the registration was the largest of any meeting ever held. This is outstanding because of the place of meeting being remote from the central part of the country and necessitating long journeys for the large majority of those who were there.

Another fact of interest is in the number of states represented and here again a record was broken. Thirty-two states answered roll call, some for the first time at a title convention. All of the states having state organizations had registration with the exception of Montana, North Dakota, and Wyoming. The states having no organizations but only individual members showed a fine interest and it was encouraging to note a number present from them. Seven such states were registered.

This convention was different from any other ever held. Everyone seemed to have come expecting to take a part in the meetings and speak a word for the future of the Association. There was a decided air of interest and concern and an atmosphere of seriousness of purpose.

The program was very interesting, well arranged and balanced. The subjects presented were ably handled by the speakers and the discussion provoked many questions. Everything ran with smoothness and precision and the business sessions themselves were most profitable. The noon conferences were a miniature convention "on the side" and proved to be very valuable and practical.

On Monday, the 20th, the convention really began with the usual pre-convention meeting of the Executive Committee. The work of the past year, plans for things to be presented to the Convention and the customary business af-

fairs of the Association were viewed and discussed. The convention sessions proper began on the following morning. There was an unusually heavy first day registration and practically the entire crowd had arrived by that time.

It was called to order by President Wedthoff and opened by invocation given by Dr. U. D. Mooney, Napoleon Avenue Presbyterian Church. Addresses of welcome were given by Meyer Eiseman, Realtor, of New Orleans, for the city, and A. M. Mayo, Lake Charles, La., for the Louisiana Title Association. Response on behalf of the titlemen was given by J. W. Woodford, of Tulsa, Oklahoma. At the close of the morning session the various states gathered and selected their representative for the Nominating Committee.

The afternoon of Tuesday brought the reports of the Committee on Membership and Organization; report of Judiciary Committee and comment on its report and recommendations; the President's address; the report of the Executive Committee and a very interesting address by Henry Baldwin of the Guaranty Title Co., Corpus Christi, Texas, on "Side Lines With the Abstract Business." These all appear in full in the printed proceedings.

The visitors were free to do as they chose from the late afternoon and all evening and most of them visited the famous cafes in the French Quarter.

The morning of the second day was given to sessions of the Title Insurance Section. Two of the best addresses ever given at a convention were here presented, one on "Selling and Advertising Title Insurance," by Edwin H. Lindow, Union Title & Guaranty Co., Detroit, and the other "Ethics in Title Insurance," by John E. Potter, President of the Potter Title & Trust Company, Pittsburgh, Pa. Both were enthusiastically received.

Adjournment was had for the entire

afternoon for the boat ride, and it was one of the most pleasing features of the meeting. There was the ride, sight-seeing a plenty, and an orchestra furnished music for dancing. Refreshments were served on the boat and nothing was overlooked to make it a pleasant event. That evening was also left open for all to spend at their own choice and leisure.

Thursday morning was likewise given to the Title Insurance Section and two more fine addresses were given, both on the interesting subjects of branches and profitable side-lines of business for title companies. Kenneth E. Rice, Escrow Officer of the Chicago Title & Trust Co., Chicago, Ill., talked on "Building an Escrow Department," and Frederick P. Condit, of the Title Guaranty & Trust Co., New York City, on "Title Insurance and Its By-Products, Emphasizing Guaranteed Mortgages." Gov. R. A. Cooper of the Farm Loan Commission was also scheduled for an address on "Amortized Farm Loans," but could not be present and his place was taken by a substitute.

The afternoon was spent in sight-seeing, the Realtors of New Orleans furnishing cars and driving the visitors to all interesting points in and about the city. The banquet followed the ride and it was a fine banquet. President Wedthoff introduced the Toastmaster, one from our own crowd, Col. Sheldon Potter, of Philadelphia. Col. Potter has no peer as a toastmaster and after-dinner entertainer. He was a true master of ceremonies and carried the evening along with wit and ease.

Members present were called upon for short responses. They were selected from the various parts of the country. Judge Cornelius Doremus of Ridgewood, N. J., from the East; Fredéric S. Jones, of Richmond, Virginia, from the South; J. W. Woodford, of Tulsa, Oklahoma, from the Middle West; Edwin H. Lindow, of Detroit, Mich., from the North, and R. F. Chilcott, San Francisco, Cal., from the West. The entertainer for the evening was Douglas Malloch, well known after-dinner speaker. After the banquet the floor was cleared for dancing and a fine time was had by those who were young or felt young.

The last day came and there was a

feeling of regret that the party was going to be over too soon. The last day's program was interesting. The morning was given to the Title Examiners' Section, President Henry J. Fehrman presiding.

W. L. Rogers, General Counsel of the Federal Land Bank, Louisville, Ky., talked on the subject, "Excess Baggage," dealing with the examiner, his work and problems. The second address of the session was a most masterful one on "Title Examination in Louisiana Under the Civil Law," by Eldon S. Lazarus of the New Orleans Bar. This was one of the finest legal addresses ever given before a title convention.

The Nominating Committee for the election of officers of the Association had met early that morning before and rendered its report at this session.

The afternoon session of the last day opened with the address of Lewis Fox, Home Abstract Co., Fort Worth, Texas, on "Ethics," and it would be well for everyone in the business to study this talk and then endeavor to follow the principles therein defined. Mr. Fox recently prepared a Code of Ethics for the Texas Title Association, and has done much work in this line for the Rotary Club and was therefore prepared to express conscientious ideas.

The new officers were introduced and President-Elect Condit was given the chair by Past President Wedthoff.

Under New Business the matter of the formation of an Abstracters' Section was presented, with the action taken as described elsewhere in this issue of "Title News."

The selection of the next place of meeting was left to the Executive Committee. Orvil M. Fox, of Pocatello, Idaho, presented the invitation of the Northwestern States to meet in Yellowstone Park. There has been a growing sentiment to meet there but there have arisen some questions of accommodations, satisfactory schedule and the practicability of the thing. Advance reservations will have to be made, the party will have to be conducted through the Park under schedule and under guide and there was not enough definite information as to adequacy of accommodations, favorable time, expenses and feasibility of holding business sessions in conjunction therewith to make a decision possible.

Some expressed the desire or suggestion that the convention proper be held in Denver or some Northwestern city and then the party organized for a trip through the Park. That could be done by reason of the special summer excursion rates making it possible without extra cost, which for a nominal additional sum could be made to include the circuit trip to all points on the Pacific Coast. The matter was left to the Executive Committee to be decided at its annual Mid-Winter meeting in February.

Accommodations were excellent and our good host Perry Bouslog and those who helped him entertain us were true hosts and entertainers.

The ladies were entertained at a noon

luncheon of the first day and certainly had a most enjoyable time.

New Orleans is called "America's Most Interesting City," and it is certainly that. There is only one New Orleans, there could be no other and it can also be said to be "America's Most Hospitable City." The Southland is the natural land of charm, warmth of personality and the capital of friendship and true hospitality. New Orleans is the center of it all and the guests of the convention were treated as only their hosts could do it. It was wonderful and everyone hated to leave.

Many points and questions were raised about the things presented, and about the title business generally, its present problems, its future outlook and field, and as a result a great number of things were definitely brought out as things for the consideration of the Association. The organization, therefore, has a big program for the coming year and a large field of operations and a number of things to achieve.

The year preceding the Omaha Convention in 1923 seemed to bring the culmination of many things, the dawn of a new era and a turning point in the life of the Association and what it could and must do for the title fraternity. That seems insignificant now, with the things brought to a focus and understanding as a result of last year's work and the New Orleans Convention.

The organization has been gaining momentum these past few years and it has reached a point of some force. This year is going to be a big year, a real year. The title business is on a threshold of a new epoch of opportunity and also of responsibility. This is reflected to the Association—the clearing house and representative of the business. It was so sensed and presented at the convention just past—everyone had a new realization of it and was eager to take a part and become identified with the big things at hand.

Many came to the convention for their first time and confessed that they came out of idle curiosity to see just what kind of a gathering it would be, what would be done, and to get an idea of the American Title Association, its place, purposes and value. They went away satisfied, more than satisfied, surprised and delighted and thoroughly imbued with the idea and worth of it all, and no one who attended this meeting will ever stay away from another except through force of extreme circumstances. Those who could not get there missed a wonderful and inspirational time.

It can be said that everyone had a most enjoyable time. The city itself is so full of interesting places; places to go, places to see. Wonderful French, German, Italian and Spanish cafes, shops and sections of the city abound and are established institutions of the city. There was ample time to visit and have a good time. The business sessions were strenuous but an effort was made to complete them on time so that everyone was free to enjoy the evenings and every possible spare moment.

It was clearly demonstrated that a four day convention of two full days and two half days' business sessions with the evenings and two afternoons open for pleasure and sight-seeing is the logical and successful schedule. Such a scheme allows ample time for the business sessions and gives the visitors time likewise to visit and go sight-seeing.

WOMEN CONTRIBUTE TO SUCCESS OF CONVENTION.

Large Number Present—More Than Ever Before—Not All Successful Title Men, "Men."

One of the pleasant surprises of the convention was the large number of ladies present. Some were the wives and families of the men who accompanied their husbands, others were real "title men" who came to the convention to learn to take part.

They added a finesse, a pleasantness to the sessions and it is hoped that many ladies will be present at all future meetings. Some of the most successful owners, managers and assistants of title companies are women. Title work is something peculiarly appealing to them and it can be said that they make a success in title work.

It is really surprising the way they have entered the business the past few years and the interest they are taking. Some of the most active members and supporters of many of the state associations are women. Likewise it is noticeable that when a state holds a contest for best abstract as a part of their state conventions, the prizes are usually won by women. The men better look out.

The ladies had a good time at the convention, the hostesses provided well for their entertainment and enjoyment. They had lots of fun and pleasure at luncheons, jaunts through the shops, and all, and formed quite a spirit of associations and friendship among themselves.

Next year they plan on some special social and friendly meetings and little activities for themselves and all of the title women of the association should endeavor to attend next year's meeting.

It would be a fine thing for them to become more active in the association and its work, and to bring about some kind of a permanent and lasting spirit of friendship and association for the title women. It would be of help and interest to them in their work and the activities of the association.

It was noticeable, too, the interest they took in the business sessions and the attention they paid to the serious side of the program.

It was indeed a pleasant surprise and revelation to have so many there, to have their always refreshing and helpful influence and note their interest in all things.

Frederick P. Condit, President for the Coming Year

*Henry J. Fehrman, Vice-President; J. W. Woodford, Treasurer—
Three New Members of Executive Committee Also Elected*

Frederick P. Condit, Vice President of the Title Guarantee & Trust Co., New York City, was elected President of the American Title Association for the coming year. Mr. Condit has "worked up" through the various "chairs" of the organization ever since his introduction as a member at the Des Moines Convention in 1921 and there has been a growing popular sentiment each year since that he should sometime lead the organization.

He was instrumental in interesting the titlemen and companies of New York State in the organization of a state association. He became interested in the American Association and attended his first convention at Des Moines in 1921.

The Title Insurance Section elected him President there for the year following and it was under his guidance that so much excellent work was done towards gathering of information on methods and practice of title companies and steps made for standardization of policies and forms. The questionnaire on all title matters was also sent out and analyzed during his administration of the Insurance Section. He was elected a member of the Executive Committee in 1922-23 and also appointed Chairman of the Judiciary Committee, making a fine report at the Omaha Convention.

His personality, interest in all Association matters, unselfish and broad-minded consideration in all things

brought a popular sentiment which reached a point that he was elected Vice-President at the Omaha Convention last year. This also made him Chairman of the Executive Committee and therefore in direct touch with all affairs. That same popular acclaim elected him President for the ensuing year and certain it is that Fred Condit heads the organization and its work with the best wishes and support of every member of the Association and all members, abstractors, examiners and title insurance companies. He knows the work and problems of each and the Association members may know that they have chosen wisely in their selection of President.

The Vice-President.

The name of Henry J. Fehrman, Attorney of the Peters Trust Co., Omaha, Neb., is well known to every member of the Association. He became identified with the organization at the Nashville meeting in 1919 and was elected Secretary of the Examiners' Section for the following year. He immediately began to increase the morale and numbers of that section and did excellent work. He was elected President of the Section the following year at the Kansas City Convention and has held that same place every year since until his present advancement. Under his guidance and energy the Examiners' Section has grown and prospered and reached its present high degree. Mr. Fehrman is a tireless worker, one who has always been faithful to every call and possessed of an admirable spirit of interest and work, not only for his section but the whole organization.

He has been considered for higher office before but always expressed the desire to remain as President of the Examiners' Section in order that he might continue the work he had already started and was developing so well.

As Vice-President and Chairman of the Executive Committee he will have added labors but everyone knows he will finish the year with a record of a job well done and worthy of every confidence placed in him by his selection as Vice-President.

The Treasurer Elect.

Likewise the new Treasurer is not a new personality to the Association. J. W. Woodford, Vice-President of the Title Guarantee & Trust Co., Tulsa, also began his active career in Association activities at the Nashville meeting in 1919. "Jim" Woodford has been more than a worker and supporter of the Association. He has always been that but his personality has added a brightness and keenness to everything in which he has taken a part. "Jim" is one of the most popular men in the organization and has done all things he has been called to do and done them well. Always reluctant to make an appearance of his work, he has nevertheless been the means and power of many constructive things.

He did much work on committees in 1920 and 1921, being Chairman of the



FREDERICK P. CONDIT, President, 1924-1925.
Vice President, Title Guarantee & Trust Co.,
New York, N. Y.

President, Title Insurance Section, 1921-22.
Executive Committee, 1921-22; 1922-23; 1923-24.
Judiciary Committee (Chairman), 1922-23.
Vice President, 1923-24.

Judiciary Committee in 1921. His report, as such, given at the Cedar Point Convention in 1922 was a revelation of his ability and activity when given an appointment. He served as a member of the Executive Committee in 1923 and 1924 and now takes responsibilities as the depository and guardian of the Association's funds.

The Executive Committee.

Three members of the Executive Committee continue over for another year. They are P. W. Allen, Greeley, Colorado, and Joseph P. Durkin, Peoria, Ill., elected at Omaha last year and whose offices do not expire until 1925. Past President Geo. E. Wedthoff of Bay City, Mich., also becomes a member of the committee ex-officio until 1925. Three additional members were elected to fill vacancies caused by expiration of terms of office of that number.

J. M. Whitsett of Guaranty Title & Trust Co., Nashville, Tenn., was chosen to fill the place of J. W. Woodford, term expired and elected as Treasurer. Mr. Whitsett has been active in the Association for the past number of years

and has served in this same capacity before, in 1921. No one has shown a keener interest in Association affairs than Mr. Whitsett and he is a valuable member of the committee.

M. P. Bouslog was shown a spirit of confidence and regard when he was unanimously elected to fill the vacancy caused by the expiration of his own term. No one stands higher in the esteem of the titlemen of the country than Perry Bouslog and it would be strange indeed to not have him. He has been active in the Association ever since its organization and the esteem held for him is evidenced in the fact that he has held every office possible in the Association and when they were covered, he was continued year after year as a member of the Executive Committee.

Walter Daly, Vice-President of the Title & Trust Co., Portland, Ore., and Past President of the Title Insurance Section, was elected to fill the expired term of Henry E. Monroe. Mr. Daly has been an interested and faithful worker for years and his continuance as an active official will likewise be a helpful influence.



HENRY J. FEHRMAN, Vice President.
Attorney, Peters Trust Co., Omaha, Neb.

HERE AND THERE AT THE CONVENTION.

Texas led in numbers present. That Texas gang is a great bunch. Led by Tom Dilworth, hard working and efficient President of the Texas Abstractors Association, twenty-five Texans helped make the Convention a success. Many were there for the first time to a national convention—many will not let it be their last.

Pennsylvania was next with fourteen registered. This was a fine representation. For years John E. Potter and S. H. McKee were the sole and only ones from Pennsylvania. Last year Wellington J. Snyder came to Omaha, and this year these three brought eleven more.

Col. and Mrs. Potter, John J. Potter and wife, and William Potter, and Mr. and Mrs. Lester E. Pfeiffer made the trip by boat.

Col. Sheldon Potter added to the success of the banquet with his talent and ability as a real toastmaster.

John Clark, Guy Bell, Walker Schwab and O. S. Decker came for their initiation to a national convention and admitted they were regular members now and would not miss another one.

Wellington Snyder was initiated last year and was considered so much an "old head" this time that he was elected Secretary of the Title Insurance Section.

Ed. Wyckoff also had some very material support from his state this year by Judge Cornelius Doremus, Ridgewood, New Jersey, who is the President of the New Jersey Title Association. Mrs. Doremus was also present and they expressed themselves as having had a most enjoyable time.

We always thought they were only Rangers down in Texas but we find they also have "Musketeers." Ben Love, Tom Dilworth and Lewis Fox constitute and are the original "Three Musketeers" of the present day and we doubt if the Musketeers Trio of Dumas conception had anything on the present ones.

Room 686 was some fortress and stronghold.

Many states were represented this year for the first time in a convention. Among them was Virginia, and we were very much pleased indeed to form the friendship and association of Frederick S. Jones of Richmond. He is a real titleman, is doing some real work in his state and is greatly interested in the organization.

James Botts and Abram Staples from Roanoke were also present and these "Virginians" were interested attendants.

W. A. Herron journeyed all the way from Custer, South Dakota, and back, by himself, but said it was certainly

worth while. It is hoped that next year South Dakota and several of the other states will have a large representation.

One cannot always tell from the way they sign their name. J. M. Avery and G. Bowman, of the Hayward Agency, Santa Fe, New Mexico, journeyed a long way to attend, and let us know that they were two very capable ladies conducting a successful business in Santa Fe.

For two years now, the Executive Secretary has been addressing correspondence to "J. M. Avery, Santa Fe, New Mexico, Dear Sir." Never again!

Michigan likewise presented claims for second place in number present, tying with Pennsylvania with fourteen present. This was a fine support from President Wedthoff's own state.

An Auditing Committee is appointed each year by the President to audit the books of the Executive Secretary and the Treasurer. This year it was Mark Brewer and Jim Woodford, and their work was another case of unsung praises due heroes.

It is always a big job, was a bigger one this year because of the larger work done and a real vote of thanks and appreciation is due these two. They worked the greater part of two days and were denied participation in the program and association with those present during the period of their work.

Charley White, Prince of Fellows, hard worker, was there with Mrs. White. Charley got married just a few weeks ago, so it really was not his honeymoon, though almost. Everyone was glad to have them there and to become acquainted with Mrs. Charley. They have the best wishes of everyone.

Florida was represented by a fine delegation who left with a determination to revive the Florida Association. They have a great state with many cities of promising futures. There are many strong and efficient title companies in them. A revival of the state association is welcome news.

It was good to have A. T. Hastings

of Spokane, Washington, with the crowd. He was one of the first Presidents of the Association, away back in the days of its early existence. May he find it possible to be with us every convention from now on.

Thirty-two states were represented, surely a startling fact. This is really wonderful and shows the increased interest in the association and of how the title men are recognizing the fact that they must be concerned with the general affairs of their business. They were there from Washington to California, New Jersey to Florida, and most of the states within.

Those present from California, though but few in numbers, were a strong representation and added to the success of the meeting. Donzen Stoney was the only "repeater" present, he having been a regular attendant now for the past few years.

The debutantes presented by him were Jos. D. Forward of Union Title Ins. Co., San Diego; R. F. Chilcott of the Western Title Insurance Co., San Francisco, and C. P. Edwards, San Jose Abstract & Title Insurance Co., San Jose.

These four gentlemen were kept busy telling about how they have spread the gospel of title insurance throughout the state, of their customs, practices and charge and many kinds of service.

They added materially to the interest of the noon-day conferences, especially the one on Monday the 21st. If you want to learn a whole lot about title insurance practice, read about this conference in the printed proceedings.

Donzel Stoney injected his energetic personality into the whole session and was kept busy most of the time. He gave the address or talk before the Rotary Club at the noon luncheon on Wednesday, telling them about title insurance and how it helps in business life.

On Thursday he spoke before the Association of Commerce on title matters.

He was appointed Chairman of the Resolutions Committee and given the big climax by being elected President of the Title Insurance Section.

Nothing like giving a good man plenty to do.

Makes no difference down in 'NOrleans whether there was an Eighteenth Amendment passed or not. A cup of the French Drip Coffee is better than a Manhattan, Bronx, Gin Buck or an old-time "straight." It kept you awake all night, woke you up in the morning and snapped you out of the drowsy feeling of three o'clock in the afternoon.

That pile driver, or rather that army



J. W. WOODFORD, Treasurer.
Vice President, Title Guarantee & Trust Co.,
Tulsa, Okla.

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of pile drivers that tattooed all day and lulled us to sleep at night were making a solid foundation for Perry Bouslog's company's new building. Consequently we were all glad to hear them and know that they were making a strong foundation for the Union Title Guarantee Co.'s fine new home. After we learned that we all thought the sound was soft and sweet, the most beautiful pile driver music we ever heard.

Detroit was well represented by the crowd from there. The Union Title & Guarantee Co. had three there, Lindow, Axford Randall and Diebel who, with the ladies and that sweet baby (the best anyone ever saw), made an interesting group.

Fred Burton of the Burton Abstract & Title Co., and his wife drove down in the car, and easily won the prize for long distance driving.

What would a convention or any meeting of the American Association be like without the crowd from Tennessee? Mr. and Mrs. J. R. West, Mack Whitsett and his family, and some of the others from their companies they

always bring along. They are just part of the thing, that is all.

B. W. Beck of Chattanooga is another one of the faithful followers who likes to attend the conventions and who brought his family along this time.

Likewise, W. J. Davis of Atlanta is another who is one of the established personalities of the meetings. Mr. Davis is a true gentleman, whose sole desire it seems is just to do those little things to help make everyone have a better time. He is always doing something in his quiet affable manner, never much in evidence, but back of many of the things that make the meetings most enjoyable—nicer.

Bill Webb, sole representative from Connecticut. One of the inducements of every meeting is to see Bill again. There was only about one of his kind ever made. If Connecticut has any more like him, we would like to see them.

Charleton Hall and E. C. Oggel of the Washington Title Insurance Co. and Seattle Title Trust Co., Seattle, Wash.,

held the record for long distance travel. We were might glad to have them with us. Chris Oggel is one of the old timers and took mighty good care of the tenderfoot who accompanied him.

It is interesting to learn of the talents, accomplishments, and ability of men such as one can at a meeting, or when he lets loose, and shakes the atmosphere of his business ability. Everyone has his personality, his natural "nicknacks," and one learns lots about the other fellow in the association only prevalent at such a meeting as these conventions.

There is Jones of Cleveland, the "Admiral," small checked suit and cocked hat. A real title man, a man of brains and ability in his business, who can put that aside, and be just as efficient in congeniality, as a real entertainer and a regular stimulator to any affair.

Coupled with him in Ralph Brown "Brownie" some piano playing man, and otherwise one you like to always have around.

Why Jim Woodford did not go on the stage, open a school for monologue artists or become the world's premier after-dinner humorist we do not know. Jim's performance at the banquet would have made any professional a bit nervous to have to follow him.

And so it goes. Give them a chance, any number of them, and they will show you.

Food-eating is an event and custom, not just to get something to sustain you. Even the food and the way they dine is different down there.

After eating those "Oysters Rockefeller" Pompino, the 57 varieties of gumbo and warm French bread it is hard to be back home and partake of the old-time "pan roast" or "six in the milk," baked halibut and thin vegetable soup and buns.

Anyhow we had real food for a week, and that is something those who did not go to the convention had.

Wonder when we will get another invitation to go to New Orleans.

PRINTED PROCEEDINGS OUT VERY SOON.

Effort Being Made to Break Record for Distribution.—Everyone Urged to Read and Study Them.

A full report of the convention, all papers, all discussions, and proceedings will be contained in the Printed Proceedings which will be distributed to the members soon. This gives everyone an opportunity to profit by the convention and those who could not attend will get the benefit of it and profit thereby if they will read the proceedings. Those who did attend will find it very interesting and profitable to study them and have this added impression of the things that transpired.

These printed proceedings are very valuable, this one book being of big



RICHARD B. HALL, Executive Secretary.
President the Hall Abstract & Title Co.,
Hutchinson, Kansas.

value to every member of the Association. The proceedings of the conventions of the Association form a library of every known phase of the title business. They should be read and studied. Copies will be mailed and distributed to the members in a short time, a very few weeks. Much work has already been done on them and members of the Association will not have to wait long for their copies.

The papers and addresses appear in full, but just as valuable and interesting are the discussions of the various things, especially the report of the Noon Day Conferences.

Anticipate receiving the book, then when you get it, read and study every page. It will pay you.



Geo. E. Wedthoff, Retiring President,

Whose year of leadership was an eventful one in the history of the American Title Association. It was one of progress and achievement and was climaxed by the most interesting and successful convention ever held by the association.

Every organization to be successful and accomplish things must be organized, must have its own "Organization," but it must be directed, influenced, and back of every organization is a personality, the man whose thoughts and spirit permeate through it and reflect on and guide it.

Mr. Wedthoff was a leader. He had ideas and plans and they were accomplished because he attracted others to him and he enlisted the support and assistance of the entire organization in his work.

His absolute sincere, unselfish and conscientious endeavors made his a personality of force so that things were achieved. These elements together with his spirit of broad mindedness and consideration for the ultimate best for the association emphasize the success of his year's work.

He retires as President with the appreciation and high esteem of the members of the Association.

"Title News" to Be Enlarged and Improved Minimum Size to Be Twelve Pages—Digest of Court Proceedings Each Month

One of the things ever present in the minds of the Executive Committee is the continued improvement and enlargement of the monthly publication sent to the members as a part, one of the big things to be gained by membership.

There has been a big improvement in the past year, there will be a bigger one this coming one. The size will be increased by another four pages, making twelve in all.

Many things will be added. Principally of importance and of good news to the readers and all titlemen will be the digest of court decisions rendered by the higher courts and relative to title matters. These will appear each month. The association has planned on this for a long time, or rather has hoped for it. It is now possible and will be a part of each month's publication. This feature will be handled by the Judiciary Committee, under the plan as mentioned elsewhere in this issue.

Articles on current affairs of the association, its members and general title matters over the country will be printed. The "Miscellaneous Index" will be continued and more of those little interested observations appear each month.

There will also be some special ar-

ticles and papers on certain topics in each issue.

Another feature is that of a ladies' section, or things of interest to the women in the title business. There are a lot of them, there were many at the convention and it is quite a field for the more gentle sex. There was quite a display of interest among them at the convention and the "gang" spirit evidenced itself so that we may expect them to take more interest in affairs from now on. They made some kind of a "gentlemen's agreement" to keep in communication with each other and plan for the next convention and to be generally interested in the Association's activities.

Mrs. M. B. Brewer, the very talented wife of Ex-President Mark B. Brewer will collect and furnish this material for publication in the "News."

The Executive Secretary will always welcome suggestions, criticisms and ideas for the betterment of the publication. He will also be very glad to receive articles for publication. This monthly publication is a fine thing for the members, and it can be made a better one all the time. It is intended to be your publication—the mouthpiece and voice not only of the Association but of the titlemen of the country. Your help and assistance will be welcomed.

Judiciary Committee to Furnish Digest of Court Proceedings Members Chosen From Seven Reporter Systems and United States Supreme Court

The Judiciary Committee was chosen from and planned along a bit different idea this year than ever before. They have always done good work for the association in the past, but it has an especially practical and valuable work outlined for this one.

The different members will furnish digests of court decisions rendered and affecting title matters from their respective reporter districts. These will be printed in the "Title News" each month. This is a fine thing—and the members of the committee may know that the entire association is appreciative of this real constructive and valuable service. The formation of the plan was undertaken by Vice President Fehrman who selected one member from each district. Everyone so selected responded readily and willingly.

They are as follows:

Northeastern Reporter (New York, Massachusetts, Illinois, Indiana, Ohio) Clarence A. Collidge, Chicago Title & Trust Co., Chicago, Ill.

Atlanta Reporter (Maine, New Hampshire, Vermont, Rhode Island, Connecticut, New Jersey, Pennsylvania, Delaware, Maryland) Edward C.

Wyckoff, Fidelity Union Title & Mort. Guar. Co., Newark, N. J.

Northwestern Reporter (Michigan, Wisconsin, Minnesota, Iowa, Nebraska, North and South Dakota), E. J. Carroll, Davenport Abstract Co., Davenport, Iowa.

Pacific Reporter (California, Oregon, Kansas, Colorado, Nevada, Montana, Wyoming, Washington, Idaho, Arizona, Utah, New Mexico, Oklahoma), E. C. Oggel, Seattle Title & Trust Co., Seattle, Wash.

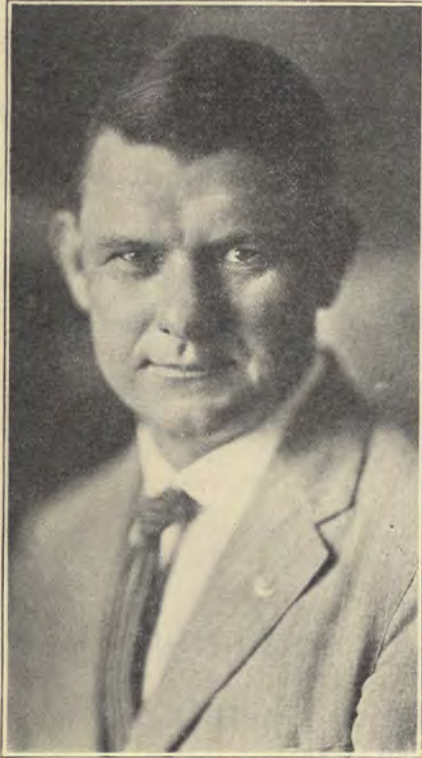
Southeastern Reporter (Virginia, West Virginia, North Carolina, South Carolina, Georgia), Frederick S. Jones, Title Insurance Co., of Richmond, Richmond, Va.

Southern Reporter (Florida, Alabama, Mississippi and Louisiana), M. P. Bouslog, Union Title Guarantee Co. New Orleans, La.

Southwestern Reporter, (Kentucky, Tennessee, Arkansas, Missouri, Texas), McCune Gill, Title Guaranty Co., St. Louis, Mo.

Supreme Court (All decisions rendered by United States Supreme Court), William Webb, Bridgeport Land & Title Co., Bridgeport, Conn.

The general and regular Chairman of the Judiciary Committee is Charles C. White, Title Officer, Land Title Abstract & Trust Co., Cleveland, Ohio, who was re-appointed and held over from last year. Mr. White's work in preparing and recommending uniform and simplified land laws for the various states was one of the biggest things ever done by the association. It is a big work, only a start has been made and there is much to be done. Mr. White is the man to continue the work and he was re-appointed as the general chairman of the committee.



Tom M. Scott, Retiring Treasurer,

Who, because of his expression of a desire to do so and his insistence that he be allowed to be relieved from any active office the coming year, retires after thirteen years of continuous and uninterrupted service as an active official of the organization.

Tom Scott has been re-elected and retained in an active office during that period of years and has served in every official capacity of the organization.

He commands the highest regards from every member of the association and many on the outside interested in title affairs. He wanted to return to the "ranks" and as the members had honored him many years by recognition, they reluctantly respected his wishes.

Much of the success of the start and present excellent organization of the association is due him and his efforts. Always sincere, always vigorous in his opinions his spirit was felt, and used for good.

He may have retired as an official, but he will not be retired as an influence. We may always know that that same Tom Scott is ever ready to serve the association, to help, to do his part.

Committee Appointed to Report on Advisability of and Plan for Organization of Abstracters' Section

Long Discussed Subject Now to Receive Study and Definite Action

A special committee was appointed by President Condit to study the advisability of the formation of an Abstracters' Section to the Association and to report on its investigation and plans for same at the Mid-Winter Meeting of the Executive Committee in February.

Dr. J. R. Morgan of Kokomo, Indiana, Lewis D. Fox of Fort Worth, Texas, and John H. Green of Painesville, Ohio, were the personnel of the appointed committee. They will investigate the matter, decide on its advisability and in case of recommendation report accordingly together with plan of organization, after which the matter will be presented to the Association for adoption or rejection, and the Constitution and By-Laws changed accordingly so that the section may be formed. This has been a much discussed and studied question in years past but had never before been presented for definite action.

The Association was originally formed by abstracters and it was an abstracters' organization because there were only abstracters at the time of its start. Later, as title insurance companies were organized and their special problems came for discussion, a separate section was formed to handle their part of the programs and particular activities. Title Examiners were also admitted to membership in later years and a similar section formed for them.

Through all this and up until now, it has been that the general organization and the officials in charge of the whole Association have handled the general matters and the abstracters' side of the thing. The organization at the start was originally an abstracters' association and the Title Insurance and Ex-

aminers' Sections were special or inner branches of it. The problems of each are the problems of each other and each should consider he is concerned and should be interested in the activities, problems and association of the others.

However, there have been many opinions expressed in the late few years that the abstracters should have their separate inner organization the same as the others; that they should have officials to look after the abstracters' part of the programs and their particular problems for the Association to handle and consider. It has been advanced that if it was good for the other two branches, it was likewise the same for the abstracters to have their separate section with officials and an organization to lead them in their activities.

Another argument advanced was that the general business matters of the Association had now reached a point where it took almost the entire time and efforts of the officials and Executive Committee to properly handle the ever increasing responsibilities and duties of the general organization.

The Executive Committee has had the matter under consideration for a long time now, but felt it was a thing to be handled and initiated by the membership. It accordingly came to a definite conclusion this year when a number of the abstracters present discussed the matter considerably and then Dr. Morgan presented the matter on the floor with a motion that a committee be formed and appointed to handle it and make a final recommendation and conclusion. This was done and the thing will be settled this year, making one more thing of advancement and termination reached in the progress of the organization.



"Rubbernecking" on the Boat Ride.



WITH THE WOMEN AT THE CONVENTION.

By Mrs. M. B. Brewer

While the many perplexing questions of titles, escrows, abstracts and insurance and other vital matters were being discussed and settled (?) by the men of the association, the wives and women delegates, of whom there was a larger attendance at this convention than ever heretofore, were being entertained at a series of affairs, charmingly planned and perfectly executed in that true southern manner for which New Orleans is noted, by the wives of the officials of the Union Title Guarantee Company.

Mrs. M. P. Bouslog, Chairman of the committee, a most gracious and charming hostess, was ably assisted by Mesdames W. A. Tharpe, A. Hartman, D. R. McGinnis, J. Malochee, Harry Gamble and Meyer Eiseman.

A noonday luncheon was served on Tuesday, the opening day, in the courtyard of the quaint and historical Patio Royal, at which Mrs. Joseph E. Friend, President of the Louisiana Federation of Women's Clubs, gave a most pleasing talk, welcoming the visitors and guests. Mrs. George E. Wedthoff, wife of the President of the American Title Association, responded on behalf of the visitors. Mrs. Harry Gamble, of the New Orleans Woman's Club, told the history of the Patio Royal, Napoleon House and of many other interesting and historical places. Mrs. W. A. Tharpe, of New Orleans, extended greetings on behalf of the hostesses, followed by short talks by Mrs. J. E. Potter, of Pittsburgh, Pennsylvania, Mrs. J. L. Chapman and Mrs. Charles White, of Cleveland, Ohio, and Mrs. J. M. Dall, of Chicago, Illinois. The baby of the convention, little Miss Jeanette Marie Diebel, of Detroit, Michigan, seven months old, was introduced

and made a most charming addition to the function. Mrs. M. B. Brewer, of Texarkana, Texas, presided at this luncheon.

After the luncheon the ladies accompanied their hostesses on a visit to the many interesting places in the *Vieux Carre de la Ville* (French Quarter), going to the old French Market, the Cabildo, the St. Louis Cathedral, the *Cafe des Exiles*, the old Absinthe House and other interesting points so closely interwoven in the history of New Orleans and America; the ancient and beautiful courtyards; the antique shops; the Arts and Crafts Club; the quaint tea rooms and the charming Spanish and French architecture of a century or more ago—all combined to make a most interesting and enjoyable tour.

Wednesday, the second day of the Convention, was indeed full of delights. The general luncheon at the famous old "Louisiane" French Restaurant was perfectly planned, and the ladies enjoyed the hospitality of the association to the fullest. After luncheon we were speeded to the dock at the foot of Canal Street, where we boarded the Steamer *Susquehanna*, and were carried along the marvelous twelve-mile river front of New Orleans, viewing the docks and marvelous shipping facilities of the Port of New Orleans. Thence through the great Industrial Canal, its wonderful locks, to beautiful Lake Ponchartrain. Delightful music was furnished by the orchestra and dancing was indulged in all the afternoon. Arriving at West End, special trains were providing for taking the party back to New Orleans. On this trip, Mr. and Mrs. M. P. Bouslog, Mr. and Mrs. W. A. Tharpe and Mr. and Mrs. J. Malochee were the hosts and hostesses. There were aboard 209 delegates with thirty-one states represented.

Thursday afternoon, through the courtesy of the business men of New

Orleans, automobiles were provided and a personally conducted trip via automobile was taken down beautiful St. Charles Street with its magnificent residences, out past Tulane University, through Audubon Park, along the boulevards fringed with stately palms and beautiful live oaks, to City Park, there seeing the Suicide Oak, truly named on account of the great number of suicides having been committed from its branches, then the famous Duelling Grounds, relics of the long ago; the Bayou St. John, the famous Race Track, back through the French Quarter again appreciating the beauty and charm of New Orleans. Mr. W. A. Tharpe was the host on this occasion, and to him we feel deeply indebted.

The annual banquet and dance was held in the spacious Convention Hall, atop the Hotel Roosevelt on Thursday evening, and was skilfully presided over by Col. Potter, of Philadelphia, Pennsylvania. Many delightful responses to toasts were made by the speakers. Mr. Douglas Malloch, poet, author and humorist, charmed the banqueters with his poetry, pathos and humor. A most fitting culmination of a day already filled with pleasure.

Friday, the last day, our hostesses had still more pleasure in store, taking us again to the *Vieux Carre*, where lunch was served, and another tour of the antique shops, court yards and studios of painters and sculptors. Mrs. M. P. Bouslog was again our hostess, and to her the women of the Association are under many obligations for her untiring efforts in showing them a "good time."

After the final adjournment on Friday afternoon an inspection of the old Notarial Archives, where records of the old Spanish and French regimes, running back over two hundred years, under the direction of our host, Mr. M. P. Bouslog, proved one of the most interesting bits of our entertainment.



Noon Day Conferences Outstanding Feature of Convention

Noon day conferences, or sectional discussions, inaugurated as a part of the program this year, proved to be a great success and will be a part of future meetings.

They were an inner-convention or a miniature one within the larger, and were the means and medium where the real get-together discussions, presentation of problems, where questions could be asked, and where points about the actual customs, practices and procedure of conducting business could be brought out.

Twelve subjects most often mentioned and asked about were selected prior to the convention and three presented during each noon session. The subjects were handled by someone to whom each had been assigned and then questions and discussion asked for.

The first day was particularly interesting, in that it started out intended to be on "Rates, Commissions, Cut-rates and Kindred Diseases," and before it ended those present found out all about them, about escrows, title insurance and many ideas for practice and conduct of business. It was probably one of the most interesting sessions ever held at any of the conventions. L. P. Edwards of the San Jose Abstract & Title Insurance Co. was leader, and he was ably assisted by R. F. Chilcot of the Western Title Insurance Co., of San Francisco. The whole of this appears in the proceedings.

The second topic was a "Get-Together Meeting for the Presidents and Secretaries of the State Associations." This was a real heart to heart talk on the state associations, the national association, their mutual problems, how each could help the other and do real things for the title men and their members. It was presided over by Vice President Condit, who had charge of the similar meeting at the Mid-Winter Conference at Chicago last February. Needless to say every state official present went away with a bigger idea

of the value of the associations, the things they could do for the title men and the title business, and the responsibilities of the state officials.

The second day's noon conference took up the subject of "Valuation of an Abstract Plant for Assessment Purposes" led by L. E. Lettel, Opelousas, Louisiana.

The next subject was "What Form of Advertising Best Reaches the General Public in Title Insurance Matters" and was handled impromptu by John E. Potter of the Potter Title & Trust Co., Pittsburgh, Pa. There were many questions asked, and points raised and it was a most interesting subject.

The third day's conference was likewise interesting and exceedingly valuable because it was on the customs, practices and methods on side lines, "Escrows and Mortgage Loans, Profitable Side Lines for any Title Business," being the subject. This was handled by Paul D. Jones of the Guarantee Title & Trust Co., Cleveland, Ohio, and any one reading the minutes of this conference will see just how many ideas it is possible to gain by such meetings.

The other subject at this time was "Can Title Work Be Standardized Nationally," and led by M. P. Bouslog, of the Union Title Guarantee Co., New Orleans.

The last day's conferences were on more general subjects than on the other days, that is, more particularly on problems of a certain subject.

W. L. Rogers, of the Federal Land Bank, Louisville, told what the examiner might think was a perfect abstract.

Lewis Fox of the Home Abstract Co., Fort Worth, Texas, gave some fine ideas on "Advertising for the Abstractor." Lewis is a great advertiser and his company has been very successful with its advertising.

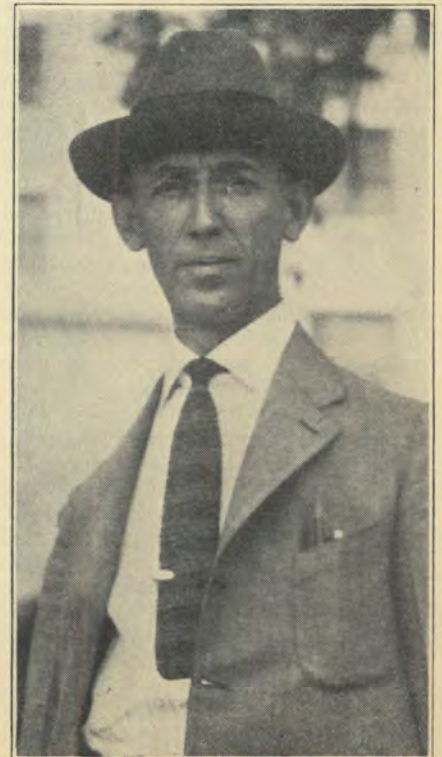
The last subject was one so near and dear to all—"The Curbstoner, What

Are We Going to do With Him." This was presented by Tom Dilworth of Waco, Texas. Tom is one of the keen abstractors of the country—a successful one—and has fought all of the problems of the business, so naturally gave us some very good points on this matter.

Read about them in the proceedings.

It may easily be seen that these conferences were very profitable. The great success of them this year means that they will be continued and already plans are being made for them.

Paul D. Jones, of the Guarantee Title & Trust Co., Cleveland, who so successfully handled the third day's conference was chosen as Chairman of the Noon Day Sectional Conference Committee for the 1925 convention and they will be a success.



M. P. "Perry" Bouslog, New Orleans, Host to 1924 Convention.

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Bankers Guarantee Title & Trust Co.

NOVEMBER, 1924.

For The Abstracters!

The Association has appointed a very able and representative committee to study the matter of the formation of an Abstracters Section within the Association, similar in organization and purpose to the Title Insurance and Examiners at the present time. This is in accordance with the organization of most commercial and business associations. They have the general organization with the inner branches or sections for the different classifications of the same general business.

Such a plan seems practical on its appearance alone and has been found to be a successful method of running an organization. It permits the officials of the primary organization to devote their time to the conduct of the Association and provides a better executive branch for the transacting of the business, adoption of a definite policy and the working out of it. At the same time the sections or specialty branches have a chance to work out their policies of conduct, study their individual problems and then present them to the par-

ent organization for assistance in their accomplishment.

This means, then, that the abstracters of the Association will undoubtedly be given a chance to make a more individual and therefore greater use of the Association. It is their chance—it is up to them to take it and use it when given to them. The abstracters need organization; they need the Association more than either of the other two sections. Much needs to be done along the line of improving the conditions surrounding those in the abstract business.

The title business has been going through a period of evolution these past few years. Demands have made it necessary to improve the work, improve the service and generally to be entirely different and a great deal more efficient than ever before. This is a day of specialists—of demand for skill in every line. The abstracter and the abstract must advance. There could be an improvement in the standard of ethics among them—in many places. There is a decided lack of uniformity of methods and practice. There are problems on the relation of the abstracter and his client. Legislatures sometimes take a wild and peculiar delight in considering fool bills and legislation directed at the title system as a whole, the abstract and the abstracter in particular.

Our present title system is a good one. The abstract is an efficient, reliable and satisfactory method of showing title. However, on account of ignorance and because someone has to be the goat, the abstracter is sometimes more often than otherwise, blamed for any and all things that are objections to the title system. Because his work shows the incompetency and mistakes of others, he is blamed for them, when on the contrary the abstracter is a public benefactor in showing the correct status of a title, and then being the means and influence for its correction. The public should know it, should know the abstracter's worth, the work and responsibility he has, should have the proper ideal of it, and pay accordingly. This is just one of the few problems the abstracter has.

High ideals, ethics, morals, common sense and efficiency cannot be legislated into a man or a business. All the civil lawmaking bodies and administrative forces of government in the world cannot elevate men or business to their highest standards.

The abstract business—the title business—will never be what it should be and those in it enjoying their full quota of peace, prosperity and pleasantness of working conditions until those in it shall come to the point of desire, shall construct a code of high ethical and business standards born from a spark within and carried to attainment by their own intelligence, initiative and effort.

The abstract business and its conditions could be revolutionized over night by hard, conscientious endeavor of those in it.

The means is at hand in the state and national associations. They are

the only mediums. An individual or a mass of individuals scattered over the country can accomplish nothing. A group, working together in a common cause can, by their united forces, work wonders in a short time.

The questions, "What are you doing for the titlemen; how can you help the abstracter; of what use is the Association" are frequently directed to those in charge.

Volumes could be written in reply. Evidence is on every hand of the many things it has done. Sufficient to say that the history of the title association is a history of the many things it has done for the betterment and improvement of the business. It can be said without the least discount or hesitancy that the almost entire improvement and advancement of the title business these past years have been because of its existence and it may further be said that those in the title business today owe the existence of the present system and its survival through the ever pressing influences of economic and commercial changes to the American Title Association.

The abstracters need to be alert to their problems and the force and value of the Association. They need to use it more—to become more interested. They should be eager to grasp this matter of the formation of an Abstracters' Section as a means of a greater use of the organization and for the handling of their particular work and problems.

The abstracters constitute the great bulk of the membership and yet the other sections contribute by far the greater financial and moral support. They give these contributions willingly and unselfishly because they recognize the fact that the problems of one are the things affecting the others, and that the whole will only be as good as any one part. None of those active in the Association as officials, workers, financial or moral supporters have ever drawn any lines or made the slightest distinction. The history of The American Title Association is a story of individuals who gave of time and effort, of worldly, mental and moral expenditures of an unselfish and utterly free-from-commercial nature probably never equaled by any other organization.

So it resolves itself into one thing—the thing is here to use. It is a wonderful opportunity the title men of the country have. There must be an organization to represent them and they have it. Its usefulness and benefits to its members are only limited by the use they make of it, so it is just up to them as to whether or not they get any good from it. The abstracters should be more concerned with it, become more interested in it, attend their state and national conventions better and use the organization more.

The officials of the national organization are concerned with the general conduct of the Association's affairs. They feel their responsibilities and want to make it a thing of real value and help to the entire title fraternity. They present this matter of the forma-

tion of an Abstracters' Section to the abstracters of the organization as an advancement of an idea of better serving the abstracters, or providing a means of their better using the organization, and as part of their ideas their program of doing more for the members, of being a bigger and more influential Association.

The abstracters and the abstract business itself is confronted with many problems, the same as any other business. There are many things that could be done to bring about improvements. Most of these problems are chronic now; they have been hanging over the abstracters' heads for many a long day, and nothing really done to eliminate them. If these problems and questions are to be solved, if the abstract business has certain drawbacks and unsatisfac-

tory things which could be made better, the abstracters themselves will have to take the initiative and then push their program to a successful end. No one else is going to carry the burden or be concerned. All the troubles we have are our own and we must overcome them ourselves. We have the medium and means of doing it in the State and National Associations. They can only accomplish as much as the interest back of and the support given them spurs them on. That means the abstracter must be concerned with the general affairs, influencing conditions and advancement of his business.

The abstract business is a good one, a most necessary one, a thing of importance. It has a wonderful field; its future is bright. Those in it must make the most of their opportunity.

likewise will make a valuable official.

Wellington J. Snyder, Secretary.

The Section selected a most worthy gentleman for Secretary in Wellington J. Snyder, Title Officer, North Philadelphia Trust Co., Philadelphia, Pa.

This was Mr. Snyder's second convention, and in that short time has won the highest regard and esteem from everybody. Mr. Snyder will do his part in the year's work.

The Executive Committee.

Five Members of the Executive Committee were also elected. They are: Cornelius Doremus, President, Fidelity Title & Mortgage Guaranty Co., Ridgewood, N. J.; C. E. Lambert, President, Lambert Title Co., Rockville, Ind.; Edwin H. Lindow, Vice President, Union Title & Guaranty Co., Detroit, Mich.; E. C. Oggel, Vice President, Jarvin Haines, Manager Title Department, Southern Surety Co., Des Moines, Iowa.

To New Orleans—and Our Hosts!— They Will Never be Forgotten

Perry Bouslog Had a Real Party

New Orleans—"America's Most Interesting City"—New Orleans—"America's Most Hospitable City." Ask any one who attended the convention about the city and the time had during the convention and he will tell you that.

It is the most interesting city; there is no other like it because there could not be. It was founded and built on romance, chivalry, courageous ideals and deeds. It has a charm and atmosphere all its own, which immediately captivates those who enter. It is a great place to hold a convention.

And our hosts—may they live long and prosper and know they have our lasting thoughts and regards. New Orleans is the home of Perry Bouslog, one of the grand men of the title fraternity and the American Title Association. Perry was our Host-in-Charge and had the support and help of every person and institution in New Orleans,

and the state of Louisiana. He has long wanted to have the Association meet in his town and only postponed the invitation until he could provide for and entertain us as his heart desired. The invitation until he could provide for and all details arranged. Hotel accommodations were fine and everything done to make for convenience and comfort. The entire personnel of Perry's company, the Union Title Guaranty Co., seemed to have only one job—to look after us and make the convention a success.

The convention ran with a smoothness due to our hosts having done such a good job of providing and arranging for every detail. The entertainment given was most pleasant and we are grateful and appreciative of it.

Long will we remember New Orleans, Perry Bouslog and Mrs. Bouslog—our hosts and their many assistants, and the 1924 convention.

Donzen Stoney President of Title Insurance Section

Popular California Man Heads This Section

The President of the Title Insurance Section for this coming year is Donzen Stoney of the Title Insurance & Guaranty Co., San Francisco, Calif.

Mr. Stoney will make an energetic and successful leader. He is a man of energy and ability, who knows the title business, particularly title insurance practices and customs. Much of the success for the spread of use of title insurance in California, particularly Northern California has been influenced by his tireless energy and activity.

He is a great man for co-operation and establishment of definite principles and practices for title companies.

There is a great field for title insurance over the country—for its advancement and the popularizing of it. There are many things that need to be worked out—things for the title com-

panies to consider among themselves and Mr. Stoney is a most logical man to bring all those things about.

He was introduced to the American Title Association at the Cedar Point Convention. He has not missed a meeting since, and has always been very active in the conventions. He was particularly so at New Orleans—when they wanted something done and it was given to Mr. Stoney to do, it was accomplished.

Mr. Stoney is a man of ideas and the energy to put them over. The Section should accomplish many things under his leadership.

W. J. Davis, Vice President.

W. J. Davis, of the Atlanta Title & Trust Co., Atlanta, Ga., was elected Vice President. Everyone knows Mr. Davis and his many fine qualities. He

STATEMENT OF THE OWNERSHIP, MANAGEMENT, CIRCULATION, ETC., REQUIRED BY THE ACT OF CONGRESS OF AUGUST 24, 1912,

Of "TITLE NEWS," published monthly, at Mount Morris, Ill., for October, 1924.

State of Kansas }
County of Reno } ss.

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 Title News, 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 411, 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, Richard B. Hall, Hutchinson, Kansas; Managing Editor, Richard B. Hall, Hutchinson, Kansas; Business Manager, Richard B. Hall, Hutchinson, Kansas.

2. That the owner is: (If the publication is owned by an individual his name and address, or if owned by more than one individual the name and address of each, should be given below; if the publication is owned by a corporation the name of the corporation and the names and addresses of the stockholders owning or holding one per cent or more of the total amount of stock should be given.) The American Title Association.

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.

5. That the average number of copies of each issue of this publication sold or distributed, through the mails or otherwise, to paid subscribers during the six months preceding the date shown above is (This information is required from daily publications only.)

RICHARD B. HALL,
Sworn to and subscribed before me this 29th day of October, 1924.

(SEAL)

Guy W. Morton,

Notary Public.

(My commission expires Feb. 18, 1925.)