

TITLE NEWS

A publication issued monthly by

The American Title Association

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Vol. 4

AUGUST, 1925

No. 7

The Program Announced. Interesting and Valuable—the Biggest Ever Convention

Addresses on Most Pertinent Subjects; Every Session of Interest Deserving of Attendance of Everyone in the Title Business. Indications Point to Record Attendance.

Everything is in readiness for the Nineteenth Annual Convention of The American Title Association which will convene in Denver, Colorado, at the Brown Palace Hotel, September 8, 9, 10 and 11, beginning on Tuesday morning and ending Friday afternoon.

There never has been a better selected and more balanced program.

The speakers were selected because of known qualifications for handling the subjects assigned and their abilities to present them. The topics were chosen from a careful study of the things seemingly the most pertinent and of the most concern to those in the title business at this time.

Although the sessions are designated by sections, the Examiners, the Title Insurance and for the Abstractors, there should be no "mental hazard" in drawing lines and thinking they are for the different phases of the title business. What concerns one concerns the other. The abstractor's sessions are on topics of interest to everyone—

the title insurance sessions are likewise of vital interest to anyone in any branch of the title business and the examiners' sessions will be presentations of the work and study of authorities on subjects of the utmost value to all interested in title work. These examiners' parts of the programs of the Association Conventions have been masterful contributions to the library and store of material on title subjects.

The first morning session in the "get-away." Here is where the meeting gets a good start and the convention spirit is put into everyone.

The reports of the officers and committees are given. These are not dry statements of facts—but interesting stories of the activities of the organization—of the work of those who have been active in affairs—on behalf of the members and the progress of the association.

There is one Address on the day's program, that of Worrall Wilson in the afternoon on the subject "The Na-

tional and State Association's Duties, and Privileges of Membership Therein." Mr. Wilson is a most interesting speaker. He knows all the ins and outs of the subject chosen and it will be an inspiration to hear him. The American Title Association owes much of its progress and development to him. He has been a worker for years—served as President and helped establish the organization in a place of respect and prestige.

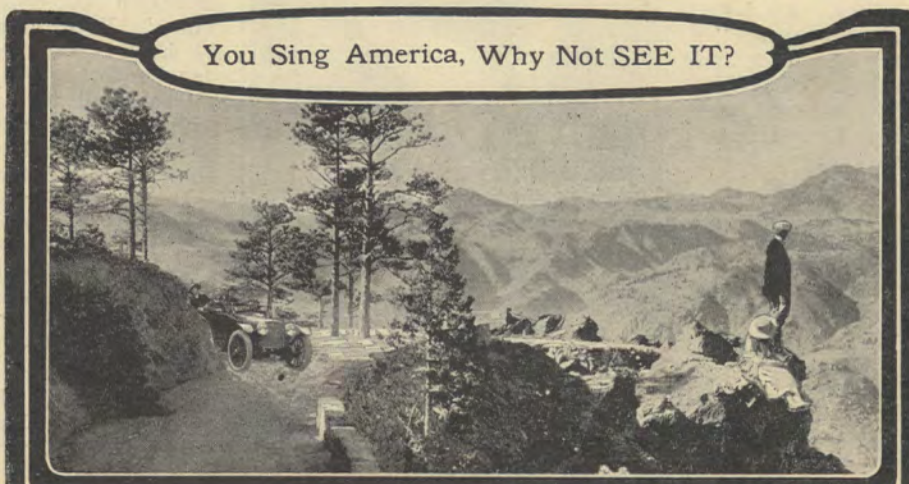
At the close of the first day's session the abstractors will form their section, providing they vote to do so at the morning session when the Report of the Committee on Constitution and By-Laws will be given.

Then Wednesday morning will be given to presentations of subjects of vital interest to everyone.

Henry C. Soucheray, a real speaker, lawyer, abstractor, and one especially qualified to present the subject of "Liability of Abstractors Under Their Certificates," will address the convention

You Sing America, Why Not SEE IT?

Scenic
Driveway
in Denver's
Mountain
Park
System



To Be
Seen On
One of
the
Afternoon
Drives

Courtesy Denver Tourist Bureau



WORRALL WILSON, President,
Seattle Title Trust Co. and Wash-
ington Title Insurance Co.,
Seattle, Wash.

Mr. Wilson is a past President of the American Title Association, one of the forces in its growth and usefulness and a wonderful speaker.

He will address the Convention Friday morning on the Subject, "The National and State Associations Duties, and Privileges of Membership."

This will be one of the most interesting parts of the Convention.

on that topic. This is something the Association has been requested to make available for some time. Another addition will be given to the library of important title subjects.

Following this will come the address of Ray McLain on "Modern Abstracting." Mr. McLain will give us all something to think about. He is one of the foremost and most progressive abstracters in the country. His influence was a great factor in putting the abstract business on the high plane and standard it is in Oklahoma. Mr. McLain is not a theorist, but one who has accomplished things by real work and methods and will tell us about it.

Those who were present at the Omaha Convention in 1923 will remember Verne Hedge of Lincoln, who acted as Toastmaster at the Banquet. They will know that his talk will be real. Mr. Hedge is an orator, a successful and progressive abstracter, and his paper on "Present Day Demands Upon the Abstracter, With Suggestions for Better Service and Enlarged Activities," will be one of the features of the Convention.

The afternoon of this second day will be devoted entirely to pleasure and

our hosts will give us an auto ride around Denver, to Lookout Mountain, and return, arriving at the hotel about 6 o'clock.

The Thursday morning session is designated as a Title Insurance Session. As such it should be of interest to everyone at the meeting.

First will come the address of Glenn Schaeffer, President of the Security Title Insurance & Trust Co., of Fresno, Calif., on "Chain Store Title Insurance Operations." The mere mention that Mr. Schaeffer will talk on this subject, in which work he is a pioneer and successful operator is sufficient to know what is in store.

Following this comes the paper by Harry C. Bare, Title Officer of The Merion Title & Trust Co., Ardmore, Pa., on "The General Principles of Title Insurance." This will be Mr. Bare's first appearance at a national convention, but not his first experience at title meetings. He has been Secretary of the Pennsylvania Association since its founding. He is one of the brilliant men in the title profession and will give a real presentation of the subject.

The third address will likewise be given by a member and worker of the Pennsylvania Association and who will be having his first visit at a national meeting. The subject, "Marketability of Titles," is one of growing concern to abstracters, examiners and title in-



HENRY C. SOUCHERAY, Treasurer,
St. Paul Abstract Co., St. Paul, Minn.

An attorney, a real abstracter, who will give an address Wednesday morning on one of the most pertinent and important subjects to abstracters, "Liability of Abstracters Under Their Certificates."



RAY McLAIN, Vice President,
The American National Co., Oklahoma
City, Okla.

One of the hard workers in his State Association; a regular attendant at the past several national conventions. A progressive abstracter and titleman who will address the Convention Tuesday morning on the subject, "Modern Abstracting."

insurance companies. It is one of the broad and treacherous title subjects. Mr. Pinkerton is Title Officer of the Industrial Trust, Title & Savings Co., of Philadelphia, a "Philadelphia Lawyer," Chairman of the Committee on Uniformity of Practice and Policy Forms of the Pennsylvania Association and will give a real discourse on his subject.

The whole of Thursday afternoon will be given up to an auto ride, this time into the mountains to one of the mountain taverns, "Troutdale-in-the-Pines." Here the annual banquet will be held in the evening, followed by dancing and a real social time.

There will not be the usual banquet with all the thrills and frills of speeches and toasts and all but a mountain trout dinner and an informal good time.

On the morning of the last day comes the scholarly and valuable part of the program, that of the Title Examiners' Section. This year's program brings two discourses by two master minds. The first is that of John F. Mail, Attorney of Denver, Colo., on "The Common Source," dealing with certain origins of title. Mr. Mail has been a member of the Examiners' Section for several years but we have never had the opportunity of becoming acquainted with him before, although knowing of his work and talent. Now we will and his talk will interest everyone.



GLENN SCHAEFFER, President,
Security Title Insurance and Trust Co.,
Fresno, Calif.,

Who will give an address Thursday morning on "Chain Store Title Insurance Operations."

The other paper for this session is by McCune Gill, Attorney and Vice President of the Title Guaranty Co., St. Louis, Mo. Here again we will have the chance to become acquainted with one of the brilliant title examiner members. Mr. Gill is a well known writer on legal subjects, the author of several works on title law, the last of which is his Edition of Tiedeman on Real Property, conceded to be the best presentation of this work ever published.

His talk on "The Court Giveth and the Court Taketh Away," deals with the safeguarding of judicial sales. There is hardly a square foot of land in the United States but what is based upon one or more judicials sales. In fact every few years brings almost every piece of real property into one of them.

The Convention will close on Friday afternoon and everyone should be there to "see it out." It will be interesting.

One of the things that will come up and probably liven the session will be the selection of the next convention city. There will be two very tempting offerings presented that we know of now. One to a place where every American hopes to some time visit. The other to a more central point, but likewise a city that everyone would like to see.

And then it will adjourn—and you will regret that it is over, but like Christmas, it comes once a year, and the next one can be anticipated.



JOHN F. MAIL
Attorney, Denver, Colo.

Whose address "The Common Source" to be given Friday morning will be another one of those valuable contributions to the library of subjects on title matters.



JAMES P. PINKERTON
Title Officer, Industrial Trust, Title
& Savings Co., Philadelphia, Pa.
Whose address on Thursday morning on "Marketability" will be one of the most interesting of the Convention because it deals with a subject of growing concern to titlemen.



McCUNE GILL,
Vice President and Attorney, Title
Guaranty Trust Co., St. Louis, Mo.

Author of "Gill on Missouri Real Property" and "Fourth Edition Tiedeman on Real Property."

Mr. Gill will give an Address to the Convention Friday morning on "The Court Giveth and the Court Taketh Away" being a discourse on the safeguarding of Judicial Sales.

This will be one of the most interesting and valuable talks of the Convention.

Use of Golf Courses Extended to Convention Visitors.

Those who want to play golf a mile high—to test out the tales they tell of being able to drive an extra hundred yards or two because of the thinner air—may have the opportunity at Denver.

They also say it makes you pant a bit more and you think you are getting more exercise than you really are.

Anyway the country clubs of Denver have generously extended playing privileges to all convention visitors.

All titlemen and women who want to play a little golf at the Convention should bring their clubs.

Special Entertainment for the Ladies.

The lady visitors and convention attendants are always welcome to all sessions of the Convention, to the Noon Conference Luncheons and all the regular entertainment.

Special entertainment has been provided for the ladies exclusively, however.

The special entertainment luncheon, tea and other things for the ladies is shown in the printed program herein.

Each year brings more of the ladies to the conventions. They have a wonderful time. It is hoped there will be many present at the Denver meeting.

PROGRAM

Nineteenth Annual Convention of the American Title Association

Denver, Colorado, Sept. 8-9-10-11

OPENING SESSION

Tuesday, September 8, 1925
Morning

- 8:30 a. m. Registration of Members and Guests
10:00 a. m. Call to Order by President,
Frederick P. Condt,
Vice President, Title Guarantee & Trust
Company, New York City.
10:01 a. m. Invocation
Rev. James Thomas, Denver, Colo.
10:10 a. m. Address of Welcome
Hon. Benjamin F. Stapleton,
Mayor of Denver.
10:25 a. m. Response
Col. Sheldon Potter,
President, Shelton Trust Company,
Philadelphia, Pa.
10:40 a. m. Approval of Minutes of Previous Meeting.
10:45 a. m. Report of Executive Secretary,
Richard B. Hall, Hutchinson, Kans.
11:00 a. m. Report of Treasurer,
J. W. Woodford,
Vice President, Title Guarantee & Trust Co.,
Tulsa, Okla.
11:10 a. m. Report of Committee on Constitution and By-
Laws,
M. P. Bouslog, Chairman,
Vice President, Union Title Guarantee Co.
New Orleans, La.
11:40 a. m. Report of Committee on Membership and
Organization,
Roy S. Johnson, Chairman,
Secretary, Albright Title & Investment Co.,
Newkirk, Okla.
11:55 a. m. Appointment of Chairmen of General Nominat-
ing Committee and Conference of Members from
various States to select a member from each State
to serve on Nominating Committee—Members
selected will immediately register with the Secre-
tary at Chairman's Rostrum.
12:15 p. m. Adjournment for Noon Day Conference.

12:30 P. M.

Noon Day Conference

- Paul D. Jones, General Chairman,
Vice President, Guarantee Title & Trust Co.,
Cleveland, Ohio.
"A" How to Combat Curbstone Competition and Cut
Throat Tactics."
Discussion led by C. C. Porter, Russell Springs, Kans.
"B" The Possibilities and Probabilities of Title Insurance in
New and Smaller Communities."
Discussion led by Guy C. Gibbs, Springfield, Mo.

Tuesday, September 8, 1925

Afternoon

- 2:30 p. m. Awarding President's Cup to State Association
showing largest percentage of increase in Mem-
bership during Year.
2:35 p. m. Report of Judiciary Committee,
Charles C. White, Chairman,
Title Officer, Land Title Abstract & Trust Co.,
Cleveland, Ohio.
2:50 p. m. Report of Committee on Cooperation,
Kenneth E. Rice, Chairman,
Vice President and Escrow Officer, Chicago
Title & Trust Co., Chicago, Ill.
3:05 p. m. President's Address,
Frederick P. Condit, President, American Title
Association.

- 3:15 p. m. Report of Executive Committee,
Henry J. Fehrman, Vice President of American
Title Association and Chairman of Executive
Committee.
3:30 p. m. Introduction of New Attendants.
(At this time all who are attending their first
convention of the Association will stand.)
3:35 p. m. Report of Legislative Committee,
Henry R. Chittick, Chairman,
Solicitor, Lawyers Title & Guaranty Co.,
New York City.
3:50 p. m. Address: "The National and State Association's
Duties, and Privileges of Membership therein."
By Worrall Wilson, President,
Seattle Title Trust Co., Seattle, Wash.
4:20 p. m. Discussion.
4:30 p. m. Appointment of Committees.
4:35 p. m. Adjournment of General Convention to permit
meetings of all General and Special Committees.
4:35 p. m. Meeting of Abstractors to Perfect Organization
of Abstracters Section, Elect a Chairman of the
Section, Vice Chairman, Secretary and Three
Members of Executive Committee. (Provided
the convention has approved the report of the
Committee on Constitution and By-Laws.)

Wednesday, September 9, 1925

Morning

- 9:15 a. m. Convention Called to Order.
9:16 a. m. Unfinished Business.
9:20 a. m. Report on Formation of Abstracters Section and
Officials Elected.
9:35 a. m. Report of Nominating Committee and Election of
Officials of the Association.

Abstracters Session

- 9:50 a. m. Address, "Liability of Abstracters Under Their
Certificates,"
By Henry Soucheray, Treasurer,
St. Paul Abstract Co.,
St. Paul, Minn.
10:15 a. m. Discussion.
10:25 a. m. Address, "Uniformity of Abstracts Within the
States,"
By Ray McLain, President,
American National Co.,
Oklahoma City, Okla.
10:50 a. m. Discussion.
11:00 a. m. Address, "Present Day Demands Upon the
Abstracter-Suggestions for Better Service and
Enlarged Activities."
By Verne Hedge,
Lincoln, Nebraska.
11:25 a. m. Discussion.
11:35 a. m. Announcements.
11:40 a. m. Open Forum for Abstracters.
12:15 p. m. Adjournment.

12:30 P. M.

Noon Day Conference

- A. "How Best to Improve Service."
Discussion led by R. F. Chilcott, Western Title Insurance
Co., San Francisco, Calif.
B. "Duties and Relations Between Legitimate Competitors."
Discussion led by Worrall Wilson, Seattle Title & Trust
Co., Seattle, Washington.

Wednesday, September 9, 1925**Afternoon**

- 2:30 p. m. Auto trip around Denver and up over Lookout Mountain, visiting Buffalo Bill's grave, returning about 6 o'clock.
The Evening is yours.

Thursday, September 10, 1925**Morning**

- 9:30 a. m. Call to Order.
9:31 a. m. Unfinished Business.
9:45 a. m. Introduction of New President.
(The newly elected President will announce the standing Committees, and the various Chairmen are requested to call their Committees together before leaving Denver.)

TITLE INSURANCE SESSION

- 10:00 a. m. Call to Order by President of Section,
Donzel Stoney, Manager, Title Insurance & Guaranty Co.,
San Francisco, Calif.
10:01 a. m. President's Address.
10:20 a. m. Appointment of Nominating Committee.
10:25 a. m. Address: "Chain Store Title Insurance Operations,"
By Glenn Schaeffer, President, Security Title Insurance & Trust Co., Fresno, Calif.
10:45 a. m. Discussion.
10:55 a. m. Address: "Marketability,"
By James E. Pinkerton, Title Officer,
Industrial Trust, Title Savings Co.,
Philadelphia, Pa.
11:10 a. m. Discussion.
11:20 a. m. Address: "Some Pitfalls and Responsibilities of the Modern Title Company,"
By Harry C. Bare, Title Officer,
Marion Title & Trust Co., Ardmore, Pa.
11:40 a. m. Discussion.
11:45 a. m. Report of Nominating Committee and Election of Officials of Section.
11:50 a. m. Open Forum.
12:15 p. m. Adjournment.

12:30 P. M.**Noon Day Conference**

- "Should a Policy Always be for Full Purchase Price, and Some Experiences with Clients on this Point."
Discussion by: Ralph Brown, Cleveland, Ohio,
Edward C. Wyckoff, Newark, N. J.
"The Underwriting of Title Insurance Risks,"
(a) Of a Small Company by a Larger One.
Discussion by:
W. C. Morris, Houston, Tex.,
Sen. N. W. Thompson, Los Angeles, Calif.,
E. C. Oggel, Seattle, Wash.
(b) On the Evidence of Title from the Local Abstracter and an Attorney selected by Title Company."
Discussion by:
Jesse P. Crump, Kansas City, Mo.,
Jarvin M. Haynes, Des Moines, Ia.
Willis N. Coval, Indianapolis, Ind.

Thursday, September 10, 1925**Afternoon**

Autos will leave the Brown Palace Hotel at 2:30 p. m., for a drive over the mountains to Troutdale-in-the-Pines, where a trout dinner will be served in place of the usual formal banquet, to be followed by dancing and other entertainment features.

Friday, September 11, 1925**Morning****TITLE EXAMINERS SESSION**

- 9:15 a. m. Call to Order by President,
Golding Fairfield, Title Officer & Atty.,
Title Guaranty Co., Denver, Colo.

- 9:16 a. m. President's Address.
9:30 a. m. Appointment of Nominating Committee.
9:31 a. m. Address: "The Common Source,"
By John F. Mail, Attorney,
Denver, Colo.
10:05 a. m. Discussion.
10:15 a. m. Address: "The Court Giveth and the Court Taketh Away,"
By McCune Gill, Vice President and Atty.,
Title Guaranty Trust Co.,
St. Louis, Mo.
10:50 a. m. Discussion.
11:00 a. m. Report of Nominating Committee and Election of Officials of Section.

GENERAL SESSION

- 11:10 a. m. Open Forum.
(This is the time set aside for discussion of questions concerning title matters anyone desires to submit to the convention.)
Come prepared to ask questions—to present your problems.
11:45 a. m. Adjournment.

12:30 P. M.**Noon Day Conference**

A get-together for State Officials and all Committeemen to get better acquainted and talk over problems for the coming year,
Presided over by the newly elected Vice President.

EVERYBODY WELCOME.

Friday, September 11, 1925**Afternoon**

- 2:00 p. m. Call to Order.
2:01 p. m. Report of Committee on Resolutions.
2:10 p. m. Introduction of New Officers, by President Elect.
a. Officials of General Organization,
Vice President,
Treasurer,
Two members Executive Committee.
b. Chairman of Title Insurance Section, who will introduce,
Vice Chairman of Section,
Secretary,
Three members of Executive Committee.
c. Chairman of Title Examiners' Section, who will introduce
Vice Chairman,
Secretary,
One member of Executive Committee.
d. Chairman of Abstracters Section, who will introduce
Vice Chairman,
Secretary,
Three members of Executive Committee.
2:30 p. m. Unfinished Business.
2:45 p. m. New Business.
3:15 p. m. Selection of Convention City, 1926.
3:45 p. m. Adjournment.

ENTERTAINMENT FOR THE LADIES**Tuesday, September 8, 1925**

Tea at Cherry Hills Country Club at 4 p. m.

Thursday, September 10, 1925

Luncheon in tea room at Daniel & Fishers Stores Company at 12:15 p. m.

The ladies of the association and guests will participate in the entertainment provided for Wednesday and Thursday afternoons and Thursday evening.

Complimentary tickets will be provided for any ladies desiring to attend the Noon-day luncheons.

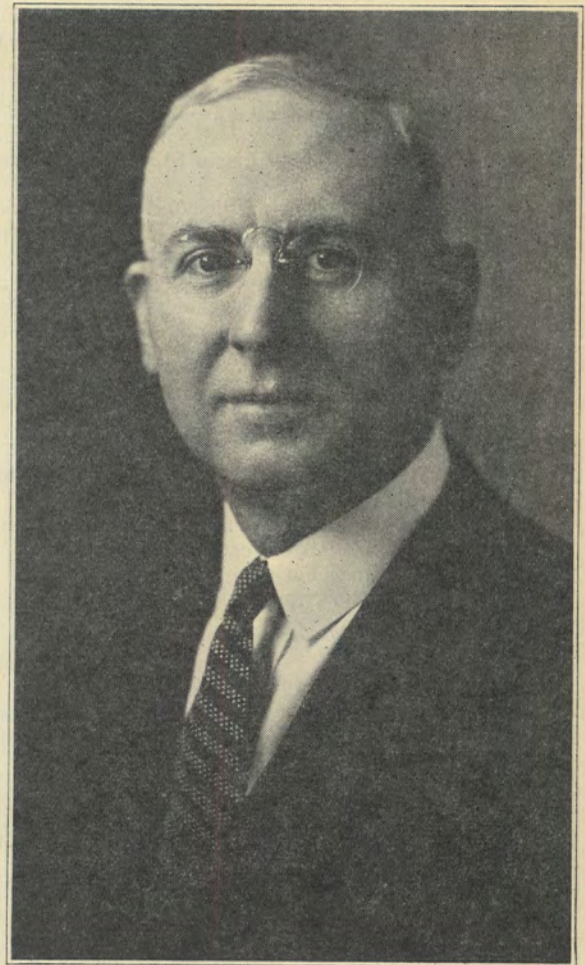
Notice: Through the courtesy of the local Country Clubs, golf privileges are extended to members and guests.

Officials of the General Organizational Association



FREDERICK P. CONDIT, President
(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.
President, 1924-25.



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

Secretary, Title Examiners Section, 1919-20.
President, Title Examiners Section, 1920-21; 1922-23;
1923-24.
Vice President, 1924-25.

TITLE NEWS

Monthly Publication of

The American Title Association

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

Publication Office Mount Morris, Ill.

EDITOR

Richard B. Hall, Hutchinson, Kansas.
The Hall Abstract Company

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Illinois, under the act of March 3, 1879.

OFFICERS

Frederick P. Condit, President, New York City
Title Guar. & Trust Co. 176 Broadway.
Henry J. Fehrman, Vice President
.....Omaha, Neb.
Peters Trust Co.
J. W. Woodford, Treasurer, Tulsa, Okla.
Title Guarantee & Trust Co.
Richard B. Hall, Executive Secretary,.....
Hutchinson, Kas.
Hall Abstract & Title Co.
Executive Committee.
Henry J. Fehrman, Chairman,
Frederick P. Condit, Ex-officio.
J. W. Woodford, Ex-officio.
Donzel Stoney, San Francisco, Calif.
Title Insurance & Guaranty Co.
Golding Fairfield, Denver, Colo.
Title Guaranty Co.
George E. Wedthoff, Bay City, Mich.
Northern Title & Trust Co.
P. W. Allen, Greeley, Colo.
Weld. Co. Abstract & Inv. Co.
J. P. Durkin, Peoria, Ill.
Title & Trust Co.
M. P. Bouslog, New Orleans, La.
Union Title & Guarantee Co.
J. M. Whitsett, Nashville, Tenn.
Guaranty Title Trust Co.
Walter M. Daly, Portland, Ore.
Title & Trust Co.
Title Insurance Section.
Donzel Stoney, President, San Francisco, Calif.
Title Insurance & Guaranty Co.
W. J. Davis, Vice President, New Orleans, La.
Atlanta Title & Trust Co.
Wellington J. Snyder, Secretary,.....
Philadelphia, Pa.
North Philadelphia Trust Co.
Title Examiners Section.
Golding Fairfield, President, Denver, Colo.
Title Guaranty Co.
Geo. M. Luther, Secretary, Jackson, Mich.

AUGUST, 1925.

Editorial Entries

The Annual Convention of the Association is held each year. The members present elect new officials to direct and guide the work of the organization for the next year. These men are selected because the others pick them, depend upon them to do the necessary work.

Those picked realize it—they feel the responsibility placed upon them by their fellows. There is the bustle and force of things going on at the convention and they are introduced to an idea of what they must do during the year.

When the meeting is over they go home, dive into the pile of mail and business that has accumulated during their absence and there is a relaxation of Association matters. There is with all who attend—but these officials are suddenly jarred out of their momentary rest. It is but a few days until their attention is called to matters that must be done. Letters fly back and

forth. Committee assignments are made and they must begin to serve.

It takes time—attention and consideration. But everyone feels he must not shirk. If he does, then one part of the machinery fails—the work is not done. But few days pass without some letter, some assignment, something to call his attention and make him realize that he is a part of the active and working force of the organization.

Soon the spirit of the thing grips him. It is pleasant, this association with others in his business who are working for the advancement of the thing. He is kept in constant touch with the problems and ideas of all things of his business and unconsciously he finds he is putting this knowledge into his own business and it is helping it. He is getting a wide acquaintance, forming a circle of companions.

After a few months comes a notice of an important business meeting of all the officials, and he must attend. It will take several days' time, it will cost him money from his own funds. And is it worth it? There never was anyone so serving who begrudged a single moment's time, any of the energy it took, or the cost from his own pocket in actual dollars.

That is the spirit that enters into these men in the American Title Association, in all such organizations. No business, no established institution, no improvement of any kind in specific things or civilization in general can just happen. It must come from hard work, unselfish and voluntary giving of talents.

Those active in the organization work all year, and then comes the climax in the Annual Conventions. There the results of the year are brought out—studied. A program has been prepared after hard work and careful attention, those planning it having in constant mind the presentations of those things that have emphasized themselves as being of the most concern and pertinent at the moment.

The time just before the meeting is strenuous. Things happen at the last moment—or do not happen. Emergencies must be met. Telegrams fly back and forth. There are countless details to arrange and the distance to be covered is great.

Local hosts and those cooperating with them are very busy. It takes an un conceivable amount of time. Entertainment must be provided and things done. It is no small job to care and arrange for several hundred people.

And as the time draws near there is no let up for these folks who must do these things. They wonder if after all there will be the crowd there should, if even half of those comprising the membership realize the scope of their efforts and activities and will even try to attend.

They wish they would, that everyone would try his best to be there.

They wish that the members could realize the things that have been done during the year—the pyramid of things that have been done in the years of the organization. They think if they could only realize what has been done for them by the existence and activities of their trade association—how their business has prospered and advanced, been protected in many instances by the vigilance of those in the active work of the organization and the power of its existence, then their efforts were never in vain.

And then the sessions actually begin. There is a goodly crowd and everyone seems interested. The old regular crowd of annual attendants is there. Many new faces appear and join the ranks. The sessions are interesting and many things are brought out and decided.

When it is all over there is a satisfaction in having done your part. It was worth while many, many times. Maybe you are again selected as an official. If so, then you only put more enthusiasm into the work the next year. The things start over again and it is repeated year after year, only more is done each one.

And if you are attending a convention for the first time you are amazed. You never realized there was such a crowd of folks in all the world. You never imagined your business could command so much attention, have so many "angles," be infected with so many problems, be so important, that you could have such a good time and learn so much. You go home with a new spirit—a new idea entirely and feel that it was very much worth while.

The conventions of the American Title Association have been better each year. The Association has grown wonderfully each year and will continue to expand in usefulness.

As it does more things—as more of those in the business become interested in it and more realize its prestige and value then will the business it represents prosper.

These trade, commercial and professional associations and organizations make a business—elevate and improve the standards and satisfactoriness of the conditions under which those in any of them operate.

When this is realized as it should by those in our own association, then it will do for the abstractor, the examiner and the title insurance company what the labor unions did for the craftsman; what the Real Estate Association has done for the old time thought of "real estate man"; what the lumber association did for the lumber business; the druggists' association for the drug business, and so on.

There are countless examples of trade associations simply lifting their businesses to formerly unthought of success and scope of operations.

Ours could do the same.

ization The American Title , 1924-1925



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

Committee on Legislation, 1919-20.
Judiciary Committee, (Chairman) 1921-22.
Executive Committee, 1922-23; 1923-24.
Treasurer, 1924-25.



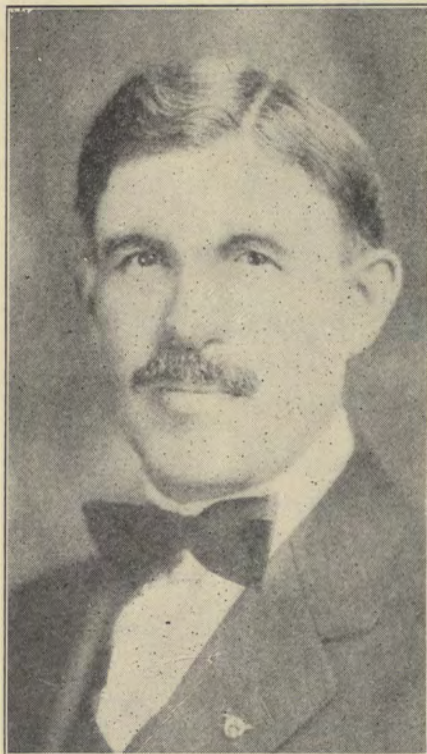
RICHARD B. HALL, Executive Secretary
(President the Hall Abstract & Title Co.,
Hutchinson, Kansas.)

Committee on Legislation, 1920-21.
Committee on Organization & Membership, 1921-22.
Special Committee on Advertising, (Chairman) 1920-22.
Executive Secretary, 1922-23; 1923-24; 1924-25.

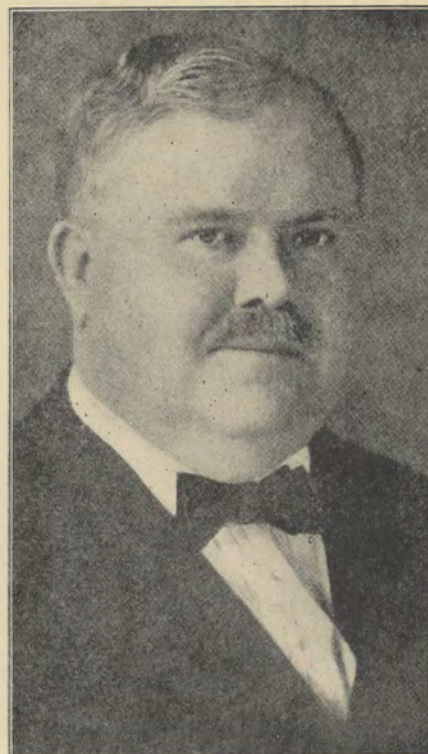
Those who, with the Officers of the Association, and Presidents of the Sections, Ex-officio, Constituted the Executive Committee during the past year



GEORGE E. WEDTHOFF,
Bay City, Mich.



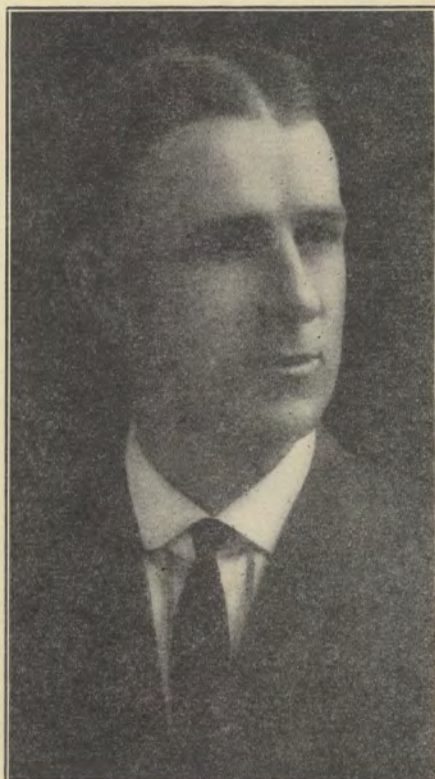
P. W. ALLEN,
Greeley, Colo.



JOSEPH P. DURKIN,
Peoria, Ill.



M. P. BOUSLOG,
New Orleans, La.



J. M. WHITSETT,
Nashville, Tenn.



WALTER M. DALY,
Portland, Ore.

VISIT COLORADO SPRINGS AND THE PIKES PEAK REGION.

No one should fail to stop in this beautiful city and see some of the most wonderful scenery in the world.

All Tickets to Denver permit stop-overs.

Everyone attending the Convention should stop in Colorado Springs either en route or returning and visit the Pikes Peak Region. All Summer Tourist Tickets from all points to Denver permit this at no additional railroad fare.

Colorado Springs affords such an opportunity for seeing wonderful and beautiful scenery as no other place in America.

This region should be one of America's real prides. It is so accessible, so convenient and wonderful that one can hardly realize it until several trips and reflection makes him aware of its uniqueness and wonders.

The two outstanding features of this region are that the scenery and wonderful work of Nature is not surpassed anywhere, and that it is so at hand.

One will simply merge from a modern, bustling city street into a gorgeous region of mountains, canons, mountain streams, pine and fern growths in an instant. You will be traveling on a busy city street and in a twinkling—the mere crossing of a line you are in either North or South Cheyenne Canon, or Williams Canon over in Manitou, or the Garden of the Gods.

All the while you are in the city you see wonderful and awe inspiring Pikes Peak with her snow cap, Cheyenne Mountain, and the long range extending Northward as far as the eye can reach.

Or if you want to take a real trip—the wonder trip—get in a car and ride up the most wonderful auto road in the world up to the very top of Pikes Peak.

Then do not miss the great ride to Cripple Creek—to Phantom Canon and Canon City.

There is no better trip in the world for a few hours than to ride over to Manitou—up through Williams Canon and to the Cave of the Winds, then through the Garden of the Gods and back.

Colorado Springs simply nestles at the openings of more wonderful natu-



"THE NARROWS"

Williams Canon, Colorado Springs

ral beauty and offerings of Nature's wonders than any city in the world. Its city streets simply melt into the canons and mountain regions.

Visit it by all means. This opportunity is just another feature of this year's convention.

Colorado Springs Abstracter and Chamber of Commerce Extend Invitation to Visit City.

Wm. Easton, of the Security Abstract & Title Co., with the cooperation of the Chamber of Commerce of the City, sent an urgent letter to every member of the Association asking them to stop in Colorado Springs while visiting the convention.

Accompanying Mr. Easton's letters was a descriptive folder of the city and region which would entice anyone to stop there a time.

No better spirit of hospitality and initiative has ever been shown the American Title Association than this consideration by Mr. Easton and his Chamber of Commerce.

All attending the convention should avail themselves of the opportunity to see what this part of America offers.



NOON CONFERENCES PROVIDE A "PRACTICAL" CONVENTION.

Give Opportunity For Everyone To Take Part—Provide Informal Discussions on Matters.

The inauguration of the Noon Conferences really made a "two-in-one" convention.

Everyone should plan to always have his lunch at these noon sessions and get the benefit of the association around the table and the discussions that will be presented in the time after luncheon.

Special arrangements are made for tasty menus and quick service. Immediately after the tables are cleared, Chairman Paul D. Jones will start the discussions. These will continue for a time, adjournment being taken in ample time to allow a bit of rest before the afternoon sessions start.

These conferences provide the most practical and profitable feature that could be put into a convention.

A questionnaire was sent out asking for suggestions of the everyday and most important problems and questions occurring in the business of the members. Hundreds of these questionnaires were returned, and from the great number of suggestions offered, the ones most mentioned and seemingly the all important were selected.

Two were chosen for each day, and the men selected to open the discussion



PAUL D. JONES, Cleveland, O.
General Chairman of The Noon Day Conferences.

He will really preside over a miniature convention, as the Noon Conferences are really a convention in which everyone takes part in an informal way—open forum sessions.

Mr. Jones will inject enthusiasm and interest in the Conferences.

for each. These discussion leaders, however, are not to do the whole thing. They are merely to lead, everyone is expected to take part. From this open forum many things are brought out.

Look at the subjects chosen. If a more interesting number were possible to choose, it would be hard to realize what they could be. They are:

"How to Combat Curb-stone and Cut-throat Competition."

"The Possibility and Probability of Title Insurance in New and Small Communities."

"How Best to Improve Service."

"Duties and Relations Between Legitimate Competitors."

"Should a Title Insurance Policy Always Be for Full Price and Some Experiences With Clients On This Point."

"The Underwriting of Title Insurance Risks Of (a) A Smaller Company By a Larger; (b) On the Evidence of Title from the Local Abstracter."

A Get-Together for all State Officials and Committeemen in Attendance to Get an Inspiration for Their Work of the Coming Year.

With these things presented to the number present at the meetings, to have them discussed by that group and the many expressions given, much of value and towards solving these problems will be done.

These Noon Conferences will be interesting sessions.

Paul D. Jones, the Chairman, is an adept at handling and directing such sessions and his work will make them efficient to their most possible degree.

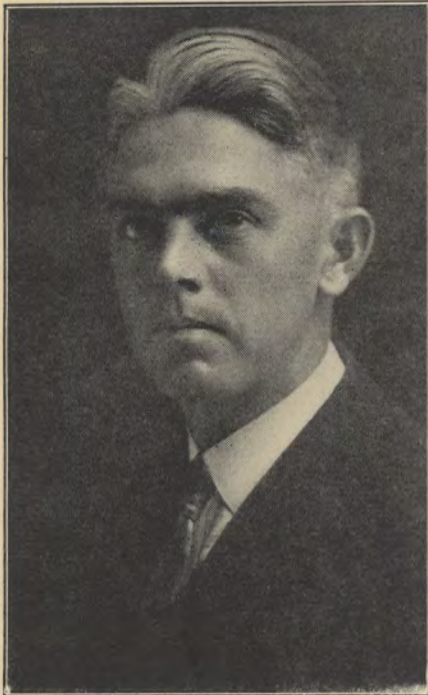
Officials of The Title Insurance Section during the past year



DONZEL STONEY, President,
San Francisco, Cal.

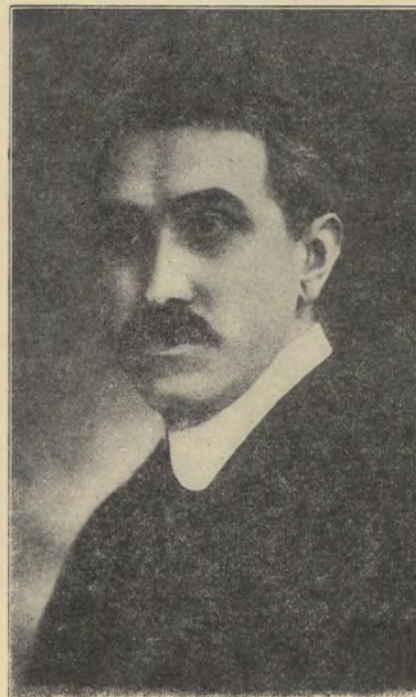


W. J. DAVIS, Vice President,
Atlanta, Ga.



ROY S. JOHNSON,
Chairman, Committee on Membership
and Extension.

Who is ending his second year as head of this Committee and the report of his year's work will be most interesting.



WELLINGTON J. SNYDER, Secretary
Philadelphia, Pa.



EDWIN H. LINDOW,
A Member of the Executive Committee,
Detroit, Mich.

Officers of the Title Examiners Section



GOLDING FAIRFIELD, President
Denver, Colo.



GEO. E. LUTHER, Secretary
Jackson, Mich.

ABSTRACTERS SHOULD HAVE ESPECIAL INTEREST IN COMING CONVENTION.

This year's convention should be of concern to every abstractor. They should be in attendance to take part in the formation of the Abstracters' Section. There has been talk of doing this for some time. Some did not think it necessary. Others did and thought the abstractors would never be served as efficiently by the Association as they could until this was done.

Now they have a chance. The proposition will be presented for adoption or rejection. The thing will be checked to them and they will decide. If such a Section is formed, then time will tell its value. It can be of a great value—but only as the abstractors themselves will use and support it.

The Association is spoken of as a title association. That is a broad term—and chosen not because there was an idea to obscure the word "abstractor." The abstractor is a title man. His work is not just abstract work, but title work. Rather the name was broadened to really and truly designate the abstractor. Every one in the association is basically an abstractor. The abstract is the basis of all things in the evidence of title. Title insurance is safe because of the work of the "searcher"—and the abstract he makes to show the title. The examiner does his work upon the abstract.

There is not a member of the Association who is not an abstractor—maybe not actually, but theoretically yes. There are only a very few hundred—not more than two hundred—title insurance companies or those issuing it in the United States and not quite that many members of the Association who write title insurance.

With the exception of those members in the three states where title insurance is universal, all the other members of the association are abstractors. They may write title insurance, too, but they prepare and sell abstracts as well.

There are no lines in the American Title Association. It always has and always will work for the interests of its members—every one of them—for the Examiners, for the Abstractors and for the Title Insurance Members.

It is in existence to serve all. It will serve them even more in the future. If the third section is formed at Denver, then it will mean that the abstractors will have formed a section, and designated and selected a group of men to make a more direct use of the Association along things that directly pertain to the abstractor and the abstract business. That they will have a spokesman and an especially designated group to plan things, to formulate campaigns of activities, in short, to make more use of the organization.

Much could come of it—but likewise if no interest is taken, nothing worth while will come from it.

The men who will be picked for the

officials of the Section will have a responsibility—a real one, but likewise a wonderful opportunity to do something constructive. Those selected can anticipate a busy, yet most enjoyable work.



KENNETH E. RICE, Chicago, Ill.
Chairman, Committee on Co-operation.



CHARLES C. WHITE, Cleveland, O.
Chairman, Judiciary Committee.

Mr. White did a wonderful work last year in drafting the recommendations for the Fifteen Proposals for Uniform Land Laws.