

# TITLE NEWS

Vol. 4

OCTOBER, 1925

No. 9

## PRESENTING

### The Improved and Enlarged "Title News"

#### CONTENTS:

The Monthly Letter.	
A New Feature. Read this page every month.....	Page 2
Officers Elected for the Next Year.....	" 3
The Story of the Convention.....	" 5
President-Elect Fehrman's Message.....	" 9
Work of Standing Committees.....	" 9
Organization of Sections for Year	
Abstracters.....	" 11
Title Examiners.....	" 13
Title Insurance.....	" 14
Illustrations	
Ladies at Convention.....	" 8
Convention Group.....	12-13
California Delegation.....	" 19
Announcement of 1926 Convention.....	" 16
Model Scheme for Abstract Contest.....	" 23
Registration of Denver Convention.....	" 21
-----	
Editorial	
Expressions on Timely Subjects	
The Miscellaneous Index	
Items of Interest About the Title Business and Those in It.	
Recent Court Decisions on Title Matters	
The Monthly Digest of Current Decisions	

A PUBLICATION ISSUED MONTHLY BY  
*The American Title Association*

**TITLE INSURANCE SECTION**DONZEL STONEY, SAN FRANCISCO, CALIF.  
CHAIRMANWELLINGTON J. SNYDER, PHILADELPHIA, PA.  
VICE CHAIRMANJAS. D. FORWARD, SAN DIEGO, CALIF.  
SECRETARY**ABSTRACTERS SECTION**RAY MCCLAIN, OKLAHOMA CITY, OKLA.  
CHAIRMANLEWIS D. FOX, FORT WORTH, TEX.  
VICE CHAIRMANA. J. ARNOTT, BISMARCK, N. D.  
SECRETARY**TITLE EXAMINERS SECTION**GOLDING FAIRFIELD, DENVER, COLO.  
CHAIRMANW. L. ROGERS, LOUISVILLE, KY.  
VICE CHAIRMANSOLOMON S. GOLDMAN, NEW ORLEANS, LA.  
SECRETARY

# The American Title Association

HENRY J. FEHRMAN, OMAHA, NEB.  
PRESIDENT-J. W. WOODFORD, TULSA, OKLA.  
VICE PRESIDENTEDWARD C. WYCKOFF, NEWARK, N. J.  
TREASURERRICHARD B. HALL, HUTCHINSON, KAS.  
EXECUTIVE SECRETARYHutchinson, Kansas,  
October 1st- 1925.**EXECUTIVE COMMITTEE**J. W. WOODFORD, CHAIRMAN  
FRED P. CONDIT, NEW YORK CITY  
M. P. BOUSLOG, GULFPORT, MI S.  
WALTER M. DALY, PORTLAND, ORE.  
J. M. WHITSETT, NASHVILLE, TENN.  
J. L. CHAPMAN, CLEVELAND, O.  
HENRY BALDWIN, CORPUS CHRISTI, TEX.  
AND OFFICERS OF ASSOCIATION,  
AND CHAIRMEN OF SECTIONS,  
EX-OFFICIO

To the Members of  
The American Title Association:

The spirit of the crowd and the atmosphere of the Denver Convention brought a vivid realization that the title business had reached-and passed-that expected turning point. It is now entering upon a new period, one of greater advancement, prosperity for those engaged in it, and marked with a confidence of the titlemen in themselves and their business. All apprehension seemed to have disappeared and any "complex" entirely overcome. Thus title folk in attendance from 37 states and representing the entire country can be considered the true barometer. Such a spirit was never before in evidence and it was a revelation.

But the biggest and most welcome realization of it is to those active in the conduct of the Association. They know that now the period of "promotion" in the American Title Association's history is over. The big job of the Association until last year- the thing that took most of its energy and effort was not in doing things of direct value to the title men and their business but in "selling" the organization to the members- getting them to realize its necessity and value. Absolutely true, we have had to make the Association very attractive and then only naturally, interest you in it and the things it was doing. The big thing now is that so many of you realize its value and appreciate the place the organization occupies as the national trade association of the title business.

And now you can expect bigger and much greater things. It is a force and the medium of accomplishment for the every need of the individual titleman and the business as a whole. The spirit of the members at this time is wonderful - but do your part to make it more enthusiastic. Use the Association and let it help you the many ways it can.

There is a great future to the title business, for the abstractor, the title attorney and the title insurance company. As a titleman in any of these branches you are a part of the industry. This American Title Association represents it in the world of business. Be interested in and support it that it may ever increase in prestige and force.

Sincerely yours,

*Richard B. Hall*

Executive Secretary.

# TITLE NEWS

A publication issued monthly by

The American Title Association

Published monthly at Mount Morris, Illinois; Editorial office, Hutchinson, Kans. Entered as second class matter, December 25, 1921, at the post office at Mount Morris, Illinois, under the act of March 3, 1879.

Vol. 4

OCTOBER, 1925

No. 9

## HENRY J. FEHRMAN UNANIMOUSLY ELECTED PRESIDENT

*Six Years of Continuous and Energetic Service Recognized by Highest Possible Honor*

*J. W. Woodford, Vice President; Edward C. Wyckoff, Treasurer. Henry Baldwin and Jessie L. Chapman Chosen for Expired Terms on Executive Committee.*

Henry J. Fehrman, one year Secretary of the Title Examiners Section, four years President of same, and last year Vice President of the Association, was unanimously elected President for the coming year.

Mr. Fehrman was unanimously and spontaneously elected without any contest for the office. This is a fitting reward and recognition of his years of hard work in the organization starting from the very day he made his appearance at Nashville in 1919 at his first convention. At that time he was elected Secretary of the Examiners' Section and he immediately began to make a live active body of that section.

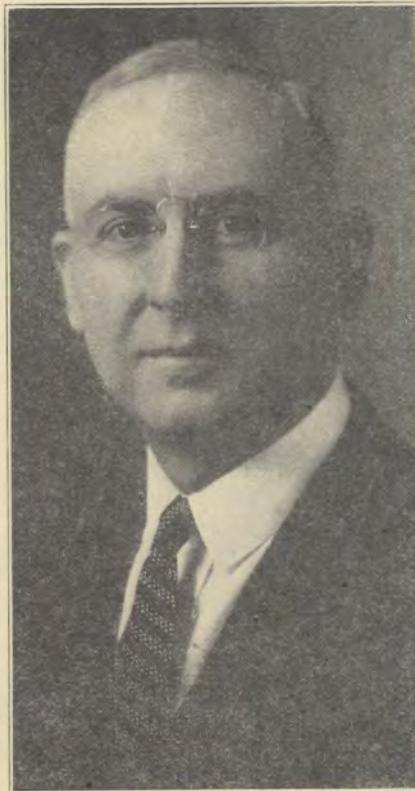
He was elected President of the Section the following year and held it for four years, refusing higher offices and honors in that time because he wanted to continue his work with the Examiners' Section.

Under his energy the membership of the Section grew and became a real force and part of the general organization. He secured the memberships of and enlisted the very active support and cooperation of the attorneys and counsel of the large life insurance companies, the loan companies and the Land Banks, thereby rendering a great service in establishing an understanding and mutual ground between the evidencers of titles and the examiners.

Mr. Fehrman is a man of great energy and capacity of accomplishment. He has been a tireless and enthusiastic worker for the Association and his work has been one of the factors in its growth and development in the past few years.

The President Elect has had a most interesting career in the title field, becoming active in title law immediately upon his beginning his law practice. He is a graduate of Northwestern Uni-

### THE PRESIDENT ELECT



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

versity, and then attended Northwestern University Law School graduating from it in 1908. He was admitted to the Bar in Illinois the following year and practiced until 1911.

In that year he began to specialize in title work and was Chief Title Attorney for the George M. Forman Co., Farm Mortgage Bankers of Chicago. He was with this company as Attorney and later in charge of all loan closings until May, 1916, and in that time examined titles and closed loans aggregating eleven million dollars.

He was then admitted to the Bar in Iowa where he continued to specialize in title work as examiner for Iowa loan companies. He joined the Peters Trust Co., January 1, 1918 and since that time has had full charge of the Title Department of that company, which is the second largest farm and city loan company in the United States.

For years Mr. Fehrman has devoted all his time to title law and title work and is an authority. He has had charge of the work on fifteen thousand titles for loans in sixteen states upon which mortgages in the sum of eighty millions of dollars have been loaned with never a loan rejected by an investor after re-examination because of the title.

These loans have gone to banks, private investors and to the Prudential, the Equitable, Connecticut Mutual, Columbia National, and others of the large Insurance Companies.

Mr. Fehrman is a member of the Omaha, the Iowa State, the Nebraska State and the American Bar Association. He is a title attorney and specialist pre-eminent, and will direct the American Title Association through a most active and successful year. He goes into office with the backing, good-will and cooperation of every member of the organization.

### The Vice President.

"Jim" Woodford is the new Vice President, and as such occupies a most



**J. W. WOODFORD,**  
Vice President, Title Guarantee  
and Trust Co., Tulsa, Okla.  
Vice President Elect

responsible office. The Vice President of the American Title Association is not a mere official in name only. He is Chairman of the Executive Committee, and the presiding officer at all business meetings of the organization. The Executive Committee looks after the activities of the general organization and there is an increasing amount to do each year.

The Vice President also has charge of the work with the State Associations, and the conducting of the Mid-Winter Meeting.

"Jim" is one of the most popular men in the organization. He has a forceful and pleasing personality that has won him a host of friends and admirers. He commands the respect and admiration of everyone with whom he comes into contact, and his activities will be an influence in the coming year's work.

He served as Chairman and a member of various committees, was a member of the Executive Committee for the two years proceeding last year when he was elected Treasurer, and thereby has been one of the most active workers for years.

Jim has likewise always taken and accepted a task and done it well with all his energy, no matter its nature. He has refused higher honors that have been offered to him because he felt there was other work for him to do.

The members of the organization can know that there will be many things done this year, constructive activities accomplished and added accom-

plishments achieved by the Association from the initiative and energy of the Vice President.

#### The New Treasurer.

Ed Wyckoff has been a regular attendant and willing taker of assignments for the past few years. He was the sole representative from New Jersey for a time but represented the state well.

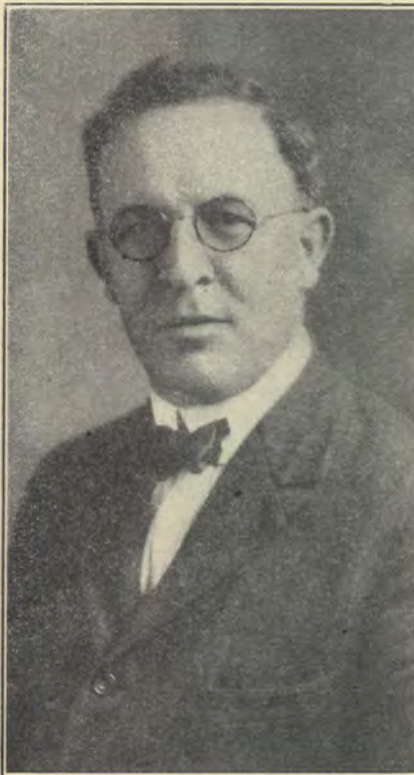
This year he was given a real job but he took it with a smile. The Treasurer of the Association has a real job. There is quite a little work to do and it requires considerable time and attention.

But the Election Committee chose him, he was the unanimous choice and following the precedent of years past, a good treasurer was selected for the Association fund.

#### New Members of Executive Committee.

The selection of Jessie L. Chapman was a good choice and one that met with the hearty approval, and enthusiastic endorsement of everyone at the convention. Her pedigree is given elsewhere in this issue, but "Chappie" can know that every member of the American Title Association rejoices in the honor given her and feels that likewise the Association is honored in having her support and interest.

Henry Baldwin needs no introduction to anyone. His name is linked with the early history of the Texas Title Association and The American Association. He is one of the most



**EDWARD C. WYCKOFF,**  
Solicitor, Union Fidelity Title and  
Mortgage Guarantee Co.,  
Newark, N. J., Treas-  
urer Elect



**RICHARD B. HALL,**  
Hutchinson, Kansas, who will  
continue to serve as  
Executive Secretary

progressive titlemen in the country and his business success can well be the envy and example for anyone in the business. He is a man of ideas and one who gives his whole heart and interest to a thing. The Editor regrets that he cannot print his picture in this issue but the subject got camera fright or bashfulness and a search of the Rogues' Galleries of the principle cities fails to disclose a likeness of Mr. Baldwin.

Mrs. Chapman and Henry Baldwin take the expired terms of Joe Durkin and P. W. Allen who served well for two years.

Three other members of the Committee continue for another year. They are M. P. Bouslog, J. M. Whitsett, and Walter Daly.

*A "country abstracter" was talking to a group at the Convention telling of some of his business problems, mentioning some of his troubles and told of some of the things he had long wished he could add to his business, how he would like to make certain business connections and otherwise expressed ideas and hopes.*

*In the group happened to be a man who had what he wanted. He was impressed by the talk and personality of the other and in a few minutes the small town abstracter had made a business connection that had been his hopes for years. It will bring him new business, more business, make him money.*

*So as a result of having attended the convention, and the making of acquaintances, he perfected a connection for other branches of business and enlarged activities that have untold possibilities.*

*It pays to get away, to go to the conventions of your business organization. Ask any abstracter who attended the Denver Convention.*

# Nineteenth Convention Breaks Every Former Record

*Larger Crowd Than Expected; the Most Practical and Best Program; More "First Timers" Than Ever; Great Success in Every Way; Hosts Provide Wonderful Entertainment*

An entirely different convention, a new atmosphere, the best program, a bigger crowd with more enthusiasm than ever imagined existed and everything as near perfect as could be were the elements that marked the Nineteenth Annual Convention of The American Title Association held in Denver Sept. 8, 9, 10 and 11 as the outstanding Convention of the history of the organization.

A new record in attendance was established, over three hundred being registered and of that number one hundred and thirty were attending their first national convention. This signifies a greater interest in the organization, the injection of new blood into the work of the association, and that the title men of the country are awakening.

Nearly a hundred had arrived in Denver by Sunday night, the 6th. By evening of the 7th just before the first day's session 172 were known to be already on hand and they arrived every hour from then on.

There were the old regular attendants, many of them; there were strangers who were not strangers for long but who had come for their first time; there were more abstracters than ever before; there were many examiners—intensely interested; there were the representatives of title insurance companies from all parts of the country—there were representatives from 37 states, from Washington to California and Connecticut to Florida.

There never before was assembled such an array of interested and representative title business—abstracters, examiners—Title Insurance men. It was evident that the best of feeling prevailed. There was an air of confidence—of keen interest—of the utmost harmony. The crowd was one—it stayed together—met on time, adjourned as a unit to the Noon Conferences—assembled in the afternoons as a body—and every meeting was well attended—the program kept the interest of the crowd and was absorbed by the listeners.

The entire Convention sailed along in a way that attracted the attention and commendation of everyone. There were no lulls—no taking of time by a lot of tedious and unnecessary things—no tiresome sessions and it would be hard to imagine how anything could have been better.

The first morning session was the starter and disposed of reports and business matters. The important thing was the report of the Committee on Constitution and By Laws which created the Abstracters' Section. This entire report was accepted by unanimous vote and without a single objection which is indeed a compliment to those who prepared the changes.



FRED P. CONDIT,  
(Retiring President)  
Vice President, Title Guaratee  
& Trust Co., New York, Mem-  
ber Executive Committee

President Condit's own State Association was awarded the cup in the Membership Contest. This was presented by Chairman Roy S. Johnson of the Membership Committee to D. S. Coe, who is associated in the company of the President of the New York Title Association, H. J. Davenport, Mr. Davenport not being present at the convention.

Various reports were given this afternoon, one of great interest being that of Henry R. Chittick, Chairman of the Legislative Committee. This report treated of the various bills, affecting title matters passed by the last legislatures. Too much praise cannot be given Mr. Chittick for the amount of work necessary to prepare it in only the way Mr. Chittick can. He is a master at such things and everyone should read this report in the printed proceedings.

The only address given on this afternoon was one of the outstanding features of the Convention, as was expected in Worrall Wilson's paper on "The National and State Associations and Duties and Privileges of Membership." Mr. Wilson is a scholar, an orator and this address is an inspiration for anyone in the title business—particularly the abstract branch.

On Wednesday morning the Abstracters had their session. Ray McLain and Henry Soucheray in their talks on "Modern Abstracting" and "Liability of Abstracters" certainly presented these subjects in a vivid manner and raised many points of interest.

Verne Hedge, one of the country's representative abstracters, a man of great mentality and vision, threw the convention into a spirit of ovation with his talk on "Present Day Demands and Suggestions for Better Service." If every abstracter in the country would read this speech of Mr. Hedges, if they could only have been there to have heard it following upon Mr. Wilson's, the abstracter and the abstract business would have taken a new standard. Hedge's talk was one of the finest ever given at any of the association's Conventions.

The Title Insurance Section had their program on Thursday and it was undoubtedly the best of any convention. Donzel Stoney, Chairman of the Section opened with the President's Annual Address which sounded a keynote for the progress of title insurance and in which Mr. Stoney gave expression to a great number of ideas and ideals.

The first talk was by Benj. Henley, of the California-Pacific Title Insurance Co., San Francisco, who talked on "Escrows" and who gave many title insurance men there suggestions for their escrow departments that will prove of an inestimable value in their business.

Harry C. Bare gave one of the most practical treatises on "The General Principles of Title Insurance" that has ever been presented to a Convention or to the business for that matter. His paper was a master-piece of good sound explanations, suggestions and presentations of title insurance as an industry—now and in the future.

Another Pennsylvanian, James P. Pinkerton gave a paper on "Marketability" that was a different treatment of the subject than ever advanced before. He dealt with it in a practical way and absolutely made it understandable. Those title insurance men present who were not sold on insuring marketability, who had any doubt about it or did not understand it were shown all its phases by Mr. Pinkerton. His paper was indeed a great addition to the library of material on title insurance matters.

This title insurance session was interesting, was practical, was very valuable to all those in attendance.

The Friday Morning Session given to the Title Examiners was another fine participation by the attorney members of the Association. Every Convention of the Association has had

for a feature, the things given in the Examiners program.

John F. Mail, fine gentlemen, a representative attorney gave a classic—a real oration in his address "The Common Source." It will do everyone good to read it in the Proceedings.

McCune Gill made his debut at a convention with his paper on "The Court Giveth and the Court Taketh Away." Something above the ordinary, something good was expected from Mr. Gill and he gave it. This was an interesting paper on an interesting subject—something new and different than given to the conventions in their existence.

The afternoon session was the "finale" to the Convention and it closed with as much interest as it opened.

#### Entertainment Wonderful and Hosts Provided Every Comfort.

It was most generous consideration that all Denver gave us. It was wonderful the things provided by the local folks who made the visit pleasant, comfortable and interesting.

The two Houston boys, Elliott and Joshua with Golding Fairfield of the Title Guaranty Co., W. K. Jones, one of the old stand-bys of the American Title Association, and an ex-official, and P. W. Allen of Greeley, together with the various civic agencies of Denver, the Denver Realtors, the Colorado Title Association and the women others did a wonderful job of seeing that everyone enjoyed himself, had a good time, and was glad he had come to Denver.



**M. P. BOUSLOG,**  
President, Mississippi Abstract  
Title and Guarantee Co., Gul-  
port, Miss., Member Exe-  
cutive Committee



**WALTER M. DALY,**  
Vice President, Title and Trust  
Co., Portland, Ore., Mem-  
ber Executive Committee

First the ladies were taken to a tea on Tuesday afternoon at the Cherry Hills Country Club. In this they had the assistance of the wives of the Denver Realtors and the wives of the local and state titlemen. They of course had a fine time and there were more ladies at this convention by a great number than ever before.

Then on Thursday the ladies were again entertained at a luncheon at the Daniel and Fisher Tea Room. This was another most enjoyable occasion.

The entire convention was taken to Lookout Mountain on Wednesday afternoon. This was a real trip and everyone had a mighty fine time. It was interesting, pleasant, and the stop at the top was a fine affair where everyone got to visit and see the sights.

Another trip was had on Thursday, first by sight-seeing Denver and then up Bear Creek Canyon to Troutdale-In-The-Pines where a departure from the usual banquet was had. This was a real trout and steak dinner, with dancing and entertainment afterward. It is hard to imagine how anything nicer than this affair could have been chosen.

And thus was the convention—interesting—practical, valuable—pleasant—the greatest ever—and those who were not in attendance cannot conceive of what they missed.

Love is an aberration of the optic which makes everything seem rosy. In unusually stubborn cases, an operation known as marriage causes it to disappear gradually.—[Stanford Chaparral.

#### CONVENTION NOTES.

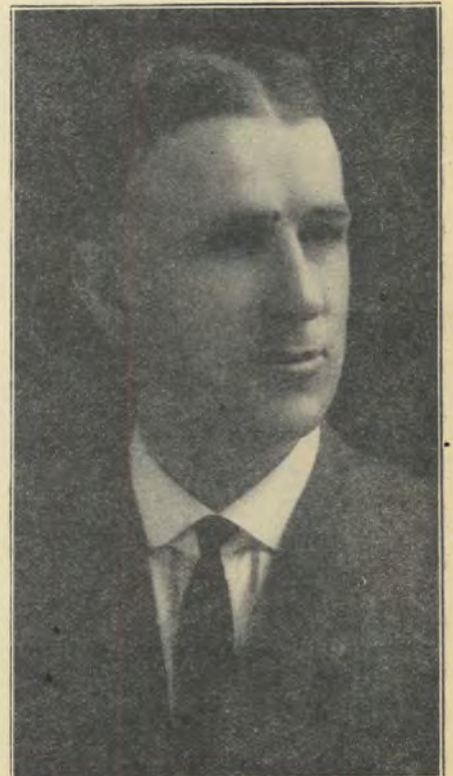
The women have taken jobs. They do better than the men swimming the English Channel; they have taken the once thought exclusive right of man to the barber shop and substituted the Ladies Home Journal for the Police Gazette; most women make as good golf scores as men although there are few men who will admit it; they have arisen to high places in business, and in the title business too—as owners, managers, executives and what not. Most abstract contests conducted by state associations are won by a woman entrant.

They are prominent in the title business—and there have been many women at the conventions—more each year and the number was the largest at the Denver one. There were 114 women registered.

It is a mighty fine influence they exert and their activities and interest in the Association and the Conventions give a mighty fine atmosphere to things. The men might as well realize they are a part of the thing—the business—in fact everything now days is benefited by their participation.

There were some faces missed at the meeting. Mr. and Mrs. George Wedthoff, Mr. and Mrs. M. B. Brewer, Tom Scott, W. J. Davis and Jesse P. Crump were all absent and for the first time for any of them in years.

There were good reasons of course for each and all of them to not have been able to attend—but that did not help the disappointment. Their many



**J. M. WHITSETT,**  
Manager, Guaranty Title and Trust  
Co., Nashville, Tenn., Member  
Executive Committee

friends were keenly disappointed by not getting to see them.

The Association was introduced to its first woman Title Officer—Margaret Potter of the Norristown-Penn Trust Co., Norristown, Pa. She was greatly interested in the convention.

Bill Pryor was put to work again and this time as Chairman of the Nominating Committee. Bill handled the job in fine shape—did not tell any Swede stories and saw that the ballot box was not stuffed or any repeaters admitted to the room.

Most of the California bunch were "tenderfoots" but there were also some who used to visit the conventions—others were well known to members of the Association for various reasons.

It was mighty fine to have Ira Abraham, Senator Thompson, Ross Pierce, John Keogh and the others who were at San Francisco in 1915 with us again.

It was an equal pleasure to form the acquaintance of the others, many of whom were known by name and correspondence.

The California delegation had a daily bulletin furnished them each day en route. This was the clever work of Glenn D. Willaman, Editor of "California Real Estate," the country's best Realtors' publication. Willaman is one of the liveliest men in California, which is some recommendation. He is doing a great publicity work with his magazine, helping the Realtors and their interests and also giving a fine spirit to the title business of his state.

Everyone who attended the New Orleans Convention was certainly pleased to see Mr. and Mrs. Bouslog. Such hosts as they were down there!—and it was good to visit with them again.

This was the first time in the history of the conventions that an outside state had more representatives than the state wherein the convention was being held. Colorado certainly had a fine bunch—but that California gang of an even 50 beat Colorado by 4 votes.

P. R. Robin of Tampa was the sole representative of Florida. They are having too much business down there and think they cannot get away for anything—not even the convention of their business association.

Mr. Robin did not lose anything however by taking in the Convention proceedings, and getting away long enough to do it.

There was a very noticeable absence of Convention visitors from states close to Colorado. This was certainly an opportunity for the abstractors of Montana, Idaho, Wyoming, the Dakotas, Kansas, Nebraska and New Mexico and other nearby states which have never

had many visitors present to attend a national convention. There surely should have been many more from all of these states.

This probably emphasizes two things—one that the location makes but little difference—it is the lure of the place—and second, that those who attend go because they know the great big worth and value of attending and are interested and will go to any convention no matter where held.

Paul Jones and his vaudeville partner, Ralph Brown, did not perform. Reason—Ralph was not there and Jones had to work anyhow. Jones was a pretty busy man this year but says he will make up for it at Atlantic City next year when he will not have so many heavy duties.

Maryland had its first representatives at a national convention. Chas. H. Buck, Vice President of the Maryland Title Guarantee Co., Baltimore, and Mrs. Buck.

It was fine to have them there and more so because next year's meeting will be held in their vicinity and they will have become acquainted with us before then.

The first one to speak on a given subject—and the first one to speak at the noon conferences—the "opener," was a woman—a very bright and pleasing personality from Oklahoma.

Vera Wignall of Pauls Valley, abstractor, attorney, of bright ideas, started the Noon Conferences and there is much attached to this first discussion. It makes the atmosphere for not only the first day—but the succeeding days. There is nothing like a good start and Miss Wignall gave it to the Noon Conferences.

John Henry Smith, President of the Kansas City Title & Trust Co., Kansas City, Mo., is known in his home town for his enthusiasm, his common sense optimism and the energy he gives everything worth while.

He injected all these things into the Convention. His personality permeated the meetings and he was giving everything the benefit of his enthusiasm.

It was mighty good to have Worrall Wilson there after his having missed two meetings. As Paul Jones said—"Everybody loves Worrall Wilson—this Association has known him for a long while and this Association is deeply indebted to Worrall Wilson," and when Jones said that he expressed the thoughts of everyone.

Mr. Wilson has done a great work in his lifetime for the Association—and those in the title business owe him much gratitude. He appeared before the Convention three times—for his address on the first afternoon—on the Wednesday Noon Conference, upon both of which occasions he was given a tremendous applause of appreciation—and then

last but not least when he conducted the Sustaining Fund "church building campaign" and secured the pledge of over twice the sum ever secured before at a similar occasion.

A very quiet, unassuming personage, alert to every single happening at the convention sessions and the work of the Association between them—always ready to do anything necessary, one who unknown to most does a great many things on behalf of and in the work of the organization—is J. M. Dall of the Chicago Title & Trust Co.

Mr. Dall is one of the strongest believers in the need for the Association and the work it does. His personality is always a force at the conventions.

Guy Gibbs "threw a bone to the pack" in his Noon Conference Discussion. Any abstractor and any title insurance operator can do a lot of thinking over what Gibbs tore open for inspection. He did not mince a single word and put a situation right out where everyone could see it.

Senator Thompson was given an ovation at the conclusion of his Noon Conference Discussion on Thursday.

Others of that California gang who could stand up and tell the crowd something worth while were Ross Pierce, a real titleman and a pillar in the title industry of the West, W. N. Glasscock, the President of the California Association who can express something worth while everytime he talks, Ben Henley of San Francisco who knows the business to perfection, L. E. Mullen, of Martinez, who is just about the most enthusiastic believer in the title business one ever saw and can certainly make you forget your troubles in about thirty seconds,—and several others.

The states that certainly did well in numbers present were California, Colorado, Illinois, Kansas, Michigan, New York, Ohio, Oklahoma, Pennsylvania and Texas. Georgia, Washington and Oregon might also be mentioned in comparison with other years and considering the facts of their distance and number of title companies in those states.

If ever there was an abstractors convention this was one. It is little short of a shame that more "Simon Pure Abstractors" of them were not there. There were more than in former meetings, but what a lot of good it would have done if every abstractor in the country could have heard Worrall Wilson's two talks, that of Verne Hedge, the Noon Conference papers of Miss Wignall, R. F. Chilcott, Guy Gibbs and McCune Gill, not to mention what they could have gotten out of that meeting scheduled for Room 228 but moved to larger quarters.

One can always depend upon Montana being represented—and solely

represented by Mrs. M. C. Peters. Likewise New Mexico is solely represented by Avery and Bowman of Santa Fe, a firm of two real women. Despite the fact that Montana is just one state distance from Colorado and New Mexico not that far, being an adjoining state, all the title "men" of those two states left it to these women to be the only representatives from them.

But Mrs. Peters and Miss Avery and Miss Bowman do not only attend the conventions when held within neighboring distance, but go anywhere in the United States and have not missed any in years.

So the history of a year and another convention has been written. Now it is to work on a busier and more active year—a better year for the Association because of more service to the members, and a better year for the business.

The demands of time and changing of conditions are influencing the title business and those in it. As in everything else it will be the one who travels with the speed of the pace, is alive, alert, efficient to the demands upon him and the fittest who will prosper—yea even survive.

The next year's Convention at Atlantic City will be another milestone—where more history will be written—more progress made. Will you be there to help take the inventory?

### JESSIE L. CHAPMAN, "TITLEWOMAN PREMIERE" ELECTED TO OFFICE.

#### First Woman to Command this Recognition.

One reason the name of the American Title Association was changed to its present wording from The American Association of "Titlemen" was because there are a great many women in the title business today. Some of them are expert title attorneys, others own and operate their own abstract plants, while others are occupying responsible and executive positions in offices.

Much has been said in the publications of the Association by and about these "titlewomen." They have come



JESSIE L. CHAPMAN,  
Secretary, Land Title Abstract  
and Trust Co., Cleveland, O.  
Member Executive Committee

to take an active part in the affairs of their respective state and the American Association affairs, and the title business.

More and more of them have come to the convention each year, and there were many more women in attendance at Denver than ever before.

So quite naturally it was only fitting and proper and in the course of events that one of them should have been elected to an office this year.

Jessie L. Chapman, Secretary of the Land Title Abstract & Trust Co., Cleveland, Ohio, known to most of the members of the American Title Association, and who has everyone who attends the conventions as her friend and warm acquaintance, was elected to the Executive Committee for the two year term expiring 1927.

Mrs. Chapman has been an active supporter, worker and influence in the Association for years. It is an honor due her and everyone was immensely pleased that the Election Committee selected her for this office.

But while Mrs. Chapman is the first woman to occupy an official position in the association, it is not her first time.

A few years ago instead of the Vice President being Chairman of the Executive Committee, Ex-officio, a Chairman of the Committee was elected. Mrs. Chapman was not only chosen for a place on the Committee, but was Chairman of the Executive Committee of The American Association of Title Men in 1916-1917 and a member of it in 1917-1918. Thus she is really returned to a place of official capacity again.

In addition to these active officers, Mrs. Chapman has appeared on the program and been a Member of Committees in past years. She was Chairman of the Committee on Standardization of Abstract Work for two years, in 1915 and 1916. Her Report as such Committee Chairman in 1916 is an admirable treatment of the subject and contains most practical and valuable ideas.

She also gave an address at the Nashville Convention in 1919 on "The Modern Title Company."

She has not missed a Convention in years. She has also been a regular attendant by invitation for her advice and counsel, at practically all of the special and regular meetings of the Executive Committee, and other group meetings of the organization. She has always been willing and regular to give of every effort and any amount of time to the work of the organization.

As a real titlewoman she is one of the leaders of the entire profession, titlewomen or titlemen.

*An Executive Officer of one of the largest title companies in the Country said, "I have learned of one idea at this convention which I will take home and put into immediate operation in our Escrow Department that will make us \$25,000.00 within a year.*

*"It will not only do that for us, but it is something that will be of inestimable service and value to our customers. "That is what this convention has done for me."*



The Ladies in Attendance at the Convention.



# A Message

*From the President-Elect*

To the Members of the American Title Association:

The Nineteenth Annual Convention of The American Title Association, which was held in Denver, September 8th to 11th inclusive, and which marked the culmination of a year of unusual activity in all departments of the Association, is now a matter of history. All who were fortunate enough to have been in attendance at that Convention are of the opinion that it was the best and the most largely attended in the history of the Association. The program was of unusual merit and full of practical material which could be taken home by the members and used to advantage in the betterment of title service in the locality in which they operate. The Noon-Day Conferences were especially beneficial to everyone and were attended by practically every member present at the Convention.

The Association has made rapid progress in the past. It is our duty, at the present time, to look to the future success of all of its activities. The interest, enthusiasm and generosity demonstrated by those who contributed to the sustaining fund for the coming year was beyond the expectation of all except those who had been associated closely with the members so contributing. The sphere of influence of the Association is rapidly broadening and the scope of activities of the Association is increasing. During the present year we should intensify the work and every member who has been chosen to serve in an official capacity should see that the work assigned to him is faithfully and conscientiously done. This should be attended to with all the promptness and care that one would give to his personal business. I feel that the present year will be one of great activity on the part of all.

I sincerely trust that the members of this Association will count it a rare privilege to seek to enlarge our membership so that it will become constantly more representative and useful. There are many Abstracters in every state in the Union and there are Lawyers of recognized ability in real estate and title law and there are Title Insurance Companies in some of the states who should join our ranks and have a share in our work. Not until each and every member of the Association feels it his duty to speak on all occasions of the merits of the American Title Association and the privileges of membership therein will the work of the Association prosper as it should. Through the publication of legal articles dealing with Title subjects in Law Magazines, and through the presentation of the merits of the Association by means of addresses before Social Service Clubs and from Radio Stations, there is no reason why the American Title Association will not be well and favorably known by practically every one throughout the country. An improved and enlarged "Title News" and a new and more practical Directory will be a help to the membership.

With a new zeal for the work and with a capacity and desire for achievement of things worth while for the Association, let every member resolve to carry on the work and extend the activities and membership in every honorable way possible. The membership should give service to the Association and the Association should stand for service to its members and the public. I esteem it a pleasure as well as a privilege to work with the members in advancing the best interests of the Association this year and directing its activities into greater channels of usefulness.

HENRY. J. FEHRMAN.

## Committees of Association Are the "Works" of the Organization

*Their Duties Are Important and There Is Much They Can Do*

No business, much less a large one or an association of any scope can be successful as a "one man" or "Clique" organization. The work must be distributed, and if so done, then the activities of the thing will bring results, and it will accomplish much through sheer force of momentum.

During the past few years the work of the American Title Association has been done more and more by groups, assignments to individuals or several, and by the Committees. The development of this system was clearly demonstrated at the last convention. During this coming year it will be more so.

These committees if functioning, speed the Association up, they bring about a wider range of work and accomplishment.

This year President Fehrman has taken advantage of his constitutional latitude for Special Committees, and instituted an Advisory Committee to the President. This really gives him a Cabinet or Committee to call upon for special things. The personnel of it shows three former Presidents of the Association, a General Attorney for one of the largest of the Federal Land Banks; an attorney for one of the largest of the life insurance companies,

and four men who have been forces in the policies and activities of the Association for years.

### The Program Committee.

This Committee will arrange the program for the coming convention and is already working. It is composed of the President and Executive Secretary, and the Chairmen of the three sections. Each has a part, will do it, and the program thus be arranged systematically and for balance.

The one though who will be "ring master" of a miniature convention within the convention and have a real job was selected because he is unusually adapted to successfully conducting such things as the Noon Day Conference.

A. T. Hastings of the Spokane Title Co., one of the founders of the American Title Association and a real presiding officer, will have charge of the Noon Conference at the Atlantic City Convention.

These meetings are a source of practical good from the conventions. They will get better each year.



A. T. HASTINGS  
Spokane Title Co., Spokane, Wash.,  
Chairman, Noon Day Conferences,  
1926 Convention.

### Committee on Membership.

This Committee is composed of a General Chairman and the Presidents and Secretaries of the various state associations.

In choosing Edwin H. Lindow of Detroit to direct the membership campaign this year, it was a guarantee that the good work of this committee would be continued during the year.

Mr. Lindow is active, energetic and a result getter. If the state officials



**EDWIN H. LINDOW,**  
Vice President, Union Title and  
Guaranty Co., Detroit, Mich.,  
Chairman Committee on Mem-  
bership and Extension

give him near the support needed, and warranted, many new members will be added. The State Associations reap the benefit of this activity by getting more members.

#### **Committee on Cooperation.**

This can be a branch of the Association that will do as much good for the



**WORRALL WILSON,**  
President, Seattle Title Trust Co.,  
Seattle, Wash., Chairman  
Committee on Co-operation

title business as anything. Its purpose and the selection of those serving on it is based open reason and practicability.

Worrall Wilson heads it as Chairman. Everyone knows Mr. Wilson and for him to have this place is sufficient evidence for what will be accomplished.

The other members of the committee show carefulness of selection and a fine representation of interests to work with the bar association, life insurance association realtors, and others.

#### **Committee on Constitution.**

Last year there was no work at the Convention for the Committee on revision of Constitution and By-Laws so it was held over. This was a fortunate instance, for during the year things presented themselves making it necessary to almost re-write the entire Constitution and By-Laws before the convention. Had this had to have been done at the meeting, it would have taken a great deal of time and consideration. The committee holding over from last year was enabled to come to the Convention with a draft of the proposed changes.

Henry R. Chittick, M. P. Bouslog and E. J. Carroll constitute this committee for the coming year. They are the men who have handled this work of the Association for years and will do a good job of anything presenting itself for their attention.

#### **Judiciary Committee.**

This Committee in its annual reports furnishes something of great value to the title business. A review of the past year's work of the Judiciary Committee shows a reference library on decisions affecting the conduct and standing of the title business has been made available.

Henry Soucheray again is Chairman of the committee, after a vacation of a few years from the same post.

A glance at the members of it show an array of legal talent on title matters that could not be placed in one room and selected from any body but the American Title Association.

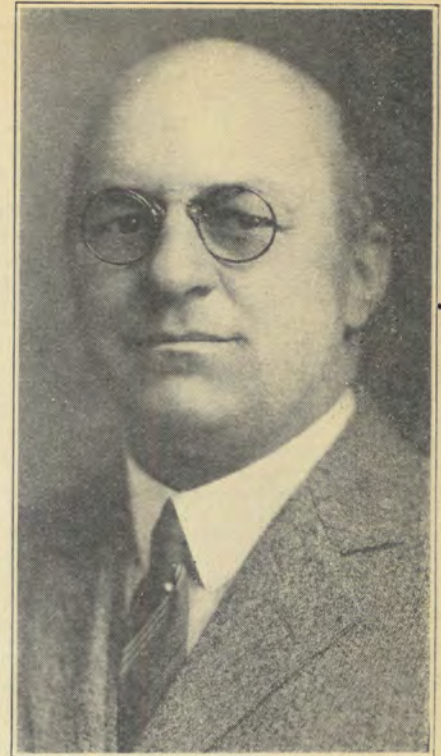
#### **Special Committee on Advertising.**

Here is one committee that has the greatest opportunity in the world to do some real pioneering on a subject that would be of untold benefit to the abstractors.

There has been a demand for years for some study and recommendation for advertising the abstract business. It will take some work, but it can be done, and as said, the entire abstract fraternity profit from it.

There is nothing that the Association could do of more practical value than to give this committee an inspiration to work.

Tom Dilworth was chosen Chairman. Tom is a glutton for work and usually accomplishes and delivers when given anything to do. The other members are all abstractors who advertise and have developed unique and successful publicity methods for the abstract business.



**HENRY C. SOUCHERAY,**  
Treasurer, St. Paul Abstract Co.,  
St. Paul, Minn., Chairman  
Judiciary Committee

#### **The Legislative Committee.**

James P. Pinkerton was given a man's job and a good initiation when he was appointed Chairman of the Legislative Committee. This Committee col-

(Continued on page 15.)



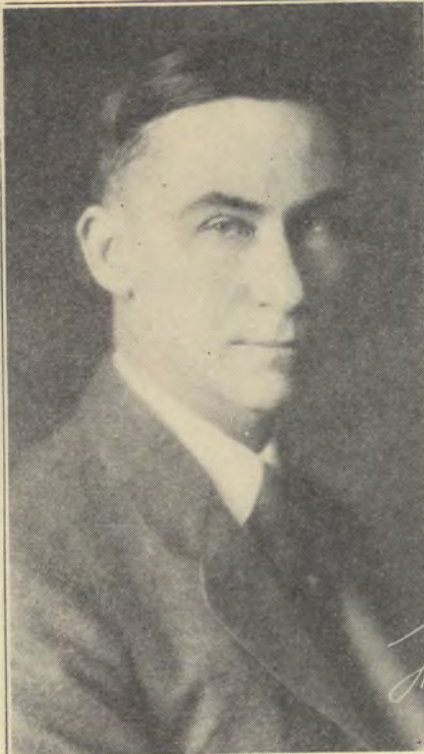
**TOM DILWORTH,**  
Of Dilworth Abstract Co., Waco,  
Texas, Chairman Special Com-  
mittee on Advertising

## Abstracters Section Formed—Association Now Has Uniform, Coordinated Organization

*Ray McLain Chosen Chairman, Lewis D. Fox, Vice Chairman, A. J. Arnot Secretary*



**RAY McLAIN,**  
Vice President, American National  
Co., Oklahoma City, Okla-  
homa, Chairman



**LEWIS D. FOX,**  
President, Home Abstract Co.,  
Fort Worth, Tex., Vice  
Chairman



**A. J. ARNOT,**  
President, Burleigh Co., Abstract  
Co., Bismarck, N. D.,  
Secretary

The Abstracters Section is now formed and a reality. In it the American Title Association made one of its greatest steps of development. This thing has been thought of for several years, but there were as many who deemed it unnecessary until of late years as who wanted it.

The old American Association of Title Men was organized in 1907 when its entire membership was composed of "Simon Pure Abstracters." The Examiner was known then, and a few years later a means of giving these sometimes blessings, sometimes curses of the abstracter admittance was provided by the organization of the Title Examiners' Section.

In the meantime the Title Insurance business had sprung up and grown rapidly. There were certain special problems that confronted it, certain policies of business conduct, many things to be done just for that particular branch of the title business.

So the Title Insurance Section was formed.

All this time the parent or central body, the bulk of the organization has acted as guardian and sponsor for the abstracter and the abstract interests of the organization. Certain definite

policies, certain special work and specific things of the abstract business presented themselves. These were handled but somehow it did not seem on the face of it that the abstracter and his interests had as good means of accomplishment as the other sections.

Then of late years the general work of the Association, the mass of detail and things to be done in conducting the progress and affairs of the Association have taken more and more time of the officers of the general organization.

The Title Examiners' Section took care of securing members for its branch. It formed the program for its session at the annual convention, chose the subjects and selected the speakers. Anything pertaining to the Examiners was simply referred to the officers of the Section.

It was the same with the Title Insurance Section. In the past few years that body has done many profitable things, collected material, compiled statistics, advanced ideas, made recommendations about things of the title insurance business provided subjects and speakers for its part of the convention program, and when things

came up or were presented to the Association about title insurance matters, they were likewise referred to and handled by the Title Insurance Section.

So if for nothing else than to make a uniform system of organization, of providing the same means for the Abstracters as the others, and giving them a visible, tangible unit for use, the organization of this section is a mighty desirable thing.

With such a system and coordinated body, activities for and recommendations about any particular matters pertaining to the title insurance business, the abstracter or title examiner can go out from and be conducted by each particular section, and handled much better, more quickly and with a better effect. There can be no confusion that it is an activity sponsored by any element within the organization and detrimental to any other—everything will originate in and be conducted by those directly interested and influenced.

This then makes it possible for the general organization to handle the ever increasing amount of business and routine demanded by the place and importance now occupied by the Ameri-

can Title Association as the trade and commercial organization of the title business.

Each Section is automatically provided for and given a voice in the general organization by the Chairman of each Section being a member of the Executive Committee. This gives him power and a voice as the spokesman of his group.

#### Place of First President a Hard One.

The Convention accepted this Section by voting upon the adoption of the revised Constitution and By Laws which provided for the formation of the Abstracters' Section. This was included in their report because it had been recommended by the Special Committee appointed at the New Orleans Convention and which reported favorably to the Executive Committee at the Mid-Winter meeting last March in Chicago.

President Condit then announced that the abstracters would meet immediately after the adjournment of the first day's meeting to perfect their organization. He cautioned them that the first year's work would be the hardest and that they should select someone as Chairman who was a man of vision and energy and known to be the man for the place.

#### A. T. Hastings Appointed Temporary Chairman.

He then appointed A. T. Hastings, one of the three original founders of the American Association, its first Vice President and second president to act as Chairman for the organization meeting.

No better selection could have been made. Mr. Hastings is a genius at such things and soon had the meeting going.

Nominations were placed in order for Chairman.

#### Two Nominated for Office.

Immediately Ray McLain was placed in nomination, and the name of Lewis Fox quickly followed. Vote was

by ballot and Mr. McLain was elected. Mr. Fox then generously moved the election be made unanimous for Mr. McLain and it was so done.

As an appreciation to Mr. Fox for his attitude and recognition of the regard for him, he was immediately elected without opposition as Vice Chairman.

#### Wanted—A Secretary.

The mention of Secretary means work. Charley Lambert was nominated but ducked for cover and declined. A. J. Arnot was then nominated and elected without opposition.

#### Officials Chosen Means Successful Year.

The selection of these three men, and the five members of the Executive Committee of the Section means that the first year will be a real year and the Section get a good start.

Mr. McLain has been a factor in the building of the Oklahoma Title Association, the making of it as strong an organization as there is in existence and putting the abstract business in Oklahoma on as high a plane as it is in any state in the country. He is a hard worker, a public spirited citizen and the abstracters are indeed fortunate in having him head the Section this first year. He knows the abstract business, he knows its needs and problems and has the initiative and energy to accomplish needed results.

He has attended every national convention for a number of years, and all that time been active in both his State and the American Title Association.

Lewis Fox needs no introduction to the titlemen of the country. He likewise has been a leader in his state association, and one of the factors in making the Texas Abstracters' Association a real organization. He has also been a continuous attendant at national conventions, an active worker and taken part in the programs.

Mr. Fox is considered one of Fort Worth's most progressive citizens and

a leader in civic and community affairs. He has held important offices in Rotary, and for a number of years now served as Secretary of the Fort Worth Club.

A. J. Arnot made his initial appearance at a national convention at Denver. He has nevertheless been very active in Association affairs, locally and in the American Association via "long-distance." He has been Secretary of the North Dakota Title Association since its beginning, and carried on his work so that that association meant something to the abstracters of the state. He was the prevailing and persistent force that secured the passage of the Abstracters' License Bill in North Dakota. He is a real man for the place.

The Executive Committee of five chosen as provided by the Constitution, constitute as representative body as could be selected.

Everyone of them are past officers of their state associations, still active in their work, and some of them have been active workers and officers in the national organization.

There is a great work for these men to do. This section under their guidance can be the thing the abstracters have been looking for to solve their problems and advance the business. It can take the abstracters from the standing of an unorganized plodding mob into a group of professional men whose business will assume its true standing of satisfactory conditions and ethical and businesslike standards of the highest.

Pat Casey was hanging an awning on the seventeenth floor of the Hotel Astor when his hammer fell to the sidewalk. In an attempt to recover it Pat followed "suit," landing on the pavement below.

"Are you hurt?" asked one of the crowd, which gathered. "No," said Pat, "I had to come down for me hammer, anyway."—Exc.



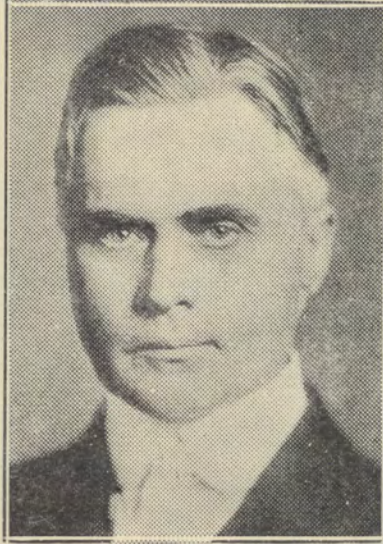
Nineteenth Annual Convention, The American Title Ass

# Golding Fairfield Re-elected Chairman of Title Examiners Section

*W. L. Rogers Vice Chairman, and Solomon S. Goldman, Secretary. Officials Promise Section will be Active During Coming Year.*



**GOLDING FAIRCHILD,**  
Attorney and Title Officer, Title Guaranty Co., Denver, Colo. Re-elected as Head of Examiners' Section.



**W. L. ROGERS,**  
General Attorney, Federal Land Bank, Louisville, Ky. Elected Vice Chairman of the Section.



**SOLOMON S. GOLDMAN,**  
Attorney, Pan American Life Ins. Co., New Orleans, La., who will ably fill the office of Secretary.

Golding Fairfield was re-elected Chairman of the Title Examiners Section, for another year and immediately announced plans to increase the membership. There were more examiners present at the Denver meeting than



TITLE ASSOCIATION - DENVER, COLO. SEPT. 8-9-10-11-1925

Denver, Colo., September 8-9-10-11th, 1925.

ever before—and they displayed a greater interest than ever. Getting more of them into the Association will have a fine effect because they are a part of the title system and a mutual ground of understanding should be established between the evidencer and the examiner.

Mr. Fairfield is Attorney and Title Officer of the Title Guaranty Co., Denver, and was one of our Denver hosts who certainly did a par-excellent job of entertaining the convention. He was the logical man to succeed Henry Fehrman as head of the Ex-

aminers Section last year, and was the logical man to be continued for 1926. He is a real title attorney, and well acquainted with the Associations activities and affairs, having been a worker in the organization for several years.

W. L. Rogers was elected Vice Chairman and he was another wise selection. Mr. Rogers has been intensely interested in the title business and therefore an ardent worker in the association, and also the Ohio Title Association. He is an ex-abstracter, and now chief attorney for the Federal Land Bank at Louisville. He has ap-

peared on the national association programs and also been invited to deliver papers at several state convention meetings.

Solomon S. Goldman is one of the younger men who has become interested in the Association the past few years. He is attorney for the large southern life insurance company who are extensive mortgage loan investors.

The five members of the Executive Committee are all representative attorneys and the selection covers the entire country geographically.

## Title Insurance Section Re-elects Donzel Stoney Chairman *Wellington J. Snyder, Vice Chairman, and Jas. D. Forward, Secretary.*



**DONZEL STONEY,**  
Manager, Title Insurance and  
Guaranty Co., San Fran-  
cisco, Cal., Chairman



**WELLINGTON J. SNYDER,**  
Title Officer, North Philadelphia  
Trust Co., Philadelphia,  
Pa., Vice Chairman



**JAS. D. FORWARD,**  
Sec'y-Treas., Union Title Insur-  
ance Co., San Diego,  
Calif., Secretary

Donzel Stoney was reelected to head the Title Insurance Section for the coming year. This was not only a compliment to Mr. Stoney and recognition of the good work he did last year, but will give him an opportunity of continuing some of the activities he inaugurated and which can be carried on for some time yet.

Mr. Stoney has been an influence in every convention he has attended. His enthusiasm and belief in the future of the title business stimulates the entire convention. He works for things as a whole—for advancement and development of the title business and submerges anything personal. It is good

to have Mr. Stoney continued in the active conduct of the Title Insurance Section and the general affairs of the American Title Association as a member of the Executive Committee.

Wellington J. Snyder, another "consistent performer" for the past few years and Secretary of the Section last year was elected Vice Chairman.

California brought a newcomer in its delegation who looked like he enjoyed work and knew how a Secretary of the Title Insurance Section should perform. Jas. D. Forward of San Diego was selected for this office.

In Charlton L. Hall, Seattle, John Henry Smith of Kansas City, Sheldon

Potter of Philadelphia, H. B. Wilkinson of Phoenix and Kenneth E. Rice of Chicago, an Executive Committee of as representative personelle and geographic location as possible to secure was chosen.

With the prospects ahead for the development of title insurance, this Section of the Association looks fair to have much to do this year and in those to come. The American Title Association is the only means for the getting together of title insurance interests, for the development of it and all that remains for the Association to be of inestimable value to the title insurance companies is that they use it more.



**JAMES P. PINKERTON,**  
Title Officer, Industrial Trust,  
Title and Savings Co., Phila-  
delphia, Pa., Chairman Leg-  
islative Committee

(Continued from page 10.)

lects the laws affecting title matters as passed by all of the various state legislatures each session.

The other members of it are a representative from each state, reporting to a district Chairman, who in turn reports to the general chairman.

#### **BUDGET FOR 1926 CALLS FOR INCREASED EXPENDITURES.**

**Made Necessary by Demands for Increased Activities and Rendition of Service by Organization.**

The Budget for 1926 calls for a total of \$16,000.00. This is the largest ever in the history of the Association and exceeds last year by \$3,850.00, or 30 per cent.

This shows two things—that the Association is serving the title men and the title business and it has increased to such a point that the organization must go forward, enlarge its activities which means more expense. The other point is that greater financial support will have to be given by the members.

The amount secured from dues is not enough to warrant serious consideration when planning the financing of the organization. In the first place the number of members possible to secure is limited. There are only a limited number in the business, that number is small, and a large Membership Fee is not practical.

The Sustaining Fund must therefore be supported, and every member should give something. The Association must raise more than \$12,500.00 from the Sustaining Fund this year

more than half the amount that has ever been secured before.

The only items of increase in the budget are those that necessity compels be increased and are the things that will be of direct service to the members.

The biggest one of course is the Directory. The next largest increase is in the allowance for "Title News" it being estimated that \$700.00 more will be needed to defray the expense of the contemplated improvements and enlargement. \$450.00 more is necessary for the Proceedings largely because of the increased cost of mailing them, due to the new postage rates on Second Class Matter. \$100.00 more is allowed for Stationery over last year, and \$250.00 more for the postage item.

The Budget also discloses another new item of \$500.00 for office equipment. For years now the Executive Secretary has furnished much of the office equipment, all in fact except one filing case, Mimeograph, typewriter and addressing machine. It is absolutely necessary that some equipment the permanent property of the Association be purchased to provide adequate paraphernalia for the office.

These things mean that the Association has such demands upon it that it must go ahead upon a bigger program—do more—serve the members more, and thereby the members will use it to a much greater degree.

It cannot stop—it must go forward—it must be supported financially as it never has before. Every member should answer the call for Sustaining Fund Pledges when made in a few months in order that funds will be provided to finance the more extensive program that will be undertaken.

#### **ASSOCIATION HAS AN ALMOST ENTIRELY NEW CONSTITUTION.**

**Provides for Creation of Three Sections, Heads of Sections Now Designated as "Chairmen."**

Perry Bouslog and his Committee on Constitution and By-Laws had the biggest job this year such a committee ever had since the founding of the Association.

There were several points and questions that had arisen in the years past and which could probably have been better interpreted by the Constitution. Revisions have taken place almost each year, and amendments made. There were several matters that needed to be incorporated this year, among which was the formation of the Abstractors Section.

Another was the changing of the names of the President of Sections to Chairman and providing a uniform set of officers for each section. So it revolved itself into a task of really re-writing the entire Constitution and By-Laws, and new By-Laws for each section.

No one but those who did the work can appreciate the amount of time and effort it took to do this work. But the Committee wisely had it all prepared

by the time of the Convention thereby making it unnecessary to take the convention's time with the consideration of these details.

Section II of the Constitution was re-written and now thoroughly and clearly defines the matter of Membership in the organization. An addition has been made which permits the granting of Life Honorary Membership to one who has performed meritorious service to the organization and who is not otherwise eligible to membership.

Section IV pertaining to dues was left intact and the dues were not raised or even considered in spite of the fact that the Association has every year given more and more to its members. It will still depend upon the Sustaining Fund which is the tried, fair and proven way of financing the organization, as well as the very necessary one for every member to support.

Of the per capita of \$2.00 per member from state associations, and the \$5.00 from individual membership, \$1.00 from each is set aside for the subscription to the monthly publication, which however does not cover the cost by any means. This is done to comply with postal regulations solely.

Article V was only changed to designate the officers of sections under their new titles, and provide for the organization of the official body.

Article VI was "modernized" by providing for a standing Committee on Constitution and By-Laws so that such a committee will be in existence and ready to consider matters away from the time of the Conventions.

Article X was the next one to be changed materially, and it provides for the creation of the three sections and defines their purposes and activities.

By reason of these changes and so many things found in the old By-Laws now incorporated in the Constitution, the By-Laws are considerably shortened.

The Committee likewise prepared a set of By-Laws for each Section.

It will be interesting for every member of the organization to read these, the Constitution and By-Laws, for it will give him better understanding as to the working organization of the Association and how many things there are to be considered.

*John Henry Smith, President of The Kansas City Title & Trust Co. was most enthusiastic in his approval of the Convention.*

*In his opinion it was the most successful ever held and a certain proof and demonstration of the place of The American Title Association as a commercial organization and a power and factor in the development and advancement of the title business.*

*"I cannot express the value this meeting has been to me," said Mr. Smith. "I have learned much, gotten many new ideas and go away from here amazed at the vast number of things that have been put into my mind.*

*"If anyone would give me \$10,000.00 in cash to forget what I have learned at this meeting, I would laugh at him. Its worth cannot be expressed in dollars.*

*"What I will take home will not only make money for my company, but be of an even greater value to our clients in service rendered."*

## 1926 Convention Will Be Held in Atlantic City September 14-15-16-17

*Pennsylvania, New Jersey, New York and Connecticut Associations  
Will Be Hosts to First Eastern Meeting. Detroit  
Withdraws Invitation to Permit Eastern Visit*

Atlantic City in 1926! Plan now and get ready to go to the next convention and see those places every American has always hoped to visit—New York, Atlantic City, Philadelphia, Washington and other places of the East.

And this will be the opportunity of all times. You can take in the convention, see all these places, attend the Sesequi-Centennial at Philadelphia at the lowest expense possible.

The big Centennial will be on in Philadelphia and reduced rates in effect on all railroads. Special rates and routings will be granted.

Everyone will be Eastern Bound for their vacation next year. There is so much to see, so many interesting places to visit and everyone of them fastened in the minds of every American as a place he has wanted to go. With the low fares and stop-over privileges one can go a northern route, taking in Chicago, Niagara Falls, Detroit and down the Hudson to New York. Then returning he can choose another, to Philadelphia, Washington, Pittsburgh, St. Louis and many other places of interest that can be included.

### Mr. Potter's Wish Fulfilled.

John E. Potter of Pittsburgh, Pa., has long been an active and pioneer Eastern worker in the American Association. He has attended conventions in every other part of the country and only awaited the proper time until he could have us "East." This is similar to Perry Bouslog's wish to have us in New Orleans, which was granted to him last year. But now we can attend a "party" in the East and near Mr. Potter's territory. He has had this hope for some time. For years Mr. Potter and his fellow townsman, S. H. McKee, were the sole representatives from the East, and the only ones from Pennsylvania.

Then William Webb, better known as Bill Webb, from Bridgeport, Connecticut, joined the ranks and attended the conventions regularly in all parts of the country.

The New York State Title Association was organized a few years ago and was a most forceful addition to the American Title Association in the East and gave the organization some very active personages and Fred Condit, Henry Chittick and C. H. Burdette from "the big city" all have a special interest in this next convention.

The Pennsylvania Title Association followed the year after New York by perfecting a state organization which likewise added a great strength to the national association. Mr. Potter and

Mr. McKee brought Wellington Snyder of Philadelphia to the Omaha Convention making a Pennsylvania Trio which soon grew to a greater number the following year when Pennsylvania had the second largest delegation at New Orleans, and repeated this year by another large number at Denver.

Ed Wyckoff has been representing New Jersey for the past few years, and brought the President of his State Association, Judge Cornelius Doremus of Ridgewood, to New Orleans, who immediately became enthusiastic about the national organization.

So this sentiment to invite us to the East has been growing for some time but was fanned into enthusiasm the past few years as more and more of the Eastern folks went North, South, East and to the central part of the United States. They began to want us and for a year now have been working among themselves to have the 1926 Convention sponsored by the four states meet in some central interesting place, which only naturally could be Atlantic City.

Col. Sheldon Potter's initiation was therefore one of sincerity and hospitality, of the genuine and deep hospitality of his part of the country, the part where the beginning of American was had and that is a part of the history of our country.

Little did he know though, how welcome and eagerly would his invitation be received. We all have wanted to go to New York or Atlantic City or Pittsburgh or Philadelphia for some time so he did not have much backwardness shown in accepting his invitation.

### Lindow Graciously Withdraws Detroit's Invitation.

Ed Lindow served notice a year ago that it was Detroit's hope to entertain us in 1926. He came with a delegation all loaded for big game and "Detroit next" was soon in the air.

But it just appeared that the right thing for us to do was to go to Atlantic City next year. And Ed thought so too and withdrew his invitation so that the Eastern folk could have us and the American Title Association introduce itself to the East and that part of the country find out just what an organization the American Title Association is.

This was a splendid spirit by the Detroit folks—although it naturally meant a lot to them to give in because they wanted us and have already made active preparations for entertaining the meeting.

They only withdrew for this next year however, and were not backward

and Detroit it probably will be in 1927.

Quite a new experience that—having two places want the convention and fight a little over it. It gave some of the old timers some little sensation and in stating that it was Detroit in 1927 thrill. Many years there have been—so the old timers say—when they wondered just where the Association could—not would—hold the next convention, and what city they could drop in on for a few days visit.

But this is all the more proof of the growth of the Association. It shows more interest in it, more desire on the part of the members, individually and territorially to take part and help the national organization.

So it will be Atlantic City next year.

### 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 1, 1925.

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, American Title Assn., Hutchinson, Kansas; 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 owned by a corporation, its name and address must be stated and also immediately thereunder the names and addresses of stockholders owning or holding one per cent or more of total amount of stock. If not owned by a corporation, the names and addresses of the individual owners must be given. If owned by a firm, company, or other unincorporated concern, its name and address, as well as those of each individual member, must be given.) The American Title Assn., Henry J. Fehrman, President, Omaha, Neb.; Richard B. Hall, Secretary, Hutchinson, Kansas; Edward C. Wyckoff, Treasurer, Newark, N. J.

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 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 first day of October, 1925.

(SEAL)

Guy W. Morton,  
Notary Public.

(My commission expires Feb. 18, 1929.)



# 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. Hell, Hutchinson, Kansas  
The Hall Abstract Company

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

## OFFICERS

Henry J. Fehrman, President, Omaha, Neb.  
Peters Trust Co.  
J. W. Woodford, Vice-President, Tulsa, Okla.  
Title Guaranty & Trust Co.  
Edward C. Wyckoff, Treasurer

Newark, N. J.  
Fidelity Union Title & Mortgage Co.  
Richard B. Hall, Executive Secretary,  
Hutchinson, Kansas  
Hall Abstract & Title Co.

## Executive Committee.

J. W. Woodford, Chairman,  
New York City  
Title Guaranty & Trust Co.  
Fred P. Condit, New York City  
Title Guaranty & Trust Co.  
M. P. Bouslog, Gulfport, Miss.  
Miss. Abst. Title & Guar. Co.  
Walter M. Daly, Portland, Ore.  
Title & Trust Co.  
J. M. Whitsett, Nashville, Tenn.  
Guaranty Title & Trust Co.  
J. L. Chapman, Cleveland, O.  
Land Title Abstract & Trust Co.  
Henry Baldwin, Corpus Christi, Tex.  
Guaranty Title Co.  
and officers of Association and Chairmen of  
Sections, Ex-officio.

## Title Insurance Section.

Donzel Stoney, Chairman, San Francisco, Cal.  
Title Insurance & Guaranty Co.  
Wellington J. Snyder, Vice-Chairman,  
Philadelphia, Pa.  
North Philadelphia Trust Co.  
Jas. D. Forward, Secretary, San Diego, Cal.  
Union Title Insurance Co.

## Abstracters Section.

Ray McLain, Chairman, Oklahoma City, Okla.  
American National Co.  
Lewis D. Fox, Vice-Chairman, Ft. Worth, Tex.  
Home Abstract Co.  
A. J. Arnot, Secretary, Bismarck, N. D.  
Burleigh Co. Abstract Co.

## Title Examiners Section.

Golding Fairfield, Chairman, Denver, Colo.  
Title Guaranty Co.  
W. L. Rogers, Vice-Chairman, Louisville, Ky.  
Federal Land Bank.  
Solomon S. Goldman, Secretary,  
New Orleans, La.  
Pan American Life Ins. Co.

OCTOBER, 1925.

## Editorial Entries

The Denver Convention was a practical convention. Never before in the history of the Association has there been a gathering that has meant so much to the members in attendance and done so much for those in the title business whether he be an abstractor, a title insurance executive or an examiner.

Gone were all "section" or "branch" lines. There were no title insurance meetings or seclusions of any interest. Everyone was there to learn, to study and to help the other fellow. It was a title meeting pure and simple. It would be hard to tell just what kind of a convention it was because it was so unified and so many subjects seemed to be under consideration all the time and listened to eagerly by all present.

On first thought one would think that the title insurance fellows might have profited most, but if so it was

because of what the future holds for the abstractors. In developing the title business and extending title insurance through abstractors. And on second thought, one comes to the conclusion that it was an abstractors' meeting, that is, as far as any one group getting the most good from it is concerned, but if so, because of the same reason.

This is because the abstractor got a new vision as to his future and what his business can be. There were more suggestions given, more ways actually shown for the abstractor to improve his business, enlarge it and make more money from it than one ever thought existed.

Then the title insurance fellow learned more about the future of his business than he ever thought imaginable. He found out about escrows—how to make an escrow department really pay. He learned of a dozen things he could add to and incorporate into that one department of his alone.

Those who were not incorporating the insuring of marketability in their policies became sold on it, and realized that it was not a thing to increase their risks and be an added care to the title company, but a thing that would be a big asset, a money maker, a business getter and best of all, render the ultimate in service to their clients—make title insurance final as a title medium.

But the big outstanding thing of it all was the way the crowd kept together and each was interested in the others problems.

It all reflected one thing and that is that the title business is a business—that there may be branches of it but all constitute the industry itself. The title insurance man found out that his business is growing at an awful pace—that he must take cognizance of that his concern and interest cannot be confined just to his immediate territory—his county or present scope of operations.

And the abstractor found out that his business is an old and yet an infant business—that it is just in the embryo stage. Those abstractors in attendance at Denver had no idea of what is ahead for them. They found out the rest of the world considers an abstractor human—that no more is he just a necessary evil but that he is one of the big wheels of commerce.

And thus was definitely proven the worth of such meetings. No man attending the convention would take dollars and cents for what he got out of it. This is particularly true of the abstractors there. Now and then the remark is made that these conventions have gotten to be too much for the abstractor—that they are all title insurance and of too technical a nature. That could always have been disputed—but it could not have been said of this one. Ask any abstractor who was there and he will tell you it was the most profitable and valuable week he ever spent for his business.

There was such a lovely feeling between the abstractor, the examiner and the title insurance man that it smacked of a love feast. They milled around together and talked and listened to each other.

The abstractors there felt their importance and asserted their rights, got a "cockey" air for once and were real folks.

The title insurance people were real, honest to goodness people who were likewise there to learn and make the convention a success and be a real force in the title business.

And as remarked elsewhere in this issue, although there were more examiners there than ever before, never once did one offer to tell the abstractors how to make abstracts or be the self appointed guide to the perfection of that lowly creature—the abstractor.

As said in a letter sent out by the Executive Secretary of the Association if one thousand of the members of the association would have been in attendance at Denver, the business would have been revolutionized over night.

It is too bad that these meetings cannot be better attended. It is even more to be regretted that the average abstractor will not go to his state convention. These meetings are so much worth while and are getting more so every year. More and more attend every one, so in time maybe their real worth will be appreciated and they will accomplish some fair percentage of what they could do.

*"I believe that you wanted me to give my impression of the first convention I have attended. In my own personal case I have been converted to an idea. I will frankly admit I was very doubtful as to what good a national organization of title men, abstractors, examiners, title insurance people could accomplish because of the various and diversified legislative conditions and all of the various conditions that exist in each separate state and I wondered can an organization give to the individual or the state organization any real benefit.*

*"I am converted on those thoughts. I have observed the discussions and the conversations and the general atmosphere of the convention is fine. Keep in mind that fundamentally all of our problems come from one common root. That thought is fixed in my mind very clearly. From the discussion of these problems here he is bound to get some impression of those problems, which he in turn can take back to his business and his state organization and thus we will get the real solution of our problems and carry on our work until it has reached a higher level.*

*"Another thing. After all, folks, there is the element of humanity and is there anything more beneficial and beautiful as that of friendship? There is a beautiful spirit of friendship exhibited at this gathering. I want to say this too—I have attended different banquets and different conventions of many kinds, and I want to say without any hesitation or without a bit of flattery that I think there is a higher type of manhood and womanhood represented at this convention than anyone I have ever attended in my life. That comes from the heart.*

*"I want to say in closing I think the element of kind, innocent friendship which is built up around these gatherings is one of the greatest things in life and I am personally taking away from here the choicest friendships that I think anyone could enjoy."*

Remarks of Harry C. Bare at Friday Noon Conference.

# Chilcott Conducts a Title Insurance School

*Using California Delegation as a Faculty, Abstracters Learn About Title Insurance and Other Title Insurance Operators Learn About Extending Business*

Fred Chilcott came loaded for bear this time. He was besieged with questions at New Orleans, and bombarded with correspondence all year about how the central or parent title insurance companies in California operate with the inland abstracters in issuing title insurance. Everyone wanted to know the details of the plan, the nature of the contact and exactly how it was done. Title insurance companies in other states have for some time now been looking at California and watching the operations of the established title insurance companies in extending their operations to outlying counties.

Abstracters all over the United States have been likewise watching to see how it was possible for the country abstracter to establish a real title business, and envying the facilities made possible to the inland abstracters of California by the larger companies who could use the local abstracters plant and services to evidence the title of the risk to be underwritten.

During the year so many inquiries and requests for information have been made to Chilcott, Stoney and some of the other California titlemen, that Chilcott prepared a "text book" or "Book of Knowledge," brought quantities of it to the convention, and with his "army" from California, prepared for business.

He announced that Room 228 would be open the evening of Wednesday and all who wanted to learn how title insurance could become state wide, how the title insurance companies in any place could extend their business past the confines of county lines, and how the community abstracter could engage in a profitable business, and how this had all been successfully put into operation in California should come to Room 228 and everyone would be welcome.

Room 228 was stormed. The whole convention was on hand. The hotel management came to the rescue and furnished a large room just off the lobby for the school.

Chilcott presided and with the help of the California delegation he certainly sold the idea. He had brought with him in the California bunch, some of the managers and executives of the inland offices who were operating under the contract with his Company, The Western Title Insurance Co. These men told of just how they had introduced and developed title insurance, escrows and other services into rural communities where before only abstracts or certificates had been known.

Everyone of the California delegation took part. The Executives of the larger companies told of their very

profitable and satisfactory experiences with the inland abstracters and smaller titles companies. The other fellow told of his increased revenues and business from having such a contract with the underwriter.

Every variety of question was put. Every detail gone into. In fact it would be hard to imagine what question about title insurance from the legal and technical to the most minute detail of the actual work and operation, office system and schemes were not asked.

It was not just an experience meeting upon the subject of "chain store title insurance operations" but a general title insurance school. There was an authority and expert there on any point about the title business—abstracter, lawyer, examiner, title insurance. Business relations and problems, experiences, advertising, plant operation, examinations, abstracter, certificates, insurance, escrows, closings, marketability, salvage of losses, everything was gone into.

It would be hard to imagine how anything could have been staged or just happened that would have been more profitable. It is safe to say that this meeting of Wednesday night was the most practical and beneficial in a tangible way of any session or meeting ever held. Those present received more good from it and learned more about the title business than ever before because it was the first time a group of titlemen engaged in all branches of the business from all over the United States ever assembled together and literally picked the business to pieces.

In addition to the discussion, an envelope was given to each containing a sample insurance policy, a sample of the contract between the parent company and the inland abstracter, copies of the orders, reports, examiners reports, advertising rates and other things.

It also included a mimeographed booklet of twenty-six sheets giving questions and answers that would be asked and given by one inquiring into title insurance, and how it could be put into operation as done in California.

These mimeographed sheets had an interesting origin. Ed Lindow of Detroit wanted to get all the information he could about how they did it other places so he went to San Francisco last fall, got Donzel Stoney and Fred Chilcott in a conference, asked all the questions he could think of, they answered, and also told all he forgot to ask about. They had forethought enough to have it all tak-

en by a stenographer and transcribed.

These twenty-six pages of matter absolutely makes it clear as to the system used and how it can be put into effect in any state.

The attendance at this meeting and the information received by the questions and answers and matter distributed in themselves paid anyone to attend the convention.

## CALIFORNIA SENDS LARGEST SINGLE DELEGATION EVER IN THE HISTORY OF THE CONVENTIONS.

*Fifty of State's Representative Titlemen and Women attend.*

California may advertise, Californians may talk, and boost and even "blow" considerably, but they likewise deliver, do things right, and after one observes them, or thinks a bit about what they tell of their state and its various sections, he just about concludes that their talk and boosting and enthusiasm is based upon a substantial right to do so.

The Denver Convention was visited by a bunch of California titlemen and their wives which was the largest delegation from any one outside state ever attending a convention. They were the representative titlemen of California, and the group included the executive and active managers of companies from all sections.

Donzel Stoney and Fred Chilcott, conceived the idea at New Orleans last year of bringing a strong delegation to the Denver Convention. They began early to sell the American Title Association and the Denver Convention to the California titlemen with the same tactics and enthusiasm as they have sold title insurance over the state.

W. N. Glasscock, President of the California Land Title Association and many others caught the spirit and helped spread the gospel and soon many were pledged to go to the meeting.

So they came—in special cars, leaving their home state in a body and stopping at the Grand Canyon on the way. They arrived in Denver just before noon of Tuesday and that bunch of "title energy" soon became a power in the meeting.

California is a title insurance state. Nothing is used or known there now and the title insurance companies of that state have pioneered and perfected a scheme whereby title insurance can be available in every county. They have figured the way and provided a system whereby the country abstracter need not be limited to just abstracts because of requirements for a large capitalized corporation, or title companies prohibited because there is not enough business to pay interest on such an investment.

The "country abstracter" or as some of the Californians expressed him the "cow county abstracter" was given

the means to enlarge his business, more money and lift himself by his own boot-straps.

California showed how every county however small, or the nature of the community could have real title service and how every titleman could make himself a real profitable business. The few delegates to the Conventions in former years were besieged with questions. This year there were enough California titlemen to go around and tell the rest of us how they did it.

Most of them attended the convention for the first time. There were a few who had been coming to the last few conventions, and a few others who were active in the Association some years ago. Others had been introduced to it at the San Francisco Convention in 1915.

It is needless to say however that such a group added materially to the success of the convention. They put a spirit of interest and enthusiasm in it that was exhilarating to say the least.

The California Land Title Association is a real organization. They have functioned to a profitable advantage for the title interests of the state. The men who have headed the organization each year as its President have been active and enthusiastic in its work, Frank Doherty, known to every member of the American Title Association is the Executive Secretary of the association.

It was certainly fine to have these folks at the convention, so that we could become really acquainted with them and they learn of the American Title Association and its work. May it be continued in the conventions to come and as many if not more Californians be present at Atlantic City as were at Denver.

Californians played an important part in the convention. Fred Chilcott opened the Noon Day Conference with a mighty practical and worth while paper on "How Best to Improve Service." Donzel Stoney was President of the Title Insurance Section the past year and presided over the session of that body. He did a fine work in the year just ended and was re-elected to head the Section another year. Jas. D. Forward of San Diego was elected Secretary of the Section. Benj. Henley of San Francisco filled a gap

in the program and gave an address on "Escrows." Senator N. W. Thompson received an ovation on his talk on the Thursday Noon Conference on "Underwriting of Title Insurance Risks." Senator Thompson covered more than his subject would signify and gave some timely remarks.

The Californians were on their toes all the time to take part and help in all proceedings of the meetings. Their response to the Sustaining Fund campaign was exhilarating to the point of almost being a revelation.

In summing up one's thoughts of the impression this delegation gave him, it could only be expressed in the greatest of admiration for the spirit and char-

acter of the entire crowd. California can be envied for many things, and among them are its title companies and the personelle of them. Any state in the country can look upon California as having developed the title business to its highest degree and one can only wish he were in the title business in that state if it is his lot to be in the title business.

The real estate, mortgage loan and other business in California should be very appreciative of the service the title companies have developed for their use.

It was indeed fine to have had this visit from so many California Title Men.

## THE MISCELLANEOUS INDEX

*Being a review of interesting matters presented to the Secretary's office*

The Federal Abstract & Title Co., Pueblo, Colorado, announces it is now operating in its offices at 807 North Main Street.

The company's plant has been in the process of building for several months and is most complete and modern, they having used the photographic system of take-offs.

J. Emery Treat, well known to many abstracters over the country, is in charge. He is also connected with the Trinidad Abstract & Title Co., Trinidad, and is the newly elected President of the Colorado Title Association.

The Oregon Title Association has a very attractive "trade mark" or "coat of arms." It is a shield with the wording, "Members Oregon Association of Title Men. The mark of reliable abstracting." This shield appears on the stationery of many of the members of that association, as well as the wording, "Members of American Title Association and Oregon Title Association."

The Spokane Title Co., and the Northwestern Title Insurance Co., Spokane, issue and use a very attractive booklet describing title insurance.

It is entitled, "Title Policies."

It tells of title insurance in about as brief and practical yet thorough way as one could want.

This is a booklet used for advertising that will be read by those receiving it and not merely thrown away.

The Security Title Insurance and Guarantee Co., Glenn Schaefer, President, announces the opening of an office and construction of a plant in Los Angeles.

They announce that the plant will be ready to operate by January 1, 1926. The company occupies the Sixth and Seventh floors of the Corporation building, and the head offices of this corporation now operating in fifteen counties will be moved from Fresno to the new Los Angeles office.

The new postage rates on second class matter have certainly added to the postage bill of the Association. Copies of the Directory were formerly mailed for two cents apiece. Now it is four and one-half cents a copy.

Other printed matter such as a file or extra copies of the "Title News" could be sent for a straight one cent an ounce. Now it is one and one-half



California's Delegation to the Nineteenth Annual Convention.

cents per ounce up to eight ounces and from then on parcel post rates which were likewise materially increased. Very few things can be sent that do not exceed the eight ounce mark.

Formerly the proceedings were sent for six cents each any place in the country. Now the minimum will be eight cents and from that to nineteen cents a copy depending upon the zone.

The Association's postage bill will be nearly tripled this year.

Announcement is made of the formation of the Guaranty Abstract & Title Insurance Co., Fort Smith, Arkansas. This company is the expansion of the Lyman Abstract Co., that firm having been incorporated, the capital increased to \$100,000.00 and a charter issued to the company to engage in a general title insurance, escrow and kindred lines of business.

H. P. Lyman continues with the company as Treasurer. O. M. Young, formerly of Stuttgart and a well known titleman is Vice President.

The Union Title & Guaranty Co., home office in Detroit, announces the purchase of a building for permanent quarters of the Pontiac office in Oakland County.

This branch was opened four years ago and has experienced a remarkable growth. Fifty people are now employed in the office.

In the first year, 1922 the office issued 1,600 abstracts and 336 title policies. Already this year in the period from January 1 to August 31 it issued 4,671 abstracts and 1,695 title policies.

## Recent Court Decisions on Title Matters

**ESTOPPEL—CREATION AND OPERATION IN GENERAL BY DEED—MO.**—Where husband for valuable consideration conveyed separate life estate to wife with remainder in fee to children, held, that after death of grantee wife and lapse of many years, husband was stopped from asserting any interest in land thus conveyed. (*Jones vs. Parker*, 271 S. W. 370.)

**ESTOPPEL—ESTATES AND RIGHTS SUBSEQUENTLY ACQUIRED BY DEED—KY.**—After acquired title does not inure to benefit of grantee in general deed made while land was held in possession adverse to grantor. (*Riggsby vs. Montgomery*, 271 S. W. 564.)

**SPECIFIC PERFORMANCE—NATURE AND GROUNDS OF REMEDY—N. J. CH.**—Specific performance is only to be exercised in court's discretion and is not a matter of right. (*Rabinowitz vs. Rooney*, 128 A. 882.)

Where two of a number of heirs contracted to sell property without authority from the others, the court cannot grant specific performance against such two on payment of less than full purchase price, thereby making new contract especially where purchasers knew there were outstanding interests. (*Id.*)

**QUIET TITLE—RIGHT OF ACTION AND DEFENSE—IND. APP.**—One who had performed her part of agreement to live with and care for aged couple during their lifetime in consideration of being given their farm upon their death could, upon their death, without having deeded or devised their farm to her, bring suit to quiet title to the farm against their heirs, such remedy being available to establish plaintiff's legal ownership as well as to remove unfounded claim. (*Neal vs. Baker*, 147 N. E. 635.)

Action to quiet title under statutes may be predicated on an equitable as well as legal title. (*Id.*)

**QUIET TITLE—PROCEEDINGS AND RELIEF—MISS.**—In contest over title of land where both parties claim under will which devised property to testator's wife and her heirs, all children of such devisee should be made parties defendant and hold controversy settled in one suit. (*Byrd vs. Henderson*, 104 So. 100.)

**RECORDS—MINN.**—Where papers are by order of court substituted for lost or destroyed they may become of equal validity with those which have disappeared. (*Haney vs. Haney*, 203 N. W. 614.)

**MINES AND MINERAL—TITLE AND CONVEYANCES, RIGHTS AND REMEDIES OF OWNERS—PENN.**—Perfect title to coal conveyed by Warranty Deed cannot be lost by abandonment, unaccompanied by continuous, adverse possession for statutory period. (*McKelvy vs. Wilksburg Domestic Coal Co.*, 128 A., 830.)

**SAME—OKLA.**—When surface owners took title subject to reservation of oil and gas rights, they cannot enjoin production under oil and gas lease because of incidental annoyances accompanying it. (*Mary Oil and Gas Co. vs. Raines*, 235 P. 1085.)

**MORTGAGES—VALIDITY—ILL.**—Even the grantor of trust deed be drunk on execution of it, acknowledgment

on following day when shown him not to have been intoxicated will be considered ratification of execution. (*Macaulay vs. Dorin*, 147 N. E. 793.)

**PERPETUITIES—N. Y. APP. DIV.**—Devise of realty to B. and H. in trust for 5 years or more until bequests are paid, both to share equally during which time H. as executor should have full power and control thereof and pay out of net profits to legacies of \$1,000.00 each, in equal quarterly, yearly payments, trust to continue until bequests are paid, held to vest fee in B. and H. as tenants in common on testatrix's death under real property law, subject to the general power in trust under said law, burden by legacies, payment of which could be deferred if income were insufficient and it did not suspend power of alienation in violation of real property law. (*Re-Seifs Will*, 209 N. Y. S. 341.)

**MORTGAGES—NATURE AND ESSENTIALS OF CONVEYANCES AS SECURITY—PA.**—Mortgages made to cover future advances are valid and binding. (*Moats vs. Thompson*, 129 A. 105.)

**LEASES—SURRENDER—ARK.**—An agreement to surrender a lease that has not been carried out is void because of lack of consideration. (*Sullivan vs. Wilson*, 271 S. W. 30.)

**ESTATE TAIL—TENN.**—In Tennessee an estate (tail) to a daughter "and her bodily heirs" is converted by statute into a fee simple in the daughter and this is true even though it is followed by attempted remainders to others if the daughter dies without issue. (*Harwell vs. Harwell*, 271 S. W. 353.)

**TENANTS IN COMMON—ARK.**—Where one tenant in a crop is held to be void even as to those third parties who have actual notice or knowledge of it, if the acknowledgment was not signed by the notary. (*Bank vs. Trust Co.*, 271 S. W. 952.)

**TENANTS IN COMMON—ARK.**—Where one tenant in common cut out the others by buying in at a tax sale, and 15 years later oil was discovered on the land, the other heirs were held to be barred by laches. (*Avera vs. Banks*, 271 S. W. 970.)

**REFORMATION OF DOWER DEED—ARK.**—A deed relinquishing dower cannot be reformed by decree of court in Arkansas. (*Adcox vs. James*, 271 S. W. 980.)

**ATTACHMENT—UNRECORDED DEED—TEX.**—A sale under attachment is subject to the rights of beneficiaries of unrecorded trust. (*Johnson vs. Darr*, 272 S. W. 1098.)

**RESTRICTIONS—BILLBOARDS—KY.**—A restriction against business forbids erection of advertising billboards. (*Starck vs. Foley*, 272 S. W. 890.)

**ADMINISTRATOR—TITLE TO LAND—ARK.**—Land passes to the heirs or devisees and the administrator cannot bring suit for possession thereof (except where he is entitled to possession because of debts of estate.) (*Miller vs. Watkins*, 272 S. W. 846.)

## THOSE WHO REGISTERED AT THE NINETEENTH ANNUAL CONVENTION, DENVER, 1925.

## Alabama.

Faith, Edward W. Mobile  
 Faith Mrs. Edward W. Mobile  
 Lowder, C. C. Title Insurance Co. Mobile  
 Lowder, Miss Margaret. Mobile

## Arkansas.

Bagley, E. O. Beach Abstract & Guaranty Co. Little Rock  
 Bagley, Jr., E. O. Beach Abstract & Guaranty Co. Little Rock  
 McClure, Elmer. Little Rock Abstract & Guaranty Co. Little Rock

## Arizona.

Wilkinson, H. B. Phoenix Title & Trust Co. Phoenix

## California.

Abraham, Ira. Oakland Title Insurance & Guaranty Co. Oakland  
 Abraham, Mrs. Ira. Oakland  
 Anderson, George P. Mendocino County Title Co. Ukiah  
 Anderson, Mrs. G. P. Ukiah  
 Burnett, A. H. Marin County Abstract Co. San Rafael  
 Burnett, Mrs. A. H. San Rafael  
 Chapman, Glen W. Security Title Insurance & Guaranty Co. Riverside  
 Chilcott, R. F. Western Title Insurance Co. San Francisco  
 Chilcott, Mrs. R. F. San Francisco  
 Edwards, L. P. San Jose Abstract & Title Insurance Co. San Jose  
 Edwards, Mrs. L. P. San Jose  
 Farmer, E. L. Title Insurance & Trust Co. Los Angeles  
 Farmer, Mrs. E. L. Los Angeles  
 Ford, Jas. R. Consolidated Title Insurance Co. San Bernardino  
 Forward, Jas. D. Union Title Insurance Co. San Diego  
 Forward, Mrs. Jas. D. San Diego  
 Gardner, H. A. Orange County Title Co. Santa Ana  
 Gardner, Mrs. H. A. Santa Ana  
 Glascock, Wilmer N. Pioneer Title Insurance Co. San Bernardino  
 Grow, A. E. Security Title Insurance & Guaranty Co. Los Angeles  
 Henley, Benj. J. California Pacific Title Insurance Co. San Francisco  
 Henley, Mrs. Benj. J. San Francisco  
 Holt, Emerson L. Riverside Title Co. Riverside  
 Keeling, H. Vincent. Lake County Title & Abstract Co. Lakeport  
 Keeling, Mrs. H. Vincent. Lakeport  
 Keogh, John F. Title Guarantee & Trust Co. Los Angeles  
 Keogh, Mrs. John F. Los Angeles  
 LaRue, Morgan C. Sacramento Abstract and Title Co. Sacramento  
 LaRue, Mrs. Morgan C. Sacramento  
 McCarthy, R. H. Alameda County Title Insurance Co. Oakland  
 McCarthy, Mrs. R. H. Oakland  
 Mullen, L. E. Contra Costa Abstract & Title Co., and Western Title Insurance Co. Martinez  
 O'Melveny, Stuart. Title Insurance and Trust Co. Los Angeles  
 Pierce, Ross E. Western Title Insurance Co. Sacramento  
 Pierce, Mrs. Ross E. Sacramento  
 Pierce, Geo. E. Western Title Insurance Co. Sacramento  
 Pierce, Mrs. Geo. E. Sacramento  
 Johnson, Edwin. Southern Title Guaranty Co. San Diego  
 Johnson, Mrs. Edwin. San Diego  
 Rhind, John E. Title Guarantee & Trust Co. Los Angeles  
 Rhind, Mrs. John E. Los Angeles  
 Soares, Frank J. Napa County Title Co. Napa  
 Soares, Mrs. Frank J. Napa  
 Stoney, Donzel. Title Insurance & Guaranty Co. San Francisco  
 Stoney, Mrs. Donzel. San Francisco  
 Thompson, N. W. Title Insurance and Trust Co. Los Angeles  
 Waggoner, W. P. California Title Insurance Co. Los Angeles  
 Wells, Frank H. Security Title Insurance and Guaranty Co. Stockton  
 Wells, Mrs. Frank H. Stockton  
 Woodhams, Clifton H. Geo. H. Rice Abstract Co. Redwood City

## Colorado.

Hartig, Genevieve. Delta County Abstract Co. Delta  
 Allen, Miss A. E. The Jefferson County Title Co. Denver  
 Honshar, H. E. Springfield Abstract Co. Springfield  
 Allen, A. J. Weld County Abstract & Investment Co. Greeley  
 Allen, P. W. Weld County Abstract & Inv. Co. Greeley  
 Allen, Mrs. P. W. Greeley  
 Phillips, J. A. The Weld County Abst. & Investment Co. Greeley  
 Baker, E. C. The Baker Abstract Co. Burlington  
 Bargrover, R. J. Guarantee Abstract Co. Hugo  
 Easton, W. A. Security Abstract & Title Co. Colo. Springs  
 Davis, H. W. Colo. Springs  
 Duncan, J. Tate. The Title Guaranty Co. Denver  
 Fairfield, Golding. The Title Guaranty Co. Denver  
 Gallup, George H. Denver  
 Gallup, Mrs. George H. Denver  
 Graham, Donald B. Adams County Abstract Co. Brighton  
 Hamilton, B. H. Federal Abstract & Title Co. Pueblo  
 Hart, W. A. The Otero County Abstract Co. La Junta  
 Hart, Mrs. W. A. La Junta  
 Hitchcock, F. C. North Park Abstract & Security Co. Walden  
 Hoskin, H. G. Kit Carson County Abstract Co. Burlington  
 Hoskin, Mrs. H. G. Burlington  
 Houston, Joshua G. The Title Guaranty Co. Denver  
 Houston, Mrs. Joshua G. Denver  
 Houston, M. Elliott. Title Guaranty Co. Denver  
 Houston, Mrs. Elliott. Denver

Hurlbut, C. M. Douglas County Abst. Co. Castle Rock  
 Jenkins, Edgar. Arapahoe County Abst. Co. Littleton  
 Jones, W. K. Motor Abstract & Title Co. Denver  
 Jones, Mrs. W. K. Denver  
 Loveitt, Mary A. Cheyenne County Abstract Co. Cheyenne Wells  
 Wilson, C. J. Cheyenne County Abstract Co. Cheyenne Wells  
 Nelson, H. C. Cheyenne County Abstract Co. Cheyenne Wells  
 Menke, T. D. L. Menke Abstract Co. Conejos  
 Oakes, Mrs. M. H. The Landon Abstract Co. Denver  
 Roberts, Dyson. F. J. Henderson Abstract Co. Sterling  
 Roberts, Mrs. Dyson & Son. Sterling  
 Smith, E. J. Crowley County Abst. Co. Ordway  
 Stemen, Eliese P. The Painter Abstract & Ins. Agency Co. Telluride  
 Treat, J. Emery. Trinidad Abstract & Title Co. Trinidad  
 Trent, Etna. Trinidad Abstract & Title Co. Trinidad  
 Wagner, Carl E. Morgan County Abstract & Investment Co. Fort Morgan  
 White, C. B. Jefferson County Abstract, Real Estate & Investment Co. Golden  
 Williams, O. D. Independent Abstract Co. Grand Junction  
 Winchell, G. H. Winchell Abstract Co. La Junta  
 Wolf, Grace. The Alamosa Abstract Co. Alamosa

## Connecticut.

Webb, William. The Bridgeport Land & Title Co. Bridgeport

## Florida.

Robin, P. R. Guaranty Title Co. Tampa

## Georgia.

Hall, Essie. Atlanta Title & Trust Co. Atlanta  
 Harrison, Mrs. T. E. Atlanta Title & Trust Co. Atlanta  
 Paschal, Harry M. Atlanta Title & Trust Co. Atlanta  
 Paschal, Mrs. Harry M. Atlanta

## Idaho.

Fox, Orval M. Bannock Title Abstract Co. Pocatello

## Illinois.

Dall, J. M. Chicago Title & Trust Co. Chicago  
 Rice, Kenneth E. Chicago Title & Trust Co. Chicago  
 Durkin, Jos. P. Title & Trust Co. Peoria  
 Durkin, Mrs. Jos. P. Peoria  
 Elliff, John T. Pekin  
 Gerke, H. C. Madison County Title Office. Edwardsville  
 Gerke, Mrs. H. C. Edwardsville  
 Maxson, R. L. Champaign County Abstract Co. Urbana  
 Maxson, Mrs. R. L. Urbana  
 Melin, F. L. Sangamon County Abstract Co. Springfield  
 Melin, Mrs. F. L. Springfield  
 Payton, J. K. Sangamon County Abstract Co. Springfield  
 Payton, Mrs. J. K. Springfield  
 Shaver, Mrs. J. W. Sangamon County Abstract Co. Springfield  
 Shaver, Miss Pauline. Sangamon County Abstract Co. Springfield

## Indiana.

Barker, Wm. L. Barkers Abstract Office. Boonville  
 Elliott, Wm. O. Vigo Abstract Company. Terre Haute  
 Elliott, Mrs. W. O. Terre Haute  
 Shields, Daisy M. Wade Abstract Co. Terre Haute  
 Lambert, Charles E. Lambert Title Company. Rockville  
 Shields, H. B. Wade Abstract Co. Terre Haute

## Iowa.

Josephson, Melvin. c-o James R. Grant. Boone  
 Nordberg, Martin E. Boone  
 Gilliland, S. E. Engleson Abstract Co. Sioux City  
 Haines, Jansen. Southern Surety Co. Des Moines  
 McDaniel, H. C. Southern Surety Co. Des Moines  
 Haines, Mrs. Jansen. Des Moines  
 Hillis, Cyrus B. Des Moines Title Co. Des Moines  
 Hudson, E. P. Pocahontas Loan & Trust Co. Pocahontas

## Kansas.

Cauthorn, R. M. Home Mortgage Title & Trust Co. Wichita  
 Cauthorn, Mrs. R. M. Wichita  
 Cauthorn, John R. Wichita  
 Griffin, Wood. Parsons  
 Griffin, Mrs. Wood. Parsons  
 Patrick, Jas. S. Satanta  
 Colburn, J. P. c-o Jas. S. Patrick. Satanta  
 Rogers, F. M. The Rogers Abstract & Title Co. Wellington  
 Roher, Richard. Geary County Abstract Co. Junction City  
 Roher, Mrs. Richard. Junction City  
 Shinn, J. E. Ottawa  
 Shinn, Mrs. J. E. Ottawa  
 Simmons, E. S. Shawnee Abstract Co. Topeka  
 Simmons, Mrs. E. S. Topeka  
 Six, George. George Six Abstract Co. Lyons  
 Six, Mrs. George. Lyons  
 Skinner, Walter E. Montgomery County Abstract Co. Independence  
 Wilkin, Fred T. Security Abstract Co. Independence  
 Wilkin, Mrs. Fred T. Independence  
 Howland, Ellen F. Ellen F. Howland. Hill City  
 Mason, E. L. Guarantee, Title & Trust Co. Wichita  
 Mason, Mrs. E. L. Wichita

## Kentucky.

Rogers, W. L. Federal Land Bank. Louisville

## Louisiana.

Bouslog, M. P. Union Title & Guarantee Co. New Orleans

## Maryland.

Buck, Chas. H. Maryland Title Guarantee Co. Baltimore  
 Buck, Mrs. Chas. H. Baltimore

<b>Michigan.</b>		
Axford, Lloyd L.	Union Title & Guaranty Co.	Detroit
Axford, Arthur N.	Union Title & Guaranty Co.	Detroit
Lindow, Edwin H.	Union Title & Guaranty Co.	Detroit
Lindow, Mrs. Edwin H.		Detroit
Putnam, Wayne W.	Union Title & Guaranty Co.	Detroit
Putnam, Mrs. Wayne W.		Detroit
Manly, H. G.	Jackson County Abstract Office.	Jackson
<b>Minnesota.</b>		
Soucheray, Henry C.	St. Paul Abstract Co.	St. Paul
Soucheray, Mrs. Henry		St. Paul
Pryor, W. H.	Pryor Abstract Co.	Duluth
<b>Mississippi.</b>		
Bouslog, Mrs. M. P.		Gulfport
<b>Missouri.</b>		
Bonnett, Mrs. W. L.	Emmons Abstract Co.	St. Charles
Emmons, Julia	Emmons Abstract Co.	St. Charles
Gibbs, Guy C.	Lawson-Gibbs Title Co.	Springfield
Gibbs, Mrs. Guy C.		Springfield
Gill, McCune	Title Guaranty Trust Co.	St. Louis
Gill, Mrs. McCune		St. Louis
Phillips, V. E.		Kansas City
Rohan, Jas. M.	St. Louis County Land Title Co.	Clayton
Rohan, Mrs. Jas. M.		Clayton
Smith, John Henry	Kansas City Title & Trust Co.	Kansas City
Smith, Mrs. John Henry		Kansas City
Hale, C. S.	Federal Land Bank of St. Louis.	St. Louis
<b>Montana.</b>		
Peters, Mrs. M. C.	Minette Abstract Co.	Stanford
<b>Nebraska.</b>		
Barger, Miss Edith	c-o Leo J. Crosly	Omaha
Slonecker, L. A.	Examiner	Omaha
Buckow, Herman F.	Buckow and Buenz.	Grand Island
Campbell, John	Midland Title Guaranty & Abstract Co.	Omaha
Emerick, J. D.		Alliance
Emerick, Mrs. J. D.		Alliance
Fehrman, Henry J.	Peters Trust Company.	Omaha
Hedge, Verne		Lincoln
Kelley, John E.	J. E. Kelley & Son	McCook
Kelley, Mrs. John E.		McCook
Kratz, Earl R.	Kratz Abstract Co.	Sidney
Thomsen, Arthur C.	Thomsen, Mossman & Standeven.	Omaha
<b>New Jersey.</b>		
Wyckoff, Edward C.	Fidelity Union Title & Mortgage Guaranty Co.	Newark
Wyckoff, Mrs. Edward C.		Newark
<b>New Mexico.</b>		
Avery, J. M.	Avery-Bowman Company.	Santa Fe
Bowman, G.	Santa Fe Abstract Realty & Ins. Co. Agency.	Santa Fe
<b>New York.</b>		
Smith, Elwood C.	Orange & Rockland Title & Mtg. Guar. Co.	Monroe
Smith, Mrs. Elwood C.		Monroe
Burdett, Cyril H.	New York Title & Mtg. Co.	New York City
Burdett, Mrs. Cyril H.		New York City
Chittick, Henry L.	Lawyers Title Guaranty Co.	New York City
Coe, D. S.	Home Title Insurance Co.	Brooklyn
Coe, Mrs. D. S.		Brooklyn
Condit, Fred P.	Title Guaranty & Trust Co.	New York City
Habighorst, E. J.	N. Y. Title & Mortgage Co.	New York City
Habighorst, Mrs. E. J.		New York City
Johnson, August	The Chautauqua Abstract Co.	New York City
<b>North Dakota.</b>		
Arnot, A. J.	Burleigh County Abstract Co.	Bismarck
Arnot, Mrs. A. J.		Bismarck
Bowers, J. L.	The Mandan Abstract Co.	North Dakota
Bowers, Mrs. J. L.		Mandan
<b>Ohio.</b>		
Bremner, Geo. L.	The Cuyahoga Abstract & Trust Co.	Cleveland
Chapman, Mrs. J. L.	The Land Title Abstract & Trust Co.	Cleveland
Hall, Fred A.	The Land Title Abstract & Trust Co.	Cleveland
Jones, Paul D.	The Guaranty Title & Trust Co.	Cleveland
Green, John H.	The Guaranty Title & Trust Co.	Painesville
Green, Mrs. John H.		Painesville
Longbrake, Arthur C.	Real Estate Abstract Co.	Toledo
Mitchell, Joseph W.	Joseph W. Mitchell Co.	Portsmouth
Peeler, O. L.	The Warren Guaranty, Title & Mtg. Co.	Warren
<b>Oklahoma.</b>		
McLain, Ray	American National Company.	Oklahoma City
Beets, A. M.	American National Co.	Oklahoma City
Carson, W. G.		Cleveland
Carson, Mrs. Booker		Cleveland
Groshong, Fred C.	Security Abstract Co.	Newkirk
Groshong, Pearl J.	Security Abstract Co.	Newkirk
Johnson, Roy S.	Albright Title & Investment Co.	Newkirk
Johnson, Mrs. Roy S.		Newkirk
Ricker, G. M.	El Reno Abstract Co.	El Reno
Ricker, Mrs. G. M.		El Reno
Ricketts, H. C.	Guaranty Trust Co.	Muskogee
Wignall, Vera A.	Guaranty Abstract Co.	Pauls Valley
Woodford, J. W.	Title Guaranty & Trust Co.	Tulsa
Woodford, Mrs. J. W.		Tulsa
<b>Oregon.</b>		
Daly, Walter M.	Title & Trust Co.	Portland
Johns, J. S.	Hartman Abstract Co.	Pendleton
Peek, G. F.	Union Abstract Co.	Portland
<b>Pennsylvania.</b>		
Bare, Harry C.	The Merion Title & Trust Co.	Ardmore
Clark, John H.	Delaware County Trust Co.	Chester
Potter, Sheldon	Chelton Trust Co.	Philadelphia
Potter, Mrs. Sheldon		Philadelphia
Pinkerton, James P.	Industrial Trust Title & Savings Co.	Philadelphia
McKee, S. H.	The Title Guaranty Co.	Pittsburgh
Potter, John E.	Potter Title & Trust Co.	Pittsburgh
Potter, Margaret	Norristown-Penn Trust Co.	Norristown
Snyder, W. J.	North Philadelphia Trust Co.	Philadelphia
<b>South Dakota.</b>		
Herron, W. A.	c-o G. N. Smith	Custer
Van Ulaek, C. E.	The Dakota Trust and Ins. Co.	Rapid City
<b>Tennessee.</b>		
Beck, B. W.	Title Guaranty & Trust Co.	Chattanooga
Whitsett, J. M.	Guaranty Title & Trust Co.	Nashville
West, Joseph R.	The Guaranty Title Trust Co.	Nashville
<b>Texas.</b>		
Baldwin, Henry B.	Guaranty Title Co.	Corpus Christi
Banker, H. F.	Port Arthur Abstract Co.	Port Arthur
Banker, Mrs. H. F.		Port Arthur
Fox, Lewis D.	Home Abstract Co.	Port Worth
Gillot, N. H.	Pioneer Abstract & Guaranty Title Co.	El Paso
Morris, W. C.	Stewart Title Guaranty Co.	Houston
Morris, Mrs. W. C.		Houston
Haynes, C. P.	Dallas Title & Guaranty Co.	Dallas
Haynes, Mrs. C. P.		Dallas
Poage, Roy B.	Texas Title Guaranty Co.	San Antonio
Moody, Alvin S.	Texas Abstract Co.	Houston
O'Neal, Mrs. Millie	O'Neal Abstract Co.	Panhandle
Sanford, Elliott	O'Neal Abstract Co.	Panhandle
Stuart, James K.	Texas Title Guaranty Co.	San Antonio
Vogel, M. A.	Stewart Title Guaranty Co.	El Paso
<b>Virginia.</b>		
Davis, Beverly H.	The Title Insurance Co.	Richmond
<b>Washington.</b>		
Hastings, A. T.	Northwestern Title Insurance Co., Spokane Title Co.	Spokane
Myhre, Nathan P.	Fidelity Abstract Co.	Seattle
Oggel, E. C.	Seattle Title Trust Co., and Washington Title Ins. Co.	Seattle
Wilson, Worrall	Washington Title Insurance Co.	Seattle
<b>Wisconsin.</b>		
Davies, Ruth	Iowa County Abstract Co.	Dodgeville
Davies, Gladys		Madison
Furlong, W. E.	N. W. Mutual Life Ins. Co.	Milwaukee
Seaman, H. M.	Security Abstract & Title Co.	Milwaukee
<b>Wyoming.</b>		
Anda, Chas.	Natrona County Abst. & Loan Co.	Casper
Barratt, T. C.	Albany County Pioneer Abst. Co.	Laramie

## Noon Conferences an Outstanding Feature of Convention

### Jones "Miniature Convention" Great Success

The second years trial of the Noon Conference marked them as an established institution in the Association's Conventions. They simply "went over big" this year. Every speaker was prepared—showed that he had given much time and thought to his assignment and more real practical good was received from them than possible to tell.

The subjects were the problems of the business—the things everyone wanted to know about—to have presented and some expression given. They covered every phase of the business and it can be said that they were answered.

An interesting thing about them is that the entire convention attended the noon conference—the assembly moved

as a body from the convention hall to the luncheon dining room. There was a bigger crowd each day—and the interest keen.

Paul D. Jones of Cleveland presided over them as only Jones could. He injected a spirit of enthusiasm, interest and good feeling into them that added to their success in no small degree. The credit for their overwhelming success can be given to the speakers with their preparedness and Jones' handling of the sessions.

The ideas, suggestions, and material set forth and brought out in this years

## An Interesting Expression

(Glen Ricker, President of the Oklahoma Title Association, asked Hugh Ricketts, Secretary of that body, to write him his opinion of the Convention. The following are Hugh's impressions as told in the letter he wrote a few days later.)

"Dear Glen:

When we parted in Denver you asked me to write you my impressions of the meeting. Just after the Convention was adjourned by President Fehrman, and while we were parting with our old and new friends, I was asked by a gentleman from Richmond, Virginia, what particular thing I was taking home as of special interest to me. I had just been thinking over my impressions and had decided to analyze them on the trip home, so could not answer my Richmond friend, but will try to tell you what my answer would have been a day or so later.

My conclusion is, that the big thing in this, the biggest and best Convention ever held by the American Title Association in its nineteen years of existence, was the new atmosphere of confidence—confidence in our profession and in its future, a sureness that we are on the right road to give our Country a sound and efficient title system and one that will keep abreast of future developments in the various lines of investment in real estate titles. This was to me a very definite thing, as assured feeling that there was a group of men who believed in themselves and in their work; had a definite goal and were striving for it. Former conventions have left me with a sort of hazy idea that the majority of title men were just trying to "get by" and had no great hope for the future; that they were not yet sold themselves on the idea that we have a good title system, and were wondering how long they would last before some new unknown system would come along and leave them high and dry. I feel that the profession has now reached a confident, "Go ahead" stage, and progress should be rapid.

The old suspicion of the Abstractor for the Title Insurance man and the Title Examiner was also missing from this meeting, and the real or fancied contemptuous attitude on the part of the Title Insurance man toward the common abstractor, seems to have dissolved. The talks by Title Insurance men and Examiners got away, for the first time, from the idea that they are the duly appointed teachers of the Abstracters, and must talk to them of primer stuff and in words of one syllable. There was a real respect shown on all sides this time, and that is the proper basis for confidence and team work for the common good. The Title Insurance people went very far in putting over the idea that the foundation of the title insurance business is abstract plant and the abstractor. You will recall the remark made to a Title Insurance Company executive during a discussion, "You have more confidence in the abstractor than he has in himself."

The interest in the explanation of the operation of the California company doing a State-wide Title Insurance business through local abstractors was illuminating. It is very plain that Abstracters and Title Companies doing only a local business are intensely interested in this development. Mr. Chilcott's company at least proved to those in attendance that such business is possible. His scheme or some other of similar nature, will no doubt have a great growth in different parts of the country. Some details of this plan will need strengthening, no doubt, before adaptation to other localities, but the main principle seems sound. The advantage to the small country abstractor in this scheme, is that it leaves him his identity and his ownership of his plant, yet makes him a title insurer, taking away a lot of detail work such as typing and giving him more interesting and much more profitable employment in its place. At the same time, this plan does not so tie up the local abstractor that he is at the mercy of some one Title Insurance Company. The enthusiasm and earnestness of former abstractors now working under this plan was very convincing.

It was apparent that the older heads in the Title Insurance business are concerned over developments toward treating the business as a gamble, and insuring on a basis of probable loss only. The best thought seems to be that it is a complete service aimed at giving the customer assurance that he has a good title—one on which he may rely and which will give him no trouble, rather than assurance that some one will pay him for his actual money loss if he does have trouble. In other words, the Title Company should assure its customer that it will make a complete title search with the best tools and talent available and will not let him buy a bad title, incidentally guaranteeing that they have done a good job."

Noon Conference form a practical reference library for the title business.

Here was the place where the worries, problems, and "doings" in the conduct of the business were brought out where everyone had a chance to find out this and that and how it was being handled by the other fellow.

All Associations have come to recognize the value of some kind of round table or special sessions for the presentation and dissection of the things that will happen and are for special consideration and discussion. The American Title Association started these Conferences last year and this was just the second. They will be continued and are now a fixed part of every convention.

It would be hard to describe the matters and things brought out by the various discussion leaders. Every part of the things expressed at these conferences was "meat" and something concise, direct to the point and very specific in its expression. If you do nothing else read these Noon Conference Reports in the Printed Proceedings.

Everyone handling a discussion was picked because of his knowledge and ability to handle the subject. Every such speaker had come to the meeting

with a carefully prepared discourse upon which he had spent great study and given much time.

One can read the report of these, think of his own business, see how he is encountering the same thing as presented and then find a sane, practical and expert expression about every problem.

It was a rest and relaxation for those at the convention to attend these conferences. They were "heavy" and by going to them one was in attendance at convention certain session the entire day with no getting out but there was such an air of pep and interest in them, coupled with the way in which they were carried on that seemed to take one entirely away from the Convention.

Plans are already being made for the Noon Conferences of next year at Atlantic City. The usual questionnaire will be sent out and every member should give his expressions for them. From this information the subject for next year will be chosen. Discussion leaders will be selected who are known to be able to present the topics. A. T. Hastings will be the Conference Chairman which guarantees their conduct.

## Model Scheme for Abstract Contest for State Convention

**Provides Fair Basis, Pays Contestants Financially, Would Bring About Uniformity**

The following is not taken from one of the modern jazz or flapper magazines, but the opening explanation of an abstract contest announcement made by a state secretary.

"While the foibles of women are furnishing food for critics, and near-wits over the country, let's us of the sterner sex reflect for a time on our own attire. Take the matter of pants for reflection. Of course, blue serge pants do their own reflecting after very short wear, but we mean pants in general and in common use.

"Women's skirts have been just four things in all history: tight, full, long and short.

"Consider the male habiliment. During the past hundred years it has been tight, full, long and short and several other degrees in between. Hark back to the satin breeches of Colonial days. Going a bit further back, we find the pantaloons of the Pilgrims, which is probably the grandsire of the golf knickers of today. Then the stovepipe model, absolutely creaseless, that prevailed in ante-bellum days. Then the skin tight model that was held down by a strap which ran under the shoe or boot.

"Then at a later day the peg-top variety, big enough at the hips to serve for two men, yet tight enough at the ankle to require the removal of the shoe before the garment could be donned.

"Now we are suffering the extreme reverse. They are so tight at the waist-line men look like wasps, yet the bell-bottomed flounce at the nether end is big enough to go over the heads of the type of men who wear them.

"We say, berate not the skirt of the opposing sex, but rather for a time pay attention to our own pants.

That's all!"

With that as an inspiration for thought, Forrest Rogers, Secretary of the Kansas Title Association, added that the abstracts of the state varied in style and form about as much as women's skirts and men's pants, much to the disapproval of examiners, and to the disadvantage of the abstractors, and announced the plan of an Abstract contest to be held at the state meeting this year.

A committee of three was appointed, this committee to prepare a set of instruments to be used as the model from which the abstracts were to be compiled. One member undertook to prepare the chain, another a file of a suit in District Court and the other a file of a Probate Court case. These were mimeographed and made available to all abstractors in the state, thus in-

sureing a fair and equal chance for all and a uniform plan.

The following rules were adopted for the contest:

#### Rules For Model Abstract Contest of the Kansas Title Association.

1. Each firm or individual entering an abstract in the contest must be a member of the Kansas Title Association.

2. Each firm or individual can secure from the Secretary of the Association a set of the instruments and court proceedings to be used in compiling the abstract upon the payment of a fee of \$5.00. This sum is charged to cover the expense of preparing the instruments and court proceedings, attorney fees for the examination of the abstracts, and prizes.

3. The prizes to be given to the winners in this contest are as follows:

First place: 30% of the gross proceeds received from the entrance fees in the contest, and a loving cup.

Second place: 25% of the gross proceeds received from the entrance fees in the contest.

Third Place: 15% of the gross proceeds received from the entrance fees in the contest.

4. Any firm or individual can secure from the Secretary as many sets of the papers as desired and can enter as many abstracts as they prepare, but the fee of \$5.00 must be paid for each abstract entered. However, no firm or individual can receive more than one prize. If, for example, one firm would get both first and second prizes according to the grades of the examiners that firm would be entitled to the first prize and honorable mention for the other abstract. The third abstract would then be moved up to second place, and the fourth to third place, etc.

5. Each abstract must be submitted on plain white paper without any identification whatever. This is to prevent the examiner from showing any partiality and abstracts will be barred unless this rule is followed. Upon receipt of the completed abstract, the Secretary will give the abstract a number and the abstracts will be identified by number only until the prizes are announced.

6. Each abstract will be examined by competent examiners and graded on the following basis:

Conciseness of subject matter.....	25
Adequacy of subject matter.....	25
General appearance and neatness of work .....	20
Size and form of stationery used.....	10
Arrangement of subject matter admitting ease of examination .....	10
Completeness and form of certificate .....	10

#### TITLE MEN ACTIVE IN MORTGAGE BANKERS ASSOCIATION.

The Annual Convention of the Farm Mortgage Bankers' Association held in Nashville, Tennessee, the same week as the Convention of the Title Association.

This organization made a big step forward when it changed its organization to admit City Mortgage Bankers, and changed its name to the Mortgage Bankers' Association.

Many familiar names to titlemen appear in the list of officials of this Association.

Geo. F. Heindel of the Phoenix Trust Co., Ottumwa, Iowa, is the President for the coming year.

F. C. Waples, of Cedar Rapids, Iowa, and E. D. Schumacher of the Title Insurance Co. of Richmond and Southern Bond and Mortgage Co., Richmond, Va., are members of the Board of Governors.

Roy S. Johnson of Newkirk, Okla., is a member of the Finance Committee; T. V. Ballard of Troy, Ala., a member of the Committee on Education and Publicity. E. D. Schumacher is also Chairman of the Committee on Constitution and By-Laws and W. H. McNeal of New York a member of the same committee.

#### IS THE ABSTRACTER PAID ANYTHING FOR HIS RISK AND INVESTMENT?

Henry J. Wall of the Fidelity Abstract & Trust Co., Twin Falls, Idaho, hits the nail on the head when he says that the fee per entry and the other for Certificate barely pays for the mechanical part of the work and leaves nothing to cover the risk and investment. He further advocates that the abstractor should let the public know of this, should apprise them of the fact there are two parts of the service of an abstractor worthy of compensation, first the actual work, and second his ability, and that the second is something that he really gets nothing for.

In this Mr. Wall is absolutely right. The public thinks nothing of the abstractor but paying him for his physical work—the public fails to realize the skill and training necessary, the equipment the abstractor must have and then the liability he assumes with every abstract.

Somehow the public thinks the abstractor has no problems or cares. This is certainly emphasized by the regular and too often customer who wants a "copy" price abstract. Any abstractor who indulges in the vicious granting of copy prices does only get paid a meagre pittance for his actual manual labor but the price received does not and cannot cover overhead or anything for risk and liability.

The abstractors should let the public know a bit more about the problems and responsibility of the abstract business. The American People as a general thing have a spirit of fair play and want to give everyone a chance. If the abstractors would let them know more about the intricacies of their business, and make and MAINTAIN an advertised schedule of charges, the attitude of the public would soon change and be more liberal.

## The Printed Proceedings

of

## The Denver Convention

will be mailed about Nov. 1

Read Every Word of Them

#### WANT ADS.

(Write to the Secretary about any of the following, unless name of party and address is given in ad, in which case write direct.

When writing to Secretary, refer to number and issue of "Title News.")

#### POSITIONS WANTED.

##### Female.

YOUNG LADY, very competent and of pleasing personality. Thoroughly competent to manage office, or take charge of business. Experienced in all parts of abstract business and has had charge of office. (50)

LADY, 9 YEARS experience in Recorder's office, one year in abstract office. Thoroughly competent to do posting, take-off and searching. (51)

SEVERAL YEARS experience in all branches of abstract work. Has been in offices in Texas and other southern states. Has done special work in oil counties and is a very competent abstractor. Desires permanent position in Texas, Oklahoma or Central West. (53)

WOMAN WHO has had several years experience in general abstract work, typist, searcher and familiar with general abstract work. (54)

YOUNG LADY, expert typist and bookkeeper. Three years experience in abstract office. Good recommendations. Desires permanent location and express no choice as to location. (57)

##### Male.

NEBRASKA ABSTRACTER, married, experienced, desires permanent position and location where the place will be steady. (59)

NEBRASKA ABSTRACTER, 41 years of age, 21 years of experience, married, desires position in Nebraska. (60)

ATTORNEY, 47 YEARS of age. 25 years experience in examination and compilation of abstracts. Man of very high qualifications. Wants permanent location as examiner or other title work. (61)

ABSTRACTER OF exceptional ability. Has had charge of plant for several years in mountain country. Wants to locate in lower altitude account member of family. This man capable of taking responsible place. (62)

#### PLANTS FOR SALE.

ONLY PLANT in Arizona border town. Whole or half interest. Terms on all but cash for half interest. Good opportunity for anyone who wants to locate in that vicinity. (1)

WELL ESTABLISHED abstract business doing good volume of oil producing county. Western Colorado. (2)

ABSTRACT BUSINESS in Nebraska town, doing good business, with excellent prospects. Close to larger city. (3)

COMPLETE ABSTRACT plant in prosperous county of Southern Wisconsin. Card index system. Good business. Price \$8,000.00 cash. (3)

ABSTRACT BUSINESS in state of Washington. Good volume at present in growing county of about 10,000 population. Will give terms. Fine opportunity for someone who wants to locate in Pacific Northwest. (4)

ABSTRACT PLANT in Montana. Only set of books is county. Good volume of business. Price, \$22,000.00. (5)