

TITLE NEWS

Vol. 5

AUGUST, 1926

No. 7

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Pre-Convention Number

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A PUBLICATION ISSUED MONTHLY BY
The American Title Association



THE AMBASSADOR HOTEL
Atlantic City, N. J.

WHERE THE SESSIONS OF THE TWENTIETH ANNUAL
CONVENTION OF
The American Title Association
WILL BE HELD
SEPTEMBER 7-8-9-10, 1926

TITLE NEWS

A publication issued monthly by

The American Title Association

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Vol. 5

AUGUST, 1926

No. 7

Announcements

This is the "Pre-Convention Number" of TITLE NEWS and tells the final details and story of the coming Convention. The Program is printed in full and it is presented as the strongest and most interesting in the history of the Association's Conventions. An inspection of it shows that very pertinent topics are to be discussed and those who will give them before the sessions are thoroughly competent and equipped to discourse on the matter assigned to them.

The formal program is especially strong, and the Noon Conferences give opportunity for the presentation and discussion of timely and practical matters and problems.

On Page Fifteen you will find a true story of how one title company actually made \$5500.00 by having attendance at a national title convention. This just happens to be a specific instance that can be shown, but everyone who ever attends one of these meetings profits in many ways—monetary and otherwise.

The Title Associations of New Jersey, New York and Pennsylvania, hosts to this 1926 Convention have certainly provided and done everything possible to make it pleasant and interesting for the visitors. Much entertainment has been provided. There is much to be had from just Atlantic City's atmosphere and institutions alone. It will be a wonderful week.

Brings your golf equipment and your swimming suit.

Arrange your trip to visit the interesting places on the way. Stopovers are allowed at any and all points on the Reduced Rate Tickets now in effect. Visit New York City and Philadelphia. Remember that the New York State Title Association will maintain Headquarters in New York City for the use and convenience of visitors. They will be at 135 Broadway, Room 735, the Singer Building.

The Pennsylvania Title Association will likewise maintain headquarters in Philadelphia for the use and convenience of visitors to that city and for the Centennial. These will be in the Bellevue-Stratford Hotel.

The Report and Complete Proceedings of this Convention will be available in printed form in October.

Everything in Readiness for The Convention

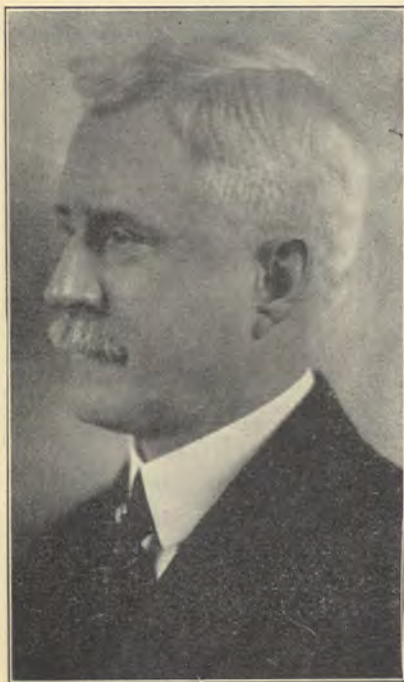
Indications Point to the Largest and Most Interesting Meeting Ever Held—Eastern Hosts Anticipating Event.

It is only a few days now until the Twentieth Annual Convention of The American Title Association will open. While it is not possibly in the order of things that comparisons should be made, yet this will be the biggest and best meeting ever held in the history of the organization. That is only natural, however, because each year brings an increase in the membership, in greatly added interest of everyone in the Association, and because much is gained and added in the course of each year that will make for a larger and more interesting convention and program.

There have been more advance reservations made for this meeting than any other. In fact, the number to date is nearly double ever made before even up to the actual dates of the sessions.

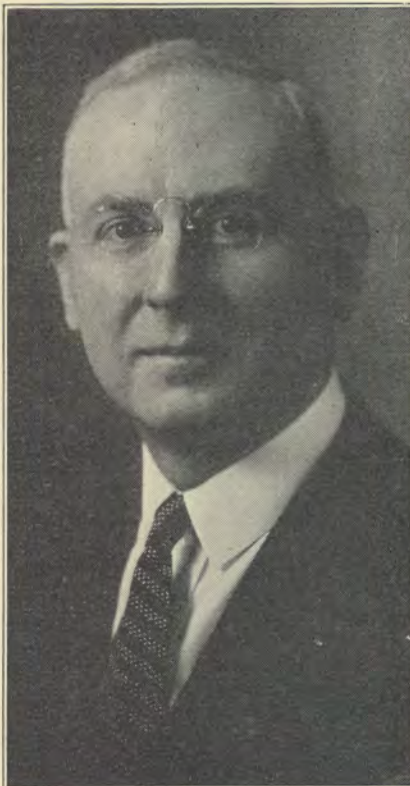
Distance does not seem to have been considered as there are a great number of reservations from states in the far west and south. They are coming from all places and directions and more states will be represented at this convention than any other Title gathering ever held.

This is our first meeting in the East and our hosts there have certainly not figured there was any limit to the preparation and accommodations that should be made for the occasion. This work has been in charge of a special committee, with Wellington J. Snyder, title officer of the North Philadelphia Trust Co., Philadelphia, as chairman.



JOHN E. POTTER,
Pittsburgh, Pa.

Sponsor of the 1926 Convention—the first to be held in the East.



HENRY J. FEHRMAN,
Omaha, Neb.

President of the American Title Association and Presiding Officer of the Twentieth Annual Convention.

He has had one big job but handled it to the Nth degree and been ably assisted by E. C. Wyckoff, solicitor of the Fidelity Union Title & Mortgage Co., Newark, N. J.; William Webb, vice-president of the Bridgeport Land & Title Co., Bridgeport, Conn., and S. H. Evans, executive secretary of the New York State Title Association, other members of this special committee for the 1926 Atlantic City convention.

The state associations and the titlemen of Pennsylvania, New York and New Jersey and the individual companies in the other immediate states where there are no state associations have united in the plans and preparations. All in all, it is going to be one fine, big event.

Everyone seems interested in the prospects of the trip to the Eastern part of the United States. We are indebted to John E. Potter, president of the Potter Title & Trust Co., Pittsburgh, Pa., president of the Pennsylvania Title Association since its founding and a staunch and consistent supporter of the national association for years, for the happy occasion of this meeting in Atlantic City. Mr. Potter has been waiting several years to in-

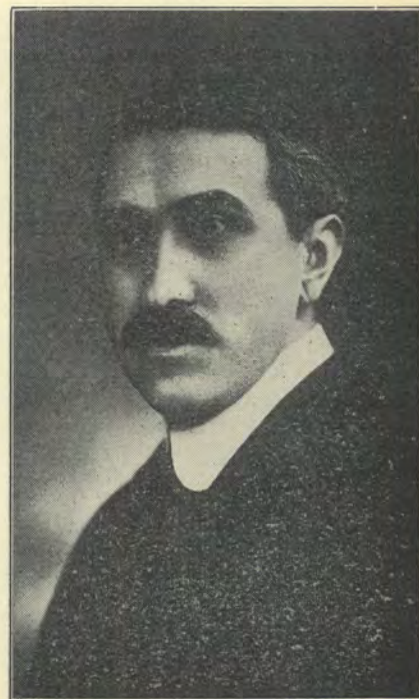
vite us to his country, and is the directing spirit in sponsoring this convention. Every title man and woman in the east joined with him to make it successful and now await the others from all parts of the country.

The setting is perfect. Atlantic City is one of the world's unique institutions. It is more than a city—it is a creation in an atmosphere of its own. No spot in the world has the things it presents. The Board Walk is world famous. Its beach is not excelled anywhere. The shops and places of interest are of a variety all their own. And last but certainly not least are the wonderful hotels. The Ambassador, the convention hotel, stands out distinctively, and none excel it. Likewise, credit must be given its management in saying that no hotel has ever been more generous or interested in providing for us than its organization has. It is a wonderful hotel with every possible facility and convenience and they have been put at our entire disposal. The hotel has done everything possible to provide every hospitality and comfort and make the visitors have a pleasant stay at economical expense.

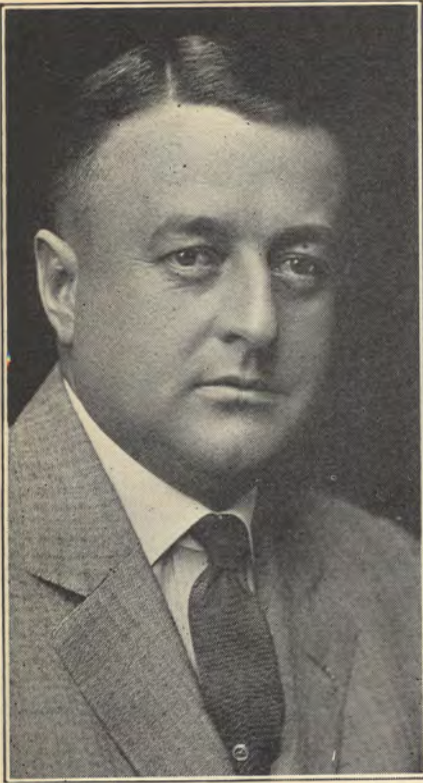
Entertainment will be provided in abundance. Special consideration is being given the entertaining of the ladies in attendance.

The program proper is the best ever given and is described fully and shown elsewhere in this number of TITLE NEWS.

The meeting will convene promptly at 10:00 o'clock Tuesday morning, at which time President Fehrman will officially call it to order. The executive committee will meet in business sessions on Monday the 6th, preceding the convention.



WELLINGTON J. SNYDER,
Chairman of the Special 1926 Convention Committee



J. W. WOODFORD,
Vice President,
Seattle, Wash.



EDWARD C. WYCKOFF,
Treasurer,
Newark, N. J.



RICHARD B. HALL,
Executive Secretary,
Kansas City, Mo.

It will adjourn Friday afternoon at 3:30, in plenty of time to review the World Famous National Beauty Parade in which Miss America and all the other pretty contestants for the honor will present themselves in review. It is officially promised that there will be no

business or convention sessions during this parade.

Other features of the convention are reviewed in this issue of TITLE NEWS. Read about them—if you have not already made plans to attend, do so now.

It is going to be a wonderful convention—a thing that will make history for the title business and result in great value. It is another indication of the advancement and growth of the title business, those in it, and of the state and national title associations.

Special Inducements Offered Have Been Influences Toward Great Interest in Convention

Exceptionally Low Railroad Fares; Special Hotel Rates—Opportunity to Visit Interesting Places in East and Others En Route

There has never been the many enticing inducements offered to attend any convention as this one. It permits one to make a most pleasant and profitable business or pleasure trip, or a combination of the two as is chosen to classify.

First it is business and mighty good business to attend any meeting of one's business organization, and especially the national convention of his calling. Then it is very profitable and refreshing to get the opportunity of a trip and benefit by its pleasant and refreshing influence. There is added argument when such a thing can be done at the most economical expense and such is the case for this year's convention.

The lowest rates the railroads have granted in years are in effect now. They are available from every point in the country. Some read directly to Philadelphia, Atlantic City, and

others while there is another very special one directly to New York City. These tickets can be secured in a variety of routings, go one way, return another or the same each as desired. They permit stop-overs coming and going. Thus you can see Niagara Falls, Washington, Pittsburgh, Baltimore, Boston, New York City, and others as you desire by routing your trip to include them.

Atlantic City is only a little over two hours from New York, and slightly over an hour from Philadelphia. It is reached from either point by through train from either city, or by transfer at North Philadelphia.

LOW HOTEL RATES.

The hotel rates granted at this meeting are as low as any that have ever been available. Convention visitors are urged to stay at the convention

hotel because it is to their every advantage that they do so. Lower rates will not be found, the accommodations cannot be excelled anywhere and there are many reasons for being "with the crowd." The hotel deserves complete support and patronage from the convention and everyone in attendance deserves to treat himself to the unequalled accommodations offered both in price and service.

This convention presents the opportunity of attendance at a most reasonable expense—as economical as ever before had.

THE PENNSYLVANIA TITLE ASSOCIATION

will maintain headquarters for the convenience of Convention Visitors stopping off in Philadelphia at the

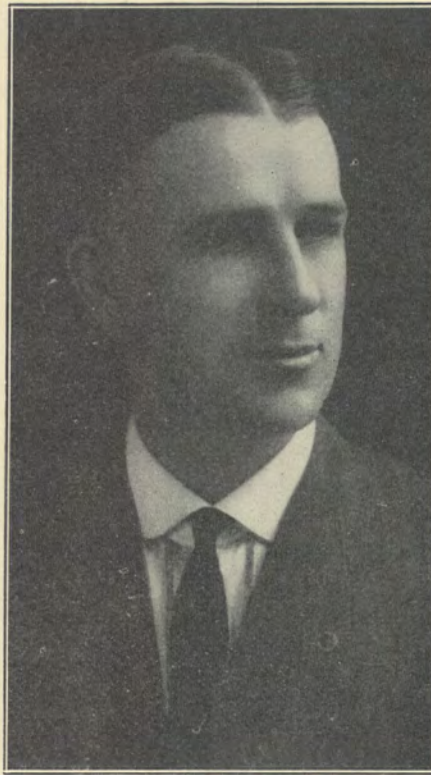
Bellevue-Stratford Hotel

*Open two days before—One week
- after Convention*

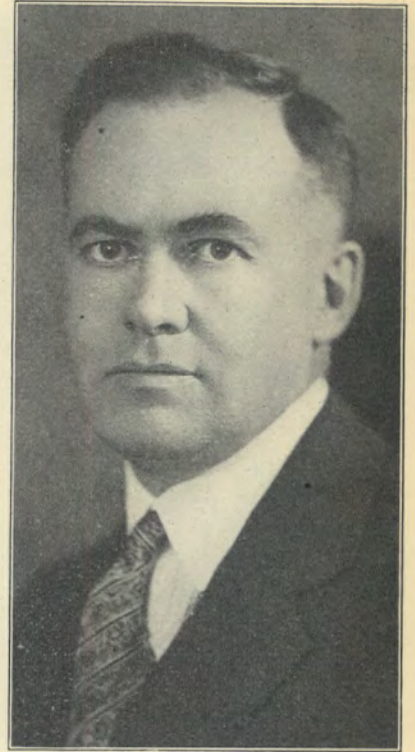
Members of the Executive Committee



FRED P. CONDIT,
New York City.



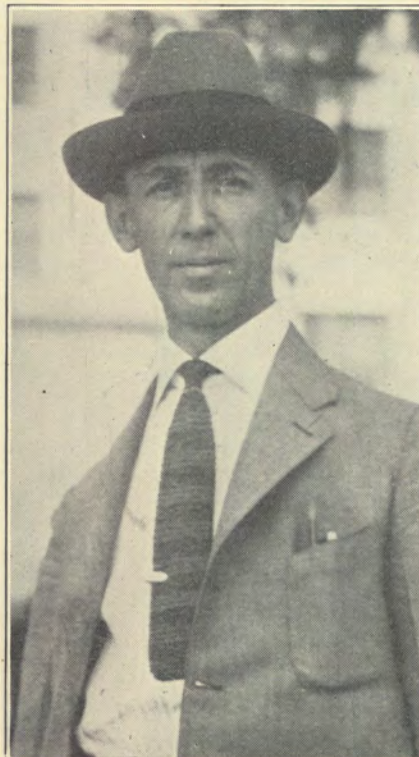
J. M. WHITSETT,
Nashville, Tenn.



WALTER M. DALY,
Portland, Ore.



J. L. CHAPMAN,
Cleveland, O.

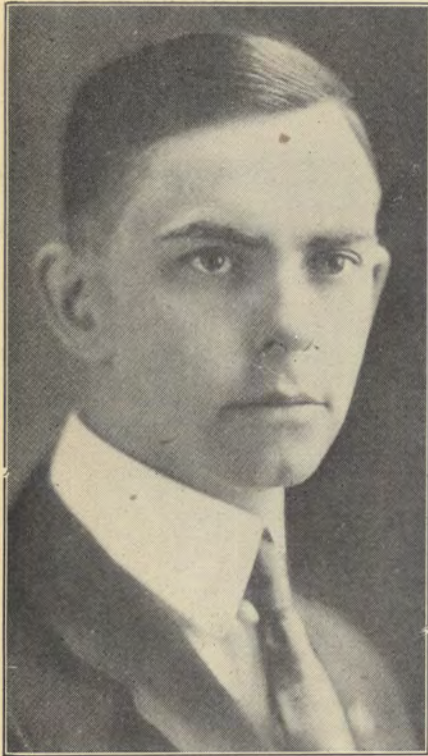


M. P. BOUSLOG,
Gulfport, Miss.



HENRY M. BALDWIN,
Corpus Christi, Tex.

The Section Chairmen



RAY McLAIN,
Oklahoma City, Okla.
Abstracters Section.



GOLDING FAIRFIELD,
Denver, Colo.
Title Examiners Section.



DONZEL STONEY,
San Francisco, Calif.
Title Insurance Section.

PROGRAM

Twentieth Annual Convention of the American Title Association ATLANTIC CITY, N. J.

OPENING SESSION

Tuesday, September 7, 1926.

Morning

- | | | | |
|-------------|--|-------------|--|
| 8:30 a. m. | Registration of Members and Guests. | 11:15 a. m. | Report of Committee on Membership and Organization,
Edwin H. Lindow, Chairman, Vice-President,
Union Title & Guaranty Company, Detroit,
Michigan. |
| 10:00 a. m. | Call to order by President,
Henry J. Fehrman, Title Attorney, Peters
Trust Company, Omaha, Nebraska. | 11:35 a. m. | Report of Committee on Advertising,
Tom Dilworth, Chairman, President, Dil-
worth Abstract Company, Waco, Texas. |
| 10:01 a. m. | Invocation,
Rev. George W. Yard, Atlantic City, New
Jersey. | 11:55 a. m. | Appointment of Chairman of General Nominat-
ing Committee and conference of members from
various states to select a member from each state
to serve on Nominating Committee. Members
selected will immediately register with the Sec-
retary. |
| 10:05 a. m. | Addresses of Welcome,
Hon. Edward L. Bader, Mayor of Atlantic City,
New Jersey.
Henry J. Davenport, President, Home Title
Insurance Company, Brooklyn, New York. | 12:15 p. m. | Adjournment for Noon-day Conference. |
| 10:25 a. m. | Response,
Frank P. Doherty, Executive Secretary, Cali-
fornia Land Title Association, Los Angeles,
California. | 12:30 p. m. | Noon-Day Sectional Conferences,
General Chairman, A. T. Hastings, Vice
President King County Title Company,
Seattle, Washington.
Losses and Liability. |
| 10:40 a. m. | Report of Executive Secretary,
Richard B. Hall, Kansas City, Missouri. | | (a) Under Title Insurance Policies
Moral and Legal Obligations; How and
When a Loss Should Be Adjudged, Assum-
ed and Paid. Discussion led by John
Henry Smith, President, Kansas City
Title & Trust Co., Kansas City, Mo. |
| 11:00 a. m. | Report of Treasurer,
Edward C. Wyckoff, Solicitor, Fidelity Union
Title & Mortgage Guaranty Company, Newark,
New Jersey. | | (b) Under Abstracters Certificates.
Moral and Legal Obligations and Liabili-
ties under Abstracters Certificates and |
| 11:10 a. m. | Report of Chairman, Committee on Constitu-
tion and By-Laws,
Henry R. Chittick, Solicitor Lawyers Title &
Guaranty Company, New York City. | | |

Technicalities as a Defense. Discussion led by W. B. Clarke, President Custer Abstract Co., Miles City, Montana, President, Montana Title Association.

Title Plant Structure and Operation.

Forms, Filing Methods, General Scheme and Suggestions for Plant to Produce Maximum Production at Minimum Overhead and Effort. Discussion led by Fred Hall, Plant Manager, Land Title Abstract & Trust Co., Cleveland, Ohio.

Afternoon

- 2:30 p. m. Awarding President's Cup to State Association showing largest percentage of increase in membership during year.
- 2:35 p. m. Awarding clock, given by Union Title and Guaranty Company, of Detroit, Michigan, to State Secretary making best showing in membership campaign.
- 2:40 p. m. Report of Judiciary Committee, Henry C. Soucheray, Chairman, Treasurer, St. Paul Abstract Company, St. Paul, Minnesota.
- 2:55 p. m. Report of Committee on Cooperation, Worrall Wilson, Chairman, President, Seattle Title Trust Company, Seattle, Washington.
- 3:10 p. m. President's address, Henry J. Fehrman, President, American Title Association.
- 3:25 p. m. Report of Chairman of the Executive Committee, J. W. Woodford, Vice-President, American Title Association. President Lawyers and Realtors Title Insurance Company, Seattle, Washington.
- 3:35 p. m. Introduction of new attendants. (At this time all who are attending their first Convention of the Association will stand.)
- 3:40 p. m. Report of Legislative Committee, James P. Pinkerton, General Chairman, Title Officer, Industrial Trust Title & Savings Company, Philadelphia, Pennsylvania.
- 4:35 p. m. Address: "Various Means of Clearing Titles; The Value and Effect of Quiet Title Suits, Curative Statutes, Affidavits and Other Mediums Used in Perfecting Titles." George F. Heindel, President, Mortgage Bankers Association of America, Vice President, Phoenix Trust Company, Ottumwa, Iowa.
- 5:00 p. m. Address: "Relation of Realtor to Titleman," Glenn Willaman, Los Angeles, California, Executive Secretary, California Real Estate Association.
- 5:15 p. m. Appointment of Committees.

Wednesday, September 8, 1926

Morning

- 9:15 a. m. Convention called to order.
- 9:18 a. m. Unfinished Business.
- 9:25 a. m. Report of Nominating Committee and Election of Officials of the Association.

Abstracters' Section

- 9:30 a. m. Ray McLain, Presiding, Chairman of Abstracters' Section, Vice-President American National Company, Oklahoma City, Oklahoma.
- 9:31 a. m. Chairman's Address.
- 9:45 a. m. Appointment of Nominating Committee.
- 9:46 a. m. Address: "Responsibility and Qualification as a Part of Abstract Service." Earl W. Jackson, Secretary, The Indiana Title & Loan Co., South Bend, Indiana.
- 10:25 a. m. Address: "Raising the Standards of the Business and Eliminating Curbstone Competition," including a Review of "The Curbstoners Invasion of Florida." Richard P. Marks, President, Florida Title Association, President, The Title and Trust Company of Florida, Jacksonville, Florida.
- 10:45 a. m. Address: "The Local Abstracter and His Prob-

lems in Introducing Title Insurance."

Anthony H. Rutgers, Manager, Title Insurance Department, Southern Surety Company, Des Moines, Iowa.

- 11:05 a. m. Address: "Building an Abstract Business on a Stable Basis." Tom W. Massey, Manager, Bexar Abstract Company, San Antonio, Texas.
- 11:20 a. m. Report of Nominating Committee and Election of Officials of Section.
- 11:30 a. m. Discussion and Questions. (Any person can ask questions or discuss any of the foregoing subjects, or any other subjects relating to abstracts of title.)
- 12:10 p. m. Announcements.
- 12:15 p. m. Adjournment.
- 12:30 p. m. Noon-Day Conference. "Theory and Practice in Establishing Title Insurance Rate Schedules." Discussion led by Benj. J. Henley, Executive Vice-President, California-Pacific Title Insurance Co., San Francisco, and President of the California Land Title Association.
- Afternoon and Evening**
- 2:30 p. m. Entertainment provided by Local Hosts.

Thursday, September 9, 1926

Morning

- 9:15 a. m. Call to Order.
- 9:18 a. m. Unfinished Business.
- 9:30 a. m. Introduction of New President. (The Newly-elected President will announce the standing committees, and the various chairmen are requested to call their committees together before leaving Atlantic City.)
- Title Insurance Section**
- 9:45 a. m. Call to order by Chairman of Section. Donzel Stoney Presiding, Chairman, Title-Insurance Section, Manager, Title Insurance & Guaranty Co., San Francisco, California.
- 9:50 a. m. Chairman's Address.
- 10:05 a. m. Appointment of Nominating Committee.
- 10:10 a. m. Address: "Reinsurance and Reserves in Promoting, Stabilizing and Popularizing Title Insurance." Senator N. W. Thompson, Vice President, Title Insurance & Trust Company, Los Angeles, California.
- 10:40 a. m. Address: "Salesmanship and Its Relation to Title Insurance." James E. Sheridan, Assistant Vice-President, Union Title and Guaranty Co., Detroit, Michigan.
- 11:10 a. m. Address: "The Law and Land Titles." Howard R. Cruse, Solicitor, New Jersey Title Guarantee & Trust Co., Jersey City, New Jersey.
- 11:35 a. m. Report of Nominating Committee and election of Officials of Section.
- 11:40 a. m. Open Forum. (Any person can ask questions or discuss any of the foregoing subjects or any other subjects relating to Title Insurance.)
- 12:20 p. m. Adjournment.
- 12:30 p. m. Noon-Day Conference. Uniformity—Its Possibilities and Desirabilities in States. (a) Title Insurance Policies and Practice. Discussion led by Harry C. Bare, Title Officer, Merion Title & Trust Co., Ardmore, Pennsylvania, Secretary, The Pennsylvania Title Association. (b) Abstracts and Certificates. Discussion led by Roy S. Johnson, Secretary, Albright Title & Investment Co., Newkirk, Oklahoma.
- Copied, Printed and Photo Abstracts—The Problem They Present. Discussion led by Geo. S. Nash, President, Nash Title Company, Orlando, Florida, Secretary, Florida Title Association.

2:30 p. m. Amusement and Entertainment provided by Local Hosts.

Evening

6:30 p. m. Banquet.

Toastmaster, Edward P. Doyle, New York City Real Estate Board.

Speaker, Lawrence Sharkey, New York City.

(General arrangements for this will be in the hands of the Committee representing the Local Hosts.)

Friday, September 10, 1926

Morning

Title Examiners' Subject

9:15 a. m. Call to Order by Chairman of Section, Golding Fairfield, Attorney and Title Officer, Title Guaranty Company, Denver, Colorado.

9:20 a. m. Chairman's Address.

9:35 a. m. Appointment of Nominating Committee.

9:40 a. m. Address: "The Necessity of Reducing the Cost of Land Transfers."

Frank Ewing, Attorney, Metropolitan Life Insurance Company, New York, N. Y.

10:10 a. m. Address: "Covenants and Restrictions as They Affect Titles and the Special Insuring of Them by Title Companies."

Wayne P. Rambo, Special Counsel, Market Street Title & Trust Company, Philadelphia, Pennsylvania.

10:40 a. m. Address: "Federal Liens,"

Charles C. White, Title Officer, Land Title Abstract & Trust Co., Cleveland, Ohio.

11:10 a. m. Report of Nominating Committee and Election of Officials of Section for ensuing year.

11:15 a. m. Open Forum

(Any person can ask questions or discuss any of the foregoing subjects or any other subjects relating to title matters.)

12:15 p. m. Adjournment.

12:30 p. m. Noon-Day Conference.

A Get-together for State Officials and all Committeemen to get better acquainted and talk over problems for the coming years.

Presided over by the newly elected Vice-President.

EVERYBODY CORDIALLY INVITED TO ATTEND THIS MEETING.

Afternoon.

2:00 p. m. Call to order by the President.

2:02 p. m. Report of Committee on Resolutions.

2:10 p. m. Report of Committee for Revision of Association "Code of Ethics."

M. P. Bouslog, Chairman, Gulfport, Mississippi.

2:20 p. m. Introduction of New Officers by President-elect.

(a) Officials of General Organization:

Vice-President,

Treasurer and

Two Members of Executive Committee.

(b) Chairman of Title Insurance Section, who will introduce Vice-Chairman of Section, Secretary and

Three members of Executive Committee.

(c) Chairman of Title Examiners' Section, who will introduce Vice-Chairman,

Secretary and

Three members of Executive Committee.

(d) Chairman of Abstracters' Section, who will introduce Vice-Chairman,

Secretary and

Three members of Executive Committee.

2:40 p. m. Unfinished Business.

2:45 p. m. New Business.

3:10 p. m. Selection of Convention City 1927.

3:30 p. m. Adjournment.

Atlantic City Convention Program Presents List of Exceptionally Interesting Topics

Program Balanced and Diversified. Speakers Very Able and Qualified on Subjects

The 1926 convention program is herewith presented and shown completely in this issue of TITLE NEWS. An inspection of it will convince one that this year's sessions are going to be exceptional and of great value to those who will be fortunate enough to listen in person and those who will read the report of them in the printed proceedings.

It is a wonderful program. Not only have the topics been selected because of their importance and interest at this particular time but also because of the value in having a discourse on such things made available to the titlemen of the country. Much thought and study was given the program in order that there might be a variety and balance. It is undoubtedly the most pretentious one ever offered a convention of the association.

Every speaker is exceptionally able and equipped to handle his assignment. In the giving of this program, more history will be written for the title business and many valuable things

added to the library of information on title matters and subjects.

The Program Reviewed.

The registration of guests will take place all of Monday, the 5th, the day before the convention proper as a large number of them will undoubtedly arrive that day. Everyone who does reach Atlantic City on Monday, is urged to register as soon as possible. Registration will of course continue through each day of the meeting but all arriving Tuesday should register immediately and as early in the morning as possible.

President Henry J. Fehrman will call the convention to order promptly at 10:00 Tuesday morning. The invocation will be given by Rev. George W. Yard, of Atlantic City.

Addresses of welcome will be given by Edward L. Bader, the popular and well known mayor of the convention city on behalf of the municipality, and Henry J. Davenport, president of the New York State Title Association on behalf of the title associations and the

title fraternity of the eastern states who are our hosts.

Frank P. Doherty, executive secretary of the California Title Association, former Executive Secretary of the American Title Association who so ably organized and started the organization on its progress and development will respond on behalf of the guests.

The balance of the morning session of Tuesday will be taken up by the reports of the executive secretary, Richard B. Hall, the treasurer, Edward C. Wyckoff, the chairman of the committee on the revision of constitution and by-laws, Henry R. Chittick, and two others that will be especially interesting. The first will be that of Edwin H. Lindow, chairman of the committee on membership and organization under whose remarkable year's work the membership of the association increased wonderfully and the second that of Tom Dilworth, chairman of the committee on advertising who has collected information and data



HENRY J. DAVENPORT,
Brooklyn

President of the New York State Title Association and who will extend the Address of Welcome on behalf of the Eastern Hosts.

on title advertising from all over the country and will have an interesting report and exhibit.

The usual custom of forming the



TOM DILWORTH,
Waco, Texas
Chairman, Special Committee on Advertising.

nominating committee will follow. This is by selection of one from each state chosen by the representatives of the various states who will meet and nominate the officers of the general organization. The officers to be chosen are president, vice president, treasurer, and three members of the executive committee to serve for the next two years. The chairmen and other officers of the various sections are selected by the sections themselves.

Tuesday Afternoon General Session.

Announcement will be made of the winner of the 1926 membership contest of the state associations and the awards made of the president's cup and the clock given to the state secretary winning. The cup is given by President Fehrman and the clock is an elegant chime mantel clock given by the Union Title & Guaranty Co., Detroit, through its vice president, Chairman Lindow of membership committee.



FRANK P. DOHERTY,
Executive Secretary, California Land Title Association who will respond to the Addresses of Welcome.

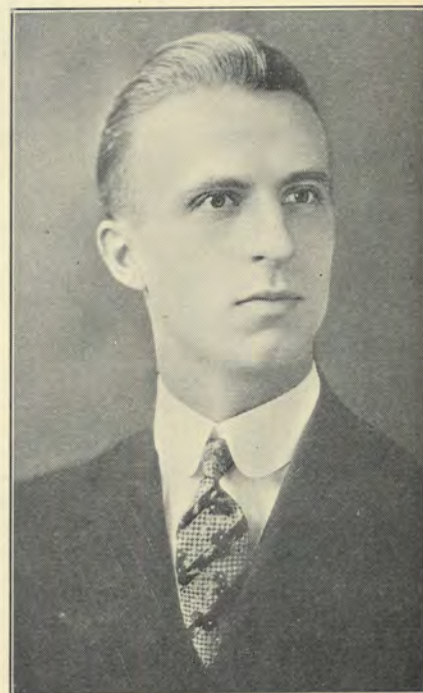
Four interesting reports will be given. Henry C. Soucheray, chairman of the judiciary committee, will review the decisions rendered in the past year on title matters and the title business in particular, and comment upon their trend and effect. Worrall Wilson, chairman of the committee on cooperation will have some interesting expressions for presentation and thought. J. W. Woodford, chairman of the executive committee, will tell of the work of the association during the past year. James P. Pinkerton, chairman of the legislative committee will report on the things the legislatures did during the year that might have or did effect the title business.

Three addresses also appear to com-



HENRY SOUCHERAY,
St. Paul, Minn.
Chairman, Judiciary Committee.

plete the afternoon sessions. First will be that of President Fehrman who will give the annual message of the president of the organization. President Fehrman has been a continuous and energetic worker in the association for eight years and this convention will be the outstanding and successful termination of this year's unselfish and unlimited work.



EDWIN H. LINDOW,
Detroit, Mich.
Chairman, Membership Committee.



WORRALL WILSON,
Seattle, Wash.

Chairman, Committee on Co-operation.

The last address of the afternoon can also be greatly anticipated. It will treat of various methods and mediums for clearing and correcting titles and will be given by George F. Heindel, president of the Mortgage Bankers Association of America, vice president of the Phoenix Trust Co., Ottumwa, Iowa, and also not only one of the country's best known and qualified authorities on title matters but a large user of evidences of title.

The Sectional Programs.

There should be no distinction made in the three sectional programs as far as interest is concerned, or whether or not they are of concern to each other. They are of vital concern to each other and a look at the topics to be presented will show that the subjects should be listened to by all.

The Abstracters Section formed a year ago presents its debut as a separate division. An exceptional list of subjects will be given. Chairman McLain will call the meeting to order immediately after the report of the nominating committee and everyone is urged to be there on time as much is to be given and there will not be any too much time.

Earl W. Jackson, secretary of the Indiana Title & Loan Co., and a very progressive titleman will talk on the "Responsibility and Qualifications as a Part of Abstract Service." A study of the topic gives one an idea of what scope it covers and the opportunity there is in its treatment. Mr. Jackson will handle it very ably.

Richard P. Marks will be initiated into active service in the association but his participation in the program is

something to which all can look forward. Mr. Marks is president of the Florida Title Association, recently organized so successfully and through the exceptional interest and work of Mr. Marks. He is also president of the Title & Trust Co., of Florida at Jacksonville and a man who has been identified with all progressive movements and enterprises not only of his immediate vicinity but the entire state of Florida.

Probably no subject holds any more interest to the abstracter than title insurance and the experience of abstracters who have introduced it in their communities. How it is done, the problems to overcome and its possibilities are things all eagerly seek information about. These points will be discussed by one who has had the actual experience and contact with the matters as experienced by the local



JAMES P. PINKERTON,
Philadelphia, Pa.

Chairman, Legislative Committee.

and inland abstracter trying to "sell" title insurance to his community. It will be presented by Anthony H. Rutgers, manager of the Title Insurance Department of the Southern Surety Co., Des Moines, and which company is underwriting the local abstracters in states in that vicinity. Mr. Rutgers is an experienced titleman and not only knows the technic of the business, but the publicity and selling side as well. His will be a most interesting talk.

The final address will be one that will be replete with ideas and suggestions, valuable, extremely practical and timely. Tom Massey is one of the leaders of the business in the Southwest, and has always been known for the success marking the conduct of his

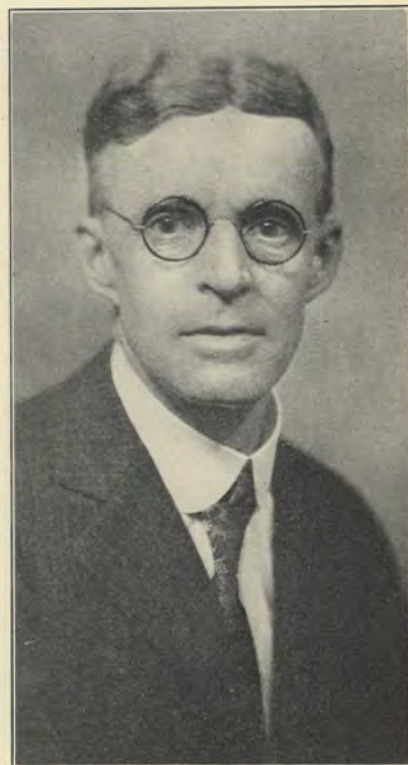
business and the part he has played in developing it in his own state of Texas and his work with the Texas Association.

The newly elected president will be presented to the group in the Thursday morning session and the Title Insurance Section program will be called to order immediately afterwards by its chairman, Donzel Stoney, manager of the Title Insurance & Guaranty Co., San Francisco, Calif.

Little need be said about the three addresses that will be given here or those presenting them. A mere glance at the program is enough to command attention and a catch realization of their merits.

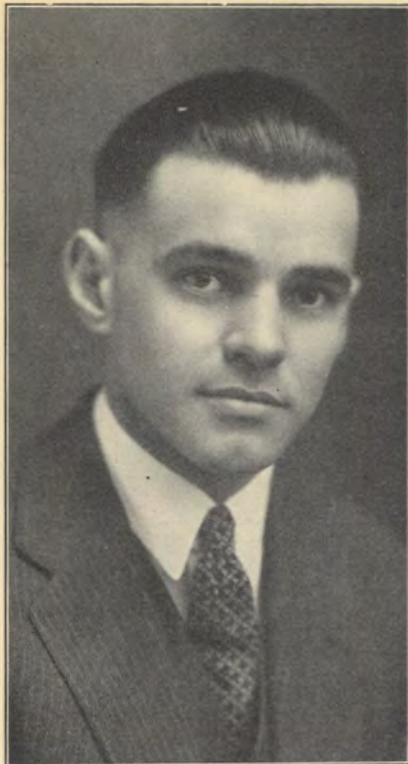
Senator Newton W. Thompson, Vice President of the Title Insurance & Trust Co., of Los Angeles, Calif., opens the session with his paper on "Reinsurance and Reserves for Title Insurance." The place accorded Senator Thompson in the title world is the highest possible and his participation in this year's program will be eagerly received.

It is now generally conceded that title insurance is a product and must be marketed and sold. Its introduction and success in any community is dependent upon the energy given its introduction and presentation to the community. James E. Sheridan, assistant vice president of the Union Title & Guaranty Co., Detroit, in charge of "selling" title insurance for that company which has had such a wonderful growth will give a real sales talk on "Salesmanship and Its Rela-



GEORGE A. HEINDEL,
Ottumwa, Ia.,

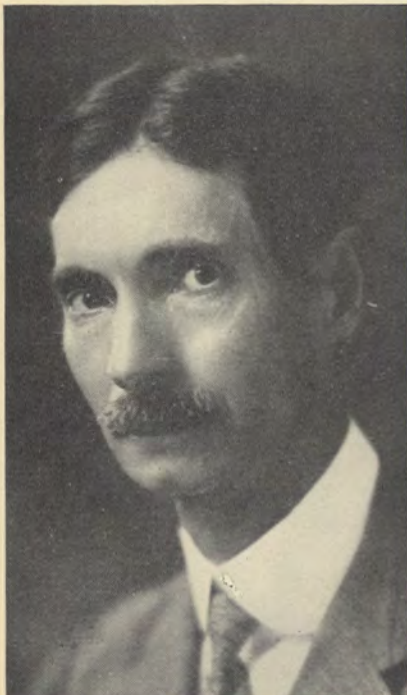
whose address on the Convention Program is one of great interest and concern to all titlemen.



EARL W. JACKSON,
South Bend, Ind.,
who will give an address on "Re-
sponsibility and Qualifications as a
Part of Abstract Service."

tion to Title Insurance." Mr. Sheridan
is able and will tell how it can be
done.

The relation of law to land titles
and how laws have influenced and af-

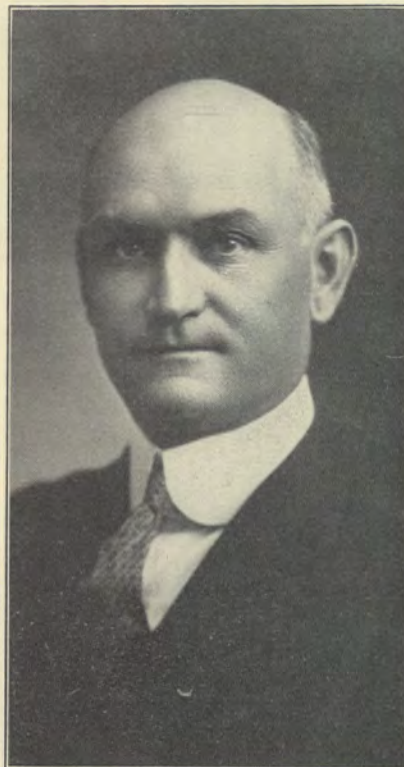


RICHARD P. MARKS,
Jacksonville, Fla.,
who will tell of some things the
business needs to raise its standards.
His talk will also include some in-
teresting bits about the titlemen of
Florida and the situation there.

fecting land, the evidencing of titles
will be treated by Howard R. Cruse,
solicitor of the New Jersey Title Guar-
antee & Trust Co., of Jersey City, N.
J., in his address on "The Law and
Land Titles." Mr. Cruse is a scholar
and a speaker of marked ability.

Too much cannot be said for the
part the Title Examiners Section has
played in the success of the conven-
tions. Every year has brought dis-
courses and presentations of the per-
plexing legal matters affecting titles,
and these have provided authorities
and mediums for solving many prob-
lems of the title worker.

Frank Ewing, attorney of the Metro-
politan Life Insurance Co., New York
City, and an authority on titles will
give an interesting talk on "The Neces-

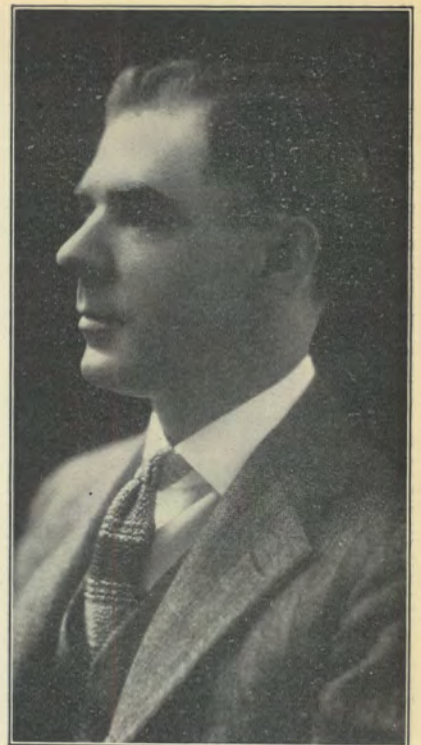


TOM W. MASSEY,
San Antonio, Tex.
One of the representative abstract-
ers of the Country who will have an
address of value and interest.

sity of Reducing the Cost of Land
Transfers." This subject gives rise to
much speculation, but every one may
know that coming from Mr. Ewing it
will be very much worth while.

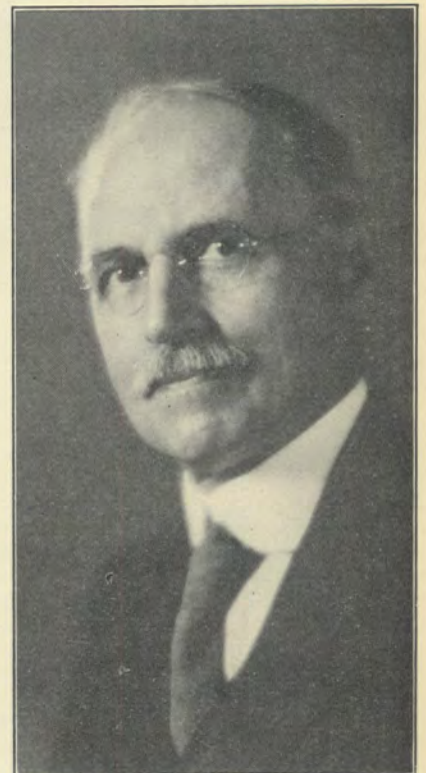
Covenants and restriction have al-
ways been bug-bears and problems of
the most knotty kind. It has almost
seemed at times as though people liked
to see how tight they could tie a title
by the injection of a lot of covenants
and restrictions. They present prob-
lems in insurance of titles, so much so
that a necessity has arisen for their
special consideration and insurance.

This will be presented by Wayne P.
Rambo, special counsel for the Market
Street Title & Trust Co., Philadelphia.
In Pennsylvania, Mr. Rambo's opinion
on such matters is accepted and re-
spected and a review of the proceed-



JAMES E. SHERIDAN,
Detroit, Mich.,
who will tell successful methods of
"selling" Title Insurance.

ings of the Pennsylvania Title Associa-
tion showing his contributions to its
work and records is evidence of what
can be anticipated in his first address



N. W. THOMPSON,
Los Angeles, Calif.
One of the Deans of the Title Fra-
ternity, whose talk on "Re-Insur-
ance and Reserves for Title Insur-
ance" can be anticipated.



FRANK EWING,
New York, City.

Mr. Ewing's paper on the Friday program can be looked forward to with a great deal of interest.

and appearance at a national convention.

A few years ago the matter of bankruptcy as it affected real property was a problem and question upon which title companies were in search



WAYNE P. RAMBO,
Philadelphia, Penn.

One of the "minds" of the title business of Pennsylvania. He will give an address on the Examiners Section Program.

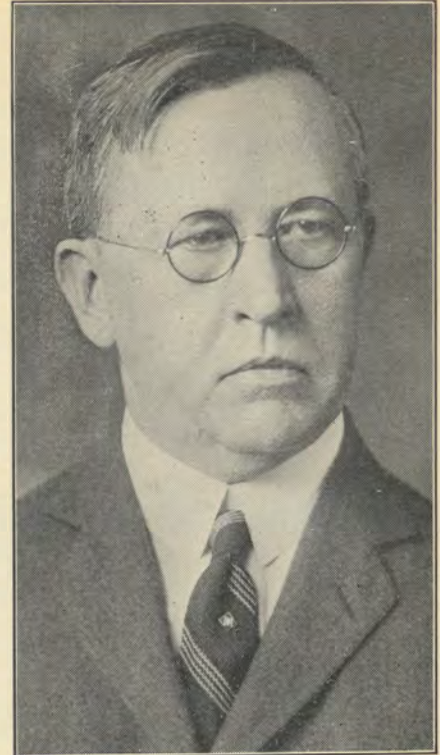
and need of guidance. Chas. C. White, Title Officer of the Land Title Abstract & Trust Co., Cleveland, Ohio, gave an address on the subject at the 1923 convention that was immediately and eagerly accepted as an authority. Now it is Federal Liens that present an every day and very serious problem. Not only did the titlemen all over the country ask that the association have this subject presented on the convention program but further that Charley White be asked to do it. He considerably accepted the assignment and the title fraternity can now know they will have guidance and information on this perplexing subject.

Some routine, yet very interesting, matters will conclude the convention Friday afternoon. The promise is given that they will be disposed of in ample time to adjourn and give everyone a chance to see the big beauty parade and Miss America and all the other candidates for that title pass in review.

A new code of ethics is being prepared and will be presented for consideration and approval by the chairman of the committee, M. P. Bouslog.

The new officers will be presented to the convention, and last but not least, the 1927 convention city will be selected.

This excellent program, augmented by the noon conferences, by the entertainment, by the pleasure of the trip to and from the meeting, by the hospitality, the spirit of new acquaintances, reviving of old, and the bonds of many lasting friendships await you at Atlantic City.



CHARLES C. WHITE,
Cleveland, O.

His paper on "Bankruptcy" given at the Omaha Convention has been the authority on that subject. He will create another when he appears on the Atlantic City program on "Federal Liens."

The Noon Conference Luncheons Await Your Participation

Provide Mediums for Presentation of Practical and Everyday Matters and Open Discussion—Come Prepared to Take Part

This is the third year for the Noon Conferences and each one has emphasized their importance and value. The "Miniature Convention" this year will be conducted by A. T. Hastings, general chairman of this feature of the program. Al Hastings is known to most of the titlemen of the country and knowing he will conduct them is knowing they will be extremely interesting.

There are several things that point to their extreme interest and fascination. Being held during the noon luncheon they provide a means for the entire convention crowd being together each day for refreshment. There is always something about being around the table together that makes for enjoyment.

They will be conducted with snap and precision.

The topics were selected from suggestions sent in by the entire membership and those most pertinent chosen. They are of the everyday variety and that can best be solved and worked out by a discussion from many and varied persons and condi-

tions. They are therefore probably the most practical and valuable things of direct bearing that could be done.

The speakers were selected not only because of their known knowledge of the subject but ability to handle and present them as well.

After they have been put forth by those chosen to lead, they are open for discussion and everyone there should take a part.

Think of these subjects before you come to the meeting and then be ready to voice your opinions and suggestions of them during the meeting.

Liability and responsibility for the work done by those in the title business are subjects not so much defined by law as they are more accepted under a code of moral obligation. The way these are held by all in the business will be the gauge the public will take for measuring the standing and responsibility of the title industry.

John Henry Smith, president of the Kansas City Title & Trust Co., Kansas City, Mo., will open the discussion as it pertains to title insurance.

W. B. Clarke, president of the Cus-



JOHN HENRY SMITH,
Kansas City, Mo.

Noon Conference Leader on "Moral and Legal Responsibility of Title Insurance Policy."

ter Abstract Co., Miles City, Mont., and president of the Montana Title Association, will discourse on it from the abstract viewpoint.

There are as many different kinds of



BENJ. J. HENLEY,
San Francisco, Cal.

Whose Conference Discussion will create some basic business principles on costs and charges.

schemes used in the construction and maintenance of abstract and title plants as there are companies in the business. Times have demanded more efficient ways and methods and a more flexible expansion to care for increased business. This will be explained by Fred Hall, plant manager of the Land Title Abstract & Trust Co., Cleveland, Ohio, and it may be said that no one is better able to do this than Mr. Hall.

On the second day but one subject will be undertaken, but that one will probably evoke as much discussion as a number of others. The matter of cost accounting and production cost for the title business, and some really plausible and scientific scheme for establishing rates for title service is one that has been a puzzle for years, and likewise



A. T. HASTINGS,
Seattle, Wash.

Chairman, Noon Conference Luncheons

one that shows a considerable number and variety of opinions. It gives an opportunity for studying costs, whether fees should be based on cost of search plus fee for risk, and the matter of re-insurance and initial fees. A prediction is made that the one who will present this, Benj. J. Henley, executive president of the California-Pacific Title Insurance Co., San Francisco, and president of the California Land Title Association, will give the 1926 convention something of a nature and value that will be outstanding in convention things for sometime to come.

Uniformity is always a popular subject and one probably mentioned more than any other thing. Titlemen throughout the country recognize the demand and advantages for uniformity of product and practice within their respective states.



W. B. CLARKE,
Miles City, Mont.

Noon Conference Leader on the Responsibility of the Abstractor.

This will be presented from the standpoint of title insurance by Harry C. Bare, vice-president of the Merion Title & Trust Co., Ardmore, Pa., and secretary of the Pennsylvania Title Association.



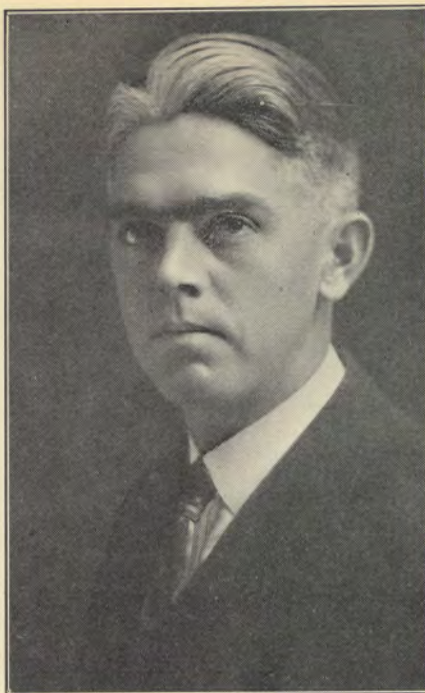
HARRY C. BARE,
Ardmore, Penn.

Noon Conference leader on "Uniformity for Title Insurance Practices."



FRED HALL,
Cleveland, Ohio,
leader of a most interesting Noon
Conference Subject.

As to abstracts, and uniform certificates within the states, Roy S. Johnson, secretary of the Albright



ROY S. JOHNSON,
Newkirk, Okla.
who will present Uniformity of Ab-
stracts.

Title & Investment Co., Newkirk, Okla., will tell of their possibilities. It is not necessary to mention the

ability of either Harry Bare or Roy Johnson and what can be expected of their treating of these subjects.

Copied, printed, photo and all other kinds of "fake" and "phoney" abstracts will come up for a flaying at the hands of George S. Nash, president, Nash Title Co., Orlando, Fla., and secretary of the Florida Title Association. Mr. Nash is a man of exceptional experience, has seen and worked out most of the problems of the abstract business and one of those whose efficiency and interest maintained and developed the abstract business in Florida.

The last day will be a strictly informal open forum. Every one is urged and invited to attend, to say anything and present everything that might work for the good of things. It will be presided over by the newly elected vice-president, the next chairman of the executive committee. This last day's informal noon conference at Denver proved to be one of the most interesting and profitable ever held. It will be this year too, and it is hoped every one will avail themselves of the opportunity afforded.

But you should attend every one of the meetings. Bring your entire party to them—the ladies and wives and all are invited because they will enjoy them. Do not miss a single Noon Conference.

Attendance at National Convention Makes Title Company \$5500

Below are shown two checks payable to the Title Insurance & Guaranty Co., of San Francisco, Calif., and which were a result of attendance of the company's representative at a national convention. Ask that representative if it does pay to attend. This is one case where a concrete and visible example can be shown, and it will probably hold the record for some time to come too.

In commenting upon this, Donzel Stoney, general manager of the company, and the representative at the national conventions said:

"Our experience has shown us that attendance at national and state conventions have amply justified the ex-

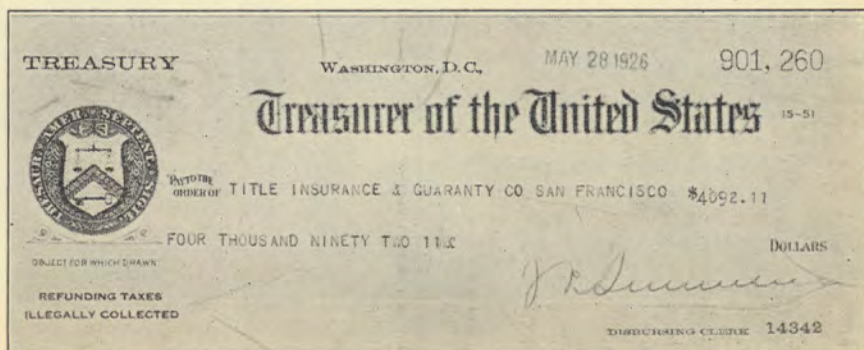
pense, and time. We make friends which often results in business, we acquire a fund of information in discussing our problems with others, we realize that in some respects we get into ruts, all of which can be directly converted into additional income or reduced expense for our companies.

In addition to that you can never tell just when you might pick up something real big from these conventions, it may be by the merest luck or chance. We have just had such an experience.

Early in October, 1925, I received a letter from the Union Title Company of Indianapolis inquiring about our method of accounting for income taxes on moneys expended in connection



GEO. S. NASH,
Orlando, Florida
The "phoney" abstract maker will
receive treatment from his Con-
ference Discussion.



TREASURY	WASHINGTON, D. C.	MAY 28 1926	901, 259
Treasurer of the United States			
PAY TO THE ORDER OF TITLE INSURANCE & GUARANTY CO SAN FRANCISCO \$ 1441.53			
ONE THOUSAND FOUR HUNDRED FORTY ONE 53/100			DOLLARS
OBJECT FOR WHICH DRAWN			
REFUNDING TAXES ILLEGALLY COLLECTED			
			DISBURSING CLERK 14342

with our plant, as they had quite a problem in connection with the acquisition by them of plants in their city. This letter was addressed to me as a result of my attendance at the national convention.

In order to give as complete an answer as possible as to the custom prevailing in San Francisco, I called

and discussed it with Mr. B. J. Henley of the California Pacific Title Insurance Company. He advised me that his company had just received a ruling from Washington that in computing income taxes all expense in connection with plant work could properly be charged to expense even if the books had applied part of those ex-

penses to the capital item of plant. For many years we had been charging to plant the salaries of those engaged exclusively in plant work, such as posting, etc., and all supplies so used.

Upon my return to our office I took the matter up with our cashier and learned that we had just had some adjustment with the government over some disputed items, and he had on his desk ready to be executed a release by our company of all claims against the government up to and including the year 1921. In another hour it would have been signed and mailed.

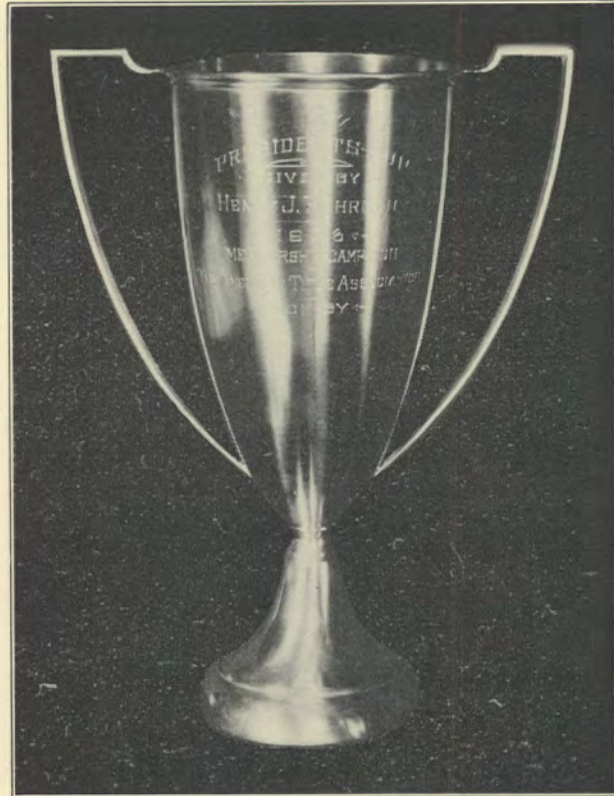
We promptly prepared and presented our claims for the years 1909, 1910, 1915 to 1918, and for the years 1919 to 1921. These refunds have just been received with interest, and our claim for the years 1922 to 1924 has been presented. \$5500 is certainly a prize, which will justify us in continuing to be represented at Conventions of our Association."

FACTS ABOUT ATLANTIC CITY— "THE PLAYGROUND OF THE WORLD."

1. Atlantic City is the all-the-year resort.
2. It has the world famous boardwalk over seven miles along the ocean.
3. It has four and one-half miles of beach park and bathing beaches with 75,000 daily bathers in the summer.
4. The bathers are protected by over a hundred trained life guards.
5. It has 400 sailing yachts and power boats.
6. It has three passenger air ports, two for sea-planes and one for land-planes.
7. It has five ocean piers.
8. It has 21 theatres.
9. It has three country clubs with some of the finest golf courses in the country.
10. It has public tennis courts, some of which are concrete and may be used all of the year.
11. It has an Easter parade that is one of the greatest spectacles to be seen in America.
12. Its Annual Fall Pageant and National Beauty Tournament are World Famous.
13. While its permanent population is about 50,000, its summer population is over 450,000.
14. It entertains 25,000,000 visitors annually.
15. It has about 1,200 hotels which range in size and rates, from the most modest to the world's largest resort hotel.
16. It is one hour from Philadelphia by the fastest train service in the world; three hours from New York—hourly train service during the summer.
17. It is reached from Philadelphia over the finest 60 mile stretch of automobile road in the east.

18. It is the city of robust health.
19. It is the convention city of the world.

20. It is the home of Municipal Radio Station WPG—tune in any night—anywhere.



PRESIDENT'S CUP
Awarded by President Fehrman to State Association
winning Membership Contest.

LAW QUESTIONS AND THE COURTS' ANSWERS



Compiled from Recent
Court Decisions by
McCUNE GILL,
Vice-President and Attorney
Title Guaranty Trust Co., St. Louis, Mo.

Is a parol or verbal partition good?

It is good if followed by exclusive possession of the share allotted. *Sharpley v. Sharpley*, 132 Atl. 139 (Delaware).

Where a life tenant renounces the will, do the remaindermen take immediately?

They sometimes "accelerate" if the remainders are vested but not where the remainder is to those members of a class that survive the life tenant. *Schaffnacker v. Bell*, 150 N. E. 333 (Illinois).

A statute provides that all tax sales shall be valid unless claim is filed within six months; is this good?

No; it is unconstitutional. *McCarthy v. Moore*, 214 N. Y. S. 104 (New York).

Can a lessee remove tenant houses and barns placed on the land by him?

Yes; they are trade fixtures. *Waldauer v. Parks*, 106 So. 881 (Mississippi).

A will gives the widow a life estate with remainder to the testator's "heirs"; does the date of widow's death or testator's death determine who are to take as heirs?

The date of testator's death. *Ball v. Hopkins*, 150 N. E. 434 (Massachusetts).

What is the effect of an "abandonment of property as worthless" by a bankruptcy court?

It leaves the property still subject to the lien of judgments, even those rendered within four months of the bankruptcy. *Martin v. Green*, 208 N. W. 21 (Minnesota).

Can a tenancy by entirety be conveyed by the husband direct to the wife?

Yes; even in a state where both must join to convey to any other purchaser. *Moore v. Moore*, 281 S. W. 657 (Arkansas).

Can one tenant in common acquire title by adverse possession against his co-tenant?

Yes; if actual or constructive notice of the ouster is given to the other co-tenant. *Wilcox v. Sams*, 281 S. W. 832 (Kentucky).

Is property, on which owners merely intend to establish a homestead, exempt from creditors?

Yes. *Teller v. Fitch*, 281 S. W. 893 (Texas).

A devise is to wife for life and on her death to surviving children or their heirs; is the remainder vested or contingent?

Contingent; and deed from wife and children will not convey an indefeasible title. *Mercer v. Downs*, 131 S. E. 575 (North Carolina).

A devise is to four sons "but not to be sold by either unless to the others"; one son executes a mortgage which is foreclosed; what title passes?

None; the restraint is valid and the share mortgaged is forfeited to the other sons. *Cooper v. Knuckles*, 279 S. W. 1084 (Kentucky).

Is a remainder to a class vesting at a period too remote, good so as to vest at a time just within the allowable period?

Held good in New Hampshire, *Edgerley v. Barker*, 66 N. H. 434, and by the English Law of Property Act, 1925, Sec. 163. But said to be void in Gray on Perpetuities, Appendix G., and in Missouri, *Mockbee v. Grooms*, 300 Mo. 446; and West Virginia, *Hooker v. Wood*, 125 S. E. 350, and other states.

In a state where children not named in will take as heirs, is the mere appointment of a son as executor, a sufficient naming?

Yes; even though son is not given any legacy on devise. *Fitzsimmons v. Quinn*, 282 S. W. 37 (Missouri).

Can a government homestead entry be sold, mortgaged, or levied upon for debt, before final proof and patent?

It can be mortgaged, but cannot be sold or levied upon. *Moore v. Tillman*, 282 S. W. 9 (Arkansas).

A man gives a part purchase money mortgage, and dies, and the mortgage is foreclosed; has his wife any dower in the land?

Usually not; but she has in Tennessee if she did not join in the mortgage. *Hunt v. Curry*, 282 S. W. 201.

Is a printed signature on a bond coupon good?

Yes; *Toon v. Wapinita Irrigation Co.*, 243 Pac. 554 (Oregon).

Why is an antenuptial marriage settlement called a jointure?

Because originally such settlements were by a conveyance to husband and wife jointly during their lives. *Jacobs v. Jacobs*, 131 S. E. 449 (West Virginia).

Can a lost will be probated?

Yes; if the proof of its contents and non-revocation is clear. *Charles v. Charles*, 281 S. W. 417 (Missouri).

A devise is to the "Y. W. C. A. of Wisconsin," but there is no such corporation; is the devise good?

Yes; trustees will be appointed by the court to administer the charity. *In re Briggs*, 208 N. W. 247 (Wisconsin).

Does an innocent purchaser take free from a mortgage that was released by a forged release?

No; he takes subject to the mortgage; one of the reasons why the court would not allow his plea was because "for a trifling percentage a policy of title insurance could readily have been obtained," which would have protected him. *Mergener v. Fuhr*, 208 N. W. 267 (Wisconsin).

Is a "not found" or non est return by the sheriff good if made before the return term?

No; it is void, and service by publication, following it, is void. *State v. Stewart*, 281 S. W. 768 (Missouri).

Does a remainder to a son's "issue" include issue by a bigamous marriage?

No; *Braun v. Gilsdorff*, 214 N. Y. S. 243 (New York).

A lot is restricted to "residence only"; can a resident give music lessons?

Not if the lessons are numerous. *Moore v. Stevens*, 106 So. 901 (Florida).

Does wife of real owner have dower in land held in name of a straw man?

Held no dower in Minnesota where husband and wife had been separated for a long time, although not divorced. *Nash v. Kirschoff*, 208 N. W. 193.

Does bankruptcy always defeat liens of judgment rendered less than four months before bankruptcy?

Not always; as where the bankrupt was not insolvent when the judgment was rendered. *Bank v. Fox*, 10 Fed. (2nd), 116.

Does a growing corn crop pass with a deed to the land?

Ordinarily it does, but not where it is matured although still standing. *Frum v. Kueny*, 207 N. W. 372 (Iowa).

Is Clio idem sonans with Cleo?

No; *Davis v. State*, 106 So. 874 (Alabama).

THE
1926 CONVENTION
OF THE
IDAHO TITLE
ASSOCIATION

WILL BE HELD IN
LEWISTON
SEPTEMBER 17-18

Every member of the Idaho Association should attend to hear the fine program being prepared.

THE
MISSOURI TITLE
ASSOCIATION

ANNOUNCES ITS 1926
CONVENTION

ON THE DATES OF
SEPTEMBER 27-28

The meeting will be held in Kansas City.

There should be a new attendance record made at this year's meeting.

TITLE NEWS

Published Monthly as
Official Publication of

The American Title Association

Printed by Kable Brothers Company. Publication office, 404 N. Wesley Ave., Mount Morris, Ill.

EDITOR

Richard B. Hall.....Kansas City, Mo.
Title & Trust Bldg.

Subscription price \$2.00 per year.

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Address all communications relative to this publication or matters contained therein to

THE AMERICAN TITLE ASSOCIATION

Richard B. Hall, Executive Secretary
Title & Trust Bldg., Kansas City, Mo.

AUGUST, 1926.

WATCH OUT FOR ORGY OF STATE HOUSING AND HOME LOAN BANK BILLS.

The next legislatures will probably see the introduction of many bills designed to create a series of Home Land Banks or similiar institutions subsidized by the tax payers to provide funds for long time loans for home building and owning.

Politicians will probably welcome the opportunity of vote getting gestures and further spoils as inspired by New York's Governor, Al Smith, in the measure recently passed in that state. It would seem that the people had been experimented upon enough by government-going-into-business and other measures of a socialistic trend but the politicians of nearly every state have their eyes upon such a measure as a dupe upon the voters for their political support.

Several were introduced in the last session of Congress and it is not only of concern to the states, but assumed proportions of national political fodder. Such bills were introduced by Senator Copeland of New York, Senator Stanfield of Washington, and Representative Crosser of Michigan.

Such measures should be fought and defeated and title men should concern themselves with the matter. It is not only vital to good business in general, but the title business in particular.

TEXAS ASSOCIATION WILL ISSUE NEW DIRECTORY.

J. Grover Wells, of San Antonio, recently elected president of the Texas Abstracters Association, is entering upon his work immediately and actively by announcing a new directory of the members of the association.

The directory of this organization has always been a standard for others to look to and a very pretentious and valuable book.

A notice has been sent to the members announcing that copies in any desired quantity will be furnished to them, and asking how many are de-

sired. Two methods will be used to distribute them, one by sending each a bulk lot for the individual to distribute, and the other by offering to send out copies from the association office to the mailing list of a company, with name of sender printed upon the back. Commensurate and very reasonable charges are made in either case.

This is a real practical and valuable activity for this or any other state association to follow.

TEXAS ASSOCIATION DISTRIBUTES COPIES OF PRIZE WINNING ABSTRACT AND ADVANCES UNIFORM STATE CERTIFICATE.

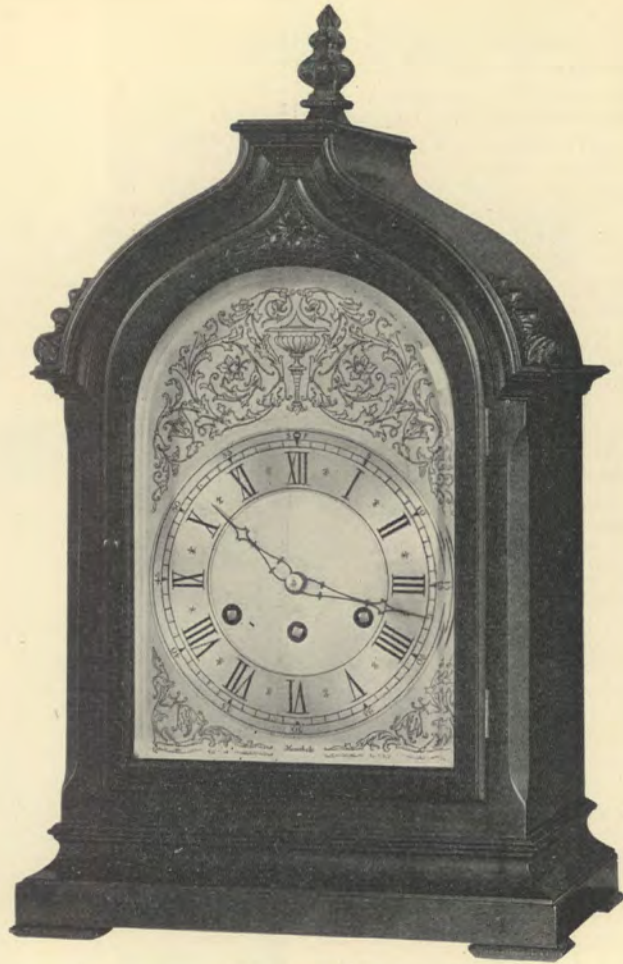
The prize winning abstract of the Texas Abstracters Association contest

will be reproduced and distributed to the members so they can inspect and study it. This will be a fine way for everyone to see its good points and will have the effect of better work and a latent force for bringing about uniformity.

The association is also reviving interest in a uniform certificate for use in the state. Such a one was adopted some years ago, but it is now being circulated among the members for their inspection, comment and approval.

"Young lad, what would your mother say if she saw you smoking that cigarette?"

"She'd bawl me out. It's one of her's."



THE CLOCK

Awarded as prize to Secretary State Association winning Membership Contest. Given by Union Title & Guaranty Co., Detroit, through Edwin H. Lindow, Vice President.

ILLINOIS CONVENTION HELD IN CHICAGO.

The Illinois Abstracters Association held its usual very profitable and enjoyable annual convention in Chicago, June 11 and 12. This organization alternates each year in its meeting place, every other one being in Chicago. When meeting there, the Chicago Title & Trust Co., through A. R. Marriott, vice-president, acts as host for the occasion and makes it most enjoyable and pleasant for the visitors.

The Illinois Association has done a great deal for the abstracters of that state and their business. Its annual programs are of exceptional merit. Addresses on important subjects are given and the sessions are marked by the general discussion and participation entered into by the various delegates present. Much good comes from them and they have been the means of solving many problems.

Harrison B. Riley, president of the Chicago Title & Trust Co., extended the address of welcome.

Guy B. Reno, attorney of Rockford, Ill., gave a very valuable talk on "Abstracting Chancery Service."

C. C. Kagey of the Kagey-Fry Loan Co., Tuscola, one of the pioneer titlemen not only of Illinois but in the history of the state and national title associations, gave some fine suggestions in "Some Live Problems in Abstracting."

B. M. Binkley, of the Judgment Department of the Chicago Title & Trust Co., likewise gave some valuable hints in his talk "Practical Daily Problems."

Herbert Becker, vice president of the Chicago Title & Trust Co., told a very interesting and entertaining story

on the inside history of the Streeter Litigation.

Max Murdock, general counsel for Illinois Association of Real Estate Boards, talked on the new tax amendment to the constitution.

The convention was entertained at Cohans Theatre on Friday night, to see "The Home Towners."

A luncheon was held at the Hotel Sherman on noon of the second day and adjourned at two o'clock for the Sox Park to see Chicago and Washington tangle in the national pastime.

The 1927 meeting will be held in Joe Durkin's town, Peoria.

Officers elected for the coming year are: President, Lynn R. Parker, Lincoln; vice-president, W. A. McPhail, Rockford, Holland-Ferguson Co.; secretary, Harry C. Marsh, Tuscola, Douglas County Abstract & Loan Co.;



J. GROVER WELLS,
San Antonio,
elected President of the Texas Abstracters Association.



HARRY C. MARSH,
Tuscola, Illinois,
elected Secretary of the Illinois Abstracters Association.

treasurer, Florence Beard, Pittsfield, Pike Co. Abstract Co.

Ed. J. Carroll, a past president of the American Title Association, attended as a representative of the national organization.

TEXAS ASSOCIATION MEETS IN DALLAS.

The Texas Abstracters Association met in annual convention in Dallas, on June 7 and 8, and this session marked what is probably the most pretentious and extensive program and convention ever held by a state association.

The idea of noon conference luncheons for the discussion of pertinent matters was initiated and proved very successful. They were patterned after those of the national meetings.

Some of the features marking this

meeting were the abstract contest; the annual banquet which was all fun and good fellowship; a breakfast conference at 7:00 in the morning for titlemen of cities of over 100,000 population and during which important matters were discussed; a part of the program in which the ladies were the only speakers and participants.

Action was taken to draft and adopt a uniform certificate to be used by the abstracters of the state.

Six district conferences will also be held during the coming year in different parts of the state and some time in December.

A great deal of work will be undertaken this year and it was voted to increase the dues 33 1/3 per cent to provide necessary revenue. This association has a graduated schedule in effect based upon county population.

Ray McLain, chairman of the Abstracters Section of the American Title Association, attended as the representative of that body and Vera Wignall, president of the Oklahoma Title Association was present as a guest from Oklahoma and to extend cordial greeting and fellowship from that state.

J. Grover Wells of the San Antonio Abstract & Title Co., San Antonio, was elected president; L. L. Bristol of Dallas, vice president, and M. Tucker Wells of the San Antonio Abstract & Title Co., San Antonio, secretary-treasurer.

The program of this convention is here printed because of its exceptional scope and merit, and the inspection of other state associations and those from Texas who were not fortunate enough to be able to attend:



LYNN R. PARKER,
Lincoln, Illinois,
President of the Illinois Abstracters Association for the coming year.

"Recent Legal Decisions the Title Man Should Know"—A. A. Long, title examiner, Dallas Title & Guaranty Co.

"Co-operation Between the Realtor and Title Man"—C. C. Nelson of Dallas R. E. Board.

Carbon Copies versus Abstract Copy Books—Alvin S. Moody of Texas Abstract Co. Houston.

"Should Charges for Abstracts be Governed Solely by the Number of Pages Contained Therein?"—J. D. Bell of Kincy Abstract Co., Greenville.

"Commission Evils"—Tom W. Massey, Bexar Abstract Co., San Antonio.

"The Future of the Texas Association"—R. E. Sutton, Belton.

Breakfast Conference—For Title Men from cities of more than 100,000 population. (Any title man is welcome but reservations must be made with the secretary of the association.) Tom W. Massey, chairman, Bexar Abstract Co., San Antonio, Baker Hotel. Conference convenes promptly at 7:30 a. m., adjourn at 9:00 a. m. Topics for discussion—(a) "Stealing Help." (b) "What is the proper attitude of employer towards employee doing work for outsiders from your records." (c) "Termination of services of employee. Should notice be given or services terminated at once and advance pay be given?" (d) "Cost Records." (e) "Necessary information in booking an order." (f) "New filing or record-keeping systems." (g) "Vacations." (h) "Bonus and salaries." "The Abstracters Section of the American Title Association"—Ray McLain, chairman, American National Company, Oklahoma City; "Qualification of Notaries"—Geo. A. Titterington, Gen. Attorney in Texas Jno. Hancock Mutual Life Insurance Co.; "Operation of Plant Away from County Seat"—H. Tone, Denison; "Advertising"—Tom Dilworth, Dilworth Abstract Co.,

Waco, chairman committee on advertising A. T. A.; "Acts of the Last Legislature Affecting Titles"—Geo. Burgess, Stewart Title Guaranty Co., Dallas.

Noon Day Conference—Convene 12:15 p. m., room, Baker Hotel; Lewis D. Fox, chairman, Home Abstract Company, Fort Worth. Honoring the Ladies of the Title Profession; "The Coming Convention of the American Title Association, Atlantic City, Sept. 7 to 10, 1926."

The following topics will be discussed:

"The Title Woman in the Business World"—Miss Annie Stallworth, Fidelity Abstract Company, Cameron.

"Why I Chose the Title Business as a Profession"—Mrs. Ora Trollinger, Dilworth Abstract Co., Waco.

"Does the Public Have Confidence in Abstracts Made by a Woman?"—Miss Myrtle Hancock, Bonham Abstract Co., Bonham.

"What I Get from the Conventions of the Abstracters Association"—Mrs. Earl Singleton, Jefferson County Abstract Co., Beaumont.

"How It Feels to be the President of a Title Man's Association"—Miss Vera Wignall, President Oklahoma Title Association, Pauls Valley, Oklahoma.

"A Recent Convert to Title Insurance"—Frank R. Bowles, Fidelity Union Title Co., Dallas.

"Co-operation Between Competitors"—J. Grover Wells, San Antonio.

"Statewide Title Insurance"—Herman Eastland, Jr., Eastland Title Guar. Co., Hillsboro.

"The Outlook for the Title Business in Texas"—W. A. Stroman, Tom Green Co. Abst. Co., San Angelo.

"Fraternal Courtesies and Good Will Among Our Membership"—Ben C. Love, Love Abstract Co., Franklin.

CALIFORNIA LAND TITLE ASSOCIATION HAS GREAT CONVENTION.

A large number of the members of the California Land Title Association made a mighty fine occasion of the 1926 meeting of that organization. It was held in one of the most beautiful spots of that attractive state—Lake Arrowhead. It would be hard to imagine a more desirable setting and many took advantage of making it an outing and were accompanied by their families. The combination of surroundings, program and hospitality extended by President Glasscock and his fellow titlemen of San Bernardino made it one of the distinctive conventions of the California Association.

The California Association has three great objects foremost in its endeavors; to work together in all phases of title work and thereby secure the greatest amount of advantages in business operation and uniformity of practice; tending to making an industry of the business; to render the greatest service possible in giving the public every degree of efficiency in title work; to co-operate with other business thereby establishing good will and assisting in the beneficial accomplishments of other lines.

These are reflected in the program as shown by the addresses given. Harry H. Culver, of Los Angeles, president of the California Real Estate Association and Glenn H. Willaman, executive secretary of that organization both gave wonderful talks on general business principles, of particular things pertaining to the real estate and the title branches, and valuable suggestions for the mutual co-operation and advantages of the two.

A response to these was made by W. W. McEuen, of El Centro and L. P. Edwards of San Jose.

A record was written and authority



1926 Convention of the California Land Title Association, held at Lake Arrowhead, July 1-2-3.

established on a perplexing question by the paper prepared and given by Benj. J. Henley of the California, Pacific Title Insurance Co., San Francisco, on the subject "Present Status of Corporations in California as Affecting Title Questions."

Judge T. W. Haymond, chief counsel of the Security Title Insurance & Guarantee Co., Los Angeles, reviewed recent court decisions on title matters.

George H. Woodruff, Consulting Counsel of the Security gave very valuable discussions on "Usury" and "Securities Under Jurisdiction of the Commissioner of Corporations."

The California Association is preparing a course of study for title workers. It has been studied and undertaken for preparation by George A. Schneider, Lecturer on Real Estate of the University of Southern California at Los Angeles, and who prepared the course of study on Real Estate Practice for the Real Estate Board. This work will be continued and completed so that a course of study will be available for those who want to give thought to title work.

Charles A. Rudel, manager of the tax department of the Pacific Southwest Trust & Savings Bank, Los Angeles, talked on "Taxation as it Affects Land Values"—a subject of much concern to all interested in real estate and titles.

Judge W. P. Freeman, chief consul of the California Title Insurance Co., Los Angeles, presented a fine treatment on the subject of "Wills and the Decrees of Distribution."

California is the criterion for the escrow business and the paper of M. L. White, Counsel for the Title Guarantee & Trust Co., of Los Angeles, on "Court Decrees Affecting Escrows" was therefore very interesting and created a valuable reference work.

Henry E. Monroe, counsel of the California-Pacific Title Insurance Co., won the trophy in the annual golf tournament, Benj. J. Henley, executive secretary of the same company being the runner-up. Stuart O'Melveny, executive vice president of the Title Insurance & Trust Co., Los Angeles, won the long distance driving contest held in connection with the tournament.

A most enjoyable reception was held the evening of the first day and everyone had a mighty fine time visiting together and listening to a musical program.

The annual banquet was held the evening of the second and was ably conducted by Henry E. Monroe who proved that he was an even better toastmaster than golf player.

Richard B. Hall, executive secretary of the American Title Association attended as the representative of the national organization.

A large delegation from the state will attend the national convention to be held in Atlantic City in September.

Officers elected were: President, Benj. J. Henley, executive vice president, California Pacific Title Insur-

ance Co., San Francisco; first vice president, Stuart O'Melveny, vice president, Title Insurance & Trust Co., Los Angeles; second vice president, Jarvis Streeter, San Joaquin Abstract Co., Fresno; third vice president, Morgan LaRue, Sacramento Abstract & Title Co., Sacramento; secretary-treasurer, Frank P. Doherty, Los Angeles.

In accepting the office, Mr. Henley declared that his administration would be committed to two major policies, first to develop a strong educational program for title men, and secondly to bring about ultimately absolute uniformity in the title business.

The convention passed a resolution providing for representation on the executive committee, and also revised the dues schedules, fixing a lesser fee for branch companies, but retaining the right of voting in the parent company.

Wilmer N. Glasscock of the Pioneer Title Insurance & Trust Company, San Bernardino, retired as state president. In his message he spoke of

the close cooperation between the real estate and title interests, declared that the title companies were fast assuming a state-wide viewpoint of their business, and said that next winter the association purposed to introduce a bill at Washington that would give relief to a situation of clouded titles arising from the land grants made to railroads along their rights of way, by the federal government at the time the railroads were built.

A vote of thanks and commendation was given Stuart O'Melveny for his work in compiling digests of current court decisions.

The association also extended highest praise and greater cooperation to Glenn Willaman, editor of California Real Estate for the splendid work and assistance Mr. Willaman and his publication had rendered the title companies and the work in general.

The regular meetings of the executive committee were heartily endorsed and will be continued, and not less than six to be held the coming year.

MERITORIOUS TITLE ADVERTISEMENTS

(Examples of advertisements for the title business. A series of these will be selected and reproduced in "Title News," to show the methods and ideas of publicity used by various members of the Association.)



THE CHAMPION ICE HOCKEY TEAM OF THE PRYOR ABSTRACT CO., DULUTH, MINN.

Sponsored by Bill Pryor's Company and which broadcasts its name over a large territory.

Ice hockey in the vicinity of Duluth is played on artificial and natural ice, the combination making for a long season.

A real "live" medium.

The American Title Association

Officers

President
Henry J. Fehrman, Omaha, Neb.
Attorney, Peters Trust Co.

Vice-President
J. W. Woodford, Seattle, Wash.
Pres. Lawyers & Realtors Title Insurance Co.

Treasurer
Edward C. Wyckoff, Newark, N. J.
Solicitor, Fid. Union T. & Mort. Guar. Co.

Executive Secretary
Richard B. Hall, Kansas City, Mo.
Title & Trust Bldg.

Executive Committee
(The President, Vice-President, Treasurer and Chairmen of the Sections, ex-officio, and the following elected members compose the Executive Committee. The Vice-President of the Association

is the Chairman of the Committee.)

Term Ending 1926
Fred P. Condit, New York City.
Vice-Pres., Title Guar. & Trust Co.
J. M. Whitsett, Nashville, Tenn.
Vice-Pres., Mgr. Title Grty. Trust Co.
M. P. Bouslog, Gulfport, Miss.
Pres. Miss. Abst. T. & Grty. Co.

Walter M. Daly, Portland, Ore.
Vice-Pres. Title & Trust Co.

Term Ending 1927
J. L. Chapman, Cleveland, O.
Secy., Land T. Abst. & Trust Co.
Henry Baldwin, Corpus Christi, Tex.
Pres., Guaranty Title Co.

Sections and Committees

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

Title Insurance Section
Chairman, Donzel Stoney, San Francisco, Calif.
Manager, Title Insurance & Grty. Co.
Vice-Chairman, Wellington J. Snyder, Philadelphia, Pa.
Title Officer, North Philadelphia Trust Co.
Secretary, James D. Forward, San Diego, Calif.
Secy.-Treas., Union Title Insurance Co.

Title Examiners Section
Chairman, Golding Fairfield, Denver, Colo.
Title Officer & Attorney, Title Guar. Co.
Vice-Chairman, W. L. Rogers, Louisville, Ky.
Attorney Federal Land Bank.
Secretary, Solomon Goldman, New Orleans, La.
Attorney, Pan American Life Insurance Co.

Advisory Committee to the President
Henry R. Chittick, New York, N. Y.
Solicitor, Lawyers Title & Trust Co.
H. B. Wilkinson, Phoenix, Ariz.
Pres., Phoenix Title & Trust Co.
Geo. E. Wedthoff, Bay City, Mich.
Treas., Northern Title & Trust Co.
Worrall Wilson, Seattle, Wash.
Pres., Seattle Title Trust Co.
Justin M. Dall, Chicago, Ill.
Vice-Pres., Chicago Title & Trust Co.
Jesse P. Crump, Kansas City, Mo.
Vice-Pres., Kansas City Title & Trust Co.
Edward O. Clark, Newark, New Jersey
Asst. Solicitor, Prudential Ins. Co. of America.
Frederick P. Condit, New York, N. Y.
Vice-Pres., Title Guarantee & Tr. Co.
J. R. Morgan, Kokomo, Ind.
Pres., Johnson Abstract Co.

Ed. F. Dougherty, Omaha, Neb.
General Attorney, Federal Land Bank.

Program Committee—1926 Convention
The President, The Executive Secretary, and the Chairmen of the Sections compose this Committee, with the Chairman of the Noon Day Sectional Conferences, who is:
A. T. Hastings, Spokane Title Co., Spokane, Wash.

Committee on Membership
Edwin H. Lindow, Chairman, Detroit, Mich.
Vice-Pres., Union Title & Grty. Co.
The Presidents and Secretaries of the state Associations constitute the other members.

Committee on Constitution and By-Laws
Henry R. Chittick, Chairman, New York, N. Y.
Solicitor, Lawyers Title and Trust Co.
M. P. Bouslog, Gulfport, Miss.
Pres., Miss. Abst. Title & Guar. Co.
E. J. Carroll, Davenport, Iowa
Attorney, Davenport Abstract Co.

Committee on Co-operation
Worrall Wilson, Chairman, Seattle, Wash.
Pres., Seattle Title Trust Co.
Arthur C. Thomsen, Omaha, Nebr.
Secretary, Omaha Law School.
Leroy S. Lincoln, New York, N. Y.
General Attorney, Metropolitan Life Ins. Co.
Fred T. Wilkin, Independence, Kansas.
Security Abstract Co.
Frank P. Doherty, Attorney, Los Angeles, Calif.
Merchants Nat'l Bank Bldg.
T. M. Scott, Paris, Texas.
Pres., Scott Title Co.
William Brosmith, Hartford, Conn.
Counsel, The Travelers Insurance Co.
J. M. Dall, Chicago, Ill.
Vice-Pres., Chicago Title & Trust Co.
George F. Heindel, Ottumwa, Iowa.
Pres., Phoenix Trust Co.

Judiciary Committee
Henry C. Soucheray, Chairman, St. Paul, Minn.

Treas., St. Paul Abstract Co.
Cornelius Doremus, Ridgewood, N. J.
Pres., Fidelity Title & Mort. Guar. Co.
Stuart O'Melveny, Los Angeles, Calif.
Vice-Pres., Title Insurance & Tr. Co.
Chas. C. White, Cleveland, Ohio.
Title Officer, Land Title Abst. & Tr. Co.
Clarence E. Bowen, Crawfordsville, Ind.
Attorney, Evans, DeVore & Co.
William A. Gretzinger, Philadelphia, Pa.
Title Officer, Republic Trust Co.
McCune Gill, St. Louis, Mo.
Title Officer & Vice-Pres. Title Guar. & Tr. Co.

Committee on Advertising
Tom Dilworth, Chairman, Waco, Texas.
Pres., Dilworth Abstract Co.
W. H. Pryor, Duluth, Minn.
Pryor Abstract Co.
Arthur C. Longbrake, Toledo, Ohio.
Pres., Real Estate Abstract Co.
Edwin E. Lindow, Detroit, Mich.
Vice-Pres., Union Title and Guaranty Co.
Pearl Koontz Jeffrey, Columbus, Kansas.

Legislation Committee
James P. Pinkerton, General Chairman, Philadelphia, Pa.
Title Officer, Industrial Trust Title and Sav. Co.
District No. 1.
New Jersey, Edward C. Wyckoff, Chairman, Newark.
New York, Cyril H. Burdette, New York.
Connecticut, James E. Brinkerhoff, Stamford.
Rhode Island, Ivory Littlefield, Providence.
Massachusetts, Theo. W. Ellis, Springfield.
District No. 2.
Pennsylvania, Col. Sheldon Potter, Chairman, Philadelphia.
Virginia, Jas. B. Botts, Roanoke.
West Virginia, George E. Price, Charleston.
District No. 3.
Florida, J. M. Blow, Chairman, Miami.
Georgia, Roy C. Calhoun, Atlanta.
South Carolina, J. Watres Thomas, Columbia.
North Carolina, Joseph L. Cockerham, Raleigh.

District No. 4.
Tennessee, J. R. West, Chairman, Nashville.
Kentucky, Chas. A. Haeberle, Louisville.
Indiana, Walter S. Coppage, Crawfordsville.
Ohio, John H. Greene, Painesville.
District No. 5.
Louisiana, A. M. Mayo, Chairman, Lake Charles.
Alabama, H. D. Patterson, Gadsden.
Mississippi, W. R. Barber, Gulfport.
District No. 6.
Arkansas, M. B. Brewer, Chairman, Oklahoma City, Okla.
Missouri, Jas. M. Rohan, St. Louis.
Illinois, H. C. Gerke, Edwardsville.
District No. 7.
North Dakota, A. J. Arnot, Chairman, Bismarck.
Minnesota, W. S. Jenkins, Minneapolis.
Wisconsin, W. E. Furlong, Milwaukee.
Michigan, Lloyd L. Axford, Detroit.
District No. 8.
Nebraska, David Swarr, Omaha.
Iowa, Cyrus B. Hillis, Des Moines.
South Dakota, R. G. Williams, Watertown.
Wyoming, Osmer E. Smith, Denver, Colo.
District No. 9.
Kansas, C. C. Porter, Chairman, Russell Springs.
Oklahoma, Walter Thompson, Durant.
Colorado, J. G. Houston, Denver.
New Mexico, J. M. Avery, Santa Fe.
District No. 10.
Texas, H. B. Baldwin, Chairman, Corpus Christi.
District No. 11.
Arizona, F. M. Coggins, Chairman, Phoenix.
California, Ross M. Pierce, Sacramento.
Utah, Alex. E. Carr, Salt Lake City.
Nevada, A. A. Hinman, Las Vegas.
District No. 12.
Washington, Charleston L. Hall, Chairman, Seattle.
Oregon, L. M. Hicks, Salem.
Montana, C. E. Hubbard, Great Falls.
Idaho, Orval M. Fox, Pocatello.

State Associations

Arkansas Land Title Association
President, Elmer McClure, Little Rock.
Pres. Little Rock Abst. & Grty. Co.
Vice-Pres., Miss Ealy Redd, Little Rock.
Beach Abst. & Grty. Co.
Secretary, Geo. F. Buzbee, Benton.
Mgr. Saline Co. Abst. & Grty. Co.
Treasurer, J. A. Stallcup, Hot Springs.
V.-Pres. Arkansas Trust Co.

California Land Title Association.
President, Benj. J. Henley, San Francisco.
California-Pacific Title Ins. Co.
1st V. Pres., Stuart O'Melveny, Los Angeles.
Title Insurance & Trust Co.
2nd V. Pres., Jarvis Streeter, Fresno.
San Joaquin Abstract Co.
3rd V. Pres., Morgan LaRue, Sacramento.
Sacramento Abst. & Title Co.

Secy.-Treas., Frank P. Doherty, Los Angeles.
Merchants Natl. Bank Bldg.

Colorado Title Association
President, J. Emery Treat, Trinidad.
Mgr. Trinidad Abst. & Title Co.
Vice-Pres., H. C. Hickman, Boulder.
Mgr. Record Abst. of Title Co.
Secretary, Edgar Jenkins, Littleton.
Secy. Arapahoe Co. Abst. & Title Co.
Treasurer, Anna E. Allen, Denver.
Jefferson Co. Title Co.

Florida Title Association
President, Richard P. Marks, Jacksonville.
Title & Trust Co. of Florida.
Vice-President, C. A. Vivian, Miami.
Florida Title Co.
Vice-President, Allan I. Moseley, Fort Myers.
Lee County Bank Title & Trust Co.

Secretary-Treasurer, Geo. S. Nash, Orlando.
Nash Title Co.
Assistant Secretary, Mia Beck, Orlando.
Central Florida Abst. & Title Grty. Co.

Idaho Title Association
President, Henry Ashcroft, Payette.
Payette County Abst. Co.
Vice-Pres., A. E. Beckman (S. E. Division), Pocatello.
Pocatello Title & Trust Co.
Vice-Pres., E. L. Shaw (S. W. Division), Caldwell.
Canyon Abst. & Title Co.
Vice-Pres., O. W. Edmonds (Northern Division), Coeur d'Alene.
Panhandle Abst. Co.
Secy.-Treas., Karl L. Mann, Emmett, Gem County Abst. Co.

Illinois Abstracters Association
 President, Lynn R. Parker, Lincoln.
 Vice-President, W. A. McPhail, Rockford.
 Holland-Ferguson Co.
 Secretary, Harry C. Marsh, Tuscola.
 Douglas County Abstract & Loan Co.
 Treasurer, Florence Beard, Pittsfield.
 Pike Co. Abstract Co.

Indiana Title Association
 President, John F. Meredith, Muncie.
 Pres. Delaware Co. Title & Loan Co.
 Vice-Pres., R. W. Miles, Martinsville.
 Pres. Morgan Co. Abst. Co.
 Secy.-Treas., Charles E. Lambert, Rockville.
 Lambert Title Co.

Iowa Title Association
 President, O. N. Ross, Orange City.
 Sioux Abstract Co.
 Vice-President, Ralph B. Smith, Keokuk.
 Secretary, John R. Loomis, Red Oak.
 Loomis Abstract Co.
 Treasurer, Mary A. Matt, Boone.
 Boone County Abst. Co.

Kansas Title Association
 President, E. L. Mason, Wichita.
 Guarantee Title & Trust Co.
 Vice-Pres., Robt. B. Spilman, Manhattan.
 Secy.-Treas., F. M. Rogers, Wellington.
 Secy. The Rogers Abst. & Title Co.

Louisiana Title Association
 President, R. B. Hill, Benton.
 Bossier Abst. & Title Co.
 Vice-Pres., Frank Suddoth, Crowley.
 Secretary, R. A. Querbes, Shreveport.
 Caddo Abst. Co.
 Treasurer, N. K. Vance, Alexandria.
 La. Title & Mort. Co.

Michigan Title Association
 President, Ray A. Trucks, Baldwin.
 Lake Co. Abst. Co.
 Vice-Pres., William J. Abbott, Lapeer.
 Secretary, Emma Stoeckert, Monroe.
 Monroe Co. Abst. Co.
 Treasurer, Herbert W. Goff, Adrian.
 Lenewee Abst. Co.

Minnesota Title Association
 President, V. E. Erickson, Aitkin.
 Aitkin Co. Abst. Co.
 Vice-Pres., C. E. Tuttle, Hastings.
 Secy.-Treas., E. D. Boyce, Mankato.
 Mgr., Blue Earth Co. Abst. Co.

Missouri Title Association
 President, J. A. Riley, Lancaster.
 Schuyler Co. Abst. Co.
 Vice-Pres., James M. Rohan, Clayton.
 St. Louis Co. Land Title Co.
 Secy.-Treas., T. S. Simrall, Boonville.
 Cooper Co. Abst. Co.

Montana Title Association.
 President, W. B. Clarke, Miles City.
 Custer Abstract Co.
 1st V. Pres., C. C. Johnson, Plentywood.
 Sheridan County Abst. Co.

2nd V. Pres., James T. Robison, Choteau.
 Teton County Abstract Co.
 3rd V. Pres., Margaret M. Egan, Stanford.
 Judith Basin County Abst. Co.
 Secy.-Treas., C. E. Hubbard, Great Falls.
 Hubbard Abstract Co.

Nebraska Title Association
 President, Ralph M. Barney, Kearney.
 W. W. Barney & Son.
 1st V.-Pres., Verne Hedge, Lincoln.
 2nd V.-Pres., E. P. Mathews, Omaha.
 3rd V.-Pres., John M. McAllister, Neligh.
 4th V.-Pres., Russell A. Davis, Fairbury.
 5th V.-Pres., F. L. Youngblood, Hastings.
 6th V.-Pres., J. G. Leonard, Broken Bow.
 Secy.-Treas., Guy E. Johnson, Wahoo.
 Hamilton & Johnson.

New Jersey Title Association
 President, Cornelius Doremus, Ridgewood.
 Pres. Fid. Title & Mort. Grty. Co.
 1st V.-Pres., William S. Casselman, Camden.
 West Jersey Title Ins. Co.
 2nd V.-Pres., Frederick Conger, Hackensack.
 Peoples Tr. & Grty. Co.
 Secretary, Stephen H. McDermott, Freehold.
 Monmouth Title Co.
 Treasurer, Arthur Corbin, Passaic.
 Grty. Mort. & Title Ins. Co.

New York State Title Association
 President, Henry J. Davenport, Brooklyn.
 Pres., Home Title Ins. Co.
 Vice-Pres., R. P. Ray (Southern Section),
 White Plains.
 Westchester Title & Tr. Co.
 Vice-Pres., E. Day Clark (Central Section),
 Binghamton.
 526 Security Mutual Bldg.
 Vice-Pres., DeLancey Bentley (Western Sec-
 tion), Rochester.
 Title Grty. Corp. of Rochester.
 Secretary, S. H. Evans, New York City.
 149 Broadway.
 Treasurer, Fred P. Condit, New York City.
 V.-Pres. Title Guar. & Tr. Co.

North Dakota Title Association.
 President, John L. Bowers, Mandan.
 Mandan Abstract Co.
 Vice President, Geo. B. Vermilya, Towner.
 McHenry County Abst. Co.
 Secy.-Treas., A. J. Arnot, Bismarck.
 Burleigh County Abst. Co.

Ohio Title Association
 President, O. L. Pealer, Warren.
 Title Officer, Warren Gr. T. & Mort. Co.
 Sec.-Treas., Theodore Kemp, Jr., Newark.

Oklahoma Title Association
 President, Vera Wignall, Pauls Valley, Guar-
 anty Abstract Co.
 Vice-Pres., Howard Searcy, Wagoner, Wag-
 oner Co. Abst. Co.
 Vice-Pres., J. W. Banker, (N. E. Dist.) Tahle-
 quah.
 Vice-Pres., S. J. Bardsley, (S. E. Dist.),
 Atoka.

Vice-Pres., Addie Lofton, (S. W. Dist.) Pur-
 cell.
 Vice-Pres., Mrs. A. D. Jones, (N. W. Dist.)
 Sayre.
 Sec.-Treas., Hugh Ricketts, Muskogee, Guar-
 anty Trust Co.

Oregon Title Association
 President, G. C. Pauling, Astoria.
 Astoria Abstract Co.
 1st V.-Pres., Roy D. Yeates, The Dalles.
 Dalles & Wesco Co. Abst. Co.
 2nd V.-Pres., James S. Johns, Pendleton.
 Hartman Abst. Co.
 Secy.-Treas., G. F. Peek, Portland.
 Union Abst. Co.

Pennsylvania Title Association
 President, John E. Potter, Pittsburgh.
 Pres. Potter Title & Trust Co.
 Vice-Pres., John R. Umsted, Philadelphia.
 Con.-Equitable Title & Tr. Co.
 Secretary, Harry C. Bare, Ardmore.
 Merion Title & Tr. Co.
 Treasurer, John H. Clark, Chester.
 Delaware Co. Tr. Co.

South Dakota Title Association.
 President, Fred Walz, Milbank.
 Consolidated Abstract Co.
 Vice President, John Claymore, Huron.
 Beadle County Abst. & Title Co.
 Secretary-Treas., Paul M. Rickert, Sisseton.
 Roberts County Abst. Co.

Tennessee Title Association.
 President, Guy P. Long, Memphis, Union &
 Planters Bank & Trust Co.
 Vice-Pres., B. W. Beck, Chattanooga, Title
 Guaranty & Trust Co.
 Sec.-Treas., H. N. Camp, Jr., Knoxville, Com-
 mercial Bank & Trust Co.

Texas Abstracters Association.
 President, J. Grover Wells, San Antonio.
 San Antonio Abst. & Title Co.
 Vice President, L. L. Bristol, Dallas.
 Dallas Title Guaranty Co.
 Secretary, M. Tucker Wells, San Antonio.
 San Antonio Abst. & Title Co.

Washington Title Association
 President, Joseph E. Hunt, Spokane.
 Northwestern Title Ins. Co.
 Vice-Pres., C. H. Groth, Bellingham.
 Whatcom Co. Abst. Co.
 Secy.-Treas., Robt. W. Elwell, Olympia.
 Thurston Co. Abst. Co.

Wisconsin Title Association.
 President, W. H. Hardy, Jr., Waukesha.
 Hardy-Ryan Abstract Co.
 1st V. Pres., Fred A. Foster, Fond du Lac.
 Fond du Lac Abstract Co.
 2nd V. Pres., Agnes Benoe, Ashland.
 3rd V. Pres., H. M. Seaman, Milwaukee.
 Security Title Co.
 Treasurer, W. S. Rawlinson, Crandon.
 Forrest County Abst. Co.
 Secretary, John M. Kenney, Madison.
 Dane Abstract of Title Co.

Entertainment Features—Atlantic City Convention

Golf Privileges will be provided and a tournament arranged. Bring your golf togs and tools.

Swimming—both surf and in the Ambassador's Indoor Salt Water Pool. Bring your swimming suit, robe and slippers.

A Reception and Tea for the ladies will be held in the Hotel on Tuesday Afternoon.

Wednesday will be "New Jersey Day" and visitors will be the guests of the New Jersey Title Association. There will be a Golf Tournament, a trip to North Jersey Seaside Resorts, Tea at the Golf Club for the ladies, sight seeing trips and a sailing party.

The Baby Parade takes place this afternoon and will pass the Ambassador about 4 o'clock.

Thursday Afternoon. Rolling Chair Ride and Bathing Party. The Parade of King Neptune is on this afternoon and will pass the Ambassador about 4 o'clock.

Annual Banquet Thursday evening, 7 o'clock.

Beauty Parade—Friday Afternoon, passing Ambassador 4 o'clock.