

TITLE NEWS

Vol. 5

OCTOBER, 1926

No. 9

CONTENTS

REPORT OF ATLANTIC CITY CONVENTION

Officials of Association for 1927.....	Page 4
Review of Program.....	" 7
Officials of Abstracters Section.....	" 9
Officials of Title Insurance Section.....	" 10
Officials of Title Examiners Section.....	" 11
Review of Noon Conferences	" 16
List of Those In Attendance.....	" 17
Convention Photograph.....	" 12-13

The Monthly Letter.....	Page 1
Editor's Page	" 2
Law Questions and the Courts Answers.....	" 20
Meritorious Title Advertisements.....	" 22

A PUBLICATION ISSUED MONTHLY BY
The American Title Association

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 AND OFFICERS OF ASSOCIATION,
 AND CHAIRMEN OF SECTIONS,
 EX-OFFICIO

October 25, 1926

Fellow Titlemen:

The Annual Convention of the Association marks the end of one year and the beginning of another. The Twentieth Annual Convention was the finale of the greatest period in the history of the organization. It brought about the establishment of the Executive Offices in a large central city, an increase of membership in the state and national associations of nearly fifty per cent and proper financial support. These enabled it to operate and carry on a program of activities of great benefit and of the scope and extent necessary.

The title industry has thereby builded a national trade association adequately equipped to represent it in the business world.

Your commercial association has developed greatly - almost beyond expectations. It will continue in an even greater degree and in so doing will carry the title business forward.

As the recent convention ended the biggest year, so did it begin the greatest. Take a renewed interest and a more active part in state and national association affairs in order that this one may be even more effective and profitable.

Sincerely yours,

Richard B. Hall

Executive Secretary.

TITLE NEWS

A publication issued monthly by

The American Title Association

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Editor's Page

The "news" story of the Atlantic City Convention is told in this issue of TITLE NEWS. It was a great convention, and much good for the title business will come from it. Such a number as were there, meeting together in a common cause, could only receive knowledge, enthusiasm and inspiration which will be put into effect and result in accomplishments. The program and general convention proceedings brought forth many valuable things and much information. The complete report and proceedings of the convention proceedings will appear in the November TITLE NEWS. This will reach the members very shortly. Read and study every word of it.

The newly elected officials and members of the various committees began work immediately and plans for the coming year were formulated and under way before the close of the convention. The members will hear of these immediately, and their cooperation and assistance sought. Give prompt and whole-hearted consideration to all of them. The Association is in existence and its activities directed solely for the benefit they can be to those in the title business. The success of the Association depends upon the interest of the members in it. The success and welfare of the title business is dependent upon the success and welfare of the Association.

Everyone will be pleased to hear that a new 1927 Edition of the Directory will be issued. Every effort will be made to publish this early in the year—by March if at all possible. Only members in good standing in the state and national associations will be listed and extra copies will be available for local distribution.

Have you any suggestions for the improvement of TITLE NEWS? Is there any particular subject upon which you would like to have an article prepared and printed? Will you write a paper for publication? Any suggestions, requests and manuscripts will be cheerfully received by the Editor. News items of titlemen, the title business and interesting happenings of title matters and business affairs are also desired.

James W. Woodford Elected President

Convention Enthusiastically Chooses One of Association's Most Popular and Able Men

Walter Daly, vice-president and E. C. Wyckoff re-elected treasurer

"Jim" Woodford, long recognized as one of the Association's very able men, and who has held a place of great popularity and respect among the entire title fraternity of the country, was given the leadership of the American Title Association for the coming year at Atlantic City.

He was unanimously elected in one of the most enthusiastic meetings of a nominating committee. "Jim" was introduced to the Association at the Nashville convention in 1919 and his personality and ability immediately realized and "put to work." He has served the association faithfully and well in many capacities and his elevation to the highest possible honor is the culmination of a wonderful respect and appreciation held in the hearts and minds of those who have come to know and work with him in the national organization.

He has worked through all the chairs, so to speak, as committeeman, chairman of committees, and serving in other official capacities. As chairman of the judiciary committee in 1922, he gave his initial major work and his report that year was of great value. Elected to the executive committee at the Cedar Point convention in 1922, he served there for the years 1923 and 1924 and was elected treasurer at New Orleans for the year 1925.

The Denver convention chose him for vice president in 1926. That office calls for much because the vice-president is also chairman of the executive committee. The Chicago mid-winter meeting held last February, planned by and in charge of Mr. Woodford, was one of the outstanding activities of the Association and has proven to be one of the most practical and worth while things ever done.

After such a service in the organization, it was only natural that he should have been the unanimous selection for president.

He begins leadership at a time when the Association has just passed its most successful year, during which the membership was increased fifty per cent, its financial income nearly the same, but with its responsibilities and scope of necessary activities increased many times. His term of office will be one of the most important in its history, but which will likewise be one of accomplishment under his guidance. The organization is such now that the president must have a great amount of help and assistance, but President Jim can know that the personality and cooperation of the entire membership is at his call and support.

Mr. Woodford is an attorney, a

practical titleman, and an executive. His ability plus his personality, have marked his business career by success and given him distinction as a leading citizen in his community.

Kansas was the state of his birth, and the University of Kansas where he graduated from law school. For some reason or other he went to Okla-

the banquet on Thursday evening of the convention. At the close of that talk, all who were meeting and knowing him for the first time felt they had known him all their lives, his older friends became better friends and Jim's term of office and a great year for the Association began right there.

Walter Daly, Vice-President.

Another compliment and vote of high regard and esteem was shown in the election of Walter M. Daly of Portland, Ore., as vice-president. Unlike most vice-presidencies, that of the American Title Association is one of importance and responsibility. This officer is ex-officio chairman of the executive committee, and therefore presides at the business meetings of the governing body of the organization. He is directly concerned with the liaison between the state and national title association, and has the responsibility of the mid-winter meeting which has gotten to be a very important and significant event.

Mr. Daly is another of those who has been active in the Association's work for years and who has popularized himself among the title folk of the entire country and thereby occupies a place of the greatest regard.

An inspection of the proceedings of the organization since its beginning shows him to be one of the pioneers of the Association. He has missed few of the meetings of the national association in the past fourteen years and in that time has served in many capacities, as committeeman, secretary and president of the Title Insurance Section and on the Executive Committee of the general organization.

Mr. Daly is a titleman of wide experience and qualifications and is president of the Title & Trust Co. of Portland, Ore.

Few people realize all there is connected with the office of Treasurer of the Association. It is a job none ever seek or relish, and he with whom it rests to fill has a very important duty calling for a great deal of work. There is probably no office in the Association that deserves any more appreciation for the man who fills it than the Treasurership. The work increases every year as the income gains in figures and the Association's activities increase.

Mr. Wyckoff was elected for his firm term at the last convention. He had to give much time and attention to the job this year, but worked unassumingly and effectually. He was one of the hosts at the Atlantic City Convention and being one of the members of the Special Convention Committee from the four states which were

THE PRESIDENT-ELECT



J. W. WOODFORD
Seattle, Wash.

homa and eventually located in Tulsa. He practiced law for some time, started a bank, and then got into the title business by taking charge of the Title Guarantee & Trust Co.

Tulsa lost and Seattle gained a few months ago when he moved to the metropolis of the Northwest, and organized and assumed the presidency of the Lawyers & Relators Title Insurance Co. in that city.

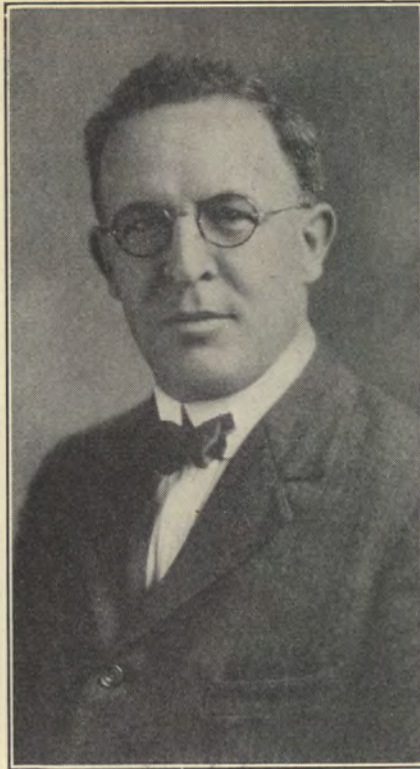
Jim needed no introduction to the Atlantic City Convention, nor does he to the membership of the Association. He unassumingly and certainly unconsciously better introduced himself, and launched the good ship of his years work with all on board to help him when he made his inaugural speech at



WALTER M. DALY
Portland, Ore.

Chosen Vice-president and who will be Chairman of the Executive Committee, Ex-officio

our hosts, and particularly the member from the state wherein the convention was held, he was called upon for much in the convention arrangements. In that he did a great deal of



EDWARD C. WYCKOFF
Newark, N. J.
Re-elected Treasurer

work, and now will continue to spend time, effort and talent another year as he acts in his second term as treasurer.

Executive Secretary Continued.

Richard B. Hall was continued as Executive Secretary and in charge of the Executive Offices of the organization in Kansas City.

The Executive Committee.

Two members of the Executive Committee continue into their second year of their terms. They are J. L. Chapman, Secretary of the Land Title Abstract & Trust Co., Cleveland, Ohio, and Henry Baldwin, President of the Guaranty Title Co., Corpus Christi, Texas.

Three places were filled for the two year terms of the years 1927 and 1928.

M. P. (Perry) Bouslog, President of the Mississippi Abstract, Title & Guaranty Co., Gulfport, Miss., one of the founders of the Association and held in the highest esteem and recognition by titlemen of the entire country was re-elected and thereby begins his sixteenth consecutive year as one of the major officers of the American Title Association.

Fred P. Condit, Vice President of the Title Gaurantee & Trust Co., New York City, and President of the Association in 1925 was another elected to the committee. Much of the progress and growth of the organization in the recent years has been influenced by Mr. Condit's interest and work and his being chosen is indeed a tribute and recognition of his interest.



RICHARD B. HALL,
who will continue as Executive Secretary and conduct the Executive Offices of the Association in Kansas City, Mo.

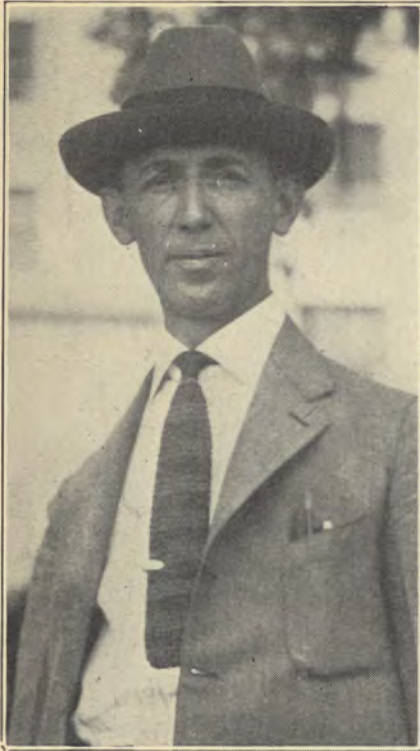
Donzel Stoney, Executive Vice President of the Title Guaranty Co. of San Francisco, California, was also given a vote of appreciation of his activity and help to the organization in his election to the Committee. Mr.



J. L. CHAPMAN,
Cleveland, Ohio,
Member of Executive Committee



HENRY B. BALDWIN
Corpus Christi, Texas
Member of Executive Committee



M. P. BOUSLOG
Gulfport, Miss.

His re-election to the Executive Committee begins his sixteenth consecutive year as an active officer of the Association

Stoney has been Chairman of the Title Insurance Section for the two years just ending and served with distinction.



FRED P. CONDIT
New York City

Elected a member of the Executive Committee for the coming two years

The organization is thus enabled to receive a continuance of his valuable work by reason of his new place.



DONZEL STONEY

San Francisco, Calif.
Elected a member of the Executive Committee for the coming two year term

The Retiring President, Henry J. Fehrman becomes a member of the Executive Committee, ex officio.

Atlantic City Convention Pronounced Greatest Ever

Largest Attendance, Wonderful Program, Hospitality and Entertainment in Abundance—Detroit in 1927

It was universally acclaimed to have been the greatest convention in the history of the Association. Each year has naturally been a little bigger and better than ever before but there was a distinction about this, the first in the east. Every one realized it was going to be a great one the minute he got there and established contact with the crowd.

Atlantic City proved to be a great place for holding such a gathering. The place in itself is unique and fascinating. Pageant week added to the atmosphere, but it would have been nearly the same any time.

The crowd was outstanding in its degree of representation. They were there from the north, south, west, and in great numbers and for the first time from the east. It was not long until east was west, west south, and north all mixed up with the other three and the thing on en masse. There were more there for the first time than ever before, and therefore more con-

verts to the national convention idea than any other time. Every one who said this was his first said it would not be his last and he would see us in Detroit next year.

More states were represented than ever before, and those states that had not as yet ever had a delegate to a national convention can now boast that every state where it has ever had membership has been represented at some national meeting.

Being in a title insurance part of the country there were of course many title insurance men there, but a check of the registration will show that there were more examiners and "simon pure" abstracters at this meeting than has been seen for some time. This made it a truly representative crowd.

Good fellowship reigned supreme and there was a wonderful atmosphere of friendship. Many remarked that it was the most congenial crowd at any of our conventions and some made it more emphatic by saying it was the

best natured and a more hospitable crowd than they had ever seen on any occasion.

The program was the most constructive ever presented and is reviewed separately in this number of TITLE NEWS.

No one had any trouble being entertained and having a fine time. The remarkable thing about it is that they gave so much attention to the convention proceedings for they were certainly attentive as long as the business sessions were going on.

Atlantic City itself, with the Boardwalk and its natural environs holds many attractions. This was its biggest week and there were naturally many extra things. The Pageant Features, the Baby Parade on Wednesday, the Parade of King Neptune, the Bathing Beauties on Thursday and the big Pageant Parade on Friday were all very interesting.

Our hosts provided many things for the special enjoyment of the crowd. The wives of the officers of the state associations of New York, New Jersey, Pennsylvania and Connecticut were hostesses to the visiting ladies at an enjoyable tea on Tuesday afternoon.

Golf privileges were extended and several played their favorite game.

Many took sail boat rides up the

coast and so far as known, all proved to be good sailors.

Tickets to theatres were provided and also general tickets to the Steel Pier and all its many attractions.

The annual banquet proved to be a real event and passed all too quickly. An elegant dinner was served and entertainment and music made it merry.

Edward P. Doyle, of the New York City Real Estate Board, was toastmaster and much of the success and pleasantness of the occasion was due to his talent and ability as a good natured ring master.

Short speeches were given during the banquet by Henry J. Fehrman, retiring president, and Jim Woodford, president elect. The members of the convention committee, Wellington J. Snyder, of Philadelphia, Chairman, William Webb of Bridgeport, Conn., S. H. Evans, and Fred P. Condit of New York, and Ed Wyckoff of Newark, N. J., were introduced and given an outburst of sincere applause. These men provided a wonderful convention, and the crowd showed its appreciation.

John E. Potter of Pittsburgh, sponsor of this first eastern convention was introduced and given a real reception. He responded and told how glad he was that one of his real plans and an-

ti-cipations in having the convention in that territory was at last a realization, and every one was glad for him, and appreciated his thoughts for us.

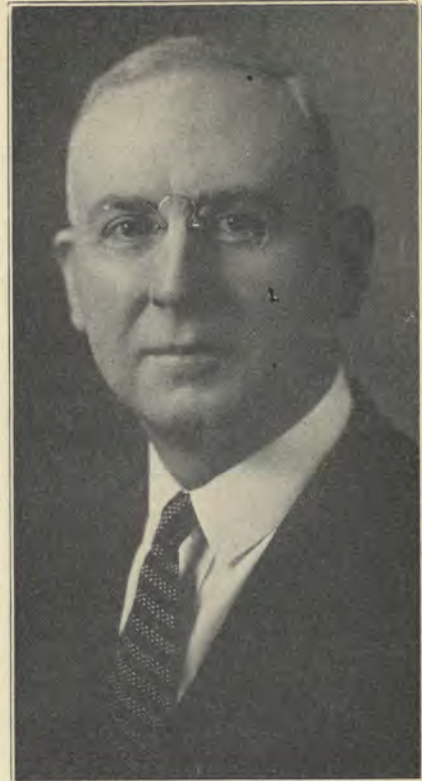
A few were called upon for short responses, it being thought that they might be caught unawares, but instead proved that a titleman is equal to any and all occasions, and the joke turned out to be on the toastmaster and the "framers."

Larry Sharkey, humorist from New York, ended the program by making every one laugh almost too much. His talk was real fun and very entertaining.

After the banquet proper the crowd adjourned to the ballroom where an orchestra made good dance music and most of the crowd showed exceptional talent as dancing artists. Special entertainment features were interspersed by Mme. Korslava, Russian ballet dancer.

Every one had a great time—enjoyable from the convention spirit and atmosphere, profitable for the fellowship, and the really practical side—what they learned by the program and the experience. It is to be repeated next year in Detroit. Every one should plan now to be there.

THE RETIRING PRESIDENT



Henry J. Fehrman, Omaha, Neb.

Henry J. Fehrman, retiring president of the American Title Association, did his last bit of official work in presiding over the twentieth annual convention of the organization. As such he conducted a meeting that was the culmination and grand climax to a commendable year's work. The termination of his year's service as the head of the organization was marked with his receiving congratulations and the highest regards from every one.

All who have worked with him in Association affairs have the greatest respect and appreciation of him. He has shown very strongly that he is most energetic, sincere and unassuming in all his activities.

He was accorded the highest honor possible in the organization and from his fellow men. He proved the confidence placed in and the things expected of him. The year just ended was the biggest and most successful in the history of the Association. It expanded, functioned and served to a greater extent and much more than anticipated, and in so doing reached that place and acquired that power as an organization of which its founders dreamed in its beginning.

Mr. Fehrman may know that he stands in the highest possible regard in the minds and hearts of his fellows.

al. It was only such an expression as could come from a man who has labored sincerely for the organization as its leader.

Tom Massey-Pinch Hitter.

Tom W. Massey, of San Antonio,

Program Acclaimed Greatest Ever Given

Marked by Constructive Ideas and Valuable Suggestions That Can Form Basis for Advancement of Title Business

As predicted, the Atlantic City Convention Program proved to be the strongest and most valuable possible. The subjects all treated of real, practical things of concern to the business and title matters, and every speaker showed himself not only equipped and competent to present the points involved, but added to their force and value by excellency and manner of delivery. It was remarkable, too, that every speaker seemed to have a big vision of things and sincerely treated them in such a way as would make them applicable and useful in the advancement and betterment of the title business.

Some of these talks were on technical matters, others for the "good of the order," but in either case, the matters presented at the Atlantic City Convention will if used and applied, do all that needs to be done to make the title business what those in it dream as its Utopia.

The program was varied and complete and covered about every important phase of the business. The things therefore presented at this convention form the basis of principle, practice and information that is needed by the title business for its conduct and solution of problems.

It was called to order by President Fehrman, to a crowd filling the capacity of the room.

Invocation was given by Rev. Geo. W. Yard of Atlantic City. Addresses of welcome were given by Mayor Bader of that city, and Henry J. Davenport of Brooklyn, president of the New York State Title Association and extending greetings on behalf of our eastern hosts. Mr. Davenport gave us a fine welcome. Response was given by Senator Newtop W. Thompson, of Los Angeles, Calif.

Various reports were given but real enthusiasm came early in the meeting and was occasioned by the report of the committee on membership given by Edwin H. Lindow, chairman. Ed had something to report and the crowd showed its appreciation of his work both by applause and vote.

The next was received as enthusiastically and was the report of Tom Dilworth, chairman of the committee on advertising. Tom was likewise given applause and a vote of appreciation.

The afternoons program brought the reports of the judiciary cooperation, executive and legislative committees, all showing that much had been accomplished during the year.

Two addresses were given in this session and everyone is urged to read and study both of them when they appear in the printed proceedings. President Fehrman gave some fine thoughts on the title business, Association matters in particular, and others in gener-

Tex., did a most considerate and generous act in appearing on the program the first afternoon, advancing to that place when scheduled for the next morning. This would ordinarily put a speaker at a disadvantage but not so Mr. Massey. His subject was "Building a Title Business on a Stable Basis." It was a most excellent treatment of the subject and anyone reading it will profit in many ways. If half those in the business now would accept and use half the things suggested by Mr. Massey, the title business would be made a profession.

Abstracters Section Has Program of Strength and Merit.

The abstracters section can feel justly proud of the program presented for this new section's initial convention appearance. It contributed Mr. Massey's address to the first day, and produced three more the following session, as well as a fine one in Chairman McLain's opening address.

Mr. McLain opened the session as chairman of the section. He always says many things of value and interest and gave a review of the past year, with many suggestions and predictions for the abstracters future.

Earl W. Jackson, secretary of the Indiana Title & Loan Co., South Bend, Ind., talked on the subject, "Responsibility and Qualifications as a Part of Abstract Service." He not only gave some new and original ideas and thoughts on the subject matter, but went further and offered some suggestions for practical application to the abstracters business that will make for more responsibility, standing and profit. They were so well received that they were referred to the organization for accomplishment.

Richard P. Marks, vice president of the Title & Trust Co., of Jacksonville, Fla., and president of the Florida Title Association made his initial appearance in Association activities and it would be hard to realize how anyone could have made it in a more favorable manner. His subject, "Raising the Standards of the Business, Eliminating Curbside Competition and a Review of the Curbside and Binder Invasion of Florida," covered lots of territory but Dick Marks did too in his talk. It was not only valuable but most interesting and entertaining. He "had the crowd" with him all the way.

Title insurance is something of a puzzle and yet a thing of interest to the abstracter. He wants to know what it is, and more especially how it affects him and what problems it presents to him and his business.

These things were answered and explained in the address of Anthony H. Rutger, of Des Moines, Iowa, on "The Local Abstracter and His Problems in Introducing Title Insurance." Mr. Rutgers has a thorough knowledge of all phases of the title business, practical, legal and theoretical. He particularly understands the relation of the

local abstracter with title insurance and the things it represents. It was characterized as not only a practical but a scholarly address.

Title Insurance Section Presents New Material.

Donzel Stoney, chairman of the title insurance Section gave the convention a unique program in the addresses and material presented on that section's part of the thing. No problems, their solution or treaties on them were given, but rather there were things of interest because of their unknown or unfamiliar qualities or things to strive for.

Chairman Stoney set forth some of his characteristically practical summaries of the title insurance field and its problems.

Howard R. Cruse, solicitor of the New Jersey Title Guarantee & Trust Co. of Jersey City, and an orator of note, sounded the key-note of the purposes and aims of title insurance and gave a mighty good talk for the "good of the order."

Two of the real features of the convention appeared on this program. Senator Newton W. Thompson, vice president of the Title Insurance & Trust Co., Los Angeles, and a recognized figure in the title fraternity discussed two things pertaining to the title insurance business that have been in the minds of all in the business for years and are and must receive most serious consideration now and in the future. His address covered "Reserves and Re-Insurance for Title Insurance." It would be well for everyone in the title insurance field at present to carefully study Senator Thompson's address.

The idea that title insurance must be sold has never been entertained by those in the business in some of the older places. It does have to be sold in those territories where it is being introduced. But whether in an older or a new community for title insurance, all those engaged in it will find many things in the address of James E. Sheridan, assistant vice president of the Union Title & Guaranty Co., Detroit, who talked on "Selling Title Insurance." Those introducing it in a community will learn how this company

made its sensational and unprecedented business success, and those who sail serenely along in places where they have never thought it had to be sold, could probably find many ideas for increasing their business. Jim Sheridan's talk was one of the best things ever given at a title convention.

Title Examiners Program makes Valuable Library.

As usual the examiners section contributed a wealth of valuable and authoritative information on some subjects of special concern. Chairman Golding Fairfield opened the meeting and first introduced Frank Ewing, attorney of the Metropolitan Life Insurance Co., New York. Mr. Ewing has as fine a perspective of the title business and title matters in general as any man in the country. It is only natural therefore that his address on the subject of "The Necessity of Reducing the Cost of Land Transfers" should be replete with many new and valuable ideas that would change or improve our title system. It is not possible to begin to review Mr. Ewing's paper here—but only suggest it be read carefully.

Wayne P. Rambo made another authoritative title treatise available in his treatment of "Covenants." Mr. Rambo is one of the East's recognized title authorities, and his discourse on covenants can be accepted as complete.

Charley White told a story or two and then recommended he not read his paper on "Federal Liens" but that it be printed and read. It only consumed some fifty-seven legal size sheets of paper so probably he was right. Anyway, the American Title Association is indeed proud to have this brief on Federal Liens by Mr. White. Anything prepared by him can be anticipated and accepted as the last word on the subject. This will be printed in the regular proceedings of the convention and also in a special pamphlet. Extra copies of it will therefore be available.

It was a great program—balanced, complete and everyone who had a part in it can know he contributed materially to the success of the best convention program ever arranged and that his efforts were fully appreciated.

The Convention Addresses of Chas C. White on

"Federal Liens"

and Benj. J. Henley on

"Theory and Practice in Establishing Title Insurance Schedules"

will be printed separately in pamphlet form

Write Executive Secretary for extra copies stating quantity desired

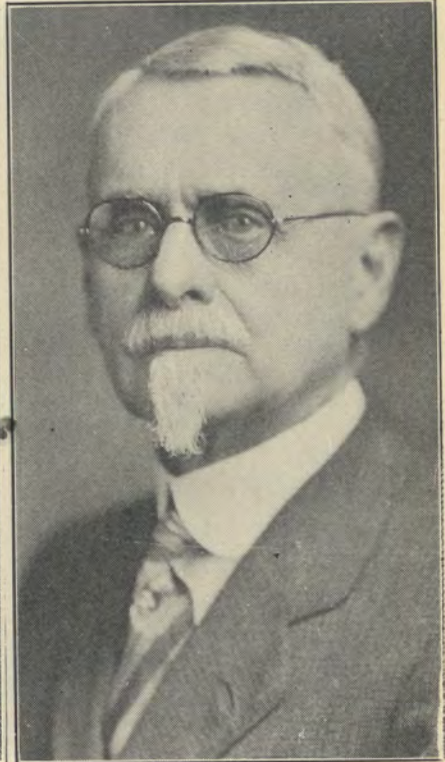
James S. Johns, Heads Abstracters Section, Verne Hedge, Vice Chairman, J. R. Morgan Secretary



JAMES S. JOHNS
Pendleton, Ore.
Chairman



VERNE HEDGE
Lincoln, Nebr.
Vice Chairman



J. R. MORGAN
Kokomo, Ind.
Secretary

James S. Johns, president of the Hartman Abstract Co., Pendleton, Ore., was elected chairman of the abstracters section. Although he has only participated in last two conventions of the national association, his presence and activities in them were such as to command immediate attention and recognition. Much can be anticipated from his work as chairman of this new section, now just starting its second year.

There are great possibilities for the accomplishments of many things of benefit to the abstractor and the abstract business. The section was given a splendid start last year by its first chairman, Ray McLain who organized its work and made the foundation for a constructive future.

Mr. Johns is one of the recognized abstracters of the northwest, has been active in his state organization and greatly interested in the American

Association and its work since his acquaintance with it.

Verne Hedge, Vice Chairman.

Verne Hedge of Lincoln, Neb., was selected as vice chairman. Mr. Hedge needs no introduction to the association at large. He is one of the leading titlemen of the country. He has taken part in national association affairs many times during the past years and always been one of the strong supporters of the Nebraska Title Association.

J. R. Morgan, Secretary.

"Doctor" J. R. Morgan, one of the best known men in the American Title Association, one of its pioneers and long a champion of the abstractor is the newly elected secretary.

The Executive Committee.

The executive committee of the sec-

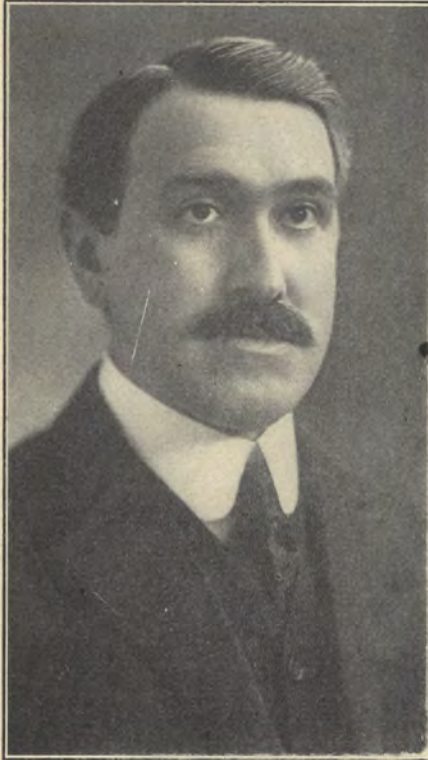
tion gives a very strong representation of the business. It is composed of Ray McLain, vice president of the American National Co., Oklahoma City, former president of the Oklahoma Title Association and the retiring president of the section; W. H. Pryor, of the Pryor Abstract Co., Duluth, Minn., a past president of the American Title Association; Miss J. M. Avery, of the Avery-Bowman Co., Santa Fe, N. Mex., and an interested participant in the last several conventions, likewise one of the two sole representatives of that state at the meetings; R. L. Maxson, of the Champaign County Abstract Co., Urbana, Ill., a pioneer state and national association worker; and Eugene D. Dodge, manager of the Dade County Title Insurance, Abstract & Trust Co., Miami, Fla., another real titleman and fine fellow.

A NEW DIRECTORY

Will be published in March, 1927

Remit your 1927 dues to your State Secretary promptly upon his call for payment of them to assure listment in this new Directory.

W. J. Snyder Elected Chairman of Title Insurance Section; Henry J. Davenport, Vice Chairman, and Edwin H. Lindow, Secretary



WELLINGTON J. SNYDER
Philadelphia, Pa.
Chairman



HENRY J. DAVENPORT
Brooklyn, N. Y.
Vice Chairman



EDWIN H. LINDOW
Detroit, Mich.
Secretary

The personnel of the officers of the Title Insurance Section is an assurance that the activities of this section will continue.

Wellington J. Snyder, title officer of the North Philadelphia Trust Co., Philadelphia, is the chairman. Mr. Snyder was the chairman of the special 1926 convention committee which gave us such a great convention. He was vice chairman of the Title Insurance Section last year. Mr. Snyder has been an attendant at the last several consecutive conventions of the Association and thoroughly with and interested in national title affairs. He is also one of the recognized title insurance authorities and will accomplish some constructive things with the section this year.

Henry J. Davenport, Vice Chairman.

Henry J. Davenport, president of the Home Title Insurance Co., Brooklyn, N. Y., and president of the New York State Title Association is the vice chairman. Mr. Davenport is one of the leading title insurance executives of the East and of a very energetic personality.

He led his state association in its work last year during its membership campaign. The result was the doubling of its membership, and the winning of the trophies offered by the president and chairman of the membership committee of the American Title Association.

Edwin H. Lindow, Secretary.

Edwin H. Lindow, vice president of the Union Title & Guaranty Co., Detroit was elected secretary, and his selection is definite assurance of results for any activity that will be conducted by this section.

Ed Lindow has certainly had the interests of the association at heart and in his mind since he attended his first meeting two years ago in New Orleans. Few have been any more unselfish of their time and energy in the same length of time than he. As chairman of the membership committee last year the membership was increased fifty per cent. He has done many other things including work with the advertising committee, visiting state title and state and national real estate

meetings, written many title articles and done other special assignments.

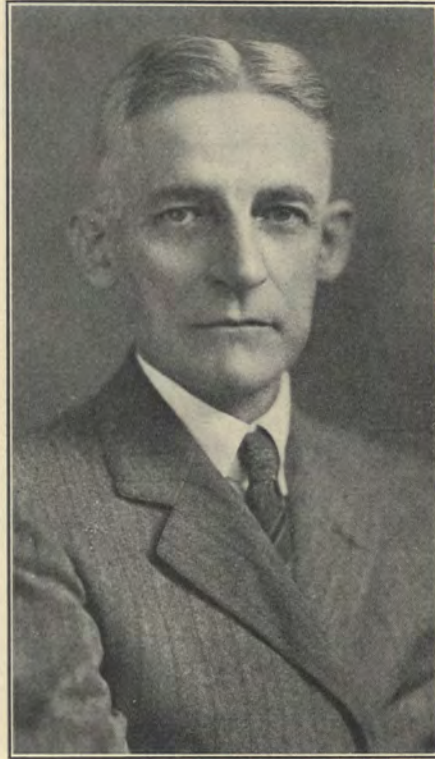
The Executive Committee.

This group includes all well-known and popular names, W. J. Davis, president of the Atlanta Title & Trust Co., Atlanta, Ga., one of the South's finest gentlemen and spirits of hospitality and known to everyone who has attended any recent convention; Kenneth E. Rice, vice president and escrow officer of the Chicago Title & Trust Co., Chicago, Ill., and given highest recognition as an authority on escrows; Mark M. Anderson, president of the Title Guaranty Trust Co., St. Louis, who has served the Association in a number of ways for a number of years; Paul D. Jones, vice president of the Title Guarantee & Trust Co., Cleveland, Ohio, who has added to the success of all the recent conventions; and J. M. Whitsett, manager of the Guaranty Title Trust Co., Nashville, Tenn., a most loyal and unselfish supporter of the organization and anything for the advancement of its interests and the good of the title business.

**John F. Scott, Chairman, Title Examiners Section;
Edward O. Clark, Vice Chairman;
Guy P. Long, Secretary**



JOHN F. SCOTT
St. Paul, Minn.
Chairman



GUY P. LONG
Memphis, Tenn.
Secretary

John F. Scott, prominent attorney of St. Paul, Minn., was elected chairman of the Title Examiners Section. Mr. Scott is a title examiner of prominence and an authority on real estate law. He was associated with the Federal Land Bank of that city, and active in working with the abstractors of the states composing its district.

He inaugurated the Best Abstract Contest in the Minnesota and North Dakota Title Associations and did a great deal of constructive work in advancing the abstractor and his interests in that territory.

He is at present president of the Minnesota Building & Loan Association, very active in general business affairs and actively engaged in title work. He has always had a keen interest in state and national association affairs and anticipates the possibilities he now has as one of the active officials of the American Title Association.

Edwin O. Clark, Vice Chairman.

Edwin O. Clark, known throughout the country as E. O. Clark of the Prudential Insurance Co. of America, was elected vice chairman. Mr. Clark is assistant solicitor of that great institution of Newark, N. J., and one of

the country's largest life insurance companies and lenders of money on real estate security.

He has been a member of the Title Examiner's Section for years and had a large acquaintanceship with titlemen all over the country for a great length of time.

Guy P. Long, Secretary.

Guy P. Long, title officer of the Union & Planters Bank & Trust Co. of Memphis, Tenn., was chosen secretary of the section. Mr. Long has been in title work for some time. He recently took an active part in the organization of the Tennessee Title Association and has done much for the advancement and development of the title business.

It is mighty fine indeed to have these three men in charge of the activities of this very valuable section.

Those selected for the executive committee were McCune Gill, vice president and title attorney of the Title Guaranty Trust Co. of St. Louis, known to all members of the American Title Association for his participation in its affairs and especially his department of **TITLE NEWS**—"Law Questions and the Courts Answers"; George H. Batchelor, at-

torney of the State Life Insurance Co., Indianapolis, Ind.; Lysander Cassidy, attorney for the Pacific Joint Stock Land Bank, San Francisco, Calif.; Harry H. Bottome, General Counsel of the New York Life Insurance Co., New York, and L. J. Taylor, Trust Officer of the Phoenix Title & Trust Co., Phoenix, Ariz.

Copies of the
PROCEEDINGS

for the years

**1912 - 1915 - 1918
1920 - 1924**

*are wanted by the Executive
Secretary's Office*

Anyone having extra or unused copies of any of them will be doing a favor by sending them to the Association office.

Advertising Exhibit Convention Feature

Special Committee Did Wonderful Work

One of the big surprises for the convention visitors was the exhibit of the material gathered and arranged by the special committee on advertising that worked all last year. This exhibit was one of the big convention features and many expressed that it alone was worth the trip to the meeting.

This committee was composed of Tom Dilworth, of the Dilworth Abstract Co., Waco, Tex., chairman; W. H. Pryor, Pryor Abstract Co., Duluth, Minn.; Arthur C. Longbrake, of the Real Estate Abstract Co., Toledo, Ohio; Edwin H. Lindow, Union Title & Guaranty Co., Detroit, Mich., and Pearl Koontz Jeffreys, Columbus, Kans.

It was known that Chairman Dilworth and his committee had been working but none could realize or appreciate the extent of their endeavors until this exhibit was seen. It was possible, too, because of the response and cooperation given by the membership of the Association and Chairman Dilworth expressed thanks for the interest shown.

Samples of advertising of all kinds as well as forms, stationery, etc., as used by title companies over the country were collected. This was classified, assorted and arranged in an attractive manner and the best way for the particular material. There were calendars, novelties, sets of news-

paper clippings, bound books of specimens, pamphlets and all manner of things. These were mounted either upon heavy boards or sheets. The forms were bound together in books.

Some idea of the amount can be gained by knowing that there were approximately three hundred running feet of space required to show it. This much table space was used, running around the walls, all of which was covered with green burlap and all the forms, heavy board displays and others for table display set upon it.

Green burlap was then run around the walls and the other material mounted upon 30x36 inch sheets hung in a two high row upon it. This made an actual six hundred running feet of the wall display. All of the material was carefully and neatly arranged and mounted, and it made a most attractive and impressive display upon the cloth background.

This display was given much consideration and inspection by everyone present. It was a thing of the utmost value and the first time a real and complete study and exhibit of advertising material and ideas for the title business was ever available.

This committee worked hard all year, Chairman Dilworth especially devoting a great amount of time to it. It did a work of inestimable value but because of its scope and possibilities,



TOM DILWORTH
Waco, Texas

Continued as Chairman of the Advertising Committee

it was continued intact for another year. Thus will they be enabled to finish the thing so well started.

Much benefit will come from this work and it was one of the most practical things the Association has ever attempted.



TWENTIETH ANNUAL CONVENT
Atlantic City,

Membership of Association Increased 49.6 Per Cent Last Year

Splendid Work by Chairman of Membership Committee and State Officials

The biggest increase in membership by many times in any one year, and one of the biggest things in the history of the American Title Association was the increase in membership last year. The remarkable showing of an increase of 49.6 per cent was made.

There is much significance in this. The Association is now a large organization in numbers, totaling two thousand, six hundred and fifty-eight members, nearly three thousand. As a result of this and the great number in the business now belonging to their national commercial association, the business is certain to improve and advance and those in it benefit and prosper.

The state associations will benefit greatly because of their added list of members, and certainly the national organization will not only benefit but give its helpfulness to a great many more.

This too is a proof and sign of the recognition of importance and value of the use and purposes of the state and national title associations.

There were eight hundred and forty-nine members gained during the year. Of these, five hundred and twenty-three were added as the results of the membership efforts of the state officers, and for which they should

have a lot of praise. This is an increase of forty-eight per cent in the number of state association members.

An increase of fifty-seven individual members or forty per cent in this class of membership was shown. These are those belonging in states where there are not state associations.

Many new examiners were added, the number being forty-four and an increase of thirty-one per cent over last year.

This is a remarkable showing for any association or organization. No one realized this could be done even in our own ranks. Credit for the success of it should be given to the chairman of the membership committee, Edwin H. Lindow, individually, and then to each of the state officials, individually, who gave such splendid assistance and cooperation, and then to all of them as a group and committee.

It was surely fine work.

New York Wins Trophies.— Kansas Second.

The New York State Title Association was awarded the cup given by President Fehrman, the annual award of the president for the winner of the membership contest, and also received the elegant chime clock awarded by the Union Title & Guaranty Co.,

Detroit, through its vice-president, who was chairman of the membership committee, Mr. Lindow.

This state Association showed an increase of one hundred and ninety-two new members, doubling the number of last year.

The Kansas Title Association was a close second, making an exceptionally fine showing, too, and getting a large increase.

COMMITTEES APPOINTED FOR COMING YEAR.

President Woodford Announced Personnel at the Convention.

All committees were announced by President Woodford before the close of the Atlantic City convention. These committees are the foundation of the Association's activities and responsible for the success of its program.

A complete list of them is given in this issue of TITLE NEWS in the directory shown on the last two pages.

Two committees were kept intact from last year. These are the committee on constitution and by-laws, Henry R. Chittick of New York, chairman, and the special committee on advertising, Tom Dilworth, Waco, Tex., chairman, and which were continued in order that they might carry on the work started and done so well the past year.

The membership committee is one of the most important in the organizations work, and which has great possibilities. The chairman for this coming year is Forrest M. Rogers, secretary of the Rogers Abstract & Title Co., Wellington, Kans., and secretary of the Kansas Title Association.



THE AMERICAN TITLE ASSOCIATION
Sept. 7-8-9-10, 1926

Mr. Rogers did some fine work in building the membership of his state association last year and making it second in the national membership contest.

The other members of the committee are the presidents and secretaries of the state title associations.

The chairman of the committee on cooperation is Paul D. Jones, vice-president of the Title Guarantee & Trust Co., Cleveland. This committee has great opportunities for establishing good will for the title association and making it a help and benefit to other kindred organizations.

The judiciary committee will be headed by Lloyd L. Axford, special counsel for the Union Title & Guaranty Co., Detroit, Mich. The committeemen who will assist him were especially chosen and some valuable work will be done by them in the year.

This is the year when the legislative committee will find plenty to do as the legislatures of several states will be in session. Wayne P. Rambo, special counsel for the Market Street Title & Trust Co., Philadelphia, is the general chairman, and the members consist of a representative from each state, grouped under a district chairman from each of the Federal Farm Loan Bank districts.



FORREST M. ROGERS
Wellington, Kans.
Chairman of the Membership
Committee



PAUL D. JONES
Cleveland, O.
Chairman of the Committee on
Cooperation

Detroit Unanimously Selected As 1927 Convention City.

Many Invitations for 1928.

Annual Midwinter Meeting of Association To Be Held In Kansas City, February 4-5.

Detroit was enthusiastically chosen as the place for the 1927 convention. Ed Lindow and his gang were ready to assert their rights and authority but did not need to. Detroit generously and considerately withdrew their invitation extended at Denver for the 1926 meeting in order that we might go east, and were on hand this year with an invitation for 1928 but all they needed to do was to give the crowd a chance to accept it.

So it is Detroit next year—and that alone should mean the breaking of more records for a bigger and better convention. Every American wants to visit Detroit and the city has one of the biggest drawing powers of any in the country. The Association will be bigger and stronger in another year and can therefore form a bigger and better convention. Then there is the personal element in wanting to go there because of the invitation coming from Ed Lindow and his co-workers who have had such a part in the American Title Association's activities the past few years. To have that crowd our hosts is enough said.

You are urged to keep this in your plan of future things and be there for this meeting the dates of which have been tentatively set for the week of about Sept. 1.

Lively Contest for 1928 Meeting.

Immediately the question of future conventions arose, invitations for 1928 were extended so it looks like a lively event next year when the following year's meeting place will be selected.

We were told that the Pacific Coast deserves a meeting, and Seattle bids us there.

Texas offers her hospitality and many attractive features of San Antonio for our session of 1928, with the entire Texas Association as hosts. Some invitations that.

But the South, too, thinks it about time for us to visit them again, especially as we have never been in the eastern part of the south, so Ed Schumacher of Richmond, with the cooperation of the titlemen of that great state of Virginia say they want us, and back it with telegrams from the Governor, the Richmond Chamber of Com-



HARRY C. BARE
Ardmore, Pa.
Chairman of the Noonday Sectional
Conferences for the 1927
Convention

merce, the Mayor of Richmond and others.

Those however did not end it. Eu-

gene Dodge backed by the Florida visitors told of that state—a Paradise—and said we should come to Miami.

So not being able to meet in four different places all in one year, it is gratifying to know that we will not have to hunt a place to land. The Detroit Convention crowd can anticipate one event at least, and that will be the decision on a 1928 convention city.

Midwinter Meeting in Kansas City.

The annual midwinter joint business meeting and conference with state and national officers will be held in Kansas City, Mo., Feb. 4 and 5. This has usually met in Chicago, in fact has ever since they were started, but changed to Kansas City this time because of the location of the Association's executive office there—the plausible place to have it.

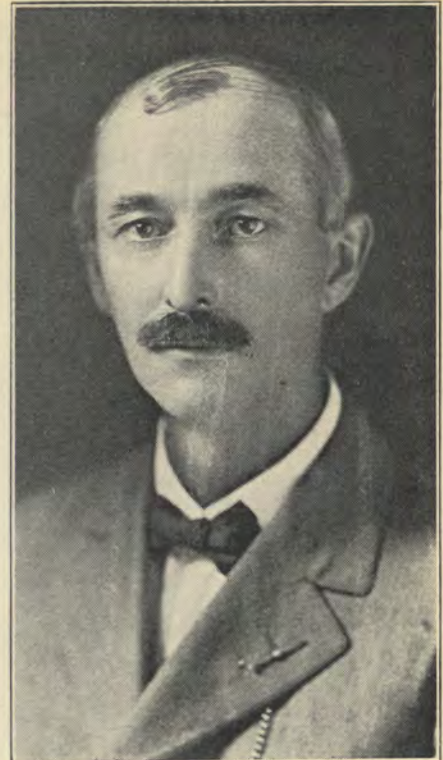
This meeting has assumed proportions of real importance and worth. Much "medicine" is made, business problems presented and solved, and association work given an impetus. Much good for the business itself and the state associations in particular has resulted from these meetings.

Every state association president and secretary should attend this meeting. All titlemen and any interested in the business and state or national association affairs are also invited.

Plans are already under consideration to make this the biggest and best Midwinter Meeting. It will be in



WAYNE P. RAMBO
Philadelphia, Pa
Chairman of the Legislative Committee



LLOYD L. AXFORD
Detroit, Mich.
Chairman of the Judiciary Committee

charge of the vice president elect, Walter M. Daly, of Portland, Ore.,

who is also chairman of the executive committee.

All Attendance Records Broken

Four Hundred Mark Passed, Pennsylvania First With 68; California Maintains Long Distance Challenge Established Last Year

Not only was that longed for figure of an attendance of four hundred at a national convention reached at Atlantic City, but it was passed. There were a total of four hundred and two in attendance at the Twentieth Annual Convention of The American Title Association held in Atlantic City, N. J., Sept. 7, 8, 9 and 10.

The record is held by the state of Pennsylvania, the State Association of which was one of our hosts, and the invitation to meet in the east for the first time coming from a Pennsylvanian. There were sixty-eight registered from there.

And with the attendance from Pennsylvania and the other eastern states, the American Title Association made the last step in acquiring its full proportions as a national institution by introducing itself to that part of the country and those there becoming acquainted with the organization. New Jersey was second with fifty-nine and New York third with an even forty.

Representatives from other eastern states were present for the first time and it was mighty fine to see Rhode Island with its delegation of seven, and

all from the same Providence Company, and Massachusetts with its first convention visitors. All of the other eastern states where there are members of the Association had representations so this was truly a national meeting.

Thirty-seven States Shown.

There were thirty-seven states represented in the registration. They came from Massachusetts to Florida, Washington to California and all of the territory between.

The extremes of the points covered are shown by those from Springfield, Mass., in the northeast, to Miami, Fla., in the southeast; Seattle, Wash. in the northwest to San Diego, Calif., in the southwest, but with the longest line that through the very middle from Duluth, Minn. on the extreme north to Corpus Christi, Tex., on the south.

California Maintains its Challenge

The titlemen of California established a mark for all the others last year at Denver with its near trainload of folks, and continued its challenge this year by being fourth in attendance with a mark of twenty-seven.

If you would compute the mileage

covered by that California delegation to Atlantic City, it would be many times that of several of the others added together.

The single long distance record is also held by those Californians who came from San Diego—from the extreme southwestern point of the United States to almost the extreme northeastern.

Some Other Interesting Facts.

Texas maintained its usual commendable convention participation by a delegation of eighteen—which tied with Michigan for fifth place, but Texas is quite a way from Atlantic City.

Michigan seems to have 18 as its yearly figure for the national meetings and again sent that many to the 1926 one. But hurrah for Detroit—from whence came fourteen of this number, and twelve of those were from one company.

Ohio was sixth with seventeen—more than they get out for some of its state meetings.

Florida makes itself known, not only in a greatly increased number at a meeting but participation of its members in the convention activities and program. Sixteen came from that state—giving it seventh place.

Illinois turned out in force better than ever before and took eighth place with fifteen.

Tennessee—whose state association

was just recently perfected made a showing some of the older organizations with many times its membership should think about, with its delegation of thirteen.

Other states that deserve mention for larger than former delegations were Minnesota, Missouri, Oregon, Washington, the last two especially because of the long distance to be covered.

Montana was represented this year and it is hoped it will always be now, for it is good to have them from such places where visitors have been few.

North Carolina made herself known too, for the first time in a national meeting.

Kentucky and Virginia—states with but few cities and few title companies also sent splendid representation.

It was a great crowd—representing the title business in all its phases and from all parts of the country. May it be even more so next year in Detroit.

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

Of Title News, published monthly at Mount Morris, Ill., for October, 1926.

State of Missouri }
County of Jackson } ss.

Before me, a Notary Public in and for the State and county aforesaid, personally appeared Richard B. Hall, who, having been duly sworn according to law, deposes and says that he is the Editor of the Title News and that the following is, to the best of his knowledge and belief, a true statement of the ownership, management (and if a daily paper, the circulation), etc., of the aforesaid publication for the date shown in the above caption, required by the Act of August 24, 1912, embodied in section 411, Postal Laws and Regulations, printed on the reverse of this form, to wit:

1. That the names and addresses of the publisher, editor, managing editor, and business managers are: Publisher, The American Title Association, Kansas City, Missouri; Editor, Richard B. Hall, Kansas City, Missouri; Managing Editor, Richard B. Hall, Kansas City, Missouri; Business Manager, Richard B. Hall, Kansas City, Missouri.

2. That the owner is: (If owned by a corporation, its name and address must be stated and also immediately thereunder the names and addresses of stockholders owning or holding one per cent or more of total amount of stock. If not owned by a corporation, the names and addresses of the individual owners must be given. If owned by a firm, company,

or other unincorporated concern, its name and address, as well as those of each individual member, must be given.) The American Title Association, J. W. Woodford, President, Seattle, Wash.; Richard B. Hall, Executive Secretary, Kansas City, Missouri; E. C. Wyckoff, Treasurer, Newark, New Jersey.

3. That the known bondholders, mortgagees, and other security holders owning or holding 1 per cent or more of total amount of bonds, mortgages, or other securities are: (If there are none, so state.) None.

4. That the two paragraphs next above, giving the names of the owners, stockholders, and security holders, if any, contain not only the list of stockholders and security holders as they appear upon the books of the company but also, in cases where the stockholder or security holder appears upon the books of the company as trustee or in any other fiduciary relation, the name of the person or corporation for whom such trustee is acting, is given; also that the said two paragraphs contain statements embracing affiant's full knowledge and belief as to the circumstances and conditions under which stockholders and security holders who do not appear upon the books of the company as trustees, hold stock and securities in a capacity other than that of a bona fide owner; and this affiant has no reason to believe that any other person, association, or corporation has any interest direct or indirect in the said stock, bonds, or other securities than as so stated by him.

RICHARD B. HALL, Editor.
Sworn to and subscribed before me this 8th day of October, 1926.

(SEAL) Edward J. Eiseman.
(My commission expires Dec. 3, 1928.)

Noon Conferences Fulfilled Expectations

Al. Hastings "Miniature Convention" Valuable Part of Convention

The noon conference luncheons proved to be the expected practical and interesting convention feature. Not only were they interesting and instructive, but there was a something extra about them occasioned by the crowd all getting to be there together for the midday repast. This was augmented and increased too by the manner in which the chairman, A. T. Hastings, conducted them. Their success, to a big measure, is in the hands of the chairman, and Mr. Hastings certainly deserves many compliments and much commendation for his handling of them.

The subjects were chosen from current and emphasized business problems. The speakers all presented them well and there was much interest and discussion in each of them.

The first day's topics treated of the "Moral and Legal Liability and Responsibility of Abstracts and Title Insurance Policies."

Jesse P. Crump, vice president of the Kansas City Title & Trust Co., Kansas City, led the discussion pertaining to title insurance, and W. B. Clarke of the Custer Abstract Co., Miles City, Mont., from the standpoint of the abstract. Both showed that there not only was as much moral as legal responsibility, but that happily both abstracters and title insurance companies seem to have always recognized the moral more than the legal responsibility.

The other topic of this first day was a discussion for the building and maintaining a practical title plant. This

was led by Fred Hall, plant manager of the Land Title Abstract & Trust Co., Cleveland, Ohio, and was one of the most ably handled and presented noon conference discussions.

But one topic was presented on the second day's program, but that proved to be almost enough for the entire con-

sideration of the convention. Benj. J. Henley, executive vice president of the California-Pacific Title Insurance Co., and president of the California Land Title Association, caused a sensation in his discussion of "Theory and Practice in Establishing Title Insurance Rates." The reason for the sensation was because Mr. Henley opened and presented a field for thought, study and of original matters that showed the structure and operation of title insurance could be changed.

There has probably never been anything presented at any title convention of the importance and nature of



NEW JERSEY DELEGATION

this talk of Mr. Henley's or one that had been so well studied and prepared.

Mr. Henley gave the title business some basic suggestions and principles that will receive consideration all over the country for years to come and some of which will undoubtedly have a very forceful effect and change upon the business.

The last day's conference resumed some of the practical and everyday matters. Uniformity, that thing about which every title man wonders, and realizes should be, and which seems to be the most necessary thing in the world today for the advancement of the title business, came for considera-

tion both for title insurance and abstracts.

Harry C. Bare, vice president of the Merion Title & Trust Co., Ardmore, Pa., and secretary of the Pennsylvania Title Association, led the discussion as it pertains to the title insurance business. He gave a wonderful and encouraging treatment of it.

Roy S. Johnson presented it from the point of abstracts and likewise gave encouragement to the idea and its possibilities.

"Copied, Printed and Substitute Abstracts" came for an airing by the last leader, E. D. Dodge, of the Dade County Abstract Title Insurance & Trust

Co., Miami, Fla. There was no doubt as to the place phony abstracts and their makers occupied after Mr. Dodge was through.

The last day's conference was a round table and experience meeting presided over by Walter M. Daly, the vice president elect. The various state officials and others were called upon for talks and suggestions. It proved to be a practical and worth while meeting.

The noon conferences have certainly proved their worth and will be a permanent convention feature hereafter, with continued attempts made to further improve them.

Those in Attendance, Twentieth Annual Convention, Atlantic City, N. J.

Alabama.		
James W. Goodloe.....	Title Insurance Company.....	Mobile
James Silvey.....	Etowah Abstract Co.....	Gadsden
Arizona.		
Louis J. Taylor.....	Phoenix Title & Trust Co.....	Phoenix
Arkansas.		
George R. Crosley.....	Title Guaranty & Abstract Co.....	El Dorado
C. H. Kinard.....	Title Guaranty & Abstract Co.....	El Dorado
California.		
M. B. Arnold, Jr.....	.....	San Francisco
Mrs. Frances S. Arnold.....	.....	San Francisco
John L. Boitano.....	Sacramento Abstract & Title Co.....	Sacramento
Dorothy Chilcott.....	Western Title Insurance Co.....	San Francisco
Richard Chilcott.....	Western Title Insurance Co.....	San Francisco
R. F. Chilcott.....	Western Title Insurance Co.....	San Francisco
R. F. Chilcott.....	.....	San Francisco
Jas. D. Forward.....	Union Title Insurance Co.....	San Diego
Mrs. Jas. D. Forward.....	.....	San Diego
Benj. J. Henley.....	California Pacific Title Insurance Co.....	San Francisco
Mrs. Benj. J. Henley.....	.....	San Francisco
L. E. Mullen.....	Contra Costa Abstract & Title Co.....	Martinez
Robert S. Odell.....	Title Guaranty Co.....	San Francisco
Mrs. Robert S. Odell.....	.....	San Francisco
Miss Anne Packard.....	Union Title Insurance Co.....	San Diego
Miss Frances Packard.....	Union Title Insurance Co.....	San Diego
Bert D. Paolinelli.....	City Title Insurance Co.....	San Francisco
John E. Rhind.....	Title Guaranty & Trust Co.....	Los Angeles
Mrs. John E. Rhind.....	.....	Los Angeles
Mr. E. G. Schwarzmann.....	Title Insurance & Guaranty Co.....	San Francisco
Mrs. E. G. Schwarzmann.....	.....	San Francisco
Mr. Donzel Stoney.....	Title Insurance & Guaranty Co.....	San Francisco
Mrs. Donzel Stoney.....	.....	San Francisco
Mr. N. W. Thompson.....	Title Insurance & Trust Co.....	Los Angeles
Mrs. N. W. Thompson.....	.....	Los Angeles
W. P. Waggoner.....	California Title Insurance Co.....	Los Angeles
Clifton Woodhams.....	Western Title Insurance Co.....	Redwood City
Colorado.		
Mrs. Golding Fairfield.....	.....	Denver
Golding Fairfield.....	Title Guaranty Company.....	Denver
Connecticut.		
Harry Hall Atwater.....	New Haven Real Estate Title Co.....	New Haven
Walter W. Pratt.....	The Travelers Insurance Company.....	Hartford
Carleton H. Stevens.....	New Haven Real Estate Title Co.....	New Haven
William Webb.....	The Bridgeport Land & Title Co.....	Bridgeport
Florida.		
Frank D. Anderson.....	Polk County Abstract Company.....	Bartow
William Beardall.....	Fidelity Title & Loan Co.....	Orlando
Mia Beck.....	Central Florida Abstract & Title Guaranty Company.....	Orlando
Eugene D. Doge.....	Dade County Title Insurance & Trust Company.....	Miami
Leona A. Gauthier.....	Gulf Coast Abstract Company.....	Brooksville
C. B. Gibson.....	Florida Title Insurance Co.....	Miami
Mr. W. J. Henry.....	Florida Title Insurance Co.....	Tampa
Mrs. W. J. Henry.....	.....	Tampa
A. W. Hoover.....	New York Title & Mortgage Co.....	Miami
Carroll D. Judson.....	Gulf Coast Abstract Co. of Brooksville.....	Lakeland
R. P. Marks.....	Title & Trust Co. of Florida.....	Jacksonville
P. R. Robin.....	Guaranty Title Company.....	Tampa
S. M. Sparkman, Jr.....	Tampa Abstract & Title Insurance Co.....	Tampa
Mrs. S. M. Sparkman, Jr.....	.....	Tampa
C. A. Vivian.....	Florida Title Company.....	Miami
Mrs. C. A. Vivian.....	.....	Miami
Georgia.		
Wm. J. Davis.....	Atlanta Title & Trust Co.....	Atlanta
Miss Essie Hall.....	Atlanta Title & Trust Co.....	Atlanta

Mrs. T. E. Harrison.....	Atlanta Title & Trust Co.....	Atlanta
Chas. P. Noles.....	Atlanta Title & Trust Co.....	Atlanta
Harry M. Paschal.....	Atlanta Title & Trust Co.....	Atlanta
Mrs. Harry M. Paschal.....	.....	Atlanta

Illinois.

J. M. Dall.....	Chicago Title & Trust Co.....	Chicago
Mrs. J. M. Dall.....	.....	Chicago
Jos. P. Durkin.....	Title & Trust Company.....	Peoria
Mrs. Jos. P. Durkin.....	.....	Peoria
H. C. Gerke.....	Madison County Title Office.....	Edwardsville
Mrs. H. C. Gerke.....	.....	Edwardsville
R. L. Maxson.....	Champaign County Abstract Co.....	Urbana
Mrs. R. L. Maxson.....	.....	Urbana
E. G. McAnulty.....	Hancock County Abstract Co.....	Carthage
Mrs. E. G. McAnulty.....	.....	Carthage
H. F. Payton.....	Sangamon County Abstract Co.....	Springfield
J. K. Payton.....	Sangamon County Abstract Co.....	Springfield
Mrs. J. K. Payton.....	.....	Springfield
K. E. Rice.....	Chicago Title & Trust Company.....	Chicago
Mrs. K. E. Rice.....	.....	Chicago

Indiana.

Jean Evans.....	Lambert Title Company.....	Rockville
Miss Julia Hinshaw.....	Lambert Title Company.....	Rockville
Elizabeth Ireton.....	Wayne County Abstract Co.....	Richmond
Emma Ireton.....	Wayne County Abstract Co.....	Richmond
Earl W. Jackson.....	Indiana Title & Loan Co.....	So. Bend
Mrs. Earl W. Jackson.....	.....	So. Bend
Charles E. Lambert.....	Lambert Title Company.....	Rockville
Miss Mary E. Lambert.....	Lambert Title Company.....	Rockville

Iowa.

Jansen Haines.....	Southern Surety Company.....	Des Moines
Anthony H. Rutgers.....	Southern Surety Company.....	Des Moines
Mrs. Anthony H. Rutgers.....	Des Moines

Kansas.

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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 proof of will by one witness good where nobody knew the other witness and he cannot be found?

No; the will is void. Hill v. Company July 26, 1926 (Illinois).

Can U. S. Court of one District order its receiver to convey property in another District?

Not if there were no assets in the first District (even though the company's home office was located there). Harding v. Company, July 26, 1926 (Georgia).

Does the phrase "distributive share" in a will include real estate?

Half the court in Florida held it did include realty as well as personality, and half held it did not. Redding v. Bank, July 24, 1926 (Florida).

Is remainder to "grandchildren" vested or contingent?

Vested in each grandchild subject to be diminished by birth of others; also held to take per capita and not per stirpes. Cook v. Stevens, Aug. 10, 1926 (Maine).

What is the effect of a deed contrary to a valid restraint on alienation?

It is voidable but not absolutely void; it cannot be avoided by the party conveying, but only by the other devisees, and only during the period of restraint. Howard v. Asher, 284 S. W. 419 (Kentucky).

When is a conveyance by an insane person valid?

It is valid if he is not under guardianship, and grantee has no knowledge of his condition. Dowlin v. Boyd, 284 S. W. 636 (Texas).

What is the meaning of "an abstract satisfactory to the purchaser?"

One showing a record title without any reasonable objections; and purchaser cannot arbitrarily refuse to approve such an abstract. Williams v. Belding, 245 Pac. 455 (California).

A deed provides that the land reverts "unless a school is maintained thereon"; is this binding?

Not after school has been maintained for twenty-nine years and is then moved. Hasman v. School, 245 Pac. 464 (California).

Devisee is given fee, but if he "dies without issue," his brother takes; is fee defeasible?

Usually held absolute if devisee survives testator, as death means dying before testator. In re Engel, 180 Pa. St. 215, Conkie v. Garrison, 52 N. Y. S. 500; but held defeasible in some states, Walker v. Walker, 11 O. C. D. 291 (Ohio).

Can a common law trust use a trade name?

Yes; such as "Wagoner Oil Company," General v. Wagoner, 247 Pac. 99 (Oklahoma).

Can a warranty deed be shown, by oral evidence, to be a mortgage?

Yes; (except as to innocent purchasers). Clark v. Howe, 247 Pac. 113 (Kansas).

Is a conveyance of a lease for a shorter term, an assignment on a sublease?

A sublease. McNamer v. Sunburst. 247 Pac. 166 (Montana).

Is remainder at death of widow "to children then living, or descendants of deceased children," vested or contingent?

Contingent; hence will of child dying before widow does not apply. In re Heath's Estate, 133 Atl. 558 (Pennsylvania).

Does a conveyance to a cemetery corporation "to be used only as a cemetery" give grantor right of reversion?

Not where conveyance was for a money consideration, and does not contain a reversion clause; hence deed from corporation conveys indefeasible title. Sapper v. Mathers, 133 Atl. 565 (Pennsylvania).

What is the measure of damages for mining coal from the land of another?

If mined by mistake, the value of the coal before mining; if intentionally, the value after mining. Tracy v. Athens. 152 N. E. 641 (Ohio).

Is deed by corporation good after forfeiture of charter for non-payment of franchise tax?

Yes; Eversman v. Ray, 152 N. E. 643 (Ohio).

Can a will forbid a statutory sale of remainders for re-investment?

No. In re Vail, 133 Atl. 866 (New Jersey).

Does will exercise power of appointment if not referring thereto?

Ordinarily not (unless by statute); but held good if testator had no other estate. Paul v. Paul, 133 Atl. 868 (New Jersey).

Does description of lot on "south side" of street, carry title to center?

It does in Tennessee, City v. Lawrence, 284 S. W. 882; but not in Maryland. Company v. Dempster, 133 Atl. 723.

What is the effect of a devise to sister "but in event of her decease" to others?

It vests an indefeasible fee in the sister if she is living when the testator dies. Phillips v. Smith, 133 Atl. 661 (Rhode Island).

Is approval of guardian's sale six years after sale, good?

No. Patterson v. Jones, 244 Pac. 585 (Oklahoma).

Does mortgage on lot and building, encumber bakery machinery and ovens?

Yes. Day v. Company, 151 N. E. 361 (Indiana).

Is a padlock proceeding against innocent landlord good after bootlegging tenant has been ousted?

Yes in Louisiana; no in New York; Schlieder v. U. S., 11 Fed. (2d) 345; U. S. v. Chesebrough, 11 Fed. (2d) 537.

Where will merely "requests" or "asks" that a certain thing be done, is it binding?

Yes. It creates a precatory trust, 244 Pac. 698 (Washington).

Does a power in a life tenant "to dispose of" the property give power to devise it?

No. Mauthe v. Breckenridge, 284 S. W. 145 (Missouri).

Is a trust good which is to last until a daughter dies and her children become 25?

Void if beneficial interests do not vest until then; but good if interests vest at daughter's death and trustee thereafter has only "administrative title." In re Chittick's Will, 214 N. Y. S. 467 (New York).

Can notary affix seal, after term expires, to acknowledgment taken before?

No. Koht v. Towne, 207 N. W. 596 (Iowa).

Is broker, holding exclusive listing contract, entitled to commission if property is sold through owner's efforts?

Yes. French v. Love, 281 S. W. 301 (Texas).

Can the legislature abolish or change dower so as to affect persons already married?

Yes. Dower is not a vested right. Steinhazen v. Trull, 151 N. E. 250 (Illinois).

Does an execution sale against the husband bar the wife's dower?

No. Fulton v. Studabaker, 151 N. E. 106 (Indiana).

Does allowing fence to be built across roadway, constitute abandonment of easement?

No. American v. Serra, 132 Atl. 565 (Connecticut).

Is a suit to set aside deeds notice to those not party to the suit?

No. All persons owning interests that would be affected by the cancellation must be made parties; as for example a trustee in a mortgage deed of trust and a purchaser from him. Eggeston v. Wayland, 10 Fed. (2nd) 642 (District of Columbia).

Does a remainder to two life tenants' children "to share alike," vest per stirpes or per capita?

Per capita; hence where one has two children and the other three children, each takes one fifth. Anderson v. Simpson, 283 S. W. 941 (Kentucky).

Is recording a deed conclusive evidence of delivery?

No. As where the grantee did not know the deed existed (he being adult and competent). Meade v. Robinson, 208 N. W. 41 (Michigan).

Is a devise an exercise of a power of disposition if not referring thereto?

Generally not an exercise of the power, unless statute so provides. Sketchley v. Compton 132 Atl. 671 (New Jersey).

What effect has attempted devise by husband, on tenancy by entireties?

None. Title passes to widow as survivor. Randolph v. Edwards, 132 S. E. 17 (North Carolina).

A testator devised his land to his widow, and his interest in a partnership to his son; who takes partnership land?

The widow. Nicholson v. Nicholson, 280 S. W. 960 (Kentucky).

TITLE NEWS

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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.

OCTOBER, 1926.

SOLVE PROBLEM OF PRICE CUTTING AND WIN A PRIZE.

New York Manufacturer Offers Award —Might Apply to Title Business As Well As Mercantile.

In an attempt to arrive at a practical solution of the price-cutting problem, with equal fairness to business and the public \$10,000 will be offered in prizes for the best plans offered.

This announcement was made here along with the statement that Arthur Capper, United States Senator from Kansas, will serve as chairman of the jury that will award the prizes. On the jury of award with Senator Capper, who has already introduced a bill in Congress on the subject, will be six other persons of national note.

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A special prize of \$1,000 is hung up for professors and students of economics or marketing in any college or university in the country. The prizes are offered by Edward Plaut, president of an old established manufacturing drug firm in New York.

The winning plans, according to the formal announcement, must cover a definite policy for the retailer, the jobber, the manufacturer, the chain store and the department store, including consideration of "free goods" and "hidden discount" problems. The workability and legality of the plans, either under existing law or desirable modification, will be the chief criterion on which the judges will base their decision.

There is no limit to the length of the plans submitted nor is there any limit to the number of plans any contestant may send in, but not more than one award will be made to the same person, and no contestant can compete in both the trade and the college contests.

In addition to the chairman, the jury of award includes Mrs. J. Borden Harriman, chairman of the Na-

TITLE NEWS

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requirements necessary for a good Abstract of Title. Its Abstracts are accepted and preferred by Title Examiners and all industrial and financial institutions, both local and foreign, purchasing real estate or loaning money upon real estate securities in this locality.

TITLE INSURANCE

HISTORY tells us that the early transfer of real estate was accomplished by the Grantor physically handing to the Grantee, on the premises to be conveyed, a twig of a tree, a spray of grass or a clod of earth, in the presence of witnesses. This evidence of title was then supported by the strong right arm of might. Later different methods and systems of transfer were adopted, from time to time, until the present system of recording deeds, mortgages and other instruments, was established. In the early days in America, when land values were low, purchasers of real estate were content with only a deed from the person from whom they were buying, but as years passed on and values increased, and the chain of title to land became longer and more complicated, purchasers of real estate and lenders on real estate mortgage security learned from sad experience that they should know more about the title to the land before they parted with their money. Then Abstracts of Title, giving the history of title as it appeared of record became a general custom. The Abstract was examined, passed upon by a skilled attorney or conveyancer, and the purchaser relied upon the judgment of his attorney or conveyancer as to

the sufficiency of the title. This practice still prevails to a considerable extent and provides a substantial degree of safety. However, as values continued to increase and chains of title grew longer and more complicated, especially in the larger communities, the demand arose for some agency which would guarantee or insure the title and thus relieve the purchaser or lender of all risk of loss through mistakes or errors in judgment in passing upon the title. In response to that demand the legislatures of most of the States, including Illinois, have passed laws providing for the organization and operation of Title Insurance Companies, under the supervision of the State, and the business of insuring titles has grown by leaps and bounds. The reason for its rapid growth is that it provides a speedy method of completing a real estate transaction and at the same time gives absolute protection to the purchaser or lender.

This Company is authorized, under the laws of Illinois, to insure titles to real estate, and is fully equipped to render that service speedily and efficiently. Its officers will be pleased to furnish you any information you may desire relating to Title Insurance.

ESCROW DEPARTMENT

THE Title and Trust Company, in co-operation with the Trust Department of the Dime Savings & Trust Co. and the Commercial National Bank, maintains an Escrow Department, where all parties interested in making real estate loans, sales or purchases of real estate, may deposit the money, the Abstract of Title, the deed, mortgage,

notes, releases and all other papers in connection with the transaction and feel assured that all necessary papers will be filed for record, all liens paid off and properly released of record, agents' commissions and attorneys' fees, if any, paid as agreed upon and all papers and proceeds turned over to the proper parties as the deal is closed.

REAL ESTATE DEPARTMENT

THE Manager of the Real Estate Department is affiliated with the National, State and Local Realtors Association, and this department can promptly handle any sale or purchase from the small, outlying, vacant lot to the largest business properties.

This department has also a very extensive rental list and is in constant touch with a large number of prospective tenants for residence and business property. It makes a specialty of looking after property for resident and non-resident owners. It secures tenants, collects and remits rents promptly, looks after the payment of taxes, assessments, insurance and repairs and relieves the owner from all the details of the management of the property.

Entrance to this Department is at 307 Liberty Street.

COMMERCIAL NATIONAL BANK DIME SAVINGS & TRUST CO. TITLE AND TRUST COMPANY

Peoria's Largest Financial Institution • • Corner Adams and Liberty Streets

This advertisement has dignity and attractiveness. It tells a varied and complete story, and while long and containing much matter, will command attention and consideration because of its appearance.

tional Consumers league; Melvin T. Copeland, Harvard School of Business Administration; Nelson B. Gaskill, former federal trade commissioner; G. Barrett Moxley, ex-president of the National Association of Wholesale

Druggists; A. W. Shaw, publisher of System; Frank L. Stone, president of the National Association of Retail Druggists; and Herbert J. Tily, president of the National Retail Dry Goods Association.

The American Title Association

Officers, 1926-1927

General Organization

President

J. W. Woodford, President, Lawyers and Realtors Title Insurance Co., Seattle, Wash.

Vice-President

Walter M. Daly, President, Title & Trust Co., Portland, Ore.

Treasurer

Edward C. Wyckoff, Vice-Pres.

Fidelity Union Title & Mortgage Guarantee Co., Newark, N. J.

Executive Secretary

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

Executive Committee

(The President, Vice-President, Treasurer and Chairmen of the Sections, ex-officio, and the follow-

ing elected members compose the Executive Committee. The Vice-President of the Association is the Chairman of the Committee.)

Term Ending 1927.

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

Term Ending 1928.

Fred P. Condit, New York City. Vice-Pres. Title Guarantee & Tr. Co.

M. P. Bouslog, Gulfport, Miss. Pres. Miss. Abst. Title & Grty. Co.

Donzel Stoney, San Francisco, Cal. Exec. V.-Pres. Title Grty. Co.

Sections and Committees

Abstracters Section.

Chairman, James S. Johns, Pendleton, Ore.
President, Hartman Abstract Co.
Vice-Chairman, Verne Hedge, Lincoln, Neb.
Secretary, J. R. Morgan, Kokomo, Ind.
President, Johnson Abstract Co.

Title Insurance Section

Chairman, Wellington J. Snyder, Philadelphia, Pa.
Title Officer, North Philadelphia Trust Co.
Vice-Chairman, Henry J. Davenport, Brooklyn, N. Y.
President, Home Title Insurance Co.
Secretary, Edwin H. Lindow, Detroit, Mich.
Vice-President, Union Title & Guaranty Co.

Title Examiners Section

Chairman, John F. Scott, St. Paul, Minn.
Attorney, Guardian Bldg.
Vice-Chairman, Edward O. Clark, Newark, N. J.
Assistant Solicitor, Prudential Ins. Co. of America.
Secretary, Guy P. Long, Memphis, Tenn.
Title Officer, Union & Planters Bank & Trust Co.

Program Committee, 1927 Convention

J. W. Woodford (The President), Chairman, Seattle, Wash.
Wellington J. Snyder (Chairman, Title Insurance Section), Philadelphia, Pa.
James S. Johns (Chairman, Abstracters Section), Pendleton, Ore.
John F. Scott (Chairman, Title Examiners Section), St. Paul, Minn.
Richard B. Hall (the Executive Secretary), Kansas City, Mo.

General Chairman, Noontday Section Conferences, 1927 Convention.

Harry C. Bare, Ardmore, Pa.
Vice-President, Merion Title & Trust Co.

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Committee On Organization and Membership Extension.

Forrest M. Rogers, Chairman, Wellington, Kas.
Secretary, Rogers Abstract & Title Co.

The President and Secretary of each of the State Title Associations constitute the other members of this committee.

Committee On Constitution and By-Laws.

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Solicitor, Lawyers Title & Guaranty Co.
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Richard P. Marks, Jacksonville, Fla. Vice-President, Title & Trust Co. of Florida.
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Executive Vice-President, Title Insurance & Trust Co.
John E. Martin, St. Paul, Minn. Attorney, Federal Land Bank.
Mark R. Craig, Pittsburgh, Pa. Title Officer, Potter Title & Trust Co.

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Special Counsel, Market Street Title & Trust Co.

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Secy., New Haven Real Estate Title Co.
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Title Guaranty Co. of Rhode Island.
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West Virginia, D. N. Mohler, Charleston.
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Mississippi, W. R. Barber, Gulfport.
Secy., Miss. Abst. Title & Guaranty Co.

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Pres., Little Rock Abst. & Grty. Co.

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Pres., St. Louis County Land Title Co.

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Wisconsin, John M. Kenny, Madison.
Dane Abstract of Title Co.
Michigan, W. F. Angell, Detroit.
Trust Officer, Fidelity Trust Co.

District No. 8.

South Dakota, R. G. Williams, Chairman, Watertown.
Secy. Southwick Abstract Co.
Iowa, Geo. H. Whitcomb, Northwood.
Nebraska, Alfred L. Hanson, Freemont.
Secy., J. F. Hanson & Son.
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California, W. P. Waggoner, Chairman, Los Angeles.
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Business and Joint Meeting of
 STATE AND AMERICAN ASSOCIATION OFFICIALS

Will be held in

KANSAS CITY, MO.

FEBRUARY 4 and 5

Everyone interested in business and association matters urged to attend