

Title News

Vol. 6

JULY, 1927

No. 6

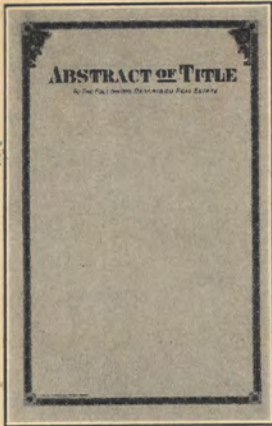
DO NOT REMOVE

CONTENTS

DETROIT CONVENTION SPECIALS	
GUIDE MAP.....	Inside Back Cover
ANNOUNCEMENT OF ENTERTAINMENT.....	Page 11
THE PROGRAM.....	Pages 12-13
RESERVATION SUGGESTION.....	Page 17

EDITOR'S PAGE.....	Page 1
MONTHLY LETTER.....	Page 2
"REGISTRATION OF TITLE TO LAND".....	Page 3
<i>By Percy Bordwell, Iowa City, Iowa</i>	
"APPEARANCE AND MATERIALS IN ABSTRACTS".....	Page 9
"ECONOMY IN ABSTRACT PLANT OPERATION".....	Page 16
<i>By R. L. Maxson, Urbana, Ill.</i>	
SUSTAINING FUND MEMBERSHIP LIST.....	Page 18
COURT DECISIONS—Monthly Report.....	Pages 14-15
MISCELLANEOUS INDEX.....	Page 21

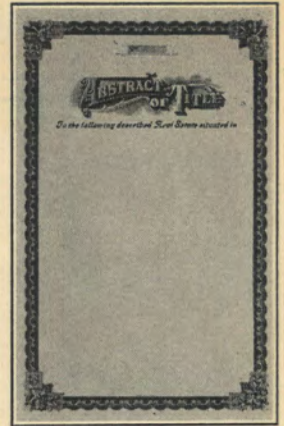
Sarah Sage M. W. Ark. Brookway



NEW DESIGNS

in

Abstract Covers
Caption Sheets
Index Sheets
Certificates



We have for years specialized in designing and producing stationery and supplies for abstracters.

An entirely new line of attractive Caption Sheets and Covers is now offered in a variety of beautiful color combinations and orders can be filled promptly.

We offer for your individual use our:

CAPTION SHEETS

Lithographed or Steel Die Embossed.

INSIDE SHEETS

Printed, Ruled or Watermarked with your individual design or trademark.

CERTIFICATES

We are prepared to print certificates to conform to your state laws, personal ideas and local customs.

COVERS

Lithographed—either Linen or high grade Document cover stock.

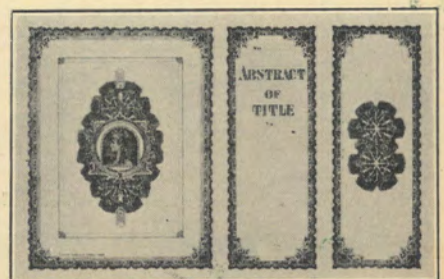
We are prepared to produce special ruled and printed forms, Numerical Indexes, Blank Books, etc., and anticipate the opportunity of quoting prices

CRANE & COMPANY

Printers, Stationers, Binders

Topeka, Kansas

Everything in
**STATIONERY
OFFICE SUPPLIES
FURNITURE**



TITLE NEWS

Issued Monthly by and as the Official Publication of

The American Title Association

Publishers, Kable Brothers Company, 404 N. Wesley Ave., Mount Morris, Ill. Price, \$2.00 per year.

Editor—Richard B. Hall, Title & Trust Building, Kansas City, Mo.

Published monthly at Mount Morris, Illinois; Editorial office, Kansas City, Mo. Entered as second class matter, December 25, 1921, at the post office at Mount Morris, Illinois, under the Act of March 3, 1879.

Vol. 6

JULY, 1927

No. 6

Editor's Page

YOU are presented this month with the first Torrens article to appear in *TITLE NEWS*. But it is more than a Torrens treatise—it is an exhaustive treatment of the whole scheme, idea and history of the system of land title registration. This particular one is as commendable and valuable as any ever prepared on the subject. It is thorough, logical and unbiased and comes from the minute study and efforts of one most able in such things.

This article first appeared in the February, 1927, issue of the *IOWA LAW REVIEW*, and is reprinted herein by permission and through the generous consideration of that publication and the author.

Percy Bordwell is a Professor in the Law School of the University of Iowa, Iowa City. He has prepared a clear, unprejudiced presentation of the subject and every reader can easily comprehend the conclusions to be found in the various points presented.

ANOTHER article appears giving additional suggestions for producing better abstracts. This one tells of the quality and appearance of the stock used in producing them and it is hoped many abstracters will find valuable ideas expressed and adopt them in the conduct of their business.

The public does not object to paying for quality merchandise and quality means both good composition and attractive appearance. No wonder customers of abstract offices sometimes kick on prices when they are handed a bundle of poor grade, cheaply printed paper all put together in a most unattractive and slovenly manner.

All too often is the work of the skilled, competent abstracter minimized and held in disrepute because of the cheap materials used in the abstract.

Abstracters generally have given this all important subject very little attention and try to save money by using cheap materials.

Better appearing abstracts mean more respect for the maker, pleased customers, another favorable point in combating cheap competition, elimination of complaints on charges, and last but not least, afford a logical reason for charging higher fees.

TURN to page 11, read a little about the few things that our Detroit hosts are going to provide for our entertainment, and then see if your mouth does not water for a taste of that convention.

We certainly are going to be given a wonderful reception and every possible consideration in the providing of comfort and enjoyment.

Luncheons, teas, parties and special trips for the ladies; moonlight and daylight boat rides, trips over the city, to Canada, to the big industrial plants, including the Ford Factory, the banquet and many other things for the entire Convention.

It is going to be one fine time.

THEN turn to pages 12 and 13 and read that program. Can you imagine how such a timely, interesting and valuable list of subjects could have been selected? Not only that, but every speaker is capable both in the preparation and the presentation of his subject.

The Abstracters Section has devoted particular consideration to practical subjects that will offer suggestions and help the abstracter *make more money*. Sounds good, doesn't it?

The Examiners Section as usual is giving its customary valuable contribution to the library of material and information on title matters. Never a

better list of subjects, and each from an authority.

The subjects for the Title Insurance Section need no comment. Two of them will cover the field and history of the game from its beginning to the present—and then a forecast into the future. The third is a practical one, and will constitute a valuable reference for future guidance on a perplexing subject.

And do not overlook the Noon Conferences. This miniature convention will go down in history as having provided real money making and valuable every day business suggestions.

THE second and last of a series of two articles by R. L. Maxson, on suggestions for every day business operations appears. One can always learn from the ideas and ways of others and some good points have been given in these two stories.

THE Sustaining Fund is the very life and existence of the organization. These voluntary contributors provide the sinews of war and the financial backing of the work and activities. We are dependent upon your moral, but also your financial support. As provided in the Constitution, these contributors are designated as Sustaining Fund Members and their names are to be published as such.

Another call for pledges was just recently sent out. An additional list of names of those responding will be published in the August issue, as well as the Annual Proceedings.

The dream of the organization is that all, at least a large per cent of the membership, will give some measure of support. It is felt that many who have not as yet given this consideration intend to but have just failed to send in their cards and checks.



TITLE INSURANCE SECTION

WELLINGTON J SNYDER, PHILADELPHIA PA
CHAIRMAN
HENRY J DAVENPORT, BROOKLYN N Y
VICE CHAIRMAN
EDWIN H LINDOW, DETROIT MICH
SECRETARY

ABSTRACTERS SECTION

JAMES S JOHNS, PENDLETON, ORE
CHAIRMAN
VERNE HEDGE, LINCOLN, NEB
VICE CHAIRMAN
J R MORGAN, KOKOMO IND.
SECRETARY

TITLE EXAMINERS SECTION

JOHN F SCOTT, ST PAUL MINN
CHAIRMAN
EDWARD O CLARK, NEWARK N J
VICE CHAIRMAN
GUY P LONG, MEMPHIS TENN.
SECRETARY

The American Title Association

J W WOODFORD, SEATTLE, WASH.
PRESIDENT

WALTER M DALY, PORTLAND ORE.
VICE PRESIDENT

EDWARD C WYCKOFF, NEWARK, N. J.
TREASURER

RICHARD B. HALL, KANSAS CITY MO.
EXECUTIVE SECRETARY



OFFICE OF EXECUTIVE SECRETARY
TITLE & TRUST BLDG.
KANSAS CITY, MO.

EXECUTIVE COMMITTEE

WALTER M. DALY, CHAIRMAN
HENRY J. FEHRMAN, OMAHA, NEB.
J. L. CHAPMAN, CLEVELAND, O
HENRY BALDWIN, CORPUS CHRISTI TEX
DONZEL STONEY, SAN FRANCISCO, CALIF
M. O. BOUSLOG, GULFPORT, MISS
FRED P. CONDIT, NEW YORK CITY
AND OFFICERS OF ASSOCIATION
AND CHAIRMEN OF SECTIONS
EX-OFFICIO

July 10, 1927

Fellow Titlemen:

The American people have come to depend upon advertising as their buying guide. They not only rely upon it in their choice of different makes and qualities of merchandise but also let it direct them and dictate many of their customs, fads, fashions and activities. Advertising is a medium for both presenting products and an aid in the selection and purchase of merchandise.

As TITLE NEWS was improved and enlarged and finally reached its present form, it was only natural and logical that advertising should be a part of its make-up. You readers are therefore urged to examine and study the advertisements appearing herein and support these friends of ours who are helping us. Only those products will be presented that are generally used and especially adaptable for the conduct of the title business.

The items described will always be those of known worth and value. Advertisements often give ideas for new equipment or things one can install and use advantageously in his business.

Sincerely yours,

Richard B. Hall

Executive Secretary.

*Registration of Title to Land

**By PERCY BORDWELL, Iowa City, Iowa

Registration of title¹ has never been the live issue in the United States that it has been in England. There has been no such well-organized fight over it. In England the establishment of a Land Registry in 1862² created a governmental department vitally interested in the accomplishment of registration of titles. The heads of this department have been men of ability and standing and they have had the powerful backing of the Chancellors. Bitterly opposed to registration of title have been the solicitors. Through their intimate contact with the landowners they have been in a position to discourage voluntary registration of title and to furnish powerful opposition to the establishment or extension of compulsory registration.

A favorite argument of the solicitors and of others has been that the difficulties a purchaser of land meets in obtaining an easy, certain, and quick title are the fault of the general law of property and that if these faults were removed there would be no need for a public registry. The strength of this argument has resulted in a truce for ten years. Compulsory registration of title has existed in the County of London since 1899.³ By the Land Registration Act, 1925,⁴ the area of compulsory registration of title is not to be extended to any other county without the consent of its council until January 1, 1936. This is to give the reforms embodied in the late land acts a chance to be worked out. The solicitors hope that these reforms will work such an improvement in conveyancing that the demand for registration of title will die down. Whatever the outcome of the struggle, the recent property reform will have been a most interesting and important by-product.

In the United States the movement for registration of title has been much more recent than that in England. The first act providing for such registration seems to have been the Illinois act of 1895.⁵ This act was declared unconstitutional⁶ but constitutional acts were passed two years later in Illinois⁷ and California⁸ and in 1898 in Massachusetts.⁹ In all nineteen states have enacted such legislation.¹⁰ Notable men such as Beale¹¹ Wigmore,¹² and Terry¹³ have advocated registration of title. It has had the backing of the American Bar Association¹⁴ and a uniform law has been adopted by the Commissioners on Uniform Laws.¹⁵ On the other hand it has been opposed by the title men, who have counteracted with measures of reform¹⁶ nothing like as comprehensive as those in England but yet fairly drastic.

No attempt will be made in this article to go into the general merits of registration of title but it may be worth while to compare the experience of England with that of the United States as shown by investigations made in the two countries. The

English investigation was made by the Royal Commission on the Land Transfer Acts, 1908-1911,¹⁷ and was marked by the thoroughness which the concentration of legal business in London makes possible. The American investigation which will be used for purposes of comparison was made by the Iowa Commission on Land Titles in 1923-1924.¹⁸ It was necessarily much more sketchy than the English investigation. There was not the chance to examine and cross-examine whoever might have light to throw on the working of the system but there was a serious attempt to examine the statutes, decisions, and practice relative to registration of title and kindred matters in the various states. The commission also looked into the operation of the land register in three of the provinces of Canada. The material on which the reports of the Iowa commission are based is embodied in two typewritten notebooks and a third book in the nature of a scrap-book containing correspondence and various printed matter. The chairman of the Iowa Commission, Mr. O. P. Meyers, had long been a strong advocate of registration of title¹⁹ so that the motive of the investigation was not to discredit registration but to promote it.

Before examining the information gathered by the two commissions to see what light experience may throw on the problems common to the two countries, it may be well to indicate the respects in which the situations in the two countries have been quite different. These differences have been three: (1) in England in general, secret, unofficial, conveyancing, in the United States, registration of deeds; (2) in England, strict settlements, a landed class, "the land in fetters," in the United States, strict settlements unknown, perhaps a moneyed but not a landed class, commercialized land; (3) in England, a sovereign Parliament, in the United States, written constitutions.

Privacy has been a leading characteristic in English conveyancing ever since the Chancellor developed the trust in its old form of the use. Prior to that time conveyancing had been anything but secret. The feoffment was an open and notorious delivery of the land itself while fines and recoveries were matters of public record. With the use came feoffments to secret uses and deeds of bargain and sale. These gave privacy but their secrecy also gave opportunity for fraud and this opportunity for fraud was one of the chief grounds of complaint in the preamble to the Statute of Uses.²⁰ Henry VIII's remedy for this was to confer the legal title on the *cestui que use* and to require the enrollment of the bargain and sale.²¹ Through the loophole of the lease and release, however, the Statute of Enrollments became a dead letter.²² There was no general enactment henceforth to check privacy of transfers and the latter became a deep-rooted habit.

As a result of this secret, unofficial conveyancing that has prevailed in England, title-deeds have an importance there which they do not possess elsewhere. There is no record to which to go to prove the chain of title. Resort must be had to the title-deeds themselves. One result has been the equitable mortgage by deposit of title-deeds for without his title-deeds the vendor cannot transfer.²³ Abstracts of title are little more than indices to the title-deeds,²⁴ and on each transfer a new examination of the title-deeds is necessary.²⁵ With the multiplicity of settlements and resettlements and of undivided shares and various forms of landholding this has been no easy task.²⁶ The waste in the continued re-examination of title-deeds has been one of the most frequent arguments in England for registration of

¹⁷First Report, London 1909; Appendix. Minutes of Evidence Oct.-Dec. 1908, London 1909; Minutes of Evidence Jan.-Nov. 1909, Vol. 2, London 1911; Second and Final Report, London 1911.

¹⁸Report of Iowa Commission on Land Titles, Des Moines, 1924.

¹⁹See his address on The Torrens Land Title System, 20 Proc. Iowa State Bar Assn., 73 (1914); see also his article on "The American Torrens Land Title System," 4 Iowa Law Bulletin 266.

²⁰27 Hen. VIII c. 10.

²¹Stat. of Enrollments, 27 Hen. VIII c. 16. For the story of the Statute of Uses and the Statute of Enrollments which is to be deemed one with it, see 4 Holdsworth, History of English Law, 449-473.

²²Percy Bordwell, "The Repeal of the Statute of Uses," 38 Harv. L. Rev. 470.

²³For a very good discussion of this see the opinion of Ladd, J., *In re Assignment of Snyder*, 138 Iowa 553, 114 N. W. 615 (1908).

²⁴Warvelle, Abstracts, 4 ed., §11.

²⁵Arthur Underhill, "Changes in the Law of Real Property," in A Century of Law Reform, 324.

²⁶The difficulties are summarized by Arthur Underhill in A Concise Explanation of Lord Birkenhead's Act, 32.

*Reprinted from and by permission of the Iowa Law Review.

**Professor of Law, University of Iowa Law School, Iowa City, Iowa.

¹Registration of title is associated in the United States with that particular form of registration of title, the Torrens system. The latter, however, is only one of the two main types of registration of title to be found in English-speaking countries, namely, the Australian and the English.

²Lord Westbury's Land Registry Act, 25 and 26 Vict. c. 53.

³Final Report of the Royal Commission on Land Transfer Acts, 1909-1911, 21.

⁴15 Geo. 5. c. 21, §120.

⁵Ill. Laws, 1895, 107.

⁶People v. Chase, 165 Ill. 527, 46 N. E. 454 (1896).

⁷Ill. Laws, 1897, 141, declared constitutional, People v. Simon, 176 Ill. 165,

52 N. E. 910 (1898); Tower v. Glos, 256 Ill. 121, 99 N. E. 876 (1912).

⁸Calif. Stats. 1897, 138, declared constitutional, Robinson v. Kerrigan, 151

Calif. 40, 90 Pac. 129 (1907).

⁹Mass. Acts 1898, c. 562, declared constitutional, Tyler v. Judges of Court

of Registration, 175 Mass. 71, 55 N. E. 812 (1900); Weeks v. Brooks, 205 Mass.

458, 92 N. E. 45 (1910); Mead v. Cutler, 194 Mass. 277, 80 N. E. 496 (1907).

However the provisions declaring that the court might find equitable restrictions inequitable and register the title free from such restrictions although providing compensation to the injured person were declared unconstitutional. Riverbank Improvement Co. v. Chadwick, 228 Mass. 242, 117 N. E. 244 (1917).

¹⁰These states are California, Colorado, Georgia, Illinois, Massachusetts, Minnesota, Mississippi, Nebraska, New York, North Carolina, North Dakota, Ohio, Oregon, South Carolina, South Dakota, Tennessee, Utah, Virginia, Washington. Possibly other states have adopted the system since the Iowa commission made its report in 1924.

¹¹"Registration of Title to Land," 6 Harv. L. Rev. 369 (1893).

¹²Dissenting report on Torrens system and registration of land titles, Proc. 22nd Ann. Conference of the Commissioners on Uniform State Laws, 135 (1912); 37 Reports Am. Bar Assn. 1148 (1912).

¹³President's address, Proc. 25th Ann. Conference of the Commissioners on Uniform State Laws, 110 (1915); 40 Reports Am. Bar Assn. 929 (1915).

¹⁴41 Reports Am. Bar Assn., 26 428 (1916).

¹⁵*Id.* Proc. 26th Ann. Conference of the Commissioners on Uniform State Laws, 340 (1916).

¹⁶See 28 Dickinson L. Rev. 239 for the tentative proposals.

title. In the United States it is not the title-deeds but the abstract of title that has to be examined afresh at each sale. While this is expensive and wasteful enough, it would appear to be much less so than the repeated re-examination of the title-deeds.

To an American it is difficult to see how England has gotten along without some kind of a record. If registration of deeds were wiped out in the United States and no other system of registration instituted in its place, there would be a great void. The situation would be like that after a great earthquake or fire where the records have been destroyed but without any records to restore or look forward to in the future. Of course, this situation has been met at least in part in England by the careful safeguarding of the title-deeds and the omnipresence of the family solicitor but these bespeak a landed class and a stability in the ownership of land quite foreign to the United States. And even in England those most competent to judge have felt that there was a serious lack. Henry VIII attempted to put through an adequate recording act²⁷ and the same thing was attempted in the time of the Commonwealth²⁸ and was recommended by the Real Property Commissioners of 1830.²⁹ The Real Property Commissioners were among the eminent real property lawyers of their day. In recommending registration of deeds they were hitting at the insecurity of title under the existing system through the possible suppression, overlooking or loss of deeds.³⁰ Their proposed measure was a lawyer's reform to meet definite legal shortcomings in the existing system.³¹

Some kind of a register was needed in England, whether of deeds or of titles, and, it would seem, is needed to-day. The field is open. Such is not the case in the United States where registration of some kind is universal and the only question is of substituting a possibly better register for the one now in use.

The second difference between the situation in England and that in the United States is social and economic and political rather than legal. At the time when the Real Property Commissioners made their report reform of all kinds was in the air. It was not many years thereafter that the corn laws were repealed.³² And to the cry of free trade in corn was added that of free trade in land.³³ Land was to be commercialized and land-brokers were suggested to the horror of the conveyancers.³⁴ This proposed reform was directed not so much at the defects in the land law as at the landholding system itself. The reformers felt that if land could be made as easily salable as a watch the grip of the old landowning classes would be broken.³⁵ They felt that land would then take what seemed to them its normal place as merely one species of property.

The pet measure of these reformers was registration of title.³⁶ Someone conceived the idea that if only a register for land were established, land might be transferred as freely on the register as shares in the funds might be transferred on the books of the Bank of England.³⁷ By the magic of the register what was peculiar in the law of land was to disappear. Somewhat similar hopes were held for registration of title in Australia.³⁸

The main object of these reformers, however, was to destroy the peculiar position held by land in the economy of English life. The strict family settlements covered probably the major portion of the land of England³⁹ and law and custom alike tended to keep the land in the hands of the few. "The land was in fetters"⁴⁰ nor could those whose interests were derived from these family settlements break those fetters if they would.

²⁷See Holdsworth, *op. cit.* 457-460.

²⁸J. M. L., "Registration of Land Changes," 60 L. J. 505.

²⁹Second Report of the Commissioners appointed to inquire into the Law of England respecting Real Property, 1830.

³⁰*Id.* p. 4 *et seq.*

³¹Mr. Joshua Williams contrasts these commissioners with those of 1857. He characterizes the latter as "men undoubtedly of eminent talent and great zeal, but who must not be confounded with the Commissioners of 1831, most of whom were able and experienced real property lawyers." "On the True Remedies for the Evils which affect the Transfer of Land," 2 Jurid. Soc. Papers 589, 614.

³²The repeal took place in 1846, 9 and 10 Vict. c. 22.

³³See Dicey, "The Paradox of the Land Law," 21 Law Quar. Rev. 221, 227. Cobden was a leader in the one movement as well as in the other. *Id.* See also Joseph Kay, *Free Trade in Land*.

³⁴Ludlow, "Stock, Share and Land Registers," 2 Jurid. Soc. Papers 140, 178 n.

³⁵Such was the view of Cobden, see Dicey, *op. cit.*

³⁶Dicey, *op. cit.* 222, 227; Law and Opinion in England, 202.

³⁷Ludlow, *op. cit.* 141.

³⁸See Hogg, *Australian Torrens System*, 23. Mr. Terry, in his address as President of the Commissioners on Uniform State Laws was hardly less optimistic. N. 13, *supra*.

³⁹Underhill, *op. cit.* n. 25, at 282.

⁴⁰This phrase is taken from the title of the Yorke Prize Essay for 1885 by T. E. Scrutton.

Free trade in land meant land that should be a liquid and not a frozen asset. It meant that there should be some one who could transfer the land if he would. Much of this has been accomplished by the Land Transfer Acts commencing in 1882⁴¹ and these acts have culminated in the recent reform.⁴² It remains to be seen now that free trade in land in England would seem to be accomplished whether the demand for that pet scheme of the free traders, registration of title, will continue.

In the United States free trade in land has little meaning. Society is not based on land. There has been no particular prestige in owning land as distinct from other forms of property. Political rights are not based on it. There has been no land-owning governing classes. Nor has there been any particular sentiment with regard to land. With a rapidly shifting population ancestral land has been the exception. The marriage settlement is unknown except in connection with international marriages. The land-broker is a familiar figure in the realtor. Land speculation is rife. In other words in the United States land is commercialized. The problem which led to the movement for registration of title in England is not a problem in the United States.

The third difference between the situation in the United States and that in England lies in the existence in the United States of written constitutions and the doctrine of separation of powers while in England Parliament is omnipotent. It is fundamental in American constitutional law that no one can be deprived of his property without due process of law. It is also fundamental that the legislative, executive and judicial powers are separate and distinct. And if one were asked for an example of what is meant by a judicial power, no instance of it would seem more likely to suggest itself than the determination of title to land. Such determination has been an historic function of the courts and to turn over this function to an administrative official would seem to deprive a man of his day in court and to be unconstitutional. So it has been held⁴³ and such would seem to be the law. This means that something in the nature of a suit to quiet title must be instituted to start the registration of a title and this means an initial expense even greater than that in England where the initial expense has been a great stumbling block. For the initial transfer it means going through everything that has to be gone through on an ordinary transfer of property and in addition what amounts to an action to quiet title. This means that the burden of starting the new system is greater than going on under the old. At the start of the new system the burdens of conveyancing are increased not lessened.

This third difference between the situation in England and in the United States, that in England the initial registration may be through administrative action while in the United States there must be judicial action, is perhaps of more theoretical importance than practical. If anything like an adequate title is to be assured surveys must be made, boundaries determined, titles examined and rights safeguarded. This means expense and delay whether the action is administrative or judicial. In either case the initial expense and delay will be very considerable. The difference is one largely of degree.

To recapitulate, there have been certain elements in the English situation with regard to registration of title that make the problem in England very different from that in the United States. In the first place there is no general system of registration there either of title or of deeds. The consequence is secret conveyancing and dependence on the chain of title deeds. The possibilities of fraud are great and the examination and re-examination of title-deeds is wasteful. On the other hand, registration of deeds is universal in the United States. In the second place free trade in land has been a serious social, economic, and political problem in England. It was the compelling force behind the original movement for a register of title. There has always been free trade in land in the United States. In the third place there are constitutional difficulties as to the initiation of registration of title in the United States that do not exist in England although even there the initial expense has been a stumbling block. One might well be an advocate of registration of title in England, therefore, without feeling that there is any particular place for it in the United States.

Notwithstanding these differences in the situations in Eng-

⁴¹Underhill, *op. cit.* 290-294.

⁴²Property Reform in England, 11 Iowa Law Review 1.

⁴³People v. Chase, 165 Ill. 527, 46 N. E. 454 (1896); State v. Guilbert, 56 Oh. St. 575, 47 N. E. 551 (1897).

land and in the United States, however, there is much to be learned from their common experience. First the English experience will be considered and then that in the United States. In the one case the principal source of information is the investigation made by the Royal Commission of 1909-11,⁴⁴ in the other that made by the Iowa commission in 1923.⁴⁵

Registration of title was suggested to the Real Property Commissioners of 1830⁴⁶ although they did not take to the suggestion but reported an elaborate scheme for registration of deeds.⁴⁷ Registration of deeds still had the upper hand in 1850 when it was again recommended by a commission⁴⁸ but registration of title had gained some headway in that an elaborate scheme for registration of title by a Robert Wilson was included in the appendix to the report of the commission.⁴⁹ Seven years later another royal commission definitely recommended registration of title⁵⁰ and this bore fruit in Lord Westbury's Act of 1862.⁵¹

In accordance with the prevailing individualism of the time Lord Westbury's Act established a Registry of Title on an entirely voluntary basis.⁵² Either an indefeasible⁵³ or a defeasible⁵⁴ title might be registered. In either case all boundaries had to be accurately defined and guaranteed.⁵⁵ This made the expense of proving a defeasible title approach that of proving an absolute title. In consequence no attempt was made to prove a defeasible title under Lord Westbury's Act.⁵⁶ On Jan. 10, 1868, there had been only 507 applications for registration under this act.⁵⁷ On Dec. 31, 1909, the number of properties registered under the act was 1964⁵⁸ and this number consisted "chiefly of sub-divisions of the properties originally registered, many of which were holding estates."⁵⁹

The practical failure of Lord Westbury's Act led to Lord Cairn's Land Transfer Act of 1875.⁶⁰ In order to register an absolute title under Lord Westbury's Act it had been requisite to have a title "such as a Court of Equity would hold to be a valid marketable title."⁶¹ Under Lord Cairn's Act only an "ordinary 'good holding' title"⁶² was required.⁶³ The registration of a possessory title was rendered easy and practical.⁶⁴ Finally there was to be much less strictness in the matter of boundaries.⁶⁵ Registration was still left a voluntary matter.⁶⁶

These features of Lord Cairn's Act "greatly facilitated registrations but had no perceptible effect in increasing their number."⁶⁷ Twenty years after its passage only 1/300 of the land in England and Wales outside of London had been registered.⁶⁸ In 1886 it was said that, "the total loss to the revenue in respect of Registration of Title had probably exceeded £100,000."⁶⁹ The general consensus of opinion among men of experience came to be that registration of title to be effective in England would have to be compulsory.⁷⁰

The feeling that voluntary registration of title had failed led to Lord Halsbury's Land Transfer Act of 1897.⁷¹ Besides amending the act of 1875 it made an entering wedge for compulsory registration. While not in itself decreeing compulsory registration anywhere, it empowered the Privy Council to declare that in any specified county or part of a county the registration of at least a possessory title should be compulsory on a

sale. Without such registration no legal estate would pass.⁷² The first Order in Council in pursuance of this power was to be on the initiative of the Privy Council but subject to the veto of the county council.⁷³ No further order was to be made for three years and after that only on the initiative of the county council to be affected by it.⁷⁴

The first Order in Council was made applicable to the County of London and was approved by the county council notwithstanding the fact that the replies of a majority of the vestries and of almost all the other public and private bodies within the County of London had been unfavorable.⁷⁵ No county has taken the initiative in asking for compulsory registration and, as we have seen, under the present act no extension of the area of compulsory registration without the consent of a county council is to be made prior to Jan. 1, 1936.⁷⁶

The City of London was the last part of the County of London to which compulsory registration was extended and such extension was regarded by the city as in bad faith.⁷⁷ The city asked for an enquiry into how compulsory registration in the County of London had worked and a considerable majority of the metropolitan boroughs subsequently joined in the request. Finally the London County Council gave way to this pressure and asked for an enquiry and the result was the Royal Commission on Land Transfer Acts of 1909-1911.⁷⁸ There followed probably the most thorough investigation of the working of registration of title that has ever been held.

In their Second and Final Report the Commission upheld registration with absolute title. It said:

"A registry of Title, which enables such property, when once registered with Absolute Title, to be dealt with by a mere entry on the register without any fresh examination of the title, is intended to remove, so far as possible, the difficulty and cost of dealing with it which arise from its nature and circumstances, and to enable such transactions to be carried out with some approach to the simplicity and cheapness of dealings with stocks or shares. The principle of such a Registry is, in our opinion, sound and valuable: and it appears to have been carried into effect with success in Germany and Austria-Hungary, as well as in Australia and New Zealand, where titles are based upon English law."⁷⁹

Registration with possessory title the commission regarded as a halfway measure which had not yet justified itself. It said:

"Through all the legislation on the subject, Registration with Absolute Title has been the real object of the system. But as it was felt that many owners would shrink from the risk they might incur by submitting their titles, on application for first registration, to the judicial scrutiny necessary for the grant of an Absolute Title, the option of registering with a Possessory Title was devised in order to diminish the difficulty of starting the system. This involves less cost and delay, and no practical risk of rejection; and though it gives no security to the person registered as to his title before the date of registration, yet in process of time future dealings with the property are simplified as the title from the date of registration is contained in the register. When registration after purchase was made compulsory in the County of London, compulsion was limited to Registration with Possessory Title, as this seemed to entail less hardship on an owner. The result of the whole policy has been that Registration with Absolute Title is rare, both in the country generally and in London. The number of absolute titles on the register appears to be only about 8,000, out of a total of about 140,000 separate titles. The object of the Legislature has therefore not been attained; while, on the other hand, much complaint is made, and, in our opinion, with good reason, that the immediate advantage to be gained from Possessory Registration is in no way commensurate with the expense and inconvenience that it entails; that Possessory Title can only ripen into Absolute Title, if ever, after a lapse of time quite indefinite in duration; and that on every dealing with the property the work of investigating the title prior to the date of registration has again to be performed. It is not too much to say that up to the present time the effect of Compulsory Registration with

⁴⁴Supra n. 17.

⁴⁵Supra n. 18.

⁴⁶See the letters of Mr. Fonnereau, Appendix to the Second Report, 11, 96. See also Joshua Williams, *op. cit.* 614.

⁴⁷Second Report, 1909-11, 52-55.

⁴⁸See Hogg, *op. cit.* 16.

⁴⁹*Id.* 17; see also Joshua Williams, *op. cit.* 614, and Ludlow, *op. cit.* 141.

⁵⁰Report of Registration of Title Commission, 1857.

⁵¹Supra, n. 2.

⁵²It was even provided that the registered proprietor of land might with the consent of those interested remove the land from the register. Section 34.

⁵³Sections 5, 20.

⁵⁴Section 25.

⁵⁵Sections 10, 25 (3). See Second Report, 1909-1911, 8.

⁵⁶Second Report, 1909-1911, 8.

⁵⁷*Id.*

⁵⁸*Id.* 26.

⁵⁹*Id.* p. 9 n. Original registration under Lord Westbury's Act, however, had closed after the passage of Lord Cairn's Act in 1875 and a good many properties had probably been transferred to the new register under the order in force Jan. 1, 1898. Second Report, 1909-1911, 9.

⁶⁰38 and 39 Vict. c. 87.

⁶¹Section 5.

⁶²Second Report, 1909-1911, 9.

⁶³38 and 39 Vict. c. 87, §17 (3).

⁶⁴*Id.* §§5, 6; Second Report, 1909-1911, 9.

⁶⁵Section 83, par. 5, Second Report, 1909-1911, 9.

⁶⁶*Id.*

⁶⁷Testimony of Mr. Brickdale, Appendix to First Report, 1909-1911, 53; Second Report, 1909-1911, 11.

⁶⁸Second Report, 1909-1911, 11.

⁶⁹*Id.* The report takes this statement from Mr. Brickdale's Registration of Title to Land, published in 1886.

⁷⁰*Id.*

⁷¹60 and 61 Vict. c. 65.

⁷²Section 20; Second Report, 1909-1911, 21.

⁷³Section 20 (6).

⁷⁴Section 20 (8).

⁷⁵Second Report, 1909-1911, 21.

⁷⁶Supra, n. 4.

⁷⁷Second Report, 1909-11, 22.

⁷⁸*Id.*

⁷⁹*Id.* 25.

Possessory Title in London has been to place a purchaser there at a disadvantage as compared with a purchaser elsewhere.⁸⁰

The Commission submitted some thirty-three recommendations⁸¹ mainly with the view to "cheapening Registration with Absolute Title and facilitating the conversion of Possessory and Qualified titles into Absolute."⁸² These recommendations were the basis for the reforms embodied in The Land Registration Act, 1925.⁸³

Turning now to the United States we find that it is not the English model of registration of title with its registration of possessory title that has been followed, but the Australian model, the so-called Torrens system. Registration of possessory titles was tried in England to make the scheme more palatable. If it failed to make voluntary registration a success, the auguries were not good for the success of the voluntary registration of absolute title such as the Torrens system calls for. The event in the United States has justified those auguries for we find in the United States the same general failure of voluntary registration as in England. We find also the same advocacy of the system by those engaged in its administration and the same opposition by those whose livelihood is likely to be injured by its success. In this respect the American title man is the analogue of the English solicitor. There is self-interest on both sides both in the United States and England although it is the self-interest of the solicitors and of the title-men that has attracted the most attention. Neither the English nor the Iowa commission seems to have been unfriendly to registration of title, however, and the information gathered by the Iowa commission is the more telling from the fact that its chairman Mr. Meyers had long been a strong advocate of registration of title,⁸⁴ and that the majority of the commission, notwithstanding what they found to be the experience in other states, still recommended the adoption of voluntary registration in Iowa.

The Iowa commission found that nineteen states had adopted legislation providing for registration of title.⁸⁵ Of these nineteen there had been constitutional legislation in force longest in Illinois,⁸⁶ California,⁸⁷ and Massachusetts,⁸⁸ in the first two for 26 years and in the last for 25. The shortest period such legislation had been in force was in Georgia,⁸⁹ the Dakotas⁹⁰ Tennessee⁹¹ and Utah,⁹² where it had been on the books for six years. Only in the three states first mentioned and in Ohio and Minnesota did the replies indicate any real vitality in the system. In the other fourteen states the evidence was negative or indicated that the new system was still-born. That the reader may judge of this for himself, these fourteen states will be listed in the order in which they adopted the legislation, with the date of adoption, and the statement or information on which the above conclusion is based.⁹³

Oregon, 1901:⁹⁴ G. G. Brown, Clerk of the State Land Board, wrote: "We have very meager information on the subject and have forwarded your letter to the County Clerk of Lane County, where we understand the system is considerably used."⁹⁵

Colorado, 1903:⁹⁶ Bentley M. McMullin, Attorney, State Board of Land Commissioners: "This Act has not been used in Colorado to any great extent."⁹⁷

Washington, 1907:⁹⁸ Washington was overlooked in the correspondence. However we are told in the "Lawyer and Banker" that from the time of the enactment of the Torrens law up to

Aug. 25, 1922, only $\frac{21}{100}$ of 1% of all transfers had been by registration.⁹⁹

New York, 1908:¹⁰⁰ Walter Fairchild, Counsel, Torrens Title League, replied that the original act had been unsuccessful but that since the amendments of 1918¹⁰¹ they had "been making much better progress." However the commission were told by J. Scott Matthews, chief examiner of titles under the Torrens system of Cook County, Illinois, and said to be one of the best, if not the best authority in the country, that there had been only forty-one registrations in New York since the adoption of the act of 1908.¹⁰²

North Carolina, 1913:¹⁰³ James S. Manning, Attorney-General: "It has been invoked in comparatively few instances and most of those are in a few counties in the eastern part of the State."

Mississippi, 1914:¹⁰⁴ Lee M. Russell, Governor: "My information is that it has never been used but in a very few cases."

Nebraska, 1915:¹⁰⁵ Edna D. Bullock, Director Legislative Reference Bureau: "So little use has been made of the Torrens law that no estimate can be made of its worth."

South Carolina, 1916:¹⁰⁶ Thomas G. McLeod, Governor: "As far as I have been able to ascertain, it has practically been unused since its enactment."

Virginia, 1916:¹⁰⁷ C. H. Morrissett, Director Legislative Reference Bureau: "It is safe to say that not more than five pieces of property have been registered under this act. It is seen, therefore, that it is looked upon as a dead letter."¹⁰⁸

Georgia, 1917:¹⁰⁹ No reply was received from Georgia. The "Lawyer and Banker's" table gives the number of transfers by registration as 7/10 of 1% of the whole,¹¹⁰ which is a relatively high percentage.

North Dakota, 1917:¹¹¹ A. B. Cox, Secretary to the Governor: "From all the information I can get, I do not find that any county in the state has taken advantage of this act, nor is it operative in any county."

South Dakota, 1917:¹¹² W. H. McMaster, Governor: "The Torrens Act has not been extensively used in this state."

Tennessee, 1917:¹¹³ J. D. Talley, Secretary to the Governor: "My information is that no titles have ever been made under this law."

Utah, 1917:¹¹⁴ Fred C. Bassett, Chief Deputy County Clerk, Salt Lake County: "There have been only two parcels of land registered under that law, one was a ten acres subdivision from which one lot has since been transferred, the other a piece of suburban property of about 100 acres from which there have been two transfers."¹¹⁵

These replies are confirmed in a rather striking way by the following table taken from "Lawyer and Banker,"¹¹⁶ in which the figures are brought down to a date about a year earlier than the Iowa investigation. It is significant that notwithstanding the statement of the attorney for the Colorado Board of Land Commissioners that "this Act has not been used in Colorado to any great extent,"¹¹⁷ Colorado should have the highest percentage of transfers by registration of any state, 3%. Such success as the Torrens system has had, has not, therefore, been state-wide. As we shall see, it has been confined to four or five large cities or metropolitan districts.¹¹⁸

"Torrens Acts, in various forms, have been passed in nineteen

⁹⁹16 Lawyer and Banker 37. See *infra* p. 130.

¹⁰⁰Laws 1908, c. 444.

¹⁰¹Laws 1918, c. 572.

¹⁰²See the detailed account by Secretary Vincent of the visits to Chicago and Minnesota. The statement accredited to Mr. Matthews would seem to be confirmed by the absence in the "Lawyer and Banker" table (*infra*, p. 129) of any percentage of registrations in New York. The only other state omitted from the test is Virginia where the registrations numbered only five. (See *infra*, p. 128).

¹⁰³Laws 1913, c. 90.

¹⁰⁴Laws 1914, c. 131.

¹⁰⁵Laws 1915, p. 494.

¹⁰⁶Acts 1916, p. 942.

¹⁰⁷Acts 1916, c. 62.

¹⁰⁸Mr. Morrissett attributes this to the failure to establish a separate land court.

¹⁰⁹*Supra*, n. 89.

¹¹⁰*Infra*, p. 130.

¹¹¹*Supra*, n. 90.

¹¹²*Supra*, n. 90.

¹¹³*Supra*, n. 91.

¹¹⁴*Supra*, n. 92.

¹¹⁵It would seem that this statement must refer to Salt Lake County alone. These three entries would not account for the 1-10 of 1% of all transfers in the "Lawyer and Banker" table (*infra*, p. 130). However, Mr. Bassett generalizes for the whole state when he says: "From this it would seem that the Torrens system in this State is a complete failure, at least to the extent that it is being almost entirely ignored."

¹¹⁶*Supra*, n. 99.

¹¹⁷*Supra*, p. 127.

¹¹⁸*Infra*, p. 134.

⁸⁰*Id.* 30.

⁸¹*Id.* 54-56.

⁸²*Id.* 30.

⁸³See "The Amendments of the Land Transfer Acts," 68 Sol. J. 626, 642, 657, 679, 714, 731.

⁸⁴*Supra*, n. 19.

⁸⁵*Supra*, n. 10.

⁸⁶Laws 1897, 141.

⁸⁷Stats. 1897, 138.

⁸⁸Acts 1898, c. 562.

⁸⁹Acts 1917, 108.

⁹⁰N. D. Laws 1917, c. 235; S. D. Laws 1917, c. 368.

⁹¹Public Acts 1917, c. 63.

⁹²Laws 1917, c. 28.

⁹³The three books or bindings containing the correspondence of the commission and the other matter gathered by it are now the property of the Law Department of the Iowa State Library at Des Moines. The scrap-book, containing the correspondence, is not paged but the matter is methodically arranged so that any of the material referred to is of easy access at the State Library.

⁹⁴Acts 1901, 438.

⁹⁵No letter was forthcoming from the county clerk.

⁹⁶Laws, 1903, 311.

⁹⁷But see *infra*, p. 129. Mr. McMullin gave as his explanation for this the fact that except in Denver and one or two of the old counties, the average abstract had less than twenty entries and that therefore it was a great deal cheaper to have an abstract made and examined than to register a title.

⁹⁸Wash. Laws 1907, 693.

states. In the most of these, the law is a dead letter. In California, Illinois, Massachusetts the greatest successes have been achieved. Yet, striking an average in these three, but seven out of each 1,000 transfers have been by registration.

"Extensive correspondence, a careful study of the register of deeds' offices furnish the following percentage of registrations when compared with recordations. The figures which are brought down to a few months ago can be accepted as correct. The percentage basis is made up for the time the Torrens law has been effective in the various states to August 25, 1922.

CALIFORNIA (used in but 18 counties), 79/100 of 1%.
ILLINOIS, enacted in 1897, operative only in Cook County, 6/100 of 1%.
OREGON, enacted in 1901, 9/100 of 1%.
MINNESOTA, about 2% of all transfers.
COLORADO, 3% of transfers in last five years.
WASHINGTON, enacted in 1907, 21/100 of 1%.
NORTH CAROLINA, in effect eight years, 1/20 of 1%.
OHIO, present law passed July 1914, 1 1/4%.
MISSISSIPPI, effective 1915, 1/1000 of 1%.
MASSACHUSETTS, passed 1898, 54/100 of 1%.
NEBRASKA, effective 1915, 14/100 of 1%.
SOUTH CAROLINA, effective 1916, dead letter, 71 titles only registered.

UTAH, effective 1917, 1/10 of 1%.
DAKOTAS, effective 1916, 2/30 of 1%.
TENNESSEE, effective 1917, 1/250 of 1%.
GEORGIA, effective 1917, 7/10 of 1%.

The remaining five states, Illinois, California, Massachusetts, Ohio and Minnesota, were pioneers in the matter of registration of title. Local conditions may have called for and given to registration of title a vitality which does not seem to have prevailed elsewhere. Thus in Minnesota the abstracts are said to be very bad,¹¹⁹ while in Chicago titles had been very much confused by the great fire.¹²⁰

Ohio passed a Torrens act as early as 1896¹²¹ but this was declared unconstitutional.¹²² The constitution of 1912 expressly authorized a Torrens act¹²³ and the present act has been in force since 1914.¹²⁴ The commission's information as to the operation of the act in Ohio is contained in a letter from C. W. Swartzel, Secretary and Counsel for the Ohio Torrens Title League. He said in part: "Its operation in Ohio has been very successful although not extensively used as yet, it is being more and more used to quiet a defective title and by subdividers of land and allotment companies. Banks loan freely upon Torrens titles, the record in this county being four and one-half million dollars loaned in the year 1922."

The commission's information as to California was of a similar character, being contained in a letter from James W. Bell of the State Torrens Title Company. He said in part: "About ten per cent (10%) of the land in Los Angeles County is registered. This county is the most active county in the State; the percentage in other counties is smaller." It will be noticed that in the "Lawyer and Banker" table¹²⁵ it is said that the system is used only in 18 counties in the state.

As to Massachusetts, the commission had letters from two judges of the Land Court, C. T. Davis and Joseph J. Corbett, and two statements relating to the system in the state made up as of Jan. 1, 1914 and Jan. 1, 1923. Massachusetts has a very elaborate machinery for the enforcement of its act consisting of a special Land Court,¹²⁶ a central recorder's office¹²⁷ with an engineering staff¹²⁸ and control over the registries of deeds.¹²⁹ The Land Court has come to have exclusive original jurisdiction of most proceedings with regard to land.¹³⁰ Judge Davis said in part:

¹¹⁹"In HJ—uly—Countywe have very poor abstracts. The fee for abstracts runs about fifty cents per entry and it merely shows the chronological order of the title. The examiners examine the original records in addition to the abstract. We would not be safe in relying on the abstract. We are bothered somewhat with forgeries." From the interview with Clarence H. Childs, chief examiner of titles under the Torrens system for Hennepin County, in Secretary Vincent's account of the visit of the commission to Minneapolis, p. 9.

¹²⁰This fact was commented on by Mr. Blake C. Smith, asst. chief examiner of titles for Cook County, in his talk with the commission. Secretary Vincent's memorandum, 2.

¹²¹192 Ohio Laws 1896, 220.

¹²²State v. Guilbert, 56 Oh. St. 575, 47 N. E. 551 (1897).

¹²³Art. 2, § 40.

¹²⁴103 Ohio Laws 1913, 914.

¹²⁵Supra, p. 129.

¹²⁶Acts 1898, § 2, c. 562.

¹²⁷Id. §§.

¹²⁸There seems to be nothing in the statute about an engineering staff, but Judge Davis mentions it in his letter to the commission.

¹²⁹Acts 1898, c. 562, § 10.

¹³⁰Gen. Laws 1921, c. 185, § 1.

"So far as Massachusetts is concerned the legislature this year has increased the fees with a view to making the court self-supporting. This action was based largely on the fact that land registration is confined to a great extent to the Metropolitan District, and to properties of large values. This action tends to make our system diverge even more markedly from the typical Torrens system. The work continues to increase with the same slow, but steady rate that has marked its progress from the beginning, and there have been no disasters as yet. It meets our local conditions. In my opinion it would not meet yours."¹³¹

The statistics given in the two statements bear out Judge Davis' statement that the business of registration of title has increased. Thus during the first fifteen years there had been 4712 petitions for registration, at the end of the twenty-fourth year there had been 9,177 petitions. In the four largest registries in the state during the first fifteen years, there had been 14,198 certificates of title issued and 32,984 documents registered while at the end of 24 years, there had been 40,198 certificates of title issued and 111,601 documents registered. The assessed valuation of the properties at the time at which petitions for their registration had been filed, had been \$46,343,296 on Jan. 1, 1914. It was \$97,909,710 on Jan. 1, 1923. The estimated assessed value of these properties as of Jan. 1, 1923 was \$150,000,000.

Relatively to the old system of recording, however, registration of title had not held its own in the only district for which figures are given. The earlier statement says: "In the Suffolk Registry District during the year 1913 there were 49,272 unregistered entries, and 5,636 registered entries, showing that in about fifteen years about 10% of the business of Suffolk County had shifted to the new system. In ten years more it is probable that not less than one-quarter of the business of this county will then be under the Torrens system." But instead of the expected increase "in the Suffolk Registry District during the year 1922 there were 75,153 unregistered entries and 6140 registered entries" or a falling off to about 7 1/2% of the whole.

The commission made personal visits to Chicago and to Minnesota and there studied registration of title in operation.¹³² Minnesota adopted the Torrens system in 1901 for counties of over 75,000¹³³ and in 1909 made the application of the law statewide.¹³⁴ The commission was told at the office of the attorney-general that the Torrens title was used in Minnesota to but a limited extent outside of the larger cities¹³⁵ and this was borne out by their visit to Stillwater, Washington County, a city and county with a population of 10,000 and 26,000 respectively, where the registrations had averaged about four a year for the thirteen years during which the register had been in operation. On a total of 54 registrations during these thirteen years there had been 464 transfers.¹³⁶ One reason for this poor showing is that outside the counties in which Minneapolis, St. Paul and Duluth are situated, the applicant for registration must pay the fees of the examiner.¹³⁷ In Washington County these fees usually ranged from \$20 to \$50 per registration.¹³⁸ In the three counties named the examiner's fees are paid by the county.¹³⁹

Hennepin County, in which Minneapolis is situated, seems to have been the county in which registration of title has taken the greatest hold.¹⁴⁰ There the registrations numbered 2550 for the twenty-two years in which the register had been in operation.¹⁴¹ Counting the population of Minneapolis as half that of Boston, this does not compare unfavorably with the Massachusetts figures.¹⁴² The applications for registration in Hennepin County in 1922 were about 300.¹⁴³

In Illinois registration of title applies only in Cook County where the registrar's office opened March 1, 1899.¹⁴⁴ In November 1923 there had been 14,715 applications for registration¹⁴⁵ as compared with the 9,177 applications in the state of

¹³¹Judge Davis' letter is dated June 19, 1923.

¹³²See supra, n. 102.

¹³³Laws 1901, c. 237, § 1.

¹³⁴Laws 1909, c. 183, § 2.

¹³⁵Secretary Vincent's memorandum, 11.

¹³⁶Id. 10-11.

¹³⁷Id. 7, 10; Minn. Gen. Stat. (1923), § 8258.

¹³⁸Id. 11.

¹³⁹See supra, n. 137.

¹⁴⁰Secretary Vincent's memorandum, 4.

¹⁴¹Id. 7.

¹⁴²Supra, p. 132.

¹⁴³Secretary Vincent's memorandum, 10.

¹⁴⁴Niblack, Torrens System, 18.

¹⁴⁵Secretary Vincent's memorandum, 3.

Massachusetts up to Jan. 1, 1923.¹⁴⁶ Original registrations in Cook County in 1922 numbered 1119.¹⁴⁷ Mr. Matthews, the chief examiner of titles for Cook County, stated that the Chicago office did more business than any other office in the United States, that it had been increasing during the past five years at the rate of 22% per year and that in Chicago one out of each eight transfers was being made under the Torrens system.¹⁴⁸ One-fifth in area¹⁴⁹ and one-tenth in valuation¹⁵⁰ of the land in Cook County was said to be under the system or a total valuation of from five hundred to six hundred millions.¹⁵¹

Sketchy as these figures necessarily are they do give an insight into the extent to which registration of title really has "taken" in the United States. In Chicago, Los Angeles, the metropolitan district of Boston, Minneapolis and possibly Cleveland, the system seems to have taken a substantial enough hold to give a fair assurance of permanence. But in Chicago only one in eight transactions is claimed for the new system¹⁵² while in Boston, notwithstanding the elaborate machinery provided, the new system did not hold its own with the old system in the nine years preceding 1923, as compared with the first fifteen years of its existence.¹⁵³ Measured by the hopes that were held out for it, voluntary registration seems to have been as much of a failure in the United States as it was in England.

In the replies received by the commission, probably the most common explanation of the failure of registration of title to take hold was either inertia or ignorance. It was not as in England attributed to the self-interest of a special class. It is clear that the title men are in no such strategic position to prevent the adoption of the new system by the owners of land as are the solicitors in England. They may have had some influence in preventing the adoption of legislation looking toward registration of title and may, in some cases, have succeeded in weakening the legislation actually adopted, but they have no such hold on the owners of land, as have the English solicitors, to enable them to prevent voluntary adoption by the land-owners of the new system. Their influence after the enactment of legislation would seem to be negligible.¹⁵⁴

If registration of title has the merits its advocates claim, however, neither ignorance nor inertia nor the opposition of an interested class would seem to be a sufficient explanation of the failure of voluntary registration. One great difficulty about compulsory and voluntary registration alike is its initial cost. Thus in his testimony before the Royal Commission, Mr. Brickdale, the Registrar, when asked about the drawbacks alleged to be due to the compulsory scheme, said:

"I think the principal drawback that we hear talked about is the fact that extra fees and extra expenses are occasioned at the beginning. You will have a quantity of evidence, I have no doubt, to that effect. It is perceptible everywhere; it is acknowledged and admitted that it must be the case. It is the necessary price of the change. It has never been suggested that this change could be carried out without somebody having to pay something at some time unless the State will advance the money, which the State has not yet made any effort to do; but if the new rules are availed of, this initial expense will very soon be recouped."¹⁵⁵

The testimony of Mr. Matthews to the Iowa commission is to the same effect. In the report of his conversation by the secretary of the commission it is said:

"In creating a plant, you cannot do it at a profit. You must have well paid examiners of titles, they must be paid decent salaries and yet the cost cannot be made prohibitive. Our original registration under the Constitutional system unlike the British possession, must be judicial. Any state could well afford to cut out all application costs of placing land under the Torrens system. Later on, if all lands were under the

system, the original costs would be made up out of the operating charges collected.

"A Torrens system cannot be made to pay the initiative cost out of the registration charges. Our operating cost, after charging off the original cost, has produced a profit. Last year the profit from our operation amounted to \$8,000; \$7,000 was added to the indemnity fund. Our loss last year in the registration department was \$25,000.

"In order to compete with the guarantee companies, we cannot charge more for a title than they charge. We have taken the bull by the horns and charge \$15 for examination of the title, where the actual value of the property is more than \$1,500 and \$5 where the actual value of the property is less than \$1,500. We cannot carry the proceedings through for the \$15. The more new registration business we do, the greater our loss, but eventually it will be paid back. One-fifth of the area of Cook County is now registered. When it is all registered, the Torrens system will pay profit. Our loss now under the Torrens system is about \$10,000 per year. When all of Cook County is registered, it will pay a profit of approximately \$100,000 per year."¹⁵⁶

The same expense of starting the system exists whether the system is compulsory or voluntary. If the expense is cast on the applicant for registration, as in the rural counties of Minnesota, the expense is so much greater than that of an ordinary transfer that few are likely to avail themselves of it. If the expense is kept down to that of the ordinary transfer, as in Chicago, a heavy burden is thrown on the taxpayer and yet with no saving to the initial registrant. In Massachusetts Judge Davis said that the legislature had just increased the fees with a view to making the land court self-supporting. This action was based in part on the fact that land registration there was confined in large part to properties of large value.¹⁵⁷

The one case where registration of title seems to have struck a responsive chord has been in the case of urban additions. The Massachusetts statement says:¹⁵⁸ "The law is also being made use of with special advantage by real estate owners who are putting on the market large tracts of land cut into house lots. They find it to be an inducement in selling single lots to people of small means to advertise and represent that no expense of examination of title need be incurred, as the land is registered and a certificate of title can be obtained for \$2.50 as the only expense." And Mr. Matthews states that in Cook County one out of every ten original registrations is of this kind.¹⁵⁹ This explains the comparative success the Torrens system has had in such rapidly growing cities as Chicago, Los Angeles, and Minneapolis. In the hands of real estate promoters the Torrens title has taken on somewhat the character of a green trading-stamp.¹⁶⁰

The Iowa commission also had correspondence with the registrars of the provinces of Manitoba, Alberta, and Saskatchewan in Canada. In Manitoba, a system modelled closely after that of the Australian Torrens system¹⁶¹ had existed since 1885,¹⁶² and a similar system in the other two provinces since 1887.¹⁶³ In Manitoba it was stated that practically all the land in the cities and about 30% of the farm lands were under the system, in Alberta "every foot of patented land" and in Saskatchewan "practically all the land of this province." But in all these provinces as in Australia, all the land patented since the system had been in force had automatically gone on the register.¹⁶⁴ The prevalence of registered land in them and in Australia, therefore, furnishes no argument for the success of voluntary registration.

To sum up, voluntary registration of title has, in general,

¹⁴⁶Supra, p. 132.

¹⁴⁷Secretary Vincent's memorandum, 6.

¹⁴⁸Id. 4.

¹⁴⁹Id. 5.

¹⁵⁰Id. 1.

¹⁵¹Letter from Blake C. Smith, asst. chief examiner of titles, date Mar. 31, 1923.

¹⁵²Supra, p. 133.

¹⁵³Supra, p. 132.

¹⁵⁴The attitude of the real estate men has sometimes been an important factor. Thus it is said: "In California there is a very active office at Los Angeles, and a very inactive office at San Francisco. The difference in the two cities is accounted for because in Los Angeles the real estate offices have boosted the system, and in San Francisco they have not boosted for it." Secretary Vincent's Memorandum, 4.

¹⁵⁵Appendix to First Report, 1909-1911, 67.

¹⁵⁶Page 5.

¹⁵⁷Supra, p. 131. In his paper before the New York Bar Association in 1908 Judge Davis said that "the matter of public expense, which is so prominent a feature of the English and some of the Colonial acts, is not present with us." 31 Proc. 400, 407. Furthermore (p. 406) he says: "In the country counties it does cost more to have a title registered than to proceed under the old system, but in the metropolitan district it costs as a rule rather less." But this comparative cheapness would seem to be due to the fact at this time the salaries of the court officials were not met by the fees (p. 407). In Chicago the chief examiner of titles was paid \$7,600 per year, the assistant examiner \$6,000 and the lowest paid examiner in the office, in which there were nine or ten, was paid \$4,000 per year. Secretary Vincent's memorandum 2.

¹⁵⁸Supra, p. 131.

¹⁵⁹Secretary Vincent's memorandum, 4.

¹⁶⁰See supra, n. 154.

¹⁶¹Hogg, Registration of Title to Land Throughout the Empire, 14.

¹⁶²Letters of W. E. Macara, Registrar General, dated June 21, 1923.

¹⁶³Letters of A. T. Kinnaird, Dep. Registrar, North Alberta Land Registration District, dated June 20, 1923, and of W. G. Hamilton, Registrar of Saskatchewan, dated June 20, 1923.

¹⁶⁴Hogg, op. cit. 42.

been a failure in both the United States and England. Its heavy initial cost alone would insure this unless a large part of that initial cost is borne by the state. Unless so large a part of that cost is borne by the state that the cost of initial registration is less than that of an ordinary transfer, there does not seem to be enough advantage in registration of title to attract the ordinary vendor. No state seems inclined to assume any such load. If general registration of title is to come, then it would seem that it must come through some

kind of compulsion. This is the conclusion that has been reached in England. It would seem no less true in the United States. Compulsory registration may come in England, for they would seem to need some kind of a record. There is no such need in the United States, as we have registration of deeds. It does not seem likely that whatever advantages registration of title may have over registration of deeds they will ever be so apparent as to bring about compulsory registration with its attendant costs.

Appearance and Materials—Their Influence in Making Better Abstracts

At the same time the abstract was made in the brief and rather indefinite form, showing only scant information about the chain of title but nevertheless fulfilling the demands of years ago, the form and make-up were in keeping with the rest of it. They appeared in what is commonly known as the line sheet form, that old long style which resembled in shape and was nearly the exact dimensions of half a roller towel. One could grab both ends of it and measure his reach. The paper was usually about thirty inches long and other uses for this style of sheet were as a tape line, long ruler and other things that were only limited to the imagination.

There used to be quite a trick to folding one of these, and one of the accomplishments of an abstracter was to be able to take any abstract, whether a single sheet or several of these long ones to which had been pinned or pasted many other sheets or documents of various sizes, and, by a simple twist of the wrist, fold it without a bobble. Examiners likewise used to either be exasperated or amused themselves by trying to get them back in their original form once they had been spread out upon their desks.

As times changed and demands occasioned a different showing of the material that must be in an abstract, the form had to meet those different conditions. It became necessary to show affidavits in full. Other things had to be copied and attached. There were many grantors or grantees and every instrument seemed to have an exception or provision of some kind. Titles have become longer and the abstract has assumed the size and shape of a large bulky bound volume, which these old long single sheets could not accommodate or adequately and conveniently present.

Typewriters also came into universal use and many can remember the old special long carriage machine made by all typewriter companies to especially accommodate the abstract business. Some were long enough to hold these old sheets without folding them but others were shorter, to permit its being doubled. This was very inconvenient in writing up the title.

So things have generally standardized the form and make-up of the present day abstract until it appears

in the same size and style as other documents produced upon paper. There are two main forms, one the letter size and the other known as the legal or cap. The first is produced on the familiar 8½x11 inch page and the other 8½x14. No recommendation will be made as to which of these is the best, it being a matter of custom and local conditions. The smaller sheet is generally found in use in those places where the abstracter charges so much a page and generally figures the page as an entry. They are also universally found in those places where a most complete showing is made, such as showing the granting and the habendum clauses as well as the acknowledgment in full. The longer sheet or legal size is used where abstracters condense their work and show two of these rather completely abstracted entries to the page, or two or more of the briefly abstracted ones.

Another form made its appearance and is still to be found at times but it is not recommended for use. This is the little "vest pocket" style on a 3½x8½ page and bound at the margin of the left hand side. Every abstracter now using them should change as quickly as possible because they are not at all practical for use any place where titles are long; they are hard to handle in a typewriter and most inconvenient for filing.

Quality of Stock Necessary.

It can be said right at the start that the most important item for every abstracter to consider is the quality of materials used. It can likewise be said that there is hardly a single abstracter giving this the necessary consideration and that very few use materials of the necessary quality. There is a general inclination on the part of everyone in any business to try to skimp and get by on cheap paper. Every business uses stationery and supplies of some kind and some of them in large quantities, and it seems to be a human trait and failing to try to save a few cents in expense by using an inferior quality of paper. Cheap papers do not last, they have no appearance and the best printer cannot make a good job when forced to use an inferior stock.

An abstracter should give consideration to good stock for two reasons.

The first is, that an abstract should be permanent. When an abstract is made on a piece of property it will be used extensively and roughly handled for a great many years. One buying an abstract intends it as a permanent proposition and expects to get something that is durable. The second is, that the best quality of abstract skill as produced upon a piece of paper creates a better impression and will be better thought of if appearing upon good paper and in a neatly printed form.

Many arguments and facts are present for both these points. Every abstracter must admit that the life of the abstracts produced a few years ago is very short; that the paper is gradually discoloring and crumbling and breaking down at the points of folding and handling. When paper will deteriorate with age alone, the process is only speeded by usage, so cheap paper with these faults is to be tabooed. Within the past few months some railroad companies, large corporations, and others who have had occasion to order abstracts for their permanent files and records have specified that the abstracts must be made of certain weights and brands of paper. In some cases this has been



Fig. 1.

forty pound pure rag ledger stock.

Another failing of many abstracters is to not only use a cheap quality of stock but to select a light weight. The combination of these two is the poorest that could be imagined. If occasion demands, as it sometimes does, that you use a thin paper, then you should by all means use nothing but the finest grade and highest quality procurable. No abstracter should use a soft finish cheap quality sulphite paper, but only the highest quality pure rag stock should be considered.

Not only is this practice detrimental to the use and durability of formal abstracts themselves, but many abstracters have already found or soon will find that many of their permanent office copies and records are not at all durable and will both fade and crumble away within a short time.

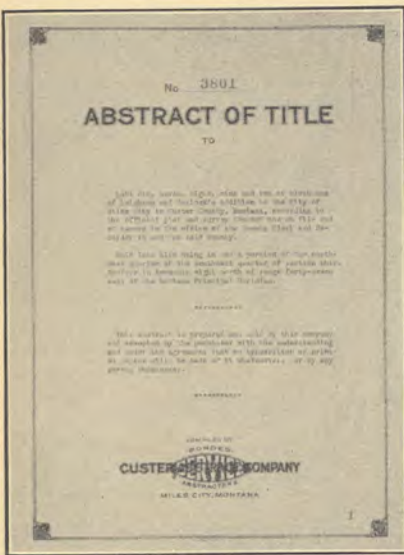


Fig. 2.

Forms, Styles and Printing.

An abstract usually consists of two types of stationery, the inside or abstract sheets and the cover. All of the inside sheets should be uniform in material and size. The first, of course, is the caption, then come those for showing the entries and other matter, and the certificate. The caption is the first page to catch the eye. It should at least be of sixteen or twenty pound stock, preferably the heavier, attractive in design and of the highest quality printing. A plain printed caption if reproduced with the best job of printing is fair, but nothing so detracts from a favorable impression as a poorly plain printed one. Every abstracter will find it will pay him to use only the highest type of printing, and preferably a lithographed or steel die caption cover. Either of these two types affords many opportunities for individuality.

Figure 1 shows a popular and excellent style. This is dignified, individual and most attractive. It is balanced both at the top and bottom. Figure 2 shows another form that has some good points. It is very neat, formal and forceful for creating confidence in the material to follow.

Figure 3 shows another type indicating the tendency to have a neat appearing caption and yet have this sheet more emphatically portray the name of the company and otherwise include a hint at advertising.

The inside or abstract sheets should be on as light weight paper as possible to withstand hard usage, be durable and this means of the finest pure rag stock. Sixteen pound substance is very popular and it should likewise be such that the page underneath will not show through, making it hard to examine.

There are many forms and styles for these sheets. A very popular one is that having the plain rule down the left side, which is usually about 3/4 of an inch from the edge, giving room for the name of the abstracter, entry number, page number, and other things. Others prefer to have a rule or line across the bottom of the page about one-half inch from it and have their name, page number, etc., imprinted in this small place. Another popular form is to have a monogram or individual style of printing at the bottom without any rule. The faint print or watermark paper is also popular. If one uses the faint print, however, he should be careful that it is not so heavy as to make reading of the typewritten matter hard and difficult. Sometimes this imprint, which is always in the center of the page, is so heavy as to make this condition. Neither the imprint is legible or the type matter over it easy of reading if the imprint is so heavy as to make it muddled. If you want this style, better use a genuine watermarked paper and not the imprint substitute.

Covers.

Too much emphasis cannot be placed upon the desirability, and what might be said almost necessity, of having an attractive cover. The cover should either be of linen or the finest grade

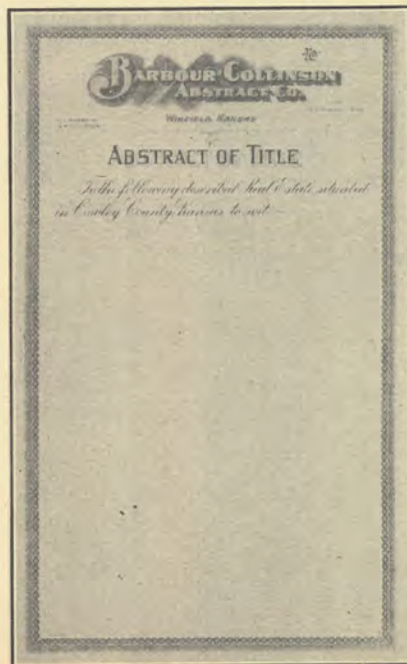


Fig. 3.

of ledger or document cover stock. Again nothing but a pure rag substance should be used if a paper cover is desired and the abstracter when ordering this should select some grade of the known best brands. In no event should a printed cover be used if attractiveness is at all recognized, and whether cloth or paper, it should be lithographed. Cloth covers are durable and have a great number of friends. Paper covers are just about as durable providing the right kind of stock is used and afford an opportunity of something very attractive in appearance. Ledger stocks will last indefinitely and constitute a heavy durable cover which can be secured in three colors, white, yellow and blue. Document covers are of a lighter weight but likewise have durability if of rag substance and not a cheap sulphite stock and are to be recommended as good stock. They come in a variety of colors; the stock ones being white, yellow, cafe (brownish tint) and blue. Figure 4 shows one of the commend-



Fig. 4.

able and dignified styles. Figure 5 shows something more elaborate and impressionistic. Clothing your abstracts in a suit of this kind can be compared to the impressions created by the shabby and neatly dressed man. The customer calling for an abstract bound in an attractive cover will be found more agreeable to paying his bill and observation has actually shown that the impression created by use of an attractive cover brings big returns.

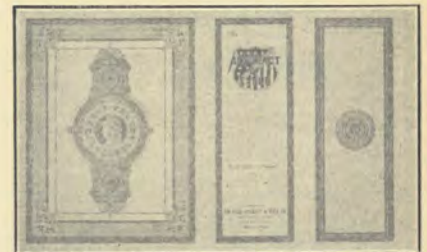


Fig. 5.

The customer thinks he is really getting something worth while and will not complain about the bill. If you do not think this is a fact, put yourself in the other fellow's place. Order an abstract, call for it some few days later, get a bill for several dollars and a few sheets of cheaply printed, poorly typed, poor grade paper tied up in a cover of cheap stock with some unattractive printing upon it. Contrast this with the impression you would get if you were handed an attractive document

which looked more or less like a stock certificate or Liberty Bond, neatly typed and the whole thing gotten up in the best possible manner and style and the best materials used.

Color Schemes.

The make-up of your abstracts affords an opportunity for a great deal of individuality and character. Few abstractors use a white cover because it soon becomes soiled. With the colors generally available, namely, yellow, azure, blue, corn, cafe, green, brown and others, opportunities for many color combinations for covers are available. Blue printing that is a blue of the darker shade can be used on yellow, azure, blue, corn, or cafe. Black printing, of course, can be used on

any of them. Brown ink will be found to go nicely on the yellow, corn or cafe.

For the inside sheets, even more combinations are possible, because papers for these pages are available in any number of colors. These are blue, yellow, tan, opaline, goldenrod, green, gray, canary, and others. Blue printing makes a splendid appearance on the opaline, green, gray, and white. Brown printing goes well with tan, goldenrod, and canary. Two colors can be used, such as red and black on white, blue and red on gray, and many other combinations can be figured. If one uses a blue or brown printing on any paper, he should use the same color typewriter ribbon as the printing.

In conclusion, it is desired to again emphasize the point that paper is not just paper; that one should not be penny wise and dollar foolish in specifying stock; that abstracts are the product you make and put into circulation and thereby express the quality of workmanship and personality behind them; that they will be used roughly and the purchasers of them expect that they will be durable and permanent; that covers and captions should be lithographed or some other high class engraving or steel die process used. The use of the highest grade of materials will be found to be one of the most desirable investments and profit making ideas you can incorporate into your business.

Great Program of Entertainment for Detroit Convention Visitors

*Special Events for Ladies; Moonlight Boat Ride
Visit to Famous Industrial Plants; Banquet and Other Affairs*

Sessions full of vital ideas, talks that send you home with renewed ambition and energy, methods of unravelling knotty problems, all these will make the title man at the 1927 American Title Association Convention at Detroit, Aug. 30 and 31, Sept. 1 and 2, glad that he came.

But in addition to these keenly stimulating business sessions, the entertainment committee under the capable leadership of Jim Sheridan of the Union Title and Guaranty Company of Detroit has planned an alluring schedule of entertainment which is going to make that same title man glad he came but sorry to go home.

The high lights of these entertainment plans provide pleasure for every man in every mood. Not only do they provide pleasure for every man but for every lady as well. On the very first day of the Convention, Tuesday, Aug. 30, the ladies will be entertained at a luncheon and bridge at Lochmoor Country Club, one of Detroit's most luxurious and popular golf clubs. Transportation by bus will be provided for their trip out to the Club and back, and all the details are planned for their comfort and enjoyment.

On Wednesday afternoon, Aug. 31, there will be a bus trip around Detroit. The itinerary of this trip is planned to include all those points of interest of which people throughout the country have heard so much since Detroit began its whirlwind development into one of our great metropolises. The busses will carry their passengers down wide avenues and under gracious trees of the fine residential sections. Their route includes the Ford Highland Park plant, Dodge Brothers, the Packard Motor Car Company, and the Burroughs Adding Machine Company, nationally known industrial establishments which have had a large share in making Detroit the city it is. In

addition, the busses will pass the General Motors Building, which covers an entire city block and contains acres of office space. The Detroit Public Library and the almost-completed new Art Museum are also to be seen on this trip. Their stately marble solidity indicates the respect of the community for things of the mind as well as the tools of industry.

For delegates who prefer golf to sight seeing, arrangements have been made to provide guest cards to various country clubs near Detroit for those who register for this purpose when they arrive. This registration should be made the opening morning of the convention at registration headquarters at the Statler Hotel.

The evening of Aug. 31 is devoted to a moonlight on the Detroit River. A most comfortable large steamer has been chartered, a tuneful dance orchestra engaged and the stage is all set for an evening of real fun. The boat will go up the river, anchor for a few hours while we dance, and then bring the conventionites back to Detroit.

A shopping tour is laid out for the ladies for the morning of Sept. 1, so that they may have a chance to see Detroit's finest and most exclusive small shops and department stores.

In the afternoon of Sept. 1, a trip through the mammoth River Rouge plant of the Ford Motor Company has been arranged for all delegates, including the ladies. The size and complexity of this huge plant is almost unbelievable and the trip is both educational and pleasurable.

The evening of this same day, Sept. 1, will be most joyously occupied by the climax of the Convention entertainment plans, the banquet. Besides the prosaic fact of a superlative menu, a fine orchestra will play for the banqueters and will continue to play when

banqueting gives place to dancing until the wee small hours.

The entertainment features of the banquet still wear an intriguing cloak of mystery. This much is known, however: John Scott of St. Paul and Bill Pryor of Duluth, fellow Title men, have star parts in it, and a Swedish accent shares the honors with some clever lines.

There is just one thing you must do to take part in all these carefully-planned good times. If you have not already done so, you must return the registration card which will have reached you before this is published. The registration committee is more than anxious to have these come in as promptly as possible, so that every delegate's comfort may be most adequately provided for.

Help them to make your attendance at the 1927 American Title Association convention at Detroit enjoyable, comfortable and instructive. Send in your registration card today and provide for yourself four days of pleasure and information.

The only thing that can "set" around and make money



Don't set around, but get out to your State and the National Title Association's Meetings and Conventions and get new profit making ideas

PROGRAM

Twenty-First Annual Convention of the American Title Association

DETROIT, MICHIGAN

OPENING SESSION

Tuesday, August 30, 1927

Morning

- 8:30 a. m. Registration of members and guests.
 10:00 a. m. Call to order by President,
 J. W. Woodford, President Lawyers & Realtors
 Title Insurance Co., Seattle, Washington.
 10:01 a. m. Invocation.
 10:05 a. m. Addresses of Welcome.
 10:25 a. m. Response.
 10:40 a. m. Report of Executive Secretary,
 Richard B. Hall, Kansas City, Mo.
 11:00 a. m. Report of Treasurer
 Edward C. Wyckoff, Solicitor Fidelity Union
 Title & Mtg. Guaranty Co., Newark, New
 Jersey.
 11:10 a. m. Report of Chairman, Committee on Constitution
 and By-Laws,
 Henry R. Chittick, Solicitor, Lawyers Title
 & Guaranty Company, New York City.
 11:15 a. m. Report of Chairman, Committee on Membership
 and Organization,
 Forrest M. Rogers, Secretary, Rogers Abstract
 & Title Company, Wellington, Kansas.
 11:30 a. m. Report of Committee on Advertising,
 Tom Dilworth, Chairman, President, Dilworth
 Abstract Company, Waco, Texas.
 11:40 a. m. Appointment of Chairman of General Nominating
 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
 Secretary.
 12:10 p. m. Adjournment for Noon-Day Conference.

- 12:15 p. m. **Noon-Day Sectional Conference.**
 General Chairman, Harry C. Bare, Vice Presi-
 dent, The Merion Title & Trust Company,
 Ardmore, Pennsylvania.

"Photo Recording and Take-offs,"
 Talbert Taylor, Photo Abstract Co., Miami,
 Okla.

"Overcoming Objections and Antagonism of
 Lawyers to Title Insurance,"
 A. H. Rutgers, Union Title & Guaranty
 Company, Detroit, Michigan.

"Legislative Activities of Title Associations,"
 Frank P. Doherty, Executive Secretary, Cali-
 fornia Land Title Association, Los Angeles,
 California.

- 2:30 p. m. Awarding President's Cup to State Association
 showing largest percentage of increase in
 membership during year.

Awarding President's Trophy to State Secretary
 of state showing largest percentage of increase
 in membership, based on available material in
 the respective states.

Awarding Executive Secretary's prizes in mem-
 bership contests.

- 2:40 p. m. Report of Judiciary Committee,
 Lloyd Axford, Chairman, Special Counsel,
 Union Title & Guaranty Co., Detroit, Michi-
 gan.

- 2:55 p. m. Report of Committee on Cooperation
 Paul D. Jones, Chairman, Vice President,
 Guarantee Title & Trust Co., Cleveland, Ohio.

- 3:10 p. m. President's Address,
 J. W. Woodford, President, American Title
 Association.

- 3:15 p. m. Report of Chairman of the Executive Committee,
 Walter M. Daly, President, Title & Trusts
 Company, Portland, Oregon.

- 3:25 p. m. Introduction of New Attendants.

- 3:30 p. m. Report of Legislative Committee,
 Wayne P. Rambo, General Chairman, Special
 Counsel, Market Street Title & Trust Co.,
 Philadelphia, Pennsylvania.

- 3:45 p. m. Address: "Mutuality of Interests,"
 Clarence C. Heatt, President, National
 Association of Real Estate Boards, Louisville,
 Kentucky.

- 4:15 p. m. Discussion.

- 4:45 p. m. Appointment of Committees.

Wednesday, August 31, 1927

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,

TITLE EXAMINERS' SECTION

John F. Scott, Presiding, Chairman Title Ex-
 aminers' Section, Attorney, St. Paul, Minnesota.
 Chairman's Address.

- 9:30 a. m. Appointment of Nominating Committee.

- 9:50 a. m. Address: "Estoppel,"
 10:00 a. m. Prof. Ralph W. Aigler, University of Michigan
 Law School, Ann Arbor, Michigan.

Address: "A Resume of the Torrens System,"
 John B. Burke, Attorney, St. Paul, Minn.

Address: "Perpetuities,"
 McCune Gill, Vice President and Attorney,
 Title Guaranty Trust Company, St. Louis,
 Missouri.

- 11:00 a. m. Open Forum. To discuss any question suggested by any of the addresses, or any other that may relate to Examination of Titles.
- 11:45 a. m. Report of Nominating Committee and election of officials of Section for ensuing year.
- 12:00 m. Adjournment for Noon-Day Conference.

- 12:05 p. m. **Noon-Day Conference.**
 "Title to Real Estate from Viewpoint of Banker,"
 T. K. Kelly, Minneapolis, Minnesota.
- "Five Years of State-Wide Title Insurance,"
 R. F. Chilcott, President, Western Title Insurance Company, San Francisco, California.
- "Taxation of Real Estate,"
 L. S. Booth, President, Osborne, Tremper & Company, Seattle, Washington.

Afternoon

- 2:00 p. m. Entertainment by local hosts.

Thursday, September 1, 1927

Morning

- 9:15 a. m. Convention called 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 may call their committees together to discuss committee activities for the year ahead.)

ABSTRACTERS' SECTION

Jas. S. Johns, Presiding,
 Chairman of Abstracters' Section, —President,
 Hartman Abstract Company, Pendleton,
 Oregon.

- 9:45 a. m. Chairman's Address.
- 10:00 a. m. Appointment of Nominating Committee.

What is the Future of the Abstracter and Abstract Business

- 10:05 a. m. Address: "By Trying to Conduct Exclusive Abstract Business."
 Howard Searcy, President, Wagoner County Abstract Company, Wagoner, Oklahoma.
- Address: "By Conducting Logical Additional Activities."
 Herman Eastland, Jr., Secretary, Eastland Title Guaranty Company, Hillsboro, Texas.
- Address: "By Acquiring a Title Insurance Connection."
 L. E. Mullen, Vice President, Contra Costa Abstract & Title Company, Martinez, California.
- 11:00 a. m. Discussion of any question suggested in the above addresses.
- 11:20 a. m. Report of Nominating Committee and election of officials of Section.

- 11:45 a. m. Announcements.
- 12:00 m. Adjournment.

Special Luncheon for Ladies.

- 12:10 m. **Noon-Day Conference.**
 "Uniformity from Viewpoint of Examiner,"
 Edw. O. Clark, Prudential Insurance Company,
 Newark, New Jersey.
- "How Torrens Law Makes Business for Abstracters,"
 Henry C. Soucheray, Treasurer, St. Paul Abstract Company, St. Paul, Minnesota.

Afternoon and Evening

- Entertainment by local hosts.
- 7:00 p. m. Annual Banquet.

Friday, September 2, 1927

Morning

TITLE INSURANCE SECTION

Wellington J. Snyder, Presiding,
 Chairman of Title Insurance Section—Title
 Officer, North Philadelphia Trust Co., Philadelphia, Pa.

- 9:45 a. m. Chairman's Address.
- 10:00 a. m. Appointment of Nominating Committee.
- 10:05 a. m. Address: "Inception and Growth of Title Insurance."
 Oakley Cowdrick, Vice President, Real Estate Title Insurance & Trust Co., Philadelphia, Pa.
- Address: "The Future of Title Insurance."
 Glenn A. Schaefer, President, Security Title Insurance & Guaranty Co., Los Angeles, California.

Address: "Divorce as Affecting Title to Real Estate,"
 Mark R. Craig, Vice President and Title Officer, Potter Title & Mortgage Guaranty Company, Pittsburgh, Pennsylvania.

- 11:00 a. m. Discussion of any question suggested in the above addresses.
- 11:20 a. m. Report of Nominating Committee and election of officials of Section.
- 12:00 m. Adjournment.

- 12:10 p. m. **Noon-Day Conference.**
 Conference in charge of newly elected Vice President.
 After the conference program, the members will remain in the luncheon room for the closing session.
- 1:45 p. m. Report of Committee on Resolutions.
- 1:50 p. m. Report of Committee on Revision of Association "Code of Ethics."
 M. P. Bouslog, Chairman, Gulfport, Miss.
- 2:10 p. m. Introduction of new officers of the general organization by the President elect, and officers and executive committees of the various sections by the newly elected chairmen of the sections.

- 2:30 p. m. Unfinished business.
- 2:40 p. m. New business.
- 3:00 p. m. Selection of 1928 Convention City.

Adjournment

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.

*Can employees of trust company
be witnesses to will?*

Yes; even though company is executor and trustee; but probably not officers or stockholders. In re Haupt, (California) Dec. 28, 1926.

*Must referee's order of sale in
bankruptcy be confirmed by the
court?*

No; In re New England Company, U. S. Ct. (Mass.) Jan. 20, 1927.

*Can successive possessions be
tacked?*

Usually can. Bucella v. Agrippino, 154 N. E. 79 (Mass.); but cannot in South Carolina except by descent. Atlantic v. Searson, 135 S. E. 567.

Are anti alien laws valid?

They are valid under the constitution, but must conform to treaties which usually allow descent or devise to aliens but are silent as to deeds to them. In re Apastopoulos 250 Pac. 469 (Utah).

*Is position of government survey
stone binding if in wrong place?*

Yes; Lawson v. Viola, 210 N. W. 979 (South Dakota).

*Does general reference to former
deed govern over particular descrip-
tion?*

No; Von Herff v. Richardson, 135 S. E. 533 (North Carolina).

*How can charitable trust be con-
strued and enforced?*

By suit in which the Attorney General is a party to represent the public. Stowell v. Prentiss, 154 N. E. 120 (Illinois).

*Is a statute constitutional that
prevents murderer from inheriting?*

Yes, it is constitutional. In re Tyler, 250 Pac. 456 (Washington).

*Where two reasons are given for
a court decision, are both binding?*

Yes; neither is obiter dictum. Williams v. Arlington, 15 Fed. (2nd) 412, (U. S. Dist. Ct.).

*Is a consideration necessary in a
deed?*

No; a gift is as valid as a sale. Gregory v. Gregory, 154 N. E. 149 (Illinois).

*Is a deed good if grantee's name
is blank at delivery?*

Good in some States but bad in others such as Arkansas, 287 S. W. 745, and North Carolina, 135 S. E. 452.

*Is son's advancement valued at
date of gift or of father's death?*

At date of gift. Green v. Green, 110 Southern 218 (Mississippi).

*Is title through escheat market-
able?*

It is after forty years. Norwegian v. Milhauser, 218 N. Y. S. 291 (New York).

*Is a dynamo placed on a concrete
foundation by land owner, real or
personal property?*

Real property; Ridgway v. Werder, 135 Atl. 216 (Pennsylvania).

*Is survivorship possible in State
where tenancy by entirety has been
abolished?*

Yes; hence a deed to husband and wife "as joint tenants" creates survivorship in Illinois. Engelbretch v. Engelbretch, 153 N. E. 827.

Is an unrecorded mortgage good?

Not as against subsequent purchaser for value without notice. Rambo v. Dickenson, 110 So. 352 (Florida).

*Where tract has been sold in par-
cels how is subsequent foreclosure
made? Taxes paid?*

The parcels sold last may be foreclosed first. McCoy v. Winn, 110 So. 129 (Alabama); and must pay the taxes, Columbia v. Alston, 135 S. E. 431, (Georgia).

*Does violation of anti-foreign-
trustee act make mortgage void?*

No; the mortgage is good and new trustee can be appointed. North v. Harriman, 153 N. E. 909 (Ohio).

*Is foreclosure void if affidavit of
publisher is insufficient?*

No; the sale is good and affidavit can be corrected. Wilson v. Carrol, 250 Pac. 555 (Colorado).

*How far does riparian owner's
title extend into navigable river?*

To center in some States, to low water in others, and high water in still others. West Va. is a low water State. Union v. Northcutt, 135 S. E. 589.

*Is partition suit by life tenant
against remaindermen good?*

No, it is void. Burton v. Cahill, 135 S. E. 332 (North Carolina).

*Can oil and gas interests be par-
titioned in kind by suit?*

No, they must be sold and the proceeds partitioned. Hall v. Douglas, 135 S. E. 282 (West Virginia).

What is an "OWELTY"?

A sum of money charged against one share in partition to equalize the shares. Bagg v. Osburn, 210 N. W. 862 (Minnesota).

Must the owners rebuild a ruinous party wall?

No; Either may insist on a separate wall unless the party wall agreement provides for rebuilding. *Feder v. Solomon*, 134 Atl. 917 (New Jersey).

Is deed good by donee of power if not referring to power?

Yes; deed by life tenant held good in Georgia to convey fee. *Willie v. Hines*, 135 S. E. 505.

Is purchase of note at large discount usurious?

No. *Commercial v. Tarwater*, 110 So. 39 (Alabama).

Does law at date of will or at death of testator, govern the validity of devise?

Law at death of testator, so that charitable devise void under statute in force at death of execution of will, is good if statute is repealed before testator's death. In re *Sackett*, 218 N. Y. S. 385 (New York).

Is title marketable if building encroaches one inch on neighboring lot or street?

Not marketable in New Jersey, *Vassar v. Wuensch*, 135 Atl. 88.

Can purchaser be compelled to take title subject to delinquent taxes?

He can if his deferred payments exceed the amount of the taxes. *Eaton v. Sadler*, 110 So. 10 (Alabama).

Is one who purchases without having title examined, an innocent purchaser?

Held not in Arkansas. *Wilson v. Biles*, 287 S. W. 373.

Can a grantor reserve half of a spring?

Yes; and he has implied easement of access. *Churchill v. Harris*, 154 N. E. 87 (Massachusetts).

Does marriage of woman affect her will?

It acts as a revocation in about one third of the States, *Barnett v. Bellows*, 287 S. W. 604 (Missouri).

Can a fee be cut down by a later provision in the will?

We still find courts saying that it cannot be cut down. *Strophlet v. Strophlet*, 153 N. E. 867 (Ohio).

Does devise of land to wife "so long as she remains my widow" give her defeasible life estate or defeasible fee?

Held defeasible fee in Kentucky. *Walton v. Jones*, 287 S. W. 710.

Can a murderer, not knowing of victim's devise to him, take a devise?

No; devise is void even though murder could not have been induced by the devise. *Whaley v. Avery* (Wisconsin, Feb. 14, 1927).

Does the "murder" rule apply in all States?

No; thus a murderer inherits in Ohio, *Deem v. Risinger*, 11 Dec. Rep. 492. (Bill recently introduced in legislature to change this).

When is mortgage defeated by bankruptcy within four months?

Only when mortgagee knew or should have known that mortgagor was insolvent. *Ensley v. Bank* (U. S. Dist. Ct. Illinois) Mar. 1, 1927.

Is clause in will forbidding contest valid?

Not if contest is brought in good faith and upon probable cause or change of success. *Dutterer v. Logan* (West Virginia) Feb. 21, 1927.

Is title company liable for omitting easement from certificate?

Yes. *Company v. Davis*, 136 S. E. 164 (Georgia).

Can copy of defectively acknowledged deed be used in evidence?

No: *Woodlief v. Woodlief*, 135 S. E. 612 (North Carolina).

Is railroad divested of right of way by adverse possession of individual?

Not in Nebraska, *Edholm v. Railroad*, 211 N. W. 206.

What is the effect of the color of title?

It extends the actual possession of part of the land to the boundaries of all the land as described in the deed. *Lyles v. Fellers*, 136 S. E. 13 (South Carolina).

If distance in deed "to a hackberry tree" is not correct, which governs?

The location of the tree, being a natural monument. *Coombs v. Gross*, 288 S. W. 289 (Kentucky).

Can act of legislature cure previous defective deed?

Yes, as where act is to cure omission of wife's name from body of deed. *Murphy v. Skelley*, 135 Atl. 351, and act is constitutional, *Hannah v. Wilson*, 135 Atl. 809 (New Jersey).

Does gasoline pump and underground tank violate restriction against "building"?

No. *Small v. Parkway*, 154 N. E. 521 (Massachusetts).

Is renting of rooms a violation of restriction against "apartment house or business enterprise?"

No. *Austin v. Richardson*, 288 S. W. 180 (Texas).

Does purchaser take subject to lessee's renewal rights?

Yes; if lessee is in possession, even though lease is defective and unrecorded, and purchaser has not actual notice thereof. *Parsons v. Weinstein*, 19 Ohio App. 521.

Does erroneous date affect validity of will?

No; not even when dated after testator's death. In re *Bates Estate*, 134 Atl. 513 (Pennsylvania).

Can remainder to "Children surviving life tenant" be devised by child who predeceases life tenant?

No; *Gill v. Alcorn*, 19 Ohio App. 122.

Economy in Abstract Plant Operation

By R. L. MAXSON, Urbana, Ill.

To the operator of a small abstract plant, the question will generally arise as to how the plant can be operated, pay the overhead and leave a reasonable income. This question must be answered by a system that will require the least time and effort in the compilation and upkeep and at the same time present a plant that is accurate and complete, and this is not always an easy system to decide upon.

It is not the intention and purpose of the writer to bring together the various systems of compilation and operation of various plants and then pick out the best one, call the days work done, and say that this is IT and away with all the other systems, but rather it is my purpose to give, in more or less detail, the method we use in compiling and operating, believing that the system we use is fairly economical in operation, complete and accurate, and to do this I will go over in some detail as to how we proceed:

The first thing is that we keep our posting up to date. That is most essential and is the first thing done each day. In the Recorder's office, each instrument filed is given a serial number. However, this might not be the case in other states, and if this is not true, then the abstracter should give each instrument, as it is taken off a serial number in the order that they are filed for record. The giving each instrument a serial number will be almost a necessity as you will note by later reference.

Our takeoff is done on a good grade white card 4x6 inches, (Figs. 1 and 2), using both sides of the card for economy in material and space in the office. We abbreviate as much as we can and at the same time being sure as to accuracy. After the takeoff is completed, then the items are proof read with the original instruments so that when you are through with this part of the work, you have the takeoff ready to be written into the ab-

stract without further reference to the original instrument. After this is done, you are ready for the posting.

In our posting, we post only the document number, book and page, and the filing date. The books we use are line ruled, with tract descriptions on the margin. For a clearer understanding of this, appended hereto are samples of our takeoff, and lines ruled to represent lines of a book, and then the sample document is posted as we post in the office. You will note that when there is only a part of a lot or tract of land, that the name of the owner, or reference to the part of the tract in question is placed above the document number. We have found this system of posting satisfactory and accurate, not taking so much time to do the work, and so reducing the overhead expense.

When the posting is done, the cards in the takeoff are filed in card cases and we subdivide the cards as filed into those between 20, 40, 60 and 80 by using cards a little taller than the takeoff cards with tabs that have these numbers printed on them, and then for the 100's we use another card of a different color with tab and print with a pen number. By so doing your cards will be easier located when you want one of them and also to file it back in place after you have once gotten it out. In re-filing cards in the case, watch the filing dates as a check that you are getting the card in its proper place. We have very little trouble in re-filing cards.

In taking off court work, we take off only the case number, the kind of case and the description of the property effected, and this is all that is posted to the tract index. When we want the court case, then we get it from the court house. Estates are put into an alphabetical estate index, by posting the name, the year, kind of case and number, the same is true

with guardianships, adoption, insanity, etc.

In this work we find many instruments of various kinds which cannot, in their nature, be posted to any particular tract of land, and to dispose of these, we have a miscellaneous index where they are posted under the name or thing referred to. As for instance we may have an affidavit that refers to a corporation having ceased to exist many years ago, not knowing whether the corporation owned any interest in land, we then post to the miscellaneous index under the corporation name, and again we may have an affidavit that says that a certain named person died upon a certain date leaving certain named children as heirs, and this we post to the miscellaneous index under the name of the deceased person. When you are preparing your abstract, of course, the name of the owner should be searched for in both the estate and miscellaneous indices, in case of natural persons and in the miscellaneous index in case of corporations, etc.

I know of no better place where one may find out how others do, find if there is a better way of doing things than we are doing them, and if it is reasonable to decrease the overhead expense, than to attend your state conventions and talk with those who have similar situations as yourself. If your overhead is too much, attend and find out if somebody else is meeting the same situation with a less overhead. Put something into your state convention and you will take something out that will be worth while and will yield profits.

It is the hope that through suggestions made from time to time, that more complete abstract plants will be built in those communities which do not now have complete sets, and thus put the abstract as a business in the forefront where it should ever be.

205002

Newton Wimmer and Fannie M. Wimmer, his wife,
to
John E. Carson

WD Sept 9-26 Sept 9-26 2 201-420 \$200

Convey: The W¹/₂ of Lot 11 Blk 5 in the Original
Town of Philo, sit. in CCI

Ack on Sept 9-26 before L. E. Hazen, NP, CCI

205002
1/2 201
2/2 420

Tell Dad Doc. 155906

190130 *Release Doc. 205239*

Ferral M. Bean and Irene B. Bean, his wife,
to
Champaign Loan & Bldg Assn

Mtg June 27-25 June 27-25 12 277-606

For and in con. of the sum of \$5000 money loaned by
the mtgce to mtgrs.

To sec the payt of 1 nedh whi prov for the payt to
the mtgce the sum of \$30 mo installs on 50 shares of
the cap stk of sd mtgce and the sum of \$29.17 mo int
at the rate of 7% per annum on sd loan.

Convey: Lot 175 of the Chamber of Commerce Add to the
C of Champ. sit in CCI.

Ack on June 27-25 before John H. Armstrong, NP, CCI

190130
6 277
25 606

NEW BUILDING FOR SECURITY TITLE INSURANCE AND GUARANTEE CO.

Rapidly taking shape as one of the finest commercial edifices in Los Angeles, the Security Title Insurance Building on the southeast corner of Sixth Street and Grand Avenue will be ready for occupancy Aug. 1, 1927. With a frontage of 131x120 feet, the structure rises thirteen stories and is surmounted by an elevator tower which exceeds in height any other office building in the city.

The offices of Security Title Insurance and Guarantee Company will occupy one-third of the ground floor area, all of the second floor, a portion of the third floor and a third of the basement.

The first floor offices will be next to the elevator corridors and will face the entrance to the lobby of the Pacific Mutual Life Insurance Building, directly across Sixth Street. The entire furnishings of this floor will be an innovation, providing every possible convenience for the clients of the Company.

The finish will be of marble and walnut with marble floors and marble wainscot in contrasting colors. Across the rear of this spacious office will be a mezzanine floor, reached by an open marble staircase in the direct center of the room. The order counter will be of solid marble and an ornamental ceiling will complete the picture.

In addition to the Order Department, this floor will contain ten commodious escrow booths, an escrow settlement room, the head escrow officer's room and the rooms of the Los Angeles Office Manager, Mr. Jas. R. Ford and Assistant Manager Mr. J. S. Loofbourow.

The Company's Trust Department will occupy the entire mezzanine floor.

The second floor, with the exception of the several departmental offices, will be an immense loft room, the full size

of the building, with light on three sides. Here the Title Plant and Map Department will be located.

The third floor will provide ample space for the Executive Department, the Legal Department and Law Library. A stairway will connect these two departments with the Title Plant, so that they may at all times be easily accessible to the title searchers and examiners.

From the Executive suite on the third floor the affairs of the Company's seventeen offices will be administered. A pneumatic tube system will also connect all departments for the rapid transmittal of papers and documents. The basement will contain the Filing Department and will provide room for recreation for Security employes. However, the principal recreational facilities will be located upon the roof of the building which has been reinforced and fitted for this purpose.

The exterior of the building is finished in cream terra cotta and surmounting the elevator lofts will be an enormous electric sign which will be seen for miles in every direction. In addition to the offices of Security Title Insurance and Guarantee Company, the Security Title Insurance Building will house a branch of the California Bank, on the Grand Avenue side, several high class shops and 350 offices.



New Building of Security Title Insurance & Guarantee Co., Los Angeles, now under construction.



Mail that Hotel Reservation NOW!

Reservation blanks have been mailed to every member of the Association.

If you are going to attend the convention, send your reservations immediately to

L. C. Diebel, c/o Union Title & Guaranty Co., Detroit, Mich., Chairman Reservations Committee.

A Printed Abstract

isn't worth the paper it is printed on unless it contains the certificate of a reliable abstractor. This fact, probably, is not new to you, but—

Do you know that there is a firm engaged exclusively in the printing of abstracts of title that is working with you in an earnest effort to eliminate the evil of uncertified abstracts? How? By accepting business from abstractors only—and most of them members of your association—thereby insuring that every abstract printed by US will be certified.

This is only one of the many superior features of Buckingham service. Aside from this, you get better prices, greater accuracy, and higher quality all the way through when you place an order with us for

PRINTED ABSTRACTS

(For Additions or Subdivisions)

STOCK ABSTRACTS

(For Special Titles, etc.)

CAPTION SHEETS

CERTIFICATE SHEETS

ABSTRACT COVERS

No matter where you are located, we'll be glad to figure with you or send samples of our work if you'll just tell us your needs.

A. R. Buckingham & Son

Printers of Abstracts of Title

15 South Market Street
CHICAGO

The Sustaining Fund Membership Roll of The American Title Association for 1927

The Constitution and By Laws of the Association provide that in order to obtain the necessary funds to maintain and operate the Association, and carry out the work effectively for which the Association was organized, and which is not possible from the source of membership dues alone, that a voluntary Sustaining Fund be established and that members supporting said Fund be designated as Sustaining Fund Members and that they be given full credit therefor, in recognition of the increased measure of service thus rendered. The following is the list of those who have to date pledged to this fund for 1927. Additional names will be shown in future issues as contributions are received.

ALABAMA

Alabama Title & Trust Company.....Birmingham
E. P. Quigley.....Birmingham
Etowah Abstract Company.....Gadsden
Title Insurance Company.....Mobile
Ballard Brothers.....Troy

ARIZONA

The Coggins Title Company.....Phoenix
Phoenix Title & Trust Company.....Phoenix
Tucson Title Insurance Company.....Tucson

ARKANSAS

C. N. Carpenter.....Arkadelphia
Augusta Title Company.....Augusta
South Arkansas Abstract Company.....Camden
Shemwell Abstract & Realty Company.....Heber Springs
Hempstead County Abstract Company.....Hope
Arkansas Trust Company.....Hot Springs
Little Rock Abstract & Guaranty Company.....Little Rock
Guaranty Abstract Company.....Marion
J. L. Robertson.....Piggott
Scott County Abstract & Land Title Co.....Waldron

CALIFORNIA

Belcher Abstract & Title Co.....Eureka
The San Joaquin Abstract Company.....Fresno
Kings County Abstract Company.....Hanford
Lake County Title & Abstract Company.....Lakeport
California Title Insurance Company.....Los Angeles
Security Title Insurance & Guaranty Company.....Los Angeles
Title Guarantee & Trust Company.....Los Angeles
Title Insurance & Trust Company.....Los Angeles
Contra Costa Abstract & Title Company.....Martinez
Richmond-Martinez Abstract & Title Company.....Martinez
Napa County Title Company.....Napa
Alameda County Title Insurance Company.....Oakland
Oakland Title Insurance & Guaranty Company.....Oakland
Butte County Title Abstract Company.....Oroville
Inter-County Title Company.....Placerville
A. C. Tucker.....Placerville
Plumas County Abstract Company.....Quincy
George H. Rice Abstract Company.....Red Wood City
Riverside Title Company.....Riverside
Capital City Title Company.....Sacramento
Sacramento Abstract & Title Company.....Sacramento
Pioneer Title Insurance Company.....San Bernardino
Southern Title Guaranty Company.....San Diego
Union Title Insurance Company.....San Diego
California Pacific Title Insurance Company.....San Francisco
City Title Insurance Company.....San Francisco
Northern Counties Title Insurance Company.....San Francisco
Title Insurance & Guaranty Company.....San Francisco
San Jose Abstract & Title Insurance Company.....San Jose
Marin County Abstract Company.....San Rafael
San Rafael Land Title Company.....San Rafael
Orange County Title Company.....Santa Ana
Santa Cruz Land Title Company.....Santa Cruz
The Sonoma County Abstract Bureau.....Santa Rosa
Stockton Abstract & Title Company.....Stockton
Mendocino County Title Company.....Ukiah
Siskiyou County Abstract Company, Inc.....Yreka

COLORADO

The Baker Abstract Company.....Burlington
The Kit Carson County Abstract Company.....Burlington
Douglas County Abstract Company.....Castle Rock
Cheyenne County Abstract Company.....Cheyenne Wells
The Menke Abstract Company.....Conejos
Jefferson County Title Company.....Denver
Landon Abstract Company.....Denver
Title Guaranty Company.....Denver
Morgan County Abstract Company.....Fort Morgan
The Weld County Abstract & Investment Company.....Greeley
Otero County Abstract Company.....La Junta
The Winchell Abstract Company.....La Junta
The Crowley County Abstract Company.....Ordway
The Painter Abstract & Insurance Agency Company.....Telluride
The Zimmerman Abstract Company.....Steamboat Springs
F. J. Henderson Abstract Company.....Sterling
Trinidad Abstract & Title Company.....Trinidad
Yuma County Abstract Company.....Wray

CONNECTICUT

The Bridgeport Land & Title Company.....Bridgeport
Clark, Hall & Peck.....New Haven
Western Connecticut Title & Mortgage Company.....Stamford

DISTRICT OF COLUMBIA

Washington Title Insurance Company.....Washington, D. C.

FLORIDA

DeSoto Abstract Company.....Arcadia
Volusia County Abstract Company.....De Land
Lauderdale Abstract & Guar. Title Company.....Fort Lauderdale
Alachua County Abstract Company.....Gainesville
Florida Title Company.....Miami
Florida Title Insurance Company.....Miami
Central Florida Abstract Company.....Orlando
Guaranty Title Company.....Tampa
Tampa Abstract & Title Insurance Company.....Tampa
Atlantic Title Company.....West Palm Beach

GEORGIA

Atlanta Title & Trust Company.....Atlanta

IDAHO

Lost River Title Company.....Arca
Panhandle Abstract Company.....Coeur D' Alene
Clark County Abstract & Realty Company, Inc.....Dubois
Gem County Abstract Company.....Emmett
Camas Abstract Company.....Fairfield
Fremont Abstract Company.....St. Anthony
The Bonner County Abstract Company, Ltd.....Sandpoint
Fidelity Title & Abstract Company.....Twin Falls
Twin Falls Title & Abstract Company, Ltd.....Twin Falls

ILLINOIS

St. Clair Guaranty & Title Company.....Belleville
McLean County Abstract Company.....Bloomington
Champaign County Abstract Company.....Champaign
Chicago Title & Trust Company.....Chicago
The Taylor Abstract Company.....Clinton
Vermilion County Abstract Company.....Danville
Madison County Title Company.....Edwardsville
E. J. Tupper Company.....Galesburg
Kane County Abstract Company.....Geneva
C. E. Joyner.....Harrisburg
Montgomery County Abstract Company.....Hillsboro
W. M. Fike.....Lewistown
E. P. Easterday.....Mound City
Charles D. Etnyre & Company.....Oregon
Leland & Wilson.....Ottawa
Title & Trust Company.....Peoria
Charles H. Roe.....Pinckneyville
Rock Island County Abstract & Title Guaranty Company.....Rock Island
The Sangamon County Abstract Company.....Springfield
DeKalb County Abstract Company.....Sycamore
Security Title & Trust Company.....Waukegan
McHenry County Abstract Company.....Woodstock

INDIANA

Lake County Title & Guarantee Company.....Crown Point
Spahr-Morrison Abstract Company.....Frankfort
Indiana Abstract Company.....Goshen
The Jones Abstract Company.....Huntington
Bryan-Stallard Abstract Company.....Lafayette
W. H. Becher.....La Porte
La Porte County Abstract Company.....La Porte
Michigan City Abstract & Title Guar. Company.....Michigan City
Floyd County Abstract Company.....New Albany
The Wayne County Abstract Company.....Richmond
Marks Abstract Company.....Salem
Indiana Title & Loan Company.....South Bend
Kosciusko Abstract & Title Guaranty Company.....Warsaw

IOWA

Craig-Ray Abstract Company.....Allison
D. McCarn & Son.....Anamosa
Boone County Abstract & Loan Company.....Boone
Linn County Abstract Company.....Cedar Rapids
Charles E. Moore.....Cherokee
C. L. Clark.....Corydon
Davenport Abstract Company.....Davenport
Des Moines Title Company.....Des Moines
Southern Surety Company.....Des Moines
Hardin County Abstract Company.....Eldora
Winnebago County Abstract Company.....Forrest City
Charles T. Rogers.....Grundy Center
Johnson County Abstract & Title Guar. Company.....Iowa City
Security Abstract Company.....Iowa City
Ralph B. Smith.....Keokuk
Plymouth County Abstract Company.....Le Mars
Marshall County Abstract & Loan Company.....Marshalltown

Security Abstract Company.....	Mason City
Madden & Madden.....	Muscatine
C. A. Batman.....	Nevada
Monona County Abstract Company.....	Onawa
Sioux Abstract Company.....	Orange City
Johnson Abstract Company.....	Oskaloosa
Fidelity Abstract Company.....	Pocahontas
Loomis Abstract Company.....	Red Oak
Iowa Land Loan & Abstract Company.....	Rock Rapids
Engleson Abstract Company.....	Sioux City
C. C. Sedgwick Abstract Company.....	Sioux City
Talley-Harvey & Company.....	Sioux City
Clay County Abstract Company.....	Spencer
Spencer Loan & Abstract Company.....	Spencer
Carlton Abstract Company.....	Spirit Lake
Carl H. Mather.....	Tipton
Benson & Runkle.....	Toledo
Livingston & Eicher.....	Washington
Washington Title & Guar. Company.....	Washington
The Sedgwick-Lichty Abstract Company.....	Waterloo
Black Hawk County Abstract Company.....	Waterloo

KANSAS

W. G. Carson.....	Ashland
Ray H. Crumley.....	Colby
Pearl Koontz Jeffery.....	Columbus
Missell & Son.....	Concordia
T. R. Wilson.....	Ellsworth
Greenwood County Abstract Company.....	Eureka
The Moore Abstract & Title Company.....	Eureka
Will G. Finks.....	Fredonia
Chan B. Campbell & Son.....	Garden City
The Crawford County Abstract Company.....	Girard
The Hall Abstract & Title Co.....	Hutchinson
Montgomery County Abstract Company.....	Independence
Security Abstract Company.....	Independence
Cragun Abstract Company.....	Kingman
George C. Weber.....	La Crosse
R. E. Taylor.....	Larned
John C. Emick.....	Lawrence
Harold C. Short.....	Leavenworth
Robert B. Spilman.....	Manhattan
H. Llewlyn Jones.....	Meade
Harvey County Abstract Company.....	Newton
Benton & Hopkins.....	Oberlin
Amos H. Leach.....	Oskaloosa
C. A. Wilkin & Company.....	Parsons
C. C. Porter.....	Russell Springs
C. W. Lynn Abstract Company.....	Salina
Saline County Abstract Company.....	Salina
Jas. S. Patrick.....	Satanta
Leo T. Gibbens.....	Scott City
C. M. Williams.....	Sedan
The Pioneer Mortgage Company.....	Topeka
Topeka Title & Bond Company.....	Topeka
The Rogers Abstract & Title Company.....	Wellington
Sumner County Abstract Company.....	Wellington
Home Mortgage Title & Trust Company.....	Wichita
Guarantee Title & Trust Company.....	Wichita
Barbour-Collinson Abstract Company.....	Winfield

KENTUCKY

Kentucky Title Company.....	Louisville
Louisville Title Company.....	Louisville
Edgar E. Sullivan.....	Taylorsville

LOUISIANA

Bossier Abstract & Title Company, Inc.....	Benton
Frank Suddoth.....	Crowley
C. A. McKisson.....	Gretna
Ouachita Abstract & Title Guar. Company.....	Monroe
Union Title Guaranty Company, Inc.....	New Orleans

MARYLAND

The Maryland Title Guaranty Company.....	Baltimore
--	-----------

MICHIGAN

Lake County Abstract Company.....	Baldwin
Northern Title & Trust Company.....	Bay City
Eaton County Abstract Company.....	Charlotte
Union Title & Guaranty Company.....	Detroit
Gladwin County Abstract Company.....	Gladwin
Guar. Bond & Mortgage Company.....	Grand Rapids
The Grafton County Abstract Company.....	Ithaca
Title Bond & Mortgage Company.....	Kalamazoo
Lapeer County Abstract Office.....	Lapeer
Edmund Ashford.....	Manistique
Monroe County Abstract Company.....	Monroe
Muskegon Trust Company.....	Muskegon
Berrien County Abstract Company.....	St. Joseph
John W. Stradley.....	Sault Ste. Marie
C. C. Wells.....	Traverse City

MINNESOTA

Aitkin County Abstract Company.....	Aitkin
Freeborn County Abstract Company.....	Albert Lea
The Consolidated Abstract Company.....	Duluth
Pryor Abstract Company.....	Duluth
Blue Earth County Abstract Company.....	Mankato
Merrill Abstract Corporation.....	Minneapolis

ESLEECK

Thin Papers

for

file and permanent records,
forms, copies, title reports
and memoranda, ab-
stracts and general
use



THIN—STRONG—PERMANENT

They are manufactured from the best new rags, which gives the necessary strength and permanency for records of value and all forms which are handled to any extent.

They save filing space and postage.

Fidelity Onion Skin Emco Onion Skin
Superior Manifold Verilite Manifold

Please request samples and prices from your regular Stationer, Printer or Paper Merchant.

Esleeck Manufacturing Co.
Turners Falls, Mass.



Send for interesting book:
"FACTS ABOUT THIN PAPERS"

A. W. Thompson.....	Preston
Watowan County Abstract Company.....	St. James
The St. Paul Abstract Company.....	St. Paul
Marshall County Abstract Company.....	Warren
Winona County Abstract Company.....	Winona

MISSISSIPPI

Mississippi Abstract Title & Guaranty Co.....	Gulfport
---	----------

MISSOURI

Moore-Harris Abstract Company.....	Benton
Scott County Abstract Company.....	Benton
J. V. Davis.....	Bowling Green
Ryan & Carnahan.....	Chillicothe
St. Louis County Land Title Company.....	Clayton
The Trust Company of St. Louis County.....	Clayton
Henry County Abstract Company.....	Clinton
Felix J. Parkin.....	Fredericktown
J. A. Selby.....	Gallatin
Arthur Conger.....	Harrisonville
Hamilton Abstract Company.....	Huntsville
Cole County Abstract Company.....	Jefferson City
Kansas City Title & Trust Company.....	Kansas City
Missouri Abstract & Guaranty Company.....	Kansas City
Linn County Abstract Company.....	Linneus
Newton County Abstract & Title Company.....	Neosho
D. D. Hamilton & Company.....	Marshfield
Williams & Pottorf.....	Nevada
E. E. Richards.....	Oregon
Murdock & Newby.....	Platt City
V. V. Hall.....	St. Joseph
Edward G. Schall.....	St. Louis
Title Guaranty & Trust Company.....	St. Louis
The Landman Abstract & Title Company.....	Sedalia
Kellett-Landis Abstract Company.....	West Plains

MONTANA

Baker Abstract & Title Service.....	Baker
Title Abstract Company.....	Billings
Gallatin County Abstract Company.....	Bozeman
McCone County Abstract Company.....	Circle
Pondera County Abstract Company.....	Conrad
Glacier County Abstract Company.....	Cut Bank
Northwestern Title Company.....	Forsyth
Rosebud Abstract Company.....	Forsyth
Montana Loan & Title Company.....	Glendive
Hubbard Abstract Co.....	Great Falls
Hill County Abstract Company.....	Havre
C. M. Kelly.....	Lewistown
Burt Moylan.....	Malta
Custer Abstract Company.....	Miles City
Musselshell County Abstract & Title Company.....	Roundup
Toole County Abstract Company.....	Shelby
Judith Basin County Abstract Company.....	Stanford

NEBRASKA

W. H. Davis.....	Beatrice
W. H. Cole.....	Bloomington
J. G. McCormick.....	Chappell
C. A. Yeoman.....	Elwood
J. F. Hanson & Company.....	Fremont
Adams County Abstract Company.....	Hastings
Thayer County Abstract Company.....	Hebron
W. W. Barney & Son.....	Kearney
A. C. Wittera.....	Kearney
The H. O. Smith Company.....	Lexington
Verne Hedge.....	Lincoln
John E. Kelley & Son.....	McCook
John W. Lamson.....	Neligh
Thomas Walling Company.....	Plattsmouth
Jay C. Moore.....	Tecumseh

NEVADA

Title & Trust Company of Nevada.....	Las Vegas
--------------------------------------	-----------

NEW JERSEY

Asbury Park Trust Company.....	Asbury Park
Chelsea Title & Guaranty Company.....	Atlantic City
Land Title Guaranty Company of N. J.....	Camden
West Jersey Title Company.....	Camden
Cape May County Title & Trust Company.....	Cape May Court House
Monmouth Title Company.....	Freehold
New Jersey Title Grty. & Trust Company.....	Jersey City
Watchung Title & Mortgage Guaranty Company.....	Montclair
Fidelity Union Title & Mortgage Guaranty Company.....	Newark
Lawyers Mortgage & Title Guaranty Company.....	Newark
The Middlesex Title Guaranty & Trust Company.....	New Brunswick
Ocean City Title & Trust Company.....	Ocean City
Plainfield Title & Mortgage Guaranty Company.....	Plainfield
Fidelity Title & Mortgage Guaranty Company.....	Ridgewood
Ocean County Title Company.....	Toms River

NEW MEXICO

The Southwestern Abstract & Title Company.....	Las Cruces
The E. G. Twitty Abstract Company.....	Raton
Avery-Bowman Company.....	Sante Fe

NEW YORK

U. S. Abstract & Surety Company.....	Albany
F. M. Hosmer.....	Auburn
Home Title Insurance Company.....	Brooklyn
Title & Mortgage Guar. Company of Buffalo.....	Buffalo
Elwood Roberts.....	Goshen
Chautauqua Abstract Company.....	Mayville
Hudson Counties Title & Mortgage Company.....	Newburgh
Lawyers Title & Guaranty Company.....	New York City
New York Title & Mortgage Company.....	New York City
Title Guaranty & Trust Company.....	New York City
Abstract Guarantee Company.....	Rochester
Title Guaranty Corporation of Rochester.....	Rochester
Butler, Kilmer, Hoey & Butler.....	Saratoga Spgs.
Mohawk Abstract Corporation.....	Schenectady
Central New York Abstract & Title Company.....	Utica
Westchester Title & Trust Company.....	White Plains

NORTH CAROLINA

Title Guaranty Insurance Company.....	Raleigh
---------------------------------------	---------

NORTH DAKOTA

M. J. Ruemmele.....	Ashley
Burleigh County Abstract Company.....	Bismarck
Bottineau County Abstract Company.....	Bottineau
Bowman County Abstract Company.....	Bowman
G. D. Stout.....	Ellendale
The Northern Abstract Company.....	Fargo
Sargent County Abstract & Title Guaranty Company.....	Forman
Treumann Abstract Company.....	Grafton
The H. Bendeke Company.....	Grand Forks
C. D. Kelly.....	Hillsboro
The Butler Company.....	Lisbon
The Mandan Abstract Company.....	Mandan
Mountrail County Abstract Company.....	Stanley
Security Abstract & Title Company.....	Stanley
Mercer County Abstract Company.....	Stanton
Williams County Abstract Company.....	Williston

OHIO

The Bankers Guarantee Title & Trust Company.....	Akron
Title Guar. & Trust Company.....	Cincinnati
The Guarantee Title & Trust Company.....	Cleveland
The Cuyahoga Abstract Title & Trust Company.....	Cleveland
The Land Title Abstract & Trust Company.....	Cleveland
Thraves Abstract & Title Company.....	Fremont
G. W. Cornell Abstract Company.....	Jefferson
Adele Kagay.....	Marysville
John H. Green.....	Painesville
The Real Estate Abstract Company.....	Toledo
The Title Guaranty & Trust Company.....	Toledo
The Warren Guar. Title & Mortgage Company.....	Warren

OKLAHOMA

Lacey-Pioneer Abstract Company.....	Anadarko
Washington County Abstract Company.....	Bartlesville
Boise City Abstract Office.....	Boise City
Abstract & Guaranty Company.....	Chandler
Lincoln County Abstract Company.....	Chandler
Slief-Vaughn Abstract Company.....	Cheyenne
Johnston Abstract & Loan Company.....	Claremore
Rogers County Abstract Company.....	Claremore
Bryan County Abstract Company.....	Durant
El Reno Abstract Company.....	El Reno
Photo Abstract Company.....	Miami
Guaranty Trust Company.....	Muskogee
Albright Title & Trust Company.....	Newkirk
Security Abstract Company.....	Newkirk
Title Abstract Company.....	Nowata
Okemah Abstract & Title Company.....	Okemah
American National Company.....	Oklahoma City
Guaranty Abstract Company.....	Pauls Valley
Osage County Abstract Company.....	Pawhuska
Mayer County Abstract Company.....	Pryor
Poteau Abstract Company.....	Poteau
The Creek County Abstract Company.....	Sapulpa
The Lafa Speer Abstract Company.....	Sapulpa
Sayre Abstract Title & Guaranty Company.....	Sayre
Sater Abstract & Loan Company.....	Stillwater
Sulphur Abstract & Title Company.....	Sulphur
The Cherokee Capitol Abstract Company.....	Tahlequah
Title Guaranty & Trust Company.....	Tulsa
Guaranty Abstract Company.....	Wagoner
Wagoner County Abstract Company.....	Wagoner
Cotton County Abstract Company.....	Walters

OREGON

Astoria Abstract Company.....	Astoria
The Bowers Abstract Company.....	Baker
Deschutes County Abstract Company.....	Bend
Wilson Abstract Company.....	Klamath Falls
The Abstract Title Company.....	La Grande
Jackson County Abstract Company.....	Medford
Hartman Abstract Company.....	Pendleton
Title & Trust Company.....	Portland
Union Abstract Company.....	Portland
Columbia County Abstract Company.....	St. Helens
Union Abstract Company.....	Salem

PENNSYLVANIA

Merion Title & Trust Company.....	Ardmore
Delaware County Trust Company.....	Chester
Erie Abstract Title Company.....	Erie
Chelton Trust Company.....	Philadelphia
The Land Title & Trust Company.....	Philadelphia
Ninth Bank & Trust Company.....	Philadelphia
North Philadelphia Trust Company.....	Philadelphia
Peoples Bank & Trust Company.....	Philadelphia
The Industrial Trust, Title & Savings Company.....	Philadelphia
The Real Estate Title Ins. & Trust Co. of Phila.....	Philadelphia
The West Philadelphia Title & Trust Company.....	Philadelphia
Potter Title & Trust Company.....	Pittsburgh
The Title Guaranty Company.....	Pittsburgh
Union-Fidelity Title Insurance Company.....	Pittsburgh
The Pennsylvania Trust Company.....	Reading
Willow Grove Trust Company.....	Willow Grove

RHODE ISLAND

Title Guarantee Company of Rhode Island.....	Providence
--	------------

SOUTH DAKOTA

Corson County Land & Title Company.....	McIntosh
Dakota Title & Investment Company.....	Rapid City
Southwick Abstract Company.....	Watertown

TENNESSEE

Title Guaranty & Trust Company.....	Chattanooga
Title Guarantee Trust Company.....	Nashville

TEXAS

Guaranty Abstract & Title Company.....	Amarillo
Archer County Abstract Company.....	Archer City
Guarantee Abstract Company.....	Archer City
Gracy Title Guaranty Company.....	Austin
Jefferson County Abstract Company.....	Beaumont
C. R. Rambo.....	Brownfield
Skelton Abstract Company.....	Brownsville
Wondrash Abstract & Realty Company.....	Caldwell
Guaranty Abstract & Title Company.....	Canyon
The Colorado County Abstract Company.....	Columbus
Guaranty Title Company.....	Corpus Christi
Guarantee Abstract & Title Company.....	Crosbytown
W. R. Garrett.....	Cuero
Pioneer Abstract & Guarantee Title Company.....	El Paso
Home Abstract Company.....	Fort Worth
Love Abstract Company.....	Franklin
Guarantee Abstract Company.....	Georgetown
Live Oak County Title Company.....	George West
The Kinoy Abstract Company.....	Greenville
W. F. Goodrich Abstract Company.....	Hemphill
Eastland Title Guaranty Company.....	Hillsboro
Harris County Abstract Company.....	Houston
Houston Abstract Company.....	Houston
Houston Title Guar. Company.....	Houston
Stewart Title Guar. Company.....	Houston
Texas Abstract Company.....	Houston
Standard Abstract Company.....	Lubbock

Wilson Abstract Company.....	Lubbock
Homer Garrison.....	Lufkin
Marshall Abstract & Title Company.....	Marshall
Montague County Abstract Company.....	Montague
O'Neal Abstract Company.....	Panhandle
Port Arthur Abstract Company.....	Port Arthur
Chas. L. Pickett.....	Post
Salinas & Salinas.....	Rio Grande
Cherokee County Abstract Company.....	Rusk
San Antonio Abstract & Title Company.....	San Antonio
Texas Title Guaranty Company.....	San Antonio
Donegan Abstract Company.....	Sequin
Briscoe County Abstract Company.....	Silverton
Pioneer Abstract Company.....	Tahoka
Texarkana Abstract Company.....	Texarkana
Guar. Abstract & Title Company.....	Wichita Falls

UTAH

Fred C. Bush.....	Salt Lake City
-------------------	----------------

VIRGINIA

The Title Insurance Company of Richmond.....	Richmond
Title Guar. Trust & Savings Bank.....	Roanoke

WASHINGTON

Whatcom County Abstract Company.....	Bellingham
Port Orchard Abstract Company.....	Bremerton
Kittitas County Abstract Company.....	Ellensburg
Grant County Title Abstract Company.....	Ephrata
Thurston County Abstract Company.....	Olympia
Citizens Abstract Company.....	Pasco
Franklin Abstract & Loan Company.....	Pasco
Garfield County Abstract Company.....	Pomeroy
Washington Title Insurance Company.....	Seattle
A. L. Bell.....	Shelton
Mason County Abstract & Title Company.....	Shelton
Northwestern Title Insurance Company.....	Spokane
Clarke County Abstract Company.....	Vancouver
The Dean-McLean Abstract Company.....	Walla Walla
Chelan County Abstract Company.....	Wenatchee
Yakima Abstract & Title Company.....	Yakima

WISCONSIN

Barron County Abstract Company.....	Barron
Walworth County Abstract Company.....	Elkhorn
Dodge County Abstract Company.....	Juneau
Rusk County Abstract Company.....	Ladysmith
Milwaukee Title Guar. & Abstract Company.....	Milwaukee
Citizens Abstract & Title Company.....	Milwaukee
Security Abstract & Title Company.....	Milwaukee
Dunwiddie & Son.....	Monroe
Oneida County Land & Abstract Company.....	Rhineland
Door County Abstract Company.....	Sturgeon Bay
First Bond & Mortgage Company.....	Wisconsin Rapids

WYOMING

Natrona County Abstract & Loan Company.....	Casper
Security Trust & Title Company.....	Sundance

The Miscellaneous Index

Items of Interest About Titlemen and the Title Business

A mighty fine recognition has been extended to Chas. C. White, Title Officer of the Land Title Abstract & Trust Company, Cleveland, Ohio. The American Law Institute has undertaken to make a restatement of the Law of Real Property. This work is being directed by Harry A. Bigelow of the University of Chicago Law School, who has asked Mr. White to act as one of the advisers upon the Board. The first meeting was held May 16 and intensive work begun. Mr. White was selected because of his interest in both the practical and theoretical sides of real property law and the many things on the subject he has undertaken in the past which have attracted nation-wide attention.

The Florida Title Company, Miami, Florida, has been conducting a direct-by-mail advertising campaign to a special list of clients.

The material has been very attractive and of high quality as well as appropriate and of practical value. It has been in the form of a monthly letter and pamphlet of letter size and a four page folder. The inside pages have shown in four colors, houses with outlines of the plans and description of the buildings pictured. The back page has been given to ads of the title company and building supply and material men. The front page is a reproduction of a letter stating some facts about the importance of title work.

C. A. Vivian, Secretary-Treasurer of the company, reports very satisfactory results from them, they having been mailed to some fifteen hundred bank officials, mortgage companies, attorneys and Realtors. One of the letters tells the following:

Dear Sir:

When a prudent man wants to deposit a large sum of money in a Bank, he first satisfies himself that the Bank is sound and of good reputation; in like manner, when a prudent man invests heavily upon the opinion of a Lawyer, he first wants assurance that the Lawyer is fit and able to advise him rightly.

Annually millions of dollars are invested in real estate,—perhaps ninety-five per cent of such investments being made after examination of Abstracts of Title. Each year enormous losses result to investors who rely upon Abstracts which were made by unethical "curbstoners," who subside on chance orders and any overflow of business, and who attempt to produce abstracts from incomplete indexes and inferior equipment. Seldom has such a company any financial background or responsibility, so that all losses from errors must be borne by those who use their services. Miamians can testify that the history of our own city is not exempt from such companies.

It is wise to KNOW that the maker of the abstract upon which you invest is an established, experienced and finan-

cially-strong company. The Certificate to the Abstract is your protection—hence the company executing same should be as rigidly investigated and as judiciously selected as your Banker, Doctor or Lawyer.

William M. West, Manager of the Title Department of the Colonial Trust Company, Philadelphia, is another titleman asked to appear on the program of the Forum of the Philadelphia Real Estate Board. He recently gave a talk on "TITLES AND TITLE INSURANCE" which was enthusiastically received and proved very interesting to his listeners.

The Annual Banquet of Real Estate Boards provides an occasion for a very appropriate and valuable advertising by any title company in cities where these Boards have such an occasion. The scheme is to print the menus for the banquet in a burlesque reproduction of a title insurance policy or abstract of title. The title company's name does not necessarily have to appear on them but the style of the make-up as well as other things readily tell from whom the idea and work was furnished. The Pryor Abstract Company, Duluth, Minn., is another who recently added to the variety and interest of the Duluth Real Estate Board's Annual Banquet by the novelty of the menu card. It was an exact reproduction of one of their abstracts under the name of the Annual Dinner Abstract Company.

The St. Paul Abstract Company, St. Paul, Minnesota, is advertising its services and letting everyone know the great variety of things that can be secured from it. The following things are listed as being the activities of this company and they certainly show many avenues of service and profit-making activities are available to and await every energetic abstract company. The service sheet of the St. Paul Company has been distributed and shows the following:

SERVICE DEVELOPED BY
The St. Paul Abstract Company.

- ABSTRACTS OF TITLE
 - (Complete abstracts of title
 - (Extensions of abstracts
 - (Short or "stub" abstracts,
 - (useful in lien or mortgage
 - (foreclosures or renewals of
 - (mortgages.
- JUDGMENTS, BANKRUPTCY, and FEDERAL TAX LIENS REPORTED
 - (In District Court of Ramsey County, U. S. District & Circuit Courts, District of Minnesota, Third Division.
 - (Reports of the identity of judgment debtors.
- SPECIAL LISTS
 - (Owners, with or without addresses
 - (Mortgages, usually in due date order
 - (Property of individuals or corporations
- CERTIFICATES (Matters of Record)
 - (Owners of record title for vacation or registration proceedings
 - (The existence or non-existence of any and all matters appearing of record anywhere
 - (Recorded incumbrances in office of Register of Deeds, Registrar of Titles, Office of City Clerk and all tax offices.
 - (Condemnation orders—in Building Department, Fire

- CERTIFICATES (Matters not required to appear of record)
 - (Prevention Bureau, Health Board of City of St. Paul, State Fire Marshal's Office; Concerning ZONING ORDINANCE
 - (Including on request, obtaining report of assessments levied by cities, villages and towns outside City Limits of St. Paul.
- TAX, and ASSESSMENT REPORTS
 - (Abstracts of Probate Proceedings
 - (Tracing heirships
 - (Addresses of owners or mortgagees
 - (Facts furnished for applications for adjustment of tax valuations.
- SPECIAL SEARCHES
 - (Maps and tracings
 - (Suggested descriptions.
- IRREGULAR TRACTS
 - (Matters excepted from the owners duplicate
 - (Certificate of Title, including taxes, assessments, U. S. Judgments, Federal Tax Liens and Bankruptcy and Condemnation Proceedings.
 - (The sufficiency of instruments filed since the initial registration and non-compliance of the Examiner of Title's requests reported.
- REGISTERED PROPERTY CERTIFICATES
 - (Any flat surface photographed, letters, plats, music, &c.
 - (Cost of abstracts
 - (Rates on abstracts ordered in series.
 - (Cost of any of the above suggested services.
- PHOTO SERVICE
- ESTIMATES

The Title Guaranty Trust Company, St. Louis, Missouri, provides a special and separate guaranty of title for each bond or note on issues upon which they issue the title guaranties. This is printed upon each separate bond and has been found to add to the attractiveness of offerings and has now become so popular as to be requested by many people who purchase this class of security, and who make inquiry as to whether or not investments they are about to make have this feature. The following is the wording of the guaranty appearing upon each bond or note:

GUARANTY OF TITLE

For valuable consideration THE TITLE GUARANTY TRUST COMPANY hereby guarantees the holder or holders of this note that the deed of trust securing same, covering the following described property in the City of St. Louis

was at the date of the recording thereof a first lien upon the real estate described in said deed of trust, and that the fee simple title to said real estate was at said date well vested in the makers of said deed of trust, subject only to taxes not then delinquent, building restrictions, easements, leases, and to conditions and provisions set out in our original Guaranty No.

TITLE GUARANTY TRUST COMPANY,
By.....
Vice President.

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 Guaranty Co., Newark, N. J.

Executive Secretary

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

Executive Committee

(The President, Vice-President, Treasurer and Chairman 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 1927

Henry J. Fehrman, Omaha, Nebr. Atty. Peters Trust Co.

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 Ins. & Grty. Co.

Sections and Committees

Abstracters Section

Chairman, James S. Johns, Pendleton, Ore.

President, Hartman Abstract Co. Vice-Chairman, Verne Hedge, Lincoln, Nebr.

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 Life 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, Noonday Section Conferences, 1927 Convention

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

Committee On Publications

J. W. Woodford (the President), Chairman, Seattle, Wash.

Henry J. Fehrman (the Retiring President), Omaha, Nebr.

Richard B. Hall (the Executive Secretary), Kansas City, Mo.

Committee On Organization and Membership Extension

Forrest M. Rogers, Chairman, Wellington, Kans. 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

Henry R. Chittick, Chairman, New York City. Solicitor, Lawyers Title & Guaranty Co.

M. P. Bouslog, Gulfport, Miss. President, Mississippi Abstract, Title & Guaranty Co.

E. J. Carroll, Davenport, Iowa. Attorney, Davenport Abstract Co.

Committee On Advertising

Tom Dilworth, Chairman, Waco, Tex. President and Attorney, Dilworth Abstract Co.

W. H. Pryor, Duluth, Minn. Secretary, Pryor Abstract Co. Arthur C. Longbrake, Toledo, O. President, Real Estate Abstract Co.

Edwin H. Lindow, Detroit, Mich. Vice-President, Union Title & Guaranty Co.

Pearl Kooz Jeffreys, Columbus, Kans.

Committee On Cooperation

Paul D. Jones, Chairman, Cleveland, O. Vice-President, Guarantee Title & Trust Co.

V. E. Phillips, Kansas City, Mo. Attorney, Proctor & Phillips.

Frank T. Ewing, New York City. Attorney, Metropolitan Life Insurance Co.

E. D. Schumacher, Richmond, Va. President, Title Insurance Co. of Richmond.

J. M. Dall, Chicago, Ill. Vice-President, Chicago Title & Trust Co.

Sydney A. Cryor, Spokane, Wash. Attorney, Federal Land Bank.

Cornelius Doremus, Ridgewood, N. J. President, Fidelity Title & Mortgage Guaranty Co.

Judiciary Committee

Lloyd Axford, Chairman, Detroit, Mich. Special Counsel, Union Title & Guaranty Co.

William Webb, Bridgeport, Conn. Vice-President, Bridgeport Land & Title Co.

Richard P. Marks, Jacksonville, Fla. Vice-President, Title & Trust Co. of Florida.

Tom W. Massey, San Antonio, Tex. Manager, Bexar Abstract Co.

Stuart O'Melveney, Los Angeles, Calif. 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.

Legislative Committee

Wayne P. Rambo, General Chairman, Philadelphia, Pa.

Special Counsel, Market Street Title & Trust Co.

District No. 1.

New Jersey, Wm. S. Casselman, Chairman, Camden. Pres. West Jersey Title & Guaranty Co.

New York, Herbert J. Feehan, Albany. Secy.-Treas., U. S. Abstract & Surety Co.

Connecticut, Carleton H. Stevens, New Haven. Secy., New Haven Real Estate Title Co.

Rhode Island, Walter H. Van Dyke, Providence. Title Guaranty Co. of Rhode Island.

Massachusetts, Francis X. Carson, Springfield. Title Insurance & Mortgage Guaranty Co.

District No. 2.

Pennsylvania, Lester E. Pfeifer, Philadelphia. Title Officer, Chelton Trust Co.

West Virginia, D. N. Mohler, Charleston. C-o Morton, Mohler & Peters, Attys.

Virginia, Beverly H. Davis, Richmond. Vice-President Title Insurance Co. of Richmond.

District No. 3.

Florida, Eugene D. Dodge, Chairman, Miami. Mgr. Dade Co. Abst. Title Ins. & Trust Co.

North Carolina, D. W. Sorrell, Durham. South Carolina, Edward P. Hodges, Palmetto Bldg., Columbia.

Georgia, William J. Davis, Atlanta. Pres., Atlanta Title & Trust Co.

District No. 4.

Tennessee, J. R. West, Chairman, Nashville. Vice-Pres., Guaranty Title Trust Co.

Kentucky, Charles A. Haeberle, Louisville. Secy., Louisville Title Co. Ohio, O. L. Pealer, Warren. Pres., Warren Guaranty Title & Mortgage Co.

Indiana, Charles E. Lambert, Rockville. Pres., Lambert Title Co.

District No. 5.

Louisiana, Lionel Adams, Chairman, New Orleans. Union Title Guarantee Co. Alabama, James W. Goodloe, Mobile.

Asst.-Secy., Title Insurance Co. Mississippi, W. R. Barber, Gulfport. Secy., Miss. Abst. Title & Guaranty Co.

District No. 6.

Arkansas, Elmer McClure, Chairman, Little Rock. Pres., Little Rock Abst. & Grty. Co.

Missouri, James M. Rohan, St. Louis. Pres., St. Louis County Land Title Co.

Illinois, H. F. Payton, Springfield. Secy., Sangamon County Abstract Co.

District No. 7.

North Dakota, A. J. Arnot, Chairman, Bismarck. Pres., Burleigh County Abstract Co.

Minnesota, W. S. Jenkins, Minneapolis. Pres., Real Estate Title Insurance Co.

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, Fremont. Secy., J. F. Hanson & Son. Wyoming, R. M. Lamont, Cheyenne. Pres., Pioneer Title & Loan Co.

District No. 9.

Kansas, Fred T. Wilkin, Chairman, Independence. C. A. Wilkin & Co. Oklahoma, Roy S. Johnson, Newkirk.

Vice-Pres., Albright Title & Trust Co. Colorado, J. Emery Treat, Trinidad. Mgr. Trinidad Abstract & Title Co.

New Mexico, J. M. Avery, Santa Fe. Avery-Bowman Co.

District No. 10.

Texas, Alvin S. Moody, Houston. Pres., Texas Abstract Co.

District No. 11.

California, W. P. Waggoner, Chairman, Los Angeles. Vice-Pres., California Title Ins. Co.

Utah, Alex E. Carr, Salt Lake City. Nevada, A. A. Hinman, Las Vegas. Pres., Title & Trust Co. of Nevada.

Arizona, Louis J. Taylor, Phoenix. Trust Officer, Phoenix Title & Trust Co.

District No. 12.

Washington, L. S. Booth, Chairman, Seattle. Pres., Osborne, Tremper & Co. Oregon, G. F. Peek, Portland. Secy., Union Abstract Co.

Montana, W. B. Clark, Miles City. Pres., Custer Abstract Co.

Idaho, Henry J. Wall, Twin Falls.

State Associations

Arkansas Land Title Association

President, Elmer McClure, Little Rock.
Little Rock Title Insurance Co.
Vice-Pres., J. A. Stalleup, Hot Springs.
Arkansas Trust Company.
Vice-Pres., NE Dist. Will Moorman, Augusta.
Vice-Pres., NW Dist. G. S. McHenry, Conway.
Vice-Pres., SE Dist. M. K. Boutwell, Stuttgart.
Vice-Pres., SW Dist. A. J. Watts, Camden.
Treasurer, Mrs. Stella Parish, Arkansas City.
Secretary, Bruce B. Cauler, Lonoke.
Lonoke Real Estate & Abst. 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, H. C. Hickman, Boulder.
The Record Abst. of Title Co.
Vice-Pres., C. M. Hurlbut, Castle Rock.
The Douglas County Abst. Co.
Treasurer, Anna E. Allen, Denver.
The Jefferson Co. Title Co.
Secretary, Edgar Jenkins, Littleton.
The Arapahoe Co. Abst. & 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), Cald-
well.
Canyon Abst. & Title Co.
Vice-Pres., O. W. Edmonds (Northern Divi-
sion), 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-Pres., W. A. McPhail, Rockford.
Holland-Ferguson Co.
Treasurer, Alma B. Lilly, Lewiston.
Groat & Lilly.
Secretary, Title Examiners Section, R. Allan
Stephens, Springfield.
Secretary, Harry C. Marsh, Tuscola,
Douglas County Abstract & Loan Co.

Indiana Title Association

President, R. W. Miles, Martinsville.
Morgan Co. Abstract Co.
Vice-Pres., Earl W. Jackson, South Bend.
Indiana Title & Loan Co.
Secy.-Treas., Chas. 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, Robt. B. Spilman, Manhattan.
Vice-Pres., Forrest M. Rogers, Wellington.
Rogers Abst. & Title Co.
Secy.-Treas., Pearl K. Jeffery, Columbus.

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 Trucks, Baldwin.
Lake County Abst. Co.
Vice-Pres., W. J. Abbott, Lapeer.
Lapeer County Abst. Office.
Treasurer, Herbert W. Goff, Adrain.
Lenawee County Abst. Co.
Secretary, J. E. Sheridan, Detroit.
Union Title & Grty. Co.

Minnesota Title Association

President, C. E. Tuttle, Hastings.
Vice-Pres., Albert F. Anderson, Detroit Lakes.
Secretary-Treasurer, E. D. Boyce, Mankato.
Blue Earth County Abstract Co.

Missouri Title Association

President, James M. Rohan, Clayton.
St. Louis County Land Title Co.
Vice-Pres., C. S. Hotaling, Linneus.
Linn County Abst. Co.
Secy.-Treas., T. S. Simrall, Boonville.
Cooper County 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, Edward F. Dougherty, Omaha.
Federal Land Bank.
Vice-Pres., 1st Dist., Sidney S. Stewart, Te-
cumseh.
Vice-Pres., 2nd Dist., Alfred L. Hanson, Fre-
mont.
Vice-Pres., 3rd Dist., John M. McAllister,
Neligh.
Vice-Pres., 4th Dist., Joel Hansen, Osceola.
Vice-Pres., 5th Dist., F. L. Youngblood, Hast-
ings.
Vice-Pres., 6th Dist., 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 Mexico Title Association

President, A. E. Pettit, East Las Vegas.
Las Vegas Title Grty. Co.
Vice-Pres., L. A. Sanders.
Gessert-Sanders Abstract Co., Roswell.
Secy.-Treas., Phillip N. Sanchez.
Mora Abstract Co., Mora.

New York State Title Association

President, Henry J. Davenport, Brooklyn.
Home Title Insurance Co.
Vice-Pres., George B. Davenport, Brooklyn.
(Southern Section), 203 Montague St.
Vice-Pres., Clarence B. Kilmer, Saratoga
Springs.
(Central Section.)
Vice-Pres., W. R. Campbell, Bath.
(Western Section.)
Empire St. Abst. Corp.
Treasurer, Fred P. Condit, New York.
176 Broadway, Title Gr. & Tr. Co.
Secretary, S. H. Evans, New York.
149 Broadway.

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, Carl H. Beckman, Toledo.
Real Estate Abst. Co.
Secy.-Treas., Geo. N. Coffey, Wooster.
Wayne Co. Abst. Co.

Oklahoma Title Association

President, Howard Searcy, Wagoner.
Wagoner County Abstract Co.
Vice-Pres., Hugh C. Ricketts, Muskogee.
Guaranty Trust Co.
Vice-Pres., Leo A. Moore, (N. E. Dist.)
Claremore.
Vice-Pres., R. E. Rutherford, (S. E. Dist.)
Tishomingo.
Vice-Pres., Addie Loftin, (S. W. Dist.)
Purcell.
Vice-Pres., Mrs. C. I. Jones, (N. W. Dist.)
Sayre.
Secy.-Treas., J. W. Banker, Tahlequah.
The Cherokee Capital Abstract Co.

Oregon Title Association

President, Walter M. Daly, Portland.
Title & Trust Co.
1st Vice-Pres., R. T. Yates, The Dalles.
The Dalles & Wesco County Abst. Co.
2nd Vice-Pres., Geo. H. Crowell, Albany.
Linn County Abst. Co.
Secy.-Treas., F. E. Raymond, Portland.
Pacific Abstract & Title 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.
Deleware Co. Tr. Co.

South Dakota Title Association

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

Tennessee Title Association

President, Guy P. Long, Memphis, Union &
Planters Bank & Trust Co.
Vice-Pres., W. S. 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-Pres., L. L. Bristol, Dallas.
Dallas Title Guaranty Co.
Secretary, M. Tucker Wells, San Antonio.
San Antonio Abst. & Title Co.

Washington Title Association

President, C. H. Groth, Bellingham.
Whatcom County Abstract Co.
Vice-Pres., E. W. Fawley, Waterville.
Douglas Co. Title Abstract Co.
Secy.-Treas., Elizabeth Osborne, Yakima.
Yakima Abstract & Title 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.



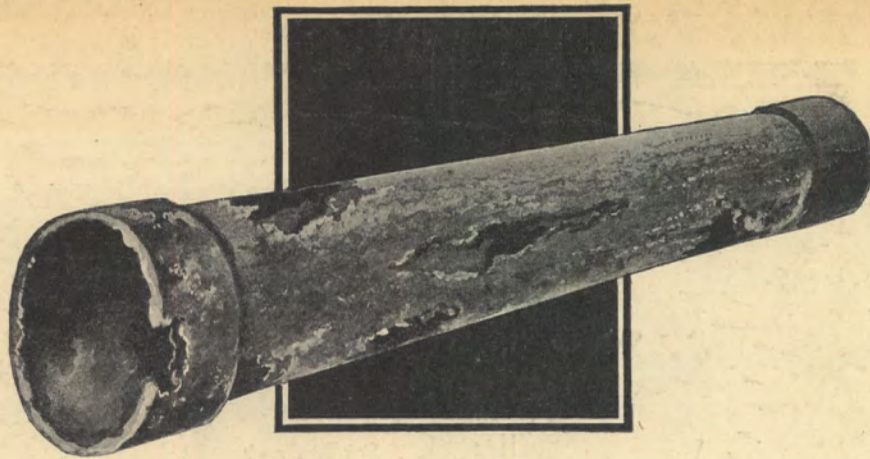
MAP OUT

Four Delightful Days by attending the

AMERICAN TITLE ASSOCIATION

CONVENTION at DETROIT

August 30 and 31 - September 1 and 2



When it destroys even steel Think of its effect on PAPER!

RUST is nature's infallible sign of disintegration and destruction in metals. It *invariably* indicates the presence of oxidizing, which is a form of burning resulting from oxygen in the atmosphere uniting with certain impurities.

What rust is to metals, fading is to paper. Its cause is identical,—the presence of impurities. And the process is precisely the same,—a burning or destructive reaction being set up when these impurities come in contact with the atmosphere.

If records have discolored, if the paper of which they are made isn't as white and clear as when first manufactured, these records cannot possibly be permanent. They are no more enduring than a scrap of metal being eaten through by rust.

For more than *three-quarters of a century* the L. L. Brown Paper Company has *specialized* in the manufacture of record and correspondence papers which do not fade and disintegrate. These papers are made from none but pure, white rags,—the only kind of rags from which *permanent* papers can be made.

Specialization for almost a century and the best raw materials it is possible to obtain,—these are important factors in the immunity of L. L. Brown

papers to rusting and weakening, and the supremacy they have maintained for several generations. For important documents use L. L. Brown papers.

L. L. BROWN
Adams

New York

Chicago



PAPER CO.
Mass.

San Francisco

Los Angeles

L. L. BROWN'S

Ledger, Linen and Bond Papers

[SUPREME IN QUALITY SINCE 1849]					
BROWN'S LINEN LEDGER White, buff, blue	ADVANCE LINEN LEDGER White, buff, blue	GREYLOCK LINEN LEDGER White, buff, blue	GREYLOCK LINEN LEDGER with Brown's Flexible Hinge for loose leaf Books	BROWN'S FINE White, buff, blue, pink	BROWN'S LINEN Cream, blue; wove, laid
ADVANCE BOND White, buff, blue, pink	GREYLOCK BOND White	BROWN'S LINEN TYPEWRITER PAPERS	ADVANCE AND GREYLOCK TYPEWRITER PAPERS	BROWN'S MANUSCRIPT COVERS	

