

# Title News

Vol. 6

AUGUST, 1927

No. 7

**CONTENTS**

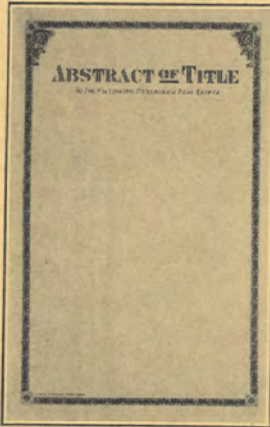
**DETROIT CONVENTION SPECIALS**

CONVENTION ANNOUNCEMENTS.....	Page 3
REVIEW OF PROGRAM.....	Page 5
NOON CONFERENCE LUNCHEONS.....	Page 8
SOME REASONS WHY.....	Page 10
FORMER CONVENTIONS.....	Page 11
THE FINAL PROGRAM.....	Pages 12-13
THE ORIGIN OF THE ASSOCIATION.....	Page 14

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EDITOR'S PAGE.....	Page 1
ABSTRACT COMPANY NOT PERSONAL SERVICE CORPORATION.....	Page 17
LAW QUESTIONS AND ANSWERS.....	Page 20
ADDITIONAL LIST, SUSTAINING MEMBERS.....	Page 21

*Sara Lee      M. B. B.      Arthur      Brookway*



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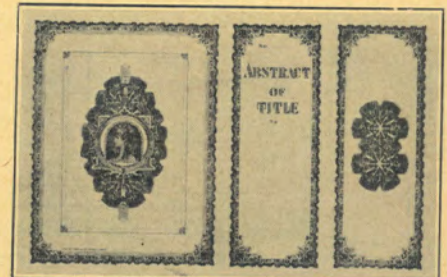
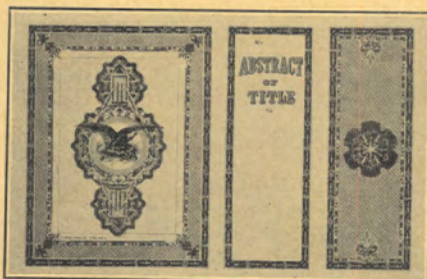
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# TITLE NEWS

Issued Monthly by and as the Official Publication of  
The American Title Association

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## Editor's Page

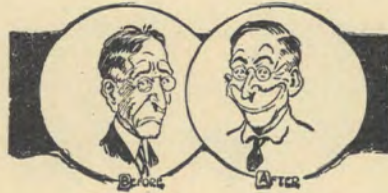
EVERYTHING is ready for the Convention. It is only a matter of days now until the big event will take place. All records for attendance are expected to be broken, and well they may. The location of the convention city is an inducement to drive, and many will take the opportunity afforded of making a vacation automobile trip.

It has been many years since a national convention has been held in this particular section. It will probably be some few years before another will be held near. The title people in Michigan and the surrounding states should therefore be eager to avail themselves of the chance to attend a national meeting. Every year many travel great distances and come from afar. These people who do often wonder why they sometimes outnumber those from nearby states.

But we hope it will not be that way this year, and there will be a large attendance of those from the surrounding states and nearby territory.

The meeting is being held a bit earlier than usual, making it possible to include it in your vacation proper. Many will be making trips to Michigan's and the nearby states' summer resorts, Niagara Falls, or farther eastern trips, and which is possible by reason of stop-over privileges.

EVERY effort has been expended this year in providing a program that will have an actual and practical benefit not only to those in attendance, but available to the entire title business. There are some great changes going on in the title world today, and those in it are being taxed to keep apace.



### Effects of Attending a National Convention

Organized effort and cooperative helpfulness are the only things that can be of assistance and the annual convention is the one big event and medium of usefulness.

One must know how to meet and also take advantage of these changes. Development and progress mean greater expenditures of time, effort, skill and financial outlay. They should be off-set by greater earnings.

This program has been designed to make it actually profitable for everyone to attend. An inspection

of the program will be sufficient proof. The Abstracters Section is especially giving the abstracters something real and tangible.

But the association and contacts with those present are features that have as big if not greater value than the actual convention program and proceedings. No one ever attended a single national convention but what it paid him many times. You will get ideas, any one of which will bring actual cash returns if you will only put them into operation.

THEN there is what it will do for you personally. It will cheer you up, refresh you in mind and body (eventually your pocket-book), you will be showered with entertainment and hospitality, it will be one of the greatest times you ever had in your life, you will get an entirely new conception of your business and the title fraternity and go home enabled to take hold of things with a new vigor and determination.

THOSE who cannot possibly attend can eagerly await the October TITLE NEWS which will be the printed proceedings of the convention. Those who do attend will anticipate that issue even more because of the value the printed record will be for reference.

Each year's printed convention report is a handbook for the title business. This year's will be a particularly valuable one.

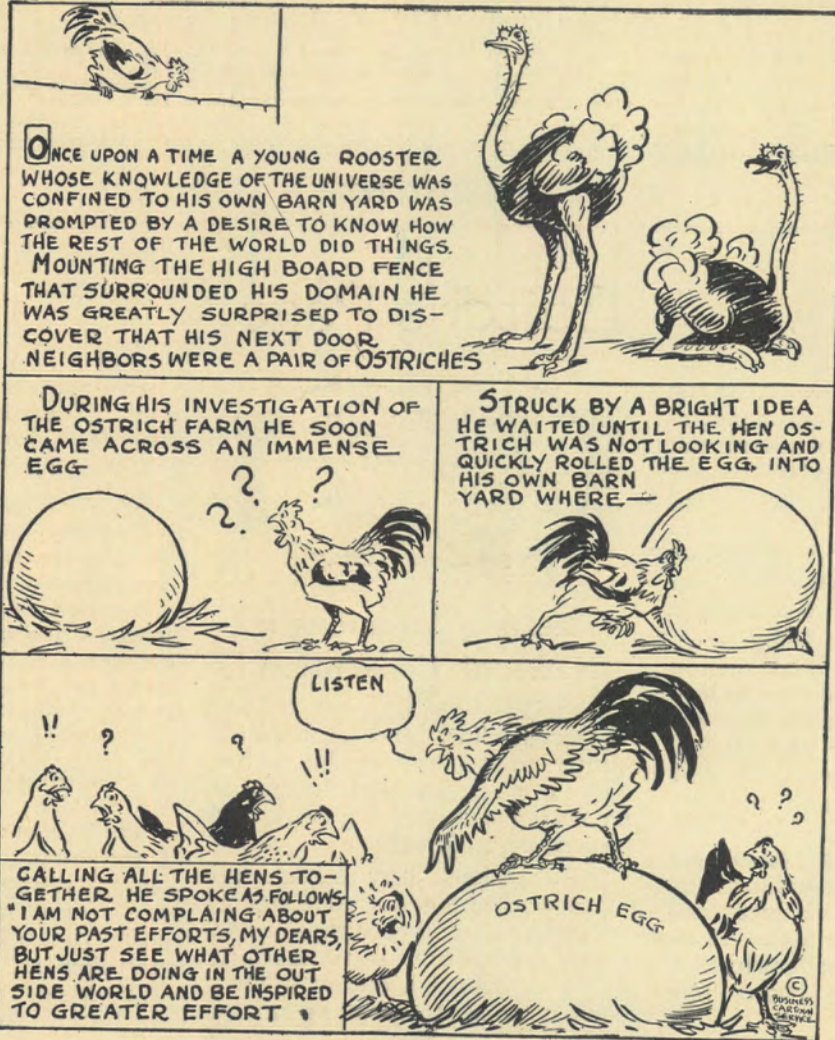
So good-bye! I certainly wish I could greet every member of the association in Detroit at the Association's Twenty-first Birthday Party.



Mail That Hotel  
Reservation NOW!

# A Better Business Fable

*Investigation oftentimes produces inspiration*



Moral: Attend the DETROIT CONVENTION; learn what others are doing and get many inspirations



Start NOW making your plans to join the crowd that will gather in Detroit Aug. 30-31, Sept. 1-2

# Twenty-First Annual Convention to be Biggest and Greatest in Association's History

Another Record Breaking Crowd Predicted; Excellent Program; Local Hosts Making Elaborate Preparations for Entertainment

There will be a real event and much celebration of the occasion when the American Title Association holds its twenty-first birthday party in Detroit on the last two days of this month and the first two of September.

The event will be the culmination of the greatest year in the history of the organization. It will likewise be the last event in twenty years of its growth and progress, and the entering upon a new era of activity and achievement. Twenty years ago, on Aug. 8, to be exact, and pursuant to a call issued by W. W. Skinner, of Chippewa Falls, Wis., fifty-nine abstracters from over the entire country, met in Chicago and organized the American Association of Title Men.

The organization was conceived in good faith and from sincere motives. Its founders realized that the abstract (then the known branch of the title business) needed such organization in order that it might be guided and directed in its development and progress; that its efficiency be increased so that it might better serve business; that it have a medium for its own protection and those in it benefit from the mutual exchange of talent and other profitable things that would come from making it a nation-wide industry.

Its pioneers were engaged in a worthy cause, and yet it was a hard fight for many years. Its records are a history of those who continually gave of their time, money and energy that it should be built upon a firm foundation and fulfill its need to the title business. Many were the dreams they had for its ultimate development and the things it would eventually do for the business.

From this start has grown a nation wide organization of over three thousand members, with a centrally located administrative office and an established executive staff engaged exclusively in conducting its work and serving the title business of the nation. This membership is represented by those members composing the twenty-eight state associations, with individual membership in seventeen other states, and a Title Examiners Section that includes a large number of the representative title attorneys and examiners of the country.

Likewise it represents the entire title business of the nation. Soon after its organization, title insurance began to spread. With this came special problems of particular bearing upon its conduct, and a Title Insurance Section was added. With the development of the country and expansion of general business, land became an article of uni-

versal usage, state and county lines were erased and examinations of titles came to be recognized as a special and important work. Individuals and institutions began to deal in lands in many states. This work being recognized, and it realized that mutual benefits could be had from affiliation and active participation of these examiners, the Title Examiners Section was later formed.

But the abstract business had changed too. Probably no other has

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## PRESIDING OFFICER

Twenty-first Annual Convention



J. W. WOODFORD,  
*Seattle, Wash.*  
President, American Title Association.

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had any greater demands made upon it during the past few years. Problems have arisen and the business developed many special and urgent needs and situations. Two years ago an Abstracters Section was added in order that a perfectly organized and balanced association might result and each branch of the business have its own group to handle its special matters.

Several hundred representatives of

the title business composing this association will meet in Detroit Aug. 30-31, Sept. 1 and 2, next, in the twenty-first annual convention of the American Title Association. Visitors from some forty states will be there, and it will be a most representative group. There will be abstracters,—abstracters from the smaller communities, from the cities, from all over the country, but it is hoped that there will be many abstracters. They need the association, and it is doing much for them and their business. It can do more only to the degree that the abstracters themselves become interested in the organization and take a more active part. One can only get out of a thing what he puts into it.

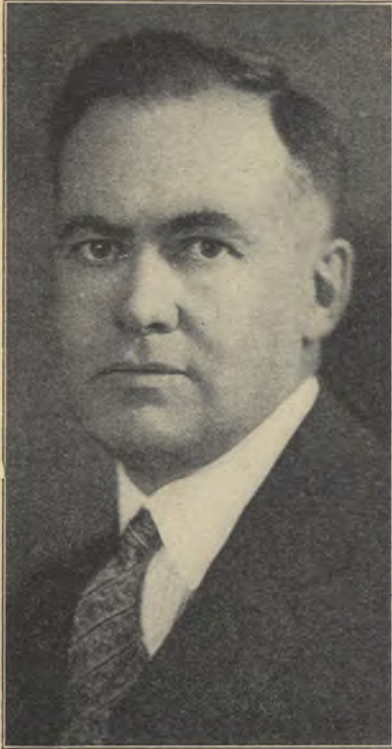
Then there will be the title insurance people. Much has been accomplished in the past few years in the development and advancement of title insurance and this progress can be credited to the influence of the association brought about of course by the interest and active participation of the title insurance companies of the country who have advantageously used and profited from the many things that have developed and presented themselves from mutual-ity of effort.

The title business owes much to the examiners, and it is very gratifying to have such a loyal and interested group as a part of the title association. The members of this section play an important part, not only in its general affairs, but the influence they have generally upon the entire business. Each year sees a greater interest, on their part, in the association. There will be many of them in attendance at Detroit, and they will play an important part in the program and convention proceedings.

### Indications Point to Record Crowd.

Those in the title business are more alert to-day than ever before. The business has developed and advanced in the past few years and the titleman can be said to be coming into his own. There is more interest in matters of the business than ever before, the state organizations have all been active, accomplishing things for their members, and the title business has generally taken on a new spirit and advanced standing. This means that from a point of interest alone, realization of the benefits and profits to be made from attending such a meeting, a sense of responsibility to ones self, his business and his commercial association, and other kindred reasons, there will be a bigger attendance than ever before.

Local attraction is a big factor in



**WALTER M. DALY,**  
*Portland, Ore.*  
**Vice-President of the Association  
and Chairman of the Executive  
Committee.**

any convention, and there is plenty of that this year. Every convention has been held in some place of interest, and each has had its "pulling" powers, but Detroit is universally conceded to have as great drawing powers as any city in the country. It is one of the nation's most remarkable cities and its history is one of America's municipal and industrial romances. It is the automobile capital of the world. It is the home of many other world known products. But with all these, it is one of the most beautiful cities in the world and its building progress and development has been amazing. There are its wonderful civic and private enterprises, its own particular atmosphere, and the beautiful surrounding country of lakes, rivers and natural beauty.

#### **The Program.**

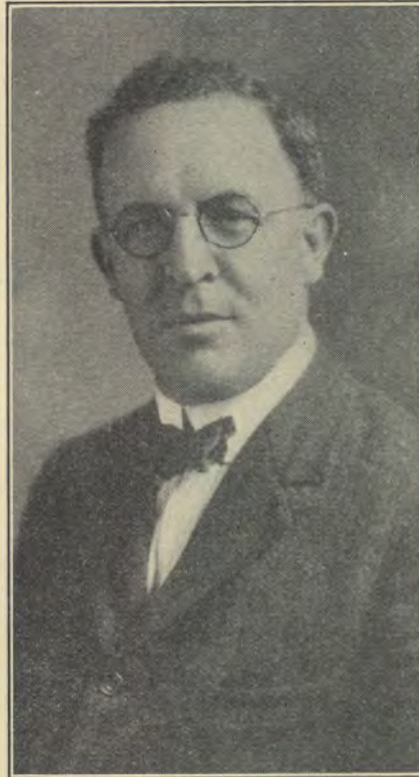
The program is presented in detail elsewhere in this issue of TITLE NEWS but the strength of this program is another factor contributing to the interest in this years convention and the number that will be in attendance. If everyone in the business to-day could attend this meeting and profit by the things that will be presented the business would be revolutionized over night. **There Will be Some Entertainment.**

This should be said with strong accent on the "some." The Detroit gang is well known to the entire title fraternity of the country. When Ed Lindow and his gang, Larry Diebel, Jim Sheridan, Lloyd Axford and all the others from the Union Title & Guaranty Co., C. M. Burton of the Burton Abstract & Title Co., and the entire

membership and official body of the Michigan Title Association all get together to entertain the national title convention, there will be nothing left undone to provide for our comfort, entertainment and happiness.

The air will be saturated with hospitality and good fellowship and you will get it from the time you get off the train until you leave. In fact you will sense it long before you arrive in Detroit, and it will live with you forever afterward in your remembrances of the occasion.

The ladies will have a great time, and things start for them on the very first day. On Tuesday noon, auto busses will take all of the ladies to the Lochmoor Country Club for luncheon and bridge. Detroit's shops and stores are famous and on Wednesday morning these will be visited. The program says this will be merely a "shopping tour,"



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

so husbands need not worry too much about the results.

Wednesday afternoon and evening are devoted entirely to entertainment and our hosts have been particularly generous in their provisions.

Busses will convey the convention assemblage on an extended sight seeing trip over the entire city and environs. The great boulevard system, parks and wonderful residential districts will be viewed. The route includes the Highland Park Plant of the Ford Motor Co., the Packard Motor Car Co., Dodge Brothers, Burroughs Adding Machine Co., and many others. You will see Detroit.

In the evening of this second day, a "Moonlight" will be the event. A spec-

ially chartered steamer will take the crowd on a cruise up the Detroit River. Music, dancing, cards, refreshments and a real time.

Thursday holds the greatest anticipation of entertainment. In the afternoon a visit will be made to the mammoth River Rouge Plant of the Ford Motor Co. This alone will be worth the trip to Detroit. The Ford Company revolutionized the manufacturing methods of the world and here is the system and plant that demonstrates how it was done. The noon day conferences will be shortened on this day because of the arrangements necessary for this trip.

The annual banquet will be held in the evening. Banquets are just banquets or otherwise. These occasions of the American Title Associations are never just banquets. Every one of each convention has been distinctive and different, and an outstanding pleasant event of each year's session. You are promised a genuine surprise this year. Entertainment different than ever before provided has been arranged for, and it will be some affair.

So in a few weeks another annual convention of the Association, with another year ended and a new one being entered. These conventions are not just occasions, they are real events in the history and growth of the title business, and the greatest single influence in its success.

You are urged to attend, to take a part, to become better acquainted with your business, those in it, the association representing the industry, and to profit—actually make more money from your vocation.



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

# Strong Program to Feature Detroit Convention

An inspection of the Detroit Convention program shows it to be one of the strongest ever presented. One is immediately impressed with the timely and practical character of the subjects. They have been selected after much thought and study and have been decided as being the most pertinent for presentation.

But this year, to even a greater extent than ever before, an effort has been expended to give the titlemen of the country things that will prove especially beneficial in giving ideas, suggestions and really tangible things that will enable them to improve and develop their business.

Two things had to be considered in this. One was that certain problems of and features in the conduct of business with suggestions for overcoming them should be given consideration. The other—that the new ideas and developments of the business should be given to the rest of the title fraternity, and they be told the successful experiences of those who have tried them.

The Detroit Convention program thoroughly covers salient matters of the title business of today.

Registration will begin on Monday, Aug. 29. Experience has shown that a great many arrive a few days ahead,

and everyone who can is asked to present themselves and register on Monday. The early part of Tuesday morning will be devoted to registration for those arriving then, and it will continue throughout the day.

Promptly at 10:00 o'clock, President James W. Woodford will call the meeting to order, and the Twenty-first Annual Convention of the American Title Association will begin its proceedings. The first morning is devoted entirely to the "get away" which is always an interesting and enjoyable occasion. The various reports tell some real stories of the things done by the association and happenings in the title world during the year.

These reports continue into the afternoon, and two of them will constitute some additional data for the library of information on title matters. The report of the Judiciary Committee will be a digest of decisions rendered that particularly affect the liability and other points in the conduct of the title business. The report of the Legislative Committee will tell the story of the inclinations and sentiments of the law-makers against or for us.

An interesting message will be presented in the first afternoon's session by Clarence C. Hieatt, President of

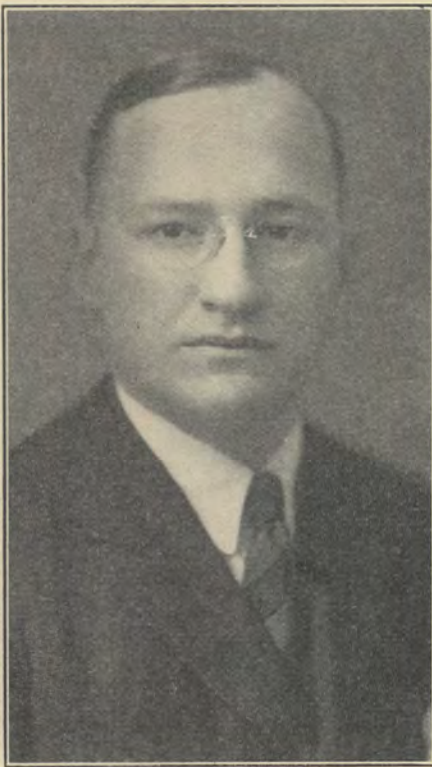
the National Association of Real Estate Boards. Mr. Hieatt has for years been recognized as one of the nation's prominent real estate operators, an outstanding figure in the organization and growth of the national association of his business. The realtors have given him the highest recognition that can be given a man, and the titlemen are fortunate indeed in being able to have the President of this formidable association with them in their convention and hearing his address.

The usual, or rather the order of things that just happened to be followed in former convention have been changed this year. The Examiners' Section will give their program on the second day, Tuesday morning.

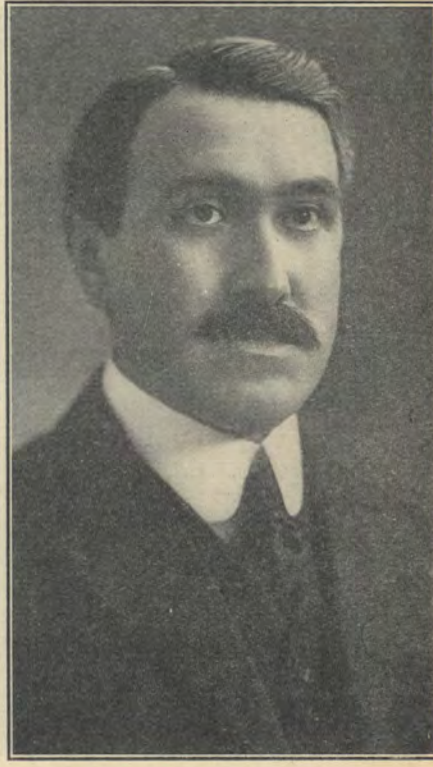
Some interesting subjects will be presented, and they are three never before given before a title meeting or printed for their benefit. Ralph W. Aigler, Professor of Law, University of Michigan Law School, will present a paper on "The Delivery of Deeds." This is an interesting subject and of much concern to title men. Prof. Aigler is a graduate of the Law School of the University of Michigan; practiced in Chicago from 1907 to 1910; has been connected with the staffs of the law schools of Leland Stanford,



**JAMES S. JOHNS,**  
*Pendleton, Ore.*  
Chairman, Abstracters Section.



**JOHN F. SCOTT,**  
*St. Paul, Minn.*  
Chairman, Title Examiners Section.



**WELLINGTON J. SNYDER,**  
*Philadelphia, Pa.*  
Chairman, Title Insurance Section.

Columbia and Cornell Universities in addition to his present capacity; published "Cases on Bankruptcy" (with Evans Holbrook); "Cases on Property" and has written for many law journals and reviews.

John B. Burke, associated with the law office of John F. Scott, St. Paul, will give a "Resumé of the Torrens System." It is needless to say that everyone at the convention will listen to Mr. Burke's address, and those who



**MARK R. CRAIG,**  
*Pittsburgh, Pa.*  
"Divorce as Affecting Titles."

cannot attend will eagerly await the printed proceedings to read it. Mr. Burke will give a complete history of the operations of the Torrens law in this country and you are promised something extraordinary. The Association has for years hoped to give the membership a treatise of the nature that will constitute Mr. Burke's paper.

McCune Gill needs no mention. He is well known throughout the country as one of the recognized authorities on title matters. He has prepared many papers and articles for TITLE NEWS; is an Associate Editor of the publication and each issue contains his unique digest of current court decisions. In actual business, he is Vice President and Title Officer of the Title Guaranty Trust Co., St. Louis. He has written several books on Missouri real property law and recently compiled the "Fourth Edition of Tiedeman on Real Property." The subject of his paper is "Perpetuities" and will discuss the principle of the law which prevents the tying-up of property for a great length of time.

These three papers of the Examiners' Section will make available some authoritative material on these very perplexing subjects of so much concern to title men.

Chairman James S. Johns of the Abstracters' Section has had one main thought in mind for his section's program. That was how the abstracters could enlarge their business and especially make more money.

He is going to give the abstracters some great food for thought in his Chairman's address. Mr. Johns has done some very constructive work this year and has a great deal to tell. He has studied the things that are the matter with the abstract business, he has an understanding of the needs of the abstracter, and if they will follow



**OAKLEY COWDRICK,**  
*Philadelphia, Pa.*  
"Inception and Growth of Title Insurance."



**PROF. RALPH W. AIGLER,**  
*Ann Arbor, Mich.*  
"The Delivery of Deeds."

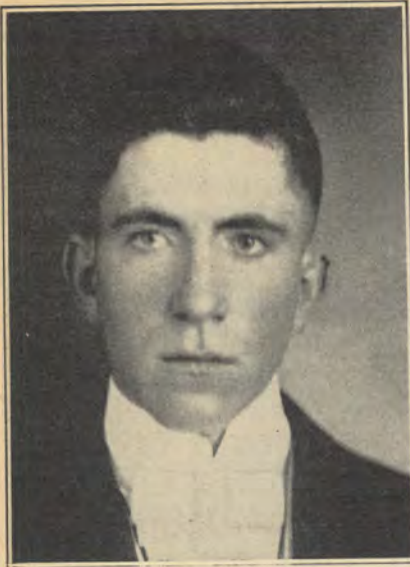


**JOHN B. BURKE,**  
*St. Paul, Minn.*  
"A Resumé of the Torrens System."



**MCCUNE GILL,**  
*St. Louis, Mo.*  
"Perpetuities."





**D. D. MONROE,**  
*Clayton, New Mex.*

**"A Money Making Abstract Office."**

activities and branches the abstractor can incorporate in his business and make it one of larger activities and profits.

Ever since title insurance became known and presented itself, the small abstractor has wondered what it would do to him. At first title insurance was only applicable to the larger cities. Everyone knows that the requirements for a title insurance company do not



**L. E. MULLEN,**  
*Martinez, Calif.*

**"Benefits of a Title Insurance Connection to an Abstract Office."**

his lead and adopt the program he has outlined for them the business will materially benefit during the year. Those who heard him at the mid-winter meeting, and have been present at the various state meetings he has attended during the year will anticipate his part in the Detroit Convention.

The section program is really one main topic, with three speakers who will deal with various phases of how to make money out of the business.

How to make something out of a pure abstract business will be handled by D. D. Monroe, of the Clayton Abstract Co., Clayton, N. Mex., and President of the recently organized New Mexico Title Association. Mr. Monroe has built a most successful and progressive abstract business and the story of how it has been accomplished will be very interesting.

Many additional activities other than pure abstracting have presented themselves within the past few years. Many abstractors have adopted them and changed their business from one of a limited scope to a metropolitan title office rendering many logical services in the title field. The business world of today is demanding efficient, complete, title service. It is a specialty, and involves many lines of work, not only the actual making of abstracts, but others.

Down in Texas, in a small city, Hillsboro, there is a modern, progressive title company. It was started some few years ago by a man well-known in the early history of the American Title Association, but always known among the title men of his state. That man was Herman Eastland, Sr., who founded the Eastland Title & Guaranty Co. This company's history has been proof that the abstract business can be made a profitable and enterprising institution in the smaller community. At Detroit, Herman Eastland, Jr., will tell of the additional

permit each county seat town to have one the same as an abstract office if possible, and yet the question has been, how to provide for title insurance, universally.

The abstract, or chain of title evidence of the records is the basis of all title evidence, and most certainly is for title insurance. The work of the abstractor, and the abstract is the first element of success for universal title insurance.

Title insurance originated in the East, but it remained for the far West to develop it to its greatest possibilities, and fulfillment of modern demands. California inaugurated and perfected state-wide title insurance by the scheme of the large companies issuing policies upon the work of and through the local abstractors.

One of the most energetic and successful abstractors who has since developed his office into title insurance business is Lester Mullen, of the Contra Costa Abstract & Title Co., Martinez, Calif. He has a lot to tell, and can certainly present it, as those will remember who attended the round table discussion in Denver two years ago.

Mr. Mullen will tell how a title insurance underwriting connection will make money and a different business for the abstractor.

The Title Insurance Section holds its session and part of the program on the morning of Friday. This promises to



**HERMAN EASTLAND, JR.**  
*Hillsboro, Tex.*

**"Logical Additional Activities for Abstract Offices."**

be extremely interesting because of the scope of matters to be given consideration.

Oakley Cowdrick, Vice President of the Real Estate Title Insurance & Trust Co., of Philadelphia, the first title insurance company in the United States, and the originators of it, will talk on the inception and growth of title insurance. It is very appropriate that an officer of this originating company should handle this first phase.

The second will be given by one who has been a pioneer in the development and expansion of title insurance, and the first man to extensively operate on the chain store system.

Glenn A. Schaefer, President of the Security Title Insurance & Guaranty Co., Los Angeles, will discuss the future of title insurance.

Thus by these two talks will the whole history and prediction of the future of title insurance be discussed.

Title insurance companies are constantly beset with questions and troubles arising from the many things that make the business perilous. Many of these are legal perplexities, and one of the current ones, about which there is need for authoritative guidance, is the effect of divorce upon title to real estate.

Mark R. Craig, Vice President of the Potter Title & Trust Co., Pittsburgh, and recognized as an eminent authority on title matters, will present this subject, and thereby add more available material for the guidance of the title business.

This main program, augmented by the matters to be discussed at the noon conferences presents one of the greatest ever included in a title convention.

For those who cannot attend, they will be available through the medium of the annual printed proceedings, which this year will appear in the October issue of TITLE NEWS.

# Noon-Day Programs Can Be Anticipated

Nine Pertinent Subjects Will Be Presented by Qualified Speakers

This will be the fourth year for the Noon-Day Conference Luncheons. They have developed and progressed with each year's experience but every one of them has likewise been an outstanding feature of each of the past three conventions. The attendance present at the former meetings, and the attentive interest in them has been proof of their value and place as a feature of the program.

The selection of topics for the Detroit Convention shows them to be very timely and appropriate. The speakers who will lead them are very competent to present their particular subjects and these meetings can be anticipated.

Harry C. Bare, of Ardmore, Pa., is the general Chairman of these luncheon conferences, and is to be commended for the arrangements that have been made for such excellent matters. They begin on noon of the first day, and will be held each noon of the convention except Thursday. One of the big features of the convention, and particularly of interest both from the viewpoint of pleasure and instruction is the trip that will be made to the plant of the Ford Motor Co. This takes considerable time, and a scheduled arrangement has to be made for it. Because of the necessity of having to



**HARRY C. BARE**  
*Ardmore, Pa.*

General Chairman, Noon Conference Luncheons.

leave early Thursday noon, no conference will be held that day. The subjects originally planned for Thursday have been divided between the others.

It would be hard to forecast which of the three conferences will be the most interesting. That of the first day contains three pertinent topics, and the speakers are known to the entire title fraternity.

The first speaker is Frank P. Doherty, of Los Angeles, Calif., Executive Secretary of the California Land Title Association, a prominent attorney of the Pacific Coast, and who, as a former Executive Secretary of the American Title Association, rendered such excellent service in organizing and establishing it as a permanent and national title organization. His subject is "Legislative Activities of Title Associations." No further comment is necessary. It is enough to know that Frank Doherty will be with us and take part in the program.

The title business is extremely interesting in the photo system of take-offs and recording, particularly recording where the local abstractor has a contract with the county to do the work. Talbert Taylor, of the Photo Abstract Co., Miami, Okla., is the pioneer in both. He was the first to induce his county to record by the photo-



**HENRY C. SOUCHERAY,**  
*St. Paul, Minn.*

"How the Torrens System Makes Business for the Abstractor."



**FRANK P. DOHERTY**  
*Los Angeles, Calif.*

"Legislative Activities of State Associations."



**R. F. CHILCOTT,**  
*San Francisco, Calif.*

"Five Years of State-Wide Title Insurance."

graphic process, and is the originator of the idea of the abstractor doing the work and getting a take-off for himself at the same time. He uses photo methods to their greatest possibilities and is a pioneer user and advocate of the system.

The introduction of title insurance brings many questions. One of them is how to win the local attorneys to it. Anthony H. Rutgers will discuss this subject and no one is better qualified than he. Himself a lawyer, a title man of great experience, and especially in introducing title insurance in new communities, he is especially competent to tell of it. Mr. Rutgers has spent the past few years in presenting title insurance on a state-wide basis, at present being engaged in such work for the Union Title & Guaranty Co., Detroit. His experiences have been interesting and valuable, and he has the ability to tell of them.

The Wednesday Conference has a strong program. T. K. Kelly, of Minneapolis, Minn., will have as his topic, "Title to Real Estate from the Viewpoint of the Banker." Mr. Kelly is President of the T. K. Kelly Sales System, the largest special sales organization in the world. He is also President of three banks in Minneapolis and St. Paul, President of the T. K. Kelly Investment Co., and is recognized nationally as an authority on merchandising, advertising, selling and finance problems. His articles have been published by leading trade papers, newspapers and magazines.



**T. K. KELLY,**  
*Minneapolis, Minn.*  
"Title to Real Estate from Viewpoint of Banker."

He also is a speaker of national reputation and much in demand.

What subject is more interesting to both abstracters and title insurance executives than title insurance, especially state-wide title insurance, or anything of its progress and development? And who can tell of it any better than Fred Chilcott, who conceived and developed the idea of state-wide opera-

tions through the medium of the large underwriting agency and the local correspondents? His impromptu discussion at the New Orleans Convention was undoubtedly the cause of more interest in and thought on the development of title insurance than anything else, and he will give a continuation and further resumé of it gained from observations of a few more years' operations.

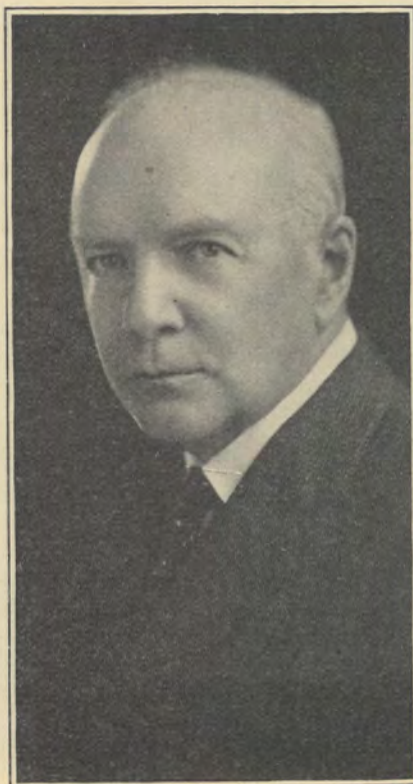
The last subject of this conference will be given by L. S. Booth, of the Washington Title Insurance Co., Seattle, Wash., who will discuss "Taxation." Mr. Booth is one of the pioneer titlemen of the country, and one of the founders of the national association. He was assigned this subject because of his knowledge of it, and something valuable will be given.

Friday's conference is the grand finale of the convention and it will result in an enthusiastic ending. The morning session will adjourn and immediately go to the luncheon. There will be no break in the program from then on until the convention will adjourn, but all remain in the conference to wind up the entire program, which will include the introduction of the new officers, any new or unfinished business, and what is always interesting—the selection of next year's convention city.

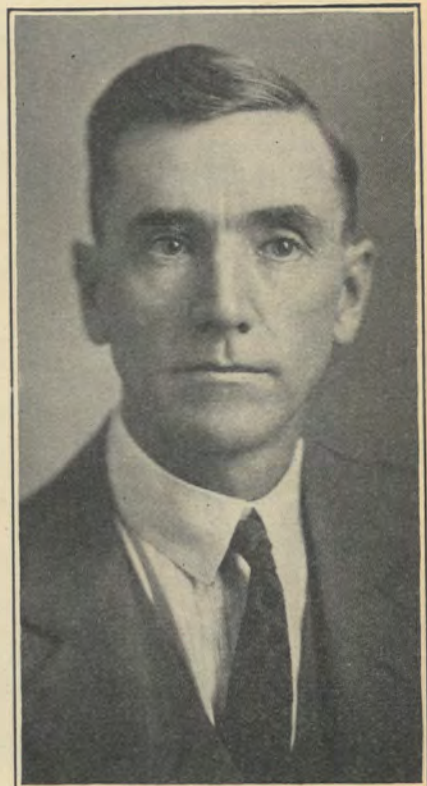
No subject could be more interesting than "How the Torrens System Makes Business for the Abstractor." The St. Paul abstracters have had a particularly local problem in this, but certainly solved it and made capital



**BENJ. J. HENLEY,**  
*San Francisco, Calif.*  
"Title Insurance Rate Schedules."



**L. S. BOOTH,**  
*Seattle, Wash.*  
"Taxation."



**TALBERT TAYLOR**  
*Miami, Okla.*  
"Photo Take-Offs and Recording"



**EDWIN H. LINDOW,**  
*General Chairman,*  
**Detroit Convention Committee.**

from what would be a discouragement to most people. Confronted by a

municipal title plant, a really working and extensively operated Torrens registration office and a state regulation of fees, this company has built a wonderful business, profited by its handicaps, incorporated them into its services and otherwise set an example for all others. One of the largest and most profitable branches of business and revenue is its Torrens department, and Henry Soucheray, who can, will tell of it.

It has long been considered and thought advisable that a Board of Actuaries be established for title insurance. All other forms of insurance have it, and an attempt was made last year to definitely establish something to collect this data which would be highly advantageous. H. N. Camp, Jr., of Knoxville, Tenn., was appointed chairman of a committee. An investigation was made, and he will report the results.

Everyone who attended the Atlantic City convention last year will remember Ben Henley's discussion on "Theory and Practice in Title Insurance Rate Schedules." It was one of the most outstanding things ever presented to the title business. His work was of such magnitude and possibilities that it was continued, and this year he will tell us further of his activities, observations and recommenda-

tions. There could be no more fitting ending to a convention or meeting of titlemen than such a subject presented by Ben Henley.

These conferences are a feature of the convention, actual steps in the development of the title business.



### *Attend the Detroit Convention*

Meet old friends and make new ones. Revive acquaintanceships, establish contacts and pow-wow with your fellow title folk from over the entire country.

## **33 REASONS OF 33 TITLEMEN** **Why They Attend National Conventions**

"I had a good time."

"I got re-sold on my job."

"I met a lot of fine fellows."

"I learned how others are doing it."

"I got a lot of helpful suggestions to apply."

"I was enthused with the possibilities for expansion."

"I had my business vision refitted, renewed, enlarged."

"I listened to some wonderful speeches."

"I was filled with enthusiasm."

"I gained a new respect for our work."

"I learned some principles."

"I got some fine advertising slants."

"I believe I will be a better titleman now."

"I got a professional attitude."

"I like my business better since then."

"I am prouder than ever that I am an Abstracter."

"I helped a couple of other titlemen by telling them how we did certain things in our office."

"I got a chance to ask some questions of real experts."

"I got pepped up to determine to make the coming year my best in business."

"I decided that I owed some of my time to the improvement of the profession."

"I got a close view of how the other fellow operates."

"I got a lot of new and practical ideas that I am going to use."

"I got a chance to get away from the business and look at it."

"I discovered everything has to be sold nowadays and that abstracters have to sell abstracts and the abstract business to the public."

"I got a conception of the romance of the title business."

"Where I used to make cents I now make dollars."

"We will make over \$5,000.00 next year alone from one idea I received at last year's meeting."

"I used to do nothing but make abstracts, but I have added five money making activities to my office in the last three years as a result of attending two national conventions."

"The contacts and acquaintanceship I made at my first meeting (last year's) have resulted in business being sent my company that will pay all the association dues, contributions and expenses for years."

"I found out that I am in a real business, one of the most important of all and that I could make anything out of it I had the vision and energy to bring about."

"We are a very young title insurance company, but our growth has been away beyond expectations. The reasons for this success can absolutely be credited to our participation in the association's affairs and particularly to the attendance of our representatives at its annual conventions and mid-winter meetings."

"I used to run a narrow gauge brush league abstract office but attendance at a few national conventions gave me such a foundation of inspiration, ambition and information that it was transformed into a real modern title business."

"I have attended several meetings and they have been the means of my forming and possessing a nation-wide group of friends—and I mean friends. One cannot quite understand the real regard and attachment he has for those with whom he has become acquainted by attendance at these meetings, and the best part is you add a few each year. I wouldn't miss a chance of mingling with that gang of titlemen from all over the country. It's the greatest event of every year. It's getting so that I hate more each time to see the last day come and have to tell them good-bye."

# Former Conventions of the Association

*Where They Have Met, the Dates and the Names of Officers Elected at Each*

## First Meeting.

*Chicago, Ill., August 8, 1907.*

- W. W. Skinner, President, Chippewa Falls, Wis.
- A. T. Hastings, Vice President, Spokane, Wash.
- H. L. McNeil, Secretary, Paw Paw, Mich.
- H. H. Shepard, Treasurer, Mason City, Iowa.

## Second Meeting.

*Des Moines, Iowa, August 19-20, 1908.*

- A. T. Hastings, President, Spokane, Wash.
- W. R. Taylor, Vice President, Kalamazoo, Mich.
- Varick C. Crosley, Secretary, Webster City, Iowa.
- George Vaughan, Treasurer, Little Rock, Ark.

## Third Meeting.

*Seattle, Wash., August 11-12, 1909.*

- W. R. Taylor, President, Kalamazoo, Mich.
- Lee C. Gates, Vice President, Los Angeles, Calif.
- C. E. Lambert, Secretary, Rockville, Ind.
- George Vaughan, Treasurer, Little Rock, Ark.

## Fourth Meeting.

*Detroit, Mich., July 26-27-28, 1910.*

- Lee C. Gates, President, Los Angeles, Calif.
- Geo. Vaughan, Vice President, Little Rock, Ark.
- C. E. Lambert, Secretary, Rockville, Ind.
- J. C. Hamilton, Treasurer, Wahoo, Nebr.

## Fifth Meeting.

*Little Rock, Ark., October 17-18-19, 1911.*

- George Vaughan, President, Little Rock, Ark.
- John T. Kenney, Vice President, Madison, Wis.
- C. E. Lambert, Secretary, Rockville, Ind.
- J. C. Hamilton, Treasurer, Wahoo, Nebr.

## Sixth Meeting.

*Galveston, Texas, September 24-25-26, 1912.*

- John T. Kenney, President, Madison, Wis.
- M. P. Bouslog, Vice President, New Orleans, La.
- C. C. Kagey, Secretary, Tuscola, Ill.
- T. M. Scott, Treasurer, Paris, Texas.

## Seventh Meeting.

*Cedar Point, Ohio, August 26-27-28, 1913.*

- M. P. Bouslog, President, New Orleans, La.
- H. L. Burgoyne, Vice President, Cincinnati, Ohio
- George E. Whitcomb, Secretary, Northwood, Iowa.
- T. M. Scott, Treasurer, Paris, Texas.

## Eighth Meeting.

*Omaha, Nebr., August 31-Sept. 1-2, 1914.*

- H. L. Burgoyne, President, Cincinnati, Ohio.
- L. S. Booth, Vice President, Seattle, Wash.
- George E. Whitcomb, Secretary, Northwood, Iowa.
- T. M. Scott, Treasurer, Paris, Texas.

## Ninth Meeting.

*San Francisco, Calif., August 24-25-26, 1915.*

- L. S. Booth, President, Seattle, Wash.
- Jesse P. Crump, Vice President, Kansas City, Mo.
- George E. Whitcomb, Secretary, Northwood, Iowa.
- T. M. Scott, Treasurer, Paris, Texas.

## Tenth Meeting.

*Cincinnati, Ohio, September 14-15-16, 1916.*

- R. W. Boddinghouse, President, Chicago, Ill.
- T. M. Scott, Vice President, Paris, Texas.
- George E. Whitcomb, Secretary-Treasurer, Northwood, Iowa.

## Eleventh Meeting.

*Chicago, Ill., August 15-16-17, 1917.*

- T. M. Scott, President, Paris, Texas.

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

Mark M. Anderson, Secretary-Treasurer, St. Louis, Mo.

## Twelfth Meeting.

*St. Louis, Mo., September 25-26-27, 1918.*

- J. W. Mason, President, Atlanta, Ga.
- E. J. Carroll, Vice President, Davenport, Iowa.
- A. J. Worman, Secretary-Treasurer, Effingham, Ill.

## Thirteenth Meeting.

*Nashville, Tenn., September 24-25-26, 1919.*

- E. J. Carroll, President, Davenport, Iowa.
- Worrall Wilson, Vice President, Seattle, Wash.
- T. M. Scott, Executive Secretary, Paris, Texas.
- George Wedthoff, Treasurer, Bay City, Mich.

## Fourteenth Meeting.

*Kansas City, Mo., September 9-10-11, 1920*

- Worrall Wilson, President, Seattle, Wash.
- W. H. Pryor, Vice President, Duluth, Minn.
- Frank P. Doherty, Executive Secretary, Los Angeles, Calif.

Geo. E. Wedthoff, Treasurer, Bay City, Mich.

## Fifteenth Meeting.

*Des Moines, Iowa, September 15-16-17, 1921.*

- W. H. Pryor, President, Bay City, Mich.
- Mark B. Brewer, Vice President, Oklahoma City, Okla.
- Frank P. Doherty, Executive Secretary, Los Angeles, Calif.

Geo. E. Wedthoff, Treasurer, Bay City, Mich.

## Sixteenth Meeting.

*Cedar Point, Ohio, August 29-30-31, 1922.*

- Mark B. Brewer, President, Texarkana, Ark.
- Geo. E. Wedthoff, Vice President, Bay City, Mich.
- Richard B. Hall, Executive Secretary, Hutchinson, Kansas.

T. M. Scott, Treasurer, Paris, Texas.

## Seventeenth Meeting.

*Omaha, Nebr., September 4-5-6, 1923.*

- Geo. E. Wedthoff, President, Bay City, Mich.
- Frederick P. Condit, Vice President, New York City.
- Richard B. Hall, Executive Secretary, Hutchinson, Kans.

T. M. Scott, Treasurer, Paris, Texas.

## Eighteenth Meeting.

*New Orleans, La., October 21 to 24, 1924.*

- Frederick P. Condit, President, New York City.
- Henry J. Fehrman, Vice President, Omaha, Nebr.
- Richard B. Hall, Executive Secretary, Hutchinson, Kansas.

J. W. Woodford, Treasurer, Tulsa, Okla.

## Nineteenth Meeting.

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

- Henry J. Fehrman, President, Omaha, Nebr.
- J. W. Woodford, Vice-President, Seattle, Wash.
- Richard B. Hall, Executive Secretary, Kansas City, Mo.

Edward C. Wyckoff, Treasurer, Newark, N. J.

## Twentieth Meeting.

*Atlantic City, N. J., September 7-8-9-10, 1926*

- J. W. Woodford, President, Seattle, Wash.
- Walter M. Daly, Vice President, Portland, Ore.
- Richard B. Hall, Executive Secretary, Kansas City Mo.

Edward C. Wyckoff, Treasurer, Newark, N. J.

# 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, Seattle, Wash.  
 President, Lawyers & Realtors Title Ins. Co.  
 Invocation.  
 Address of Welcome.  
 Response.  
 10:30 a. m. Report of Executive Secretary,  
 Richard B. Hall, Kansas City, Mo.  
 11:00 a. m. Report of Treasurer,  
 Edward C. Wyckoff, Newark, N. J.  
 Vice Pres., Fidelity Union Title & Mtg.  
 Guar. Co.  
 11:10 a. m. Report of Chairman, Committee on Constitu-  
 tion and By-laws.  
 Henry R. Chittick, New York City,  
 Solicitor, Lawyers Title & Guaranty Co.  
 11:15 a. m. Report of Chairman, Committee on Member-  
 ship and Organization  
 Forrest M. Rogers, Wellington, Kans.  
 Secretary, Rogers Abstract & Title Co.  
 11:30 a. m. Report of Committee on Advertising,  
 Tom Dilworth, Chairman, Waco, Tex.  
 President, Dilworth Abstract Co.  
 11:40 a. m. Appointment of Chairman of General Nomi-  
 nating 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 Executive Secretary.  
 12:00 m. Adjournment for Noon Conference.

Luncheon and Bridge for Ladies at Loch-  
 moor Country Club.

- 12:15 p. m. NOON-DAY SECTIONAL CONFERENCE.  
 General Chairman,  
 Harry C. Bare, Ardmore, Pa.  
 Vice Pres. Merion Title & Trust Co.

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

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

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

Tuesday, August 30, 1927

##### Afternoon

- 2:30 p. m. Awarding President's cup to State Association  
 showing largest increase in membership dur-  
 ing year.  
 Awarding President's trophy to State Secre-

tary of State showing largest percentage of in-  
 crease in membership, based on available ma-  
 terial in the respective states.

Awarding Executive Secretary's prizes in  
 membership contests.

- 2:40 p. m. Report of Judiciary Committee,  
 Lloyd Axford, Chairman, Detroit, Mich.  
 Special Counsel, Union Title & Guaranty  
 Co.  
 2:55 p. m. Report of Committee on Cooperation,  
 Paul D. Jones, Chairman, Cleveland, O.  
 Vice Pres. Guarantee Title & Trust Co.  
 3:10 p. m. President's Address,  
 J. W. Woodford,  
 President, American Title Association.  
 3:15 p. m. Report of Chairman of the Executive Commit-  
 tee,  
 Walter M. Daly, Portland, Ore.  
 Vice Pres. American Title Association,  
 President, Title & Trust Company, Portland,  
 Ore.  
 3:25 p. m. Introduction of New Attendants.  
 (Those attending their first convention of  
 the Association will be presented.)  
 3:30 p. m. Report of Legislative Committee,  
 Wayne P. Rambo, General Chairman, Phil-  
 adelphia, Pa.  
 Special Counsel, Market Street Title & Trust  
 Co.  
 3:45 p. m. Address: "Mutuality of Interests."  
 Clarence C. Heatt, Louisville, Ky.  
 President, National Association of Real Es-  
 tate Boards.  
 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.  
 Unfinished business.  
 9:25 a. m. Report of Nominating Committee and election  
 of officials of the Association.

#### TITLE EXAMINER'S SECTION

John F. Scott, Presiding, Chairman, Title  
 Examiners' Section, Attorney, St. Paul,  
 Minn.

- 9:30 a. m. Chairman's Address.  
 9:50 a. m. Appointment of Nominating Committee of Sec-  
 tion.  
 10:00 a. m. Address: "The Delivery of Deeds."  
 Prof. Ralph W. Aigler, Ann Arbor, Mich.  
 University of Michigan Law School.  
 10:30 a. m. Address: "A Resumé of the Torrens System."  
 John B. Burke, Attorney, St. Paul, Minn.  
 11:00 a. m. Address: "Perpetuities."  
 McCune Gill, St. Louis, Mo.  
 Vice Pres. & Attorney, Title Guaranty Trust  
 Co.  
 11:30 a. m. Open Forum. To discuss any question sug-  
 gested by any of the addresses, or any other  
 that may relate to the Examination of Titles,

- 11:45 a. m. Report of Nominating Committee and election of officials of Section.  
 12:00 m. Adjournment for Noon Conference.

- 12:15 p. m. NOON-DAY CONFERENCE.  
 "Title to Real Estate from Viewpoint of Banker."  
 T. K. Kelly, Minneapolis, Minn.  
 "Five Years of State-wide Title Insurance."  
 R. F. Chilcott, San Francisco, Calif.  
 President, Western Title Insurance Co.  
 "Taxation."  
 L. S. Booth, Seattle, Wash.  
 Vice Pres., Washington Title Ins. Company.

**Wednesday, August 31, 1927**

**Afternoon**

Entertainment by local hosts.  
 Auto trip over city, viewing parks, civic buildings, business and residence sections and famous industrial plants.

**Evening**

A moonlight on the Detroit River by an especially chartered steamer.

**Thursday, September 1, 1927**

**Morning**

- 9:15 a. m. Convention called to order.  
 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 coming year.)

**ABSTRACTERS' SECTION**

Jas. S. Johns, Presiding, Chairman of Abstracters' Section, President, Hartman Abstract Co., Pendleton, Ore.

- 9:45 a. m. Chairman's Address.  
 10:30 a. m. Appointment of Nominating Committee.

**WHAT IS THE FUTURE OF THE ABTRACTER AND ABSTRACT BUSINESS?**

Address: "By Conducting an Exclusive Abstract Business."

D. D. Monroe, Clayton, New Mex., President, Clayton, Abstract Co.

Address: "By Conducting Logical Additional Activities."

Herman Eastland, Jr., Hillsboro, Tex. Secretary, Eastland Title Guaranty Co.

Address: "By Acquiring a Title Insurance Connection."

L. E. Mullen, Martinez, Calif., Vice Pres. Contra Costa Abstract & Title Co.

- 11:30 a. m. Discussion of any question suggested in the above addresses.  
 11:45 a. m. Report of Nominating Committee and election of officials of Section.  
 12:00 m. Adjournment.  
 (There will be no Noon Conference Luncheon this noon.)

**Thursday, September 1, 1927**

**Afternoon**

Entertainment by local hosts.  
 Trip through mammoth River Rouge plant of the Ford Motor Company.

**Evening**

- 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.  
 Appointment of Nominating Committee.  
 10:00 a. m. Address: "Inception and Growth of Title Insurance."  
 Oakley Cowdrick, Philadelphia, Pa. Vice Pres., Real Estate Title Ins. & Trust Co.  
 10:30 a. m. Address: "The Future of Title Insurance."  
 Glenn A. Schaefer, Los Angeles, Calif. President, Security Title Ins. & Guar. Co.  
 11:00 a. m. Address: "Divorce, as Affecting Title to Real Estate."  
 Mark R. Craig, Pittsburgh, Pa. Vice Pres., and Title Officer, Potter Title & Mortgage Guar. Company.  
 11:30 a. m. Discussion of any question suggested in the above addresses.  
 11:45 a. m. Report of Nominating Committee and election of officials of Section.  
 12:00 m. Adjournment for Noon Conference.

**NOON-DAY CONFERENCE**

"How the Torrens System Makes Business for the Abstractor."

Henry C. Soucheray, St. Paul, Minn. Treasurer, St. Paul Abstract Company.

"Should a Board of Actuaries be Established for Gathering Statistics on Title Insurance."

H. N. Camp, Jr., Knoxville, Tenn. Chairman, Special Committee on Advisability of Above.

"Title Insurance Rate Schedules."

Benj. J. Henley, San Francisco, Calif. Executive Vice Pres. California Pacific Title & Trust Co. Chairman, Special Committee on Rate Analysis.

After the conference program, the members will remain in the luncheon room for the closing session.

- 2:00 p. m. Report of Committee on Resolutions.  
 2:15 p. m. Report of Committee on Revision of Association.  
 "Code Ethics."  
 M. P. Bouslog, Chairman, Gulfport, Miss.  
 2:30 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.  
 2:45 p. m. Unfinished business.  
 New business.  
 Selection of 1928 Convention City.

**ADJOURNMENT**

# Minutes, Organization Meeting of American Association of Titlemen

## INCEPTION OF ORGANIZATION

The thing that ought to be done, is always the thing that can be done.

Believing that there was urgent need of an organization of the abstracters and title men of the United States for the purpose of unifying the abstract profession; for the organization of associations of abstracters and title men in states where none exist; for the establishing of a magazine devoted to the interests of the abstract profession and the conveyancing of real estate; for a just defense against the attacks made upon the abstract profession; for enlightening the public upon the subject of abstracts of title and upon the laws relating to the conveyancing of real estate and for securing uniformity in the abstracts furnished the public, the Wisconsin Association of Title Men issued and circulated a letter, as generally as addresses of abstracters and title men could be obtained, asking the advisability of undertaking an organization of that character.

The replies received to that letter were very favorable to the suggestion, and the majority of the replies favored Chicago, Illinois, as the place, and July or August, as the time, for holding a meeting to perfect such an organization.

To that end, a call was issued and circulated, as generally as opportunity permitted and wherever encouragement had been extended, appointing a meeting of the abstracters and title men of the United States to be held at the Palmer House, Chicago, Ill., August 8, 1907.

The result of that meeting follows.

At a meeting called for the organization of the abstracters and title men of the United States, held at the Palmer House, Chicago, Ill., August 8, 1907, the following named were in attendance:

- F. W. Kubasta, Merrill, Wis., Phinney Abstract Company.  
 James A. Downard, Danville, Ind.  
 Hugh H. Shepard, Mason City, Iowa, Shepard Abstract Company.  
 M. H. Krauss, Logansport, Ind.  
 Chas. M. Rogers, Crystal Falls, Mich.  
 M. G. Thraves, Fremont, Ohio.  
 S. B. Borland, Saginaw, Mich., Union Abstract Company.  
 Harrison B. Riley, Chicago, Ill., Chicago Title and Trust Company.  
 Wm. C. Niblack, Chicago, Ill., Chicago Title and Trust Company.  
 Carroll D. Judson, Jacksonville, Fla., Realty Title and Trust Company.  
 A. E. Saxey, El Reno, Okla., El Reno Abstract, Loan & Insurance Co.  
 Walter Ayers., Jacksonville, Ill., Morgan County Abstract Office.  
 Ira E. Randall, Houghton, Mich., Copper Range Land Abstract Co.  
 A. T. Hastings, Spokane, Wash., Fidelity Abstract Co.—Union Trust Co.  
 James C. Fletcher, Knox, Ind., Stark Co. Abstract, Title & Guaranty Co.  
 John D. Oakes, La Porte, Ind., La Porte Co. Abstract Co.  
 E. F. Dithmar, Baraboo, Wis., Dithmar & Malone.  
 Jacob Fehr, Jr., Milwaukee, Wis., Milwaukee Co. Abstract Co.  
 Jno. H. Freeman, Houston, Texas, Stewart Abstract & Title Co.  
 Paul A. Hemmy, Juneau, Wis., Dodge Co. Abstract & Title Co.  
 J. E. Sidwell, Imperial, Nebr., Chase Co. Abstract Co.  
 Chas. T. Kellam, Decatur, Ill., Macon Co. Title & Trust Co.  
 J. A. Murphy, Ida Grove, Iowa, Ida Co. Abstract Co.  
 A. W. Blom, Menominee, Mich., Menominee Abstract & Land Association.

W. H. Hammond, Marshalltown, Iowa, Marshall Co. Abstract & Loan Association.

F. S. Allen, El Dorado, Kans., Boyden Abstract Company.

E. H. Osborn, Quincy, Ill., Adams Co. Abstract & Guaranty Co.

Almor Stern, Logan, Iowa.

H. L. McNeil, Paw Paw, Mich.

Wm. J. Taft, Humboldt, Iowa, Humboldt County Abstract Co.

Varick C. Crosley, Webster City, Iowa, Pres. Iowa Abstracters' Association.

A. J. Worman, Effingham, Ill.

A. B. Dye, Bedford, Ind.

G. L. Randall, Ishpeming, Mich., Land Department Cleveland Cliffs Iron Co.

W. R. Taylor, Kalamazoo, Mich.

Geo. E. Wedthoff, Bay City, Mich., Bay County Abstract Co.

K. D. Steere, Iowa City, Iowa, The Public Service Review.

J. C. Hamilton, Wahoo, Nebr.

V. W. Johnston, Champaign, Ill., Champaign County Abstract Co.

Walter W. Skinner, Chippewa Falls, Wis., Chippewa County Abstract Co.

Frank W. Morrison, Indianapolis, Ind., Indiana Title Guaranty & Loan Co.

Chas. F. Goodspeed, Joliet, Ill., Will County Abstract Co.

L. H. Johnson, Crawfordsville, Ind., Jennison Abstract Company.

Charles E. Lambert, Rockville, Ind.

A. M. Mayo, Lake Charles, La., Mayo-Knapp Abstract Co., Ltd.

## The First Membership Campaign

<p><b>OFFICERS</b>          W. H. HAMMOND, President          F. S. ALLEN, Vice-President          E. H. OSBORN, Secretary          H. L. MCNEIL, Treasurer          W. J. TAFT, Recording Secretary          V. W. JOHNSTON, Corresponding Secretary</p>	<p><b>AMERICAN ASSOCIATION OF TITLE MEN</b></p> <p>OFFICE OF PRESIDENT,          Chippewa Falls, Wis., January 1st, 1908.</p>	<p><b>EXECUTIVE COMMITTEE</b>          W. H. HAMMOND, Chairman          V. W. JOHNSTON, Secretary          JOHN T. KENNEY, Treasurer          ALMON STERN, Recording Secretary          G. L. RANDALL, Corresponding Secretary</p>
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Dear Reader:—

We have received so many inquiries regarding the character and purpose of this Association that I feel this pamphlet will meet with a favorable reception from all abstracters and title men.

Assuming that you are one of these, I feel that this pamphlet will be convincing of the needs of this Association, and, more so, that the enthusiasm of the writers will be imparted to you by it. With this assumption, I will plunge directly into the purpose of this letter, and, that is, to interest you in this work with us.

A committee is now at work preparing a constitution and by-laws of the Association, and a meeting to ratify this constitution and by-laws will be held early next summer. Before that time, however, we wish to secure the organization of every state not having an organization of abstracters or title men. Will YOU help us?

If you are interested in this effort sufficiently to take up the work in your state, please write to me at once offering your assistance. If you are not in a position to give this personal effort, but are interested in the work and wish to give your financial support, send such financial support to the Treasurer, Hugh H. Shepard, Mason City, Iowa. If you desire to join the Association subject to the action of the association at the next year's meeting, fill out the enclosed blank application for membership and enclose it with the annual dues of two dollars to the Secretary, H. L. McNeil, Paw Paw, Mich. If unfavorable action is given your application, the annual dues will be returned to you. If you desire to keep in touch with this movement, send your name to me and it will be entered upon the mailing register.

This work is being undertaken without funds of the Association with which to defray the expense of printing and postage. To meet the expenses which will be incurred to successfully carry on this work, we shall need many small donations from all members of the profession and a few larger donations from those favored. We have anticipated that the effort of issuing this pamphlet would meet with a welcome reception from the title men of the country, and that any solicitations made would be responded to freely and promptly. I believe that we have not misjudged the profession.

At the time of meeting in Chicago, the following states had active Associations of Title Men: Washington, Minnesota, Kansas, Oklahoma, Nebraska, Iowa, Florida, Michigan and Wisconsin. Since that meeting organizations of title men have been perfected in Indiana, Illinois, California, Idaho and Missouri, with favorable outlook for organizations in other states.

Sincerely yours,  
*W. W. Skinner*



Chas. S. Uhl, Smith Center, Kans., Uhl and Uhl.  
 H. Van Alderen, Grand Rapids, Mich., Hunt & Davis  
 Abstract Co.

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

G. O. Williams, Rockford, Ill., Rockford Abstract Co.

W. E. Hodgman, Coldwater, Mich.

W. H. Hardy, Jr., Waukesha, Wis., Hardy-Ryan Abstract  
 Co.

Delos A. Towle, Stanton, Mich., Montcalm Co., Abstract  
 Co.

Thos. G. Green, Centerville, Mich.

James E. Sargent, Crawfordsville, Ind., Andrew S. Clem-  
 ents Abstract Co.

Willis A. Bugbee, South Bend, Ind.

H. C. Andre, Long Prairie, Minn., First Title Abstract  
 Co.

C. C. Kagey, Tuscola, Ill., Douglas Co. Abstract & Loan  
 Co.

W. C. Whipp, Concordia, Kans.

John T. Kenney, Madison, Wis., Dane Abstract of Title  
 Co.

Meeting called to order in Parlor "O," and on motion W.  
 W. Skinner of Chippewa Falls, Wis., was made temporary  
 chairman and H. L. McNeil of Paw Paw, Mich., and Hugh  
 H. Shepard of Mason City, Iowa, were made temporary sec-  
 retaries.

On motion of John T. Kenney of Madison, Wis., it was  
 voted that a committee be appointed to prepare a plan of  
 permanent organization, the committee to consist of one  
 delegate from each state represented. The roll call of states  
 was made and the following were named from each state  
 as members of such committee:

Florida.....	Carroll D. Judson
Illinois.....	V. W. Johnston
Indiana.....	James A. Downard
Iowa.....	Almor Stern
Kansas.....	Charles S. Uhl
Louisiana.....	A. M. Mayo
Michigan.....	George E. Wedthoff
Minnesota.....	H. C. Andre
Mississippi.....	M. P. Bouslog
Nebraska.....	J. E. Sidwell
Ohio.....	M. G. Thraves
Oklahoma.....	A. E. Saxey
Texas.....	J. H. Freeman
Washington.....	A. T. Hastings
Wisconsin.....	John T. Kenney

John T. Kenney was appointed chairman of the commit-  
 tee.

It was then moved and carried that when adjournment

is made it be until one o'clock and that the committee on  
 organization report at that time. The committee on or-  
 ganization withdrew and the meeting continued informally.  
 It was moved and carried that the chair appoint a com-  
 mittee to arrange with the management of the Palmer  
 House for an "Ordinary," that all might take luncheon to-  
 gether. The appointments and arrangements were duly  
 made.

A general discussion followed which was freely indulged  
 in by all. The enthusiasm shown in this discussion and  
 the diversity of subjects discussed may be taken as an in-  
 dex to the character of future meetings when the Associa-  
 tion has become thoroughly organized. The meeting ad-  
 journed for luncheon to resume session in conformity with  
 the motion heretofore made.

AFTERNOON SESSION

The report of the organization committee on a plan for  
 permanent organization was offered by the chairman, John  
 T. Kenney, and read by the secretary of the committee, M.  
 P. Bouslog, and on motion duly made and carried the report  
 was acted upon by sections. Mr. Bouslog then read the re-  
 port of the committee as follows: "The committee on or-  
 ganization of the National Association of Abstracters and  
 Title Men, pursuant to its selection by the abstracters as-  
 sembled in convention at the Palmer House, Chicago, Ill.,  
 August 8, 1907, met in the room of A. T. Hastings at 10  
 o'clock A. M. of that day for the purpose of considering a  
 plan of organization to be submitted to the convention as-  
 sembled, and after organizing by selecting John T. Kenney  
 as chairman and M. P. Bouslog as secretary, proceeded with  
 its work of outlining an organization plan. After full dis-  
 cussion and deliberation until 2 o'clock the committee sub-  
 mits the following report and recommends the adoption of  
 the following essential features in the plan for a permanent  
 organization." The consideration of the several sections of  
 the report resulted in the adoption of the following:

1st. The name of this organization shall be the American  
 Association of Title Men.

2nd. Any person who shall become a member in good  
 standing of a State Association of Abstracters or Title Men  
 or who is professionally engaged in the Abstract or Title  
 business in any state in which there is no Association of  
 Abstracters or Title Men, shall be eligible to membership  
 in this Association.

3rd. The officers of this Association shall be, President,  
 First Vice-President, one Vice-President from each state,  
 to be selected by the respective states, Secretary, Treas-  
 urer; an Executive Committee, to consist of the President  
 and First Vice-President of the Association, ex-officio, and  
 five members to be selected at large by the Association, and



Airplane View of Detroit, Showing Canada in Background.

# The Registration of the First Meeting of the Association

At a meeting called for the organization of the abstracts of the United States, held at the Palmer House, Chicago, Illinois, August 26th, 1901, the following named were in attendance

No.	Name	Residence
1	W. W. Skinner	Missouri, Mo.
2	James A. Downard	Danville, Ark.
3	Hugh H. Shepard	Stam. City, Iowa
4	W. W. Brown	Louisville, Ind.
5	Shadrach Wagon	Capital Hill, Ark.
6	M. G. Turpin	Freemont, Ark.
7	A. R. Botwin	Argonia, Ill.
8	James A. Johnson	St. Louis, Mo.
9	W. C. McNeil	Chicago, Ill.
10	Carroll D. Judson	Jacksonville, Fla.
11	H. B. Riley	El Reno, Okla.
12	Walter Ogden	Jacksonville, Fla.
13	M. P. Bouslog	Marshalltown, Ia.
14	J. S. Allen	El Dorado, Ark.

No.	Name	Residence
15	E. H. Brown	Quincy, Ill.
16	Charles Lambert	Rockville, Indiana
17	Amos A. Smith	Leeds, Charles, La.
18	Geo. E. Hill	Smith, Center, Va.
19	Alton Alderson	Grand Rapids, Mich.
20	M. P. Conroy	Griffint, Mississippi
21	E. C. Williams	Doxford, Ill.
22	W. E. Hodgman	Coldwater, Mich.
23	D. H. Hardy	Wausau, Wis.
24	Oliver A. Towle	Stanton, Mich.
25	W. E. Brown	Centerville, Mich.
26	James E. Grant	Springfield, Mo.
27	Chas. F. Zerkow	Joplin, Mo.
28	E. H. Johnson	Graysville, Ind.
29	A. T. Hastings	Spokane, Wash.
30	James Fletcher	Knox, Indiana
31	John D. Carter	La Parle, Ind.

No.	Name	Residence
32	E. F. Dittmer	Riverton, Wis.
33	Jacob J. ...	Milwaukee, Wis.
34	John H. ...	Hopston, Ia.
35	Paul ...	James, Mo.
36	J. B. ...	... ..
37	Chas. ...	Decatur, Ill.
38	J. ...	... ..
39	W. ...	... ..
40	... ..	... ..
41	... ..	Logan, Iowa
42	... ..	... ..
43	Wm. J. ...	Humboldt, Ia.
44	Varick ...	Helena, Ark.
45	A. J. ...	Effingham, Ill.
46	... ..	... ..
47	G. ...	... ..
48	H. ...	... ..

No.	Name	Residence
49	... ..	... ..
50	K. D. ...	... ..
51	J. C. ...	... ..
52	V. W. ...	... ..
53	W. W. ...	... ..
54	... ..	... ..
55	Willis ...	... ..
56	G. ...	... ..
57	W. C. ...	... ..
58	H. ...	... ..
59	John ...	... ..
60	...	...
61	...	...
62	...	...
63	...	...
64	...	...
65	...	...

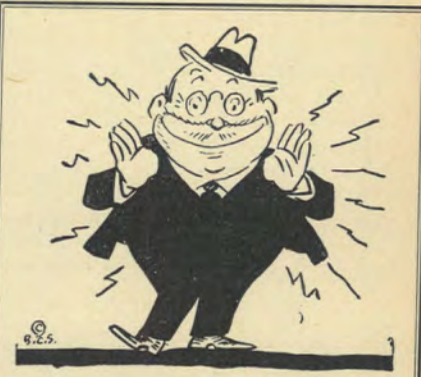
dent. It was then moved and carried that the convention proceed to the election of officers. W. W. Skinner was elected President by acclamation. On motion, A. T. Hastings was elected First Vice-President. Two nominations were made for Secretary, H. L. McNeil and Hugh H. Shepard. Ballot being taken, H. L. McNeil was declared elected and on motion of Hugh H. Shepard it was declared unanimous. Hugh H. Shepard was then unanimously elected Treasurer. The convention proceeded to the election of an Executive Committee of five members, and the following named were unanimously elected: W. R. Taylor, V. W. Johnston, John T. Kennedy, Almor Stern and Carrol D. Judson. A motion was then made and carried that the Chair appoint a Judiciary Committee. The Chair made the following appointments as such committee: H. B. Riley, Chairman, Frank W. Morrison, M. P. Bouslog, E. F. Dithmar and S. B. Borland. A motion was then made and unanimously carried that the Association extend a vote of thanks to W. W. Skinner as promoter of the Association. A motion was then made and carried that the Secretary draw an order, as soon as funds should be provided, to reimburse Mr. Skinner for expenses incurred in the organization of the Association. The meeting then adjourned for one year, the exact date and place of the meeting to be left with the Executive Committee.

a Judiciary Committee, to consist of five members to be selected by the President of the Association.

4th. The dues for individual members shall be \$2.00 per annum. Each State Association, if it chooses, may join as an Association, whereupon it and all of its members shall belong to the National Association, and, in lieu of individual dues, the State Association shall pay \$1.00 per year to the

National Association for each of its members. And each State Association may, at its option, send delegates to the National Association and pay their expenses, and that upon the floor of the convention each member present shall have one vote.

It was then moved and carried that the preparation of a Constitution and By-Laws be referred to a committee of five to be appointed by the Presi-



This Man Attends the Conventions



This Man Does Not

## Status As Personal Service Corporation Is Denied to Abstract Company

The Board of Tax Appeals of the Commissioner of Internal Revenue in the matter of the appeal of the St. Paul Abstract Company on May 4, 1927, made a ruling that the records of said company and its title plant were to be considered as profit earning capital.

The United States Daily of issue of May 12, reports the following:

St. Paul Abstract Company, Petitioner v. Commissioner of Internal Revenue; Board of Tax Appeals, No. 3006.

A title abstracting corporation in which the use of capital is a material income-producing factor was held by the Board of Tax Appeals herein to be barred from personal service classification, under section 200 of the 1918 and 1919 Revenue Acts.

Samuel Lipschultz appeared for the petitioner and D. D. Shepard for the Commissioner.

The findings of fact and decision follow:

In September, 1892, J. A. Soucheray organized under the laws of Minnesota the petitioner corporation with a capital stock of \$50,000 divided into 1,000 shares of a par value of \$50 each, for the purpose of furnishing abstracting service to the public. No money nor anything of value was paid to the corporation for the stock that was issued to these original stockholders.

In 1895, as a result of some dishonest practices of a former manager, whose connection as an officer and stockholder had been terminated previously, it became necessary for the company to execute promissory notes to make good certain overdrafts and for attorneys' fees in connection therewith.

### Competing Corporations Eliminated by Merger.

In 1902 the other two abstract companies then operating at St. Paul were merged with the petitioner. As a part of the consideration of the merger the petitioner issued bonds amounting to \$13,000, which were subsequently paid from its earnings and there was turned over to the petitioner the physical assets of the other two corporations which consisted of index books, slips, and some maps and tracings.

These were for the most part duplicates of the records and data which the petitioner already had, and with the exception of a few maps and tracings, most of them were destroyed. As a result of the merger, petitioner's two competitors have been eliminated.

The service rendered by the petitioner consists in furnishing complete abstracts, extending abstracts or bringing them down to date, and making special reports as to who are the own-

ers of certain real estate and as to what real estate is owned by certain individuals. All complete and extended abstracts of title furnished by the petitioner contain the following:

"We guarantee our abstracts for all time as legal tender under contract, and in case of same being refused, we will be willing to step in the shoes of the holder and enforce the tender or pay the amount necessary to make said abstract a legal tender if it is found not so to be."

### Guaranty as Factor in Obtaining Business.

This guaranty was a material factor in securing business—without it the business would not have been so great. The petitioner guaranteed its abstracts and protected against loss resulting from errors or omissions therein any one into whose hands the abstract came.

During the years 1919, 1920 and 1921 its income was derived from such services. Petitioner conducts its business on a cash basis, most of its customers paying their bills within from 5 to 10 days.

In some instances credit is extended beyond a 30-day period. However, the largest account receivable during 1919, 1920 and 1921 was not in excess of \$175.

With the exception of bonds issued in connection with the merger, the company has never borrowed any money for the operation of its business since its earnings have always been sufficient to meet its operating expenses.

Petitioner's assets consisted of the usual office appliances, such as desks, chairs, typewriters, fireproof safe, and its abstract records. The abstract records are composed of 18 large books which are known as the "basic index."

In these books are contained a series of accounts of platted property by additions, the lot and block descriptions, the refinements, and subdivisions. In some instances there are arbitrary divisions made so as to facilitate the finding of instruments referring to certain individual property.

### Record of Subdivided Land of Government Subdivisions.

In addition to the foregoing, there is another book containing what is called "subdivided land of government subdivisions." The petitioner also maintains a satisfaction record, judgment record, and a record of miscellaneous instruments such as wills, powers, affidavits and other instruments of a general character, making a total of approximately 25 books.

The petitioner maintains an index used for free service which reflects in a



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very concise way all encumbrances against every piece of property covered in the index. This index is maintained for the purpose of furnishing to the public without cost certain information.

The petitioner also has maps and plats. Petitioner's data and notes relating to real estate go back to 1847. These records and data have been built up on the information compiled by J. A. and H. C. Soucheray and have been kept up to date.

In the event of the destruction of the petitioner's records, it would still be able to continue its business by using the public records, but could not have rendered the same service, and would not have made as much money. The petitioner by using its own records saves about one-fourth of the time that would be required if it used the public records.

During 1919, 1920 and 1921 the company employed five or six stenographers or typists. The petitioner had three other men in its employ, one of whom received \$1,555 per year and whose duties consisted of making collections, soliciting new business and running a photostat machine.

#### Records of Abstracts Regarded as Capital.

Another man assembled and delivered abstracts, obtained information relative to outstanding and unpaid taxes against the various tracts of land and performed other "simple" work. Another man employed in 1919 worked on the judgment book, made property searches and judgment reports.

Occasionally an attorney was em-

ployed in connection with some point of law that arose in the abstract work when H. C. Soucheray did not have time to look it up. In arriving at net income, officers' and employes' salaries were considered.

During 1919, 1920 and 1921 the petitioner was not a personal service corporation.

The opinion, as delivered by Mr. Trammell, follows:

The issue involved in this proceeding is whether during 1919, 1920 and 1921 the petitioner was a personal service corporation within the meaning of section 200 of the Revenue Acts of 1918 and 1921.

It is clear that the abstract records constituting its plant was capital. While we do not know the amount invested in such assets, we do know that they were used by the petitioner in producing its income.

They had been built up over a long period of years. It was necessary to keep them posted from day to day from the public records. Appeal of Record Abstract Co., 2 B. T. A. 628.

The amount of capital used in the business is not important if what was used was a material factor in producing the income. We think that the records and books of the petitioner which it used in making its abstracts of title were a material factor in the production of the income.

It was testified that the same service could not have been rendered without them; that petitioner could not have made as much money and that without these records it would have taken at least 25 per cent longer time to prepare the abstracts. Even if it

be conceded that it was not necessary to use these records in carrying on the business, the fact is they were actually used with great advantage.

The saving of 25 per cent of time by their use is itself a material element of advantage and was a material income-producing factor. The fact also appears that the same service could not have been rendered without them.

#### Guaranty of Abstracts Created Legal Liability.

In addition to the value to the business of the records, the petitioner guaranteed its abstracts and held itself responsible for their correctness. This guaranty depended for its value upon financial responsibility as well as personal integrity and good reputation of the corporation and its officers, and created a legal liability if any errors occurred in their abstracts.

The testimony is to the effect that this added materially to the company's business. It was a protection not fully afforded by any other abstract office in that county.

In view of these facts, it is our opinion that capital was a material income-producing factor in the petitioner's business. This being true, one of the tests required to be met is lacking and the company does not come within the scope of section 200 of the statute.

It thus becomes unnecessary to discuss the other features of the case as to whether the petitioner lacks or has met the other requirements of the statute.

Judgment will be entered for the respondent.

May 4, 1927.



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Book Tower

Statler Hotel

Tuller Hotel

(Convention Headquarters)

Portion of Grand Circus Park in Foreground.

**THE KHURBSTON ABSTRACT CO. OF BACKWARD**

The Khurbston Abstract Company, located in the town of Backward, was established in 1925 by Mr. J. Flukus Dubb, shortly after the opening of a new oil field in that county. Mr. Dubb arrived in town a few days after the beginning of the oil boom and quickly sized up the situation. He had swept out an abstract office in his old home town, during one of his summer vacations, and therefore, was fully qualified as an abstractor.

By expending a couple hundred dollars, Dubb was able to open his office with a typewriter, desk and a beauti-

ful sign out in front. Having the interests of his prospective customers at heart, he announced upon opening for business, that his prices would be considerably lower than those charged by the abstract company already established in that county. As reasons for this he cited the exhorbitant rates prevailing and announced to the whole world that he would not be a party to such overcharging.

Mr. Dubb is very public spirited and takes an active interest in the affairs of his community. He is not permitted to pay taxes as he owns no property, still he is alert in opposing the expenditure of the oppressed tax payers' money for public improvements. He points with pride to the old High School building, which has been in use in Backward for thirty-five years. Just last year some of the citizens, whom Dubb stated were conniving with the building contractors, attempted to put over a bond issue for a new school building. To show to what length these schemers went, they attempted to work up the feelings of the voters by stating that the lives of the pupils attending this school were endangered. Dubb sacrificed much time from his business to talk against this attempted sacking of the tax payers' pockets, and aided greatly in defeating the bond issue.

Mr. Dubb is a wide-awake and resourceful business man. This was ably demonstrated just recently when a holder of one of his abstracts had the affrontedness to ask him to pay off a \$1,000 judgment which had been omitted from one of Dubb's abstracts. After consulting Mr. I. Will Slickem, an attorney, he cited several points of law as his reason for refusing to pay the judgment. He further stated that anyway the abstract was only a four entry continuation, for which he had collected his regular fee of \$1.40. The customer finally realized that he could not bilk Dubb and paid off the judgment himself.

Dubb recently announced that in-as-much as oil was about played out in his county, he expected to move over to the other side of the state to take advantage of a new oil boom over there. He pointed out, that, owing to his foresight in making no indexes or

**ACREAGE and CORRECTNESS OF SURVEYS OF LAND**

should be assured by lawyers, abstractors, conveyancers, realtors and tax officials. This can be done dependably with

**"LAND AREAS"**

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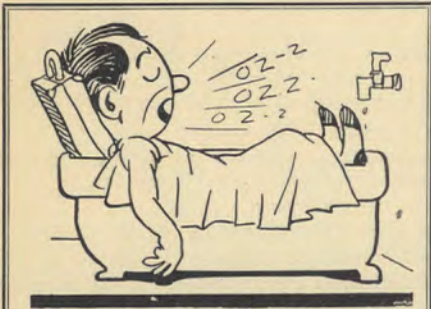
records of any kind, he could move quickly and cheaply.

When questioned as to what his customers would do with the abstracts he had made, after he took down his bond, he very generously stated that it would make more business for the remaining abstract company, as the holders of his abstracts could get them recertified or have new ones made.

Mr. Dubb is the champion pool player of the town.—Charley Vollers in the "Oklahoma Titlegram."

*Realty Is Basis of Most Large Fortunes*

CLASSIFICATION of the estates reported to the federal government in 1925 for inheritance tax purposes shows that real property is the basis of most of the country's large fortunes. The value of all the estate reported was a little under three billion dollars. Of this amount more than one billion, or 34 per cent, was in the form of real estate or real estate mortgages. Corporation stocks totalled a little under a billion, and represented 33 per cent of the total. Bonds made up 16 per cent, life insurance 3 per cent, and miscellaneous investments 14 per cent.



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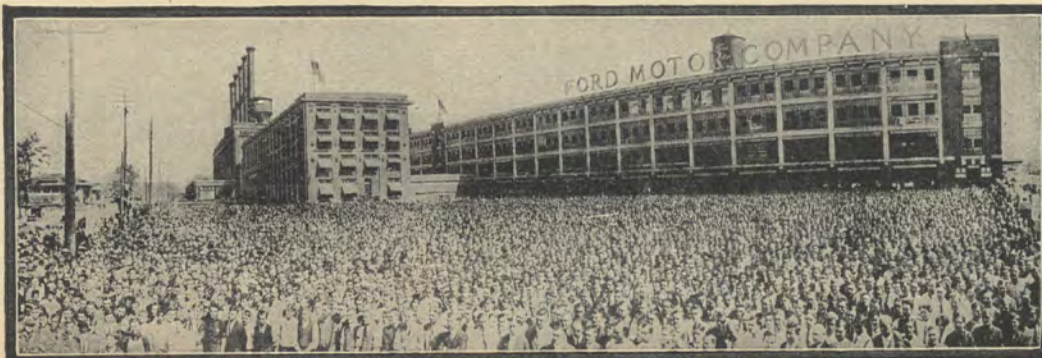
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Detroit, Mich.

State class of accommodations desired, number in party and time of arrival.



Ford Plant, at Shift Time.

# 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.

*Are grantors liable on warranty for subsequent assessments by drainage district?*

No; Foil v. Board, 135 S. E. 781 (North Carolina).

*Does husband have curtesy initiate in wife's separate estate?*

Not in Virginia, (but has in some other States). Jones v. Kirby, 135 S. E. 676.

*Does non-user of easement destroy title by prescription?*

It does if the non-user is before the period of prescription has run, but not if after. Poliner v. Fazzino, 135 Atl. 289 (Conn.).

*Can easement be acquired by prescription if property is homestead?*

Yes. Neil v. Neil, 288 S. W. 890 (Arkansas).

*What effect has an invalid appraisal on a guardian's sale?*

It makes the sale void in Oklahoma. Littlehead v. Shepard, 251 Pac. 60.

*What is effect of State statute authorizing docketing of Federal Judgment, where lien of State judgment runs from rendition?*

The statute is void and Federal Court judgments are a lien in any county in the District (or State). Rhea v. Smith, No. 199 Supreme Court of U. S. reversing decision of Missouri Supreme Court, 272 S. W. 964 Mo. 422.

*Can a forfeited corporation sue or be sued?*

No; as where corporate charter was forfeited for failure to register. A. R. Young Co. v. Dunne, 254 Pac. 323 (Kansas).

*What must be pleaded in suit to quiet title against nonresident?*

The entire facts and chain of title must be pleaded in Texas. Gibbs v. Corbett, 292 S. W. 260.

*Is acknowledgment defective if grantor's name is omitted?*

Held good in New York if he is described as grantor. Fahey v. Ottenheimer, 220 N. Y. S. 491.

*Is purchaser's title affected by reversal of decree?*

No. Smith v. Herdlicka, 154 N. E. 414.

*Which is superior, vendor's lien, or mechanics' lien under contract by vendee?*

The vendor's lien, as where vendee ordered furnace installed without vendor's consent. Ilten v. Pfister, 211 N. W. 407 (Iowa).

*Is construction mortgage superior*

*to mechanics' liens?*

This varies in each State. In Iowa the mortgage is superior if lienors knew of the mortgage. Crawford v. Mann, 211 N. W. 225.

*Does riparian proprietor own land under navigable river?*

Yes in Michigan; no in Louisiana. Collins v. Gerhardt, 211 N. W. 115. Land v. Brockett, 110 So. 740.

*Is testamentary restraint against partition during life estate, valid?*

Held good where testator devises to widow for life. Freeland v. Anderson, 211 N. W. 167, (Nebraska).

*Does a homestead entry of land pass title to coal thereunder?*

No. Proctor v. Painter, 15 Fed. (2nd) 974, (U. S. Court, Washington).

*Can suit to quiet title be brought against one in possession?*

Not in Michigan. Cummings v. Schruer, 211 N. W. 25.

*Is a "For Sale" sign, possession?*

Yes. Grootemat v. West, 211 N. W. 149 (Wisconsin).

*Is tax sale for one-tenth of value good?*

Held void because property should have been divided and only enough sold to pay the taxes. Davis v. Elliott, 135 S. E. 731 (Georgia).

*Is a parol trust in land, good?*

Yes in Oklahoma; no in Pennsylvania; Bunte v. Hasley, 251 Pac. 591. Davis v. Hillman, 135 Atl. 254.

*What is effect of testator's ignorance of violation of rule against perpetuities?*

None; the will is void and court cannot reform it. In re Galien's will, 218 N. Y. S. 687 (New York).

*Does remainder to life tenants children include a child born after testator's death?*

Yes. Allen v. Allen, 110 So. 685 (Mississippi).

*Is a life estate to "my son's widow" good?*

Yes; (even though such widow might be born after testator's death), because estate vests at son's death. But a further remainder to testator's "heirs then living" was held contingent and void and being void the life estate fell with it. Easton v. Hall, 154 N. E. 216 (Illinois).

*Is a charitable devise ever subject to the rule against perpetuities?*

Yes, when it commences or vests at a period too remote. Easton v. Hall, 154 N. E. 216 (Illinois).

*What title is conveyed by owner of estate "for life and then to her*

*lawful heirs, if any, otherwise to my other children"?*

A fee simple is conveyed in those States still adhering to the Rule in Shelley's Case, Benton v. Baucom, 135 S. E. 629 (North Carolina).

*Is an operating receivership an act of bankruptcy?*

No, but a receivership for dissolution is. U. S. v. Middle, Apr. 5, 1927, (U. S. Circ. Ct. App.).

*Are employe's dwellings, built by lessee, real or personal property?*

Personal property and can be removed by lessee. Barnes v. Jeffus, Mch. 31, 1927, (Arkansas).

*Is innocent purchaser protected if prior deed was obtained by fraud?*

Purchaser is usually protected but held contrary in Michigan. (Same as forgery). Horvath v. National, Apr. 4, 1927, (Michigan).

*What is the measure of damages in a suit for breach of warranty?*

The purchase price; and no damages are allowed for loss of profits. North v. Brittain, 291 S. W. 1071, (Tennessee).

*Can subsequent purchaser defeat a prior mortgage for usury?*

Held that he cannot, because he took subject to the mortgage and that original mortgagor cannot, because he has conveyed. Central v. Bushman, Apr. 4, 1927, (Michigan).

*Does covenant to renew, in lease, mean to renew once or several times?*

It means to renew once only. Pickrell v. Buckler, Mch. 29, 1927, (Texas).

*Is the issue of a polygamous Indian marriage legitimate?*

It is if tribal custom allowed polygamy, otherwise not. Owens v. Carpenter, 252 Pac. 61 (Oklahoma).

*Is a devise to "the poor people of Spokane" so indefinite as to be void?*

No; it is good. In re Peterson, 252 Pac. 139 (Washington).

*Can director act at meeting by proxy?*

No; and such authorization of bond issue at such a meeting is void. In re Acadia, 135 Atl. 846 (Delaware).

*Does bankruptcy dissolve corporation?*

No. State v. Farmers, 211 N. W. 602 (South Dakota).

*What is effect of deed to corporation executed after it has been dissolved?*

Deed conveys nothing. Klorfine v. Cole, 252 Pac. 708 (Oregon).

*Does a restriction against "more than one house" bar an apartment?*

No. Satterlhevait v. Gibbs, 135 Atl. 862 (Penn.) Pier-son v. Rellstab, 219 N. Y. S. 404 (New York).

*Can a divorce court dispose of dower entirety?*

It can in some States under statutes, otherwise not. Wagner v. Wagner, 211 N. W. 738 (Michigan).

*Can individual owner of a right of way fence it in?*

No. Burk v. Riley, 289 S. W. 493, (Tennessee).

*Can a void deed act by way of estoppel?*

Not in Massachusetts. Daly v. Donovan, 154 N. E. 579; nor Texas, (acknowledgment of married woman), Buvens v. Brown, 290 S. W. 1086.

*Can a sheriff be compelled to correct a defective deed?*

Yes. Sheehan v. All Persons, 252 Pac. 337 (California).

*Is a filling station erected by tenant real or personal property.*

Personal and removable even as to gasoline tanks and pumps unless lease provides otherwise. Olympia v. Keller, 252 Pac. 121 (Washington).

*Can a purchaser under contract claim homestead?*

He can if in possession, even though he has not yet received a deed. Desmond v. Shotwell, 252 Pac. 692 (Washington).

## Additional List to Sustaining Fund Membership Roll Since July 1, 1927

Supplemental to List Published in July Title News

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At the sessions and the parties every one.*

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As the four that will be voted  
Best for value and for jolly pleasure, too.*

*Bring your golf sticks and your lady.  
They will both find nooks so shady  
Where some bridge or golf or whatnot will amuse.*

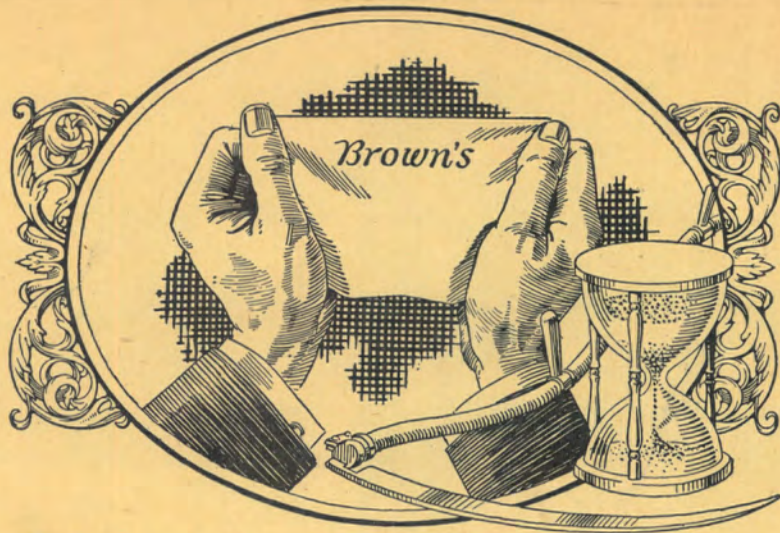
*But the purpose of this "poem"  
Is to tell you, so you'll know 'em,  
That Convention glories wait here just for you.*

*And we hope you all are coming  
Where activities are humming  
And the Titlemen have laid their plans for you.*

# AMERICAN TITLE ASSOCIATION

CONVENTION *at* DETROIT

*August 30 and 31 - September 1 and 2*



## Strength and Permanence

**S**TRENGTH to withstand the hardest kind of handling and the most gruelling wear: *Permanence* to retain this remarkable resistance not merely a few years, but for all time—this combination is *another* distinguishing feature of BROWN'S LINEN LEDGER permanent record paper.

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ADVANCE BOND White, buff, blue, pink	GREYLOCK BOND White	BROWN'S LINEN TYPEWRITER PAPERS	ADVANCE AND GREYLOCK TYPEWRITER PAPERS	BROWN'S MANUSCRIPT COVERS	

