

# Title News

Vol. 7

JUNE, 1928

No. 6

**H**is **Undertaking** made the heavens...  
...  
**CONTENTS**

## Pre-Convention Number

|   |      |       |
|---|------|-------|
| EDITOR'S PAGE   | Page | 3     |
| MONTHLY LETTER  | "    | 4     |
| THE CONVENTION STORY  | "    | 5-12  |
| THE SEATTLE CONVEN-<br>TION PROGRAM                               | "    | 14-15 |
| "WHAT VALUE THE TITLE-<br>MAN AND HIS WORK"<br>By Richard B. Hall | "    | 18    |



Save  Save  Save  Save  Save

**COMBINE**  
business *with* pleasure



*to* **SEATTLE**

Wonderful program, great entertainment, the hospitality of the Pacific Northwest all will make a perfect convention atmosphere and setting.

Attending the convention of your trade association is a business necessity and venture of profitable returns. Our meeting this year affords the greatest opportunity possible for a combination business and vacation trip.

The Time and Place are Perfect!

**AMERICAN TITLE ASSOCIATION**

CONVENTION *of* SEATTLE

*June 26-27-28 and 29*

ALL ABOARD



# Special Train to the Convention

Canadian Pacific Route, via Banff,  
Lake Louise, Vancouver

The official route and tour to  
Seattle. It will be a wonder-  
ful trip and journey

## JOIN THE CROWD

This gives you the wonderful scenery of the Canadian Rockies, first stopover at Banff; motor trip Banff to Lake Louise; boat trip Vancouver to Seattle.

Parties from all points East and Southeast take train at Chicago; those from the Southwest via Kansas City and West via St. Paul, will join Special Train at St. Paul.

### SCHEDULE:

**TUESDAY, JUNE 19th.**

Leave Chicago, 6:30 p. m.

**WEDNESDAY, JUNE 20th**

Arrive St. Paul, 8:00 a. m. Sight seeing,  
leave St. Paul 12:00 noon.

**FRIDAY, JUNE 22nd**

Arrive Banff, 7:00 a. m. Motor car to  
Lake Louise, arriving there 3:30 p. m.  
and spending night.

**SATURDAY, JUNE 23rd**

Leave Lake Louise 7:00 a. m.

**SUNDAY, JUNE 24th**

Arrive Vancouver 8:00 a. m. Leave  
10:30 a. m.—Princess Steamer. Arrive  
Seattle 8:30 p. m.

## Make Your Reservations Immediately

Write to E. H. LINDOW, Chairman, Transportation Committee, Union Trust Building, Detroit, Michigan  
Give information as to number and names of party and sleeping car accommodations required.

# 72 VOLUMES OF PRICELESS INDEXES & MAPS



## Absolutely Safeguarded —in One \$5 Safe Deposit Box!

**T**HE greatest problem of the thinking title executive is to protect his plant, worth thousands or millions, from carelessness, loss, sabotage of dissatisfied employes, fire and the advantage taken by competition while rebuilding. He insures? Yes, but that does not really cover. A cigarette can start a one-volume fire anytime; replacing one volume will cost nearly as much as the entire plant . . . yet insurance pays only a pro-rata share of the total. He has a vault? Yes, but vaults are not fire-proof, judging from repeated disasters. They only give fancied night-time protection.

*For less than one year's insurance premium you can now have non-inflammable motion picture film reproductions of your priceless indexes and maps, safe deposit protected, ready for enlargement anytime. With no more premiums to pay, you can be assured of staying in business continuously, regardless of fire! Investigate.*

Title Executives,  
Write  
**TODAY**  
for full  
information

**Lundberg**  **Systems**

303-4 ORPHEUM  
BUILDING

SEATTLE  
WASHINGTON

Convention  
Visitors,  
**SEE THEM  
DEMONSTRATED**  
in Seattle

**N**EW TITLE PLANTS constructed by our newly invented methods at 54% SAVING in cost, 75% SAVING in construction time, and ELIMINATING 80% of the errors heretofore customary. Inquire.

# TITLE NEWS

Issued Monthly by and as the Official Publication of

The American Title Association

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

Editor—Richard B. Hall, Midland Building, Kansas City, Mo.

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

Vol. 7

JUNE, 1928

No. 6

## EDITOR'S PAGE

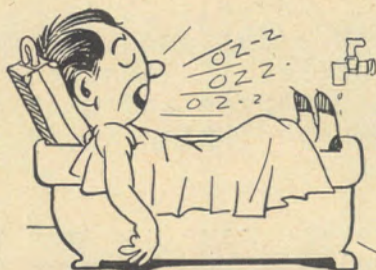
Just can't think of anything but the coming convention. It's going to be great. Sure wish every member of the Association could be there

Headquarters—  
*Olympic Hotel*

Place—  
*Seattle, Wash.*

Time—  
*June 26-27-28  
and 29*

Low Summer  
Tourist Rail-  
road Rates



*He Failed to Make  
His Hotel Reserva-  
tion in Advance!*

If you are going to attend the Convention, insure against such a predicament by making room reservations in advance.

Write to

**J. W. Woodford**

Chairman, Reservation Committee  
% Lawyers & Realtors Title  
Insurance Co.  
201 Home Savings Bldg.  
Seattle, Wash.

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

*If you haven't  
decided yet to go,  
do it NOW!*

Remember there's  
a big crowd going  
on a special train.

Wire your reser-  
vation for it NOW!

*Also make your  
Hotel reservation  
NOW!*

TITLE INSURANCE SECTION  
 EDWIN H. LINDOW, DETROIT, MICH.  
 CHAIRMAN  
 STUART O'MELVENY, LOS ANGELES, CALIF.  
 VICE CHAIRMAN  
 KENNETH E. RICE, CHICAGO, ILL.  
 SECRETARY

ABSTRACTERS SECTION  
 JAMES S. JOHNS, PENDLETON, ORE.  
 CHAIRMAN  
 ALVIN MOODY, HOUSTON, TEXAS  
 VICE CHAIRMAN  
 W. B. CLARKE, MILES CITY, MONT.  
 SECRETARY

TITLE EXAMINERS SECTION  
 JOHN F. SCOTT, ST PAUL, MINN.  
 CHAIRMAN  
 O. D. ROATS, SPRINGFIELD, MASS.  
 VICE CHAIRMAN  
 GUY P. LONG, MEMPHIS, TENN.  
 SECRETARY

# The American Title Association

WALTER M. DALY, PORTLAND, ORE.  
 PRESIDENT  
 EDWARD C. WYCKOFF, NEWARK, N. J.  
 VICE PRESIDENT  
 J. M. WHITSITT, NASHVILLE, TENN.  
 TREASURER  
 RICHARD B. HALL, KANSAS CITY, MO.  
 EXECUTIVE SECRETARY



OFFICE OF EXECUTIVE SECRETARY  
 KANSAS CITY, MO.  
 MIDLAND BUILDING

EXECUTIVE COMMITTEE  
 EDWARD C. WYCKOFF, CHAIRMAN  
 J. W. WOODFORD, SEATTLE, WASH.  
 FRED P. CONDIT, NEW YORK CITY  
 M. P. BOUSLOG, GULFPORT, MISS.  
 DONZEL STONEY, SAN FRANCISCO, CALIF.  
 HENRY BALDWIN, CORPUS CHRISTI, TEX.  
 J. M. DALL, CHICAGO, ILL.  
 AND OFFICERS OF ASSOCIATION  
 AND CHAIRMEN OF SECTIONS  
 EX-OFFICIO

June 10, 1928

Fellow Titlemen:

Here's a letter that can't be chucked into the waste-paper basket unless you mutilate this copy of TITLE NEWS or throw the whole issue away. Anyhow it's a few more words on an old subject, and the last that will be said of it — for awhile at least.

The response to the call for Sustaining Fund Pledges was pretty good but not enough to provide what will be needed. Surely it isn't expected that this organization can exist and operate on an imaginative or indefinite basis. A business of the nature that title work is, deserves and must maintain a worthy and adequate association to represent it in the commercial world.

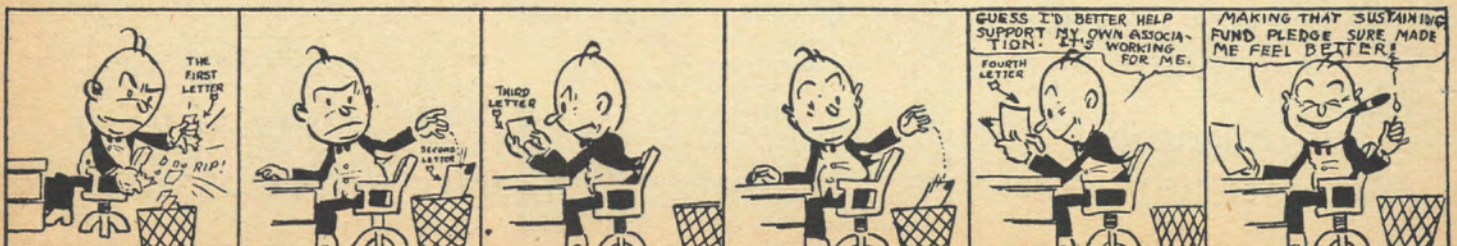
So those who have not yet responded, read the picture story below, then hunt up that filled-in card sent you sometime ago, sign it, mail in the stamped envelope also sent for its return, and see if the story below isn't true.

Sincerely yours,

*Richard B. Hall*

Executive Secretary

RBH:B



# Everything Ready for the Convention

## A Great Program and a Fine Time

## Await Those Who Are Going to Attend

Is it going to be some convention! Just look that program over. As forecasted sometime ago, the program this year, in fact the entire convention, was to be designed around the presentation of practical things, the consideration of matters that would be of actual benefit and profit to the business. There was to be an arrangement so that there would be ample time for discussion and the formulating of definite plans for things to be done.

That idea has been carefully followed. You have only to note the subjects that will be discussed, and those who will present them, to know that this is going to be a real meeting and that those present will benefit in a measure not to be estimated. Every convention of the association results in a step forward and the making of history in the development of the business, but this one will do so in an exceptional measure.

Added to the formal and actual business matters is the convention spirit. The meeting this year convenes in a wonderful city and atmosphere. The growing attendance of each of the recent years has built quite a con-

vention following and a friendly gang. Many new ones will be added to it this year—those attending their first national meeting. There will be added enthusiasm and those many things that prove so enjoyable and profitable

is something to go to his city and have him as one of the sponsors of a convention. There is probably no one man who has done any more for the benefit and progress of the national association and the development of the title business than he. Worrall Wilson is known and beloved by the whole association. He is chairman of the committee on entertainment for the convention. Then there is Jim Woodford—the immediate past president of the association who has given years of continued and most useful service and who never stopped from presiding over one year's work and convention to being host to another. Jim has the easy job of chairman of the hotel reservations committee. L. S. Booth was the first Seattle man to become a president of the organization. He was one of the pioneers in its history and helped to give it the firm and right kind of a start that has proven so valuable in these later years. Mr. Booth is chairman of the golf arrangements committee. And just to make things complete, Al Hastings is coming over from Spokane to help out and keep things going along. Al has no peer as a host and director of festi-

### The Presiding Officer

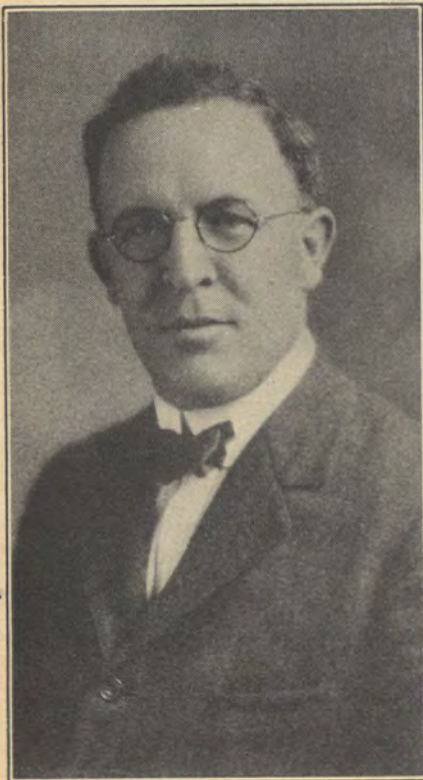


**WALTER M. DALY**  
President of the American Title Association, who will conduct the Twenty-second Annual Convention.

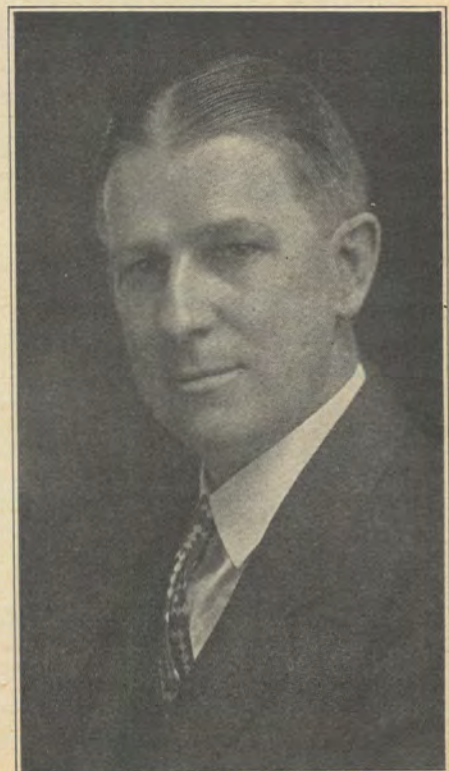
from the mingling in the crowd and making of friendships.

Then there is that feature of all our meetings—the wonderful entertainment and hospitality given by our local hosts. The Seattle title people have been very busy for nearly a year now getting ready for us and doing things to make our stay and visit pleasant. They have provided bountifully.

There is an especial interest in this year's convention because of the part that some of our hosts have played in the founding and development of the American Title Association. There are four past presidents in Seattle. It is Worrall Wilson's home town. It



**E. C. WYCKOFF**  
Vice President



**J. M. WHITSITT**  
Treasurer

ities. So we have four past presidents of the organization all assembled together. That is certainly a thing of interest.

Charlton L. Hall is the General Chairman of the Seattle Convention Committee. That is assurance of a real time and a great convention. Glenn Johnson is charged with the job of publicity for the event.

#### The Program

President Walter M. Daly is going to call the convention to order promptly as noted on the program. Worrall Wilson will give the address of welcome, and Admiral Paul Jones of Lake Erie will respond. Needless to say, everyone who isn't there for these opening ceremonies is going to miss something.

The reports of the Executive Secretary, Treasurer and the Chairmen of various committees will follow and consume the rest of the morning's session. These reports are not dry statements of facts and figures, but interesting things that tell of what has been going on in the title world, the problems that have been solved, those that have arisen, and things of the future. They likewise tell of the activities, trials and thrills of the association, an organization in which you are a stockholder and in the affairs of which you should be vitally interested.

At the close of the morning session the various state groups will assemble together and choose their representative on the general nominating committee.

There will be only two Noon Con-



RICHARD B. HALL  
Executive Secretary

ference Luncheons this year—one on Tuesday and the other on Friday. Ben Henley, of San Francisco, will preside over them. The one on this first day will be given by the Title Insurance Section. It will be something dif-

ferent than ever given before, and is in the nature of a skit. It is entitled, "And Hearing, They Believed." The thing has been conceived and developed by Jim Sheridan, vice president of the Union Title and Guaranty Co., Detroit, ably assisted by Leo S. Werner, Donzel Stoney and Paul D. Jones. It will portray the efforts of a title insurance salesman to convince a real estate man, a banker and a lawyer that title insurance is the thing.

The afternoon program will continue with addresses of the President and Vice President, and reports of various committees. One of the interesting reports will be that of the Committee on Constitution and By Laws which will report on the change of the fiscal year and inauguration of officers at the Mid-Winter Meetings, and also probably a report on the recommendation for a new and more stable scheme of financing the association.

The feature address of the program, and the honored speaker of the day is E. L. Skeel, of the law firm of Roberts, Skeel and Holman. Mr. Skeel is one of the eminent attorneys of Seattle, a fine speaker, and has a thorough and intimate knowledge of the title business.

#### Informal Evening Meetings

A new feature has been incorporated this year and it will undoubtedly prove a most profitable part of the convention. The Title Insurance Section  
(Continued on page 8.)



JAMES S. JOHNS  
Chairman, Abstracters Section

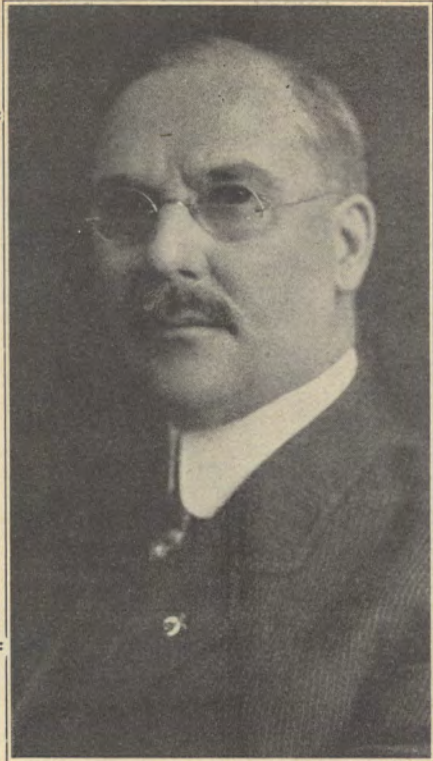


EDWIN H. LINDOW  
Chairman, Title Insurance Section



JOHN F. SCOTT  
Chairman, Title Examiners Section





J. M. DALL  
Chicago, Ill.

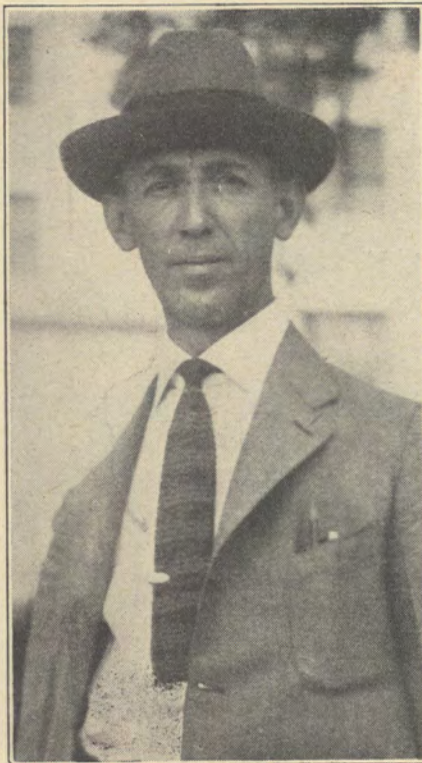


DONZEL STONEY  
San Francisco, Calif.

Members of the  
Executive Committee



HENRY BALDWIN  
Corpus Christi, Tex.



M. P. BOUSLOG  
Gulfport, Miss.



FRED P. CONDIT  
New York City



**BENJ. J. HENLEY**  
Chairman, Noon Conference Luncheons, who will preside over and conduct those interesting parts of the program

tion and the Abstracters Section will hold open and free-for-all sessions, each section having one such meeting, presided over by the chairman of each.

On Tuesday evening the Title Insurance Section will meet, and any

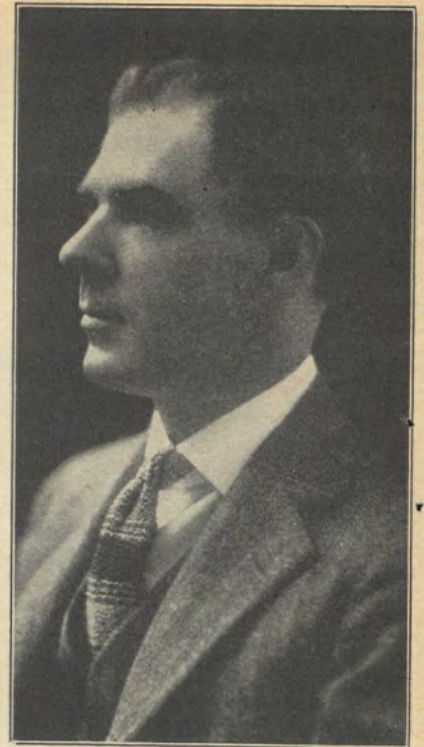
and all are privileged to present any subject they care to and hear it freely discussed.

On Wednesday evening the Abstracter Section will hold a similar meeting.

These meetings are being held on separate nights so everyone can attend both. The problems and matters of business or concern are of equal importance and interest to all, so everyone should be present.



**C. J. STRUBLE**  
"Is Title Insurance Drifting Towards a Casualty Basis?"



**JAMES E. SHERIDAN**  
Playwright and producer of the Noon Conference Luncheon presentation "And Hearing They Believed"

**Program of Abstracters Section**

The Abstracters Section will convene Wednesday morning, immediately after the announcement of the nomination and election of officers of the  
(Continued on page 10.)



**R. O. HUFF**  
"Introducing Title Insurance into New Communities"



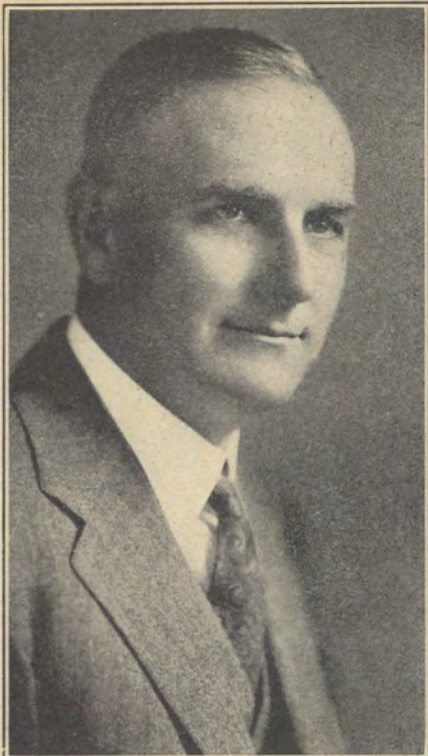
**W. P. WAGGONER**  
"Theories and Schemes of Title Insurance Rate Schedules"



**PAUL JONES**  
"Introducing Title Insurance into New Communities"



**J. W. WOODFORD**  
President, Lawyers & Realtors Title Insurance Co.  
President, American Title Association, 1927



**CHARLTON L. HALL**  
Secy. & Gen. Mgr., Washington Title Insurance Co.  
General Chairman, Seattle Convention Committee



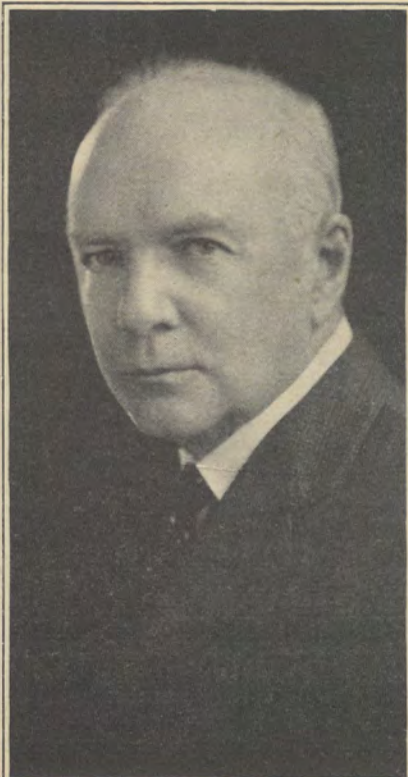
**WORRALL WILSON**  
President, Washington Title Insurance Co.  
President, American Title Association, 1920

—| **Our Seattle Hosts** |—

**AL T. HASTINGS**  
Assisting Local Convention Committee  
President, American Title Association, 1908

**L. S. BOOTH**  
Vice Pres., Washington Title Insurance Co.  
President, American Title Association, 1915

**GLENN JOHNSON**  
Secretary, Puget Sound Title Insurance Co.





**SYDNEY A. CRYOR**  
"Dotting the Eyes and Crossing the Tees"



**ELWOOD C. SMITH**  
"Rights and Duties of Devises and Legatees"



**JOHN F. KEOGH**  
"Building Restrictions as Affecting Title to Real Estate"

association. Chairman Johns will give one of his usual vivid and timely talks and it will be worth while. Mr. Johns has done some wonderful work for the abstracters and in the interests of

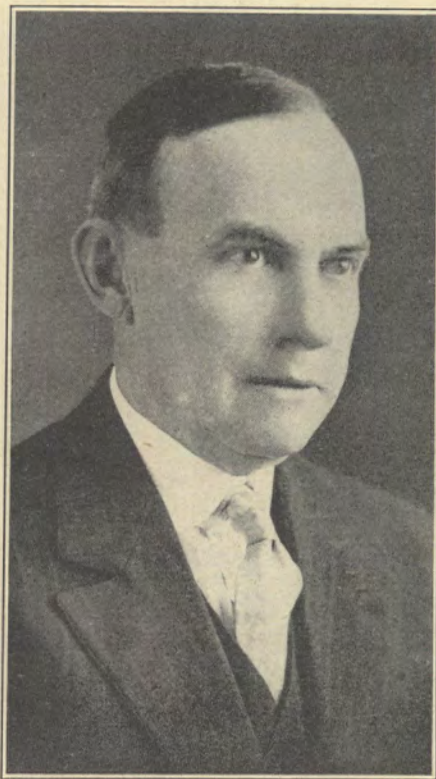
their business. He has done a great deal of personal work this year and made some interesting observations from his experiences.

Following his address will be one by

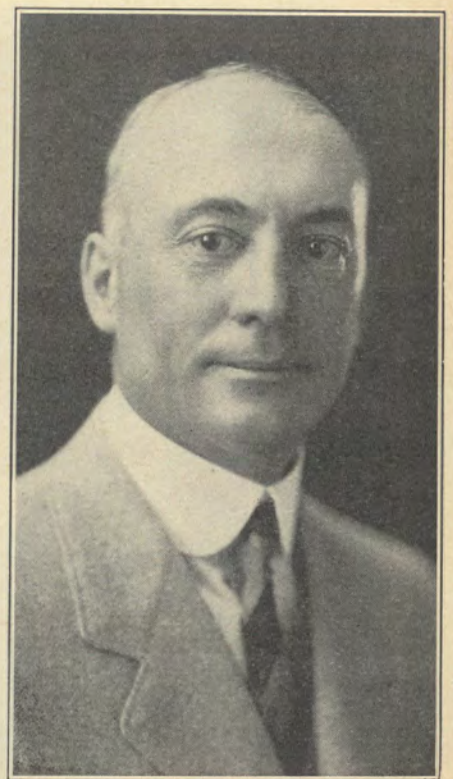
the Executive Secretary. The subject is "There Is a Promised Land"—meaning that there is something ahead for the abstracters. This address will not be a sermon. During the year



**LEO WERNER**  
Chairman of the Advertising Committee and in charge of the interesting advertising exhibit that will be displayed



**R. S. DART**  
"An Escrow Business for an Abstract Office"



**E. L. SKEEL**  
"Billions in Securities Made Safe By Title Service"

### Title Insurance Section

Thursday morning will bring the program of the Title Insurance Section, presided over by Chairman Edwin H. Lindow.

This program has been particularly designed to bring out a lot of mighty useful and interesting matter. Two of the subjects will be discussed by two different men—men who have had a wide and yet different experience with the same things. Thus will different phases, problems and sides of the thing be thoroughly explained. The benefit of such presentations need not be mentioned.



**JAMES P. PINKERTON**  
Chairman of the Committee on  
Cooperation

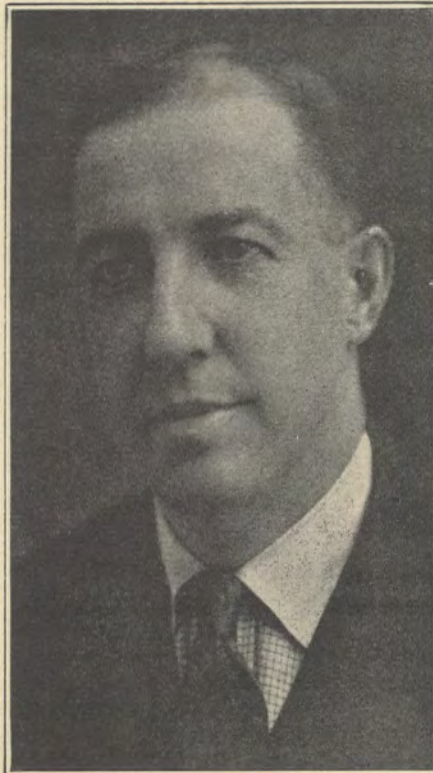
the abstracters section has worked out a definite plan for the holding of successful Regional Meetings designed to be of material benefit to the abstract business. Something more has been done that work out the idea. The theories and plans of the scheme were actually tested and proven by being conducted in two states and Mr. Hall will tell of them. There is no question but that now the association has something constructive to present and do that will be akin to the abstracters of the country entering a better era—even a promised land.

One of the abstracters hopes is in adding profitable and logical lines and activities to his business. An escrow department is one of the possibilities. Up in Bend, Ore., the idea of an escrow business in the small abstract office has been worked out and developed to a remarkable degree. The man who did it, R. S. Dart, is going to tell us how it was done and can be done in other places.

Down in Georgetown, Tex., there is a man who, in addition to having proven to be a mighty good president of the state title association in the past year, has for some years energetically conducted a business. He has used many interesting methods of getting business, making it efficient and establishing contacts with his customers. John Ellyson is going to talk to the convention on the subject of "Establishing Good Will and Making Money." They say both can be done in the abstract business and certain it is everyone will anticipate Mr. Ellyson's talk.



**MARK R. CRAIG**  
Chairman of the Legislative  
Committee



**R. ALLAN STEPHENS**  
Chairman of the Judiciary Committee



**BRUCE B. CAULDER**  
Chairman of the Membership  
Committee

R. O. Huff of San Antonio, Tex., and Paul D. Jones of Cleveland, Ohio, are going to talk on "Some Problems of Introducing Title Insurance in New Communities." Getting it going in a new field is a problem and something that we can never learn too much about. These two men have pioneered it in their communities and had varied experiences.

Likewise there are different ideas and theories about title insurance charges and rate schedules. In fact, there are almost as many different ideas and ways as there are title companies. There are a few basic principles though, and two men who have given much study to the matter, as well as had a great deal of experience, will give us the benefits of their observations. They are W. P. Waggoner of Los Angeles, Calif., and Walter C. Clark of San Francisco.

There are many things happening to title insurance. It is apparently still in the experimental stages in many ways, actually having growing pains. More and more is being expected and demanded of title insurance service. It is being caught in the evolution of ever changing business. C. J. Struble of Oakland, Calif., has given lots of study to the problems it is having and has formulated some ideas on matters. We will get to hear of them.

### Title Examiners Section

The Title Examiners Section program always brings forth material that proves of lasting value and benefit to the title business. Here are presented



**JOHN ELLYSON**

**"Establishing Good Will and Making Money"**

treatises on legal subjects of vital concern and by the efforts of these authorities who prepare papers and addresses for this program, invaluable additions to the library of treatments of title matters are made.

Again this year the examiners program has been designed to be of practical and useful benefit. Every speaker is intimately acquainted with the title business, an authority on his subject and will present something extremely valuable.

Sydney A. Cryor is a former counsel for the Federal Land Bank of Spokane, having filled that capacity for several years. He knows land titles, and he knows the relation and conditions existing between the legal part of titles and the work of evidencing them. Mr. Cryor is an interesting speaker. He also has been very active in the state title associations in the states in the Spokane land bank district and has been a friend and helper of the abstracters.

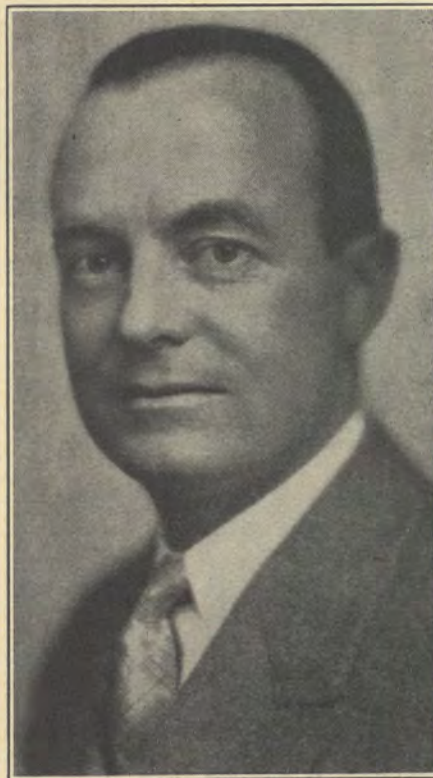
John F. Keogh of Los Angeles is an authority on building restrictions and will give a paper on their effect on title to real estate. Mr. Keogh is well-known to all those who have been attending conventions of recent years. He has been a regular attendant and everyone has a warm friendliness for him and recognizes his ability in title matters. He is a past president of the California Land Title Association and has long been active in its affairs. Everyone will be pleased to know he is to have a part on the program.

Another authority will give us the

benefit of his knowledge of a favorite subject. Elwood Smith is Surrogate in his home county, in addition to being President of a most progressive title company operating in a number of adjoining counties and also is president of the New York State Title Association. It is mighty fine that Mr. Smith will have this active part in our program this year.

#### The Entertainment

The social side and entertainment we will have are alone worth the trip. As usual, the ladies will be given the first party. They will be taken on Tuesday afternoon to the home of Mr. and Mrs. Laurence S. Booth, and will be entertained with a bridge tea. They always have a big time at such an affair, get acquainted with each other, receive the gracious hospitality



**WALTER C. CLARK**

**"Theories and Schemes of Title Insurance Rate Schedules"**

of the local ladies and come back to the hotel late in the afternoon to tell the men what a fine convention it already is.

On the afternoon of the second day, the entire convention will be transported to Coleman Docks to embark on a specially chartered steamer for a boat trip along and through Seattle's water front, nearby lakes and the Sound. This trip was fully described in the convention announcement material that has been mailed to all members. We have had water and boat trips at three of our last four conventions. They are always treats and great events for the majority of us who are more or less used to the land

only. We are getting to be good sailors though, and sure it is all will look forward to this part of the entertainment.

On Thursday afternoon the entire crowd will be taken on a ride through the city and vicinity. These sight-seeing trips are always anticipated and enjoyed. They say that Seattle is a rather pretty place and that its surrounding country and that of the Pacific Northwest generally is fair to look at. Here will be a chance to see.

The annual banquet is a regular Thursday night affair. It is a real event, a regular banquet, and certainly we can take Jim Woodford's, Charlton Hall's, et al's, words for it that this one will be all O. K. and to our liking.

There is going to be some real banquet food. The Olympic Hotel in particular and that whole part of the country in general is known for its good providing. There will be a few brief remarks by the just was and the now is presidents and then one of the most interesting speakers in the country and an internationally famous nature photographer, Ashel Curtis, will give a world famous illustrated talk.

This will end the formal part of the banquet. The schedule of things terminates this at an early hour and then the floor will be cleared and the crowd dance. Observations of former conventions show that the title people eagerly await this time and event and certainly shake off the ills and ailments of titlitis and have a real time.

There is all of this awaiting us. The time is near so prepare to entrain.



**RAY McLAIN**

**"Uniform Abstracters Certificates"**

## PLAN FOR A FEW DAYS EXTRA TO SEE THE PACIFIC NORTHWEST

"IN planning your convention trip to Seattle this year, there is only one thing that you must remember," writes Charlton L. Hall, chairman of the entertainment committee for the 1928 Convention. "And that is that you cannot see all of Seattle and the Northwest in the three or four days of the convention. Start now to lay plans to spend at least a week or ten days before or after the convention playing around in the Evergreen Playground of the Pacific Northwest."

"First there's Glacier National Park, Yellowstone National Park, the Cascade Mountains and a half dozen other wonderspots to be seen enroute to Seattle. In Seattle you will want to see something of the 192 miles of waterfront within the city limits—both salt and fresh water with thirteen marvelous bathing beaches under city control within the city limits—not to mention a score or more of the most beautiful public parks in America. Then, too, there is fishing and golf and horseback riding, canoeing, motor boating, in fact every possible outdoor sport is available for the convention visitor with a total of thirty-seven miles of golf courses (if they were combined in one long fairway)."

### MT. RAINIER AND MT. BAKER NATIONAL PARKS.

"You may have lunch in Seattle

after the morning sessions of the convention—and after a few hours ride enjoy your dinner surrounded by eternal snow, deep fissured glaciers and the other awe inspiring beauties of Mt. Rainier, the highest mountain in the United States, or Mt. Baker, the recently opened national park of surprising beauty. Remember when you buy tickets to Seattle to ask about the free side trips that are available to one of these parks. All roads issue a free round trip ticket to Vancouver and Victoria, B. C.—one way of which may be taken by boat through the beautiful San Juan Islands—and the other by rail through Bellingham, permitting a stop-over here to visit Mt. Baker. Some of the roads grant a similiar free side trip to Ashford on the Milwaukee road near the entrance to Rainier National Park. These side trips are free and are available **IF YOU ASK FOR THEM WHEN YOU BUY YOUR TICKET.**"

"Then there is the Olympic Peninsula—the last remaining unspoiled major area of America—with resort accommodation to be had around the fringes and in certain interior points of this wonderland—within easy reach of virgin forest and mountain fastness that has been untouched since the Indian gave way before advancing civilization. There are hundreds of square

miles of this area that has never been crossed by a white man as far as history records."

"Then there is the U. S. Navy Yard, Snoqualmie Falls, Lake Crescent—fully a score of other interesting, beautiful and inexpensive side trips that may be made in a few hours, a day or longer out of Seattle. Then, of course, you will want to visit the rest of the Pacific Coast while you are this far West. The additional charge is negligible and the trip may be made either by rail or boat. If you have never been on an ocean liner—this feature of your convention trip would be most fascinating."

"In short—there are so many things of interest in and around Seattle that it will be unfair to myself and to this Charmed Land to attempt to see it all in the short three or four days that the convention is in session. Start now to planning for a combination convention-vacation trip, bring your wife and youngsters along, and make it a real educational vacation, a long-to-be-remembered trip for the whole family. You will never regret it. For further detailed information, literature or assistance in planning your side trips write me direct, care of Washington Title Insurance Co., or The Convention Department, Chamber of Commerce, Seattle."

Glacier National Park—"America's Alps" on the Great Northern Railway Route to the 1928 Convention. An Interesting Stop-over on your Return



# Program



## Twenty-second Annual Convention The American Title Association Olympic Hotel, Seattle, Wash.



### OPENING SESSION

**Tuesday, June 26, 1928**

#### MORNING

- 8:30 Registration of Members and Guests.
- 10:00 Call to order by President Walter M. Daly, Portland, Ore. President, Title & Trust Co.
- Invocation  
Rev. Edw. Lincoln Smith, Seattle, Wash. Pastor, Queen Anne Congregational Church.
- Address of Welcome  
Worrall Wilson, Seattle, Wash. President, Washington Title Insurance Co.
- Response  
Paul D. Jones, Cleveland, Ohio. Vice President, Guarantee Title & Trust Co.
- 10:30 Report of Executive Secretary  
Richard B. Hall, Kansas City, Mo.
- 11:00 Report of Treasurer  
J. M. Whitsitt, Nashville, Tenn. President, Guaranty Title Trust Co.
- 11:05 Report of Committee on Membership and Organization  
Bruce B. Caulder, Lonoke, Ark., Chairman. President, Lonoke Real Estate & Abstract Co.
- 11:15 Report of Committee on Advertising  
Leo S. Werner, Toledo, Ohio, Chairman. Vice President, Title Guarantee & Trust Co.
- 11:25 Report of Committee on Cooperation  
James P. Pinkerton, Philadelphia, Pa., Chairman. Vice President, Industrial Trust, Title & Savings Co.
- 11:30 Appointment of Chairman, General Nominating Committee, and conference of members from various states to select a member from each state to serve on Nominating Committee. As each group selects its representative, he will immediately please come to the rostrum and register with the Executive Secretary.
- 11:45 Adjournment for Noon Conferences  
*The Kiwanis Club meets this noon in Spanish Ballroom, Olympic Hotel.*

#### 12:00 NOON DAY SECTIONAL CONFERENCE

*(Luncheon served in Venetian Room, Lobby Floor)*

Benj. J. Henley, Chairman, Noon Day Conferences, Presiding, Executive Vice President, California-Pacific Title & Trust Co., San Francisco, Cal.

#### "And Hearing, They Believed"

*Wherein will be demonstrated the art of selling title insurance to an unwilling real estate operator, a skeptical banker, and a hard-boiled attorney.*

*Cast of Characters:*

|                      |                |
|----------------------|----------------|
| Mr. Ty Guaranty..... | J. E. Sheridan |
| Mr. Reelstate.....   | Leo S. Werner  |
| Mr. Trusbank.....    | Donzel Stoney  |
| Mr. Blackstone.....  | Paul D. Jones  |

#### AFTERNOON

- 2:30 Call to order  
Report of Judiciary Committee  
R. Allan Stephens, Springfield, Ill., Chairman. Member Firm, Brown, Hay & Stephens.

- 2:45 Report of Legislative Committee  
Mark R. Craig, Pittsburgh, Pa., Chairman. Title Officer, Potter Title & Trust Co.
- 3:00 Introduction of New Attendants.  
(Those attending their first convention of the Association will be presented.)
- 3:15 "Billions in Securities Made Safe by Title Service"  
By: E. L. Skeel, Seattle, Wash. Member of Law Firm: Roberts, Skeel & Holman.
- 3:45 Report of Committee on Constitution and By-Laws,  
M. P. Bouslog, Chairman, Gulfport, Miss. President, Mississippi Abstract & Title Guar. Co.
- 4:00 President's Address,  
Walter M. Daly, President, American Title Association, President, Title & Trust Company, Portland, Ore.
- 4:15 Report of Chairman of the Executive Committee  
Edward C. Wyckoff, Vice President, American Title Association, Vice President, Fidelity Union Title & Mortgage Guarantee Company, Newark, N. J.
- 4:30 Discussion  
Appointment of Committees  
Adjournment

#### EVENING

- 8:00 Open and Informal Meeting, Title Insurance Section. Junior Ballroom. E. H. Lindow, Chairman of Section, Presiding. Everyone should attend this meeting.

**Wednesday, June 27, 1928**

#### MORNING

- 9:15 Call to Order  
Unfinished business.
- 9:25 Report of Nominating Committee and Election of Officials of the Association.

#### ABSTRACTERS SECTION

- Jas. S. Johns, Chairman, Presiding, President, Hartman Abstract Co., Pendleton, Ore.
- 9:30 Chairman's Address  
Appointment of Nominating Committee.
- 10:00 "There is a Promised Land"  
By: Richard B. Hall, Executive Secretary.
- 10:30 "An Escrow Business for Abstract Offices"  
By: R. S. Dart, Bend, Oregon. Manager, Deschutes County Abst. Co.
- 11:00 "Establishing Good Will and Making Money"  
By: John N. Ellyson, Georgetown, Texas. Manager, The Guarantee Abstract Co.
- 11:30 Discussion  
Report of Nominating Committee and election of officials of Section.
- 11:45 Adjournment.

*The following Seattle Luncheon Clubs meet this day:  
Rotary, Spanish Ballroom, Olympic Hotel; Gyro, Gold Room, Washington Hotel; Exchange, Chamber of Commerce.*



- 1:30 Entertainment by Local Hosts  
Boat Ride, "Seeing Seattle by Water." Cars will convey visitors from hotel to Colman Dock from which point boat leaves at 1:45 for trip around Seattle Harbor, across Puget Sound, Navy Yard at Bremerton, Bainbridge Island, and return via Government Locks at Ballard, Lake Washington Canal, embark at Leschi Park, and auto to Hotels.

## EVENING

- 8:00 Open and Informal Meeting Abstracters Section, Junior Ballroom, Jas. S. Johns, Chairman of Section, Presiding. Everyone should attend this meeting.

**Thursday, June 28, 1928**

## MORNING

- 9:15 Convention called to order  
Unfinished Business.

## TITLE INSURANCE SECTION

- Edwin H. Lindow, Presiding, Chairman of Section. Vice President, Union Title & Guaranty Co., Detroit, Mich.
- 9:30 Chairman's Address.  
Appointment of Nominating Committee.
- 10:00 "Some Problems of Introducing Title Insurance in New Communities." By: R. O. Huff, San Antonio, Texas. President, Texas Title Guaranty Co.  
Paul D. Jones, Cleveland, Ohio. Vice President, Guaranty Title & Trust Co.
- 10:30 "Theories and Schemes of Title Insurance Rate Schedules." By: W. P. Waggoner, Los Angeles, Cal. Vice Pres. and Manager, California Title Ins. Co.  
Walter C. Clark, San Francisco, Cal. Vice President, Title Insurance & Guaranty Co.
- 11:00 "Is Title Insurance Drifting Toward a Casualty Basis?" By: C. J. Struble, Oakland, Cal. Vice President, Oakland Title Ins. & Guaranty Co.
- 11:30 Discussion and New Business.
- 11:45 Report of Nominating Committee and Election of Officials of Section.  
Adjournment.  
*The Seattle Optimist Club meets this noon, Gold Room, Washington Hotel.*

## AFTERNOON

- 1:30 Entertainment by Local Hosts.  
Auto Trip over city and vicinity. Buses will leave hotel at this hour.

## EVENING

- 7:00 Annual Banquet.  
Spanish Ballroom, Mezzanine Floor.  
Toastmaster, Worrall Wilson, Seattle, Washington, Past President, American Title Association.  
Swan Song.....The Retiring President  
Song of Innocence and Youth.....The President Elect  
Address: "Marvels of Natures Handiwork in Western

Washington" (Illustrated). By: Ashel Curtis, Seattle, Wash.

## DANCING.

**Friday, June 29, 1928**

## MORNING

- 9:15 Convention Called to Order.  
Unfinished Business.
- 9:30 Introduction of New President.  
(The President Elect will be introduced to the convention.)

## TITLE EXAMINERS SECTION

- John F. Scott, Chairman of Section, Presiding. Attorney, St. Paul, Minnesota.
- 9:45 Chairman's Address.  
Appointment of Nominating Committee.
- 10:00 "Dotting the 'i' and Crossing the 't'."  
By: Sydney A. Cryor, Attorney, Spokane, Wash.
- 10:30 "Building Restrictions as Affecting Title to Real Estate."  
By: John F. Keogh, Los Angeles, Cal. Vice President, Title Guarantee & Trust Co.
- 11:00 "Rights and Obligations of Devises and Legatees."  
By: Elwood C. Smith, Newburgh, New York. President, Hudson Counties Title & Mortgage Co.
- 11:30 Discussion and New Business.
- 11:45 Report of Nominating Committee and Election of Officials of Section.  
Adjournment for Noon Conference.

## NOON DAY SECTION CONFERENCE

- Benj. J. Henley, Chairman, Presiding.
- "Uniform Certificates." By: Ray McLain, Oklahoma City, Okla. Vice President, American-First Trust Co. Chairman, Uniform Certificate Committee, Oklahoma Title Association.
- "Regional Meetings." By: F. B. Nickerson, Heppner, Ore.; W. B. Clarke, Miles City, Mont.; E. W. Fawley, Waterville, Wash.
- "The Small Abstract Company and Title Insurance." By: Alden C. Bayley, Shelton, Wash. President, Mason County Abstract & Title Co.
- "Valuation Charge Schedule for Abstract Certificates." By: G. C. Pauling, Astoria, Oregon. Secretary, Astoria Abstract Co.

After the Conference Program, the attendants will remain in the luncheon room for the closing session.

- 2:00 Report of Committee on Resolutions.
- 2:30 Introduction by President Elect, of New Officers of the General Organization; Introduction of Officers and Members of the Executive Committees of the Sections.
- 2:45 Unfinished Business.  
New Business.  
Selection of 1929 Convention City.  
Adjournment.

# AMERICAN TITLE ASSOCIATION

CONVENTION *at* SEATTLE

June 26-27-28 and 29

# 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. Boddinhouse, 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.

## Twenty-first Meeting.

*Detroit, Mich., August 30-31-Sept. 1-2, 1927.*

Walter M. Daly, President, Portland, Ore.  
Edward C. Wyckoff, Vice President, Newark, N. J.  
Richard B. Hall, Executive Secretary, Kansas City, Mo.  
J. M. Whitsitt, Treasurer, Nashville, Tenn.

## YOSEMITE NATIONAL PARK

Available on Your California Stop-over

Yosemite, the national park of a thousand wonders! This may be mathematically correct, yet no one enters this popular playland with the express purpose of counting its many famous peaks, lofty waterfalls, or well stocked fishing streams and lakes. There are too many interesting phenomena. The visitor, when entering the vernal Yosemite Valley for the first time, usually undergoes a shock of amazement equal to that of Alice of Wonderland. Each succeeding visit also brings a thrill, for this is a land of rarest charm.

Already the turbulent waterfalls are booming their thundering welcome; El Capitan, Half Dome, Sentinel Rock, and other mighty monoliths are always on hand to extend their impressive greeting; while the Valley itself, because of recent showers, has donned



### YOSEMITE FALLS

In wonderful Yosemite Park—an available side-trip on your convention journey via California

its spring costume of fresh, bright green.

For motorists Yosemite-bound, the All-year Highway from Merced has been put in excellent condition. This road is like a smooth, magic carpet spread gracefully over the historic Mariposa hills, and winding up the granite lined Merced River Canyon. At the park boundary, one mile from El Portal, a glorious adventure for the traveler starts.

Some of the well-known landmarks passed from there into the heart of Yosemite Valley are: Arch Rock Ranger Station; Wildcat and Cascade Falls; the park power house; Gates of the Valley which commands an unsurpassable view of Ribbon Falls, El Capitan, North Dome, Half Dome, Sentinel Rock, graceful Bridal Veil Falls, and

the Merced River; the Three Brothers; and the stupendous Yosemite Falls.

Stages are operated daily over the All-year Highway from Merced to the heart of Yosemite Valley, while a train service from that point is also available as far as El Portal where stages meet all trains and transport travelers to their destination in the park.

In the new Yosemite Village, located fourteen miles east of El Portal, are situated the National Park Service administrative headquarters, the park museum, various photographic studios, and a modern post office building. On and beyond, less than a mile away, the visitor views with mingled awe and astonishment the Ahwahnee, Yosemite's new hotel, said to be the finest structure of this type found in any of the nineteen national parks of the United States. Three miles beyond this magnificent hostelry is Mirror Lake in which Half Dome, Mt. Watkins, and Washington Column daily preen themselves and reflect their beauty in the crystal blue-green water. Going on from Mirror Lake, toward Camp Curry, one passes Happy Isles where the Merced River splashes merrily on its way, over rocks, under bridges, and around any obstacles that may be in its way. Camp Curry, the famous resort established twenty-nine years ago, is the next interesting feature passed. Then a paved road, flanked on one side by the Glacier Point cliff and on the other by the Merced River, leads to the picturesque Sentinel Hotel, the old Yosemite Village, through meadowland and wooded areas, to join ultimately at the Pohono Bridge with the El Portal highway.

All the above points of interest, and many more, are included in the daily motor bus tour of the Valley.

Beside that trip automobile stages also operate daily over the Wawona Road, taking passengers to the renowned Mariposa Grove of Big Trees and Glacier Point, the wonder panorama spot of the park. At the former place, 35½ miles from the heart of Yosemite, visitors become acquainted with Nature's oldest living things, the giant sequoias, huge, thousand-year-old monarchs of the forest. A lodge for those desiring good meals and comfortable quarters among fragrant ferns and awe-inspiring trees, is operated there.

At Glacier Point, twenty-seven miles from the Valley by automobile, and four and eleven miles by the short and long trails respectively, a modern hotel with annex and cafeteria, afford good service and accommodations for those in quest of a view of the park's snow-capped High Sierras.

Over the Big Oak Flat Road stages travel to the Hetch Hetchy Dam and Reservoir, 38 miles from Yosemite, where another spectacle is afforded tourists. This artificial lake was built in 1925 by the City and County of San

Francisco and will eventually supply that place with drinking water. On that trip the Tuolumne Grove of Big Trees is passed, and although the trees there are not so numerous nor so immense as those in Mariposa Grove, still they are exceedingly interesting specimens of Sequoia Gigantea.

Yosemite, the four-season national park, is always delightful, but spring-time, with its new, bright green grass, budding trees and flowers, rushing white waterfalls, and numerous deer and bear eager to be petted and fed, is truly the bewitching time of the year.



Mail That Hotel  
Reservation NOW!

### When a Man's in a Real Hurry

—he wants SERVICE—service at any cost.

So it is with every abstracter when his "bread-and-butter" client dashes in with an abstract that must be gotten out "sooner than quick."

And here's where we come in. Our specially equipped plant and years of experience in the printing of abstracts have enabled many an abstracter to satisfy his clients' desires for speed without sacrificing one iota of accuracy. And the surprising part is that the cost is actually less than others charge.

We can help you to meet these "rush" requirements, too. If you'll just tell us your needs, we'll be glad to quote prices and send samples of our work.

A · R  
BUCKINGHAM  
& SON

PRINTERS OF ABSTRACTS OF TITLE  
15 South Market Street  
CHICAGO

*A modern printing plant with old-fashioned ideas about courtesy and fair play.*

# WHAT VALUE THE TITLEMAN AND HIS WORK?

By Richard B. Hall, Executive Secretary

A well known economist recently coined the phrase "Under all, the land." For a long time "we ordinaries" had been expressing the same thing in language of more or less baby talk by saying, "Land is the basis of all wealth." And so it is—no one argues or disputes that. It has on'y been a few years ago that the degree of standing and wealth of anyone was established and measured by whether or not he owned any land and how much.

In this present day land is a commodity of common and everyday barter. Nearly every citizen will at some time in his life, deal with and own a piece of land either as a home, investment or speculation. It is everyone's privilege to own his own home, a farm, or piece of real estate. Real estate is a direct source of wealth to him who holds it. Since the phrases quoted above are true, then everyone who also owns personal property such as stocks, bonds, and others of the many varieties, has indirectly, wealth resting upon land because the factories, mines, oil wells, buildings and all other things back of such securities get their basis and resting place upon land.

But no one ever bought the land. It's only dirt worth so many cents a load that any teamster can scoop up with an old shovel and haul away in a rickety cart. No real estate man ever sold the land and made his commission from the material and actual dirt. No mortgage broker ever made a dime of his commission from the land as security, no oil company ever leased the block of ground itself for development.

What they all had to base their transactions upon was the title. In comparison, nothing else was of much importance. The seller sold and the buyer bought the title to the premises; the mortgage man's security was on the title to the land, either in itself or upon which the buildings rested; the mining and oil company didn't want the land, all they would do with it would be mutilate, tear up or bore holes in it.

The material and actual things are of secondary importance—the title is the whole thing because it tells them all how they can use, own, possess and dispose of the so-called land or real estate. Every deal, whether it be a sale, the using of the real estate as security, for the development of oil, gas and minerals, or anything else wherein land is involved, gets just so far in the start and preliminary stages, and then they all mark time until one thing is done—the title evidenced—and every one knows just what can or cannot be done.

The titleman and his work are the keystone of every real estate transaction. I have heard real estate men, loan brokers, and other patrons of abstract offices boast and kid that they were the abstractor's meal ticket. Well, maybe so, but one thing is certain that if all the abstractors in a community would take a several weeks vacation, there would either be frantic or hungry real estate and loan men, etc. They can rustle buyers, borrowers and investors by the hundred, and yet there will be very little money change hands and they not get their commissions until the plodding titleman does his work, puts his findings down on paper in black and white, stakes his all that they are correct, and charges his measly begrudged fee in order that the thing may go across.

When he has done this and by his works, the title is known and approved, the money is paid over, the new owner takes possession, the improvements start and everyone is happy. But remember, not one stone in any foundation is laid, the moving van is not backed up to the door and the house furnishings unloaded, or the oil rig set into motion to make that hole in the ground, until the abstractor does his part.

And is there any doubt about this? If so, just reflect on how anxious they are to have you, how they rush in the day after they need the abstract and implore you to hurry it through. Every abstract order in a rush job, because everyone is standing around waiting for that work to be done so they can proceed and consummate the deal.

And don't forget that there is anxious holding of breath. There is a fear in every deal—a ghost that haunts everyone concerned until the trans-

action is closed. That fear is the uncertainty of closing. More deals are lost because of title technicalities and defects than all the others combined.

And here again the abstractor is not only the keystone of the deal, but many times the whole arch. Many a deal has been snatched from the fire, made possible of closing, commissions earned, buyer and seller made happy, because the titleman could find ways and means of making the title good—so it would be passed, and he the only one who could turn the trick.

At the same time, and as a very opposite, many a deal has been lost because of inaccurate, incompetent, cheap title work. It is sad but true, that now and then people will go where they can get title work the cheapest, the same as other things, and quite naturally get only what they pay for. Many transaction has been turned down, real estate or loan broker's commission lost, and buyer or seller or both disappointed, by reason of an insufficient or erroneous showing of title because the job was done by the cheapest, the cut rate or commission giving abstractor.

And what do these things signify? Simply that the business of making abstracts, or doing any kind of title evidencing is a complicated, responsible work, calling for personal integrity, responsibility, thorough knowledge of the work, mental equipment and the operative paraphernalia necessary to properly conduct the business. Likewise it absolutely proves that the business is most necessary—that it is an essential industry.

Those engaged in it must know where to get every bit of information and data there is concerning every particle of the land involved. They

## Get Aboard the Special



Go to the Convention on the Special Train—Canadian Pacific Route through the Canadian Rockies via Banff, Lake Louise—boat, Vancouver to Seattle.

Send your reservation NOW to EDWIN H. LINDOW, Union Title & Guaranty Co., Detroit, Mich.

must know exactly what to show, and how to present it.

They must be equipped and able to render prompt, reliable, efficient service. At the same time they must assume responsibility and full liability therefore. This liability has been pretty clearly and definitely defined by both laws and the higher courts. No longer does an abstracter dare invoke or even suggest that he wants to escape responsibility because of a technical defense. The moral one is even stronger than the legal, but the latter has been pretty clearly prescribed. The title man simply does not dare make a mistake. You have all heard that old adage, "The mistakes of the doctor are buried, those of the lawyer hanged, but the abstracter's haunt him forever because they are set down in black and white and attested by his signature."

An interesting case recently came to my attention, which shows that he cannot even make a mistake of a single letter. Recently in showing an exception in a deed, the statement in the abstract said: "Free and clear of all encumbrances except the mortgages NOT of record." Quite naturally the examiner asked for a statement of the mortgages that had not been recorded, if any, and proof that there were no others, or if none, then proof that the premises were clear, and an explanation for the statement appearing in the deed.

The correct statement appearing in the deed was, "Free and clear of all encumbrances except the mortgages NOW of record." Here just the wrong letter in a little ordinary word held up the whole transaction, might have caused it to fail. Just a little matter of a "t" when it should have been a "w." But as bad as this can be the little slip of getting a wrong letter in a name or an initial. So it is an exacting business.

But the title office is of real importance and valuable in many other ways than the purely commercial, and the abstractor or title man is an important factor in the community.

How many people, even those in the business themselves, ever stopped to think of the chaotic condition the average county records would be in were it not for the local titleman? He keeps them straight to a large degree, he prevents not only the records themselves, but the titles to much land from getting all messed up. County officials come and go, they enter, in a majority of instances, not having the faintest idea of what it is all about and leave the same. They find themselves king of a domain and master of an important position and place, and even angels would fear to enter those portals.

These county officials come from the farms, from ice wagons, from all trades, vocations, callings. They have never done that kind of work before, few have any idea of what it is except that the voters put them there

and they will be paid a salary. A man totally blind who had never read or studied a word of law and been a laborer all his life was elected a probate judge and there for several years passed upon the real property rights of minors, incompetents, and heirs to large and extensive as well as pretty well entangled estates. In another instance a man hopelessly incapacitated for any work was elected recorder of deeds and held the position for years.

These of course are the extremes, but there are many such cases, and certain it is that a majority of county officials, as well as those who work in county offices have no previous knowledge, experience or any idea of the work prior to the taking of office of the present and ever changing incumbent. And with all of them the abstractor, that always in the way nuisance, helps them get started, calls their attention to this and that and otherwise keeps things in order as much as he can. And generally if the abstractor is really wanting to be helpful, and desires the cooperation of the county official as he should, and the county official is of the same mind and realizes the value of the offered assistance, the public is the benefactor because its business is helped, and the records of the transactions and right of its citizens kept as they should be.

But even greater than this is the fact that the abstractor is the public's bookkeeper for its real property rights. In most places it is absolutely impossible to get any information or find out anything at all in a public office. In those places where you can find out something, it is not generally dependable or safe. But you can go to the abstract office or title company and find out.

What the abstractor does not have on his books or in his records and not only there, but available and easy to find, he has in his head or knows where to get. There is the record title and there is the traditional one. But that office is title headquarters and its value cannot be estimated in any way except the extent to which most of them are used. Those indexes, abstract books and other parts of the title plant are the public ledgers of the rights, holdings and other things of the peoples real estate.

And more than this—for some reason or other—people think the local abstractor can tell them anything. This is literally true in the small and even average larger size communities. They will call personally or phone for all manner and kinds of information and assistance. Utter strangers will come in and ask for some data or help, and tell you that so and so told them you could tell them. And the funny part is, the abstractor usually can. People think you know about this and that, that you can draw pictures, make all kinds of maps, and generally do all kinds of handy work. The strange

# Banff



## and Lake Louise

*in the heart of  
America's Alps*

"Castle in the air" is Banff's magnificent new hotel, enthroned on a crag overlooking the spectacular Bow Valley.

"Shrine to Beauty" is Chateau Lake Louise, kneeling in golden poppies beside the loveliest picture in all the world.

Here the smart and great of two continents come to play in soul-expanding grandeur. Banff has the warm sulphur baths, the newly remodelled golf course. Lake Louise has the glaciers and tea houses in the clouds. Both have tennis, swimming, boating, dancing, thrilling motor and trail trips.

Some prefer Banff, some like Lake Louise. Most people stop at both — that is, they do if they make reservations early enough. It's time now. Full information from

Any Canadian Pacific  
District Office

or

G. P. Carbrey

412 Locust St.

St. Louis, Mo.

**Canadian  
Pacific**

World's  
Greatest  
Travel  
System

part, few such requests are not filled. Actually, that community abstractor is a wonderful source of knowledge, a tradesman, craftsman and worker in almost any line.

But despite these facts, even though he does a most important and complicated work fraught with liability and responsibility, must be trained, have an actual expensive investment, engages in an essential industry, and on the outside fills a most important community place, he is confronted with two major problems and situations.

The first and most serious is, there

is no money in the business. Few abstractors are making a living. Most of them are not, and what is actually appalling, are just making an existence. There might be some who are making some money, but we hate to locate them because they might want the rare species for some international museum.

The second is that the business does not have the standing it warrants and should have, and is generally considered to be an aggravation and the man in it a public nuisance.

Cause and effect run hand in hand. There are reasons for all things. If

these conditions exist now or have to any extent, there must be something fundamentally wrong. They do exist with our business. Nearly every business, trade or profession has found itself at some time or other confronted with the same problems. Our business did not recognize them for years, in fact it has only been recently that they have come to light. They are going to be eliminated.

First it would be well to become thoroughly acquainted with them. The next article will deal with some of the adverse conditions of the title business, their cause and effect.

## IOWA ASSOCIATION SECURES REMEDIAL LEGISLATION

The Iowa Title Association, through the efforts and commendable work of its president, Ralph B. Smith, of Keokuk, secured the enactment of three remedial and curative statutes during a recent special session of the legislature. This is all the more worthy of congratulations because the legislature was meeting in an especially called session for the consideration of particular matters and had served notice additional ones would not be considered. Mr. Smith certainly did some fine work and was given every support by the state title association. This is ample proof that title people can go before the legislatures and get constructive measures passed without having a lot of bills directed against them in return.

Two of the laws passed were curative and corrective statutes relative to defective acknowledgments.

The other was a remedial statute to clarify the condition and remedy the bad situation caused by the Rhea vs. Smith federal lien decision. Iowa did not have a conformity statute and this one was designed to make it so.

## NATIONAL ASSOCIATION OF REAL ESTATE BOARDS HONORS SEATTLE TITLEMAN

L. S. Booth, Vice President of the Washington Title Insurance Company, Seattle, was recently appointed chairman of the committee on state taxation of the National Association of Real Estate Boards. That committee is taking leadership in unifying real estate board action for modernization of state tax systems so as to equalize taxation as between tangible and intangible forms of wealth.

Mr. Booth has for sometime been recognized as an authority on the taxation of real estate and has long advocated that real estate should not be penalized and carry the ever increasing burden. He gave a most interesting talk on this subject during one of the Noon Conferences of the Detroit convention.

While this is a distinct honor to

Mr. Booth, yet the National Association of Real Estate Boards should feel elated to have his services in this matter.

## South Carolina Passed Federal Lien Conformity Acts

J. Waties Thomas, of the law firm of Thomas & Lumpkin, members of the association in Columbia, S. C., reports that conformity acts for Federal Liens and Judgments were passed by the recent session of the South Carolina Legislature. The following shows the texts of the bills.

### An Act

To amend Section 302 of the Civil Code of Procedure 1922, relating to

transcripts of United States courts, decrees and judgments filed in the clerk's office.

SECTION 1. BE IT ENACTED by the General Assembly of the State of South Carolina: That Section 302 of the Civil Code of Procedure 1922, be, and the same is hereby, amended by striking out all of said section, and inserting in lieu thereof the following, to be known as Section 302 of the Civil Code:

"Section 302. Transcripts of any judgments or decrees rendered in a Circuit or District Court of the United States within this State, or of any other Federal Court which, by act of Congress, may create a lien, may be filed in the office of the Clerk of Court of any County within this State, and when so filed, shall be entered by the Clerk of the Court upon the Book of Abstracts or Judgments and duly indexed in the same manner as provided by law in reference to judgments rendered by the Courts of this State; and when so entered upon the Book of Abstracts of Judgments and duly indexed, such judgment shall constitute a lien upon the real estate of the judgment debtor to the same extent, and with the same effect, as provided by law in reference to judgments and decrees rendered by the Courts of this State."

SECTION 2. That this Act shall take effect immediately upon its approval by the Governor.

In the Senate House FEB. 29, 1928.  
In the Year of Our Lord One Thousand Nine Hundred and Twenty-eight:  
APPROVED MAR. 1, 1928.

### An Act

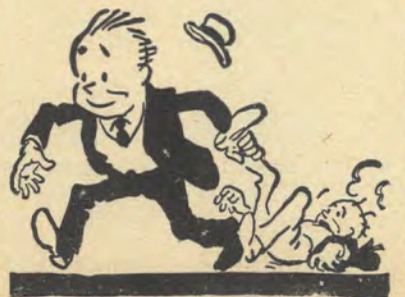
To declare the manner and place of filing notice of tax liens of the United States.

SECTION 1. Be it enacted by the General Assembly of the State of South Carolina: That notices of liens for taxes payable to the United States of America and certificates discharging such liens shall be filed in the office of the Register of Mesne Conveyances (or Clerk of Court in those Counties where the office of the Register of Mesne Conveyances has been abolished) of the County in this State,



to attend the meetings of your state and the national title associations.

Take Your Competitors With You



It will do you all good.

within which the property subject to such lien is situated.

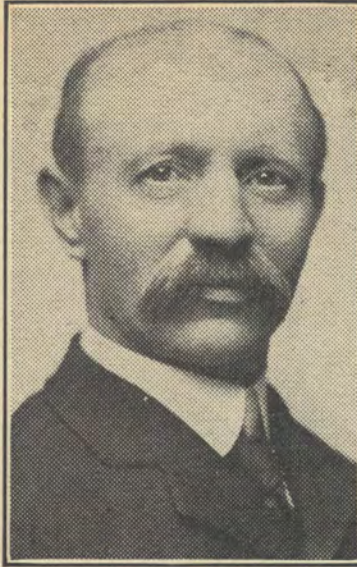
**SECTION 2.** That when a notice of such lien is filed, the County Register of Mesne Conveyances or Clerk of Court, as the case may be, shall forthwith enter the same in an alphabetical federal tax lien index, showing, on one line the name and residence of the tax-payer named in such notice, the collector's serial number of such notice, the date and hour of filing, and the amount of tax with interest, penalties and costs. He shall file and keep all original notices so filed in numerical order in a file or files and designated Federal Tax Lien Notices.

**SECTION 3.** When a certificate of discharge of any tax lien issued by the Collector of Internal Revenue, or other proper officer, is filed in the office of the County Register of Mesne Conveyances or Clerk of Court, as the case may be, where the original notice of lien is filed, said County Register of Mesne Conveyances or Clerk of Court, shall enter the same with date of filing in said federal tax lien, index on the line where the notice of the lien so discharged is entered, and permanently attach the original certificate of discharge to the original notice of lien.

**SECTION 4.** Said Federal tax lien index and file or files for said federal tax lien notices shall be furnished to the County Register of Mesne Conveyances or Clerk of Court in this State in the manner now provided by law for the furnishing of books in which deeds are recorded.

**SECTION 5.** This Act is passed for the purpose of authorizing the filing of notices of lien in accordance with the provisions of Section 3186 of the Revised Statutes of the United States, as amended by the Act of Mar. 4, 1913, 37 Statutes at Large, page 1016, and any Acts or parts of Acts amendatory thereof.

**SECTION 6.** This Act shall be so interpreted and construed as to effectuate its general purpose to make



**Herman VanAalderen, one of the founders and charter members of the Association was recently called by death, the result of an automobile accident.**

**Mr. VanAalderen was manager of the abstract department of the Guarantee Bond & Mortgage Co., Grand Rapids, Mich. He was active in the national association in its early years, always interested in its progress and growth, and had always taken a keen interest in the Michigan state association.**

uniform the law of those States which enact it.

**SECTION 7.** This Act may be cited as the Uniform Federal Tax Lien Registration Act.

**SECTION 8.** All Acts or parts of Acts inconsistent with the provisions of this Act are hereby repealed.

**SECTION 9.** This Act shall take effect from and after the first day of July, 1928.

Approved Mar. 1, 1928.

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

Of Title News published monthly at Mount Morris, Ill., for April, 1928.

State of Missouri } ss.  
County of Jackson }

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

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

2. That the owner is: (If owned by a corporation, its name and address must be stated and also immediately thereunder the names and addresses of stockholders owning or holding one per cent or more of total amount of stock. If not owned by a corporation, the names and addresses of the individual owners must be given. If owned by a firm, company, or other unincorporated concern, its name and address, as well as those of each individual member, must be given.) American Title Association.

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

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

5. That the average number of copies of each issue of this publication sold or distributed, through the mails or otherwise, to paid subscribers during the six months preceding the date shown above is (This information is required from daily publications only.)

RICHARD B. HALL.

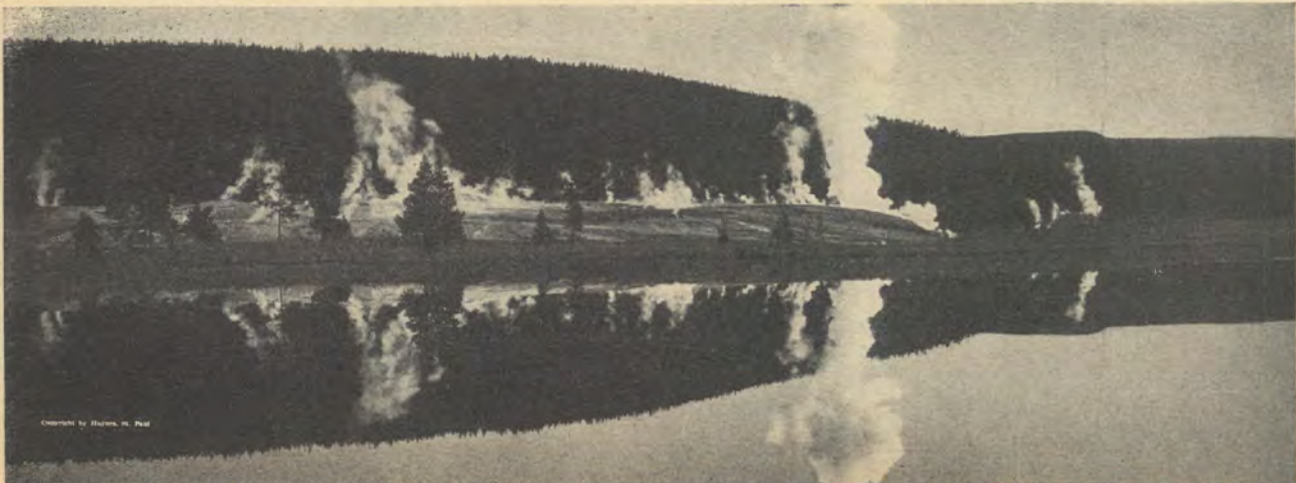
Sworn to and subscribed before me this 4th day of April, 1927.

[Seal]

I. C. VAN DEVENTER.

(My commission expires July 21, 1929.)

**GEYSER BASIN—YELLOWSTONE PARK CONVENTION TRIP STOP-OVER**



Courtesy Northern Pacific Railway.

## A DEED THAT TELLS A STORY

Frank Penn of Cordell, Okla., has run across the following deed recorded in his county. A clause in it tells a story typical of practically every town at some time in its history, while in the boom stage.

### WARRANTY DEED

For and in consideration of the sum of \$25.00, cash in hand paid, the receipt of which is hereby acknowledged, I, G. D. Summers, do hereby bargain and sell and by these presents, transfer and deliver unto H. Boone Sorrels, all the right, title and interest, both legal and equitable in and to a certain lot or parcel of land lying and being in the Territory of Oklahoma and the county of Washita and within the corporate limits or boundaries of the town of Bessie, situated on the western side of the St. Louis and San Francisco Rail Road tracks and known as Lot No. 10 (ten) in block No. 72 (seventy-two) in the original plan or plat of said town of Bessie, which town does not merely exist in the imagination of the victim of the Boomer, but a real and tangible town all staked off with the names of the owners on the lots, with drives, sub-ways, boulevards, plazas and a public square all clearly drawn and outlined on the original plat and plans of said town, which town, by the order of all created things, is destined to become the metropolis of the Great Middle West.

And being the same tract or parcel of land conveyed to me by the Bessie Town Company, per its president, J. M. Bayless, and duly attested by its Secretary, of date June 5, 1904, anno domini, which company is a corporation, organized under the laws of the Territory of Oklahoma, for the purpose of and with full powers to lay off, stake off, boom and build a real city, with intellectual frost-work on the window panes of the ever restless speculator as he gazes forever on the outstretched sands. And being a part and parcel of the same tract or parcel of land represented by said company's

portable agent, J. M. Langston, as being the terminii of three grand trunk railway lines penetrating from the North, East and South with terminal stations, car shops, rail-way elevators, tanks and acres of switch-yard-tracks already laid off in said plans and specifications of said town.

TO HAVE AND TO HOLD the above lot or tract of land herein conveyed, whether real or unreal, together with its appurtenances, hereditaments and incorporeal hereditaments thereunto belonging, to the said H. Boone Sorrels, his heirs and assigns forever. And I covenant with him that I am lawfully seized and possessed of same, of all of the above described property, if I am seized and possessed at all, have a good and indefeasible right to alien, sell and convey or give

away same, if, indeed, I have any right at all, and that it is unencumbered, in so far as I am able to find out, with natural or unnatural resources or pecuniary advantages.

And I further covenant with said H. Boone Sorrels that I will warrant and forever defend the title to same to him, his heirs and assigns, but no further than it will be defended to me by said Company, against the lawful claims of all persons whomsoever.

IN WITNESS WHEREOF, I have hereunto set my hand and cut my wisdom teeth, on this the 22nd day of Sept., 1904.

G. D. SUMMERS.

(Acknowledgment omitted.) Filed Oct. 7, 1904, at 1:30 p. m. and recorded in Book 5 of Deeds, Page 630-31 Records of Washita County, Okla.

## THE GRAND CANYON, ONE OF YOUR AVAILABLE CONVENTION TRIP STOP-OVERS



*Courtesy A. T. & S. Fe Railroad*

View from El Tovar Hotel. Man Hath Not the Power to Describe the Beauty and Grandeur

## ON THE ALASKAN TRIP—AVAILABLE FROM SEATTLE—1928 CONVENTION CITY



An "Inside Passage" Sunset



Skagway, at head of Lynn Canal



### MAKING ABSTRACTERS CERTIFICATES VOID UNLESS OR BECAUSE BILL NOT PAID

For some reason or other, many abstracters complain that they are not only poorly paid when they are paid, but have a hard time collecting their bills. Why any abstracter should fail to collect his charges in the regular run of business, even though he does most of it on credit, is a matter that can hardly be considered anything else than poor business and credit management.

Some abstracters employ more or less ingenuous methods and a favorite one seems to be to void the liability assumed under the certificate unless the bill is paid. There are one or two rather clever means employed.

One firm includes the following statement in the certificate of all abstracts made on a credit basis:

"This abstract the property of the ..... Abstract Company until paid for."

The legality or soundness of this clause might be debatable, but the practical effect is good. The purchaser's attorney or agent, or the purchaser himself usually sees to it that the bill is paid and an endorsement written over this clause in the certificate.

Another example of the same thing is found in the clause added

### HELP WANTED

Middle aged woman who is experienced in general office work in abstract department of title company. One who is capable of abstracting instruments, partition and foreclosure actions, running chain of title, plotting descriptions. Must be able to operate typewriter but shorthand not necessary, although desirable. Salary \$25 per week.

ELWOOD ROBERTS, Goshen, New York

### PLANT FOR SALE

Only complete set of Abstract Indexes of Wabash County, Illinois. Property of the late B. A. Harvey. Address Laura E. Harvey, Mt. Carmel, Illinois.

### PLANT FOR SALE

Abstract Business in Colorado For Sale. Cheap. Well established and doing a prosperous business in county of immense resources and only plant. Address, "Colorado" Care Executive Secretary.

by another company. It reads:

"This certificate void as fee for same has not been paid."

The company using this one does it in cases where the former charge was not paid. Every abstracter knows that sooner or later "the cat will come back." If you bring an abstract to date now, or make a new one and the bill is not paid, someday that abstract is coming back to you for a continuation.

The insertion of this clause or state-

## Complete Advertising Service for Title & Mortgage Companies

Our staff is comprised of experienced specialists in financial advertising. Our service includes booklets, newspaper advertisements, complete campaigns and advertising counsel on every phase of the business. We have served a number of well known Title and Mortgage Companies and we feel sure that we can be of profitable service to you.

Full particulars upon request.



**ROUX & Co.**  
GRIFFITH BLDG.  
NEWARK, N. J.

## NEW DESIGNS

*in Abstract Covers, Caption Sheets, Index Sheets and Certificates*

*We offer for your individual use our:*

#### CAPTION SHEETS

Lithographed or Steel Die Embossed.

#### INSIDE SHEETS

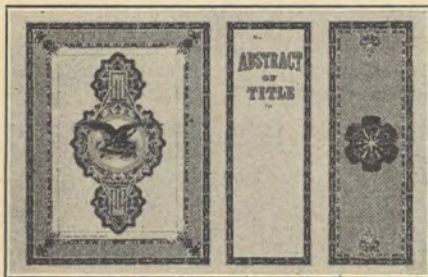
Printed, Ruled or Watermarked with your individual design or trademark.

#### CERTIFICATES

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

#### COVERS

Lithographed—either Linen or high grade Document cover stock.



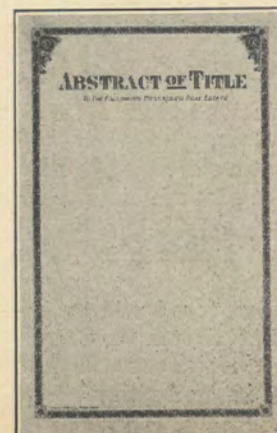
*We are prepared to produce special ruled and printed forms, Numerical Indexes, Blank Books, etc., and anticipate the Opportunity of quoting prices*

## CRANE & CO.

Printers, Stationers, Binders

TOPEKA, KANSAS

STATIONERY, OFFICE SUPPLIES, FURNITURE



ment in such cases may or may not be good business practice, and maybe it is a bit hard on the innocent possessor who must either hunt up the former orderer of the work or pay it himself. The practical effect is nevertheless effective.

Such things may help the abstractor in certain cases. In some instances they may be necessary. Abstractors should make their customers pay them the same as the grocery man, clothing merchant or others and run their business on a credit, and yet a business-like credit, basis.

**Send in your  
Special Train and  
Hotel Reservations  
NOW!**

**THE INDIAN DETOUR—FAMOUS DELUXE SANTA FE TOUR  
AND SIDE TRIP**



*Courtesy A. T. & S. Fe Railroad*

**Many Interesting Sights and Views Are Found Along the Santa Fe  
Route to the Coast**

## 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 Abstractor."
- "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 abstractors 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 nationwide 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."

# Seven Lines to the Seattle Convention

Give a great diversity of routes going or returning; each road takes you through a different territory affording a wonderful opportunity of seeing America's Wonderlands

## Go one way -- back another

All direct routes, through car and train service

### From Chicago: (via St. Paul-Minneapolis)

#### Canadian Pacific

(Connecting at St. Paul with Soo Line from Chicago)

Canadian Rockies, Banff, Lake Louise, via Vancouver, boat Vancouver to Seattle.

#### Great Northern

(Connecting at St. Paul with Burlington from Chicago)

Route of *Oriental Limited* via Glacier National Park, Northern Montana, Spokane.

#### Northern Pacific

(Connecting at St. Paul with Burlington from Chicago)

Route of *North Coast Limited* via Yellowstone National Park, Billings, Butte, Spokane.

#### C. M. & St. Paul

Route of the *Olympian* via Yellowstone National Park, Butte, Spokane

### From Chicago: (via Omaha)

#### Union Pacific

(Connecting at Omaha, with Chicago Northwestern from Chicago)

Overland Route, via Cheyenne, Green River, Yellowstone, Columbia River Gorge, Portland.

### From St. Louis - Kansas City

#### Burlington

Via Lincoln, Black Hills, Billings and connecting there with Northern Pacific via Yellowstone, Spokane.

#### Union Pacific

(Wabash, St. Louis to Kansas City)

Via Denver, Colorado Rockies, Cheyenne, Green River, Columbia River Gorge, Portland.

Use any two of above routes, one going, another returning, or make the wonderful

## Circle Tour

by combining any one of the above, with one of the following, either going or returning

#### Santa Fe

Route of the *Chief*, *California Limited*, *Navajo*, via Colorado Rockies, New Mexico and Indian Detour, Arizona and Grand Canyon, Los Angeles, San Francisco.

#### Rock Island

Route of *Golden State Limited* and *Apache* via El Paso, Tucson, Phoenix, San Diego, Los Angeles, San Francisco.

#### Union Pacific

Overland Route via Salt Lake City to Los Angeles via Bryce Canyon and Zion National Park

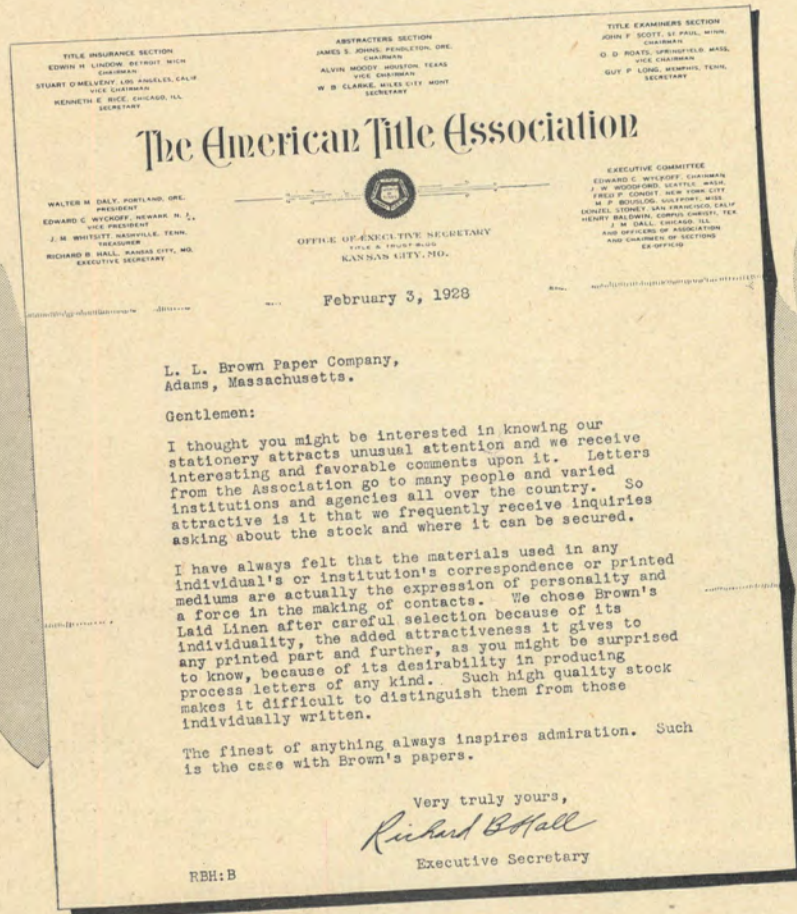
or

Via Salt Lake City, Sacramento, San Francisco.

In making Circle Tour you have choice of boat or rail, Los Angeles to San Francisco to Seattle.

**Note:** Tickets sold on Summer Tourist Rates and reading via St. Paul or Minneapolis enroute or returning or both are available from all states and points east of Western Nebraska, Kansas, South Dakota, all of Texas, except El Paso and a few other extreme Western points, all of Oklahoma.

“The finest of anything  
always inspires admiration.  
Such is the case with  
Brown's Papers.” (RICHARD B. HALL)



# L. L. BROWN'S

## Ledger, Linen and Bond Papers

... papers of SUPREME quality—L. L. BROWN'S—are made of WHITE rags



BROWN'S  
LINEN LEDGER  
White, buff, blue

ADVANCE  
LINEN LEDGER  
White, buff, blue

GREYLOCK  
LINEN LEDGER  
White, buff, blue

GREYLOCK  
LINEN LEDGER  
with Brown's Flexible  
Hinge for loose leaf Books

BROWN'S  
FINE  
White, buff, blue, pink

BROWN'S LINEN  
Cream, blue; wove,  
laid

ADVANCE BOND  
White, buff, blue, pink

GREYLOCK BOND  
White

BROWN'S LINEN  
TYPEWRITER PAPERS

ADVANCE AND GREYLOCK  
TYPEWRITER PAPERS

BROWN'S MANUSCRIPT  
COVERS

THE MARK OF QUALITY

New York  
Chicago

L. L. BROWN PAPER CO., Adams, Mass.



Los Angeles  
San Francisco