

Title News

Vol. 7

DECEMBER, 1928

No. 12

CONTENTS

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EDITOR'S PAGE.....	Page 1
MONTHLY LETTER.....	Page 2
MID-WINTER MEETING.....	Page 3
REPORT OF PROGRESS, ABSTRACT- ERS LAW.....	Page 5
"THE EXECUTOR" by Edgar A. Guest.....	Page 6
"A SCHOOL FOR TITLE WORKERS" by E. L. Farmer.....	Page 7
THE MISCELLANEOUS INDEX.....	Page 9
LIST OF SUSTAINING FUND MEM- BERS, 1928.....	Page 10
LAW QUESTIONS AND ANSWERS Monthly review.....	Page 16

IMPORTANT
Attend the Mid-Winter Meeting
Chicago, January 18-19

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Sarah Sage M. J. Shango R. H. Brant

The Annual Mid-Winter Business Meeting and Joint Conference

Of State and National Association Officials

Held by

The American Title Association

Will Convene in Chicago, Ill.

January 18-19, 1929

Headquarters - - Bismarck Hotel

The purposes of this meeting are to increase the efficiency and advance the welfare of the title business by considering its needs and problems, and to promote interest in and increase the power and practical endeavors of the state and national title associations. With these things done, a plan of procedure can be determined, the means provided and such an impetus given the work as will accomplish the necessary and desired results.

The subjects included in the tentative program indicate this will be a most interesting and practical meeting and the results from it will be most beneficial to the business and the service it renders.

Everyone interested in the problems, affairs and welfare of the abstract and title insurance business is asked to attend, and come prepared to take part.

Special consideration will be given to things that will make the state and national title associations of more value and use. Everyone interested in their existence, activities and possibilities is invited. State officials are particularly urged to make every possible effort to be present.

This is an important event. Such meetings influence and direct the advancement and destiny of the title industry—your business. You should have a voice and take a part in its undertakings.

Representatives of the title business from nearly every state in the country will be present.

YOUR PRESENCE IS DESIRED!

TITLE NEWS

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The American Title Association

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Vol. 7

DECEMBER, 1928

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Editor's Page

There will be a great deal accomplished at the coming Mid-Winter meeting. The association is "down to brass tacks" in its intentions and accomplishments, and things are being done for the business. Never in the history of the organization has there been so much going on, so many matters being given special consideration, and such a number of long needed things actually being handled.

This meeting of the organization is each year getting to be an increasingly important event. Each has been different and brought out many things.

The February TITLE NEWS will contain the stenographic report of the proceedings.

The next few weeks are going to decide a lot for the abstract business. The abstracters law is being introduced in several state legislatures. It has most favorable chances of passing in some, and fair in others. If it passes in any it will be because the abstracters of those states worked hard. But it will be a great victory if it gets over even in one, and precedent established so others can follow in later years.

The wishes of other lines to stabilize and entrench themselves as well as make for greater efficiency and responsibility have been recognized many times by every state legislature. We hope we can get in the swim, and success with this bill means a different day for the business and a better protection for all who invest in realty.

One of our annual New Years Resolutions is to produce a better TITLE NEWS. It is about as big now as circumstances will permit, but certain new and additional features will be incorporated from time to time during the next year, that ye Ed. thinks will add to its value. Here's hoping it is read.

You are urged to read the Miscellaneous Index each month. You might get an idea or two from it that will make you a lot more money. Several have.

Dues will soon be due!

When you get notice for payment of your 1929 dues,

obey that impulse

and send them to the secretary
RIGHT THEN.

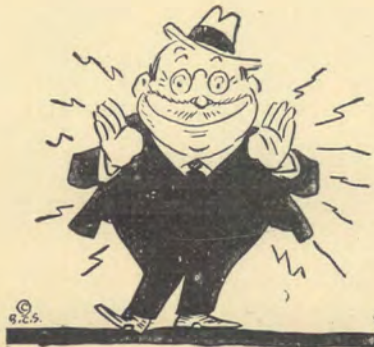
It will make the wheels go 'round easier.

DUMBELL

I don't tell my doctor just how to prescribe,
Nor my dentist when to extract;
I don't tell my bootlegger when to imbibe,
Nor my parson how he should act.
But when there's a title job on hand,
My abstracter's told what to do;
I'm hoping to get him in wrong some day,
And collect on his mistake;
So far, he's always been right, some way,
His luck I can't seem to break.
Sometimes, when I'm making a long-winded stall,
He looks like he thought: "You're a bore,"
I wonder, is he so dumb after all?
He is, or he'd charge me much more.
—Hugh Ricketts in "Oklahoma Titlegram."



Regional Meetings are the medium for improving the business. The opportunity afforded was grasped by several states.



An abstracter who participated in Regional Meetings after figuring year's business.



He just couldn't get away to attend his Regional Meeting.

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 AND OFFICERS OF ASSOCIATION
 AND CHAIRMEN OF SECTIONS
 EX-OFFICIO

December 20th, 1928.

Fellow Titlemen:

I step aside this month to give to you, in place of my usual letter, a word picture from the phrase painter. To most of you, the name of Phil Carspecken, abstracter-poet, is well known. We know him because he has distinguished himself as a titleman of character and ability, and because he was elected to our Hall of Fame for writing that bit of verse, "The Abstracter". Phil's name is familiar in many lands by reason of the things he has pictured in poems and writings. He issues a publication from his office, and I want you to read an excerpt, and reflect a bit.

"The abstracter too often deteriorates into a species of grub worm - a plodding and patient gnome who grows stoop shoulder from lifting huge tomes from their shelves, and bleary eyed from deciphering tattered pleadings of a former day. Hidebound by precedent, hopelessly emeshed in the web of the musty past, he becomes a drab reflection of the record - faded, yellowed about the edges, grimy with the dust of ages. He may see his business unjustly dominated by unethical practices, but he supinely bows to the tyranny of Established Custom. Cuffed and damned for his occasional errors, respected by neither the bar nor the public which he serves, he trails a weary forefinger down the indices of the county recorder - a wan and pitiful figure in the march of progress. It would seem fitting that, when his work on earth is ended, he should be shrouded in a legal wrapper, tied with linen tape and filed away in a crypt in the topmost tier of the vault in the office of the Clerk of the District Court, there to crumble to dust amid the files that have become interwoven with the web of his life.

It ought not be so. The abstracter should be a projection - not a reflection. Though delving in the records of by-gone years, he should maintain contact with the palpitating present. He should install modern facilities and initiate improvements in his abstract to meet the requirements of the times. He should be active in community affairs and participate in the meetings of his title association. If he sees conditions in his profession that do not square with the principles of fair dealing, he should make an honest effort to lop-off the cancerous growth. In short, he should be an articulate instrument of more efficient service."

Sometimes the truth hurts.

Sincerely yours,
Richard B. Hall
 Executive Secretary.

MID-WINTER MEETING NEXT IMPORTANT EVENT

Business Session and Joint Conference to Consider Many Matters of Importance

The coming annual mid-winter meeting is attracting much attention. Always an anticipated event, the one to be held next month promises to be as important, if not the most important session ever held by the national association. This is because of the number and character of things and matters that will come up for presentation and discussion.

These meetings started in the early history of the association as business sessions. They have assumed a scope of much importance and gradually gotten to be effective in their original intention—to initiate and guide the activities of the state and national associations and, therefore, be a major influence on the title business. It is at these meetings that the real problems are presented, that the policies and activities of the national association are planned, and that the whole machinery of the state and national organizations are coordinated and started towards accomplishing effective results.

The idea is that it should primarily be a joint conference of state and national officials. It is therefore most essential that every state association officer attend. The plans and program of the American association will be presented and these state officials asked to approve, suggest changes and otherwise counsel and advise. They can then go back and accomplish these things through the medium of the local organizations. In addition, each state official will be asked to criticize, offer suggestions and express his ideas on what the title business in his state needs, what the national association can do to help it, to help the state organization, and he will also be asked to report on the benefits that have been given from both state and national association activities.

A new feature this year will be the inauguration of a luncheon round table for state officials. On Friday noon all of them present will be tendered a luncheon presided over by Donzel Stoney, who is the chairman-elect of the incoming executive committee. Matters of primary importance in the conduct of state association affairs will be presented, and thus will each present learn what has been done in other states, study matters and opinions given as to the best ways of handling them. This should prove to be a most interesting as well as highly profitable gathering. Once before such a meeting was held and it brought out much workable material. With this revival and a continuance of them each year as a part of the mid-winter meeting, they should be looked forward to as an

opportunity for the various state officials to meet together.

Because this meeting will present some actual things for the associations to do, will decide upon certain policies and courses of action and be the inspiration and origin for state and national activities, it will exert no small influence upon the title business. It therefore commands the interest and attention of every member of the organization. The American Title Association is at this meeting going to set the pace, in fact issue a challenge to the title business. It is time our business was forging ahead and assuming the leadership in title matters. The association is proud of its record of the past few years, and the things it has done for the business. There is no use being backward—the past few years, especially the last two, have brought the title business to the alert and the evidences of a notable progress are on every hand. This success, as well as what may be expected of the future has been and will be possible in only one way—coordination and cooperation between the state and national associations. At the meeting a year ago, definite things were offered and many states accepted them. At this coming meeting, the efforts will be reviewed with an idea of more effective future work. Likewise, others will be presented, and there will be offered other things needed by the business, and the medium for accomplishing them. A final answer will be given to the questions "What does the national association do for the state organizations, what can I expect of benefit, and what is it doing for the abstractor, the title insurance company, and the business?" As said, there will be presented, actual, definite and a well conceived program that only remains to be accepted by those in the title business, and the march forward begun.

The meeting will have added significance in its being the first one under the changes in the administrative structure. It marks the initiating of the change making the fiscal year run with the calendar year, of the inauguration of the officials elected at the last convention and the meeting together of old and new national officers and committeemen in the planning of a full year work.

The program has been developed by the president elect, Edward C. Wyckoff, and vice president-elect and chairman of the new executive committee, Donzel Stoney. By virtue of his office, Mr. Wyckoff will conduct the meeting.

Chicago Title Trust Co., Hosts.

The Chicago Title & Trust Co. will

again be hosts and entertain the visitors with a dinner and theatre party on Friday evening. This means that J. M. Dall, Ken Rice, Herbert Becker and A. R. Marriott will again play their inimitable roles of chefs deguerre, or whatever it is called. Those who attended the meeting last year and recall the evening made pleasant by these good friends will make an added effort to be there this time.

The meeting is actually a three-day session. On Thursday, Jan. 17, the executive committee of the national association will meet in a business session, and will also confer with the national committees that have been hard at work on various matters.

The joint conference will be called to order at ten o'clock Friday, the 18th. Walter Daly, retiring president, will review the past work and enumerate things for the future. President-elect Wyckoff will sound the keynote of the future. The executive secretary will give a detailed and interesting report of what has been done since the Seattle convention, the busiest and most productive six months in the association's history.

The chairmen of the sections will have something very interesting to tell of recent activities of their respective branches. Chairman Lindow, of the title insurance section, will have many things to report as developed, and even more interesting will be the announcement of future plans.

Chairman Johns, of the abstractors section, has not only kept his section working hard, but has given considerable time himself in actually conducting some special affairs. He has visited many meetings, state and regional and conducted some state-wide series of regional ones. The abstractors' bill will be discussed, and progress reported on its history in several state legislatures where it will have been introduced.

The examiners' section will have something of great value and unusual interest for its report. R. Allan Stephens, secretary of the section, will present the subject of "Constitutionality and Legality of Fixing Abstractors' Fees by Legislation." We have long wanted a treatise on this matter, and once again as is usual in such cases, we can call upon the examiners' section and get it.

Two addresses by outsiders will be given. This will create attention because coming from the representatives of interests that are the two largest users of title service. Herbert U. Nelson, executive secretary of the National Association of Real Estate Boards, and Walter B. Kester, execu-

tive secretary of the Mortgage Bankers Association of America, will tell of the problems of their respective businesses, their plans of the future, and the part the title business plays in them.

The association has already started on two very forward steps and a full report will be made on them. The first will be the report of the Committee on a Uniform Title Insurance Law. It is rather intended that, like the abstracters' bill, this shall be a recommendation and incorporation of the various things that should be included in title insurance legislation in the various states, and that this measure will constitute a basis upon which each state can draft suitable legislation for the strengthening and establishing of the title insurance business. This report will be made by R. O. Huff, chairman.

The other special committee to report will be that on the Uniform Policy. For several months now, this committee under the leadership of Stuart O'Melveny has been hard at work and at last believes it has formulated the draft of a policy that can be presented and adopted as the American Title Association Standard Mortgage Form.

This will be followed by an open forum discussion. Several topics have been selected and leaders chosen to present them. It is expected that there will be a lively discussion following each topic.

Among the matters to be presented are: Local Title Boards—Their Purposes and Value; Co-Insurance; How to Secure New Business; The Title Business Must Lead in Title Service; Adequate Rates for All Kinds of Title Service; The Association's Fifteen Proposals for Uniform Laws; A National Advertising Program; Bonding of Abstracters; A Uniform Dower and Curtesy Act; Financing the Association.

Several have already been assigned certain of these subjects and included are Fred Chilcott and Ben Henley of San Francisco, F. P. Condit of New York, H. Laurie Smith of Richmond, Va., E. M. McCardle, president of the California Title Association; Henry Baldwin, Corpus Christi, Tex.; Cornelius Doremus, president of the New Jersey Title Association; Golding Fairfield, Denver, Colo., and several others.

Immediately following this will be another open forum that has been a

feature of these mid-winter meetings. The several state officials present will each be called upon to report what his association has done and this will be unusually interesting this year because of the many activities that most of the state organizations have been conducting. These state officials will likewise be called upon to tell what his state association needs, what needs to be done for the business, and what is planned for the state and national associations to do to make for better conditions.

Every attempt has been made this year to keep away from anything like a convention—a miniature or even a semblance of one. Rather it has been designed as a real conference where things will be originated and started into accomplishments, where matters will be presented and thoroughly discussed and the wheels of the state and national associations put into motion. Such meetings have an actual, telling effect on the work that will be done, and this in turn reflects upon the advancement and welfare of the business.

No state official should be absent from this meeting.

PROGRAM

Annual Mid-Winter Meeting, Chicago, Ill., Jan. 17, 18 and 19.
Headquarters, Bismarck Hotel

Thursday

Meeting, Committee on Title Insurance Law
Meeting, Committee on Uniform Policy
Meeting, Executive Committee

Friday

Call to Order, Time, 9:30 a. m.
By E. C. Wyckoff, Chairman, Executive Committee
Report of Retiring President
By Walter M. Daly
Report of Executive Secretary
By Richard B. Hall
Report of Chairman, Abstracters Section
By James S. Johns
Report of Title Insurance Section
By E. H. Lindow
Report of Examiners Section, "Constitutionality and Legality of Fixing Abstract Charges by Legislation"
By R. Allan Stephens
Noon, Round Table Luncheon and Conference for state and national association officials, Donzel Stoney, Vice President Elect, presiding
Installation of officials elected for 1929, Retiring President Walter M. Daly, presiding
Address by President Elect, Edward C. Wyckoff
Address by Vice President Elect, Donzel Stoney
Address—

By Herman U. Nelson, Executive Secretary, National Association of Real Estate Boards

Address—

By Walter B. Kester, Executive Secretary, Mortgage Bankers Association of America
Report of Special Committee on Uniform Mortgage Policy
By Stuart O'Melveny, Chairman
Evening, Dinner and Theatre Party, guests of Chicago Title & Trust Co.

Saturday

Call to Order, Time, 9:30 a. m.
Report of Committee on Uniform State Title Insurance Law
By R. O. Huff, Chairman
Open Forum, presentation and discussion of following subjects: Local Title Boards and Associations, their purpose and value
Co-insurance
Do the titlemen lead their business?
How to secure new business
Adequate rates for all kinds of title service
The Fifteen Proposals for Uniform Laws
A national advertising program
Bonding of abstracters
A uniform dower and curtesy act should be advocated
Financing the association
Roll Call of State Officers and remarks from each Meeting, Executive Committee

Abstracters' Law To Be Introduced in Several States

Shortness of Time Only Added Incentive

No longer can it be said that the abstracters are afraid of legislatures and will not take the initiative in legislative matters. Certain it is, too, that legislators are willing to consider constructive measures that will make for greater efficiency, responsibility and stability of the abstract business the same as they have done many times for the various trades and labor, vocations and professions.

Several states are at active work to secure the enactment of the law at the coming sessions which will meet in the several states in January. The shortness of time in which to consider the matter, present it to the various abstracters, and get under way in the legislative drive seems to have only been an added incentive for intense interest and work.

The following states have prepared final drafts of a bill to be introduced in their respective legislatures and are hard at work with their plans to secure its enactment: Kansas, Missouri, Nebraska, Colorado, South Dakota, Oregon and Montana. Two other states, Wisconsin and Indiana, were also contemplating it but have not as yet gotten under way and it is not known whether their ardor has waned or they will carry it through.

The bill as proposed by the abstracters' section of the American Title Association has been taken as the basis in each case, and virtually adopted to the letter. Certain slight changes were made in each case to fit local conditions. The intentions and principal ideas incorporated in the recommended draft were all included, which is evidence of the thoroughness of the points intended to be covered, and an acknowledgment of their acceptance by the abstracters of the various states.

The enthusiasm with which this proposal was greeted is further evidence of the increased alertness and advancement of the business. A few years ago, the proposal that the abstracters should write some legislation that would establish, protect, stabilize and put some defined responsibility back of their business, was a thing that nearly brought about a pitched battle. The arguments against such a thing were that the business was of such respectability and moral responsibility as to be above suspicion; that its character was its bond and other such theoretical thoughts. It was argued that a bond meant nothing and brought no returns. These things have all largely been pushed aside by public opinion of the abstract business, the things thrust at it by the decisions of the courts defining abstracters' responsibility, by legislative enactments directed against the business, and by repeated evidence of the benefits of a real bonding law to the business in those states having

it. The preponderance of evidence is in the precedent set by all other business, trades and professions, until it was a case of us having to fall in line and recognize modern trends and demands.

In each state some change or beneficial suggestion has come from the consideration of the measure and it is thought well to here enumerate them so that all can have the benefit of the various matters.

A Change Affecting All States.

In Missouri, the bill was given most careful study and the benefits of expert legal advice and suggestions from those experienced in framing bills for introduction in the legislature. Two amendments to the model draft were made. An addition to the clause pertaining to bonds is a change that should be incorporated into the drafts of all the other states. It is a change of only five words, but makes a great deal of difference. In describing the purpose of the bond, it should read as follows, and the italics are the words added:

"such bond shall be conditioned for the payment by such abstractor of any and all damages that may be sustained by any person, firm or corporation *having a cause of action* by reason of or on account of any error, deficiency or mistake in such abstract."

The other provides that title insurance companies now having a deposit and doing business under the requirements for such companies need not furnish the bond.

Kansas.

This state will present a bill that is practically a word for word duplicate of the proposed measure, and because of conditions in the state includes all the saving or grandfather clauses. Likewise, after some little discussion it was not made compulsory to furnish a surety bond but personal ones will be accepted, provided, of course, they will have the approval of the board. This is in accordance with the present law and it was decided not to change it.

The application fee was fixed at \$25.00, and the annual fee for certificate of authority and renewal at \$5.00.

Nebraska.

The final draft of the bill for this state has not as yet been prepared but it will probably be a complete adoption of the proposed measure.

Missouri.

Comment upon two changes made in the bill for this state was given above. The application fee is \$25.00, and the fee for certificate of authority and annual renewal is \$5.00. A surety company bond is required.

This bill has the saving clause as to those in the business and established for a period of one year immediately prior not having to take the examination, but it does not include any saving clause for those who do not have a set of books or indexes. Such is not necessary for this state, however, as there are no county indexes and none in business not equipped with their own plant.

Another clause added provides that all title companies that have complied with the title insurance act and regulations and have the deposit as required thereunder, shall be exempt from furnishing the abstracters' bond.

Colorado.

The final draft of the bill for this state is now being prepared but it will not deviate much from the model law. A surety bond will be required. The application fee will be \$25.00 and the certificate of authority and its annual renewal, \$5.00.

There will be no saving or grandfather clause as pertaining to having a set of books, since there are no county indexes in this state and one to engage in the business has to have such equipment. This state is one of the few having an archaic and antiquated statute providing for the making of abstracts by the county clerk upon demand and for fees prescribed for county offices. The proposed measure will include its repeal.

South Dakota.

The bill for this state virtually follows the original recommendation and, because of conditions, includes all the saving or grandfather clauses. The application fee is \$25.00, but the certificate of authority fee is \$20.00, and must be renewed every two years upon payment of \$20.00.

Choice is also given of furnishing either a surety or personal bond, but if personal, must be approved by the board, and have at least three sureties, shall run for five years and be rejustified for a like period upon expiration.

This is another of the states having the impractical and archaic fee provision and making of abstracts by county officials and the repeal of which as incorporated in the proposed bill should be welcomed by the public, county officials and abstracters alike.

Oregon.

This state experienced the snag of an attitude of "no more boards or bureaus." Consequently the administration of the act had to be placed under some other available medium, and the insurance commissioner was given the job. He will, however, have the assistance of an advisory group of three abstracters who will assist him in the work. These will be designated as the board of examiners, appointed by the

insurance commissioner and which board will, in reality, conduct the examinations and necessary affairs.

The application fee is \$25.00, and the annual fee for the certificate of authority and its renewal the same amount, \$25.00.

The bond is higher in its requirements than the other states. It must be a surety company bond, in the sum of \$5000 for the first ten thousand of inhabitants in each county, and \$5000 for each additional 10,000 until a maximum bond of \$25,000.00 is reached.

This state has included an original clause, in which it provides that in lieu of the bond, securities can be deposited. Same must be of government or municipal bonds, or mortgages on Oregon real estate security worth at least twice the amount of the loan. One wonders somewhat at the logic of this. It is probably desired to be relieved of the negotiating of a bond, and payment of the premium, and yet it means a tie up of securities, the trouble of making possible substitutions, and in case of liquidation, leaving them on deposit until the final expiration of liability upon all outstanding abstracters' certificates, and which might be a greatly mooted question. The probable intention was to relieve the title insurance companies now having a deposit under the title insurance laws from furnishing, in addition, the abstracters' bond. It seems logical that the exception as provided in the Missouri law would better cover this intention.

The Oregon law also includes all of the saving or grandfather clauses as incorporated in the model draft.

Montana.

The Montana law contains some very interesting provisions and shows great care and consideration in its preparation.

The bond provision contains a clause which provides that the undertaking shall be for one year, and renewed annually by a continuation certificate, such continuation certificate, however, shall not increase the amount of liability under the original bond. This prevents any question as to whether or not it become cumulative. It also provides that either a surety or personal bond can be furnished, but all bonds shall be approved by the Judge of the District Court. This follows the present law in this respect. Likewise the bond is in a fixed amount, regardless of any condition, \$5000.00.

There are also two other provisions found only in the law drafted for this state. One provides that the compensation of abstracters to be charged and received shall be and remain a matter of contract between the parties.

The other is that any abstract of title to real estate certified to be true and correct by any abstracter authorized and operating by the provisions of this act, shall be received by the courts of this state as prima facie evidence of its contents under such rules and regulations as to procedure as such courts may promulgate.

ANOTHER LUCRATIVE SIDELINE

Ed F. Dougherty, Omaha, Neb.

At recent national and state conventions of title men, there have been addresses, papers and discussions concerning "Lucrative Sidelines" for abstracters.

When I read the following, which is quoted from an advertisement by an Eighteenth Century professional writer, it occurred to me that it would be very fitting, indeed, for abstracters to go into the same business. A copy of the advertisement is reported by Johnson Brigham, Iowa State Librarian, Des Moines, Iowa, as being in the Masonic Library, Cedar Rapids, Iowa. The advertisement, among other things, recites:

"Writeth all manner of Books and Pamphlets, in Verse or Prose, at Reasonable Rates: And Furnisheth, at a Minute's Warning, any Customer with Elegies, Pastorals, Epithalamiums, and Congratulatory Verses adapted to all manner of Persons and Professions, ready written, with Blanks to insert the Names of the Parties Addressed to.

"He supplieth Gentlemen Bell-men with Verses on all Occasions, at 12d the Dozen, or 10s the Gross; and teacheth them Accent and Pronunciation gratis.

"He taketh any side of a Question, and writeth for or against, or both, if required.

"He writeth for those who cannot write themselves, yet are ambitious of being authors; and will, if required, enter into Bonds never to own the Performance.

"N. B. He is come down from the Garret to A First Floor, for the Convenience of his Customers.

"Pray mistake not the House; because there are many pretenders thereabouts.

"No Truste by Retale."

No doubt, there are many people in every community who would appreciate having available someone who would render a service such as is hereinabove described.

The Executor

I had a friend who died and he
On earth so loved and trusted me
That ere he quit this worldly shore
He made me his executor.

He tasked me through my natural life
To guard the interests of his wife;
To see that everything was done
Both for his daughter and his son.

I have his money to invest,
And though I try my level best
To do that wisely, I'm advised
My judgment oft is criticized.

His widow, once so calm and meek,
Comes, hot with rage, three times a week
And rails at me because I must
To keep my oath, appear unjust.

His children hate the sight of me,
Although their friend I've tried to be,
And every relative declares
I interfere with his affairs.

Now when I die I'll never ask
A friend to carry such a task.
I'll spare him all such anguish sore
And leave a hired executor.

Copyrighted by Edgar A. Guest.

California Association Sponsors Educational Course for Title Workers

E. L. Farmer, vice-president of the Title Insurance & Trust Co., Los Angeles, and director of this work for the association explains the progress made

We are all anxious to succeed in our chosen lines of business. To do so we must possess ability, aptitude, and be able to accomplish something worth while.

Each business or occupation requires men who are fitted for it by education, natural, physical or mental ability, skill, peculiar aptitude or temperament.

The first requisite is fitness. All men are not fitted for the same class, kind or nature of work. All are not created equal, either mentally, physically, temperamentally, or as to inclinations. One may be mechanically inclined; another may have a leaning toward medicine; another has a legal mind, and possibly another possesses those peculiar qualifications that would best fit him for title work.

The business and occupational world is full of misfits. Many a man is practicing medicine today who would have been more successful in the practice of law, or who would have exhibited greater skill as a mechanic; and unquestionably many a second-rate mechanic would have made a good doctor, or a musician with the proper training and education.

One is indisputably better qualified and fitted to specialize in that particular branch of study or profession toward which he naturally leans. Specialization is not new to us; its importance was realized to a marked degree in the days of barter and trade encountered in our early history. If you will look back a few centuries, you will see that necessity forced man to take up that occupation for which he was best fitted. The barter and trade system was most cumbersome and proved unsatisfactory for numerous reasons. For instance, it was not always easy to find someone who wanted what you had or had what you wanted; and trading at a distance was practically impossible. The cumbersomeness of the business made it necessary to develop a common medium of exchange and a specialization as to human efforts. One man was better skilled in fishing; another exhibited greater skill in hunting, etc. This was realized and gradually developed into specializing in business and in occupations. The banking system and title companies of today are but the outgrowth of this specialization, which has been highly developed through commercial progressiveness.

Therefore, inasmuch as we are living in an age when the actual value of specialization has become a realization, our first problem is to analyze

or take an inventory of ourselves and those who may desire to join our ranks. We are endeavoring to find and eliminate the misfits, and develop to the highest degree of efficiency those who do fit the requirements of our business. With man-power there is still too much of an attempt to fit a round man into a square hole—a place where he will never be comfortable or efficient. In every fixed or progressive business, necessity is acknowledged as a great creator. There must be developed the tools, the means, and the men essential to success.

In our business the first requisite toward the goal of success is an efficient management, whose duty it is to train itself in the distinguishing element of selecting men for its various departments, and to see that these men are equipped with the best training and education that can be given them to most effectively carry on their work. When a man reaches the limit of his capacity, he ceases to be a candidate for advancement. Little good can result from keeping a man in our employ whose capacity for advancement is limited. This condition means stagnation, breeds discontent, and results in a problem with which we are all too familiar—that if a man who has been in our employ for years sees others advance beyond him, he is immediately seized with the spirit of discontent, becomes disloyal, and sometimes displays a spirit of anarchism. Every man who enters our employ for the first time should possess the possibilities for advancement. To progress requires ability, and ability comes only with fitness, work and effort. Each man should fit himself not only to do his own work in a superior manner, but he should always have a grip on and a comprehensive understanding of the work of the next man higher up. He should be ready to seize the opportunity to advance when it presents itself; he should be honestly able to say, "I know the work," rather than, "I think I can learn it." The only way to get to the top is to keep climbing; we all have to do our own climbing, and we have no right to ask for a lift.

The title business requires a knowledge of the laws of real property. Instruments of conveyance are its tools; every workman should be thoroughly acquainted with his tools, know their uses and how to use them.

With the change from the writing of abstracts to the issuance of certificates of title, and later, Policies of title insurance, came the necessity of

having within the title companies specialists in the Laws of Real Property, Contracts, Agencies, and all laws governing the conveyancing and handling of real property—men capable of making not only a complete and accurate search of the title, but possessing as well the ability to interpret instruments. With the issuance of title insurance and the necessity of guarding against certain possible undisclosed defects not shown by the public records, an even greater degree of skill and knowledge became necessary.

The value of a title man depends upon his knowledge and ability to intelligently apply that knowledge. Mere knowledge alone is worth little; its value lies in being properly and effectively applied. Knowledge must be acquired either by absorption or by earnest study. The former process is slow, and often one depending upon it may go for years before he really learns to solve some of the important problems; in fact, he may, through ignorance of the point, have failed to recognize dangers when encountered. While we all require education and training, there must also be, as before mentioned, careful selectivity.

The members of this association have long been aware of the necessity of establishing a systematic plan of education for those engaged in our business. Its desirability is recognized by us all. The problem has been to decide upon the best method of procedure, and then how to put it into execution. Committees have been appointed from time to time, and reports have been made by them in favor of the adoption of some educational plan; but never until the appointment of the present committee has a real attempt been made to actually supply the machinery.

For several years I have given courses of lectures for the American Institute of Banking and the California Escrow Association in Los Angeles, courses for the Realty Board, and various lectures for the University of Southern California and the University of California on the laws of Real Property, Escrows, Title Insurance, and kindred subjects. The success of these lectures points directly to the desirability of providing a uniform course of study for the use and education of title men throughout the state.

Connections were made with the University of California, through Dr. Richardson's department, and an attempt was made to have a course or courses prepared. After some of the

papers were written and submitted to the committee, it was evident that it would be necessary to have the lectures prepared by someone from our own ranks, someone familiar with our problems and the manner of explaining them to others. The task was assigned to me, and I agreed to do my best to serve this association, and have undertaken to prepare courses which I believe will be helpful to everyone from the beginner to the competent searcher and examiner. The work has necessarily been slow and tedious, as it naturally must be when it has been possible only to sandwich it in with daily routine of work and evenings at home. It is being prepared in the form of correspondence courses, and, being such, it has been necessary to write every paper out in full. This has had to be done in long hand for the original, and has taken many hours and days more than we anticipated. The first idea was to write three courses—a beginner's, or primary, a middle course for searchers, and a third course for those who might be termed the examiners. After considerable work had been done, it became evident that there were many good reasons why the plan should be changed to two courses instead of three. This necessitated re-writing much of the work to make the first course more comprehensive and complete, including much that was planned for the second course, and extending the second course to include in its scope what was originally planned for the third course. It is evident this plan will be quite as effective, probably more interesting and valuable to the members of the class, and less expensive to deliver. This work is being prepared as a correspondence course, but wherever it is possible to do so, I would deem it advisable to have a competent man selected from each local group to deliver the papers in the form of lectures, thus offering opportunities for questions and answers, and the discussion of local problems and conditions.

It may be interesting to learn that all of the material for the first course has been gathered, and written, and is now having its final review, after which it will, when corrected and retyped, be turned over to the committee for approval and, it is hoped, acceptance, after which it will be delivered for such disposition as may seem fit to make of it. Part of the second course has also been written.

If the association finds the lectures to be as satisfactory as I hope they will be, it is possible it may be to the advantage of the association to consider well through what medium they shall be made available to our members.

It has been suggested that it might be well to organize a class at once and

try out the first course before finally deciding on the medium of distribution. That part will be for the committee to decide. But in the education of our men we must take every care to broaden their knowledge and equip them through experience to advance. What helps the men helps the company. A man's value depends upon his production. The more he produces the more he earns and the more he is worth. Unskilled men are cheap. A cheap man is dear at any price. If we would build for the future, we must not overlook the fact that manpower is the basis of success. A good brain is a mighty directing force. It is within our power now to produce more high-class men. Let us assume the responsibility and with our men enjoy its benefits.

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The Annual Convention

of the

IDAHO TITLE ASSOCIATION

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BOISE

January 22, 1929



This will be the most important meeting ever held by this association. :: :: :: ::

The Annual Convention

of the

MINNESOTA TITLE ASSOCIATION

will be held in

ST. PAUL

January 16-17, 1929



Headquarters—Lowry Hotel



An exceptional program has been arranged

The Miscellaneous Index

The New York Title & Mortgage Co. announces an increase in its capital funds of \$15,000,000.00, bringing the total to more than \$60,000,000.00. This last addition was brought about by an increase of the capital stock of an issue of 50,000 shares of a par value of \$100. These were offered to stockholders at \$300 per share, in ratio of one to three of their holdings.

The entire issue was taken up by the stock-holders on Nov. 15. The purpose of the increase was to maintain the strength of its surplus to policy holders and reserves. President Harry A. Kahler pointed out at the meeting on Oct. 10 when the increase was authorized, that the company had no particular plans for expansion in mind, and that the increased capitalization was purely to handle the growing business and provide for the development of the institution in its normal activities.

The Title Insurance and Trust Co., of Los Angeles, Calif., announces the purchase of the title plant and business of the Abstract Title Bureau of San Luis Obispo, which will be operated in the future as a branch of the company. The Abstract Title Bureau is the pioneer company of San Luis Obispo and brings the total of companies operated by the Title Insurance & Trust Co. up to seven.

The Title Guarantee & Trust Co., Los Angeles, announces the purchase of a site for a new building. The property is the corner of Fifth and Springs Sts., now occupied by the California Club.

Erection of the new building will begin in from twelve to fifteen months, which is the time limit for the vacating of the present building by its occupants. The new structure will be designated as the Title Guarantee Building and will be a pretentious structure to house the title company and provide general office space for other tenants. This will make the third monumental office edifice to be built by title companies of this city within the past three years.

The New York Title & Mortgage Co. announces the formation of three additional state wide organizations in a tier of Middle Western states, Texas, Oklahoma and the latest, Kansas. Underwriting contracts have been made with abstracters in the various counties and many issuing offices established.

This brings the total of state wide organizations in states where the company has qualified to sixteen. The others include Florida, Georgia, North Carolina, South Carolina, Tennessee, Virginia, District of Columbia, Maryland, New Jersey, New York, Massachusetts, Vermont and Indiana.

Announcement is made of the formation of the West Coast Title Insurance Co., of Portland, Ore. This is the result of the acquisition by the Abstract & Title Insurance Co., of the title plant and equipment of the Lawyers Title & Trust Co.

The paid up capital is \$300,000.00.

The Title Insurance & Trust Co., of Portland, Ore., announces the opening of its Clackamas County plant and office in Oregon City and which will be ready for business the first of the coming year.

A complete modern plant has been built by the photographic system and over 250,000 take-offs made by this process.

V. E. Phillips, member of the Examiners Section, active in Missouri and American Title Association affairs has been named as associate professor of Constitutional Law

Items of Interest About Title Folk and the Title Business

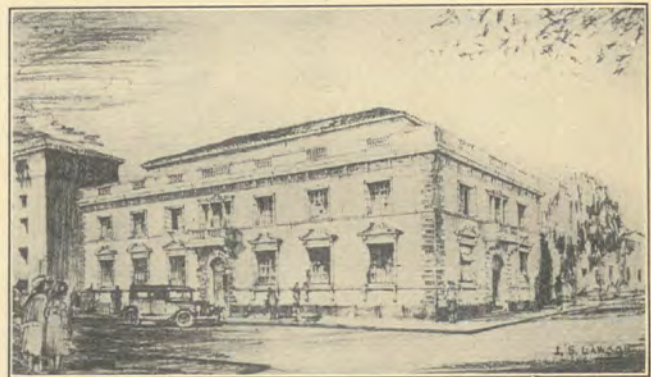
in the Kansas City School of Law. He is, at present, professor of Real Property Law in that school.

Mr. Phillips has contributed many things to association affairs, and his two articles, "Curative and Enabling Statutes" and "Legal Liabilities of Abstracters" will be particularly remembered.

The many friends and acquaintances of Anthony H. Rutgers will be interested to learn of his new association. He is now in the business development organization of the trust department of the Title Insurance & Trust Co., Los Angeles, Calif.

Mr. Rutgers, better known as "Tony" or "Rut," is a well known writer and speaker on title law and title matters and has had a wide experience in development work of title insurance.

The Thraves Abstract & Title Co. of Fremont, Ohio, can well point with pride to its founding. It was started in 1810 by Samuel Crowell, grandfather of the present owner and manager, Meade G. Thraves. Connected with him were R. B. Hayes, later the Nineteenth President of the United States, and George Glick, famous pioneer Governor of Kansas.



New home of the Gulf Stream Title & Mortgage Guaranty Co., West Palm Beach, Fla. It is one of the most artistic buildings in the state and entirely occupied by the company.

This company boasts one of the most complete title plants possible to build. It has a photographic take-off of all the records, which are filled by books in metal drawers. All court matters have also been photographed. A miscellaneous index has also been built upon the idea of a card for each name, and entries of all matters of record affecting that name are entered thereon giving a complete history at a glance.

The location scheme for tracts and irregular descriptions is maintained, plats having been prepared for all, each given a number and allocated accordingly.

Many abstracters and title companies like the idea of using blotters for advertising. These are distributed liberally at periodic intervals to customers and prospects. Some are very artistic and depict beautiful scenes, good looking girls, cartoons, and "snappy" quips. Others are purely designed to convince the customer of the value of title service, and the good points of the company. Many are of the monthly calendar designs or a series of cartoons that tell a continued story.

By this medium, too, is the executive secretary's office kept supplied with this necessary equipment. Among those received are some coming from the Mercer County Abstract

Co., Stanton, N. Dak.; Lawyers and Realtors Title Insurance Co., Seattle; Guarantee Abstract Co., Georgetown, Tex.; Union Abstract & Title Co., Omaha, Neb.; Bankers Guarantee Title & Trust Co., Akron, Ohio; Dilworth Abstract Co., Waco, Tex. Abstract & Title Co., LaGrande, Ore.

R. O. Huff is now a "full time" titleman, and another most excellent lawyer has come over on our side. The growing business of the Texas Title Guaranty Co., together with its expansion and increase in capital made it necessary that he quit the general practice of law and give all his time to the title company and its affiliated institutions.

He is now devoting all his attention to this company in San Antonio, Tex.

The Louisville Title Co., Louisville, Ky., has contributed its bit to aviation and quite a bit more to civic enterprise by a direction arrow to guide aviators to Bowman Field.

This arrow is painted on top of its building, extending the entire length. After it was painted, several aviators gave it the "once over" from the air and were enthusiastic in their praise of its visibility and the assistance it would be in directing pilots to the landing field.

This was one of this company's many mediums used in an energetic advertising campaign recently launched and which included general and indirect advertising methods as well as the more special.

Announcement is made of the purchase of the charter and name of the Ann Arbor Trust Co., Ann Arbor, Mich., by a group composing the firm of Brown-Cress & Co. An entire new body of officers and board of directors was named, and the directing personnel and stockholders are well-known and influential Ann Arbor business men.

The old name will be retained and activities increased by the incorporation of the bond and mortgage business of the Brown-Cress Co., which includes the local representation of mortgage loans for the Prudential Insurance Co. The company will further develop its title facilities and provide title insurance service as the representative of the Union Title & Guaranty Co., Detroit.

W. F. Angell continues with the company in its title and trust departments.

Jim Barnes of the Trust Co. of St. Louis County, Clay-

ton, Mo., claims a state association record and will be given the fur medal for it unless someone else can bring evidence of a better one.

At the first Missouri state convention a record or registration book was started. There have been twenty-two conventions since. Jim Barnes' name appears on the first attendance roll and every one since. Twenty-two years consecutive and a 100 per cent attendance of his state associations meetings. Who can equal or beat it?

AN ABSTRACTER'S LAMENT

I'll tell the world the life I lead
Is far from being a snap,
I even pound my pillow at night
While others are taking their nap.
I search all day for title links
To the land I have on my map,
I delve through wills and legal forms
Trying hard to bridge a gap.
An abstracter has a million trials
But who is there cares a rap!

Then after I've done the best I can,
And feel I have done my share
To make the darn thing look just right
To purchasers everywhere;
Same pesky Examiner takes a hand
And picks flaws here and there;
He wants to know why so and so?
Am I sure there's not an heir?
And can't I furnish him this and that?
And do I think the price is fair?

If this boon can be granted
To me, by the King on high,
To help St. Peter check the titles
To the mansions in the sky;
When I see the word "Examiner"
Affixed after Tom or Cy,
In those records of we mortals,
I will watch with cunning eye
And be very, very careful
That no earthly flaw gets by.

—Miss Ruby Reed, Emmons Abstract Co., St. Charles, Mo.

Sustaining Fund Subscribers for 1928

Asterisk (*) Indicates those members who pledged additional one-half for 1928

(The Constitution of the Association provides that members who contribute to this fund shall be additionally designated in its publications as "Sustaining Fund Members" in recognition of the service rendered.)

ALABAMA.

- *Land Title Guar. Co.....Anniston, Ala.
- Alabama Title & Trust Co.....Birmingham, Ala.
- *E. P. Quigley.....Birmingham, Ala.
- *Title Guaranty Loan & Trust Co.....Birmingham, Ala.
- Etowah Abst. Co.....Gadsden, Ala.
- *Title Insurance Co.....Mobile, Ala.
- Ballard Bros.....Troy, Ala.
- *Tuscaloosa Abst. Co.....Tuscaloosa, Ala.

ARIZONA.

- Gila County Abst. Co.....Globe, Ariz.
- Navajo-Apache Abst. & Title Co.....Holbrook, Ariz.
- Coggins Title Company.....Phoenix, Ariz.
- *Phoenix Title & Trust Co.....Phoenix, Ariz.
- O'Quinn Abst. & Title Co.....Tucson, Ariz.
- Tucson Title Ins. Co.....Tucson, Ariz.

ARKANSAS.

- *Augusta Title Company.....Augusta, Ark.
- Clark County Abst. Co.....Arkadelphia, Ark.
- *Neill-Butler Real Est. Co.....Batesville, Ark.
- *Saline County Abst. & Gty. Co.....Benton, Ark.

- *Hampstead County Abst. Co.....Hope, Ark.
- *Arkansas Trust Company.....Hot Springs, Ark.
- Dodson Insurance Agency.....Hot Springs, Ark.
- Little Rock Title Ins. Co.....Little Rock, Ark.
- Guaranty Abst. Co.....Marion, Ark.
- *Anthony Hall & Son.....Paris, Ark.
- Perryville Abst. Co.....Perryville, Ark.
- *Merchants & Planters Title
& Investment Co.....Pine Bluff, Ark.

CALIFORNIA.

- Bakersfield Abst. Co.....Bakersfield, Calif.
- *The Kern Co. Abst. Co.....Bakersfield, Calif.
- Belcher Abst. & Title Co.....Eureka, Calif.
- *Solano Co. Title Co.....Fairfield, Calif.
- *Title Guar. Co. of Solano Co.....Fairfield, Calif.
- *The San Joaquin Abst. Co.....Fresno, Calif.
- Kings County Abstract Co.....Hanford, Calif.
- *The San Benito Title Guar. Co.....Hollister, Calif.
- Lake Co. Title & Abst. Co.....Lakeport, Calif.
- *California Title Ins. Co.....Los Angeles, Calif.
- Security Title Ins. & Guar. Co.....Los Angeles, Calif.

*Title Guar. & Trust Co.	Los Angeles, Calif.
*Title Insurance & Trust Co.	Los Angeles, Calif.
*Contra Costa Abst. & Title Co.	Martinez, Calif.
*Richmond-Martinez Abst. & Title Co.	Martinez, Calif.
Simonson-Harrell Abst. Co.	Merced, Calif.
Stanislaus County Abst. Co.	Modesto, Calif.
*Napa County Title Co.	Napa, Calif.
*Inter-County Title Co.	Nevada City, Calif.
Alameda County Title Ins. Co.	Oakland, Calif.
East Bay Title Ins. Co.	Oakland, Calif.
*Oakland Title Ins. & Guar. Co.	Oakland, Calif.
*Inter County Title Co.	Placerville, Calif.
*Plumas Co. Abst. Co.	Quincy, Calif.
San Mateo Co. Title Co.	Redwood City, Calif.
*Riverside Title Co.	Riverside, Calif.
*Capital City Title Co.	Sacramento, Calif.
*Sacramento Abst. & Title Co.	Sacramento, Calif.
*Monterey Co. Title & Abst. Co.	Salinas, Calif.
Salinas Title Guar. Co.	Salinas, Calif.
Pioneer Title Ins. & Trust Co.	San Bernardino, Calif.
*Southern Title & Trust Co.	San Diego, Calif.
*Union Title Insurance Co.	San Diego, Calif.
*California Pacific Title & Trust Co.	San Francisco, Calif.
City Title Insurance Co.	San Francisco, Calif.
*Northern Counties Title Ins. Co.	San Francisco, Calif.
*Title Insurance & Guar. Co.	San Francisco, Calif.
*Western Title Ins. Co.	San Francisco, Calif.
*San Jose Abst. & Title Ins. Co.	San Jose, Calif.
Marin County Abst. Co.	San Rafael, Calif.
*San Rafael Land Title Co.	San Rafael, Calif.
*Orange County Title Co.	Santa Ana, Calif.
*Dake Title Company	Santa Cruz, Calif.
Santa Cruz Co. Title Co.	Santa Cruz, Calif.
*The Sonoma Co. Abst. Bureau	Santa Rosa, Calif.
*Stockton Abst. & Title Co.	Stockton, Calif.
Lassen County Abst. Co.	Susana, Calif.
*Mendocino Co. Title Co.	Ukiah, Calif.
Southern California Title Co.	Ventura, Calif.
*Glenn County Title Company	Willows, Calif.
Siskiyou County Abst. Co.	Yreka, Calif.

COLORADO.

*Washington County Abst. Co.	Akron, Colo.
*Adams County Abst. Co.	Brighton, Colo.
*Kit Carson Co. Abst. Co.	Burlington, Colo.
*Cheyenne County Abst. Co.	Cheyenne Wells, Colo.
*The Menker Abst. Co.	Conejos, Colo.
*The Landon Abst. Co.	Denver, Colo.
The Record Abst. Co.	Denver, Colo.
Title Guar. Co.	Denver, Colo.
Republic Title Guar. Co.	Denver, Colo.
*The Morgan Co. Abst. & Inv. Co.	Ft. Morgan, Colo.
Greeley Abst. Co.	Greeley, Colo.
*The Weld County Abst. & Inv. Co.	Greeley, Colo.
*The Otero County Abst. Co.	La Junta, Colo.
*The Winchell Abst. Co.	La Junta, Colo.
*The Montrose Co. Abst. Co.	Montrose, Colo.
*The Crowley Co. Abst. Co.	Ordway, Colo.
*Zimmerman Abst. Title Co.	Steamboat Springs, Colo.
*Platte Valley Title & Mtg. Co.	Sterling, Colo.
Painter Abst. & Ins. Agcy. Co.	Telluride, Colo.
*The Trinidad Abst. & Title Co.	Trinidad, Colo.
The North Park Abst. Co.	Walden, Colo.
*Yuma Co. Abst. Co.	Wray, Colo.

CONNECTICUT.

*The Bridgeport Land & Title Co.	Bridgeport, Conn.
*Clark, Hall & Peck	New Haven, Conn.
New Haven Real Est. & Ti. Ins. Co.	New Haven, Conn.
Western Conn. Ti. & Mtg. Co.	Stamford, Conn.

DIST. OF COLUMBIA.

Washington Title Ins. Co.	Washington, D. C.
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FLORIDA.

Polk County Abst. Co.	Bartow, Fla.
Collier Co. Title Co.	Everglades, Fla.
Alachua Co. Abst. Co.	Gainesville, Fla.
*Lauderdale Abst. & Guar. Ti. Co.	Ft. Lauderdale, Fla.

Title & Trust Co. of Florida	Jacksonville, Fla.
Abstract & Title Guar. Corp.	Miami, Fla.
Florida Title Company	Miami, Fla.
*Guaranty Title Co.	Miami, Fla.
*Fidelity Title & Loan Co.	Orlando, Fla.
*Guaranty Title & Abst. Co.	St. Petersburg, Fla.
*Guaranty Title Co.	Tampa, Fla.
Lake Abstract & Title Guar. Co.	Tavares, Fla.
Brevard Abst. & Title Ins. Co.	Titusville, Fla.
Atlantic Title Co.	West Palm Beach, Fla.
Florida Southern Abst. & Ti. Co.	Winter Haven, Fla.

GEORGIA.

*Atlanta Title & Trust Co.	Atlanta, Ga.
*Slade & Swift	Columbus, Ga.

IDAHO.

*The Bingham Title & Trust Co.	Blackfoot, Ida.
*Canyon Abst. & Title Co.	Caldwell, Ida.
*Custer Co. Abst. Co.	Challis, Ida.
*Panhandle Abst. Co.	Coeur d'Alene, Ida.
Teton Abst. Co.	Driggs, Ida.
Clark County Abst. & Realty Co.	Dubois, Ida.
*Gem County Abstract Co.	Emmett, Ida.
*Camas Abst. Co.	Fairfield, Ida.
*The North Idaho Title Co.	Lewiston, Ida.
*Latah Co. Title Co.	Moscow, Ida.
*Clearwater Co. Abst. Co.	Orofino, Ida.
*Rupert Abst. Co.	Rupert, Ida.
*Fremont Abst. Co.	St. Anthony, Ida.
*The Bonner Co. Abst. Co.	Sandpoint, Ida.
Idaho Title Service	Twin Falls, Ida.
Twin Falls Title & Abst. Co.	Twin Falls, Ida.
*Washington Co. Title Co.	Weiser, Ida.

ILLINOIS.

*Morris Colyer	Albion, Ill.
*St. Clair Guar. & Title Co.	Belleville, Ill.
The Boone Co. Abst. Co.	Belvidere, Ill.
*McLean Co. Abst. Co.	Bloomington, Ill.
*Thomas J. Costello & Co.	Carlinville, Ill.
*Hancock County Abst. Co.	Carthage, Ill.
*Champaign Co. Abst. Co.	Champaign, Ill.
*Trevett-Mattis Banking Co.	Champaign, Ill.
*Chicago Title & Trust Co.	Chicago, Ill.
*The Taylor Abst. Co.	Clinton, Ill.
*Vermilion Co. Abst. Co.	Danville, Ill.
*Madison County Abst. & Title Co.	Edwardsville, Ill.
*E. J. Tupper Co.	Galesburg, Ill.
*Kane County Abst. Co.	Geneva, Ill.
C. E. Joyner	Harrisburg, Ill.
*Hyman Lacey, Jr.	Havana, Ill.
*Montgomery Co. Abst. Co.	Hillsboro, Ill.
Joliet Title & Guar. Co.	Joliet, Ill.
*The Peoples Abst. Co.	Joliet, Ill.
*Kankakee Co. Title & Trust Co.	Kankakee, Ill.
Wilson-Foley Abst. Co.	Macomb, Ill.
S. Bartlett Kerr	Metropolis, Ill.
*H. B. Wilkinson Co.	Morrison, Ill.
*E. P. Easterday	Mound City, Ill.
Chas D. Etnyre	Oregon, Ill.
*Leland & Wilson	Ottawa, Ill.
*Nelson Title & Trust Co.	Paris, Ill.
Ford County Abst. Co.	Paxton, Ill.
*John T. Elliff	Pekin, Ill.
*Title & Trust Company	Peoria, Ill.
*Chas. H. Roe (Perry Co. Abst. Office)	Pinckneyville, Ill.
Pike Co. Abstract & Title Co.	Pittsfield, Ill.
Bureau Co. Abstract Office	Princeton, Ill.
*Holland-Ferguson Co.	Rockford, Ill.
*Rock Island Co. Abst. & Ti.	Rock Island, Ill.
Guaranty Company	Rock Island, Ill.
John W. Larimer & Son	Salem, Ill.
*The Sangamon Co. Abst. Co.	Springfield, Ill.
*R. Allan Stephens	Springfield, Ill.
*DeKalb Co. Abst. Co.	Sycamore, Ill.
Champaign Co. Abst. Co.	Urbana, Ill.
*Iroquois Co. Title & Trust Co.	Watsika, Ill.

ILLINOIS (Continued)

*Security Title & Trust Co.	Waukegan, Ill.
*McHenry Co. Abst. Co.	Woodstock, Ill.
*Richards, Jewett & Wright Abst. Co.	Woodstock, Ill.

INDIANA.

Goodale Abst. Co.	Angola, Ind.
*Lake Co. Title & Guar. Co.	Crown Point, Ind.
*Spahr-Morrison Abst. Co.	Frankfort, Ind.
*Indiana Abst. Co.	Goshen, Ind.
*Huntington Abst. Co.	Huntington, Ind.
Anderson Abst. Co.	Kokomo, Ind.
*Bryan Abst. Co.	LaFayette, Ind.
*W. H. Becher	La Porte, Ind.
Ewbanks Abst. Office	Lawrenceburg, Ind.
*Morgan Co. Abst. Co.	Martinsville, Ind.
*Floyd Co. Abst. Co.	New Albany, Ind.
Chas. W. Benton	Princeton, Ind.
*Wayne County Abstract Co.	Richmond, Ind.
Louis C. Lambert	Rushville, Ind.
Marks Abstract Co.	Salem, Ind.
First Title Abst. Co.	South Bend, Ind.
*Indiana Title & Loan Co.	South Bend, Ind.
Allen E. Hogue	Vincennes, Ind.
*Kosciusko Abstract & Title Guar. Co.	Warsaw, Ind.

IOWA.

*Craig-Ray Abstract Co.	Allison, Ia.
Boone Co. Abst. & Loan Co.	Boone, Ia.
Iowa Certificate & Abst. Co.	Cedar Rapids, Ia.
*Linn County Abst. Co.	Cedar Rapids, Ia.
*Chas. E. Moore	Cherokee, Ia.
Iowa Security Co.	Clarinda, Ia.
*Abst. & Title Guar. Co.	Clinton, Ia.
*C. L. Clark	Corydon, Ia.
Davenport Abst. Co.	Davenport, Ia.
*Hardin County Abst. Co.	Eldora, Ia.
Winnebago Co. Abst. Co.	Forest City, Ia.
*Chas. T. Rogers	Grundy Center, Ia.
*Shelby Co. Abst. Co.	Harlan, Ia.
*Buchanan Co. Title & Loan Co.	Independence, Ia.
Security Abst. Co.	Iowa City, Ia.
Ralph B. Smith	Keokuk, Ia.
Plymouth County Abst. Co.	Le Mars, Ia.
*Delaware County Abst. & Loan Co.	Manchester, Ia.
*Security Abstract Co.	Mason City, Ia.
*Shepard Abstract Co.	Mason City, Ia.
R. J. Smith	Montezuma, Ia.
H. C. Madden	Muscatine, Ia.
C. A. Batman	Nevada, Ia.
*Monona County Abst. Co.	Onawa, Ia.
*Sioux Abstract Co.	Orange City, Ia.
*Johnson Abstract Co.	Oskaloosa, Ia.
*W. H. Keating	Oskaloosa, Ia.
Mabel M. Merritt	Ottumwa, Ia.
*Fidelity Abstract Co.	Pocahontas, Ia.
The Loomis Abst. Co.	Red Oak, Ia.
*Iowa Land Loan & Abst. Co.	Rock Rapids, Ia.
*H. B. Pierce Co.	Rock Rapids, Ia.
Calhoun Co. Abst. Co.	Rockwell City, Ia.
*Engleson Abst. Co.	Sioux City, Ia.
Sedgwick Abstract Co.	Sioux City, Ia.
Talley Harvey & Company	Sioux City, Ia.
*Clay County Abst. Co.	Spencer, Ia.
*Spencer Loan & Abst. Co.	Spencer, Ia.
*Carlton Abst. Co.	Spirit Lake, Ia.
Buena Vista Abst. & Mtg. Co.	Storm Lake, Ia.
Carl H. Mather	Tipton, Ia.
*Benson & Runkle	Toledo, Ia.
*Livingston & Eicher	Washington, Ia.
*Black Hawk Co. Abst. Co.	Waterloo, Ia.

KANSAS.

*W. G. Weaver & Son	Alma, Kan.
Couch Land Company	Anthony, Kan.
W. G. Carson	Ashland, Kan.
Ray. H. Crumly	Colby, Kan.
*Pearl K. Jeffery	Columbus, Kan.
Greenwood Co. Abst. Co.	Eureka, Kan.

*The Moore Abst. & Title Co.	Eureka, Kan.
*W. G. Fink	Fredonia, Kan.
Helen M. Stowell	Garden City, Kan.
*J. M. Schaefer	Hays City, Kan.
Dale Bailey	Hiawatha, Kan.
*Hall Abstract and Title Co.	Hutchison, Kan.
*Montgomery Co. Abst. Co.	Independence, Kan.
*Security Abstract Co.	Independence, Kan.
*Geary County Abst. Co.	Junction City, Kan.
*George C. Weber	La Crosse, Kan.
*John C. Emick	Lawrence, Kan.
J. B. Dresslar	Mankato, Kan.
*Llewelyn Jones	Meade, Kan.
*F. J. Wadsworth	Medicine Lodge, Kan.
Investors Loan & Trust Co.	Paola, Kan.
C. A. Wilkin & Co.	Parsons, Kan.
*E. B. Curran	Pratt, Kan.
*C. C. Porter	Russell Springs, Kan.
C. W. Lynn	Salina, Kan.
*C. M. Williams Title Co.	Sedan, Kan.
Emery & Britt	Seneca, Kan.
*J. D. Boyle	Smith Center, Kan.
*Columbian Title & Trust Co.	Topeka, Kan.
*Topeka Title & Bond Co.	Topeka, Kan.
Margaret Swiggett	Wakeeney, Kan.
Geo. H. Thiele	Washington, Kan.
*Rogers Abst. & Title Co.	Wellington, Kan.
*Sumner County Abst. Co.	Wellington, Kan.
*Fidelity Title Co.	Wichita, Kan.
Guarantee Abstract Co.	Wichita, Kan.
Home Mtg. Title & Trust Co.	Wichita, Kan.
Barbour-Collinson Abst. Co.	Winfield, Kan.

KENTUCKY.

*Franklin Title & Trust Co.	Louisville, Ky.
*Kentucky Title Company	Louisville, Ky.
Louisville Title Company	Louisville, Ky.
Burnett Wallace	Shelbyville, Ky.

LOUISIANA.

Mayo Title Company	Lake Charles, La.
Ouachita Abst. & Title Guar. Company	Monroe, La.
*Union Title Guar. Co.	New Orleans, La.
Caddo Abst. Co.	Shreveport, La.

MARYLAND.

Maryland Title Guar. Co.	Baltimore, Md.
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MASSACHUSETTS.

*Ellis Title & Conveyancing Co.	Springfield, Mass.
Title Insurance & Mtg. Guar. Co.	Springfield, Mass.

MICHIGAN.

Ann Arbor Trust Co.	Ann Arbor, Mich.
*Washtenaw Abst. Co.	Ann Arbor, Mich.
*Chas. E. Thompson Abst. Co.	Bad Axe, Mich.
Lake County Abst. Co.	Baldwin, Mich.
*Northern Title & Trust Co.	Bay City, Mich.
*Benton Harbor Abst. Co.	Benton Harbor, Mich.
*Catherine G. Harmon	Cassopolis, Mich.
*St. Joseph County Abst. Co.	Centreville, Mich.
*Eaton County Abst. Co.	Charlotte, Mich.
Cheboygan Co. Abst. Co.	Cheboygan, Mich.
Branch Co. Abst. Co.	Coldwater, Mich.
*Iron Co. Abst. & Land Co.	Crystal Falls, Mich.
Burton Abstract & Title Co.	Detroit, Mich.
Union Title & Guar. Co.	Detroit, Mich.
Guaranty Title & Mtg. Co.	Flint, Mich.
Gladwin Co. Abst. Co.	Gladwin, Mich.
The Michigan Title Co.	Grand Rapids, Mich.
*Bankers Trust Co.	Hart, Mich.
*The Gratiot County Abst. Co.	Ithaca, Mich.
Herbert G. Manly	Jackson, Mich.
*Title Bond & Mtg. Co.	Kalamazoo, Mich.
*Ingham Abst. & Title Co.	Lansing, Mich.
*Lapeer Co. Abst. Office	Lapeer, Mich.
*Manistee County Abst. & Ti. Co.	Manistee, Mich.
*Sibben Abst. Co.	Manistee, Mich.
*Ashford & Wall	Manistique, Mich.
Landon Abst. Co.	Monroe, Mich.

Monroe Co. Abst. Co.....	Monroe, Mich.
*Bankers Trust Co. of Muskegon.....	Muskegon, Mich.
Luce County Abst. Office.....	Newberry, Mich.
*Van Buren County Abst. Office.....	Paw Paw, Mich.
*Emmet Co. Abst. & Title Co.....	Petoskey, Mich.
*Berrien County Abstract Co.....	St. Joseph, Mich.
*Iosco Co. Abst. Office.....	Tawas City, Mich.
*C. C. Wells.....	Traverse City, Mich.
*Newaygo Co. Abst. Co.....	White Cloud, Mich.

MINNESOTA.

*Freeborn County Abst. Co.....	Albert Lea, Minn.
Edgar E. Waite.....	Breckenridge, Minn.
O. O. Rekow.....	Chaska, Minn.
Strander Abst. & Inv. Co.....	Crookston, Minn.
*The Consolidated Abst. Co.....	Duluth, Minn.
A. A. Berg.....	Hallock, Minn.
Todd County Abst. Co.....	Long Prairie, Minn.
Merrill Abst. Corp.....	Minneapolis, Minn.
Real Estate Title Ins. Co.....	Minneapolis, Minn.
Watowan Co. Abst. Co.....	St. James, Minn.
St. Paul Abst. Co.....	St. Paul, Minn.
Lake Co. Abst. Co.....	Two Harbors, Minn.
*Leonard P. Peterson.....	Walker, Minn.
*Winona Co. Abst. Co.....	Winona, Minn.

MISSOURI.

*Moore-Harris Abst. Co.....	Benton, Mo.
Scott County Abst. Co.....	Benton, Mo.
Cooper County Abst. Co.....	Boonville, Mo.
*J. V. Davis Abst. Co.....	Bowling Green, Mo.
Dallas County Abst. Co.....	Buffalo, Mo.
*Jasper County Title & Grty. Co.....	Carthage, Mo.
*Ryan and Carnahan.....	Chillicothe, Mo.
*Land Title Insurance Co.....	Clayton, Mo.
*Trust Company of St. Louis County.....	Clayton, Mo.
*Henry County Abst. Co.....	Clinton, Mo.
Bayless Abstract Co.....	Columbia, Mo.
*John W. Ennis.....	Edina, Mo.
O. W. Bleeck Abst. Co.....	Farmington, Mo.
*Chas. H. Groom.....	Forsyth, Mo.
*Felix J. Parkin.....	Fredericktown, Mo.
*M. L. Guthrie.....	Fulton, Mo.
Dudley & Brandon.....	Gallatin, Mo.
J. A. Selby.....	Gallatin, Mo.
*Arthur Conger.....	Harrisonville, Mo.
*The Jefferson County Abst. Co.....	Hillsboro, Mo.
The Hamilton Abst. Co.....	Huntsville, Mo.
Jackson County Abst. Co.....	Independence, Mo.
John A. Sea Abst. Co.....	Independence, Mo.
*Burch & Platt Abst. & Ins. Co.....	Jefferson City, Mo.
*Cole County Abst. Rlty. & Ins. Co.....	Jefferson City, Mo.
Kansas City Title & Trust Co.....	Kansas City, Mo.
*Chariton County Abst. & Title Co.....	Keytesville, Mo.
D. O. Love.....	Kingston, Mo.
Lafayette Co. Abst. Co.....	Lexington, Mo.
Lesueur Loan & Abst. Co.....	Lexington, Mo.
*Linn County Abst. Co.....	Linneus, Mo.
*Van Dyke & Company.....	Marshall, Mo.
David A. Hamilton.....	Marshfield, Mo.
*Newton County Abst. Co.....	Neosho, Mo.
*Williams and Pottorf.....	Nevada, Mo.
*Edward E. Richards.....	Oregon, Mo.
Brown & Fenwick R. E. & Abst. Co.....	Perryville, Mo.
Murdock & Newby.....	Platte City, Mo.
Potosi Abstract Co.....	Potosi, Mo.
*Emmons Abst. Co.....	St. Charles, Mo.
*V. V. Hall.....	St. Joseph, Mo.
*St. Joseph Guar. Title Co.....	St. Joseph, Mo.
*Mechin & Voyce Title Co.....	St. Louis, Mo.
*Edward G. Schall.....	St. Louis, Mo.
*Title Insurance Corporation of St. Louis.....	St. Louis, Mo.
*Crawford Loan & Abst. Co.....	Sedalia, Mo.
*The Landman Abst. & Title Co.....	Sedalia, Mo.
Hubbard Abst. Co.....	Versailles, Mo.
*Kellet-Landis Abst. Co.....	West Plains, Mo.

MONTANA.

*Fallon County Abst. Co.....	Baker, Mont.
*Abstract Guaranty Co.....	Billings, Mont.

*Title Abstract Co.....	Billings, Mont.
Gallatin County Abst. Co.....	Bozeman, Mont.
*Powder River Abst. Co.....	Broadus, Mont.
Blaine County Abst. Co.....	Chinook, Mont.
Ed Fredlund.....	Chinook, Mont.
McCone County Abst. Co.....	Circle, Mont.
*Pondera County Abst. Co.....	Conrad, Mont.
*Glacier County Abst. Co.....	Cut Bank, Mont.
Beaverhead Abst. Co.....	Dillon, Mont.
*Northwestern Title Co.....	Forsyth, Mont.
*Montana Loan & Title Co.....	Glendive, Mont.
*Hill County Abstract Co.....	Havre, Mont.
*Milk River Abst. Co.....	Havre, Mont.
*C. M. Kelly.....	Lewiston, Mont.
*Burt Moylan.....	Malta, Mont.
Custer Abst. Co.....	Miles City, Mont.
*Mussellsell County Abst. & Title Co.....	Roundup, Mont.
*Golden Valley Co. Abst. Co.....	Ryegate, Mont.
Security Abst. Co.....	Sidney, Mont.
*Toole County Abst. Co.....	Shelby, Mont.
*Lodge Abst. Co.....	Townsend, Mont.

NEBRASKA.

Harlan County Abst. Co.....	Alma, Nebr.
*Gage County Abst. Co.....	Beatrice, Nebr.
*Franklin County Abst. Co.....	Bloomington, Nebr.
Z. H. Jones Abst. Co.....	Bridgeport, Nebr.
J. G. McCormick.....	Chappell, Nebr.
*C. A. Yeoman.....	Elwood, Nebr.
*J. Monroe Davis & Son.....	Fairbury, Nebr.
*J. F. Hanson & Co.....	Fremont, Nebr.
Shafto & Johnson.....	Harrisburg, Nebr.
Adams County Abst. Co.....	Hastings, Nebr.
Thayer County Abst. Co.....	Hebron, Nebr.
W. W. Barney & Son.....	Kearney, Nebr.
A. C. Wittera.....	Kearney, Nebr.
The H. O. Smith Company.....	Lexington, Nebr.
R. H. Mathew.....	Loup City, Nebr.
James Nichols.....	Madison, Nebr.
John W. Lamson.....	Neligh, Nebr.
*Madison County Abst. & Guar. Co.....	Norfolk, Nebr.
M. M. Cunningham.....	Omaha, Nebr.
Douglas County Abst. Co.....	Omaha, Nebr.
*Midland Title Company.....	Omaha, Nebr.
S. M. Sadler & Son.....	Omaha, Nebr.
J. H. Capron.....	Ord, Nebr.
*Thomas Walling Co.....	Plattsmouth, Nebr.
*Cheyenne County Abst. Co.....	Sidney, Nebr.
Kratz Abst. Co.....	Sidney, Nebr.
Jay C. Moore.....	Tecumseh, Nebr.
*A. M. Anderson Abst. Co.....	Tekamah, Nebr.
Frank E. Ward.....	Tekamah, Nebr.
Hamilton & Johnson.....	Wahoo, Nebr.

NEVADA.

H. S. Taber.....	Eldo, Nev.
Title & Trust Co. of Nevada.....	Las Vegas, Nev.

NEW JERSEY.

Atlantic Grty. & Title Ins. Co.....	Atlantic City, N. J.
*Asbury Park Guar. Mtge & Title Co.....	Asbury Park, N. J.
*Monmouth Title & Mtge Grty Co.....	Asbury Park, N. J.
*Chelsea Title & Grty Co.....	Atlantic City, N. J.
*South Jersey Title Finance Co.....	Atlantic City, N. J.
Bloomfield Title & Mtg. Guar. Co.....	Bloomfield, N. J.
Coldwell Title & Mtge Guar. Co.....	Caldwell, N. J.
Title Abst. Co.....	Camden, N. J.
*West Jersey Title & Grty Co.....	Camden, N. J.
*Cape May Co. Title & Trust Co.....	Cape May Court, N. J.
North Jersey Title Ins. Co.....	Hackensack, N. J.
*Peoples Trust & Guar. Co.....	Hackensack, N. J.
*N. J. Title Guar. & Trust Co.....	Jersey City, N. J.
Essex Title Grty & Trust Co.....	Montclair, N. J.
*Watchung Title & Mtge Grty Co.....	Montclair, N. J.
*Fidelity Union Title & Mtge Grty Co.....	Newark, N. J.
*Lawyers Mortgage & Title Grty Co.....	Newark, N. J.
National Commercial Title & Mtge Grty Co.....	Newark, N. J.
*The Middlesex Title Guar. & Trust Co.....	New Brunswick, N. J.
Nutley Mortgage & Title Guar. Co.....	Nutley, N. J.

NEW JERSEY (Continued)

Ocean City Title & Trust Co..... Ocean City, N. J.
 *Citizens Title Ins. & Mtge. Co..... Passaic, N. J.
 *Plainfield Title & Mtge. Guar. Co..... Plainfield, N. J.
 *Fidelity Title & Mtge. Guar. Co..... Ridgewood, N. J.
 Ocean County Title Co..... Toms River, N. J.
 Real Estate Title Co. of N. J..... Trenton, N. J.
 Weehawken Trust & Title Co..... Union City, N. J.
 Realty Title Insurance Co..... Westwood, N. J.
 Gloucester Co. Title & Mtge. Guar. Co..... Woodbury, N. J.

NEW MEXICO.

New Mexico Abst. Co..... Estancia, N. M.
 Las Vegas Title Grty. Co..... East Las Vegas, N. M.
 *The Southwestern Abst. & Title Co..... Las Cruces, N. M.
 *The E. G. Twitty Abst. Co..... Raton, N. M.
 *Avery-Bowman Company..... Sante Fe, N. M.
 Fidelity Abst. Co..... Santa Rosa, N. M.
 *Security Title Abst. Co..... Socorro, N. M.

NEW YORK.

*Central N. Y. Title Guar. Co..... Albany, N. Y.
 *F. M. Hosmer..... Auburn, N. Y.
 *U. S. Abst. & Surety Co..... Albany, N. Y.
 *E. Day Clark..... Burlington, N. Y.
 Home Title Insurance Co..... Brooklyn, N. Y.
 *Buffalo Abst. & Title Co..... Buffalo, N. Y.
 *Title & Mtge. Guar. Company of Buffalo..... Buffalo, N. Y.
 *Western N. Y. Title & Grty. Co..... Buffalo, N. Y.
 Elwood Roberts..... Goshen, N. Y.
 E. W. Merrill..... Little Valley, N. Y.
 *Chautauqua Abst. Co..... Mayville, N. Y.
 *Hudson Counties Title & Mtge. Company.....
 Newburgh, N. Y.
 *Lawyers Title & Grty. Co..... New York, N. Y.
 *New York Title & Mtge. Co..... New York, N. Y.
 *North American Title Grty. Co..... New York, N. Y.
 *Title, Guar. & Trust Co..... New York, N. Y.
 S. C. Huntington..... Oswego, N. Y.
 *Abst. Guar. Co..... Rochester, N. Y.
 *Title Grty. Corporation..... Rochester, N. Y.
 McMahan & McMahan..... Rome, N. Y.
 *Butler, Kilmer, Hoey & Butler..... Saratoga Springs, N. Y.
 *Mohawk Abst. Corporation..... Schenectady, N. Y.
 *Syracuse Title & Guar. Co..... Syracuse, N. Y.
 *Central N. Y. Mtge. Title Co..... Utica, N. Y.
 *B. A. Field..... Watertown, N. Y.
 *Westchester Title & Trust Co..... White Plains, N. Y.

NORTH CAROLINA.

*Title Guaranty Insurance Co..... Raleigh, N. C.

NORTH DAKOTA.

*Slope County Abst. Co..... Amidon, N. D.
 *M. J. Ruemmels..... Ashley, N. D.
 *Bottineau County Abst. Co..... Bottineau, N. D.
 Burleigh County Abst. Co..... Bismarck, N. D.
 *Bowman County Abst. Co..... Bowman, N. D.
 A. Short & Co..... Cavalier, N. D.
 G. D. Stout..... Ellendale, N. D.
 *Cass County Abst. Co..... Fargo, N. D.
 *The Northern Abst. Co..... Fargo, N. D.
 Title Abst. Co..... Fessenden, N. D.
 *M. B. Cassell & Co..... Finley, N. D.
 Sargent Co. Abst. & Title Guar. Co..... Forman, N. D.
 *H. Bendeke Co..... Grand Forks, N. D.
 C. D. Kelly..... Hillsboro, N. D.
 *The Butler Co..... Lisbon, N. D.
 The Mandan Abst. Co..... Mandan, N. D.
 Northwest Abst. Co..... Manning, N. D.
 *Mountrail County Abst. Co..... Stanley, N. D.
 *Security Abst. & Title Co..... Stanley, N. D.
 *Mercer County Abst. Co..... Stanton, N. D.
 *McHenry County Abst. Co..... Towner, N. D.
 *Williams County Abst. Co..... Williston, N. D.

OHIO.

*The Bankers Guar. Title & Trust Co..... Akron, O.
 Summit Title & Abst. Co..... Akron, O.
 *W. E. Peters..... Athens, O.

The Eggert Abst. Co..... Canton, O.
 *The Title Guar. & Trust Co..... Cincinnati, O.
 The Cuyahoga Abst. Title & Trust Co..... Cleveland, O.
 *The Guar. Title & Trust Co..... Cleveland, O.
 *The Land Title Abst. & Trust Co..... Cleveland, O.
 *The Guarantee Title & Trust Co..... Columbus, O.
 Alfred Neydon & Co..... Columbus, O.
 *Dayton Abst. & Land Title Co..... Dayton, O.
 Guarantee Title Co..... Dayton, O.
 *Thraves Abst. & Title Co..... Fremont, O.
 *O. R. Barnes..... Jefferson, O.
 *G. W. Cornell Abst. Co..... Jefferson, O.
 Adele M. Kagay..... Marysville, O.
 The Tucker Abst. Co..... Norwalk, O.
 The Real Estate Abst. Co..... Toledo, O.
 *The Title Guar. & Trust Co..... Toledo, O.
 The Toledo Title Company..... Toledo, O.
 Trumbell Co. Abst. Co..... Warren, O.
 *The Abst. & Real Estate Co..... Youngstown, O.
 *Realty Guar. & Trust Co..... Youngstown, O.

†OKLAHOMA.

†Oklahoma is paying new national dues schedule. Not called upon for additional 1928 Sustaining Fund pledge.
 Home Title Grty Co..... Ada, Okla.
 Lacy-Pioneer Abst. Co..... Anadarko, Okla.
 Washington County Abst. Co..... Bartlesville, Okla.
 Boise City Abstract Office..... Boise City, Okla.
 Abstract & Guaranty Co..... Chandler, Okla.
 Lincoln County Abst. Co..... Chandler, Okla.
 Slief-Vaughn Abst. Co..... Cheyenne, Okla.
 Johnston Abst. & Loan Co..... Claremore, Okla.
 Rogers County Abst. Co..... Claremore, Okla.
 Duncan Abst. Co..... Duncan, Okla.
 El Reno Abst. Co..... El Reno, Okla.
 Hughes County Abst. Co..... Holdenville, Okla.
 Photo Abst. Co..... Miami, Okla.
 Albright Title & Trust Co..... Newkirk, Okla.
 Security Abstract Co..... Newkirk, Okla.
 Title Abst. Co..... Nowata, Okla.
 Okemah Abst. & Title Co..... Okemah, Okla.
 American First Trust Company..... Oklahoma City, Okla.
 Guaranty Abstract Co..... Pauls Valley, Okla.
 Osage County Abstract Co..... Pawhuska, Okla.
 Meurer Abst. Co..... Pawnee, Okla.
 Poteau Abst. Co..... Poteau, Okla.
 Mayes County Abst. Co..... Pryor, Okla.
 McClain County Abst. Co..... Purcell, Okla.
 Sater Abst. & Loan Co..... Stillwater, Okla.
 Sulphur Abst. & Title Co..... Sulphur, Okla.
 The Cherokee Capital Abst. Co..... Tahlequah, Okla.
 First Trust & Savings Bank..... Tulsa, Okla.
 Wagoner County Abst. Co..... Wagoner, Okla.
 Cotton County Abst. Co..... Walters, Okla.

OREGON.

Linn County Abst. Co..... Albany, Ore.
 *Astoria Abst. Co..... Astoria, Ore.
 The Bowers Abst. Co..... Baker, Ore.
 *Wallowa Law, Land & Abst. Co..... Enterprise, Ore.
 Lane County Abst. Co..... Eugene, Ore.
 Title Abst. Co..... Eugene, Ore.
 Hood River Abst. & Investment Co..... Hood River, Ore.
 *Klamath County Abst. Co..... Klamath Falls, Ore.
 *Wilson Abst. Co..... Klamath Falls, Ore.
 *The Abst. & Title Co..... La Grande, Ore.
 *Jackson County Abst. Co..... Medford, Ore.
 *Hartman Abst. Co..... Pendleton, Ore.
 Pacific Abst. Title Co..... Portland, Ore.
 Title and Trust Company..... Portland, Ore.
 *Central Oregon Title & Loan Co..... Princeville, Ore.
 Columbia County Abst. Co..... St. Helens, Ore.
 Salem Abst. Co..... Salem, Ore.
 *Union Abst. Co..... Salem, Ore.
 Tillamook Pacific Title Co..... Tillamook, Ore.

PENNSYLVANIA.

The Merion Title & Trust Co. of Ardmore..... Ardmore, Pa.
 *Delaware County Trust Co..... Chester, Pa.

Bankers Trust Co.....	Philadelphia, Pa.
*Chelton Title Insurance Co.....	Philadelphia, Pa.
*The Colonial Trust Co.....	Philadelphia, Pa.
*The Commonwealth Title Insurance Co.....	Philadelphia, Pa.
Federal Trust Co.....	Philadelphia, Pa.
Germantown Trust Co.....	Philadelphia, Pa.
*Industrial Trust, Title & Sav. Co.....	Philadelphia, Pa.
*Integrity Trust Co.....	Philadelphia, Pa.
Ninth Bank & Trust Co.....	Philadelphia, Pa.
*Market St. Title & Trust Co.....	Philadelphia, Pa.
*North Philadelphia Trust Co.....	Philadelphia, Pa.
Olney Bank & Trust Co.....	Philadelphia, Pa.
*The Real Estate Land Title & Trust Co.....	Philadelphia, Pa.
*Potter Title & Mrge. Guar. Co.....	Pittsburgh, Pa.
*The Title Guar. Co.....	Pittsburgh, Pa.
*Union Fidelity Title Ins. Co.....	Pittsburgh, Pa.
*69th Street Terminal Title & Trust Co.....	Upper Darby, Pa.
Wayne Title & Trust Co.....	Wayne, Pa.
*Willow Grove Trust Co.....	Willow Grove, Pa.

RHODE ISLAND.

*Title Guarantee Co.....	Providence, R. I.
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SOUTH DAKOTA.

*Coe & Howard Title Company.....	Aberdeen, S. D.
*Brown Brothers.....	Bison, S. D.
Brookings County Abst. Co.....	Brookings, S. D.
Clark Abstract & Title Co.....	Clark, S. D.
James Walsh.....	Elk Point, S. D.
*Beadle Co. Abst. & Title Co.....	Huron, S. D.
Consolidated Abst. Co.....	Milbank, S. D.
The Campbell County Abst. Co.....	Mound City, S. D.
*The G. W. Murner Abst. Co.....	Olivet, S. D.
*The Dakota Title & Inv. Co.....	Rapid City, S. D.
*Spink County Abst. & Ins. Co.....	Redfield, S. D.
*Southwick Abst. Co.....	Watertown, S. D.
Oscar Grue Abst. Co.....	Webster, So. Dak.

TENNESSEE.

*Title Guar. Trust Co.....	Chattanooga, Tenn.
L. Z. Turpin.....	Columbia, Tenn.
Tyler Berry.....	Franklin, Tenn.
Commercial Bank & Trust Co.....	Knoxville, Tenn.
Bank of Commerce & Trust Co.....	Memphis, Tenn.
*Bluff City Abstract Co.....	Memphis, Tenn.
Union & Planters Bank & Trust Company.....	Memphis, Tenn.
*The Guaranty Title Trust Co.....	Nashville, Tenn.

TEXAS.

*Trans-Pecos Abst. Co.....	Alpine, Tex.
Andrews Abst. Co.....	Andrews, Tex.
*Brazoria Co. Abst. Co.....	Angleton, Tex.
Jones County Abst. Co.....	Anson, Tex.
Panhandle Abst. Co.....	Anson, Tex.
Archer Co. Abst. Co.....	Archer City, Tex.
Guaranty Abst. Co.....	Archer City, Tex.
Gracy Title Guar. Co.....	Austin, Tex.
Bennett Abst. Co.....	Ballinger, Tex.
*Jefferson Co. Abst. Co.....	Beaumont, Tex.
*Stephens Co. Abst. Co.....	Breckenridge, Tex.
*C. R. Rambo.....	Brownfield, Tex.
Milam Co. Abst. Co.....	Cameron, Tex.
*Wondrash Abst. & Realty Co.....	Caldwell, Tex.
H. S. Black.....	Childress, Tex.
Pioneer Abstract & Title Co.....	Clairemont, Tex.
*The Colorado Co. Abst. Co.....	Columbus, Tex.
*Guaranty Title Co.....	Corpus Christi, Tex.
Navarro Co. Abst. Co.....	Corsicana, Tex.
W. R. Garrett.....	Cuero, Tex.
*Bob Powell.....	Dumas, Tex.
*Pioneer Abst. & Guar. Title Company.....	El Paso, Tex.
E. F. Lokey Abst. Co.....	Farwell, Tex.
Home Abst. Company.....	Ft. Worth, Tex.
*Love Abstract Co.....	Franklin, Tex.
*The Guaranty Abst. Co.....	Georgetown, Tex.
Live Oak Title Company.....	George West, Tex.
*J. E. Arnold.....	Henderson, Tex.
Thompson & Ireland.....	Hereford, Tex.
Eastland Title Guaranty Co.....	Hillsboro, Tex.
American Title Guar. Co.....	Houston, Tex.

*Harris County Abst. Co.....	Houston, Tex.
*Houston Abstract Co.....	Houston, Tex.
*Houston Title Guar. Co.....	Houston, Tex.
Texas Abst. Co.....	Houston, Tex.
*Smith & Lanier.....	Jasper, Tex.
Fayette Co. Abst. Co.....	La Grange, Tex.
Cass County Land & Abst. Co.....	Linden, Tex.
Standard Abst. Co.....	Lubbock, Tex.
Homer Garrison Abst. Co.....	Lufkin, Tex.
Marshall Abst. & Title Co.....	Marshall, Tex.
*Palo Pinto County Abst. Co.....	Mineral Wells, Tex.
*Montague Co. Abst. Co.....	Montague, Tex.
Anderson County Abst. Co.....	Palestine, Tex.
Carson County Abst. Co.....	Panhandle, Tex.
*O'Neal Abst. Co.....	Panhandle, Tex.
Ochiltree Co. Abst. Co.....	Perryton, Tex.
*Hale County Abst. Co.....	Plainview, Tex.
Plainview Abst. Co.....	Plainview, Tex.
*Port Arthur Abst. Co.....	Port Arthur, Tex.
Chas. L. Pickett.....	Post, Tex.
Fisher County Abst. Co.....	Roby, Tex.
*Cherokee County Abst. Co.....	Rusk, Tex.
*Alamo Abst. & Title Co.....	San Antonio, Tex.
*National Title & Trust Co.....	San Antonio, Tex.
*Texas Title Guar. Co.....	San Antonio, Tex.
The Hays Co. Abst. Co.....	San Marcos, Tex.
*Donegan Abst. Co.....	Seguin, Tex.
Hudspeth Co. Abst. Co.....	Sierra Blanca, Tex.
Sierra Blanca Abst. Co.....	Sierra Blanca, Tex.
*Briscoe Co. Abst. Co.....	Silverton, Tex.
*Brown & Cochran.....	Sinton, Tex.
Martin County Abst. Co.....	Stanton, Tex.
*Pioneer Abst. Co.....	Tahoka, Tex.
*Texarkana Abstract Co.....	Texarkana, Tex.
*Dilwarth Abst. Co.....	Waco, Tex.
Central Abst. Co.....	Wichita Falls, Tex.
*Guarantee Abst. & Title Co.....	Wichita Falls, Tex.

UTAH

Fred C. Bush.....	Salt Lake City, Utah
Intermountain Title Guar. Co.....	Salt Lake City, Utah

VIRGINIA.

*Guaranty Title & Trust Corp.....	Norfolk, Va.
*Lawyers Title Ins. Corp.....	Richmond, Va.

WASHINGTON.

*Port Orchard Abst. Co.....	Bremerton, Wash.
*Lewis County Abst. Co.....	Chehalis, Wash.
Stevens County Abst. Co.....	Colville, Wash.
*Kittitas County Abst. Co.....	Ellensburg, Wash.
Grant County Title Abst. Co.....	Ephrata, Wash.
Snohomish Co. Abst. Co.....	Everett, Wash.
*Longview Title Co.....	Longview, Wash.
*Grays Harbor Title Co.....	Montesano, Wash.
Pacific Title Co.....	Montesano, Wash.
Beard Abst. Co.....	Mt. Vernon, Wash.
Okanogan Co. Abst. Co.....	Okanogan, Wash.
*Okanogan Title Co.....	Okanogan, Wash.
Thurston County Abst. Co.....	Olympia, Wash.
*Citizens Abst. Co.....	Pasco, Wash.
*Franklin Abst. & Loan Co.....	Pasco, Wash.
*Garfield Co. Abst. Co.....	Pomeroy, Wash.
Clallam County Abst. Co.....	Port Angeles, Wash.
Thomas Ross.....	Port Orchard, Wash.
*Benton Co. Abst. & Title Co.....	Prosser, Wash.
Adams County Abst. Co.....	Ritzville, Wash.
*Lawyers & Realtors Title Ins. Co.....	Seattle, Wash.
Washington Title Ins. Co.....	Seattle, Wash.
A. L. Bell.....	Shelton, Wash.
*Mason Co. Abst. & Title Co.....	Shelton, Wash.
*Chas. H. Mills.....	South Bend, Wash.
Northwestern Title Ins. Co.....	Spokane, Wash.
*Commonwealth Title Ins. Co.....	Tacoma, Wash.
*Clark County Abst. Co.....	Vancouver, Wash.
Fletcher-Daniels Abst. Co.....	Vancouver, Wash.
*The Dean-McLean Abst. Co.....	Walla Walla, Wash.
Douglas County Title Abst. Co.....	Waterville, Wash.
*Chelan County Abstract Co.....	Wenatchee, Wash.
*Yakima Abstract & Title Co.....	Yakima, Wash.

WEST VIRGINIA.

*R. F. Dunlap.....Hinton, W. Va.

WISCONSIN.

A. E. Benoe.....Ashland, Wis.
 *Barron Co. Abst. Co.....Barron, Wis.
 Forest Abst. Co.....Crandon, Wis.
 *Lafayette Co. Abst. Co.....Darlington, Wis.
 Walworth Co. Abst. Co.....Elkhorn, Wis.
 *Sawyer Co. Abst. Co.....Hayward, Wis.
 *Citizens Co. Abst. Co.....Jefferson, Wis.
 *Dodge Co. Title & Abst. Co.....Juneau, Wis.
 *Kenosha Co. Abst. Co.....Kenosha, Wis.
 Dane Abstract of Title Co.....Madison, Wis.
 *Citizens Abst. & Title Co.....Milwaukee, Wis.
 *Milwaukee Title Guar. & Abstract Company.....Milwaukee, Wis.

Security Abstract & Title Company.....Milwaukee, Wis.
 Oakey & Oakey.....Osceola, Wis.
 The Smith-Rogers Abst. Co.....Portage, Wis.
 *Belle City Abst. Co.....Racine, Wis.
 Racine County Abst. Co.....Racine, Wis.
 *Oneida Co. Land & Abstract Co.....Rhineland, Wis.
 *Edwin Koellmer.....Sheboygan, Wis.
 Washburn County Abst. Co.....Shell Lake, Wis.
 *Door Co. Abstract Co.....Sturgeon Bay, Wis.
 Wausaw Abst. & Title Co.....Wausau, Wis.
 *First Bond & Mtg. Co.....Wisconsin Rapids, Wis.

WYOMING.

*Western Title & Loan Co.....Basin, Wyo.
 *Natrona Co. Abst. & Loan Company.....Casper, Wyo.
 *Laramie Co. Abst. Co.....Cheyenne, Wyo.
 *Security Trust & Title Co.....Sundance, Wyo.

LAW QUESTIONS AND THE COURTS' ANSWERS



Compiled from Recent
Court Decisions by

McCUNE GILL,
Vice-President and Attorney
Title Insurance Corporation of St. Louis,
St. Louis, Mo.

Are receivers' expenses superior to prior mortgage?

Usually are. Bank v. Company, 264 Pac. 705 (Washington).

Can title to water right be acquired by possession?

Yes; the appropriator has good title even though he has no deed for the water right, and can establish his claim by suit to quiet title. Lawson v. McBride, 264 Pac. 727 (Utah).

Is broker entitled to commission if sale fails because of unknown restriction?

Yes; even though commission was to be paid "at close of escrow." Hess v. Sutter, 264 Pac. 749 (California).

Is remainder to children or their heirs, vested or contingent?

Contingent, and hence deed during life estate cannot convey perfect title. Ford v. Jones, 3 S. W. 2nd 781 (Kentucky).

If some lots are sold, can those remaining be resubdivided into smaller lots?

Yes; sales of original lots are not a covenant or general plan of restriction. Utujian v. Boldt, 218 N. W. 692 (Michigan).

Does fire insurance cover explosions?

Not if explosion is caused by "friendly" fire (as lighting cigarette in filling station) but does cover if caused by "hostile" fire, (as burning of neighboring building). Zamboner v. Company, 218 N. W. 457 (Minnesota). Githens v. Company, 207 N. W. 243 (Iowa).

If first and lost clauses of deed are repugnant, which governs?

The first part in Illinois where premises was to "heirs" and habendum to "heirs of body." Nave v. Bailey, 160 N. E. 605.

Can County's title to swamp

land be carried by adverse possession of occupant?

Barred in Illinois. Gerbracht v. Lake, 160 N. E.

Can husband's interest in tenancy by entirety be sold in bankruptcy?

It can in some states (as in Arkansas) but not in others. Johnson v. Harpole, 3 S. W. 2nd 961.

Who owns islands in navigable streams?

In all except the original colonies, those islands that existed before admission as state belong to the U. S. or its patentees; those that became islands after admission belong to the riparian owners where they own the bed of river, but belong to the State or its grantees in those states holding that bed of river passed to state by Act of Admission. Hecker v. Bleish, 3 S. W. 2nd 1008 (Missouri).

Does defect in deed of adoption destroy right to inherit?

In some states an equitable adoption will be decreed; but in others the defect is fatal (as where the official is mayor of "town" and not of "city"). In re Williamson, 218 N. W. 469 (Iowa).

Can grantor show failure of consideration against grantee's purchaser?

No; if grantor signed and delivered the deed knowing what it was, he cannot recover, even though he never received the money. Kuczewski v. Demognassun, 218 N. W. 657 (Michigan).

Is foreclosure suit good if assignee of undivided interest is not sued?

The foreclosure does not bind the assignee; but he may be barred by limitation (which is four years in Texas). Anderson v. Ward, 4 S. W. 2nd 32.

Is description, "140 acres out of" 200 acres described tract, good?

It is good if grantor owned only a certain 140 acres in the 200-acre tract. Bankers v. Higgins, 4 S. W. 2nd 102 (Texas).

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Augusta Title Company.
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Oakland Title Ins. & Guaranty Co.
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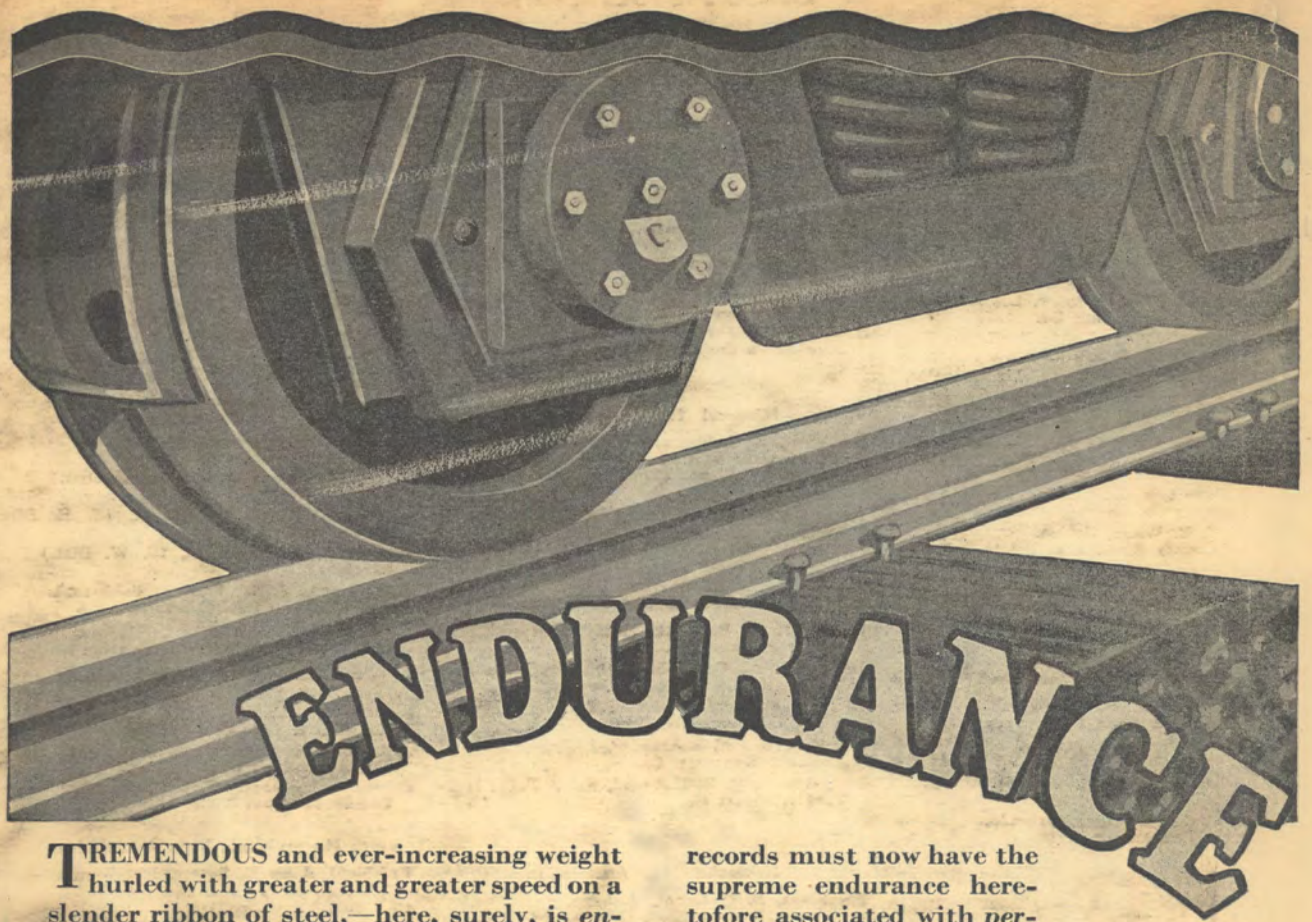
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