

# Title News

Vol. 8

SEPTEMBER, 1929

No. 9

DO NOT REMOVE

This *Journal* made its debut on a day of solemnity in the life of our great State and the land. It is a day of great sorrow and grief to all of us, and it is a day of great hope and courage for the future. It is a day of great significance for the people of this State and for the people of the United States.

**CONTENTS**

**Pre-Convention  
Number**

*Twenty-third Annual  
Meeting*

**San Antonio, Texas**  
**Oct. 22-23-24-25, 1929**

San Antonio, Tex. Sept. 11, 1929. Arr. [unclear] Brantley [unclear]



# Post-Convention Tour

## A Wonderful Trip through Old Mexico to Mexico City

### Itinerary

1st Day Leave San Antonio Via I. & G. N. R. R. Sleeping cars open for occupancy at 10:00 P. M.	11:30 P. M.	7th Day Arrive Guadalajara Accommodations "San Francisco Hotel" Double room with bath. This is pronounced by many travelers to be the most beautiful city in Mexico, with its clean, well paved streets, numerous parks and gardens filled with tropical trees and plants, splendid public buildings and its churches of dazzling whiteness and its arched portals go well to prove the claim. In the afternoon a trip by auto- mobile around the city will be enjoyed.	8:55 A. M.
2nd Day Arrive Laredo (International Boundary line) The Mexican Custom examination will be prompt, courteous and lenient. The route from Laredo is via Monterey, Saltillo, Vanegas and San Lui Potosi.	6:30 A. M.		
3rd Day Enroute			
4th Day Arrive Mexico City Via National Railway of Mexico. Accommodations "Hotel Geneva" Double room with bath for two days.	6:25 P. M.	8th Day At Guadalajara. This will be devoted to an excursion by Automobile and a sail on Lake Chapala, which compares favorably with the lakes of Switzerland. Leave Guadalajara via National Railway of Mexico Pullman accommodations—lower berth.	5:30 P. M.
5th Day At Mexico City; Three hour auto tour of the City and points of interest, including the National Museum.			
6th Day At Mexico City; Automobile ride will be furnished to Chapultepac Park and the Floating Gar- dens of Xochimilco. Opportunity will be provided to follow the local custom and go to the Alameda for the band concerts.		9th Day Arrive Mexico City This day in Mexico City for independent action. Leave Mexico City Via National Railway of Mexico Pullman accommodations—lower berth.	8:15 A. M. 9:00 P. M.
6th Day Leave Mexico City Via National Railway of Mexico Pullman Accommodations—Lower berth.	6:30 P. M.	10th Day Enroute	
		11th Day Arrive San Antonio Via I. & G. N. R. R.	1:50 P. M.

### Rates and Reservations

The following per capita charges do not include any meals, but all other expenses incidental to travel, viz: rail transportation, Pullman space, hotel accommodations on the basis of outside double rooms with bath, sightseeing as incorporated in the itinerary attached, and the services of an experienced escort through the trip:

Two persons to a lower berth each.....	\$185.25
One person to an upper berth.....	198.35
One person to a lower berth.....	207.15
Three persons to a drawing room each	215.99
Two persons to a drawing room.....	242.30

*The above prices are predicated on sufficient number of passengers to operate at least one sleeping car.*

***Make Reservations IMMEDIATELY With***

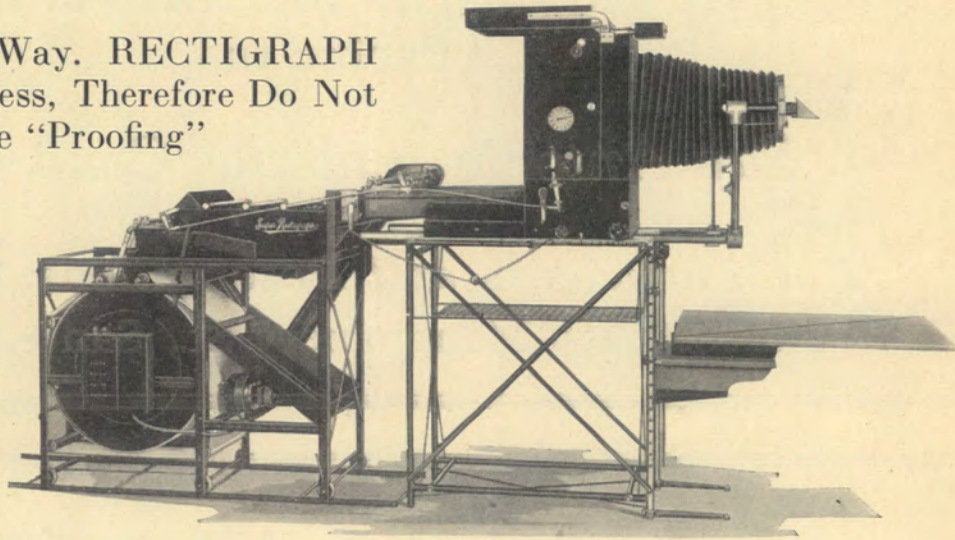
**JAMES M. ROHAN, Chairman Transportation Committee**  
7913 Forsythe Blvd., Clayton, Mo.



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# *Pacific Coast Delegation*

All those from the Pacific Northwest to the Southernmost part of Southern California should join this crowd!

It will gain in size, numbers and momentum, as all journey to Los Angeles to congregate and then all together via Southern Pacific to

*San Antonio and the Convention*

*For Particulars and Reservations Write to*  
R. F. Chilcott, 250 Montgomery St., San Francisco, Cal.

## *Join the Special*

Those who can route their trip via either St. Louis or Kansas City should do so and join the gang enroute to San Antonio leaving either place Saturday Evening, October 19th, on the Katy-Texas Special

Departure from St. Louis - - - - 6:30 P. M.  
" " Kansas City - - - - 10:10 P. M.

Trains converge at Muskogee next morning for all day ride to San Antonio, arriving Sunday evening, October 20th, 8:30 P. M.

*Make Your Reservations NOW, Giving Full Information About Number in Party, Pullman Space Desired, Etc., to*

JAMES M. ROHAN, *Chairman Transportation Committee*  
7913 Forsythe Blvd., CLAYTON, MO.



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# TITLE NEWS

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Vol. 8

SEPTEMBER, 1929

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## *Editor's Page*

### *Nothing to say*

*—except about the Con-  
vention.*

*There's nothing much  
in the air and it's going  
to be some show.*

### *Here's the Gang in Charge:*

#### **Executive Committee, San Antonio Convention**

- |   |  |
|---|--|
| R. O. HUFF, General Chairman,<br>Vice President, City National Bank &<br>Trust Co.              | A. D. ANDERSON, Registration<br>Agency Director, National Title & Trust Co.  |
| HENRY B. BALDWIN, Vice Chairman,<br>(Corpus Christi)<br>President, Guaranty Title & Trust Co.   | FROST WOODHULL, Hotels,<br>President, Alamo Abstract & Title Guaranty<br>Co. |
| E. P. HARDING, President, Texas Title Assn.<br>(Wichita Falls)<br>Manager, Central Abstract Co. | RILEY WYATT, Golf<br>Manager, Stewart Title & Guaranty Co.                   |
| RAYMOND EDWARDS, Entertainment,<br>Attorney, Stewart Title Guaranty Co.                         | ANDREW DILWORTH, Exhibits<br>Executive Vice Pres. Union Title & Trust Co.    |
|   | ED. RAYMOND, Publicity and Manager of<br>Convention                          |

*Hope to See You in San Antonio—Ed.*





When I am alone, and quite alone,  
 I play a game that is all my own,  
 I hide myself behind myself,  
 And then I try to find myself,  
 I hide myself in the closet where no one can see,  
 And then I start looking around for me



Pack the old grip an' get on your way!  
 Take your Competitor along.



Shake the Old Man and join the gang.  
 It will do you, your family and your  
 pocketbook a lot of good.





# It's Going to be a Big Show

## Is the San Antonio Convention

The program committee for the 1929 convention started out with one objective—to give the most practical and worth while program ever in the history of convention. The slogan of the convention tells it:

**"Increasing Efficiency, Developing Business Opportunities and Making More Money."**

Accordingly, topics were chosen, each designed to deal with some subject of vital interest and that afforded or would explain some possibility for greater efficiency, more activities and increased profits from the business. They had been divided into two main parts—those dealing with the abstract business, and the other, title insurance.

The abstracters' section program is without question the strongest ever arranged. It is going to be full of surprises and things that will be good news for those in that business. The association has been giving a lot of attention to the affairs of the abstractor and the major portion of the organizations activities in the past few years have been expended in not simply trying, but actually pulling, the abstract business out of the rut it had so deeply ground into.

The title insurance section parallels

the other in force and effect. It is going to be full of surprises. Much has been going on in the title insurance world in the past two years, particularly the last one. In fact, those in the business do not themselves know all that has happened, but it

point that the things that will be presented this year will keep them going until morning. With this in mind, the local committee has provided special entertainment these two evenings for the ladies, for the men must work and the women have a pleasant time.

### Ideal Arrangement and Schedule

The special train starting in two sections, one from Kansas City and the other from St. Louis, on Saturday night, converging at Muskogee early Sunday morning, will give that crowd a fine chance to get acquainted and organized, with the all-day ride ending in San Antonio Sunday evening.

On Monday the Executive Committee and the other regular committees will have their meetings.

The San Antonio convention committee will entertain the Executive Committee with a dinner Monday evening at French's Place, a world famous cafe.

Beginning Tuesday, things will move right off. There is nothing like a good beginning and this will certainly be that. The first day's sessions will combine business with pleasure, and the entire convention crowd will thereby be thrown together in work and play and the entertainment features of this day make the entire

## The Presiding Officer



**EDWARD C. WYCKOFF**

President, The American Title Association, 1929

won't be long now until the convention, and be it known now, the title insurance section sessions are going to be mighty lively.

Every speaker knows his subject and has been preparing for a long time. The regular programs are going to be free from the atmosphere of drawn-out sessions and will be right out from the heart. The arrangement of the program this year differs from any other, and it has been designed to allow more time for discussion.

The feature of last year's convention was the night open forum sessions. They will be repeated at San Antonio. At Seattle, they lasted until midnight each evening and indications



**MACO STEWART**

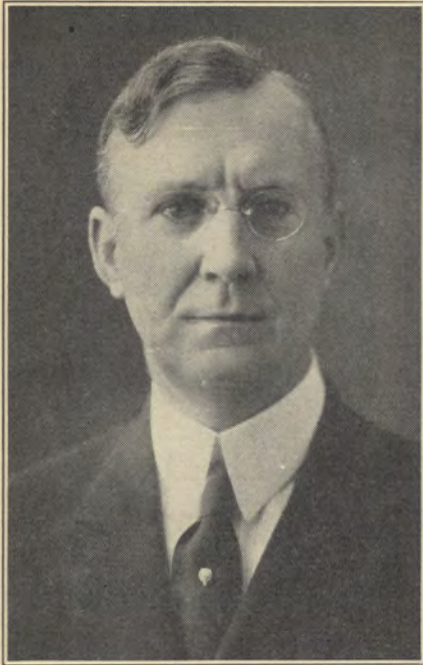
Who will welcome us on behalf of our hosts, the Texas title folks and San Antonio



**ELWOOD C. SMITH**

Who will respond to the address of welcome and tell our hosts how glad we are to be there





**WALTER P. NAPIER**  
"Old Money in New Hands"

crowd acquainted and all friendly and homelike. This is a new feature, because there has been no entertainment before on the beginning day.

The second and third days are devoted entirely to work, allowing uninterrupted sessions for the sections.

Like a good beginning, nothing is better than a good ending, and there is no maybe about that final wind-up on Friday. Everyone will be leaving in a whirl of good fellowship and an



**J. M. WHITSITT**  
Treasurer

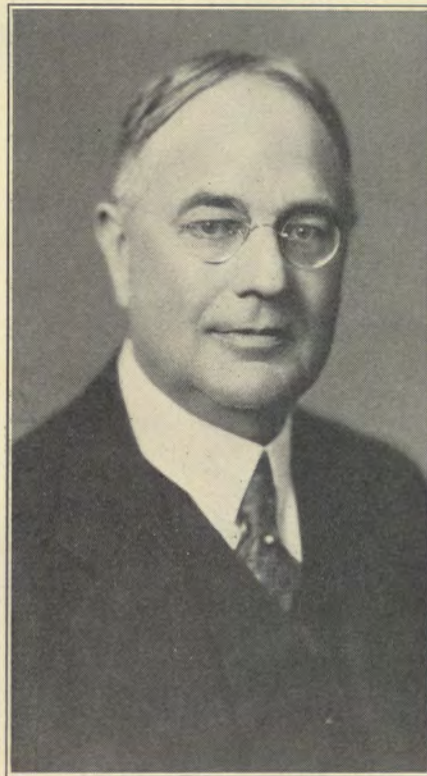
enjoyable time. Friday will see one of the feature business sessions in the morning, and then nothing but a big time in the afternoon and evening.

#### Here's What Awaits You

At ten o'clock Tuesday morning, President Ed Wyckoff will proverbially rap with the gavel, call the convention to order and the Twenty-third Annual Convention will be under way.

Maco Stewart, president of the Stewart Title Guaranty Co. and a leader in the title world, as well as a leader in all constructive affairs in the Great State of Texas, will welcome us.

A man from a distant part of the country will reply and extend appreciation from the convention assembly. Elwood Smith, of Newburgh, N. Y., president of the Hudson Counties Title



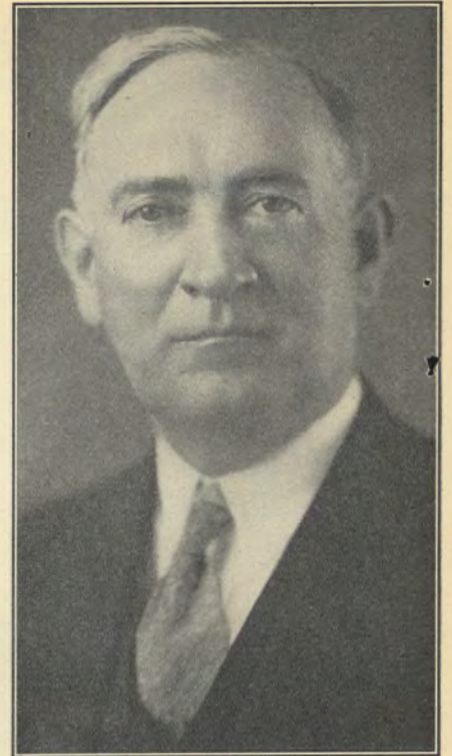
**DONZEL STONEY**  
Vice President, Chairman, Executive Committee

& Mortgage Co., will give this response.

This will be followed by reports of the executive secretary, treasurer, and chairmen of the committees on membership and cooperation, respectively. These reports are not dry, formal readings, but stories of interesting work and the things presented will appeal to everyone.

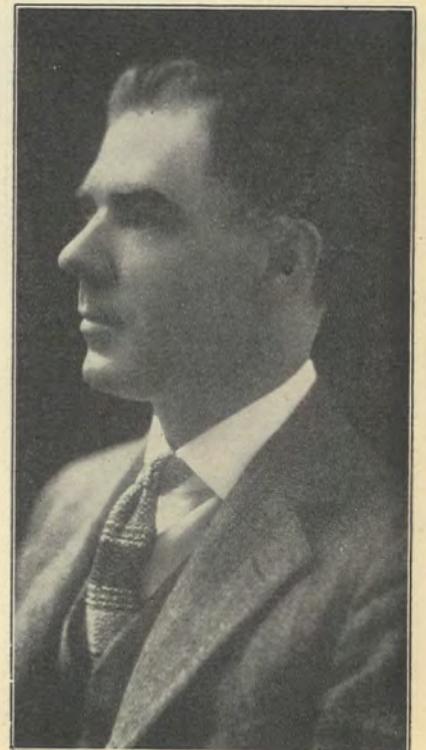
The only event scheduled for a noonday luncheon falls on the first day. One of the biggest hits ever at any of our conventions was the playette or skit presented at Seattle.

This year Jim Sheridan has again written and will present with a not-



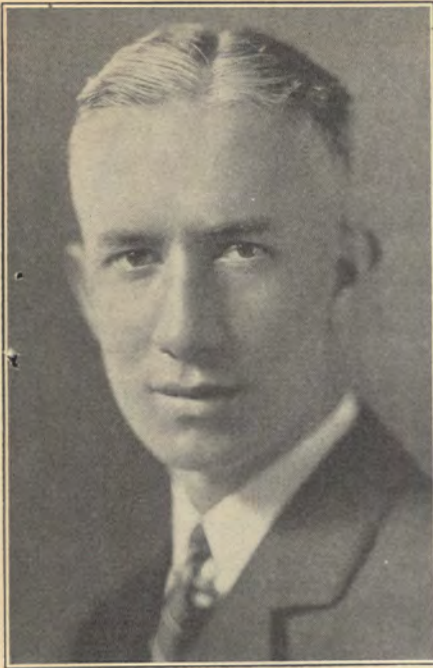
**JAMES M. ROHAN**  
Chairman, Transportation Committee

able caste another skit entitled "The Re-incarnation of an Abstract Office," or something like that, which will depict the being pulled out of the mire, or again, something like that, of an abstracter who had been stricken with title-itus, and lost his birthright, body, soul and possibilities to his customers



**JAMES E. SHERIDAN**  
Playwrite and Producer, Noon Conference Playette





**CHARLES STEWART BAXTER**  
"Developing a Trust Business"

and his work. It will be great.

As soon as this is over the men will go back to work while the ladies will be taken to the San Antonio Country Club for a tea and reception that afternoon.

Monday afternoon's session will contain two particularly interesting reports as the curtain raisers. One will be that of the judiciary committee telling of the decisions that have been rendered in the higher courts this year affecting the title business. The other will be that of the legislative committee, telling of the various laws that

were introduced, and either failed or passed. Never in the history of the title business has there been so many interesting laws passed as this year, and there were many others introduced that were not enacted. Some of them were good, others the rankest kind of freaks. We must keep informed of legislative tendencies.

Following these will be the annual address of the president. The presidency of the association has assumed the proportions of a big responsibility and one that requires a lot of work and conscientious study and application. President Wyckoff sounded the keynote of his administration in his address at the Mid-Winter Meeting last January and his listeners will hear an expressive discourse on the history of the past year and suggestions for the future.

The chairman of the Advertising



**EDWIN H. LINDOW**  
Chairman, Title Insurance Section

Committee will next give his report. This committee in its various years of existence has done some good work, and started a program that will eventually result in something very much worth while that will be available for those in the title business.

Each year an outside speaker is secured for the first formal address of the convention. Every effort is spent in securing some outstanding personage and programs of former years have been featured by this first day's speaker and his address. This year we will hear from Walter P. Napier, president of the Alamo National Bank, an outstanding speaker and a business man of affairs.

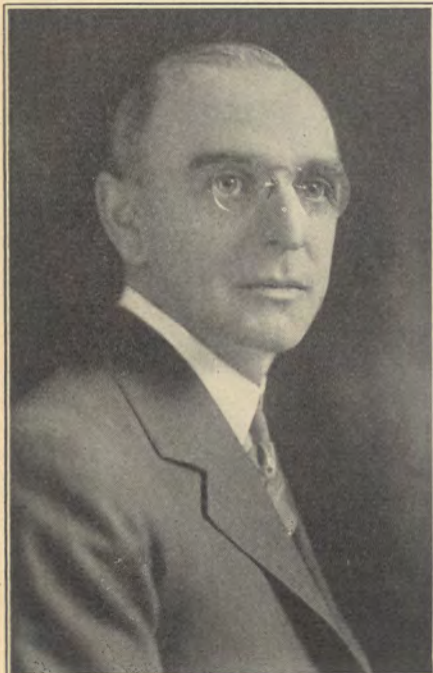
Immediately following this the vice



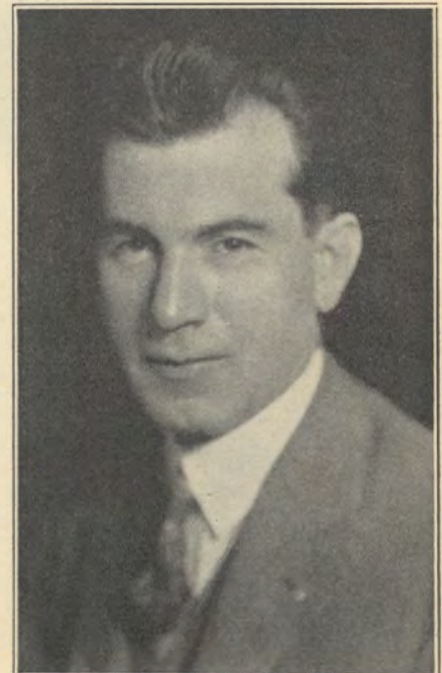
**E. M. McCARDLE**  
"An Educational Course for the Title Business"

president of the association, Donzel Stoney, who is ex-officio chairman of the Executive Committee, will give his report. Mr. Stoney's speeches are characteristic and this one will probably be the keynote of his coming administration.

The last event will be the report of the committee on constitution and by-laws. Some suggestions have been submitted to the Executive Committee which offer interesting changes in the organization structure, with the probability of their being presented for adoption.



**WILLIAM BYRNE**  
"A Guaranteed Mortgage Business"



**H. LAURIE SMITH**  
"Co-and Re-Insurance"



And in the evening a big time will be had by all. We will be taken to beautiful Koehler Park where at 7 o'clock a chevon barbecue will be served. If you don't know what chevon is, you'll find out here. The evening will be spent listening and seeing entertainment furnished by a negro orchestra and band of entertainers, and then a dance.

#### Title Insurance Section Wednesday

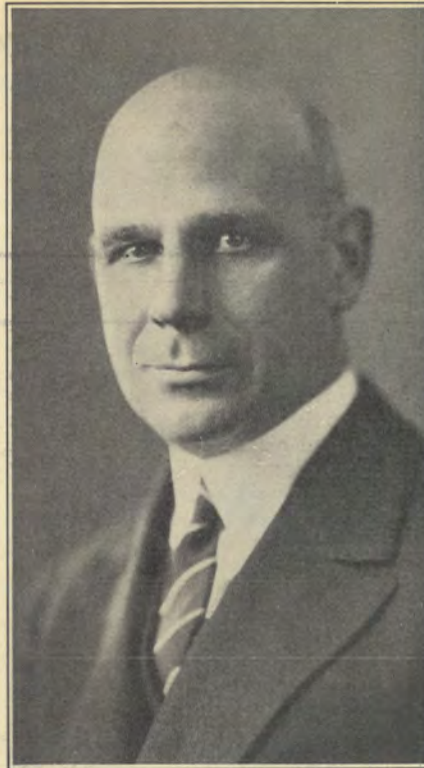
All this day, and the evening too, will be spent in business and with a continuous consideration of title insurance matters.

Chairman Lindow will preside, and there will be presented a great program.

The A. T. A. Standard Mortgagees Policy has become a reality. Its history is real history and the chairman of the committee drafting it, Stuart O'Melveny, executive vice-president of the Title Insurance and Trust Co., Los Angeles, will tell about it.

We have long been talking of what the laws should be governing and regulating the organization and operation of a title insurance company. A committee has been hard at work on this for the past year, and its chairman, R. O. Huff, vice president of the City National Bank & Trust Co., San Antonio, will make the report on this vital matter.

There are many business opportunities afforded title insurance companies by additional activities and branches. Two particular ones are attracting a great deal of attention now. One is the trust business and Charles Stewart Baxter, trust officer of the Union Trust Co., Detroit, Mich., will talk on the



**STUART O'MELVENY**  
"Insuring Unusual Risks"

"Possibilities of a Trust Business for a Title Company and Its Development." The second is the guaranteed mortgage business, and William Byrne, title officer of the Integrity Trust Co., Philadelphia, will explain the principles and conduct of "The Guaranteed Mortgage

Business."

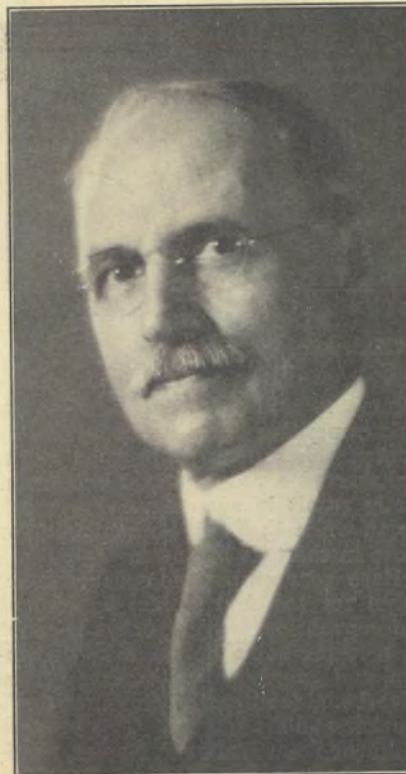
Much has been said about training people for title work. California, as usual, has led the way in this. A short time ago the state association sponsored the preparation of a course of study and instruction. This was prepared by E. L. Farmer of the Title Insurance & Trust Co., of Los Angeles. E. M. McCardle, president of the California Land Title Association, and vice president of the Security Title Insurance & Guarantee Co., Fresno, was one of those most actively interested in making such a thing available. Like wise he headed his state title association just at the time when this was being presented and went at it with his usual vigor. He will tell us about "An Educational Course for the Title Business."

Recent developments, such as building restrictions, zoning, mechanics liens, building construction, and the advent of the full coverage policy have made a long list of exceptional and unusual cases for title companies in the issuance of title insurance, and they are real problems. They will be discussed by Stuart O'Melveny, and no comment is necessary. Everyone knows how this will be handled by him.

Down in Texas they passed a law this year that incorporated a lot of provisions that were formerly classed as radical, in fact, rank heresay, by a great many. They thought differently in Texas, and have had a chance to test the theories entertained. Henry Baldwin, president of the Guaranty Title & Trust Co., Corpus Christi, is going to talk on "Regulation by Legis-



**R. F. CHILCOTT**  
"Boards of Title Underwriters"



**N. W. THOMPSON**  
"Title Insurance for Oil, Gas and Mineral Leases"



**PORTER BRUCK**  
"Original and Re-Issue Rates"





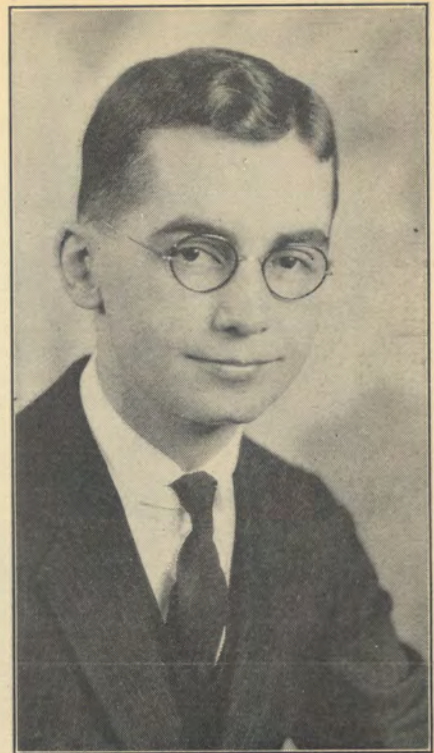
**DONALD B. GRAHAM**  
 "Found What the Abstract Business Needs"

lation." Here again we can say that the fact of his handling this subject is a guarantee of something worth while.

As the use of title insurance has increased and expanded, questions have been asked and information wanted about its use and application in certain cases, one of which is that of oil, gas and mineral leases. This is particularly true in the country where

both oil and title insurance are new. Again, out in California they have solved this matter for the rest of the title world and title insurance is the medium employed for title matters in connection with oil and gas as well as other mineral leases. One of the deans of the title business will explain this—N. W. Thompson, vice president and title officer of the Title Insurance & Trust Co., Los Angeles.

In the evening the open forum and informal sessions—the free-for-all—will take place. Here is the time and place for anyone to get anything out of his system he desires. There will also be a few topics presented for the purpose of discussion. Fred Chilcott, president of the Western Title Insurance Co., San Francisco, will present



**FORREST M. ROGERS**  
 "Why, How and Where the Abstractor and His Business"

now in use, show some of the old time ones and the improvement brought by years and development, and the whole thing elaborately illustrated by stereoptican slides.

Out in Colorado they have suffered long years by curbstones, "cream skim-



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

the idea of "Local Boards of Title Underwriters;" H. Laurie Smith, executive vice-president of the Lawyers Title Insurance Corporation, Richmond, Va., will start things on "Co-and Re-insurance for Title Insurance;" Porter Bruck of the Title Insurance & Trust Co., Los Angeles, will open up on "Should There be Re-issue or Continuation Rates?"

**Abstracters Section Has Big Feature**

One of the most unusually presented and exceptional convention features will be the discourse on "A Model Title Plant," to be given by Charlton L. Hall, secretary and manager of the Washington Title Insurance Co., Seattle, owner and operator of several offices in the state of Washington. This will explain the several systems

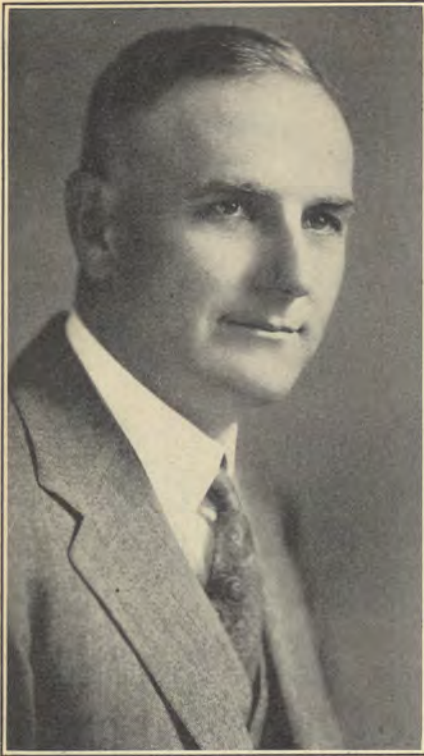


**ARTHUR C. MARRIOTT**  
 "Supplementing Abstract Earnings"



**A. L. BODLEY**  
 "Up from the Depths to Sublimity"





**CHARLTON L. HALL**  
"A Model Title Plant"

mers" (those fly-by-night birds who show up for booms, going into the business, then leave with it) and all the other evils of the abstract business. Last year they decided to make it mean something to be in the abstract business, and to have some responsibility back of it. Accordingly they did it, and Don Graham will tell how. He is president of the Brighton Abstract Co., Brighton, and assistant to the president of the Title Guaranty Co., Denver.

The same thing was going on in South Dakota as in Colorado, only worse. In fact, conditions about the abstractor and his business in South Dakota were the worst of any state in the country two years ago. However, they solved them and today the abstract business is a profession in that state—one of the three where it is legally defined as such. A. L. Bodley will tell about it. He is secretary of the Getty Abstract Co., Sioux Falls, president of the South Dakota Title Association, and president of the South Dakota Abstracters Board.

How can the abstractor make more money, and add more business activities to his office? One who has achieved considerable in this for his office is Arthur C. Marriott, who will

tell us about it. He is secretary of the DuPage County Title Co., Wheaton, Ill., and president of the Illinois Abstracters Association.

Is the abstractor himself to blame for not putting the abstract business in a more important and respectable place and not getting all out of it that the business affords? This will be discussed by Forrest M. Rogers in his paper, "Why, How and Where the Abstractor and His Business?" He is secretary of the Rogers Abstract & Title Co., Wellington, Kans.

The section program will continue with the open forum and informal meeting in the evening.

#### Friday the Gala Day

There is nothing like ending in a whirl. The Friday program is "hot"—that's the only way to express it. It's business in the morning, but plenty of play in the afternoon and evening.

The examiners hold forth in the early morning. Two interesting papers will be given.

Ray Hart, chief examiner of the Prairie Oil & Gas Co., Independence, Kans., has had about as much contact and experience with title evidences and title questions as anyone in the country. He is an interesting speaker and will make "Observations."

What happens to the streets, alleys, easements, land for public purposes, schools, etc., after they cease to be? Rights-of-way and all those things present a maze of title troubles. McCune Gill is going to present a paper on the subject. Again, "enough said."

The business sessions will be ended when the Friday morning program pauses for unfinished and new business selects the 1929 convention city and we formally adjourn.

#### Hold Everything for Friday Afternoon and Night

For there ain't been nothin' yet. Texas hospitality will provide plenty for the ending.

The big golf tournament for the title of King Bee Golfer of the Title World will take place, starting at one o'clock. It will be staged at the San Antonio Country Club, which has one of the sportiest courses in the country. Every golf player is urged to enter. This includes Paul Jones, Ed Wyckoff, Leo Werner, Jim Sheridan, Porter Bruck, Fred Chilcott, Ben Henley, Paul Harding and others who have clubs and golf clothes and want exercise.

Many will find it interesting to be in the gallery and watch such famous and good players as Fred Condit, Stuart O'Melveny, J. M. Dall, Ken Rice, Bill Webb, Worrall Wilson, Riley



**McCUNE GILL**  
"Reversionary Interests"

Wyatt, Bob Huff and other truly great golfers.

According to the plan of conducting the tournament, the contest will be settled by actual play and scores and not by any nineteenth hole championship flights.

If a sufficient number of the ladies enter, a special tournament will be held for them, or at least special events, such as putting, driving, approach and other contests.

For those who do not play golf or care to watch, a sight-seeing trip will be available. This will take them to the various points of interest in and around San Antonio, and generally show them the town and vicinity. Every one enjoys an inspection of the convention city, particularly when it is in such an interesting place as San Antonio.

And then comes the big entertainment event—the feed and entertainment in the evening. This will be held outdoors in Hay Market Plaza, one of the historic spots of the city. A genuine native Mexican dinner will be served. There will be entertainment by native entertainers and then a dance to music by a real Mexican orchestra.

What a convention! What a time! Come on; join it.





# Program

5-4J

## 1929 Convention American Title Association

Plaza Hotel, San Antonio, Texas

### Monday, Oct. 21

- 10:00 a. m. Annual Pre-Convention Meeting of the Executive Committee.  
Vice President Donzel Stoney, Chairman of the Committee, presiding.
- 7:00 a. m. Executive Committee Dinner at French's Place. The San Antonio Convention Committee are hosts to this dinner given the members of the Executive Committee.
- All Day: Registration of Delegates.

\* \* \*

### OPENING SESSION

#### Tuesday, Oct. 22

##### MORNING

- 8:30 Registration of Members and Guests.
- 10:00 Call to Order by President.  
Edward C. Wyckoff, Newark, N. J., Vice President, Fidelity Union Title & Mortgage Guaranty Co.
- Invocation  
Rt. Rev. Wm. T. Capers, Bishop West Texas Diocese of the Episcopal Church.
- Address of Welcome  
Maco Stewart, Galveston, Texas, President, Stewart Title Guaranty Co.
- Response  
Elwood C. Smith, Newburgh, N. Y., President, Hudson Counties Title & Mortgage Co.
- 10:30 Report of Executive Secretary  
Richard B. Hall, Kansas City, Mo.
- 11:15 Report of Treasurer  
J. M. Whitsitt, Nashville, Tenn., President, Guaranty Title Trust Co.
- 11:30 Report of Committee on Membership  
Donald B. Graham, Chairman, Denver, Colo., Assistant to President, Title Guaranty Co.
- 11:45 Report of Committee on Co-operation  
Ed. F. Dougherty, Chairman, Omaha, Nebr., Counsel, Federal Land Bank.
- Appointment of Chairman, General Nominating Committee  
The president will appoint the general chairman. At adjournment for luncheon, members present from the various states are asked to confer together and select a member from each state to serve on the nominating committee. As each group selects its representative, will he immediately please come to the rostrum and register with the executive secretary so the nominating committee can be registered.
- 12:00 Adjournment for Noon Conference Luncheon

\* \* \*

12:15 Noon Day Conference

(Luncheon served in Plaza Garden, roof of Plaza Hotel.)

"The Re-Incarnation of an Abstract Office"  
Written and produced by James E. Sheridan.  
With a notable caste of characters.

\* \* \*

A Bridge Tea and Reception for the ladies will be given in the afternoon at the San Antonio Country Club. Autos will leave the side entrance of the hotel at 3:00 p. m.

\* \* \*

##### AFTERNOON

- 2:00 Call to Order  
Report of Judiciary Committee  
William X. Weed, Chairman, Westchester, N. Y. Counsel, Westchester Title & Trust Co.
- 2:15 Report of Legislative Committee  
R. O. Huff, Chairman, San Antonio, Tex., Vice President, City National Bank & Trust Co.
- 2:30 Annual Address of President  
Edward C. Wyckoff
- 3:00 Report of Advertising Committee  
James E. Sheridan, Chairman, Detroit, Mich., Vice President, Union Title & Guaranty Co.
- 3:15 Introduction of New Attendants  
(Those attending their first convention of the Association will be presented.)
- 3:30 Address: "Old Money in New Hands"  
By Walter P. Napier, San Antonio, Tex., President, Alamo National Bank.
- 4:00 Report of Chairman of the Executive Committee  
Donzel Stoney, Vice President, American Title Association, Vice President and Manager, Title Insurance and Guaranty Co., San Francisco, Calif.
- 4:15 Report of Committee on Constitution and By-Laws  
M. P. Bouslog, Chairman, Gulfport, Miss., President, Mississippi Abstract & Title Guarantee Co.
- 4:30 Discussion  
Appointment of Committees  
Adjournment.

\* \* \*

##### EVENING

- 7:00 Chevon Barbecue, Koehler Park  
A native picnic supper will be served, followed by entertainment and dance music furnished by negro orchestra.  
Autos will leave side entrance of hotel at 6:30.

\* \* \*

### Wednesday, Oct. 23

##### MORNING

- 9:15 Call to Order  
Unfinished business  
Report of Nominating Committee and Election of Officers of the Association for 1930.



**TITLE INSURANCE SECTION**

- Edwin H. Lindow, Chairman, Presiding. Vice President, Union Title Guaranty Co., Detroit, Mich.
- 9:30 Annual Address of Chairman of Section  
Appointment of Nominating Committee
- 10:00 Report of Committee on Standard Mortgagee Policy Form  
Stuart O'Melveny, Chairman, Los Angeles, Calif., Executive Vice President, Title Insurance & Trust Co.
- 10:15 Report of Committee on Title Insurance Law  
R. O. Huff, Chairman, San Antonio, Tex.
- 10:30 Address: "Developing a Trust Business"  
By Charles Stewart Baxter, Detroit, Mich., Trust Officer, Union Trust Co.
- 11:00 Address: "An Educational Course for the Title Business"  
By E. M. McCardle, Fresno, Calif., Vice President, Security Title Insurance & Guaranty Co.
- 11:30 Report of Nominating Committee and Election of Officers of Section
- 12:00 Adjournment

\* \* \*

**AFTERNOON**

- 2:00 Address: "A Guaranteed Mortgage Business"  
By William Byrne, Philadelphia, Pa., Title Officer, Integrity Trust Co.
- 2:30 Address: "Insuring Unusual Risks"  
By Stuart O'Melveny, Los Angeles, Calif., Executive Vice President, Title Insurance & Trust Co.
- 3:00 Address: "Regulation by Legislation"  
By Henry B. Baldwin, Corpus Christi, Tex., President, Guaranty Title & Trust Co.
- 3:30 Address: "Title Insurance for Oil and Mineral Leaseholds"  
By N. W. Thompson, Los Angeles, Calif., Title Officer, Title Insurance & Trust Co.
- 4:00 Discussion  
Unfinished Business.

\* \* \*

**EVENING**

- 8:00 Open Forum Meeting, Title Insurance Section  
E. H. Lindow, Chairman of Section, Presiding.  
Everyone should attend this most interesting session.
- Theatre Party for the Ladies. While the men are at work in the Open Forum Meeting, the ladies will be entertained with a theatre party at various theatres, all within four blocks of the hotel.

\* \* \*

**Thursday, Oct. 24****MORNING**

- 9:15 Call to Order  
Unfinished business.

\* \* \*

**ABSTRACTERS SECTION**

- James S. Johns, Chairman, Presiding, President, Hartman Abstract Co., Pendleton, Ore.
- 9:30 Annual Address of the Chairman of the Section  
Appointment of Nominating Committee
- 10:00 Address: "A Model Title Plant" (Illustrated)  
By Charlton L. Hall, Seattle, Wash., Secretary and Manager, Washington Title Insurance Co.
- 11:00 Address: "Found—What the Abstract Business Needs"  
By Donald B. Graham, Brighton, Colo., President Adams County Abstract Co.
- 11:30 Report of Nominating Committee and Election of Officers of Section  
Discussion  
Adjournment

**AFTERNOON**

- 2:00 Address: "Supplementing Abstract Earnings"  
By Arthur C. Marriott, Wheaton, Ill., Vice President, DuPage County Title Co.
- 2:45 Address: "Up from the Depths to Sublimity"  
By A. L. Bodley, Sioux Falls, South Dakota, Secretary, Getty Abstract Co.
- 3:30 Address: "Why, How and Where the Abstracter and His Business"  
By Forrest M. Rogers, Wellington, Kansas, Secretary, Rogers Abstract & Title Co.  
Discussion  
Adjournment.

\* \* \*

**EVENING**

- 8:00 Open Forum Meeting, Abstracters Section  
James S. Johns, Chairman of Section Presiding.  
Every one should attend this most interesting session.
- Bridge party for the ladies. While the men are at work in the Open Forum Meeting, the ladies will be entertained with a bridge party at 8:00 in the Plaza Garden, roof of Plaza hotel.

\* \* \*

**Friday, Oct. 25****MORNING**

- 9:15 Call to Order  
Unfinished business

\* \* \*

**TITLE EXAMINERS SECTION**

- Stuart O'Melveny, Chairman of Section, Presiding
- 9:30 Annual Address of Chairman of section  
Appointment of nominating committee
- 9:45 Address: "Observations"  
By Ray Hart, Independence, Kans., Chief Examiner, Prairie Oil & Gas Co.
- 10:15 Address: "Reversionary Interests"  
By McCune Gill, St. Louis, Mo., Vice President, Title Insurance Corporation of St. Louis.
- 11:00 Address: By A. A. Zinn, Kansas City, Mo., Vice President, Commerce Trust Co., Vice President Elect, Mortgage Bankers Association of America.
- 11:30 Unfinished Business  
New Business  
Selection of 1929 Convention city  
Adjournment

\* \* \*

**AFTERNOON**

- 3:30 Sightseeing Trip  
A visit to the interesting places of San Antonio and vicinity. Buses will leave side entrance of hotel at the hour mentioned.
- 1:00 Golf Tournament  
San Antonio Country Club. Contest for the championship of the Title world. Ladies' Tournament with regular play, special events.  
Cars will be ready to transport players at 12:30, side entrance of hotel.

\* \* \*

**EVENING**

- 7:00 Grand Finale  
Outdoor Banquet Hay Market Plaza.  
Mexican dinner and Native entertainment. Dance following with music by native Mexican orchestra. Transportation from hotel at 6:30. Walk from hotel if you like as Hay Market Plaza is but seven short blocks from hotel. Go two blocks North to Commerce St., then five blocks West on Commerce. The Plaza is just west of Municipal Market House.



# Last Call for a Big Time at San Antonio!

## Our Hosts Have Everything Ready

Last call for San Antonio Convention! You've heard a lot about the Alamo City, down in Texas, near the Rio Grande, where we gather in October for the annual meeting. Well, here's the final word from our friends and fellow workers down there who are doing everything possible to make our forthcoming convention an outstanding one in both business and pleasure.

Here's just part of the pleasure program as outlined by our San Antonio friends.

**Monday, Oct. 21:** Special get-together dinner for the Executive Committee at the French Cafe—real French style food, an' trimmin's.

**First Day, Tuesday, Oct. 2**  
Ladies' reception at the San Antonio Country Club. The following San Antonio and Texas ladies are on the reception committee: Mesdames Raymond Edwards, R. O. Huff, H. B. Baldwin, Frost Woodhull, Jay Adams, Jr., Andrew Dilworth, Paul Harding and J. K. Stuart.

Evening: Barbecue and dance in beautiful Koehler Park on San Antonio River. (Barbecued chevon on this menu. Look this up.)

**Second Day, Wednesday:** Work for the men. Theatre party in evening for the ladies.

**Third Day, Thursday:** More work for the men. Bridge party in evening for ladies.

**Fourth Day, Friday:** Afternoon, Golf Tournament for both men and



**R. O. HUFF**  
General Chairman, San Antonio Convention Executive Committee



**H. B. BALDWIN**  
Vice Chairman, San Antonio Convention Executive Committee



**PAUL HARDING**  
President, Texas Title Association

## American Title Association Members— THE "KATY" IS YOUR RAILROAD



IN APPRECIATION of having been named the official route between Kansas City and St. Louis, to the Association Convention at San Antonio, Oct. 22-25, the "Katy" management has arranged exceptional service! In addition to fast, comfortable transportation, special arrangements have been made for added convenience and pleasure enroute.

### Official Schedule

Train leaves \*St. Louis 6:30 p. m., Saturday, Oct. 19  
Train leaves \*Kansas City 10:10 p. m., Saturday, Oct. 19  
Train arrives San Antonio 8:30 p. m., Sunday, Oct. 20

Trains consolidate at Muskogee . . . You may mingle with friends from either point for the entire daylight ride!

**Make your reservations early! Write**

**JAMES M. ROHAN, Chairman of Transportation, 7913 Forsyth Blvd., CLAYTON, MO.**





**RAYMOND EDWARDS**  
Entertainment

ladies. Sight-seeing trip for everybody, visiting the Alamo, old Franciscan Missions, Brackenridge Park, Sunken Gardens, seventy-five acre zoo, a few of the eighty-five city parks and plazas, Army Posts, residence section.

Note: Golf Tournament will be held on sportiest golf course in the entire

South. Plenty of real shots, and plenty of water hazards. (Extra balls may be had at the club house.)

Evening—and here is what you have all wanted to see all the time—a real Mexican dinner in the open on Haymarket Plaza, right in the heart of San Antonio's Little Mexico—Spanish atmosphere, Spanish dancers, senoritas, etc., followed by dancing.

These are just the high-lights of the entertainment program, according to our San Antonio friends, ending with the Mexican dinner and dance on the plaza before departing on our trip into Old Mexico.

Just a short way out of San Antonio we cross the far-famed Rio Grande, the only river in the world said to be wet on one side and dry on the other.

San Antonio is arranging to care for more than 600 Title men and their families and is leaving nothing undone to make this the most pleasant and profitable convention the association has ever held.

Headquarters while in San Antonio will be at the new Plaza Hotel, on the banks of the San Antonio River, just across from the Central Fire station and Police Headquarters, just half a block from the \$2,000,000 County Court House, and right across the street from the 35-story Smith-Young Tower, the tallest building in all Texas. You can't miss it.

If you have not already made your hotel reservation better write now to Executive Secretary Richard B. Hall. This hotel has 500 rooms, has been open nearly a year, so everything is in good operating order. It has ceiling fan, tub and shower in each room, and unsurpassed service, even to own



**ANDREW DILWORTH**  
Exhibits

garage and own tennis courts and own practice golf course atop the garage building.

San Antonio is waiting with open arms and with promises of that genuine Southern hospitality for which it is justly famous. Send in your "yes" now and meet us there Oct. 21 to 26.

Plaza Hotel  
San Antonio  
Texas

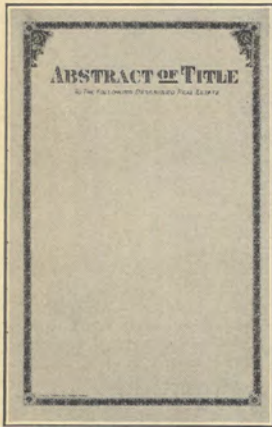


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Twenty-third  
Annual  
Convention



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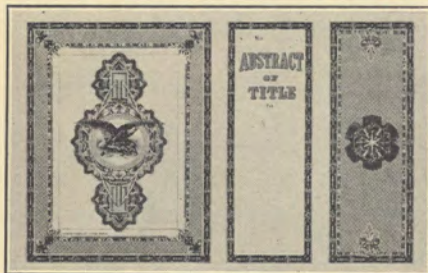
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# The American Title Association

## Officers, 1929

### General Organization

**President**  
E. C. Wyckoff, Newark, N. J.,  
Vice President, Fidelity Union  
Title & Mortgage Guaranty  
Company.

**Vice President**  
Donzel Sfoney, San Francisco,  
California, Vice President and  
Manager, Title Insurance and  
Guaranty Co.

**Treasurer**  
J. M. Whitsitt, Nashville, Tenn.,

President, Guaranty Title Trust  
Company.

**Executive Secretary**  
Richard B. Hall, Kansas City, Mo.,  
905 Midland Building.

**Executive Committee**  
(The President, Vice President,  
Treasurer, Retiring President, and  
Chairmen of the Sections, ex-offi-  
cio, and the following elected  
members compose the Executive  
Committee. The Vice President of

the Association is the Chairman  
of the Committee.)

**Term Ending 1929**  
Walter M. Daly, Portland, Ore.,  
President, Title and Trust Com-  
pany.

Henry B. Baldwin, Corpus Christi,  
Tex., President, Guaranty Title  
Company.

J. M. Dall, Chicago, Ill., Vice  
President, Chicago Title and  
Trust Company.

**Terming Ending 1930**  
Fred P. Condit, New York City,  
Vice President, Title Guaranty  
and Trust Co.

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

Paul Jones, Cleveland, Ohio, Vice-  
President, Guaranty Title and  
Trust Company.

**Councillor to Chamber of Com-  
merce of United States**  
Fred P. Condit, 176 Broadway,  
New York City.

### Sections and Committees

#### Abstracters Section

Chairman, James S. Johns, Pendle-  
ton, Ore., Vice President, Hart-  
man Abstract Co.  
Vice-Chairman, W. B. Clarke,  
Miles City, Mont. President,  
Custer Abstract Co.  
Secretary, E. P. Harding, Wichita  
Falls, Tex. Manager, Central  
Abstract Co.

#### Title Insurance Section

Chairman, Edwin H. Lindow, De-  
troit, Mich. Vice-President,  
Union Title and Guaranty Co.  
Vice-Chairman, Harry C. Bare,  
Ardmore, Pa. Vice-President  
Merion Title & Trust Co.  
Secretary, R. O. Huff, San An-  
tonio, Tex. President, Texas  
Title Guaranty Co.

#### Title Examiners Section

Chairman, Stuart O'Melveny, Los  
Angeles, Calif. Executive Vice-  
President, Title Insurance &  
Trust Co.  
Vice-Chairman, Elwood C. Smith,  
Newburgh, N. Y. President, Hud-  
son Counties Title & Mortgage  
Co.  
Secretary, R. Allen Stephens,  
Springfield, Ill., Brown, Hay &  
Stephens.

#### Program Committee, 1929 Convention

E. C. Wyckoff, (the President),  
Chairman, Newark, N. J.  
Edwin H. Lindow, (Chairman,  
Title Insurance Section), Detroit,  
Mich.  
James S. Johns, (Chairman, Ab-  
stracters Section), Pendleton,  
Ore.  
Stuart O'Melveny, (Chairman,  
Title Examiners Section), Los  
Angeles, Calif.  
Richard B. Hall, (the Executive  
Secretary), Kansas City, Mo.

#### Judiciary Committee

William X. Weed, White Plains,  
N. Y., Chairman Westchester  
Title & Trust Co.  
Harry Paschal, Atlanta, Georgia  
Atlanta Title & Trust Co.  
George Batchelor, Indianapolis,  
Indiana, State Life Insurance Co.  
Olaf I. Rove, Milwaukee, Wiscon-  
sin, Northwestern Mutual Life  
Insurance Co.  
R. K. MacConnell, Pittsburgh, Pa.,  
Title Guaranty Co.  
John F. Keough, Los Angeles,  
Calif., Title Guaranty & Trust  
Co.  
J. W. Woodford, Seattle, Washing-  
ton, Lawyers & Realtors Title  
Insurance Co.

#### Committee on Constitution and By-Laws

M. P. Bouslog, Gulfport, Missis-  
sippi, Chairman Mississippi Ab-  
stract & Title Guaranty Co.  
N. W. Thompson, Los Angeles,  
California, Title Insurance &  
Trust Co.  
Cornelius Doremus, Ridgewood,  
New Jersey, Fidelity Title &  
Mortgage Guaranty Co.

#### Committee on Cooperation

E. F. Dougherty, Omaha, Ne-  
braska, Chairman, Federal Land  
Bank.  
W. P. Waggoner, Los Angeles,  
California, California Title In-  
surance Co.  
L. S. Booth, Seattle, Washington,  
Washington Title Insurance Co.  
Chas. C. White, Cleveland, Ohio,  
Land Title Abstract & Trust Co.  
W. H. McNeal, New York, New  
York Title & Mortgage Co., 135  
Broadway.  
Kenneth E. Rice, Chicago, Illinois,  
Chicago Title & Trust Co.

#### Committee on Advertising

James E. Sheridan, Detroit, Mich.,  
Chairman, Union Title & Guar-  
anty Co.  
Golding Fairfield, Denver, Colo.,  
Title Guaranty Co.  
Harvey Humphrey, Los Angeles,  
Calif., Security Title Insurance  
& Guaranty Co.  
C. A. Vivian, Miami, Fla., Florida  
Title Co.  
Paul P. Pullen, Chicago, Ill.,  
Chicago Title & Trust Co.

#### Transportation Committee

James M. Rohan, Clayton, Mo.,  
Chairman, Land Title Insurance  
Co.  
James E. Sheridan, Detroit, Mich.,  
Union Title & Guaranty Co.  
Donald B. Graham, Denver, Colo.,  
Title Guaranty Co.  
Fred Hall, Cleveland, Ohio, Land  
Title Abstract & Trust Co.

#### Committee on Membership

Donald B. Graham, Denver, Colo.,  
Chairman, Title Guaranty Co.  
President and Secretary of each  
state association.

#### Legislative Committee

R. O. Huff, San Antonio, Texas,  
General Chairman.

District No. 1: (Wellington E.  
Barton, Camden, N. J., District  
Chairman).

New Jersey—Wellington E. Barto,  
Camden, West Jersey Title &  
Guaranty Co.

New York—H. R. Chittick, New  
York City, Lawyers Title & Trust  
Co., 160 Broadway.

Connecticut—Paul S. Chapman,  
Bridgeport, Kelsey Title Co.

Rhode Island—Edward L. Singens,  
Providence, Title Guaranty Co.  
of Rhode Island.

Massachusetts—Theo. W. Ellis,  
Springfield, Ellis Title & Con-  
veyancing Co.

District No. 2: (Pierce Mecutchen,  
Philadelphia, Pa., District Chair-  
man).

Pennsylvania—Pierce Mecutchen,  
Philadelphia, Real Estate Title  
Insurance & Trust Co.

West Virginia—George E. Price,  
Charleston, George Washington  
Life Insurance Co.

Virginia—H. Laurie Smith, Rich-  
mond, Lawyers Title Insurance  
Co.

District No. 3: (Richard P. Marks,  
Jacksonville, Fla., District  
Chairman).

Florida—Richard P. Marks, Jack-  
sonville, Title & Trust Co. of  
Florida.

North Carolina—D. W. Sorrel,  
Durham.

South Carolina—J. Waties Thomas,  
c/o Thomas & Lumpkin, Colum-  
bia.

Georgia—Hubert M. Rylee, Athens.

District No. 4: (Coit L. Blacker,  
Columbus, Ohio, District Chair-  
man).

Tennessee—John C. Adams, Mem-  
phis, Bank of Commerce & Trust  
Co.

Kentucky—Chas. A. Haerberle,  
Louisville, Louisville Title Co.

Ohio—Coit L. Blacker, Columbus,  
Guarantee Title & Trust Co.

Indiana—W. O. Elliott, Terre  
Haute, Vigo Abstract Co.

District No. 5: (David P. Ander-  
son, Birmingham, Ala., District  
Chairman).

Louisiana—W. E. Nesom, Shreve-  
port, Caddo Abstract Co.

Alabama—David P. Anderson,  
Birmingham, Alabama Title &  
Trust Co.

Mississippi—F. M. Trussell, Jack-  
son, Abstract Title & Guaranty  
Co.

District No. 6: (W. A. Mercer,  
Little Rock, Arkansas, District  
Chairman).

Arkansas—W. A. Mercer, Little  
Rock, Arkansas Abstract &  
Guaranty Co.

Missouri—C. B. Vardeman, Kansas  
City, Missouri Abstract & Title  
Insurance Co.

Illinois—Arthur C. Marriott,  
Wheaton Dupage Title Co.

District No. 7: (Ray Trucks, Bald-  
win, Mich., District Chairman).

North Dakota—John L. Bowers,  
Mandan, Mandan Abstract Co.

Minnesota—E. D. Boyce, Mankato,  
Blue Earth County Abstract Co.

Wisconsin—Julius E. Roehr, Mil-  
waukee, Milwaukee Abstract &  
Title Guaranty Co.

Michigan—Ray Trucks, Baldwin,  
Lake County Abstract Co.

District No. 8: (Frank N. Stepanek,  
Cedar Rapids, Ia., District  
Chairman).

South Dakota—A. L. Bodley,  
Sioux Falls, Getty Abstract Co.

Iowa—Frank N. Stepanek, Cedar  
Rapids, Linn County Abstract  
Co.

Nebraska—Leo J. Crosby, Omaha,  
Midland Title Co., Peters Trust  
Bldg.

Wyoming—Kirk G. Hartung,  
Cheyenne, Laramie County Ab-  
stract Co.

District No. 9: (Ray McLain, Okla-  
homa City, Okla., District  
Chairman).

Kansas—Ernest McClure, Garnett,  
White Abstract & Investment  
Co.

Oklahoma—Ray McLain, Oklahoma  
City, American First Trust Co.

Colorado—Milton G. Gage, Sterling,  
Platte Valley Title & Mortgage  
Co.

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

District No. 10:  
Texas—Mildred A. Vogel, El Paso,  
Stewart Title Guaranty Co.

District No. 11: (C. J. Struble,  
Oakland, Calif., District Chair-  
man).

California—C. J. Struble, Oakland,  
Oakland Title Insurance &  
Guaranty Co.

Utah—Robert G. Kemp, Salt Lake  
City, Intermountain Title  
Guaranty Co.

Nevada—A. A. Hinman, Las  
Vegas, Title & Trust Co.

Arizona—H. B. Wilkinson, Phoen-  
ix, Phoenix Title & Trust Co.

District No. 12: (A. W. Clarke,  
Driggs, Idaho, District Chair-  
man).

Washington—Elizabeth Osborne,  
Yakima, Yakima Abstract &  
Title Co.

Oregon—P. M. Janney, Medford,  
Jackson County Abstract Co.

Montana—C. C. Johnson, Plenty-  
wood, Sheridan County Abstract  
Co.

Idaho—A. W. Clarke, Driggs,  
Teton Abstract Co.



# State Associations

## Arkansas Title Association

President, Bruce Caulder, Lonoke.  
Lonoke Real Estate & Abstract Co.  
Vice-President, Fred F. Harrelson, Forest City.  
St. Francis County Abst. Co.  
Secretary-Treasurer, J. K. Boutwell, Stuttgart.  
Boutwell Abstract Co.

## California Land Title Association

President, E. M. McCardle, Fresno.  
Security Title Insurance & Guaranty Co.  
1st Vice-Pres., W. P. Waggoner, Los Angeles.  
California Title Insurance Co.  
2nd Vice-Pres., C. J. Struble, Oakland.  
Oakland Title Ins. & Guaranty Co.  
Sec.-Treas., Frank P. Doherty, Los Angeles.  
Suite 519, 433 South Spring St.

## Colorado Title Association

President, Donald B. Graham, Denver.  
Title Guaranty Co.  
Vice-Pres., C. B. White, Golden.  
Jefferson County Abst., Real Estate & Invest. Co.  
Secy.-Treas., John T. Morgan, Boulder.  
Boulder County Abst. of Title Co.

## Connecticut Title Association

President, William Webb, Bridgeport.  
Bridgeport Land & Title Company.  
Vice President, Carleton H. Stevens, New Haven.  
Real Estate Title Company.  
Secretary-Treasurer, James E. Brinckerhoff, Stamford.  
Fidelity Title & Trust Company.

## Florida Title Association

President, Wm. Beardall, Orlando.  
Fidelity Title & Loan Company.  
Vice President, D. H. Shepard, Pensacola.  
First District.  
Vice President, Chas. H. Mann, Jacksonville.  
Second District.  
Vice President, Frank D. Sanders, Inverness.  
Third District.  
Vice President, P. R. Robin, Tampa, Fourth District.  
Vice President, Lore Alford, West Palm Beach.  
Fifth District.  
Treasurer, Mia Beck Gray, Orlando.  
Central Florida Abstract & Title Guaranty Co.  
Secretary, Richard H. Demott, Winter Haven.  
Florida Southern Abstract & Title Company.

## Idaho Title Association

President, Tom Wokersien, Fairfield.  
Camas Abstract Co.  
Vice-President, (North Div.) O. W. Edmonds.  
Couer d'Alene, Panhandle Abst. Co.  
Vice-President, (S. E. Div.) A. W. Clark, Driggs.  
Teton Abstract Co.  
Vice-President, (S. W. Div.) M. L. Hart, Boise.  
Security Abstract and Title Co.  
Secretary-Treasurer, J. H. Wickersham, Boise.  
Boise Trust Co.

## Illinois Abstracters Association

President, Arthur C. Marriott, Wheaton.  
DuPage Title Co.  
Vice-Pres., Will M. Cannady, Paxton.  
Ford County Abstract Co.  
Treasurer, M. C. Hook, Jacksonville.  
Morgan County Abstract & Title Co.  
Secretary, Harry C. Marsh, Tuscola.  
Douglas County Abstract & Loan Co.

## Indiana Title Association

President, J. E. Morrison, Indianapolis.  
Union Title Co.  
Vice Pres., M. Elmer Dinwiddie, Crown Point.  
Allman-Gary Title Co.  
Secy.-Treas., C. E. Lambert, Rockville.

## Iowa Title Association

President, F. E. Meredith, Newton.  
Vice-Pres., Carl Johnson, Oskaloosa.  
Johnson Abstract Co.  
Treasurer, C. A. Stern, Logan.  
Stern Abstract Co.  
Secretary, Frank L. Stepanek, Cedar Rapids.  
Linn County Abstract Co.

## Kansas Title Association

President, Ernest McClure, Garnett.  
White Abstract & Invest. Co.  
Vice Pres., Tom J. Bomar, Hutchinson.  
Hall Abstract & Title Co.  
Secy.-Treas., Pearl K. Jeffrey, Columbus.

## Michigan Title Association

President, J. E. Sheridan, Detroit.  
Union Title & Guaranty Co.  
Vice Pres., W. Herbert Goff, Adrian.  
Lenewee County Abstract Co.  
Treasurer, F. E. Barnes, Ithaca.  
Griatiot County Abst. Co.  
Secretary, A. A. McNeil, Paw Paw.  
Van Buren County Abst. Office.

## Minnesota Title Association

President, A. F. Kimball, Duluth.  
Pryor Abstract Co.  
Vice-President, Albert F. Anderson, Detroit Lakes.  
Secretary-Treasurer, E. D. Boyce, Mankato.  
Blue Earth County Abst. Co.

## Missouri Title Association

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