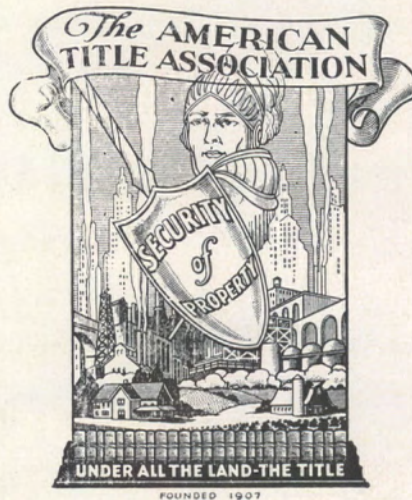


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TITLE NEWS

Official Publication

THE AMERICAN TITLE ASSOCIATION



Proceedings of the 1945 Convention

CHICAGO, ILLINOIS



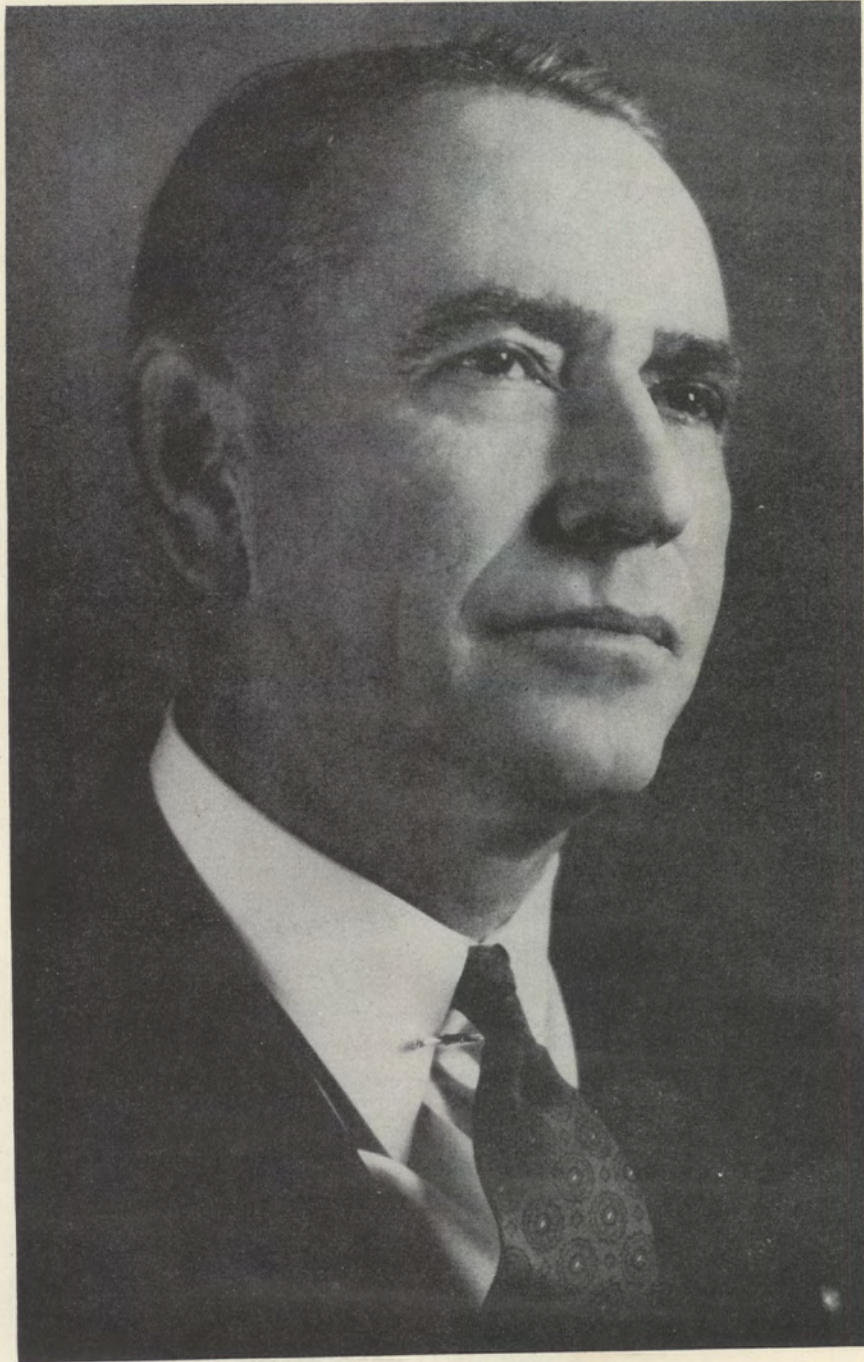
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J. J. O'DOWD

*Vice-President and Chairman, Board of Governors,
The American Title Association
President, Tucson Title Insurance Co.,
Tucson, Arizona*

Proceedings of the Thirty-Ninth Annual Convention

— of the —

AMERICAN TITLE ASSOCIATION

Chicago, Illinois — December 5th-7th, 1945

(Continued)

Unanticipated Coverage Under A. T. A. Standard Loan Policy, Revised

R. W. JORDAN, JR.

*Vice President and Title Officer,
Lawyers Title Insurance Corp.,
Richmond, Va.*

Since the ATA-Revised form of mortgagee policy was put into use, at least two questions have arisen. As the answers to these questions are of the utmost importance to the industry, I have been asked to present the questions to you. Probably both questions apply with equal force to the old ATA and LIC forms, but in order not to become confused, let's consider them anew with particular reference to the language of the ATA-Revised form.

The first question is this: In the event the Insured acquires title by direct conveyance in lieu of foreclosure, does the policy continue in force for the protection of the Insured; that is to say, become an owner's policy as of its date? In this connection, Paragraph 1 of the Conditions and Stipulations of the ATA-Revised form expressly provides: "If any Insured acquires said land, or any part thereof, by foreclosure, trustee's sale, or other legal manner in satisfaction of said indebtedness, or any part thereof, this Policy shall continue in force in favor of such Insured, subject to all the conditions and stipulations hereof." Please observe that, after referring specifically to "foreclosure" and "trustee's sale," the language used is "other legal manner in satisfaction of said indebtedness."

Subrogation

On the other side of the question are the following to be considered: Under the ATA-Revised form "Whenever the Company shall have settled a claim . . ., all right of subrogation shall vest in the Company unaffected by any act of the Insured." If, as is customary in the case of a direct conveyance in lieu of foreclosure, the Insured cancels and extinguishes the debt and releases the security instrument, are there any rights left in it to which the Title Company could be subro-

gated? Also, this form provides, with respect to the right of the Insured to "release or substitute the personal liability of any debtor or extend or otherwise modify the terms of payment," that any of these things may be done "provided such act does not result in any loss of priority of the lien of the mortgage or deed of trust herein." Does it follow from the fact the Insured is expressly authorized to do these things, provided the priority of the security instrument is not lost, that all other acts, especially such as would result in the entire and full extinguishment of the security instrument, are by implication prohibited? It is further provided, however, "If loss of priority should result from any act of the Insured, such act shall not void this Policy, but the Company, in that event, shall be required to pay only that part of any losses insured against hereunder which shall exceed the amount, if any, lost to the Company by reason of the impairment of the right of subrogation."

I may point out still another provision of the ATA-Revised form for whatever light same may throw on the answer to our first question. Under paragraph 6 of the Conditions and Stipulations of this form, the Title Company is given "the right and option," in case any loss is claimed under the policy, "to pay to the Insured the entire indebtedness secured" by the insured mortgage or deed of trust, "in which case the Company shall become the owner of, and the Insured shall at once assign and transfer to the

Company said mortgage or deed of trust and the indebtedness thereby secured."

Probably the answer to our first question, in its final analysis, boils down to the far from simple proposition: Can the Insured make a new deal with the mortgagors whereby in satisfaction and extinguishment of not only the mortgage debt, but also all liability under the security instrument, the mortgagors turn the property over to the Insured? Is such a course, in the light of other provisions of the ATA-Revised form, contemplated and permitted by the language "or other legal manner in satisfaction of said indebtedness?"

The second question may be put in this manner: Is it necessary to except or otherwise note under Schedule B of a policy on the ATA-Revised form liens and encumbrances which, as of the date of the policy, charge the title of the mortgagors but are subordinate and inferior to the security instrument in connection with which the policy is issued? Your probable first reaction and answer to this question is "no." A mortgagee policy insures against loss or damage and how can the holder of a first and paramount lien sustain loss or damage by reason of an inferior and subordinate lien? Such an answer, however, assumes the continued existence of the security instrument, in connection with which the policy is issued, solely as a lien until the indebtedness thereby secured is paid and the security instrument is cancelled of record. Suppose it becomes necessary to foreclose the security instrument. Under these circumstances, for the purpose of foreclosure action and the title examination to this end, does the Insured have the right to rely upon the policy as reflecting all liens and encumbrances charging the title of the owners as of the date of

the policy, without regard to whether they have priority over the security instrument to be foreclosed? As long as we are supposing, let's assume that our first question is to be answered in the affirmative and that, in the case of a direct conveyance in lieu of foreclosure, the policy, nevertheless, continues in force for the protection of the Insured. In taking title by direct conveyance, may the Insured look upon the policy as insuring it against all liens and encumbrances charging the title of the owner as of the date of the policy, even those behind the security instrument covered by the policy and which would have been wiped out by a foreclosure of the security instrument, and for the purpose of taking title by direct conveyance cause the title to be searched and examined from the date of the policy only? There are involved in this connection two general classes of liens; namely, those which antedate the policy but were recorded behind the security instrument covered by the policy and those which antedate the security instrument but were subordinated and made inferior thereto.

When we examine the ATA-Revised form, we find that it insures against "loss or damage" by reason of certain specified matters. Among these matters—just to mention some of them—are: (1) "the title to the said land being vested at the date hereof otherwise than as herein stated," (2) "any . . . lien or encumbrance on said title at the date hereof, . . . other than . . . liens, encumbrances . . . set forth in Schedule B," and (3) the priority over the lien of said mortgage or deed of trust upon said land "of any lien or encumbrance at the date hereof except as shown by Schedule B." Since by express language this form insures against loss or damage not only by reason of liens and encumbrances having priority over the particular security instrument but also by reason of "any . . . lien or encumbrance" on the title of the stated owner at the date of the policy, probably the answer to our second question is to be found in the answer to a further question; namely, whether the "loss or damage" against which the policy insures may result from relying on the policy for the purpose of the title examination

to be made in connection with a foreclosure of the security instrument or the taking of title by direct conveyance in lieu of foreclosure?

I may add the following observations: So far as I am informed, it has not been the practice of title companies, when issuing policy in connection with a first lien mortgage or deed of trust, to except or otherwise note under Schedule B of the policy subordinate and inferior liens. If such other liens and encumbrances should be noted under Schedule B of the policy, this practice is going to cause users of title insurance, especially life insurance companies, much concern. Irrespective of how the subject is handled, users of title insurance will not wish Schedule B of the policy cluttered up with liens and encumbrances which have no bearing on the priority of the security instrument covered by the policy.

In the absence of Mr. Jordan from the convention, by reason of illness in his family, his paper was read to the delegates by Mr. R. C. Becker, President, Lawyers Title Company of Missouri, St. Louis, Mo.

Report of the Chairman Abstracter's Section

By W. A. McPHAIL

*Chairman, Abstracters Section;
Secretary, Holland-Ferguson Co.
Rockford, Illinois*

As members of the Abstracters' Section of our National Association, we are gathered here today to exchange ideas that will be of mutual advantage to all of us, and for the promotion of such measures as will be for the protection of those we serve.

Peace

A little over a year ago, when we met in annual convention here in Chicago, war was raging in Europe, Asia and the far-flung islands of the Pacific. Some were pessimistic about the outcome, while others were optimistic enough to believe that we and our Allies would win and once again restore peace and happiness to the world. Since that time, thanks to the men and boys of all our Armed Forces, the Nazis have been forced to unconditional surrender, and the Japs, who fought so bitterly and treacherously, have been compelled to do likewise, and submit to the supervision of our occupational forces. Yes, you say, we were victorious. That is true, but it was not without great loss. The loss in manpower and the loss in raw materials will be felt by the peoples of our country for generations to come. As a result of this terrible conflict in Europe and other lands, where battles were fought, homes were destroyed, factories demolished, and want and ruin are found everywhere. On the other hand, here

at home, where not a single bomb was dropped except by our own forces for experimental purposes, our homes are intact and our factories are already producing, and we have plenty to eat and plenty to wear, even though some articles are still rationed.

Its Meaning

What does this mean to you? What does it mean to me? To me, it means that we are once again assured of the privilege of living in a land of plenty, where we can carry on our business as we always have and enjoy our democratic way of life, unmolested and free from the iron rule of dictators. Because of the cunning skill and ingenuity of our engineers and scientists, it means that the factories of the United States are to be the first in the field in the production of manufactured articles, articles needed in every home in this and other lands, and that this country of ours is about to enter the greatest era of prosperity ever known.

If I am correct in my analysis of present conditions, it means to those of us who have chosen the title business as our profession and means of livelihood, that we, too, are to enjoy one of the greatest periods of prosperity we

have ever witnessed. We have but to look at the records of our own office for the past two years for proof of this statement. As I was making plans for this meeting, I could not help but wonder if we are ready for the task before us.

Shoals

Since becoming Chairman of this Section of our Association, a little over one year ago, it has been my privilege to become a little better acquainted with the affairs of the Association as they exist today in various parts of the country. Last December, I made a trip to Indianapolis, where I attended the meeting of the Indiana Title Association, and to Kansas City, where I attended the meeting of the Missouri Title Association. This Spring, I attended the meeting of the Board of Governors of our National Association at Cincinnati, Ohio, and this last summer, I attended the meeting of my own State Association at Decatur, Illinois. Everywhere I went, I heard the same story, and that was that most offices had more work than they could take care of, and that some of the members of our Association were as much as three months, six months and even one year behind in getting out their orders. I ask you again, are we prepared for the task before us? This state of affairs causes me considerable concern, and I realize that situations of this

kind must have attention, even though they have to be handled at long range. I fear that a situation like this in a County in Michigan, or a County in Indiana, will eventually affect a County in Illinois, even though the County in Illinois is up to date. It is quite commonly conceded that real estate is the base of all wealth. From it we get the materials with which we build, the food we eat, and the clothes we wear. Inasmuch as real estate is the base commodity, those dealing in it are entitled to prompt and efficient methods for its transfer from one owner to another. Unless we, who profess to be expert in this particular line, equip ourselves to render this service, promptly and efficiently, I fear there will be some other method advanced for the transfer of real estate. Some may think I am too pessimistic, but as Chairman of this section, I feel that I would be at fault if I failed to inform you of these existing conditions, warn you of the danger which may result, and at the same time, urge you to get your house in order so that you will be able to give prompt title service when occasion demands.

Our War Services

As we look back over the past four years, I think we can be proud of the record we have made in supplying title evidence to government agencies on lands needed in the war effort. These orders always had the green light and they were rushed through our plants without apology to anyone. Now let's put our shoulders to the wheel, and give those now in civilian life and notably the millions of G. I. Joes now happily returned to civil life, who desire to invest in real estate, the same prompt service we gave to Uncle Sam's agencies while the war was going on.

Post-War Day

But what about the future? What is the outlook for us of the title industry? If I am any judge at all of present conditions, I predict that we are going to be busier in the next few years to come than we have ever been in the past. During the past four years, very few new homes have been built. The housing shortage which now exists has created a great demand for new homes. People who had been renters for years are forced to buy in order that they may have a place to live. Because of present building costs and the scarcity of materials, old homes which had not moved for years are in demand, and they are selling at prices far above what the owner ever expected to receive for them. This has created new business for us which did not exist before the war. Say what you will, it all adds up to a real estate boom, and we should be prepared, if possible, to keep ahead of it and not create a bottleneck in the handling of real estate transactions.

For me to stand here and paint such a black picture, without attempting to offer any suggestions as to how we might prepare ourselves to meet this

emergency, would indeed be very poor judgment on my part, and while I do not profess to be an expert, I am going to make a few suggestions.

Skilled Help

1. We must employ new help immediately and train them to know our profession. One abstractor in Florida has a training program for every new employee. He says he got the idea from the Army and Navy and that it pays dividends. A member of our Association writes me as follows:

"Along the line of training new employees, I may give you a thought that occurred to me a few weeks ago. In talking with our County Service Officer, he informed me that under the G. I. Bill of Rights, a private individual or company could be certified by the State Division of Vocational Education for job training programs.

"As I understand this set-up, the private company would take one or



WILLIAM A. McPHAIL

more veterans in its organization for a training period, which under certain circumstances could require as much as four years. During this training period, the Government would pay the veteran \$50.00 per month and the employer as much as he figured the services of the veteran were worth during the training period. It is entirely possible that some of us Title people could make use of this organization, and with the Government contributing \$50.00 per month, the trainee could receive his experience in the Title business at a cost not disproportionate to the amount of the service he was able to render."

2. We should so train ourselves and all our people as to attain and maintain a maximum of continuous production including every conceivable short cut, but always with the utmost of concern that the specifications and requirements of our clients be recognized and protected. At our last convention Mr. C. W. Dykins presented a splendid paper on streamlining.

Mechanical Assistance

3. We should use the latest mechanical devices available. The mimeograph can be used to advantage on titles which run the same down to the time of platting. Mr. Ray Trucks, of Baldwin, Michigan, is to talk to us on "A Mechanized Small Office," sometime today. I am sure he will have some valuable information for us and I trust those not already using these devices will avail themselves of the opportunity.

Plats

4. We should develop arbitrary plats for thickly settled un subdivided areas. These plats are time-savers because they eliminate unnecessary searching where lands are not platted into lots.

5. Systematize our offices so that orders pass from one department to another in an orderly fashion.

6. The one-man abstract office, with one girl employee, is so conducted that in practically all such instances both the owner and the employee are intimately familiar with the entire duties of the office, in all their ramifications, but there are abstract offices which employ more help, offices which to a greater or lesser degree can be departmentalized.

Every such office should have at least two people trained to carry on the activities of each department. If one department is at a standstill, for the want of trained help, the efficient operation of the whole plant is adversely affected.

Common Take-off

7. In counties where three or four companies are in competition, plans should be made for a common take off. This plan is in operation in several localities and it surely must make for the saving of time and money.

8. Companies operating without competition should make a complete take off every day.

9. Have your help work overtime and pay time and one-half for all over forty hours. Pay your help a liberal bonus at Christmas time.

Of all these suggestions, I think the first is the most important, and that is to hire and train sufficient help to keep your office up to date and get your work out, and your troubles will be over.

Contact With Clients

During the year, several matters have come to my attention which I think I should report. The first is that of a representative of a large insurance company who mailed a deed to be recorded and an abstract to be continued, to a member of our organization in a Western state. He did not receive back the recorded deed nor the abstract continued to show the new paper. He wrote three letters and then telegraphed. None of the letters were answered and the wire brought no response. The insurance company representative then took the matter up with our National Secretary and called his attention to

the fact that the abstract company was a member of the American Title Association. Our secretary wired the company but received no reply. It was not until our National Secretary contacted the secretary of that state's Title Association and informed him of this perplexing situation that word was received that the deed was being recorded and that the abstract would be mailed in a few days. There may be extenuating circumstances, but it is hard to believe that some one in the office could not have taken time to write a letter or send a card acknowledging receipt of this order. During the year, other situations similar to this have come to my attention, but I mention only the one, in hopes we will all do what we can to avoid the repetition of such a circumstance.

Unlawful Practice

As I understand the Hexter case, abstract companies of Texas, which operate as individuals or as corporations, are not permitted to engage in the practice of drawing deeds, wills or other legal papers having to do with the transfer of real estate. One abstract company, a member of our Association, put out a sign, "Deeds drawn, \$5.00 charged." In addition to this, he set forth the various points to be considered in drawing a deed so that it

would be proper to pass title. Such an advertisement in the hands of the Committee on Unauthorized Practice of the American Bar Association would cause us no end of trouble. I recommend that we refrain from doing any work which properly belongs to the legal profession.

State Meetings

My experience this year has impressed me with the importance of having some one of the national officers in attendance at State Conventions. It is the desire of the officers of our National Association that the National Secretary attend every State Convention, if possible. This could be accomplished if officers of State Associations tried to arrange their meeting dates so that he could attend five or six meetings while on one trip. I can see no reason why several states in a particular territory cannot arrange their time of meeting to accomplish this end. A closer contact between National Headquarters and State Associations should, in the end, make for a stronger National organization.

State Bulletins

Several of our State Associations publish a monthly bulletin. During the past year, some of these magazines have been coming to my desk, and I

have been impressed with the importance of their existence, because of the valuable information contained in their pages. To those State Associations not now accustomed to getting out such a pamphlet, I suggest that they make plans to do so as soon as possible. By getting the members of their organization to write articles and tell of their experiences in their own work, they will create unity and stimulate interest not now present.

Regional Meetings

During the past four or five years, the regional meetings we all enjoyed so much have been neglected. Now that gasoline is available, it is the hope of the national officers that these meetings will be resumed. They are the very foundation of the State Organization. This is the place where a few gathered together really talk shop.

Before closing these remarks, I want to express my appreciation to Jim Sheridan and the other officers of our Association for the splendid co-operation I have had throughout the year.

We have an excellent program before us, and the open forum meeting should be of interest to all. I trust that the exchange of ideas will not only be for our mutual advantage but for the protection of those we serve as well.

A Mechanized Small Abstract Office

RAY TRUCKS

Owner, Lake County Abstract Co.
Baldwin, Michigan

Mr. Chairman, ladies and gentlemen.

It's a good thing they said a small mechanized abstract office, because while we have a normal size county the population is very small and if it wasn't for our summer resort business, a reflection of the oil business and a few other things, we might have to take on a side line in order to make a living; but, as it is, we do pretty well making abstracts.

Before I start in, I want to say that I have some very interesting displays from the members of the Michigan Title Association who use photography. Some of the photographs were made on the Photostat camera, some on the Dextograph. I have pictures of the duplicating machine made by the Multigraph Company, and also copies of the work done on the new multigraph-lithograph process machine, also a very interesting display of forms that were put out and are used by the Abstract and Title Guaranty Company of Detroit.

And then, if you are interested in electric typewriters, I have the picture of one here. There is a possibility you can get one on two months' order.

We will leave these pictures and displays on the desk where they may be examined after the meeting.

Do not get the impression that by having the assignment to deliver this paper on a mechanized small abstract office, I am the original mechanizer. Such is not the case, as each piece of equipment I have, I have seen in operation in other offices before I purchased, but I do have most everything that is for sale which could be used in a small abstract office from an electric eraser to photo equipment. I have always talked about office machinery and systems and presume I always will. Those of you who have all the mechanized gadgets should want other offices to modernize and those of you who have been thinking about it should be pleased to learn what it would do for your office.

My idea of a good vacation, or the rounding out of a long career as an abstractor would be to bring old abstract systems up to date by the use of modern equipment. I know, however, that there would be plenty of offices where I would get a cold reception because abstracting methods, in many localities, are the same today as they were fifty years ago; the own-

ers boast of their age, continuity of service and the continuance of the same system originated by the founder of the plant; boast of a six months backlog of work; hold their hands up in holy horror at any new idea that might disrupt their sacred system, complain of lack of help; too much work and too little profit.

I have traveled up, down and across the State of Michigan many times preaching system for many years—I have had many converts and have gained many new ideas—I have met many sinners whom I know will never change their ways.

Uniformity

When Jim Sheridan was my secretary some 20 years ago, we started the first series of regional meetings in Michigan, talking uniformity of content showing and recommending that all abstracters use typewriters; now that they all do, we recommend an overhaul job and that the sludge be cleaned out of the type. There is always something to talk about.

I hadn't been making abstracts very long before I discovered that we were writing certain instruments and chains of title over and over again, so I

bought a hand set printing outfit with pica type; later the multigraph people came out with the Gammeter-multigraph, the model having two drums with type in alphabetical order on one drum and the printing surface on the other; afterwards I bought a later model multigraph with a typesetter, and lastly, I have one of the multigraph duplicators which uses the lithograph process of reproduction, and I am now flirting with the idea of getting a multilith.

Duplicating Devices

These duplicating machines have been a great help through the years and have paid for themselves many times over. Until June, 1944, we used 4 x 6 cards for take-off and every card has been printed in our own office. We set up a special form card for every known printed instrument, thus reducing the amount of writing in making the take-off; we also printed our own letterheads, bill heads, envelopes and certificates; multigraph copies of chains of title and other instruments which were often used; another profitable use has been in the making of multiple copies of abstracts, properly known as multiple originals. By the use of the multigraph duplicator, we can turn out from 10 to 100 abstracts for a subdivision in two or three times the length of time it takes to type-write an original and at a price less than a print shop would do it. None of our customers have ever suggested that they be allowed to have copies of the original abstract printed and then have us certify the printed copy.

Multigraph

With the type-set multigraph, the process of making copies took a much longer time, but with the new duplicator, off-set lithograph type of multigraph, it is much simpler and easier. You are provided with a special type ribbon and special type Dupli-mats 9 x 14 or thin metal dupli-mats of the same size; these mats are placed in the typewriter the same as a sheet of abstract paper, and the entries of the abstract are written just the same as though you were writing an abstract. Maybe a little slower so as not to make too many mistakes; when the dupli-mat has been typed, it is transferred to the drum of the duplicator, you press a button, the wheels begin to turn, the ink is spread, touch another button and the abstract paper begins to go through. You have a nice reproduction, just as good as the original typing and no better; assemble the sheets, sign the certificate, bind, deliver and get your money. One girl can produce 100 completed copies of a 20-page abstract in a little over a day. A number of the abstract offices in Michigan have electric typewriters, but we do not, and I know that we would have a better, more even copy to reproduce from on the multigraph duplicator, if we did have them; when

they are again available, I will be in the market.

Tax Payment Services

Another service Jim Sheridan has asked me to talk about is our Tax Payment Service for non-resident property owners. I hesitate to spend too much time on it for the reason that it will not work out well in most counties; it has been a success in my home county where 90% of the property owners are non-resident, and it has been a success with S. K. Riblet at White Cloud, where there are many non-resident property owners, but in counties where the ownership is mostly local or where the tax collectors specialize in sending out tax statements, it is merely an idea not worth trying. My home county has many lakes and streams and in 1917 one of the first subdividers suggested that



RAY TRUCKS

his purchasers would appreciate having a statement of their taxes sent to them and that they would be willing to pay for the service. Way back then, we were all looking for more business, so I bought an addressograph and a machine to make the addressograph plates. Each subdivider would give us a list of the purchasers, addresses, and descriptions; next we would make an addressograph plate; then use the plate to make a tax record sheet, and also print an extra card to be filed alphabetically so that when John Jones wrote about his "lots" and did not give the lot numbers, we would find it in the alphabetical list of cards. The multigraph printed the statement cards and the addressograph filled in the names, addresses and descriptions, the amount of the tax was all that had to be written in; envelopes and letters going with the statements were also multigraphed. We have addressograph records of some 5,000 non-resi-

dent property owners, not all are our customers but enough so that it takes the average of about one-half of one clerk's time throughout the year. The service charge is \$1.00 per description per year and for this we send the notice, receive the payment, pay the township treasurer, return the receipt, and when the township treasurer makes his returns of unpaid taxes to the county treasurer, we check to see that none we have paid have been returned delinquent.

Right now I would not think of taking on such an extra job, but there have been years, many of them, when this income was badly needed and I shall continue to keep up this service. I like it and so do my customers. It has been a business builder and will continue to be.

Filing

The system of filing cards, or photographs, against descriptions is a mechanized process, and if someone would invent a system whereby slots and holes could be punched in the cards to represent definite descriptions then the cards could be run through a machine and ultimately find their place under the correct description; this would be mechanical plus, but the next best is to have a card or photo for every description and depend on the human element for indexing and filing in the right spot. The system is flexible, capable of unlimited expansion and has many advantages.

Back some 35 years ago, before I built my first abstract set, I visited a number of abstract offices to learn systems and methods. I found no two alike, but most were of the tract book type, either filing the take-off slips according to book and page or recopying the take-off memoranda into bound books.

It seemed that the whole idea with a tract book system was to use as many abbreviations, hyroglyphics and short cuts as possible so as to get a complete set in 3 x 4 fireproof vaults. The one exception was the Fred W. Riblet system where cards were made for each description and the cards filed against each description.

I decided upon a card system with geographical filing and used a 4 x 6 card. The index consisted merely of entering the book and page and a check mark in the column carrying the particular description. The index does not carry names nor type of instrument. The work of keeping the system up to date was thus shortened as against the time necessary with a tract book system. I have talked with owners of tract book systems and compared output and I believe that one abstracter with a geographical filing system can get twice as much work ready for the typist as can be done with the other system. With a tract book system, you first make a list of the books and pages you find, then you pull the slips from as many places as there are books and

pages on the list, while with the geographical card system, you go to the particular place in the file where the description is located and all of the instruments affecting the description are together, in one place, one pull and you have all of them, then check the cards with the index to see that you have all that are indexed, then with the addition of any miscellaneous matters, such as estates, power of attorney, etc., the cards are arranged in abstract order and ready to be typed; the typist can then write the abstract without having to leave her desk. The system is capable of unlimited expansion and suitable for a small as well as a large office. It is of particular value in making title searches, as there is a card for every description and each description is in its place, all in one place, so that all you have to do is to take the accumulation of cards, check the index and arrange the cards and you can read the title, all in a surprisingly short time.

Flexibility

The system is flexible, you start the system out by filing all cards or photos affecting Section 1, for example, ahead of the index tab of Section 1 of the Township; before long you will decide that there are too many cards together and you can then make a division of the four quarters of the section. Should one forty be cut up into many parcels, these can be given tract numbers and thus further separate the cards or photos; then, too, you will find that most of your renewals will cover a period of the past 20 years, and the cards affecting this section can be divided again, keeping the older cards in one division and the later or current cards in another division of the section.

Take-off

You all know that the take-off, the re-check, and indexing are one of the most important jobs in an abstract office. The take-off clerk must be very good and it is not a job you can put inexperienced help on. The recheck clerk and indexing clerks must have experience, and in a small office the owner usually has to do more or less the recheck work. One just about gets someone trained to do take-off work and "she gets married." The daily take-off and rechecking has been the one thing about an abstract office that I never liked and I have been talking and investigating photography as a method of take-off for the past 15 years. I first thought microfilm would be the answer, but that would require a reading machine, and the film would have to be filed in reels; I investigated all of the photo machines on the market; some were being used by abstract offices having the tract book system and the prints were filed book and page. This was a big step in advance for them over the old slip take-off system, but what I wanted was a camera that would make a photo reduc-

tion to a size 5 x 8 or 6 x 9 that could be filed geographically.

In June, 1944, I purchased a camera. The Register of Deeds in my county records with a typewriter on the usual 12 x 18 size page. This camera would only take legal sized documents maximum size 9 x 14 and reduce it to 5 x 8; the print paper is sensitized both sides and pre-cut, so that we get both sides of an instrument on one print. I thought at the time I ordered the cameras that I would photograph the original instrument and then compare the print with the typewritten record. This would at least do away with a take-off clerk, but upon experimenting with the record pages (12 x 18) I found that I could photograph the top half of the record page



OSCAR W. GILBERT

Member Executive Committee, Abstracters Section, The American Title Association
President, West Coast Title Co.,
St. Petersburg, Florida

on one side of the print and the bottom half of the record page on the other side, thus in effect giving me an 8 x 10 picture on a print 5 x 8. Thus, I have saved a take-off clerk and the job of rechecking the records.

The clerk who does the photographing does not know the first thing about making a take-off. After photographing the records, she develops, fixes, washes and dries the prints, then identifies the prints and indexes. My job has been reduced to seeing that all photos have been taken, that there is a photo for each description and that the prints have been properly indexed. I do this all in my office with no time spent in the courthouse.

Criticisms

The objections voiced against the photo take-off are:

1. 5 x 8 reduction is too small—hard to read.

2. Costs too much.

3. Typists would have to be abstracters, and slows output.

1. The size of the reduction is a matter of choice and the 5 x 8 is the minimum size of reduction that it would be advisable to have and after 18 months use we are satisfied that it is the right size for our use. Pica typewriter type has 10 letters to the inch. A reduction of pica type to 5 x 8 gives 17 letters per inch. A reduction of pica type to 5 3/4 x 9 3/4 gives 15 letters per inch. A reduction of pica type to 6 1/4 x 10 1/2 which gives 13 letters to the inch. A reduction of a 12 x 18 record page to an 8 1/2 x 14 print which gives 15 letters per inch. The photo machines can now be obtained or made to give any sized reduction you would desire.

Costs

2. The cost of paper and chemical can be roughly figured by getting the number of square inches of the print, and the number of square inches will indicate the dollars per thousand for paper sensitized both sides; thus a 5 x 8 print has 40 square inches, and sensitized both sides would cost \$40.00 per thousand, and adding federal and state taxes and chemicals would bring the cost to around \$50.00 or 5 cents per print; 5 x 8 paper sensitized one side would be about 2 1/2 cents per print. The larger sizes of paper would be proportionally more.

The cost of the take-off by handwriting or typing, I believe, would average at least 10 cents per ordinary instrument and much more on others having long descriptions, exceptions and reservations; while with the photo take-off, length of descriptions, exceptions and reservations make no difference in time or cost. One photo clerk would easily take-off, develop, fix, wash and dry 200 prints per day, maybe more, we have never had that many. The cost is so low that we find it better to make two or more photos of the same instrument where there are more than one description, than to make one photo and then make a 5 x 8 typewritten take-off for the other descriptions contained in the instrument. Here is an interesting letter from Harold Preston of Mt. Pleasant, who makes his take-off on 8 1/2 x 14 prints.

"It is rather difficult to arrive at the exact cost of daily take-off in a small office, due to the many jobs or responsibilities that each person or employee must assume. To justify the expense of installing the camera and other necessary equipment, I have analyzed it as follows:

"The recording in our county averages about 700 instruments a month. About 25% of the instruments are oil and gas leases, wills and instruments of a technical nature. I think that we are agreed that instruments of this nature cannot be abstracted without leaving

doubt in the mind of the examiner as to the full working conditions of the document. A good trained girl will not take-off more than six or eight of these instruments, and compare them, in a day's time. Our volume of recording is a good month's work for any person. A person trained for courthouse work could demand a minimum of \$35.00 per week, based on our local wage scale, or making a labor cost of a little more than 20 cents an instrument, using manual methods.

"Twice each week we bring our records up to date by photography or about 85 photo copies. This work is done by a high school boy who receives 50 cents an hour. Including the time required to remove the sheets from the binders, he can complete the operation in about two hours. It requires another hour for processing and drying. This gives us labor cost of \$1.50 for 85 instruments. Our paper costs us \$48.50 per thousand. Our chemical cost is about \$3.00 for developing a thousand sheets, giving a total cost of about six cents an instrument.

Filing Space

"Some abstracters do not approve of our method of take-off because of the filing space required. This is an objection that those operating in large counties should consider, but it is not one for country abstracters. One legal file, four drawers, will house 16 libers of 640 pages each or 10,240 instruments without crowding, and takes up four square feet of floor space. This cost in my county is so small that I do not consider it.

"Our old records, like those of most abstract offices, are not in sufficient detail to use in an abstract with our present certificate, without first being checked at the courthouse for additional information. We have found that it is cheaper, and at the same time we are rebuilding our plant, to make photo copies of all instruments that we need for an abstract or title search. Of course, we check our photo file first to determine the amount of information we already have.

Keeping Abreast

"Due to the oil and gas industry in central Michigan, and the influence of the Federal Government, through its various lending agencies, the public as well as the title examiner is becoming more title minded, and it is up to the abstracter to keep pace with the movement or else. A title opinion is no better than the abstract and the abstract is no better than the take-off, regardless of the ability of the abstracter.

"We have demonstrated in our office that the camera is the answer to many of the abstracter's problems. We have increased our output

without increasing the number of employees. In addition to the cash saving, we have the personal satisfaction of knowing that our records are perfect and that we don't need to look for additional information. For those who are still making a skeleton abstract and are only interested in names and dates, "she ain't worth a damn!"

Training

Another factor entering into cost is that a girl or boy can be trained to operate the camera in a week's time as against a year or more experience for a clerk to become competent to make a hand take-off, plus the time of the clerk who has experience enough to be trusted with the final check of the take-off clerk.

3. Typists would have to be abstracters. It is true that a typist would have to learn a new technique in writing the abstract, but typists have intelligence and I find that they quickly learn where to look for parties, dates, witnesses, acknowledgments, exceptions and reservations on the usual run of instruments; on the unusual instrument, the abstracter who may possibly have been the former take-off clerk, will digest the unusual instrument and

either put astericks on the print showing what is to be copied or attach a slip to the print giving instructions. In the old method of take-off each instrument was written on the card or slip in the form it should appear on the abstract. You expended a great deal of the time of high priced clerks digesting every instrument, not knowing whether it would be used in 30 days or 30 years; with the new method of take-off all of the instrument is on file and indexed, photographed by clerks who could not make a hand take-off, and when used 90% can be typed direct from the print, thus leaving only about 10% of the prints that the abstracter would have to prepare for the typist.

In my own office, the work seems to come through the same whether from cards or prints. Another advantage of the print is that no one has to go to the Register of Deeds office to recheck the spelling of names or the correction of a description. Most offices would appreciate this.

There is a need for photography in every office and whatever system you have, it can be adapted to it.

I know of offices that are from one to ten years behind in their daily take-

In Memoriam



EDWARD J. CARROLL

1874 - 1945

We announce with heavy heart the departure to his eternal reward of Edward J. Carroll of Davenport, Iowa, a charter member and past President of the American Title Association.

Mr. Carroll was born June 19, 1874, in Iowa, the state in which he spent his

lifetime. For 48 years, following his graduation from the University of Iowa, he engaged in the practice of law and in the operation of his abstract company with his brother, the late A. E. Carroll. His services to his state, to his community, and to his profession were many and varied and of inestimable value. It would be almost an impossibility to relate in detail his worthwhile accomplishments in his never failing effort to improve conditions in our profession of abstracting. The records of the Iowa Title Association and of the American Title Association are replete with data of his zeal; they range from the inception of both his state and national title associations, nearly 40 years ago, to the time of his demise. Mr. Carroll served in practically every post of the American Title Association, culminating in the Presidency in 1919. Thereafter, with his return to the ranks, he maintained his interest in and his concern for our organized profession.

Of Ed Carroll it can truly be said he was a gentleman in all that the word denotes. Beloved by his community and his state, by his family, by his associates of the title world, he persevered all the duties of his busy life in serving his Creator and his fellow man. He lived and died a gentleman.

"For Thou art with me all days, even to the consummation of the world."

off. Their period of usefulness to the public has gone as they cannot and do not give the service the public is entitled to; they are asking for private or public competition and are entitled to it. Such an office should be mechanized and brought up to date by private endeavor, either by the owner or by the joint efforts of other abstracters in the surrounding counties. A competitive office, if necessary, would be better than to have the county go into the business. This is a matter worthy of the consideration of both the American and State Title Associations.

Changes

If I were to acquire an old tract book system plant with the idea of modernizing it, I would first make a division card for each section, subsection, arbitrary plat number and subdivision block, and make a set of control indexes to match, then I would begin to photograph where the daily take-off had stopped, and index and file geographically. These photos would take care of a good share of the current renewals. For renewals covering years farther back and for original abstracts, I would use the old tract book to get the book and pages and then photograph the pages needed, and after having been typed on the abstract, they would be indexed and filed geographically, thus building a new set out of current income.

You may think that it would cause a lot of extra work or increase the cost or filing space too much to have a print for each description; the time taken to make two exposures and two prints of the same instrument is negligible and the increased amount of filing space would not be increased by over 25%; and with the control system of indexing, the time consumed is small compared with the tract book type of indexing.

Exceptions

There are always exceptions to general rules and there are exceptions to making as many photos as there are descriptions; we have many assignments and discharges of oil and gas leases, where the instrument would assign or discharge many leases. In such cases we abstract the instrument on a 5x8, 30 pound ledger paper, set up the form on the multigraph and run as many forms as there are descriptions, then we type in the description and other special data; the photo is then filed book and page and we have a 5x8 card to be indexed and filed against each description. This is another use for a duplicating machine.

I presume that after listening to my enthusiasm over things mechanical, you have now decided to go back home and clean up the old office, repaint and decorate, get new office furniture, electric typewriters, duplicating machines and a camera, and, if so, you

are in for a surprise when you get back home; if you are a corporation, you will have your board of directors to convince; if you are a co-partnership, the other members will not be so enthusiastic; and if your old employees haven't had a new idea in many years, it will be hard to get them out of the groove they think they are running so smoothly in. If you have more business than you can get out quickly, you may find that you will have to get a new employee, with vision, not obsessed with the old status quo to work the new system into the old.



A. L. BODLEY

Member Board of Abstract Examiners,
South Dakota

Secretary Getty Abstract Co., Sioux Falls,
South Dakota

Your old plant doesn't owe you anything if you have operated over a period of years; you've milked it every day and haven't fed much grain; if you had to drive the old plant up and down the street where people could see its old, obsolete, dilapidated condition, you'd be ashamed of it and trade it in for a new one, just the same as you do your automobile.

You have the idea now—but an idea isn't worth the time it takes to think about it unless you stick your neck out and put that idea into being—even a turtle has to stick his neck out to get anywhere.

Discussion

MR. DONALD B. GRAHAM (The Title Guaranty Company, Denver, Colorado): Mr. Trucks, you say a five by eight photo is large enough?

MR. TRUCKS: You can examine the various sizes of reductions on display after the discussion and form your own conclusions—some prefer a larger

size. I'll hand out a few of them that I have here. (Several 5x8 prints were passed out.)

MR. JOHN S. THORNTON (Title Guaranty & Trust Company, Birmingham, Alabama): I would like to know whether you can take the copy of the 5x8 photo you have photographed on both sides of the print and reproduce it on one sheet.

MR. TRUCKS: You mean to re-photo the front and back side of the 5x8 print and reproduce it on an 8½x14 size print to be put in the abstracts?

MR. THORNTON: Yes.

MR. TRUCKS: I could not do it on my present camera as it has a fixed reduction, but on a larger sized camera it could be done as the larger camera takes a picture actual size and also a reduction from actual size.

MR. THORNTON: We have two machines in our office and at the present time we are photostating the instruments on a reduced scale, eight by eleven, and we enlarge that to an eight by thirteen size, blow it up just slightly. We reproduce it and it's the same size that the original was when we took it, and I would like to know whether or not we can take the first picture on both sides of the paper and instead of having the eight by eleven print, have the eight by five, one-half on both sides of the paper, and whether or not we would or could reproduce that on our eight by thirteen paper.

MR. TRUCKS: I'm afraid that will be a little hard to do. It would depend entirely on the limitations of your camera.

MR. THORNTON: This is a Dextograph machine that we have.

MR. TRUCKS: I doubt whether you could or not. I know, on our machine, it has a fixed reduction and every time we make a picture of this, the next one is reduced again.

MR. THORNTON: But with a larger camera you could take both sides of a 5x8 print and reproduce it on one side of an 8½x14 print?

MR. TRUCKS: I think it can be done.

MR. THORNTON: And get both images of the 5x8 print on the same side of the 8½x14 print?

MR. TRUCKS: Yes.

MR. GILBART: I would like to ask what would be your problem if your recorder used the photostatic system?

MR. TRUCKS: You could photograph the original instrument, the same as the register does, and then you would have a print that looked like this (shows print of original instrument reduced to 5x8).

MR. THORNTON: A photograph showing both sides of the instrument on one print 5x8.

MR. GILBART: Our Recorder of Deeds uses a photostatic system for recording all of the deeds, mortgages, liens and so forth and they are on those large size pages you have there, the largest you have there. (Refers to page

from Register of Deeds book, 12x18 inches.)

MR. TRUCKS: At Ludington, Michigan, the Register of Deeds has a camera and they photograph on pages that size (12x18) and the abstracter at Ludington has a smaller size camera and he makes a reduced size (8x11) for his abstract records.

MR. GILBART: That is the thing I am interested in because our recorder uses the photostat system.

MR. JAMES M. DAVIS (J. Monroe Davis & Sons, Fairbury, Nebraska): Can a photographic take-off then be photographed? Do I understand that from this last answer?

MR. TRUCKS: Yes, if you have a machine that photographs actual size and if you want the same size you can photograph it again.

MR. DAVIS: I see.

MR. B. E. SCOTT (Scott Abstract Company, North Platte, Nebraska): I can't see what you can gain when the register photographs on 12x18 sheets by cutting it down and taking half a page on one side of 5x8 and the other half on the other side of 5x8 print. Why not take it from the original photostat on eight and a half by fourteen print paper, thus putting the whole page on the one-half a sheet?

MR. TRUCKS: This can be done if you want 8½x14 prints for your files. The camera I have has a fixed reduction—that is, it will take a legal size document and reproduce both sides of the instrument on one 5x8 print; our register records with a typewriter on 12x18 sheets. The camera I have will not take all of a 12x18 sheet on one side of a 5x8 print, so we photo the top half of the 12x18 page on one side of the 5x8 print and the bottom half of the page on the reverse side of the print. If you photograph the original instrument where the register records with the typewriter, you would have to check the photo with the typed record, but by waiting until the register has recorded and compared, then you not only save the take-off clerk's time but also the time of the re-check clerk. If your Register records photographically, your best plan would be to photo the original instrument on 5x8 or larger paper sensitized on both sides.

CHAIRMAN McPHAIL: Are there any other questions?

MR. YOUNG (Little Rock, Arkansas): Mr. Trucks, pardon me for coming in late, but you mentioned a master index which you would use in starting a new plant that had the old indexes and then starting over—I didn't hear that part, I guess—but I was just wondering if you have something to show for that.

MR. TRUCKS: I have here samples of the simplified index system; we use only book and page number, and check against the description. It is just a control index—books, pages and description check—no names on it so that when the prints are all assembled, we

can check the index to see whether we have all the prints or not.

MR. YOUNG: Well, I mean, does that run by serial numbers?

MR. TRUCKS: No. Just book and page and a check against the description.

MR. YOUNG: Just book and page? Don't you check the description?

MR. TRUCKS: Yes.

MR. YOUNG: What do you figure it costs you for each one of those five by eight prints?

MR. TRUCKS: I estimate, processed and developed, they would cost six cents each for time, material and chemicals, photographed both sides of the print.

MR. ROBERT J. KENNEY (Waltham Security Title & Abstract Company, Elkhorn, Wisconsin): Mr. Chairman, we have a Rectograph Machine and we have taken the original transfers on our machine and it will take from 55 per cent reduction up to 200 per cent so that we can take the ordinary transfers at 60 per cent and bring it down to five inches by eight inches and then if we have to build it up again, I mean to make it legal size, we take it so you can take those small prints up to 200 per cent and you can make them twice as great as eight by ten or sixteen, if you wanted to. We take them on the fourteen by eighteen sheets and we get five pages of ordinary documents on one sheet so, when it is cut down to five by eight inches, it is quite readable when you take it from the original instrument.

MR. TRUCKS: Well, will your machine photograph both sides of a legal document?

MR. KENNEY: No, we have a rectograph camera; it photographs one side only.

MR. TRUCKS: The Dexograph photographs both sides of a legal document on one sheet of print paper sensitized on both sides.

MR. KENNEY: How many photos a day can you take?

MR. TRUCKS: I don't know. We never had a day's work. I estimated that where the photo clerk had to take the 12x18 page out of the record books and then take the pages to the photographic room, he could do at least two hundred but, if photographing from the original instruments, he could do five or six hundred of the prints a day.

MR. PAUL S. JONES (Columbus Abstract Company, Columbus, Indiana): I would like to know your experience in regard to photographing on both sides of a print and on single sides or on one side of the print.

My experience has been that where only one side has been sensitized you have a lot of trouble with curling and where you photograph on both sides of the print that eliminates the curling entirely.

MR. TRUCKS: We don't have much trouble with curling. We find that if you don't dry the prints too much, just

about half dry them, and then have mimeograph paper cut the same size and put in between the prints and then put a little weight on them and leave them over night, they will come out pretty flat in the morning.

MR. JONES: That is irrespective of whether it is sensitized on both sides or not?

MR. TRUCKS: Yes. We do not notice any difference.

MR. JONES: I use the system whereby we took page after page (this was on old bound records) on the 35 millimeter camera, but where you have a loose leaf book, you can take the pages out and they lie flat while you photograph them. How do you photo the bound records—old ones?

MR. TRUCKS: We have a book holder in that case.

MR. JONES: Well, on this system we took page after page just in rotation on a 35 millimeter camera and then we had the prints blown up to whatever size we wanted and that way we get an original that is not excessive in cost.

MR. GILBART: What experience have you had with fading out over a long period of time so you can't read those prints at a future date?

MR. TRUCKS: We just started in June, 1944, so we have had no experience whatever. The companies claim, of course, that if the prints are properly developed, fixed and washed, they will last a lifetime; that is their claim.

MR. DAVIS: How perfect is this system in taking a very light imprint of the Seal in this photographic process? Will it show it?

MR. TRUCKS: Yes, it will. If you are photographing the original instrument, you should rub a piece of carbon paper over the impression of the seal and then it will show on the photo.

MR. MOMYER: What experience have you had in photographing original instruments and handling them, say, with one to a dozen small sheets tacked on. For instance, a dozen extra acknowledgments, two or three clerk's certificates, original deeds, on an eight and a half by fourteen size paper, and you have an aggregate of twelve or fourteen different sheets. How do you handle that?

MR. TRUCKS: Well, from a photographic standpoint, rather unethically. We photo the instrument, and then we abstract the witness and acknowledgment data on a separate card, and photograph the card.

MR. MOMYER: Then your take-off clerk has to be an abstracter?

MR. TRUCKS: If your take-off photographic clerk does not know how to abstract witness and acknowledgment data you would have to call someone else in to do it. Sometimes this method saves a lot of extra prints. Otherwise, you would have to have several prints just to show witness and acknowledgment date.

COMPANYS
C. Raymond Branch & wife
TO

Received for Record, this 14th day of AUGUST A. D. 1915
at 1 o'clock P. M., (as all proper certificates were furnished in compliance with Section 3531
Compiled Laws of 1929, as amended by Act 261, Public Acts of 1931.

Mary A. Houston, Register of Deeds.

This Indenture, Made this 6th day of July

Samuel Brown et al in the year of our Lord one thousand nine hundred and forty-five
BETWEEN C. Raymond Branch, and Gladys Branch, husband and wife, of Baldwin, Michigan, parties

of the first part,
and Samuel Brown, and his son, John W. Brown & Benjamin J. Brown, brother of Samuel Brown of
1112 West 61st Street, Chicago, Illinois, parties of the second part,

WITNESSETH, That the said parties of the first part, for and in consideration of the sum of
One hundred twenty (\$120.) Dollars,

to them in hand paid by the said parties of the second part, the receipt whereof is hereby confessed and acknowledged, do hereby these presents,
grant, bargain, sell, remise, release, alien and confirm unto the said parties of the second part, and their

heirs and assigns, FOREVER, ALL the certain piece or parcel of Land, situate
and being in the Township of Yates County of Lake, and State of Michigan,

and described as follows, to-wit:

Lots numbered 49 and 50, in Block numbered 6, of Gleason's Addition to Idlewild according to the
recorded plat thereof, being a part of Section 9, in Township 17 North of Range 12 West, Lake County,
Michigan.

Subject to Sec-131 of Act 206, P.A. 1893, and Sec-6, Act 155 P.A. 1937

Where the Recorder records manually on 12 x 18 inch record sheets, the top half of the record page is shown on the above 5x8
print and the bottom half of the page is shown below on the reverse side of the same print. Larger prints may be made if de-
sired. Description shown at top is written in long hand on upper righthand corner for quick identification.

Together with all and Singular, The hereditaments and appurtenances thereunto belonging or in anywise appertaining; To Have and to Hold;
the said premises, as herein described, with the appurtenances, unto the said parties of the second part, and to their
heirs and assigns, FOREVER. And the said C. Raymond Branch and Gladys Branch

parties of the first part, for themselves, their heirs, executors and administrators, do hereby covenant, grant,
bargain and agree to and with the said parties of the second part, their heirs and assigns, that at the time of the
ensealing and delivery of these presents, they are well seized of the above granted premises IN FEE SIMPLE;
that they are free from all incumbrances whatever;

and that they will, and their heirs, executors, and administrators, shall Warrant and Defend
the same against all lawful claims whatsoever;

In Witness Whereof, The said parties of the first part, have hereunto set their hand and seal the day and year first above written.
Signed, Sealed and Delivered in Presence of

Beth Tripp
Beth Tripp
June Leavitt
June Leavitt

C. Raymond Branch
C. Raymond Branch
Gladys Branch
Gladys Branch

SEAL

SEAL

SEAL

SEAL

STATE OF MICHIGAN, } ss. On this 6th day of July in the year one thousand
COUNTY OF Lake } nine hundred and forty-five before me, a Notary Public, in and for said County,
personally appeared C. Raymond Branch, and his wife, Gladys Branch

to me known to be the same person as
described in and who executed the within instrument, who have acknowledged the same to be their free act and deed.

Beth Tripp, Beth Tripp

Notary Public, Lake County, Michigan.

My commission expires February 15, 1948

QUIT-CLAIM DEED.
(Phone Size)—(Short Form)—(No. 893)
(Same form as No. 2 and No. 1001)

Recorded 20th day of Decem:
A. D. 1945 at 10 o'clock
Herbert Cole
Register of Dees,
The Regal Press, Flint, Michigan

This Indenture, made the 20th day of December in the year of our Lord one

thousand nine hundred and forty-five

BETWEEN Clarence E. Rouse and Naomi Rouse, husband and wife of Dighton, Osceola County, Michigan of the first part, and Orvid R. Rider of Dighton, Osceola County, Michigan of the second part.

Witnesseth, That the said part 1e of the first part, for and in consideration of the sum of One dollar and other valuable consideration to them in hand paid by the said part Y of the second part, the receipt whereof is hereby confessed and acknowledged, do by these presents grant, bargain, sell, remise, release and forever QUIT-CLAIM unto the said part Y of the second part, and to his heirs and assigns, FOREVER, all that certain piece or parcel of land, situated in the Village of Dighton in Osceola County, and State of Michigan, known and described as follows:

An undivided one half interest in the West half of the Lot No. four (4), Village of Dighton, Osceola County, Michigan, according to the recorded plat thereof.

Together with all and singular the hereditaments and appurtenances thereunto belonging or in anywise appertaining; To Have and to Hold the said premises to the said part Y of the second part, and to his heirs and assigns, to the sole and only proper use, benefit and behoof of the said part Y of the second part, his heirs and assigns, FOREVER.

In Witness Whereof, the said part 1e of the first part have hereunto set their hand S and seal S the day and year first above written.

Signed, Sealed and Delivered in Presence of
Clarence E. Rouse (L.S.)
Naomi Rouse (L.S.)
August L. Johnson (L.S.)
Herbert Cole (L.S.)

STATE OF MICHIGAN, On this 20th day of December
COUNTY OF OSCEOLA, in the year one thousand nine hundred and forty-five

before me, the subscriber, a Notary Public in and for said County, personally appeared Clarence E. Rouse and Naomi Rouse, husband and wife to me known to be the same person S described in and who executed the within instrument, and acknowledged the same to be their free act and deed.

August L. Johnson
Notary Public,
Osceola
County, Michigan.

My commission expires Aug. 5

NOTE: When conveyance is made to Corporation, ship, the following may be inserted, "in trust," a line through the word "heirs."

Where the Recorder records photographically, a 5 x 8 print of the record page will appear black on white, as above, or if the abstractor photographs the original instrument, the print will appear white on black, as shown below.

WARRANTY DEED—SHORT FORM—MICHIGAN

NO. 685

GEO. E. COLE & CO. CHICAGO
LEGAL BLANKS

This Indenture, made this 12th day of JANUARY in the year of our Lord One Thousand Nine Hundred Forty-Six (A. D. 1946)

Between IRENE GARDELL, party of the first part, and GEORGE SPENCER and WILLA SPENCER, parties of the second part,

Witnesseth, that the said part Y of the first part, for and in consideration of the sum of One Dollar (\$1.00) and other good and valuable considerations Dollars to her in hand paid by the said part 1e of the second part, the receipt whereof is hereby confessed and acknowledged, do by these presents grant, bargain, sell, remise, release, alien and confirm unto the said parties of the second part, and their heirs and assigns, forever, all that certain piece or parcel of land situate and being in the Township of Pleasant Plains County of Lake and State of Michigan, and described as follows, to-wit:

Lot eight (8), block four (4), plat of Baldwin Avenue Homesites, being in the north one-half (N½) of the northeast quarter (NE¼) of section eleven (11), township seventeen (17) north, range thirteen (13) west, Lake County, Michigan.



Together with all and singular the hereditaments and appurtenances thereunto belonging or in anywise appertaining: To Have and to Hold the said premises, as herein described, with the appurtenances, unto the said part 1e of the second part, and to their heirs and assigns forever. And the said

IRENE GARDELL party of the first part, her heirs, executors and her administrators, do covenant, grant, bargain and agree to and with the said parties of the second part their heirs and assigns, that at the time of the enrolling and delivery of these presents, is well seized of the above granted premises in fee simple; that they are free from all incumbrances whatever they are and that she will, and her heirs, executors, her administrators, all shall Warrant and Defend the same against all lawful claims whatsoever.

In Witness Whereof, the said part Y of the first part, has hereunto set her hand and seal the day and year first above written.

Scaled and Delivered in the Presence of Irene Gardell
August L. Johnson



This Indenture, Made this 17th day of November, in the year of our Lord one thousand nine hundred forty-five, BETWEEN Harrison T. Plum and Florence E. Plum, his wife, and Florence E. Plum in her own right, of Essexville, Michigan, parties

of the first part, and Louis G. Coveyou and Constance B. Coveyou, his wife, jointly as husband and wife, or to the survivor, of 1701 N. Birney Street, Bay City, Michigan, parties

of the second part, Witnesseth, That the said Harrison T. Plum and Florence E. Plum, his wife, and Florence E. Plum in her own right,

parties of the first part, conveys and warrants to the said Louis G. Coveyou and Constance B. Coveyou, his wife, jointly as husband and wife, or to the survivor, parties of the second part, all that certain piece or parcel of land

situate and being in the City of Bay City, County of Bay, State of Michigan, and described as follows, to-wit:

Bounded Easterly by the Westerly line of Lincoln Street in Rose's addition to Bay City; Southerly by the Northerly line of Ketchum Street in said Rose's addition extended to Seymour's addition; Westerly by the Easterly line of Seymour's addition; Northerly by a line parallel to said Ketchum Street and Fifty (50) feet therefrom. The Lincoln Street referred to in the above description is now known as Shearer Street, Sec. 22 T14N, R5E.

for the sum of One (\$1.00) Dollar and other valuable considerations lawful money of the United States of America, to them in hand paid by the said parties of the second part, the receipt whereof is hereby confessed and acknowledged.



I hereby certify that I have examined the above described premises and find the same to be as described in the foregoing description.
day of November 45
James A. [Signature]

In Witness Whereof, the said parties of the first part have hereunto set their hand and seal, the day and year first above written.

Signed, Sealed and Delivered in presence of

Oscar W. Baker, Jr.

Marlon Gorder

Harrison T. Plum (L. S.)
Harrison T. Plum

Florence E. Plum (L. S.)
Florence E. Plum

(L. S.)

Print made from 8 1/2 x 14 instrument reduced to 6 x 9 1/2; balance of the instrument would appear on reverse side of the same print. Some abstractors prefer this size reduction to the smaller 5 x 8 size.

Customer Contacts

BYRON POWELL

Vice-President, DuPage Title Company, Wheaton, Illinois

The business of the DuPage Title Company, which your speaker and others represent here today, is at the crossroads of Metropolitan title procedures and the custom of small urban and rural communities. Proximity to the great City of Chicago on the one hand and the preponderant suburban and rural character of the County on the other, afford unusual opportunity for variety and diversification of title service.

Fundamentals

Our program for customer contact and public relations is based on three fundamental tenets: (1) That a positive routine of courtesy and service is essential to the highest development of a cordial relationship between the customer and the title organization and the consequent promotion of title business; (2) That as a supplement to such a positive routine, good policy dictates encouragement of sympathetic and personalized treatment of the individual member of the public in the light of sound, psychological principle; (3) That conservative participation of the company, through its constituent personnel, in the wholesome activities of community life is eminently desirable both from a social and from a business point of view.

The program itself falls logically into two categories of approach: (1) the intra office contact with customers and the public at large including the mediums of the telephone and the mail; (2) The extra office development of sound, public relations and promotion of title business. This discourse will be taken up largely by consideration of the former, with a few random comments concerning the latter.

Starting Point

Under the former category, we commence by way of convenience at the placement of the order for any particular title service. At this point it is well to remark that in dealing with the prospective customer two main goals are to be kept in mind; that is, to obtain the immediate order, if possible, and whether successful or unsuccessful in this, to lay the ground work for securing potential orders in the future.

Now it is axiomatic that any business with a friendly, courteous, efficient personnel will always bring favorable response from a customer. He is apt to judge an organization by the person with whom he first comes in contact. A friendly smile, a pleasant "Good Morning" or a hearty "Hello" is always welcomed. Make your customers feel that they like to come to your office. To make each employee, in a sense, a salesman and promoter for your office and to inculcate in him the idea of indi-

vidual obligation to the people we serve, is priceless.

The Friendly Voice

In your conversation with the customer choose friendly, disarming words; words which invite confidence. For example, "Let's" is a very useful word, because it is an unselfish word. If you say to a customer, "Let's do this or that," he does not feel that he is being coerced. It tends to make him feel that he is a partner with you in the preparation of a particular job; that it is as much his enterprise as it is yours. Again, the word "truth" is very effective. Make a concession as to the apparent reasonableness of a customer's argument or position and then say, "But the truth of the matter, Mr. Roberts, is this." The reason the word "truth" is so effective a tool is because it commands universal respect.

The literal or dictionary meaning of words is known as "denotation." The second meaning of words, that peculiar and personal interpretation that some of us give them on the basis of our special experience with them, is called "connotation." In dealing with words the connotation thereof is far more important than the denotation. If it is your office procedure to have the customer sign the order or application and you tell the customer to "Sign here," that connotes something formal, something legal, something formidable, something binding, something fearful. He has heard ominous things about signing contracts, wills, waivers, and the like. He's afraid of the implication without knowing exactly why. It is the connotation of your words which frightens him. On the other hand, if you merely suggest that he give you his name and address, he is not afraid but does readily and willingly what you suggest. There is no connotation about those words to make him fearful. The old-time businessman disdains such refinements and tries to browbeat his customer or applicant into signing, telling them "Sign your name on the dotted line right there." The modern asking phrase is, "Just your name and address, please"; or "Would you mind looking this over and if it is correct put your name and address on this line?"; or, "Just write your name and address in the way you want them to appear in our books."

Appreciation

In your effort to effect the placement of the order, remember that the most beguiling and valuable sentiment in business is gratitude. Too many businessmen slur over this, treat it as inconsequential. That is wrong. Thank

your customer sincerely and warmly when he has placed an order with you, even if you have had to fight for that order every step of the way. Say "Thank you" and really mean it. Smile as you say it. Show him that you appreciate what he has done for you in giving you his business. All of us like to feel that our business is important and vital. We like to feel that it is our order which keeps the title office operating and in the black. As a wise businessman, you foster that idea in the customer's mind by appropriate expressions of gratitude.

In the event that you are not successful in obtaining an immediate order, thank your customer anyway and make his visit a happy one. Make him feel that you are complimented by being permitted to share his confidence in the important project at hand and again I say, be grateful, even though he has taken much of your time and tried your patience. In a majority of cases, after treatment of this kind, the customer will thenceforth be at great pains to bring in some kind of work for you as reward for your kind favor.

Following the stage of active procurement of business is the tactic which many sales managers call post-selling technique. This usually takes the form of a brief, pointed, reassuring talk. The shorter the talk is, the better; the more pointed, the better. In this reassuring talk, the businessman "high-spots" the advantages to the prospect, telling him again of the satisfaction he is going to receive. If your prospect is a real estate man, congratulate him upon his sale. Try to make him feel that he is having good luck or is coming into a period of good luck. If you are dealing with a mortgage man or a banker, use appropriate words of praise for the loan that he is placing in his investment portfolio and in the case of an attorney, contrive, if possible, to recognize his legal acumen.

The Satisfied Customer

Having obtained the order, follow it through to its completion, giving constant thought and attention to helpful suggestion in subsequent conversation with the customer, about the order. Try to see that he is satisfied and pleased with the ultimate result; keep in touch with him. Customers resent neglect. Take to heart the advice of the executive who, when asked to outline the most important item in customer contact, replied tersely, "Never forget a customer. Never let a customer forget you."

The Layman

A word about the unprofessional customer will not be amiss. He is most frequently one who is purchasing his first home or whose experience with

real estate transactions is of rare and infrequent occurrence. This type of customer often requires the exercise of much tact and patience. The immediate object should be to remove the fear or doubt which may be in his mind. He has heard the word "Abstract" and the words "Guarantee Policy," but in most cases he does not understand their true meaning. Explain to him that an abstract of title is a chronological history or story of the particular piece of property that he is interested in. Explain to him that it will be necessary to have this examined by an attorney, or, if he wishes to have a guarantee policy, explain the difficult points that are covered by the guarantee policy, such as questions of forgery, hidden dower rights, undisclosed heirs, et cetera. Suggest to him that he is a prudent man in making proper inquiries and in protecting his rights by purchasing your abstract or guarantee policy. If you deem it wise, make some comment upon his recent purchase with the parting words that you hope he enjoys his new home or will enjoy planning the new house he expects to build. Above all, avoid the appearance of sophisticated superiority in dealing with the uninitiated layman, whose experience in a lifetime is probably limited to one or two real estate transactions.

Let me say right here, that much invaluable, "down-to-earth missionary work" can be accomplished by this treatment of the lay customer. At the risk of repetition, I want to emphasize that a customer's feeling toward your organization is the sum total of his sensations, agreeable and disagreeable, experienced in converse with the constituent personalities of that organization. You will find that these customers, especially the uninitiated, are so grateful for a little human kindness and understanding. This fact is demonstrated by the following expression in the form of a short note to one of our title examiners, from a housewife who had inherited a piece of property, resulting in her first experience with real estate. She wrote, "I am very sorry you were put to so much trouble. I do thank you for all you have done for me, a total stranger to you. I am, very gratefully yours." The trouble referred to in said note involved about five or ten minutes of the examiner's time. Contrast this with the enormous amount of effort and expense expended annually by American business in conventional advertising methods, much of which does not even reach the ear or eye of the intended recipient.

You Never Know

Incidentally, a customer is often pleased by an action on your part which is not calculated to produce this effect. If such an occurrence arises in your business, seize upon the idea engendered and develop it to its fullest possibilities. I am minded of an illustration in our own experience. We have among our customers between 10 and 15 firms to whom we send a considerable proportion of our mail. In order

to save our time and possible mistakes we had printed envelopes prepared bearing the names and addresses of the firms in question. The president of one of these organizations happened upon one of the envelopes and was so exceptionally well-pleased and complimented that upon the occasion of your speaker's next call he found himself, to his amazement, the object of hearty admiration and warm solicitude. Note this well, ladies and gentlemen, for it is an apt illustration of the truth that an unstudied and sincere appeal to the self-esteem of another is a powerful weapon in the armory of the salesman. It is never to be countenanced, however, that any member of your organization shall indulge in the obvious, false and deliberate flattery of the sycophant.

The constant effort to improve the character of our service should be accompanied by a careful avoidance of giving too much free service. The arbiter of ultimate profit will, to a large extent, govern this question, but independently thereof, it is necessary to exercise a nice discrimination in selecting those to whom service shall be granted or curtailed. Quiet observation of character traits, habits and demands of the individual customer will enable one to detect those individuals who are intent upon using others to fashion their own ends without remuneration and contribution in return. Such individuals must be unostentatiously thwarted and quietly deprived of all courtesy and attention exceeding the requirements of politeness.

On the other hand, a well disposed customer can sense a tight fist, nickel-nursing organization very quickly. I remember well the expression of a successful old German when he extended his tightly clenched fist and said, "My boy, you can't possibly get anything into a hand like that"; and then with palm extended he said, "but with this hand you *can* get something." The test is this: If you can give away nickels and bring back dollars, your free service bears a proper proportion to profit production.

Complaints

One of the most difficult and disagreeable phases of our business is the treatment of complaints and the disposition of cases requiring adjustments. In this field the case of the angry customer is the worst. A customer comes in, properly worked up. His blood pressure is at the explosive point. He is about ready to take your head off. He calls you everything under the sun, browbeats you and makes you feel that you are a species of highwayman. Unless his case completely oversteps the limits of decorum and requires the assistance of the constabulary, do not fall into the trap of angry retort. Keep your composure; remember that a soft word turneth away anger. Let the customer talk. Let him blow off the accumulated steam. Put him in the middle of the stage. Give him the stellar role. After he has said his all,

you can make the proper gestures and, if you have maintained patience and some degree of affability, in a good many cases you will find that the customer is, to use a hackneyed metaphor, putty in your hands.

A brief while ago, a certain customer came into our office in an explosive condition of suppressed anger and resentment. Upon his entrance and referral to an adjuster, he reached the boiling point and blew up with loud hissings of rage and vituperation. By this time the adjuster was beginning to boil too, but nevertheless he kept calm and composed, making mental notes of the answers to the several complaints. After the explosion had simmered down to burblings of injured self-pity, the adjuster went into action. "Mr. Smith," said he, "you certainly took a beating on this one. It has all the aspects of a pipe and strong arm holdup. But as a matter of fact, this thing has been more of a headache to us than it has been to you. Let's get at the facts so you can see just what I mean." The adjuster then proceeded pleasantly but firmly to justify the bill and the opinion from every angle. In a very short time, the atmosphere had cleared and the man decided that he didn't have enough insurance and purchased \$3,000.00 more than the value of the property, just to be safe. On the way out he was laughing heartily and paused long enough at the desk of the adjuster to leave a couple of cigars. Thus you have seen in action the old adage that reasonableness begets reasonableness.

Judgment

In dealing with the "difficult" customer, versatility and adaptability must be the watchword. No positive rule of action is suggested but rather the cultivation of an open mind and a readiness to utilize opportunities and adopt modes of procedure and treatment as the situation develops. Illustrative of this approach is an incident which occurred in our business a scant year ago.

We had completed an examination of title preliminary to the issuance of a guarantee policy which was long and tedious and fraught with sundry complications representing an expenditure of many man hours of expensive effort. Our applicant was an affluent gentleman, shrewd, and quiet spoken—the exemplar of suave and genteel deportment.

After receiving our preliminary statement of title he had come to the conclusion that the effort necessary to effect the clearance of title was too great and decided to get out of the transaction as gracefully and cheaply as possible. He came to the speaker with one of those sad tales and the urgent request that we forget the major portion of our charges. We of course condoled with our customer over the unfortunate development and then casually began to inquire concerning the various details involved and the factual background, suggesting that a

young fellow with more time and less money than our friend might by dint of patient effort ultimately effect the clearance of title and realize quite a good profit. The interview was amiably concluded by adjusting the charge at a nominal figure and the old gentleman departed on his way.

In a very short time, however, he reappeared and with a deprecatory wave of his hand stated that he had thought the matter over and had come to the conclusion that perhaps after all he would continue with the deal because (to quote him) "As you know, old chap, I'm just an old fellow puttering about and it will give me something to occupy my time." So the original charge was reinstated and the transaction proceeded eventually to a successful conclusion.

You will perceive, gentlemen, that through expressing interest and curiosity in this particular real estate deal and by the subtle insinuation that someone else might make a profit where he had failed, the instincts of cupidity were made to serve the legitimate compensation of our company for the time and effort expended. The fable of the dog who treated the dry old bone with disdain and indifference until another dog exhibited interest therein, has an amusing parallel in this little story.

A Community Enterprise

We come now to that extra office activity, the incidence of which falls so heavily upon the executive personnel of the title organization. We cannot live in a social vacuum and again at the risk of repetition we emphasize that people do not fall in love with the legal abstraction of the corporate entity. A company or a firm has the approval and support of the community only to the extent that the component personalities of such organization inspire such feelings in the hearts and minds of the community. It is the proper function of the executive and, in varying degree, the properly conceived duty of all loyal employees to give universal currency to the idea that in a larger sense the title company belongs to the members of the community as well as to its stockholders or proprietors.

The problem before all small organ-

izations is to maintain a well balanced effort in this direction. If too much of our time is spent in "polishing the apple," our plant and home life will suffer as a result. On the other hand, if we give all of our attention to our plant, we may find that the business necessary to the operation of the well run plant has passed our door. In this dilemma, the rule of the good life should prevail—that is, moderation in all things.

Universality

The exigencies of war do not admit of much choice in the selection of personnel today, but if you can achieve an employee representation in community life as we have, you can do wonders. Our assistant treasurer sings bass in the Episcopal choir. Our assistant secretary and his family are strong Christian Scientists. Our secretary is a devout Catholic and an officer in the Sacred Heart Society. Our pleasant red-headed counter girl is a Lutheran and president of the missionary society. Our title officer is treasurer of and usher in the Methodist church. The young lady who takes care of the cash and payment of bills is a faithful member of the college church. The man who hauls away the rubbish and takes care of the janitor work is a preacher in the local colored church. Our head chain man sings in the choir of a church in a neighboring town. The vice president is a trustee emeritus of the Presbyterian church. Our office boy (who is, incidentally, a matron aged 60—*c'est la guerre*) is an exponent of the Bible church. Our president rides horse back on Sunday mornings. You name it, we have it.

Duties of Executive

Finally, to the title executives, a brief word. If time permits, it is well for you to become a part of the organizations that serve you best. If the local real estate board invites you to become a member of one of their committees, accept, and do a worthy job. Do not hesitate to contribute any special talent that you may have when contribution is requested. Your speaker, not being graced with any of the more conventional skills, has frequently played the part of Santa Claus, because of the suitability of his physique.

We of the DuPage Title Company are, I think, justly proud of the confidence and respect of our legal fraternity. A great deal of nonsense gets about to the effect that the title company is violating the criminal statutes relative to the practice of law. What better answer could have been given to that false accusation than the appointment of our general manager to membership on the local bar association's committee on unauthorized practice of law?

Of course, none of us enjoy the prospect of being away from our families a good many evenings in the week and especially do we dislike the idea of spending half the night participating in discussions of the business affairs of an organization in which we have no immediate and compelling interest. The following practice is recommended to lighten the more onerous phases of attendance at community gatherings: Get to the meeting early, even sometime before the time set. Finish early your greetings, hand-shaking and the small talk necessary for good social intercourse. Have your dinner and then excuse yourself as quietly and gracefully as possible. By this method you will have served your primary purpose and enjoyed a pleasant meal, without having had to listen to numerous reports of committees or speakers whose subjects have no interest for you. Moreover, you will have been enabled to give the necessary time to the requirements of family life and to get the much needed rest for the problems of the ensuing day.

The Golden Rule

In conclusion, gentlemen, I want to state briefly my creed. The way to achieve happy and profitable customer relationships is to be found in the application of the simple ethics and psychology of Christ in your dealings with your fellowman. We are all interested in making money, something more than a bare living; but we of the title fraternity are seeking more than just that. I am certain our aspirations are toward a life of dignity, of constructive social and economic pursuits and of kindness and service to our brothers. If it were not so, we would certainly not be in this field of endeavor.

Registration, Chicago Conference, 1945

ALABAMA

Goodloe, Mr., Mrs. J. W. Title Insurance Co. Mobile
 Thornton, Mr., Mrs. J. S. Title Guarantee & Trust Co. Birmingham

ARIZONA

Cameron, Harry V. Tucson
 O'Dowd, J. J. Tucson Title Insurance Co. Tucson

CALIFORNIA

Brand, J. C. National Title Insurance Co. Los Angeles
 Cerini, Floyd B. California Land Title Assn. Los Angeles
 de Lisle, Mr., Mrs. F. F. City Title Insurance Co. San Francisco
 Ford, James R. Security Title Ins. & Guar. Co. Los Angeles
 Forward, Mr., Mrs. J. D. Union Title Ins. & Trust Co. San Diego
 Henley, Benjamin California Pacific Title Ins. Co. San Francisco
 McGregor, Mr., Mrs. John G. Union Title Ins. & Trust Co. San Diego
 O'Melveny, Stuart Title Insurance & Trust Co. Los Angeles

COLORADO

Dyatt, Andrew The Landon Abstract Co. Denver
 Graham, Donald B. The Title Guaranty Co. Denver
 Hickman, Mr., Mrs. H. C. Boulder County Abstract of Title Co. Boulder
 Houston, M. Elliott The Title Guaranty Co. Denver
 Lloyd, Mr., Mrs. T. J. The Pueblo Title Guaranty Co. Pueblo
 Myer, Malcolm C. Record Abst. & Title Ins. Co. Denver
 Thompson, Mrs. H. S. Adams County Abstract Co. Brighton

DISTRICT OF COLUMBIA

Brown, Hon. Alan B. Counsel, Office of Defense Plants, RFC Washington
 Coppinger, Mr., Mrs. J. C. Lawyers Title Insurance Corp. Washington
 Fiegert, Lt. Col Frederick War Dept., Corps. of Eng. Washington
 O'Brien, Brig. Gen. J. J. War Dept., Corps. of Eng. Washington
 Stine, H. Stanley The Washington Title Ins. Co. Washington

FLORIDA

Beardall, William Fidelity Title & Guaranty Co. Orlando
 Bomar, Thomas Dade-Commonwealth Title Co. Miami
 Gilbert, Oscar W. West Coast Title Co. St. Petersburg
 Merriman, L. M. Vero Beach
 Milledge, DeBlois American Title Ins. Co. Miami
 Rabik, W. K. Lawyers Title Ins. Corp. Winter Haven
 Wetherington, A. B. Title & Trust Co. of Florida Jacksonville

GEORGIA

Oliver, Carl Atlanta Title Co. Atlanta
 Paschal, Harry M. Title Ins. Co. of Minn. Atlanta

ILLINOIS

Bennett, T. C. Petersburg
 Binkley, John D. Chicago Title & Trust Co. Chicago
 Cassidy, Melvin Buckner & O'Toole Abst. Co. Ottawa
 Cullin, Victor Chicago Title & Trust Co. Chicago
 Frey, Harry Chicago Title & Trust Co. Chicago
 Geist, Mr., Mrs. E. T. Will County Title Co. Joliet
 Gerke, W. C. Madison County Abstract & Title Co. Edwardsville
 Goldman, Sam Bonded Surveyors of America. Chicago
 Hague, Lewis W. Will County Title Co. Joliet
 Harbert, Mr., Mrs. G. E. Chicago Title & Trust Co. Chicago
 Hickox, Mr., Mrs. W. R. The Kankakee Co. Title & Trust Co. Kankakee
 Hiltabrand, B. F. McLean County Abstract Co. Bloomington
 Kanaley, Byron V. Cooper, Kanaley & Co. Chicago
 Karber, James W. Gallatin County Abstract & Title Co. Shawneetown
 King, Mr., Mrs. E. C. Chicago Title & Trust Co. Chicago
 McPhail, W. A. Holland Ferguson Co. Rockford
 Marriott, Arthur C. Chicago Title & Trust Co. Chicago
 Marriott, Mr., Mrs. Robert W., Jr. Chicago Title & Trust Co. Chicago
 Marsh, Mr., Mrs. H. C. The Douglas Co. Abstract & Loan Co. Tuscola
 Mette, R. A. Chicago Title & Trust Co. Chicago
 Moore, Kenneth W. Chicago Title & Trust Co. Chicago
 Morrison, Mrs. J. E. Will County Title Co. Joliet
 Oshe, Mr., Mrs. M. M. Chicago Title & Trust Co. Chicago
 Parker, Mr., Mrs. J. R. Logan County Title Co. Lincoln
 Payton, Howard F. Sangamon County Abst. Co. Springfield
 Payton, J. K. Sangamon County Abst. Co. Springfield
 Pearson, Harvey Vermillion County Abst. Co. Danville
 Pettibone, Holman D. Chicago Title & Trust Co. Chicago
 Powell, Byron S. DuPage Title Co. Wheaton
 Powell, Mr., Mrs. L. E. H. B. Wilkinson Co. Morrison
 Rice, Kenneth E. Chicago Title & Trust Co. Chicago
 Scranton, Cassius A. Chicago Title & Trust Co. Chicago
 Shelly, Joseph D. Chicago Title & Trust Co. Chicago
 Snyder, Joseph J. Chicago Title & Trust Co. Chicago
 Taylor, Harold J. Effingham Title Co. Effingham
 Tripp, John R. Belvidere
 Yates, A. J. Kane County Title Co. Geneva

INDIANA

Clark, Howard D. First Abst. & Title Corp. Valparaiso
 Arnold, L. O. The Wabash Valley Abst. Co. Peru
 Blue, John Jasper County Abstract Co. Rensselaer
 Blum, C. E. Calumet Title Co. Crown Point

Bodkin, Hermon M. Bodkin Abstract Co. Warsaw
 Eristor, Mr., Mrs. A. M. Union Title Co. Indianapolis
 Chambers, Miss Mary J. First Abst. & Title Corp. Valparaiso
 Duke, Vally The Johnson Abstract Co. Kokomo
 Jackson, W. Hale Abstract & Title Corp. South Bend
 Jones, Mr., Mrs. P. S. Columbus Abstract Co. Columbus
 Kahl, Mr., Mrs. A. L. La Porte County Abst. Corp. Michigan City
 Meredith, Joseph T. Delaware County Abst. Co. Muncie
 Miller, James W. Earl H. Suddoth, Abstracter. Evansville
 Pfitzner, Walter A. Earl H. Suddoth, Abstracter. Evansville
 Southworth, E. B. Lake County Title Co. Crown Point
 Stockwell, Mr., Mrs. R. W. Union Title Co. Indianapolis
 Suelzer, A. W. Kuhne & Company, Inc. Fort Wayne
 Tharp, Mrs. Mina W. The Johnson Abstract Co. Kokomo
 Wattles, Mr., Mrs. C. P. The Abstract & Title Corp. of South Bend. South Bend
 Wheeler, L. L. LaPorte County Abst. Corp. Michigan City
 Wheeler, Miss L. C. LaPorte County Abst. Corp. Michigan City
 Wright, Miss Sarah First Abst. & Title Corp. Valparaiso

IOWA

Faragher, Mr., Mrs. R. F. Abstract & Title Service. New Hampton
 Glasson, Mr., Mrs. E. C. Black Hawk County Abst. Co. Waterloo
 Harvey, Mr., Mrs. J. V. Talley, Harvey & Co. Sioux City
 Hillis, Cyrus B. Des Moines Title Co. Des Moines
 Josephson, Melvin Boone County Abstract & Loan Co. Boone
 Knupp, C. D. D. C. Knupp & Sons. Vinton
 Moeller, William C. Davenport Abstract Co. Davenport
 Momyer, John L. C. A. Momyer & Sons. Algona
 Shorey, W. H. Davenport Abstract Co. Davenport

KANSAS

Todd, Frank Commerce Investment Co. Atcheson

KENTUCKY

Fowler, Joseph W., Jr. Franklin Title & Trust Co. Louisville
 Graves, J. C. Louisville Title Ins. Co. Louisville
 McIlvaine, L. W. Louisville Title Ins. Co. Louisville

LOUISIANA

Adams, Lionel Lawyers Title Ins. Corp. New Orleans

MARYLAND

Buck, Charles H. The Maryland Title Guar. Co. Baltimore
 Hollyday, Guy T. O. Title Guarantee & Trust Co. Baltimore
 Knapp, Joseph S., Jr. The Maryland Title Guar. Co. Baltimore
 Wilkinson, Paul J. Title Guarantee & Trust Co. Baltimore

MICHIGAN

Gibson, Claire Title, Bond & Mortgage Co. Kalamazoo
 Janiga, G. F. Burton Abstract & Title Co. Detroit
 Kennedy, Frank I. Abstract & Title Guaranty Co. Detroit
 Lorie, Mr., Mrs. C. Oceana Abstract & Title Co. Hart
 McCarthy, Mr., Mrs. J. A. Grand Traverse Title Co. Traverse City
 McNeil, A. A. Van Buren County Abst. Office. Paw Paw
 McShane, T. Gerald Guar. Bond & Mortgage Co. Grand Rapids
 Mason, Henry G. Abstract & Title Co. Benton Harbor
 Murray, J. H. The Gty. Title & Mortgage Co. Flint
 Riblet, Mr., Mrs. S. K. Newago County Abst. Office. White Cloud
 Shepard, M. L. Berrien County Abst. Co. St. Joseph
 Straehle, Edward Abstract & Title Guaranty Co. Detroit
 Trucks, Mr., Mrs. Ray Lake County Abstract Co. Baldwin
 Wyman, George L. Washtenaw Abstract Co. Ann Arbor
 Young, Miss Williamena The Michigan Title Co. Grand Haven
 Zaagsma, Alice Monroe County Abst. Co. Monroe

MINNESOTA

Horn, J. F. Title Ins. Co. of Minnesota. Minneapolis
 Liedl, Joseph L. St. Paul Abstract & Title Guaranty Co. St. Paul
 Pryor, W. H. Consolidated Abstract Co. Duluth
 Rueder, L. A. Title Ins. Co. of Minnesota. Minneapolis
 Roetteger, Betty Stillwater
 Simonet, Mr. E. W. Stillwater
 Whitney, Mr., Mrs. N. J. Freeborn County Abst. Co. Inc. Albert Lea

MISSISSIPPI

Taylor, O. B. Mississippi Title Ins. Co. Jackson

MISSOURI

Barnes, William R. General Title Service Corp. of St. Louis. St. Louis
 Becker, Ralph C. Lawyers Title Co. of Missouri. St. Louis
 Devine, Mr., Mrs. G. W. Land Title Insurance Co. of St. Louis. St. Louis
 Douglas, Walter R. Guaranty Land Title Co. Clayton
 Eidson, Mr., Mrs. C. D. Hight-Eidson Title Co. Harrisonville
 Eisenman, Edward J. Kansas City Title Ins. Co. Kansas City
 Gunby, Fred W. Gunby Abstract & Loan Co. Chillicothe
 Harrison, Mrs. Charleene The Harrison County Abst. Co. Bethany
 Hubbard, Mrs. Zettie Chariton County Abstract & Title Co. Keytesville
 Lincoln, W. A. Lincoln Abstract Co. Springfield
 McDaniel, K. R. Title Ins. Co. of Minnesota. Kansas City
 Miller, Mr., Mrs. R. B. Murdock & Newby Abst. Co. Platte City
 Young, Mr., Mrs. O. M. Kansas City Title Ins. Co. Kansas City
 Ziercher, John W. Lawyers Title Co. St. Louis

MONTANA

Dykens, C. W. Realty Abstract Co. Lewistown

NEBRASKA

Anderson, R. M. A. M. Anderson Abst. Co. Tekamah
Davis, James M. J. Monroe Davis & Son Fairbury
Davis, Russell A. J. Monroe Davis & Son Fairbury
Grant, Frank C. Grant Abstract Co. Lincoln
Gumb, John, Jr. Dodge County Abst. Co. Fremont
Lathrop, George Nebraska City
Scott, B. E. Scott Abstract Co. North Platte

NEW JERSEY

Amerman, John Prudential Life Insurance Co. Newark
of America
McCarthy, James J. New Jersey Realty Title Insurance Co. Newark

NEW YORK

Bonnin, C. H. Metropolitan Life Ins. Co. New York
Brewer, Fred New York Life Ins. Co. New York
Burger, Albert H. Abstract Title & Mtg. Corp. Buffalo
Clark, Sedgewick A. Title Guar. & Trust Co. New York
Clayton, Byron Metropolitan Life Ins. Co. New York
Condit, Frederick P. Title Guarantee & Trust Co. New York
Everts, Palmer W. New York State Title Assn. New York
Fromkes, Otto City Title Insurance Co. New York
Seifert, John Central New York Abst. Corp. Utica
Sullivan, Leo J. Monroe Abstract & Title Corp. Buffalo

NORTH CAROLINA

White, Paul L. Jefferson Standard Life Ins. Co. Greensboro

OHIO

Beeman, M. G. Columbus
Boone, G. R. Bankers Guaranty Title & Trust Co. Akron
Ford, H. E. The Erie County Title Co. Sandusky
Griffin, Earl W. Lawyers Title Ins. Corp. Cincinnati
Jones, Mr., Mrs. M. L. Title Ins. Co. of Minnesota Cincinnati
Kinney, William R. Land Title Guarantee Co. Cleveland
Kinney, Richard Standard Savings & Loan Co. Columbus
Laskey, Mr., Mrs. J. A. and Miss Laskey The Port Lawrence Title & Trust Co. Toledo
McDermott, Mr., Mrs. Thos. J. The Guaranty Title Co. Mansfield
McDowell, H. C. Northern Ohio Guar. Title Co. Akron
Meade, Mr., Mrs., R. B. The Summit Title & Abst. Co. Akron
Place, Fred R. The Guar. Title & Trust Co. Columbus
Young, G. S. Land Title Guar. & Trust Co. Cleveland
Zaiser, W. O. Land Title Guar. & Trust Co. Elyria

OKLAHOMA

Gill, William American-First Trust Co. Oklahoma City
Johnson, Roy C. Albright Title & Trust Co. Newkirk
Kirkpatrick, Mr., Mrs. Glade R. Guaranty Abstract Co. Tulsa

OREGON

Dwyer, Edward T. Title & Trust Co. Portland
Johns, J. S. Hartman Abstract Co. Pendleton
Page, Urlin S. Union Abstract Co. Salem
Whelan, Miss Dorothy Salem Abstract Co. Salem

PENNSYLVANIA

Kenan, H. A. Lawyers Title Co. Agency Pittsburgh
Kunkle, Mr., Mrs. J. H. Union Title Guaranty Co. Pittsburgh

Randall, Mr., Mrs. E. E. Remington Rand, Inc. Philadelphia
West, William M. Commonwealth Title Co. Philadelphia
of Philadelphia
Zerfing, Lawrence R. Land Title Bank & Trust Co. Philadelphia

SOUTH DAKOTA

Bodley, Mr., Mrs. A. L. Getty Abstract Co. Sioux Falls
Forsell, G. L. Haakon County Abstract Co. Philip
Gray, Mrs. Pauline Barnes & Gray Abstract Co. Highmore
Milne, Mr., Mrs. Lynn Security Land & Abst. Co. Sturgis
Rickert, Mr., Mrs. P. M. Roberts County Abst. Co. Sisseton

TENNESSEE

Adams, John C. Commerce Title Guar. Co. Memphis
Hudson, Mr., Mrs. J. K. Union Planters Title Gty. Co. Memphis
Stone, J. H. Commerce Title Guar. Co. Memphis
Walton, E. B. The Guaranty Title Co. Nashville
Washington, F. A. The Guaranty Title Co. Nashville

TEXAS

Gross, L. H. Guaranty Title & Trust Co. Corpus Christi
Morris, Carlross Stewart Title Guaranty Co. Houston
Price, Ned State Director of Insurance Austin
Rattikin, Mr., Mrs. Jack Kansas City Title Ins. Co. Fort Worth
Stevens, Frank K. Brazoria County Abst. Co. Angleton
Sweeney, Emmett T. Guaranty Abst. & Title Co. San Antonio
Watlington, James P. Texarkana Title & Trust Co. Texarkana

VERMONT

Lamson, R. I. National Life Ins. Co. Montpelier

VIRGINIA

Rawlings, Geo. C. Lawyers Title Ins. Corp. Richmond
Smith, Mr., Mrs. Laurie and Miss Smith Lawyers Title Ins. Corp. Richmond

WASHINGTON

Hall, Charleton L. Washington Title Ins. Co. Seattle
Klepser, Kenneth C. Puget Sound Title Ins. Co. Seattle
Langlow, W. A. Puget Sound Title Ins. Co. Seattle

WISCONSIN

Benoe, Miss Agnes Ashland County Abst. Co. Ashland
Coe, Mr., Mrs. L. S. Coe & Cameron Rice Lake
Duchac, "Al" Antigo
Dunwiddie, B. J. Dunwiddie & Son Monroe
Field, Mr., Mrs. T. H. Dane County Title Co. Madison
Fish, Mr., Mrs. L. F. Dane County Title Co. Madison
Hardy, E. W. Hardy-Ryan Abstract Co. Waukesha
Heidman, Isabel Hardy-Ryan Abstract Co. Waukesha
Hemmy, Paul A. Dodge County Title & Abst. Co. Juneau
Hoyer, Wm. J. Kenosha County Abst. Co. Kenosha
Jacques, James T. Title Gty. Co. of Wisconsin Milwaukee
Johnson, S. W. Waupaca Abst. & Loan Co. Waupaca
Kenney, Mr., Mrs. R. J. Walworth Security Title & Abstract Co. Elkhorn
Kleinhaus, W. F. Dodge County Title & Abst. Co. Juneau
Lenicheck, Walter E. Citizens Abst. & Title Co. Milwaukee
Lund, Ralph S. Jackson County Abst. Co. Black River Falls
Miller, Grace E. Belle City Abstract Co. Racine
Nethercut, W. R. The Northwestern Mutual Life Ins. Co. Milwaukee
Newberry, Stanley A. Newberry Abstract Co. Kenosha
Schmitt, Harry M. Waupaca Abst. & Loan Co. Waupaca
Steigerwald, Miss A. Security Abst. & Title Co. Milwaukee
Waller, Freemont Freemont Waller Abst. Co. Merrill
Westring, C. A. The Northwestern Mutual Life Ins. Co. Milwaukee
Wild, Myrtis Hardy-Ryan Abstract Co. Waukesha