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TITLE NEWS

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THE AMERICAN TITLE ASSOCIATION



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TITLE NEWS

Official Publication of

THE AMERICAN TITLE ASSOCIATION

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Our Distinguished Member

As if in anticipation of some emergency in which he could be of service to his country, General McLain has been active in military affairs for many years. As early as 1912 he was a private in Company M, First Oklahoma Infantry. A few years later he was made First Lieutenant and served in that capacity during the Mexican Border incident in 1916-17. From that time on his service was almost continuous and his rise steady and rapid. His services thence forward may be summarized as follows:

In 1917, World War I, promoted to Captain of Company M, First Oklahoma Infantry; transferred in same year, when the 36th Division was organized with Oklahoma and Texas troops to Captain of Company A, 131st Machine Gun Battalion, 36th Division; in this capacity served overseas, taking part in the battles of the Champagne and Argonne; at the close of World War I entered the 179th Infantry of the Oklahoma Guard as Plans and Training Officer with rank of captain; then major commanding 3rd Bn., 179th Infantry. When 45th Division was organized in 1924 he was promoted to Lieutenant Colonel and first Operations Officer (G3) and next year was promoted to Colonel and Chief of Staff of the Division; about 1937 promoted to Brigadier General and commanded the 70th Artillery Brigade of the 45th Division; called into service to this capacity at beginning of World War II and went overseas as Brigadier General in command of the 45th Division Artillery; commanded this force during all of the fighting at Sicily, Salerno, Venafro, Anzio; transferred on April 29th, 1944 to the American First Army as Artillery Commander of the 30th Infantry Division and landed in Normandy with this Division at the time of the invasion; six weeks fighting at St. Lo; after July 25th transferred to the command of the 90th Infantry Division, composed mostly of Texas and Oklahoma troops, and promoted to Major General; commanded the 90th Division in all the fighting through France from Normandy to Germany; upon organization of the Ninth Army, was given command of the XIX Corps,



Lieutenant General Raymond S. McLain
Oklahoma City
President, The American First Trust Co.

which during the winter of 1944 and 1945 participated in the Battles of Archen and the Roer river, held the northern flank of the Bastogne breakthrough and assisted in the slow-down and final defeat of the German forces attempting this maneuver; as Major General, commanding the XIX Corps in the final battles, forced the crossing of the Roer, the Rhine, the Weser, and the Elbe, at the same time taking part in the reduction of the Ruhr; at the close of the war at Magdeburg, with a portion of his troops on the east bank of the Elbe, waiting for the Russians to take Berlin; for these great and notable services, nominated June 9, 1945 by the President as Lieutenant General, and was promptly confirmed by the Senate.

During these campaigns, he has received for personal valor and outstanding ability as a commander of men, the following honors:

Distinguished Service Cross and Oak Leaf Cluster for second citation.

Distinguished Service Medal.

Legion of Merit.

Silver Star.

Bronze Star, Medal and Oak Leaf Cluster for Second Citation.

8 Bronze Campaign Stars for major campaigns—1 Arrowhead for amphibious operations.

2 Campaign Stars for World War I.

Such, without the inclusion of interesting details as the Legion of Honor (French) and the Croix de Guerre with Palm (French), is the record of our soldier citizen. We congratulate him most heartily, first, for the splendid service he has rendered his country in the great hour of need; and, second, for the recognition that has come to him from the Army and from the government of the United States.

Reciprocal Exchange of Starters

*The Bankers Guarantee Title & Trust Co.
The Northern Ohio Guarantee Title Co.
The Summit Title & Abstract Co.
Akron, Ohio*

After several weeks of discussion, the Bankers Guarantee Title and Trust Company, the Northern Ohio Guarantee Title Company, and the Summit Title & Abstract Company, all of Akron, Ohio, have reached an agreement for the procurement of abstracts and/or searches of title by any one of the companies from either of the other two participating firms.

We are cautioned to state some of the material in the contract is taken from agreements of similar character used elsewhere. The contract, we believe, is self-explanatory in all respects.

The Akron companies have been operating under the agreement for but a short time but are already satisfied they have made a constructive forward step. In a later issue of Title News or in bulletin form, we hope to carry a further progress report on the Akron plan of exchanging "starters" of prior-made abstracts and searches.

The Contract follows:

AGREEMENT

Between The Bankers Guarantee Title & Trust Co., The Northern Ohio Guarantee Title Co., and The Summit Title & Abstract Co.

WHEREAS, The Banker Guarantee Title & Trust Company, The Northern Ohio Guarantee Title Company and The Summit Title & Abstract Company are engaged in the business of examining titles to real estate in Summit County, Ohio, and issuing Title Guaranties based on record title only, guaranteeing against loss or damage on account of liens or encumbrances upon or defects in title to real estate, and

WHEREAS, it is deemed advisable for the above companies to enter into a plan of reciprocity to re-guarantee titles previously guaranteed by any other member of this agreement, in order to promote the sound economical operation of the members hereto and result in the elimination of duplication of work and expense incident to title examinations.

1. It is hereby agreed that any member hereto receiving an application to guarantee a particular title will assume title good as of the date of issuance of a Title Guaranty theretofore issued by any other party to this agreement, subject to any exceptions or objections set forth in the "Certificate of Title and Indemnity," which the primary guarantor will issue to the "new guarantor"; the primary guarantor to indemnify the new guarantor against loss or damage arising out of liens, encumbrances and defects in title covered by the search of said primary guarantor, as set forth in its "Certificate of Title and Indemnity" and not excepted in Schedule B of said "Certificate" which

is furnished to the new guarantor. Said indemnity by the primary guarantor to the new guarantor shall be in the amount for which the new Title Guaranty is issued. The new guarantor is to make the continuation or examination of the title for the purpose of issuing its new Title Guaranty to the new assured.

2. Order for Indemnity.

It is agreed that, in the event that any party hereto has examined the title and issued its Title Guaranty on a specific property, which is the subject matter of a current application for a Title Guaranty by any other party hereto, the party holding the current application may order from the primary guarantor an indemnity against any defects in title down to and including the date of its issuance of the Title Guaranty theretofore issued by the primary guarantor in the amount of the current application, and thereafter, from time to time, in the amount of increase in current application over the amount of indemnity theretofore issued by the primary guarantor to the new guarantor. If more than one of the parties hereto has issued its Title Guaranty on a specific property, the company which issued the most recent Title Guaranty will be selected as indemnitor. Said "Orders for Certificates of Indemnity" and "Certificates of Indemnity" are to be on standard forms, which are to be agreed upon and acceptable to the parties hereto.

3. If the primary guarantor has issued its Title Guaranty covering a part of the premises, subject to a current application, the new guarantor may negotiate with the party who made such partial research for the use of what information the primary guarantor has, and under such circumstances the fees in each instance will be agreed upon between the parties.

4. Issuance of Certificate of Indemnity.

The primary guarantor, upon receipt of an order for indemnity or of an order for increased indemnity, will promptly check its files to determine whether or not it has a carbon on the premises in question and will promptly report by telephone to the party ordering the Certificate of Indemnity whether or not it has a carbon covering the premises. No certificate will be issued or forwarded to the new guarantor until said new guarantor has requested the same. It being understood that the new guarantor will probably issue an order for indemnity to both of the other parties hereto simultaneously,

and that if it develops that both of the other parties hereto have carbons on said premises, the new guarantor will order the indemnity from the company which has made the most recent search. When the new guarantor requests a Certificate of Indemnity from any of the parties hereto, said party who is referred to as the primary guarantor will promptly issue its "Certificate of Title and Indemnity" to the new guarantor, setting forth the date of its Title Guaranty, the name of the owner of the record title to said premises as of said date, the reference to the record deed or to the instrument forming the basis of the title of the said owner, if the primary guarantor has such information in its files, the amount of indemnity or increased indemnity applied thereto, and will set forth briefly in Schedule B of the "Certificate of Title and Indemnity" any defects in or liens or encumbrances upon the title as of the date of the issuance of its Title Guaranty. If the primary guarantor has issued its Title Guaranty free and clear of a known defect, lien, encumbrance, charge or outstanding interest adversely affecting the title to be guaranteed, (any known defect, lien, encumbrance, charge or outstanding interest, including any defect, lien, encumbrance, charge or outstanding interest known after the issuance of its Title Guaranty), it will notify the new guarantor of the same in said Certificate of Title and Indemnity. If the new guarantor has knowledge of such a known defect, lien, encumbrance, charge or outstanding interest adversely affecting the title to be guaranteed, it will notify the primary guarantor of the same. In either event the primary guarantor shall have the option of refusing to indemnify the new guarantor and the new guarantor shall have the option of refusing to accept the indemnity of the primary guarantor.

5. Liability of new guarantor and primary guarantor.

The new guarantor will be liable to its assured to the full amount of and to the extent of its guarantee as set forth in its new Title Guaranty. The new guarantor holding the indemnity from the primary guarantor to the extent of and in the amount of the Certificate of Indemnity issued will be indemnified, by the primary guarantor issuing its certificate to the new guarantor, to the extent of the certificate issued. The primary guarantor's liability under the indemnity certificate will extend only to the liability assumed by the new guarantor on the Title Guaranty issued by the new guarantor, pursuant to the Certificate of Indemnity to the amount and extent of the Certificate of Indemnity and subject to the exceptions con-

tained in the Certificate of Indemnity issued.

The primary guarantor will not be liable to the new guarantor on any new liability thereafter assumed by the new guarantor in connection with the property or the title to the property referred to in said Certificate of Indemnity, unless said new guarantor, in each instance, before the issuance of a new Title Guaranty or the assumption of new liability has ordered and received from the primary guarantor a new Certificate of Indemnity in the same manner as is hereinbefore provided for in connection with the issuance of the original Certificate of Indemnity.

The new guarantor shall pay the primary guarantor, for said new Certificate of Indemnity, the same fee or premium as is hereinafter provided for in Paragraph 6 in connection with the issuance of the original Certificate of Indemnity.

Promptly upon its receipt of notice of any alleged defect in the title to or encumbrance upon real estate, the result of which might be a claim against the primary guarantor, the new guarantor shall notify the primary guarantor thereof and shall likewise notify the primary guarantor of the commencement of an action or suit, which might result in such liability.

The primary guarantor at its option may participate with the new guarantor in defending any suit or action, the result of which might be to create a liability of the primary guarantor hereunder.

Any payment required to be made by the primary guarantor to the new guarantor hereunder shall be made within thirty (30) days from the date of final determination of liability of the new guarantor.

Upon payment being made by the primary guarantor pursuant hereto, it shall be and become entitled to all rights to which the new guarantor was entitled upon payment having been made by it to the holder of the title guaranty, resting upon the certificate of the primary guarantor issued pursuant hereto and the basis of such payment by the primary guarantor.

The liability of the company supplying the other company with said "Certificate of Title and Indemnity" shall be limited to the actual loss sustained by the other company, which relied on said "Certificate of Title and Indemnity," but such liability shall not exceed the amount stated in said "Certificate of Title and Indemnity" issued by the primary guarantor.

6. Rates for Indemnities.

The consideration to be paid by the new guarantor to the primary guarantor for the indemnity certificates will be as follows:

25% of the base charge and premium or fee charged for additional liability of the new Title Guaranty where the Certificate of Title and Indemnity of the primary guaran-

tor covers a date subsequent to January 1, 1936.

20% of the base charge and premium or fee charged for additional liability of the new Title Guaranty where the Certificate of Title and Indemnity of the primary guarantor covers a date prior to January 1, 1936.

The minimum charge for each Certificate of Title and Indemnity shall be \$5.00.

The cost of any Certificate of Title and Indemnity, which is marked by the primary guarantor as "not good for starter," shall be \$5.00.

7. In re Certificates of Title and Indemnity marked "not good for starter."

It is understood that the various parties hereto may have at times made limited searches or Title Guaranties on certain premises for special purposes, which searches may not have been sufficiently complete for the issuance of Title Guaranties and that upon being advised a new guarantor may desire to receive whatever information the primary guarantor has as to such premises, but that the primary guarantor may not be willing to certify or guarantee as to the accuracy and completeness of the search. In that event, if said primary guarantor issues a Certificate of Title and Indemnity to a new guarantor, the primary guarantor may note on said certificate that the certificate is "Not good for starter," and if the primary guarantor issues a certificate to the new guarantor with such a notation on said certificate, the primary guarantor shall assume no liability or responsibility whatsoever to the new guarantor.

8. Rates for Title Guaranties.

It is understood that the parties hereto are to each charge at the same rate for the issuance of Title Guaranties.

9. Standardization of risk and practices.

Efficient and sound operation under the plan will be substantially aided by members adopting and maintaining, as far as practicable, a set standard of treatment and practices dealing with specific title questions; also, a uniformity of types of risks to be assumed or rejected should be mutually agreed upon. This standardization is not intended to curtail the free and uncontrolled judgment of the particular parties hereto in dealing with specific risks. It is merely to be in the nature of a recommendation to the various parties hereto so that all of the parties hereto will approve or disapprove a title for Title Guaranty purposes upon a well defined treatment agreed upon by the parties hereto.

10. Clearance of Title Questions.

Each party hereto will render full cooperation with the other parties hereto to dispose of title questions or objections or claims on titles covered by their respective Certificates of Indemnity; furnish upon request copies of any documentary evidence accumulated

by it in its title examination and Title Guaranty, and will allow any party hereto holding its certificate on a specific title, to examine its title file for the purpose of disposing of any title objections raised by the holders of its Title Guaranties or others directly interested.

11. Form of Title Policy.

Each party hereto agrees, as far as practicable, to use only the forms of Title Guaranties now in use or hereafter to be approved by the parties hereto.

12. Surety or Reserve Fund.

Each of the parties hereto, for the considerations herein named, further agrees that it will deposit, in a bank of its own choice, 50% of all fees or premiums which it receives, from the other parties hereto, under this contract, in an Escrow, Surety or Reserve Fund. Said Escrow, Surety or Reserve Fund is to be segregated, set aside and identified as a Fund or Bond to guarantee the full and faithful performance, by said Depositor, of all the obligations and duties imposed upon it by the terms of this contract. It is further agreed that deposits which are to be made in said account and "Fund" may be made by said Depositor once each month, if said Depositor so desires. Said Escrow, Security or Reserve Fund is to be deposited and kept, in said bank, in such a manner that it cannot be withdrawn by the Depositor or used by or for the benefit of the Depositor, or applied to or for any other debt, liability or obligation of the Depositor, without the unanimous consent in writing of all of the parties hereto, or their successors.

In the event that this agreement is not renewed beyond its 6 months duration, the funds so deposited by each company may be withdrawn by the Depositor without the consent of the other parties hereto. In the event of a renewal or continuance of this contract beyond the 6 months period herein provided for, the status of said fund shall be mutually agreed upon by the parties hereto.

Satisfactory evidence shall immediately be furnished, by said Depositor to the other parties hereto, of the opening and maintenance of said account and Fund, whenever requested, in writing, by any of the parties hereto so to do.

13. Termination of Membership.

This contract shall inure to and be binding upon the parties hereto and their successors for a period of six months from the date hereof. However, this contract may be terminated at any time by the unanimous consent in writing of all of the parties hereto. The termination of this agreement, however, will not release the parties hereto from their liability to the other parties hereto on any Certificates of Title and Indemnity, which they have furnished to the other party or parties hereto.

14. IN WITNESS WHEREOF, etc.

Later Comments by Akron Companies Participating in Above Quoted Agreement

July 25, 1946

James E. Sheridan,
c/o American Title Ass'n
3616 Union Guardian Bldg.
Detroit, Mich.

Dear Jim:

I received your letter of July 22, 1946, asking about the "Reciprocal Agreement" with Bankers and Northern Ohio.

We haven't been operating under that agreement long enough to enable us to give you any very definite or clear figures, but we personally in this office are highly satisfied with the arrangement and feel that our company at least is benefitting greatly from the plan. I think that the other companies are also, but they will speak for themselves.

As nearly as we can figure now, we find that between the three companies we have fairly recent carbons an about 40% of the orders that come in. My guess is that we save about 20% in overhead and in service as a result of the agreement. Right now, while we are rushed, that is a tremendous saving.

Our customers know about the agreement and most of them wonder why we didn't think of it long ago. Those who have spoken to me about it are very highly pleased, as they realize that we have done something toward giving them the best service possible.

I believe that all of the companies involved are making money out of the

arrangement, as properties have been changing hands rather rapidly in this locality and it quite often develops that we receive an order for a title and discover that one of the other companies checked that title within the last year or so. In numerous instances their carbon is up to and including the present owner. Naturally where we receive the information that they have in their files, we can run the title down very quickly and turn out a completed job in a small percentage of the time that it would have taken if we had completely rechecked the job. By using the other company's carbon, that company participates in the fee; we make some fairly easy money on some of the jobs, and our customers get much faster service than they otherwise would.

As you know, about 80 to 85% of the overhead in a title company's office is salaries. It takes from 2 to 3 years to train an abstractor so he is qualified to do the easy jobs. When a rush of business comes in, it is impossible to employ additional help to do anything other than clerical work. It is impractical to hire a large number of new employees because, while training them, we are slowing down the experienced employees, and by the time we get them trained, we may find that we don't need them and we may discover that we have saddled ourselves with tremendous overhead that we don't know how to get rid of. In addition to that, while training, we are paying the trainee considerably more money than he is worth. Of course, if the volume decreases and we are compelled to turn some of those trainees

loose, we then have just created a lot of curbstone competition for ourselves.

This Reciprocal Agreement that we have solved quite a few of those problems.

I believe that the three companies have all been approved for "On-the-Job Training." That enables the returned veterans to receive sufficient income to satisfy their needs while they are training. If any companies have not thought of that, they should check into it, as it is a life-saver. That is a complete subject in itself.

Very truly yours,

(Signed) R. B. Meade,
President,

Summit Title & Abstract Co.,
Akron, Ohio

In reply to your letter of July 22nd relative to the contract existing between this Company, the Northern Ohio and Summit, we can report that we have found this arrangement very beneficial, and we feel that the completion of this plan has been very helpful in providing a better service for our customers.

This contract was originally made for a period of six months on a trial basis, and we feel quite sure that all parties involved will wish to make it permanent.

(Signed) G. R. BOONE,
President,

Bankers Guarantee Title & Trust Co., Akron, Ohio.

Title Courses

OSCAR W. GILBERT

President, West Coast Title Co.
St. Petersburg, Fla.

Relative to our Training Course which we have been working with a fair degree of success for the past five years, advise that I have hesitated about writing sooner because I was not convinced, in my mind, that it would be very interesting to anybody else, and at the same time, it is probably not as elaborate as you might like to have it.

Also, I have had, sticking in the back of my mind, a lot of selfishness, greed and covetousness, because I did not want to part with something I had struggled with for some time. However, our mutual friend, R. G. Smiley, who is President of The Florida Title Association and also our own Executive Vice-President here, argued me into it, so here it is:

First of all, we try to choose and select the type of person, either male or female. We spend a great deal of time screening and selecting ones we do employ. The following are general requirements and apply to everybody:

1. They must be willing to work and do it cheerfully.
2. They must be able to use a typewriter—not necessarily a "speed demon" but must be accurate and neat.
3. They must be detail and clerical minded; in other words they must like office work.
4. They must be willing to read and study material that is given to them.

The West Coast Title Company, St. Petersburg, Florida has had a training program for some time. We heard of this and persuaded its President, Mr. Oscar W. Gilbert, to tell us something of it. His interesting report is herewith given. Ed.)

5. They must be the studious type.

The next step in our set-up is, that regardless of whether they are male or female, or what department they are in, they will be required and expected to read the following books:

1. "Warville on Abstracts."
2. "Abstracts and Titles" by Thompson.
3. "Real Property and Abstracting" by Thomas P. Gore.

Probably the best works or volume on abstracting is written by Thompson. Therefore, we spend more time on this particular book.

The next step in our procedure is that all trainees and prospective permanent employees must attend classes on the following:

1. General office procedure—rules and regulations.
2. Legal descriptions—all kinds.
3. Chancery Cases and Litigations.
4. Estates and Probate matters.
5. Tax structures of County and City, together with drainage districts.

6. Important parts of all kinds of instruments,—of course, the most common are Deeds, Mortgages and Satisfactions.
7. Definitions of all legal phrases and legal terms. This usually resolves itself into an open forum of questions and answers.

The following Training Schedule is set up in detail to show the chronological steps and the progression of the trainee.

TRAINING SCHEDULE DETAIL

Takeoff Department in Clearwater: (3 months to complete this course)

In this department is where all of the transcribing of the daily filed and recorded deeds, mortgages, satisfactions, and all other papers are copied in brief for use in our local office.

Posting Department: (6 mos. to complete this course)

In this department is where the above and foregoing daily "takeoffs" are received from Clearwater, sorted, catalogued and posted to the various land descriptions described. This is purely a clerical operation, but due care and diligence must be used, so that the various instruments will be posted in the proper places.

Indexing Department: (3 mos. to complete this course)

In this department are sorted and catalogued, any and all instruments that cannot be posted to the land described; therefore, they are indexed under the name described in what is known as "General Indices" of the office. This is a clerical operation, but the utmost care must be used in the indexing because of the importance of these instruments in our abstracting.

Tax Redemption Department and Docket Posting: (3 mos. to complete this course)

In this department we receive all of the paid and canceled tax items that have been received in the Tax Collector's office and proper notation of redemption is made upon our records for the purpose of showing the taxes paid on a particular parcel of property. This same clerk or employee also posts our dockets, which represents a brief index of any suits pending in the Clerk's office and also any estates pending in the County Judge's office. These three jobs are purely clerical, but ordinary care and accuracy must be observed.

Abstracting Department: (12 mos. to complete this course)

In this department is where the actual compilation and the preparation of abstracting is done. The work is done from our Tract Book records and the above-mentioned Indices. The chain of title is put together in a chronological order in accordance with certain legal requirements and the abstracters' notes are prepared for the stenographer to type. This abstracting

is the most important department in the office and requires the most skill and the most knowledge in the compilation of the abstract.

Abstracting Stenographic Department: (3 mos. to complete this course)

In this department the abstracters' notes are taken by the stenographer and copied upon the typewriter and prepared in proper form for delivery to the public.

Public Relations and Contact Department: (3 mos. to complete this course)

This position in the office is one of general knowledge and ability. The large majority of it is composed of waiting on the public and coming in contact with our customers at the front counter. It requires a great deal of experience and general knowledge of the entire office and of all the departments in order to talk intelligently with the customers in our line of work. Usually this man is of many years experience



OSCAR W. GILBERT

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

in the office before he is permitted to work at this job. Usually while he is working at this job he is given instruction and some familiarity with bookkeeping, auditing and corporate procedure.

Title Insurance Department:

This department requires highly specialized and trained employees, usually ones who have been in the office many years and are familiar with all departments in the overall picture. Legally trained employees are very preferable and young attorneys are the ones we like to employ. However, it is possible to graduate from a senior chief ab-

stracter to a junior title examiner, provided the employee is legally inclined.

Our Training System has been in effect and has been working for about five years and we have found much success in it, and also that it pays dividends, not only to the employees, but to ourselves. The way we have outlined above takes about 33 months to complete this thorough schedule of training. However, if we find above the average employees who are highly intelligent, quick to learn, and willing to work, it is possible to finish this outlined course much sooner.

This Training Schedule is CONFIDENTIAL and may not be COPIED or REPEATED or USED WITHOUT THE DIRECT PERMISSION of The West Coast Title Company of St. Petersburg, Florida.

Mr. Smiley and myself estimated, in our own minds, that it takes about 33 months of training, actual practice, classes and reading, to prepare a man or woman, of average intelligence, to become an abstracter in our office where we would be willing to turn him loose on his own initiative.

Of course, there might arise dozens of questions that he might want to ask even after this course, or problems would present themselves that he had never seen before, but in that event there are some of us old "Mossbacks" usually around the office to help the youngsters out.

We are not prepared to say, or even debate, the question that our system is the only system, or that it would even begin to work or be satisfactory in any office or company in the country, but we do know that it has served our purpose and paid dividends, both to the employee and to ourselves. Therefore, we think it is all right for us.

It might be interesting to note that we have had this system, and actually working it, years before the Veterans Administration or the Government or the Trainees system ever came into effect. Therefore, we really have not gotten very much disturbed about the G.I. Bill of Rights or the Veterans training program.

NOTICE

The "Title Course" prepared by William Gill, Sr., Vice-President, American First Trust Company, Oklahoma City, was carried in "Title News," July 1946 issue. Easily revamped to fit conditions in your state, it is admirable for use in training new employees, including G.I. Program, and as a refresher.

Extra copies are \$2.00 each. Order yours now from American Title Association, 3608 Guardian Bldg., Detroit 26, Mich.

Library of a Title Company

By J. C. GRAVES

and

RALPH H. FOSTER

It has been my observation for a number of years that every library in the legal department of a title company is made up of approximately eighty to ninety per cent junk, with an occasional worthwhile book appearing on the shelf. It seems to shock the conscience of a good title man ever to throw away a book.

In 1939, when I took over the place that I now have, I recall distinctly that within three weeks I had thrown away some four or five hundred books which I then considered and now believe to have been worthless.

Among the encyclopedic books which in my opinion should appear in the library of every title company are the following books or sets:

1. Corpus Juris, and Corpus Juris Secundum;
2. American Jurisprudence, and American Law Reports Annotated;
3. Shepard's Citations;
4. A digest of the law of the State in which the company is located, as prepared by the West Publishing Company.

As a luxury, and a set which occasionally is of great value, I suggest

Words and Phrases.

Of course, a title company should have a copy, or perhaps several copies, of the statutes and codes of the state in which it is located, and, furthermore, either the **Federal Code Annotated** or

U. S. Code Annotated.

It is usually customary for every good library in a title company to have, by way of adornment, a number of textbooks about which most everyone talks but very few ever read. The best books and sets of this type, in my opinion, are the following:

1. Thompson on Real Property, Permanent edition; 12 volumes;
2. Page on Wills, Lifetime edition; 5 volumes;
3. Trusts and Trustees, by Bogart; 7 volumes;
4. Law of Future Interests, by Sims; 3 volumes;
5. Patton on Titles;
6. Rule Against Perpetuities, by Gray; Fourth edition;
7. Collier on Bankruptcy, Fourteenth edition; 9 volumes;
8. Modern Legal Forms, 3 volumes;
9. A good law dictionary.

Of course, any library of a title company should at least have the decisions of the Appellate Court of the State in which it is located.

In my judgment few, if any, of the

books above mentioned would be considered good textbooks for a returned veteran who may be considered a "learner." For example, a new man, ambitious though he may be, would soon be overwhelmed and discouraged if he undertook to learn something of the law of real property by reading **Thompson on Real Property**. His reaction would be somewhat similar to that of an ambitious English student who undertook to increase his vocabulary and learn different shades of meaning of words by studying **Webster's Unabridged Dictionary**.

For the "learner" to which you make reference I would suggest that every title company should procure some texts which are in general use in the different law schools, for example, **Bogart on Real Property**, a one volume text which is very good. I am under the impression that Thompson has a one volume text on wills. Of course, the new man would do well to spend a good deal of time on the statutes; and I know of no better way gradually to learn the law of real property than to read consistently in the **Advance Sheets** pertaining to real property, wills, trusts, etc., as these decisions come down from time to time.

In my humble opinion the outstanding reservoir of knowledge of the fundamental principles of real property law is the **Restatement of the Law—Property**—Volumes 1, 2, 3, and 4. Apparently there are few that share with me this opinion. I have asked many individuals, including the late Charles White, of Cleveland, Ohio, who contributed some editorial work to Volume 2 of this set, and practically all of them have some criticism of it. Personally, I have never found anything that even compares with it as a text on the law of real property.

Cordially yours,

J. C. GRAVES

Vice President

Louville Title
Insurance Co.

The following is a list of the publications carried in our law library apart from publications local to the State of Washington. We first give the name of the publication, next the author, and then the publisher. I hope that this will prove to be what you wanted from us.

American Jurisprudence; Editorial Board of Publishers; The Lawyers Co-

operative Publishing Company, Rochester, N. Y.

American Law Reports Annotated; Editorial Staff of Publishers; The Lawyers Co-operative Publishing Company, Rochester, N. Y.; Edward Thompson Co., Northport, L. I., N. Y.; Bancroft-Whitney Co., San Francisco, Calif.

American Law of Veterans; Robert T. Kimbrough and Judson B. Glen; The Lawyers Co-operative Publishing Co., Rochester, N. Y.

Collier on Bankruptcy, 14th Edition; Moore & Oglebay; Matthew Bender & Co., Albany, N. Y.

Corpus Juris Secundum; Editorial Staff of Publishers; The American Law Book Co., Brooklyn, N. Y.

Glenn on Mortgages; Garrard Glenn; The Michie Co., Charlottesville, Va.; Baker, Voorhis & Co., Inc., New York, N. Y.

Pacific Reporter & Digest; Editorial Staff of Publishers; West Publishing Co., St. Paul, Minn.

Patton on Titles; R. G. Patton; Vernon Law Book Co., Kansas City, Mo.

Pomeroy's Equity Jurisprudence, 5th Edition; John Norton Pomeroy; Bancroft-Whitney Co., San Francisco, Calif.; The Lawyers Co-operative Publishing Co., Rochester, N. Y.

Prentice Hall Tax Service; Editorial Staff of Publishers; Prentice-Hall, Inc., New York, N. Y.

Principles of Community Property; William Quinby De Funiak; Callaghan & Co., Chicago, Ill.

Restatement of the Law of Property; American Law Institute; American Law Institute Publishers, St. Paul, Minn.

Scott on Trusts; Austin Wakeman Scott; Little, Brown & Co., Boston, Mass.

Thompson on Real Property; George W. Thompson; The Bobbs-Merrill Co., Indianapolis, Ind.

Thompson on Wills; George W. Thompson; The Bobbs-Merrill Co., Indianapolis, Ind.

United States Code Annotated; Editorial Staff of Publishers; Edward Thompson Co., Northport, L. I., N. Y.; West Publishing Co., St. Paul, Minn.

United States Supreme Court Reports—Law Edition & Digest; Editorial Staff of Publishers; The Lawyers Co-operative Publishing Co., Rochester, N. Y.

Very truly yours,

Washington Title Insurance Co.,

Ralph H. Foster,
Vice-President

An Orchid or Two

On the theory of "Flowers for the Living," it is eminently fitting we pause a second to pay this tribute to the ladies and gentlemen who serve as Presidents and Secretaries of our affiliated State Title Associations.

Theirs is definitely a service of love, for their compensation is not in dollars. It is upon them we rely so much. It is to them we all turn for help. Theirs is the task of organization of state title association meetings and of regional meetings, of supervisory work (and frequently the mechanical job) of the state organization publications.

Busy as they are with the many duties of their own companies, nevertheless they sandwich in the duties of their respective offices in the state association.

Some are newly elected to office. Others have been returned to office time after time and have remained "in harness" solely for the purpose of improving methods, practices and conditions in our profession. They all serve to the best of their capacities for the good of the organized body.

We respectfully suggest all of us can make the tasks of these devoted members easier of performance and more expeditiously handled if we respond quickly and fully to the (occasional) requests they make of us.

ARIZONA

R. D. Fulton, President, Surety Title & Trust Co., Florence.

Mrs. M. S. Roth, Secretary, Coconino County Abstract Co., Flagstaff.

ARKANSAS

W. A. Moffat, President, Monticello.

Mrs. Bruce Caulder, Secretary, Lonoke Real Estate & Abst. Co., Lonoke.

CALIFORNIA

Briant H. Wells, President, Title Insurance & Trust Co., Los Angeles 13.

Floyd B. Cerini, Exec. Sec'y, 433 S. Spring Street, Los Angeles 13.

COLORADO

Andrew Dyatt, President, Landon Abstract Company, Denver.

H. C. Hickman, Secretary, Boulder County Abst. of Title Co., Boulder.

CONNECTICUT

Prentice T. Chase, President, Clark, Hall & Peck, New Haven.

Edward Traurig, Secretary, Traurig & Traurig, Waterbury.

FLORIDA

R. G. Smiley, President, West Coast Title Company, St. Petersburg.

Morton McDonald, Secretary, The Abstract Corporation, DeLand.

IDAHO

Theo. J. Turner, President, Bannock Title-Abstract Co., Pocatello.

James E. Gibbon, Secretary, Payette County Abst. & Title Co., Payette.

ILLINOIS

A. J. Yates, President, Kane County Title Company, Geneva.

John R. Parker, Secretary, Logan County Title Company, Lincoln.

INDIANA

Joseh T. Meredith, President, Delaware County Abstract Co., Muncie.

Howard D. Clark, Secretary, First Abstract & Title Corp., Valparaiso.

IOWA

W. H. McHenry, President, McHenry Abstract & Loan, Denison.

Melvin Josephson, Secretary, Boone County Abst. & Loan Co., Boone.

KANSAS

Jean Kissell, President, Kissell & Kissell, Norton.

Marvin W. Wallace, Secretary, Cragun Abstract Company, Kingman.

MICHIGAN

Frank I. Kennedy, President, Abstract & Title Guaranty Co., Detroit 26.

Henry Mason, Secretary, Abstract & Title Company, Benton Harbor.

S. K. Riblet, Treasurer, Newago County Abstract Office, White Cloud.

MINNESOTA

J. F. Horn, President, Title Ins. Company of Minn., Minneapolis.

E. M. Sathre, Secretary, Beltrami Consolidated Abstract Co., Bemidji.

MISSOURI

W. R. Barnes, President, General Title Service, Clayton.

Mrs. Zettie Hubbard, Sec'y, Chariton County Abst. & Title Co., Keytesville.

MONTANA

O. J. Simmons, President, Red Lodge.

Louis LaRoche, Acting Sec'y, Moylan Abstract Company, Malta.

NEBRASKA

B. E. Scott, President, Scott Abstract Company, North Platte.

Frank C. Grant, Secretary, 815 Security Mutual Bldg., Lincoln.

NEW MEXICO

Wm. P. Bixler, President, Las Cruces Abst. & Title Co., Las Cruces.

H. Coleman Martin, Secretary, Southwestern Abst. & Title Co., Les Cruces.

NEW YORK

Edward E. Rankin, President, Albany Title Company, Albany 7.

Palmer W. Everts, Exec. Sec'y, 95-97 Liberty Street, New York 6.

NORTH DAKOTA

W. K. Treumann, President, Grand Forks Abstract Co., Grand Forks.

A. J. Arnot, Secretary, Burleigh County Abstract Co., Bismarck.

OHIO

Thomas J. McDermott, President, Guarantee Title Company, Mansfield.

E. B. Southwick, Sec'y-Treas., Title Insurance Co. of Minnesota, Cincinnati.

OKLAHOMA

Geo. W. Cain, President, Bryan County Abstract Co., Durant.

William Gill, Secretary, American-First Trust Company, Oklahoma City 1.

OREGON

H. A. Altstadt, President, Title & Trust Company, 325 S. W. Fourth Avenue, Portland.

Glenn I. Everton, Secretary, Pacific Abstract Title Co., 408 S. W. Oak Street, Portland.

PENNSYLVANIA

Lawrence R. Zerfing, President, Land Title Bank & Trust Co., Broad & Chestnut Sts., Philadelphia.

Carl P. Obermiller, Secretary, Land Title Bank & Trust Co., Philadelphia.

SOUTH DAKOTA

G. L. Forsell, President, Haakon County Abstract Co., Philip.

Mrs. Pauline Gray, Secretary, Barnes & Gray Abstract Co., Highmore.

TENNESSEE

John C. Adams, President, Commerce Title Company Co., Memphis 3.

Sam W. Moore, Jr., Secretary, Commerce Title Guaranty Co., Memphis 3.

TEXAS

Frank K. Stevens, President, Brazoria County Abstract Co., Angleton.

Stewart Morris, Secretary, Stewart Title Guaranty Co., Houston 2.

WASHINGTON

Kenneth C. Klepser, President, Puget Sound Title Insurance Co., 705 Third Avenue, Seattle 4.

N. P. Myhre, Secretary, Washington Title Insurance Co., 803 Second Avenue, Seattle 4.

WISCONSIN

Ralph S. Lund, President, Jackson Cty. Abstract Co., Black River.

A. J. Achten, Secretary, Shawano Abstract Company, Shawano.

WYOMING

Arthur L. Bettis, President, Central Trust Company, Lander.

Carl W. Spacht, Secretary, Niobrara Abstract & Title Co., Lusk.

Advertising by Radio

CHICAGO TITLE & TRUST COMPANY

The Chicago Title and Trust Company has sponsored a one hour radio program of the Chicago Symphony Orchestra. For the "commercial" the company in the middle of the program dramatizes some point in land titles.

We are privileged, with their permission, to carry two of these commercials.

Joint Tenants vs. Tenants in Common

MASON: It is the business of Chicago Title and Trust Company to protect the person who is buying a house against any risk about the ownership of the property he is buying and paying for. Such risks might arise in many ways—and sometimes even though the former owner may not dream there could be anything wrong. Here is such a case. A man I'll call Elmer Craig is buying a house and we hear him as he is checking some details with the owner:

CRAIG: I see the tax papers here are in the name of both yourself and your wife, Mr. Coburn.

COBURN: (A BIT KNOW-IT-ALL) Oh sure . . . all our property was that way—in Joint Tenancy, you know . . . her name and mine. We figured it was safer that way. So when she died, the house automatically became all mine. That's the best way to have it.

CRAIG: I know—I'm going to do that too, I think.

(PAUSE)

MASON: No doubt you've often heard of a man and wife owning property jointly, in both their names that

way. It all seemed quite in order to Craig, so he instructed his attorney to put through the deal. A few days later, he stopped in at his lawyer's to find out how it was coming along.

LAWYER: The point is, Mr. Craig, that this house was originally owned in the names of Thomas Coburn and Clara Coburn. That means they were "TENANTS IN COMMON"—so that when the wife died without leaving any will, part of the house became the property of her daughter, Mr. Coburn isn't sole owner of the house at all.

CRAIG: Oh no, that can't be right. Coburn told me all about the house being in his name and his wife's. He said that was "JOINT TENANCY"—and that they had the title that way so he would automatically get the whole thing if his wife died.

LAWYER: And that's just where Coburn was fooled. He thought he had one thing when he actually had another—and the omission of just one little phrase in his deed made all the difference.

CRAIG: What's that?

LAWYER: To do what Coburn wanted, his deed to the house should have been made out in the names of "Thomas Coburn and Clara Coburn as Joint Tenants and not as Tenants in Common. Then the house really would have become his sole property automatically upon his wife's death. But this deed merely says "Thomas Coburn and Clara Coburn"—and that wording makes them Tenants in Common. That means each one owns half but, when the wife

died both the husband and the daughter inherited her share.

CRAIG: You mean putting both names on the deed still doesn't make them Joint Tenants unless that phrase "as Joint Tenants and so on" is added?

LAWYER: That's right.

CRAIG: Boy . . . that's a ticklish point, isn't it?

LAWYER: You bet it is. I suppose Coburn got fooled because he tried to be smart and be his own lawyer—and that doesn't pay. I wish I had a dollar for every mix-up I've seen like this.

CRAIG: Well, what happens now?

LAWYER: Before Chicago Title and Trust Company will undertake to guarantee your title to the ownership of the house, Coburn will have to get in touch with his daughter and get her to join him in deeding the house over to you.

CRAIG: You think she'll do it?

LAWYER: I don't know. Coburn may have to give her part of the sale price. But the point is . . . if you unknowingly bought the house from the father alone—this daughter—or maybe her heirs—could come around and make you settle with them.

CRAIG: Gosh, it looks like this saved me from a peck of trouble.

LAWYER: (EASILY) That's what this whole business of making a title search is for.

(PAUSE)

MASON: When you buy a house, you don't want any risk that there will be trouble about your rights of ownership. Your lawyer will tell you that the way to avoid such trouble is simply

to have your title guaranteed by Chicago Title and Trust Company. When you do that, your Title Guarantee Policy protects you in two ways. First, Chicago Title and Trust Company secures you against any loss that might result from a claim against the title to your home as they have guaranteed it. Second, the company will defend you in court, without expense to you, whether the claim is proved justified or not. There is no other form of title protection that brings such complete security against loss . . . or worry.

* * *

Burzner Died a Bachelor

MASON: Thank you, Mr. Pelletier. (PAUSE) Several miles out of Chicago is a beautiful old ten room home known as "Twin Oaks." Tom Clayton bought the house from an eccentric old bachelor I'll call Peter Burzner. A short time afterward Burzner died. The new owner planted fruit trees, and did all that landscaping that makes the place so attractive today. But one day about two years later a surprise visitor came to the house (FADING) He was out in the back yard, pruning a cherry tree when . . .

WIFE: (OFF-CALLING) Tom!

TOM: (CALLING) I'm over here, Mary.

WIFE: (FADING IN) Tom, this gentleman wants to talk to you. This is Mr. Phelps.

PHELPS: How do you do, Mr. Clayton.

TOM: Glad to know you, Mr. Phelps.

WIFE: Tom . . . Mr. Phelps is a lawyer and he says Peter Burzner—the man we bought the house from has a

wife—and that she claims she still has an interest in our property.

TOM: Peter Burzner has a wife? But that's impossible. Why he was a bachelor . . . don't you remember?

PHELPS: I know, Mr. Clayton . . . when Peter Burzner died, the court did establish the fact that he was a bachelor with no living relatives, it's true.

TOM: Sure.

PHELPS: But as a matter of fact, Burzner was a married man. He had a wife in the old country all the time . . . in Holland.

TOM: In Holland?

PHELPS: Yes. No one in this country even knew of her existence. But according to law, when Burzner died, she became entitled to her dower interest in this property. She has just come to this country and has engaged me to look after the money that's due her.

TOM: But wait a minute. The Court ruled there were no living relatives at the time. How can they back down on that?

WIFE: Why, we've spent thousands of dollars fixing this place up, Mr. Phelps. It doesn't seem fair.

PHELPS: I realize that, Mrs. Clayton, and I'm sorry. But my client is legally entitled to her interest in Burzner's estate and we have to consider what's fair for her, too.

TOM: Yeah . . . but gosh, I thought my right to this place was settled. When I bought the house, I put through a title guaranty policy on it with Chicago Title and Trust Company. The realtor advised me to at the time.

PHELPS: (A BIT RELIEVED) Oh, you do have a title guarantee policy?

TOM: Yeah. I din't know what it covers, exactly, but . . .

PHELPS: Well, in that case, Mr. Clayton, whatever way this works out, you won't be out anything. What you'd better do is get in touch with Chicago Title and Trust Company, and I'll take the matter up with them too. It will be their job to settle this claim.

TOM: Huh? You mean I won't have to worry about this?

PHELPS: No, your title's guaranteed by Chicago Title and Trust Company, it's their worry, not yours.

TOM: (SIGHS) Boy . . . that's sure a relief.

(PAUSE)

MASON: Yes . . . you, too, would have felt a sense of relief if this had happened to you. And it may interest you to know that in this particular case, the claim of Burzner's widow was settled in full by Chicago Title and Trust Company without costing Clayton a penny. So you can see that the way to complete peace of mind is to insist on a title guarantee policy with Chicago Title and Trust Company on the home you plan to buy. Under this policy the company not only gives you full protection against any loss that might result from a claim against the title to your house as they have guaranteed it . . . but, equally important, they will defend you in court without expense to you, whether the claim is proved justified or not. There is no other form of title protection that brings such complete security against loss . . . or worry!

Advertising by Radio

ARIZONA TITLE GUARANTEE & TRUST COMPANY

We are indebted to Mr. C. E. Van Ness, the progressive President of Arizona Title Guarantee & Trust Co., Phoenix, Arizona, for the script used in his company's radio advertising. Mr. Edgar Anderson, its Title Officer and Public Relations Officer, has been sending these to us regularly, and we now have sufficient number to give you a clear picture of this firm's excellent radio program.

Kaltenborn Edits the News

"Kaltenborn Edits the News" is the program of which this firm is sponsor. It is carried over Station ITAR, NBC network, at 5:45 p.m. (Phoenix time) Monday, Wednesday and Friday of each week. It is a 15 minute broadcast. The program is divided into these sections:

1. The opening announcement by the NBC Announcer

2. The first "commercial" about the title company
3. Mr. Kaltenborn's comments
4. The second "commercial" about the title company

We are showing below the full script, including the opening announcement and a short statement concerning the commentary immediately upon the conclusion of Mr. Kaltenborn's remarks. As this copy is "constant" we are not repeating it in all.

For our purposes of identification in Title News, we have labeled the "commercial" preceding Mr. Kaltenborn (A) and the "commercial" which follows him (B). Also, for our own purposes in Title News and our records, we have numbered these. These are ATA letterings and numberings; they are not used by the Arizona Title Guarantee & Trust Co.—Ed.

No. 1

Kaltenborn edits the news! The Arizona Title Guarantee and Trust Company brings you H. V. Kaltenborn, America's favorite news commentator. This NBC program was transcribed an hour ago, for release at this more convenient time.

(A) If you have bought a home, you probably feel a sense of relief and security. But if you have not insured your title to that home, there are countless hazards which might impair or destroy your ownership. Let me list a few of those hazards: deaths, divorce, insanities, bankruptcies, or other occurrences in the families of the previous owners; certain recorded documents that may have been improperly prepared, signed or delivered; trust deeds, mortgages, leases, judgments, liens, rights-of-way, and other encumbrances that might not be revealed ex-

cept by a complete search of the public records; unpaid county or municipal taxes or assessments that may exist; mistaken identities that may have occurred in connection with a previous ownership; or papers that may have been forged. Protect yourself against these dangers! Get title insurance from the Arizona Title Guarantee and Trust Company, the state's oldest title firm. Visit the Arizona Title Building, 124-126 North First Avenue, in Phoenix.

Now, here is Mr. Kaltenborn, with today's analysis of the news . . .

Thank you, Mr. Kaltenborn. Ladies and gentlemen, these commentaries by H. V. Kaltenborn are presented, transcribed, by the Arizona Title Guarantee and Trust Company.

(B) Uncertainty is what makes life interesting. If you knew beforehand everything that was going to happen, you might get just a little bored with the whole business. But few people would care to have a shadow of uncertainty hovering over their homes. Home is the one place we like to feel is secure, substantial, predictable. Yet many people do not provide an adequate guarantee that their homes will be that sort of reliable refuge. And that guarantee is so easy. For more than forty-six years, Arizona Title has been helping people to feel that kind of security in home ownership. This firm, oldest of its kind in the state, acts as a third party in real estate transactions, closing deals through escrow. And when the deal is completed, it issues title insurance to the new owner, making sure that if there is an error in the title, the purchaser will suffer no loss. Yes, there is enough uncertainty in the world of politics and industry to satisfy the adventurous instinct in all of us. Remove uncertainty from your home by relying on Arizona Title in a real estate transaction. Visit the Arizona Title Guarantee and Trust Company, 124-126 North First Avenue in Phoenix.

And hear Mr. Kaltenborn on Wednesday at this same time.

No. 2

(A) The Arizona Title Guarantee and Trust Company assembles, maintains and examines essential records affecting ownership of property. It interprets these records as they apply to individual cases. Through title insurance, it insured to you the ownership of your property, or to your lender the lien created by your mortgage or deed of trust. It defends its insured clients against possible losses or litigation costs, based upon claims existing earlier than the date of your policy and insured against by the policy. It also serves as stakeholder in your property transactions, while your deal is being completed.

All these services are performed rapidly, effectively and economically by the Arizona Title Guarantee and Trust Company, 124-126 North First Avenue in Phoenix. Arizona Title was

established in 1899 and is Arizona's oldest title company. And with age comes ripened wisdom.

(B) Every time you turn around—even if you're in the habit of turning around rather rapidly—you see a new group of houses going up in Phoenix. And Arizona Title has a lot to do with getting a lot of those houses built. It helps through its Subdivision Trust, an arrangement which is expediting the expansion of Phoenix and, for that matter, the entire Valley of the Sun. Under the Subdivision Trust, title to the property is transferred to Arizona Title as trustee. Then the company handles all the bothersome details incident to subdividing. The company sees that all provisions of the trust are carried out, and it handles the sales of sites in the subdivision. And throughout the process, skilled hands and brains are at work getting things done. If you are interested in subdividing, have a talk with Mr. Pettycrew at Arizona Title. He'll be glad to explain all the details of the Subdivision Trust. Visit the Arizona Title Guarantee and Trust Company, 124-126 North First Avenue in Phoenix.

No. 3

(A) Over-confidence is not only a disagreeable personal trait, it's also a very dangerous mistake. The sages have summed it up in the axiom, "The bigger they are, the harder they fall." If you think, for instance, that you're on top of the world just because you have the deed to a house in your hand, please, please think again. Ten thousand ghosts of history may have designs on your home-owning bliss. It may be that thirty years ago, somebody you never heard of made a serious error in some real estate deal; and yet that somebody you never heard of may destroy your interest in your home. The sensible thing is to depend on the experts to set you right on a matter of home ownership; and you'll find the experts at Arizona Title Guarantee and Trust Company. For more than forty-six years, Arizona Title's escrow service and title insurance have been helping Arizonians to enjoy the security of insured home ownership. You can rely on them today. Visit Arizona Title, 124-126 North First Avenue, in Phoenix.

(B) Courtesy, sometimes looked on as an extinct feature of a by-gone age, is still a true business asset. There's no better proof of that than the record of Arizona Title Guarantee and Trust Company. Ever since 1899, this firm has made courtesy a distinct part of its business policy. Mr. C. E. Van Ness, president of the company, believes in treating people in a friendly, interested way; and the entire staff adheres to that idea. When you visit Arizona Title, you need no appointment; just walk in and you'll be waited on. Friendly people will hear your problem, give you personal help and advice, and work out the solution you need. Arizona Title believes in effi-

ciency. Its escrow service and title service are unrivalled. It believes in modern business methods; an inspection will show you the latest equipment and techniques. But it also believes in friendly, courteous treatment of the folks who patronize it. Visit Arizona Title, 124-126 North First Avenue in Phoenix.

No. 4

(A) Building a home can be a very simple matter, if you choose to make it so. You can depend on realtors, architects, contractors, and workmen of various kinds. But if you chose to do all these jobs yourself, you would run into a number of complications. Similarly, if you tried to straighten out all title questions yourself, you might find yourself extremely confused. Just as you turn the designing job over to an architect, so you should turn the title job over to the Arizona Title Guarantee and Trust Company. Arizona Title will close your transaction through escrow, and issue title insurance. These processes not only save you time and worry, but they also give you a more secure ownership of your home. Arizona Title is the state's oldest title firm, having been established in 1899. Ever since then, it has been helping the people of Phoenix and the Valley to happier, more secure home ownership. Take your real estate transaction problem to the Arizona Title Building, 124-126 North First Avenue in Phoenix.

(B) These past few months have been extremely busy ones in Arizona, as they have all over the country. Getting shaken down into the routine of the post-war world is quite a problem. Arizona Title is doing its part to help through its Subdivision Trust. This is an arrangement for expediting the development of sub-divisions. Property is conveyed to the company, as trustee, to ensure that all the provisions of the trust will be faithfully complied with. Then, Arizona Title handles the sales of the property, at great saving of time and money. And all the countless details of sub-dividing are handled by the experienced and competent personnel at Arizona Title. Mr. Pettycrew is handling this work, and if you have a subdivision problem, visit the Arizona Title Building and talk it over with him. In this service, as in all others, Arizona Title offers you friendliness, courtesy and personal help, in addition to the efficiency which has marked its operations ever since 1899. It's in the Arizona Title Building, at 124-126 North First Avenue.

No. 5

(A) Mr. C. E. Van Ness, president of Arizona Title, wants to emphasize that his is a friendly company. Friendliness, courtesy, the real down-to-earth personal service have been the policies of Arizona Title ever since 1899. The staff there likes to work that way; and, of course, they realize that it's good business, too. People out here

in the west place the proper value on these qualities, and for forty-six years have found them at Arizona Title. Today, for instance, you need no appointment at Arizona Title. Just walk in, and you'll be waited on by the competent personnel. They will hear your real estate transaction problem, and give you the help and expert advice you need. The folks at Arizona Title want to see you, and they're always glad to have you drop in. And remember this, too: the officers and personnel are all highly trained, skilled and experienced in their work. You can have the assurance of competent help at moderate cost when you call on the Arizona Title Guarantee and Trust Company.

(B) Probably very few people realize how complicated a real estate transaction can be. The purchase of a house or other piece of property may seem a very simple affair. But it rarely is. The possibilities of trouble are almost countless. A great many technical difficulties, which the average person cannot foresee, may arise to complicate or even nullify the transaction. For this reason, you owe it to yourself—and especially to your family—to seek the help of specialists when you engage in a real estate transaction. And we recommend the specialists at the Arizona Title Guarantee and Trust Company, who have spent years learning every last detail of their business. Their knowledge is your protection in a real estate deal. Transactions are closed through escrow, giving you a disinterested stakeholder. And title insurance is issued when the deal is completed. Talk over your problem with the escrow men at the Arizona Title Guarantee and Trust Company. It's in the Arizona Title Building, 124-126 North First Avenue in Phoenix.

No. 6

(A) In these times, a real estate transaction can become much too involved for an amateur. It can entail history, finance, and the complicated family relationships of previous owners. In such a matter, you should depend on the expert handling by people who have studied all the possibilities and know what to do about them. And you will find these experts at the Arizona Title Guarantee and Trust Company. Mr. N. L. Dumont, Jr., the chief escrow officer, and his trained staff will be glad to consult with you on any problem that may arise relative to your real estate transaction. They will give you escrow service, acting as a neutral third party while your deal is being completed. And they will issue title insurance on the final transaction. The cost for this highly skilled service is small; but the reward, in protection, security and peace of mind, can be tremendous. So don't burden yourself with the worries of a real estate transaction; rely on Arizona Title, 124-126 North First Avenue in Phoenix.

(B) Ever since that now-distant year of 1899, Arizona Title has been serv-

ing the people of Phoenix and the Valley of the Sun. During those 46 years, its growth has kept pace with the growth of this area, so that today it is fully qualified to meet the needs of a metropolitan area. The service it performs is essential to a modern city, and it does it well, with a skilled, trained, experienced staff, competent leadership, and far-sighted planning. That service is escrow, with title insurance, offering you, at modest cost, expert handling of your real estate transactions, and title insurance to secure your ownership of the property you buy. You will find that Arizona Title is a friendly firm, with a genuine personal interest in your particular problem. When you need this service, don't bother to make an appointment. Just walk in, and you'll be waited on. So, take a tip from thousands of well-served clients, and rely on the state's oldest title firm, Arizona Title Guarantee and Trust Company. It's at 124-126 North First Avenue.

No. 7

(A) When you buy real estate, one insurance premium provides protection against the risk that some day you might lose the property for which you had paid. That protection is title insurance. It calls for no annual premiums to keep it in force. Except in the case of refinancing, the one premium covers the whole cost so long as ownership remains in your name or passes on to your heirs or others to whom you will the property. Title insurance is an insured statement of the condition of the title—that is, the ownership—of a piece of property. No modern real estate transaction is complete without title insurance. It offers you complete protection. For the details, inquire at the Arizona Title Guarantee and Trust Company, oldest firm of its kind in the state. Ever since 1899, Arizona Title has been helping home-owners to enjoy true security. Visit the Arizona Title Building, at 124-126 North First Avenue in Phoenix.

(B) When you buy land, you will find land ownership information, friendly service and insured protection awaiting you at the Arizona Title Guarantee and Trust Company. You want to be sure you have the right answers to questions such as these: Does the seller really own the property, and can he actually convey title to you? Will his deed to you positively make this land yours? Are the rights and interests of others cleared? The Arizona Title Guarantee and Trust Company has been answering these questions for land-buyers ever since 1899. It's the oldest title firm in the state, and with age comes increased wisdom. You'll be wise to avail yourself of its escrow service and title insurance when you buy property. You get a complete, modern service from friendly, efficient people who will take a personal interest in your welfare. Close your real estate transaction through escrow, and get

title insurance at the Arizona Title Guarantee and Trust Company, 124-126 North First Avenue in Phoenix.

No. 8

(A) On this program, we have often mentioned the escrow service offered by Arizona Title. "Escrow" is, of course, a technical term, and it's a good idea to get it down to brass tacks occasionally. While your real estate deal is in progress, Arizona Title will serve as a nimpartial stakeholder, to carry out all parties' instructions. The firm will hold safe all money and papers while ownership of the property is being transferred to you. During this period, Arizona Title's expert escrow department will search all pertinent records to be absolutely sure that all is in order. The transaction remains in the firm's hands until the documents are officially recorded and the title insurance policy is issued. That is escrow and how it works. The Arizona Title Guarantee and Trust Company has had 46 years of experience in this sort of work; and its record of service justifies the complete confidence which the people of Arizona are showing it. Rely on the Arizona Title Guarantee and Trust Company, 124-126 North First Avenue in Phoenix. Now, here is Mr. Kaltenborn with the news.

(B) Unless you know all about early-day land grants, the history of Arizona, and the family background of the present owner, don't buy a piece of property without some professional help. Many a life-time investment has been damaged or completely lost through inadequate knowledge of a piece of land, a house, or other real property. The people at Arizona Title have at their finger-tips information which you might spend weeks or months trying to discover—and which you might never discover at all. It would be poor economy indeed to spend your valuable time searching through one record after another for the facts, when Arizona Title can take charge of the transaction and have everything cleared up in ten days or a couple of weeks. It's the part of wisdom to depend on astute professional service; and, in real estate matters, that kind of service is available at the Arizona Title Guarantee and Trust Company, 124-126 North First Avenue in Phoenix.

No. 9

(A) Many of us, when we have a vital problem facing us, are prone to put off a solution as long as possible. Well, maybe that's comforting as long as it lasts; but the accounting will have to be made soon or later. Often, weeks or months are lost over a matter that might have been cleared up in a few minutes with the proper decision and the proper assistance. If your problem is a property transaction, don't worry it through week after week; take it to headquarters for such matters, the Arizona Title Guarantee and Trust Company. Ever since 1889, the friendly folks at Arizona Title have

been tackling and solving the countless difficulties that can arise in real estate transactions. So, if there's something along that line troubling you, don't delay another day. Just visit the Arizona Title Building—you need no appointment—and talk things over with experts. For escrow service and title insurance visit Arizona Title, 124-126 North First Avenue in Phoenix.

(B) Two principal characteristics mark the management and staff at Arizona Title. The first is completeness of service. There is no guesswork, no makeshift, no extemporizing. Ever since 1899, this firm has been building up its present methods, equipment and staff. The people at Arizona Title are thoroughly trained and experienced. They know their business, and you can depend upon them implicitly. The second trait is a spirit of friendship and helpfulness. There's nothing formal about Arizona Title. You have a problem, you take it to people who understand that problem, and you get it worked out. You don't even need an appointment. Mr. C. E. Van Ness, president of the firm, believes that's the way to do business; and 46 years of public approval are evidence that he's right. Service that is efficient and at the same time friendly—that is the characteristic of the Arizona Title Guarantee and Trust Company, 124-126 North First Avenue in Phoenix. Visit the Arizona Title Building.

No. 10

(A) Arizona Title is in a rather sentimental business, when you get right down to cases. For its job is to help people acquire ownership to homes, and to help them feel secure in their homes after they buy them. From the superficial viewpoint, this sort of work may seem a bit stodgy and dull; it involves a lot of paper work, a lot of poring over old official records, a lot of studying case records in mountainous files. And perhaps that doesn't seem a very emotional sort of work. But Mr. C. E. Van Ness, president of Arizona Title, and all the members of the staff keep the personal importance of their job always in mind; the work they do means home to a great many people. It means that feeling of security without which home is really nothing at all. Yes, handling real estate transactions through escrow and issuing title insurance may look like rather dry jobs at first glance; but the people of Arizona Title know, and always remember, that they are helping the people of Phoenix and the Valley to all the true meanings of home ownership.

(B) Phoenix is growing, and the Subdividers' Trust plan at Arizona Title is helping immeasurably. This is an arrangement to expedite sub-dividing, and hence aid in overcoming the housing shortage. Under the Subdividers Trust, title to the property is transferred to the firm as trustee. Then the company assumes all the work and

worry incident to sub-dividing. It makes sure that all provisions of the trust are adhered to. It handles all the sales. And the result is a great saving of time and money, along with a more orderly, efficiently-managed subdivision. If you have a sub-dividing problem, talk it over with Mr. Pettycrew, who is handling this plan at Arizona Title. You'll find the whole staff anxious to help you. Visit the Arizona Title Guarantee and Trust Company, 124-126 North First Avenue in Phoenix. It's the oldest firm of its kind in Arizona; and with age comes increased wisdom.

No. 11

(A) If you think you've got troubles, you ought to take a look at the troubles of Arizona Title. The difference is, Arizona Title is asking for them; and it knows just what to do when it gets them. For the troubles belong to other people; and Arizona Title is busy solving them. When a man plans to buy a house, he faces a lot of worries; but he can unload them on Arizona Title, which knows exactly what to do about them. This firm closes real estate transactions through escrow and issues title insurance once the deal is closed. This assures that everything about the transaction will be in order; and if perchance there is a mistake somewhere, the title insurance promises that the home-buyer will suffer no loss. This time-saving, money-saving, worry-saving service is invaluable to the home-buyer. And yet the cost is quite moderate. Visit the Arizona Title Building, 124-126 North First Avenue in Phoenix.

(B) A title company has to employ a number of specialists to do its work properly. It has to maintain a great deal of expensive equipment. It has to be forever on the alert, making daily check-ups on city, county and federal records. And all this service can be yours at a moderate cost. Hence, there is no good reason for you to spend money and time trying to solve title problems all by yourself. If you attempted to find for yourself all the information you needed on a title matter, you might spend weeks doing it, and still have no assurance you had got things straight. When you're closing a real estate transaction, get reliable escrow service and title insurance from the Arizona Title Guarantee and Trust Company. Ever since 1899, this firm has been helping Arizonians with their real estate transaction problems. Visit the Arizona Title Building, at 124-126 North First Avenue in Phoenix.

No. 12

(A) Practically every man, when he faces some important decision, is torn between a desire for action and the need for caution. When it comes to buying a home, you can depend on Arizona Title to go into action at once, with a complete regard for the caution

necessary to protect your interests. Arizona Title's 47-year experience is at your call at any time, providing unexcelled escrow service and title insurance. Thousands of people in Phoenix and the Valley of the Sun have learned of Arizona Title's competent, friendly service. And this confidence is an asset to the growth of the community, since it assures people they can go ahead with their home-buying plans safely, knowing that escrow service will close their deals properly and that title insurance will protect them against possible loss. Rely on Arizona Title. It's located at 124-126 North First Avenue in Phoenix.

(B) When you think of what a tremendous asset simple courtesy is to a company, it's surprising that more firms don't make it an established part of their policy. The courtesy of Arizona Title to its clients has, to be blunt about it, paid off handsomely. Because people like to be treated in a friendly fashion. They like a personal interest to be taken in their problems, and to have those problems solved by people who take a genuine concern about them. This policy of courtesy, coupled with the very best business methods and techniques, has brought thousands of clients to Arizona Title, and continues to bring more every day. You need no appointment at Arizona Title; just walk in, and you'll be waited on. Visit the Arizona Title Building, 124-126 North First Avenue in Phoenix, for efficient, friendly and courteous service.

No. 13

(A) In his own way, every man, however unimportant, is an executive. He has a host of servants at his beck and call: the doctor, the lawyer, the druggist, and many others. Having these skilled helpers standing by saves him time and money and worry; he relies on their experience and talent. In the same way, people who are buying home or other real property can call on the Arizona Title Guarantee and Trust Company to iron out the details and unburden them of worries. Since 1899, Arizona Title, through its escrow service and title insurance, has been helping the people of Phoenix and the Valley to enjoy a more secure, more carefree home ownership. If you plan to buy property, have the transaction handled by the experts at Arizona Title. For moderate cost, you get a wealth of experience and skill to work for your best interest. You need no appointment. You'll be waited on when you visit the Arizona Title Building, at 124-126 North First Avenue in Phoenix.

(B) In this part of the west, 47 years is a long time. Forty-seven years ago, Phoenix was hardly a shadow of its present self, and Arizona was still a good 13 years from statehood. But in that year of 1899, Arizona Title went to work doing its part to help the expansion of this area. It set up in bus-

ness to help people buy property with a greater assurance and a greater confidence in the future. And that kind of confidence has certainly been a prime element in producing present-day Arizona. Today, as always, Arizona Title continues to look toward the future. Being the oldest firm of its kind in the state, it maintains the deepest kind of interest in the welfare of this territory. Just keep in mind that, in any real estate transaction, you can get reliable advice, guidance, escrow service and title insurance from the Arizona Title Guarantee and Trust Company. It is located in the Arizona Title Building, at 124-126 North First Avenue in Phoenix. You need no appointment. Walk in and you'll be waited on.

No. 14

(A) Interest these days is centered on how to take the atom apart, and how to put the world together. But no man can spend his whole time thinking on an international scale. His personal problems appropriate a great deal of his time. And indeed, if everyone's personal problems were worked out satisfactorily, international problems would be just about solved, too. The folks at Arizona Title follow the world news as hungrily as all the rest of the country; and they keep on at their job, which is helping people with their real estate transaction worries. Escrow service and title insurance, of course, have no immediate effect on the world political picture; but they do make for happy, contented, settled families, and what more could the world ask than that? So, while you watch world figures try to compromise world difficulties, let Arizona Title help you with your own problem of home ownership. You always get reliable advice and complete service at Arizona Title, 124-126 North First Avenue.

(B) John Howard Payne had a perfect understanding of the sentimental values of home, for millions of people still get lumps in their throats when they hear his song, "Home Sweet Home." But Mr. Payne, as you probably know, never actually had a home of his own. This is a graphic demonstration of the two-sidedness of home ownership. One is the sentimental side. The other is the practical, hard-headed side: in order to have a home to get sentimental about, you've got to buckle down and buy or build one. The folks at Arizona Title can be sentimental about homes when the occasion arises; but their job is to be downright practical. Their escrow service and title insurance, both down-to-earth helps toward secure home ownership, are unsurpassed. Since 1899, this progressive firm, oldest of its kind in Arizona, has been performing this essential job. If you have a problem concerning a real estate transaction of any kind, take it to Arizona Title with complete confidence. The address is 124-126 North First Avenue in Phoenix.

No. 15

(A) If you are interested in subdividing property, here's a reminder that the folks at Arizona Title have had a world of experience along that line. As a matter of fact, they have set up a special sub-division department and a standardized procedure called the Sub-Division Trust. Mr. Pettycrew has charge of this work, and you'll do well to consult with him if you have a problem along this line. Under the Sub-Division Trust, title of the property is conferred to Arizona Title as trustee. The company then takes care of all the burdensome details incident to subdividing. It handles the sales, and it makes certain that all provisions of the trust are carefully complied with. The result is a saving of time, money and energy—all very important commodities these days, when a quick expansion of the Valley is so essential. So, remember: if you have a subdividing problem, visit Mr. Pettycrew at the Arizona Title Guarantee and Trust Company. It's in the Arizona Title Building, at 124-126 North First Avenue in Phoenix.

(B) We want to emphasize that the management and staff of Arizona Title wear no stiff collars and no stuffed shirts. They're all friendly, hard-working people, doing a good job and trying every day to do it better. Mr. C. E. Van Ness, president of the firm, has made good old-fashioned courtesy a policy at Arizona Title. You'll find the staff interested in your problems, eager to get the facts and help you work out an appropriate solution. You need no appointment at Arizona Title; just walk in, and you'll be waited on. It's that kind of service which has brought Arizona Title its present public approval. For the past 47 years this firm, oldest of its kind in Arizona, has operated on the principle that politeness pays in the long run. Competent service, experienced and helpful personnel, and plain common courtesy—these are the basic ideals of the Arizona Title Guarantee and Trust Company. It's located in the Arizona Title Building, at 124-126 North First Avenue in Phoenix.

No. 16

(A) Ever since 1899, the Arizona Title Guarantee and Trust Company has been handling real estate transactions for the people of Arizona. It is thus the oldest title company in the state; and with age comes increased wisdom. But throughout these forty-seven years, Arizona Title has retained its progressive spirit. Its equipment and its methods are as up-to-date as Mr. Kaltenborn's news. Its staff is trained and experienced in the latest, most efficient ways of performing the jobs to be done. And you will find the whole firm based on friendly and courteous service. When you take your real estate problems to Arizona Title you don't even need an appointment. Just walk in, and you'll be waited on.

For escrow service, for title insurance, for the advantage of the Subdivision Trust plan, visit the Arizona Title Guarantee and Trust Company. It's in the Arizona Title Building, 124-126 North First Avenue in Phoenix.

(B) Insurance is meant to soften the blow of unexpected events. You buy life insurance, because you want to protect your family, should you die before your time. You buy fire insurance, because there is always a chance of that sort of disaster. And title insurance appeals to the same human instinct—the desire to guard against the unknown and unforeseen. When you close a real estate transaction through Arizona Title, your title insurance policy is a guarantee that you will not suffer loss because of some undiscovered flaw that may have existed in the property title. And the possibilities of such losses are almost limitless. There may have been errors in the records. There may have been forgeries in important documents. There may be unknown heirs. Or there may be a thousand and one other hazards. But you are protected against them, with title insurance from the Arizona Title Guarantee and Trust Company, 124-126 North First Avenue.

No. 17

(A) Often, when we mention the subject of title insurance, we receive this inquiry: "How long does it take to get a title insurance policy?" Well, there is no direct answer to that question, for no two real estate transactions are exactly alike, and so no general rule can be laid down. When you get title insurance from the Arizona Title Guarantee and Trust Company, you can be sure you will receive your policy just as quickly as is commensurate with the thoroughness on which Arizona Title insists. These days, the average time for closing a simple real estate transaction through Arizona Title, including escrow and title insurance, is ten days to two weeks. It may take longer if there are any complications. But in any event, you can depend implicitly on the completeness of the service at the Arizona Title Guarantee and Trust Company. Visit the Arizona Title Building, at 124-126 North First Avenue in Phoenix. You need no appointment.

(B) No wonder Phoenix is so busy these days with real estate transactions. The city is expanding rapidly for the very simple reason that it has to. Its percentage of growth is far greater than that of most comparable cities. And every effort is being directed toward the quick enlargement Phoenix requires. Arizona Title is doing its part with the Subdivision Trust. Under this plan, a subdivider transfers title to the company, which serves as trustee. Then the firm handles all the details incident to subdividing, makes all the sales, and ascertains that all the conditions of the trust are rigidly adhered to. The result is a great saving

of time, money and worry for the subdivider. If you have a subdivision problem, talk it over with Mr. Pettycrew, who is handling this work at Arizona Title. You always get competent and friendly service at the Arizona Title Guarantee and Trust Company. It's in the Arizona Title Building, 124-126 North First Avenue in Phoenix.

No. 18

(A) Here's an important point to remember about the ownership of a piece of property. If there was a defect or error of some sort in a transaction years and years ago, it may mean that all later ones are faulty, too. Thus, the history of a house or lot is like a chain: a weak link anywhere may impair or even destroy the title. The Arizona Title Guarantee and Trust Company keeps a complete and up-to-date history of every parcel of land in Maricopa county. These records go all the way back to the very base of the title, if need be to the original Spanish or Mexican grants. And they include every essential transaction to this day. These records are supplemented, every day, by an examination of official records. Thus, when you go to Arizona Title with a real estate transaction, you can have absolute confidence that you will get accuracy to the very limit of human skill and mechanical efficiency. Visit Arizona Title, at 124-126 North First Avenue in Phoenix. You need no appointment.

(B) If you feel that there is something a bit strange or mysterious about the title business, we'd like to clear it up. Let's say, to begin with, that a title company is a librarian of public records. These records are scattered hither and yon, in one office and another, in this court and that. They are filed in different and sometimes confusing arrangements. The title company goes through all these records, brings them all together in an orderly fashion, and files and cross-files them for instant, easy reference. Then the company checks all these records every day, adding whatever needs to be added to its own set of records. And when you take a real estate question to Arizona Title, you get the answer in short order. Arizona Title's 47 years of public approval indicate that the people of Phoenix and the Valley find this service useful and profitable. Mr. C. E. Van Ness, president, invites you to visit the Arizona Title Building, 124-126 North First Avenue.

No. 19

(A) The Arizona Title Guarantee and Trust Company assembles, maintains and examines essential records affecting ownership of property. It interprets these records as they apply to individual cases. Through title insurance, it insures to you the ownership of your property, or to your lender the lien created by your mortgage or deed of trust. It defends its insured clients against possible losses or litigation

costs, based upon claims existing earlier than the date of your policy and insured against by the policy. It also serves as stakeholder in your property transactions, while your deal is being completed. All these services are performed rapidly, effectively and economically by the Arizona Title Guarantee and Trust Company, 124-126 North First Avenue in Phoenix. Arizona Title was established in 1899, and is Arizona's oldest title company. And with age comes ripened wisdom.

(B) Everywhere you look, you see a new group of houses going up in Phoenix. And Arizona Title has a lot to do with getting a lot of those houses built. It helps through its Subdivision Trust, an arrangement which is expediting the expansion of Phoenix and, for that matter, the entire Valley of the Sun. Under the Subdivision Trust, title to the property is transferred to Arizona Title as trustee. Then the company, through its efficient organization and well-trained staff, handles all the bothersome details incident to subdividing. The company sees that all the provisions of the trust are carried out, and it handles the sales of sites in the subdivision. And throughout the process, skilled hands and brains are at work getting things done. If you are interested in subdividing, have a talk with Mr. Pettycrew at Arizona Title. He'll be glad to explain all the details of the Subdivision Trust. Visit the Arizona Title Guarantee and Trust Company, at 124-126 North First Avenue in Phoenix.

No. 20

(A) If you have bought a home, you probably feel a sense of relief and security. But if you have not insured your title to that home, there are countless hazards which might impair or destroy your ownership. The list of dangers is too long to go into in this one minute of talk; but they include occurrences in the families of the previous owners; defects in the recorded documents concerning ownership of the house; trust deeds, mortgages, leases, judgments, and so on, that might not be revealed except by a complete search of the public records; unpaid taxes; mistaken identities in connection with a previous ownership; forged papers; and many, many others. It would be next to impossible for the ordinary layman to look into all these matters by himself; but protection is simple and inexpensive. Get escrow service and title insurance from the Arizona Title Guarantee and Trust Company, the state's oldest title firm. Visit the Arizona Title Building, 124-126 North First Avenue, in Phoenix.

(B) Uncertainty is what makes life interesting. But few people would care to have a shadow of uncertainty hovering over their homes. Home is the one place we like to feel secure, substantial and predictable. And yet many people do not provide an adequate guarantee that their homes will be that sore of reliable refuge. And

that guarantee is so easy. For more than forty-seven years, the Arizona Title Guarantee and Trust Company has been helping people to feel that kind of security in home ownership. This firm, oldest of its kind in the state, acts as a third party in real estate transactions, closing deals through escrow. And when the deal is completed, it issues title insurance to the new owner, making sure that if there is some error in the title the purchaser will suffer no loss. Yes, there's enough uncertainty in the world without having it at home. Rely on Arizona Title in a real estate transaction. Visit the Arizona Title Guarantee and Trust Company, 124-126 North First Avenue in Phoenix.

No. 21

(A) A Sunday afternoon drive in almost any direction will demonstrate graphically how fast the city of Phoenix is growing. You'll see literally thousands of new homes going up. And Arizona Title is proud that its Subdivision Trust has had so much to do with making this possible. The Subdivision Trust is an arrangement to expedite sub-dividing and make it easier to open up new areas for homebuilding. Under this plan, property is conveyed to the company as trustee. Then, Arizona Title sees that all provisions of the trust are complied with, and handles all the sales in the subdividing. The many problems incident to sub-dividing become Arizona Title's problems, and are solved with speed and skill. The arrangements, many users will tell you, result in a maximum saving of time and money. If you feel the Subdivision Trust can help you, talk it over with Mr. Pettycrew at Arizona Title, 124-126 North First Avenue. It's in the Arizona Title Building.

(B) This is a pretty marvelous age, but many observers strongly feel the lack of one item which used to be considered essential. That's the indefinable element known as friendliness or courtesy or personality. Much of today's business is conducted in such a cold fashion. Firms are machines and customers are so many case numbers. The folks at Arizona Title are frankly proud that they run a modern business, where efficiency and speed are paramount; but they're just as proud that they retain the warmth and humanness that raises people above the level of machines. This policy is based on the personal feelings of Mr. C. E. Van Ness, president of Arizona Title. And it is apparent that the general public agrees with him. For ever since 1899, this firm has been growing and prospering. You need no appointment at Arizona Title. Just walk in, and friendly, competent people will wait on you, hear your problems with a personal interest, and draw on their training and experience to help you. Visit the Arizona Title Building, 124-126 North First Avenue in Phoenix.

Advertising by Radio

LOUISVILLE TITLE INSURANCE COMPANY

The Louisville Title Insurance Company, Louisville, Kentucky, sponsors the evening news. In the first of these commercials carried in this issue, we are showing the announcements at the opening and close of the broadcast. This same copy, opening and close, is used in all broadcasts. Since this is "constant" copy, we are not repeating it in all of the following:

ANNOUNCER: Good evening. This is Livingstone Gilbert with the news, speaking for the Louisville Title Insurance Company, which reminds you that title insurance protects your property forever.

ANNOUNCER: We in America have shown our capacity in war for an all out mobilization of men and resources. Its effectiveness is being demonstrated by a succession of victories on many fighting fronts.

Are we prepared, however, for such mobilization in the interest of the peace that must inevitably follow this war?

Having bought and paid for victory in blood and sweat and tears, we must see to it that our home front is prepared to receive that peace and make it lasting.

Real security can only be had by the assurance of a permanent peace.

The security we seek for our country should likewise extend to our own home. It is not enough that we have bought, paid for, and received a deed to that home. Our happiness demands that we keep that home and do everything possible to protect it. Yes, indeed, our home ownership must be lasting.

Do you know that certain claims might be asserted and established against your home which the ordinary title search as revealed by the records in the court house would not disclose? The only way to guard and secure yourself against such claims is by title insurance.

Remember, title insurance costs so little—and best of all, you pay only once and your property is protected forever. Every day property owners enjoy the privilege of talking over their home ownership problems with Louisville Title Insurance Company. A service that is freely given without any cost.

Why not be sure your property is free and clear? Insure your security with the Louisville Title Insurance Company. Do it tomorrow. The Louisville Title Insurance Company is on Fifth Street opposite the court house. Come in—or phone, if you wish.

Close

ANNOUNCER: That's all of the news. Now this closing reminder: It's the thing you least expect that often

happens, and bad luck may come your way. So be sure—insure your valuable real estate title with Louisville Title Insurance Company.

Middle

ANNOUNCER: The history of real estate titles is laden with human interest and drama. Its countless pages touch upon and record every human emotion . . . the joy of possession . . . the poignant sorrow of loss . . . the painful economy of the greedy . . . the improvidence of the prodigal . . . yes, all the changing moods and varied eccentricities of human nature are vividly recorded in the parade of characters that enliven the pages of real estate title history . . . and far too often, mistakes which may cause serious losses are found hidden away in these titles.

In the files of the Louisville Title Insurance Company, there are more than 150,000 titles representing more than 100,000 separate properties. To accurately assemble and record these titles, has taken years of intelligent effort and experience. And it is with the experience and information thus gained that the Louisville Title Insurance Company can serve you and protect the title to your property.

Why not be sure the title to your property is free and clear? Insure your security with the Louisville Title Insurance Company . . . do it tomorrow . . . the Louisville Title Insurance Company is on Fifth Street opposite the court house. Come in . . . or phone, if you wish.

Middle

ANNOUNCER: History not only records progress and perfection, but mistake and imperfections. And the history of real estate is no exception. Its pages are marked by errors, some that show in the records and many more that are unrecorded. There may be many such flaws in the history of your own property, and the one certain way to guard against loss from these often hidden mistakes is by having title insurance. Remember, title insurance insures the title of your property against old mistakes. Title insurance costs so little and, best of all, you pay only once and your property is protected forever. Every day property owners enjoy the privilege of talking over their home ownership problems with the Louisville Title Insurance Company—a service that is freely given without cost. Why not be sure your property is free and clear? Insure your security with the Louisville Title Insurance Company. Do it tomorrow. The Louisville Title Insurance Company is on Fifth Street opposite the court house. Come in—or phone—if you wish.

Middle

ANNOUNCER: Daniel Boone was one of the largest land owners in Kentucky. He acquired his vast acres by virtue of government grants so freely given in those pioneer days—yet history records that Daniel Boone lost practically all of his real estate holdings to others who legally proved that they had prior and better claims.

What happened 150 years ago is being repeated throughout this country today. Claims are being filed against property to which the owners actually believed they hold clear and undisputed title.

But this need never happen to you if you guard and secure the title to your property by title insurance, and, remember, title insurance costs so little—and best of all, you pay only once and your property is protected forever. Every day property owners enjoy the privilege of talking over their home ownership problems with Louisville Title Insurance Company. A service that is freely given without any cost.

Why not be sure your property is free and clear? Insure your security with the Louisville Title Insurance Company. Do it tomorrow. The Louisville Title Insurance Company is on Fifth Street opposite the court house. Come in—or phone, if you wish.

Middle

ANNOUNCER: The right combination will open a safe. The right combination of notes will make good music. The right combination to protect your real estate ownership is "examine" and "guarantee." First, the public records affecting your real estate should be examined, and then your real estate title should be guaranteed by a good real estate title insurance company.

So, if you own, or when you buy real estate, ask Louisville Title Insurance Company to insure your ownership. Remember that Louisville Title Insurance Company charges you only once for this protection: you don't have to pay a premium every year.

When you have had your title examined and guaranteed by Louisville Insurance Company, you will have the right combination to protect your real estate ownership not only now, but forever.

Middle

ANNOUNCER: Success is not the creature of chance. It's the result of frugality—judicious investment—AND—protective husbandry. Thriftiness creates savings—and savings are the means for investment. The initial investment is usually in a home. It is the wise and prudent thing to do. A home gives shelter and security to

those who are nearest and most loved by us. In addition, the home has economic stability that few other investments provide. But the investment in a home is not secure unless the title to that home is secure. And the one best means for title security is title insurance. It is the guarantee that

many possible defects in title will not rob you of the uninterrupted possession and enjoyment of your home. Remember, title insurance costs so little—about \$1 for each \$100 of protection—and best of all, you pay only once and your property is protected forever.

Why not be sure your property is free and clear? Insure your security with Louisville Title Insurance Company. Do it tomorrow. The Louisville Title Insurance Company is on Fifth Street, opposite the court house. Come in—or phone, if you wish.

Advertising by Radio

KANSAS CITY TITLE INSURANCE COMPANY

These are carried over Station KMBC (Kansas City) at 9:40 p.m. in connection with a sportscast sponsored by the company. Our member sponsored these on Tuesday, Thursday and Saturday.

Here's Sam Molen with last minute sports news, brought to you by KANSAS CITY TITLE INSURANCE COMPANY—An insured title is the only safe title. If you don't have title insurance . . . visit Kansas City Title Insurance Company, One-Twelve East Tenth Street. Find out the security and protection from title loss and title litigation that a title insurance policy will guarantee you.

(SPORTS)

Why is title insurance essential? Because there is always the possibility that someone may find a flaw in your title to your property. There might be defects in the history of your property title of which you are unaware. You buy fire, theft, liability insurance to protect your real estate. Why not title insurance, to safeguard your very title to the whole investment? The Kansas City Title Insurance Company invites your inquiries—will gladly supply information in regard to title insurance without obligation on your part. Phone Kansas City Title Insurance Company. Remember, Title Insurance is the ONLY guaranteed protection against real estate title losses.

Here's Sam Molen with last minute sports news, brought to you by the Kansas City Title Insurance Company. Remember—Title Insurance is the ONLY guaranteed protection against real estate title losses. And write or visit Kansas City Title Insurance Company . . . One-Twelve East Tenth Street . . . for details on the protection that title insurance will guarantee you.

(SPORTS)

What is title insurance? It is protection and guarantee against every danger that may threaten your title to your property. It provides legal defense in court if your title is ever attacked. Prevents delays in any transfer of title. It facilitates closing of deals and assures you the title will be approved if you wish to sell or borrow money on the property. These and other advantages are yours if you have a title insurance policy from the Kansas City Title Insurance Company. Call

or write Kansas City Title Insurance Company—Harrison five-o-four-o. Ask for their pamphlet on Title Insurance. Remember . . . Title Insurance is the ONLY guaranteed protection against real estate title losses.

Here's Sam Molen with last minute sports news, brought to you by the Kansas City Title Insurance Company. In a fast growing community, property titles can easily become confused. If you own property or are planning to buy some in the near future—play safe. Invest in title security with a policy at the Kansas City Title Insurance Company. Visit the Kansas City Title Insurance Company . . . at One-Twelve East Tenth Street.

(SPORTS)

Many returning servicemen will want to buy homes, and they'll want title protection that will safeguard that home against unexpected litigation. Land titles can easily become confused . . . and a policy from the Kansas City Title Insurance Company is insurance against burdensome expense. A title insurance policy will protect you from loss . . . safeguard your family in case of unexpected litigation relating to the title of your property. Play safe. Write, or drop in at the Kansas City Title Insurance Company, One-Twelve East Tenth Street, tomorrow . . . Remember, Title Insurance is the ONLY guaranteed protection against real estate losses.

Here's Sam Molen with last minute sports news brought to you by Kansas City Title Insurance Company. Practically no real estate title is perfect. That is why if you can afford to buy real estate . . . you can't afford NOT to buy title insurance. For complete information, see Kansas City Title Insurance Company—One-Twelve East Tenth.

(SPORTS)

When you buy title insurance . . . THE FIRST COST IS THE ONLY COST: Yes . . . you pay but ONE small premium . . . and your property is protected as long as you own it against all real estate title losses. If your title is ever attacked . . . title insurance provides free legal defense . . . and pays any and all losses due to title defects. Kansas City Title Insurance

Company will be glad to give you complete information without obligation. See Kansas City Title Insurance Company, One-Twelve East Tenth, or phone Harrison five-o-four-o. Remember . . . Title Insurance is the ONLY guaranteed protection against real estate title losses.

Here's Sam Molen with last minute sports news, brought to you by the KANSAS CITY TITLE INSURANCE COMPANY. . . . Even if you've owned property for many years . . . it's wise to secure title insurance from Kansas City Title Insurance Company. Have the satisfaction of knowing your title is safe. Kansas City Title Insurance Company will, on approval of your title by its examiners, for a reasonable fee, write a policy of title insurance guaranteeing it forever.

(SPORTS)

If you're buying real estate . . . buy title insurance. Take your contract and abstract to Kansas City Title Insurance Company. If your title is approved, they'll insure it at small cost . . . guarantee you protection against possible title loss or title litigation. You get competent examination backed by absolute guarantee at Kansas City Title Insurance Company. Whether you own a home or business building . . . if you want to surround your title with complete safety . . . apply for a title insurance policy at Kansas City Title Insurance Company . . . One-Twelve East Tenth Street. Remember—Title Insurance is the ONLY guaranteed protection against real estate title losses.

Here's Sam Molen with last minute sports news brought to you by Kansas City Title Insurance Company. Buying your home is probably the largest single investment you have ever made. You may save yourself thousands of dollars later on . . . if you protect that investment with title insurance NOW. For complete information, see Kansas City Title Insurance Company, One-Twelve East Tenth.

(SPORTS)

When you bought your lot, perhaps you insured the title also. Then . . . later on you built your home. Has it occurred to you that if your title should fail, your present title insurance policy covers ONLY the cost of the vacant

lot . . . that you would lose EVERYTHING you have spent on the house itself? Play safe. Don't risk losing a cent because of title defects. Make sure your title insurance policy covers your ENTIRE real estate investment. For complete information, see Kansas City Title Insurance Company, One-Twelve East Tenth. Remember . . . Title Insurance is the ONLY guaranteed protection against real estate title losses.

Here's Sam Molen with last minute sports news brought to you by Kansas City Title Insurance Company. Are you sure your real estate title is good? Don't take chances. A few dollars in title insurance now may save you great expense and anxiety later on. See Kansas City Title Insurance Company, One-Twelve East Tenth.

(SPORTS)

Even though you've owned your home for years . . . and your title has

never been questioned . . . that's no assurance that it won't be tomorrow. Sometimes it takes several generations for a title flaw to make its appearance. That's why you can't be sure that you OWN your property . . . unless you have title insurance. Title insurance is the only thing that guarantees you absolute ownership . . . guards you against ALL title defects. The cost of this remarkable protection? ONE SMALL PREMIUM . . . AND THAT IS ALL YOU EVER PAY. For complete information see Kansas City Title Insurance Company, One-Twelve East Tenth. Remember . . . Title Insurance is the ONLY guaranteed protection against real estate title losses.

Here's Sam Molen with last minute sports news brought to you by Kansas City Title Insurance Company. One small premium . . . paid only once . . . is all it takes to protect your home

forever against all title defects. Find out about title insurance . . . NOW. Write or visit Kansas City Title Insurance Company, One-Twelve East Tenth.

(SPORTS)

Is your home mortgaged? If so . . . do you realize that you are PERSONALLY obligated to pay that mortgage . . . even if you should lose your home and your property, due to title defects? Why take a risk like that . . . when a few dollars invested in title insurance guarantees that you will never suffer ANY title losses? Yes . . . when you insure your ENTIRE real estate investment, your title insurance company will be responsible for even the unpaid balance of your mortgage . . . in case your title fails. For complete information, see Kansas City Title Insurance Company, One-Twelve East Tenth. Remember . . . Title Insurance is the ONLY guaranteed protection against real estate title losses.

TITLE COURSE

A. B. Wetherington, Secretary, Title & Trust Company of Florida, Jacksonville, Florida, ordering fifteen extra copies of the Course, wrote National Headquarters:

"In the limited time I have had, I naturally have not studied this as completely as I intend to do. However, before I read the first page, I was convinced it would be helpful, particularly to our younger men now being trained.

"I was particularly struck with the comparatively simple task it would be to make this fit any of our states . . . I think Bill Gill has done one of the finest jobs I have ever seen . . . It is indeed a privilege to members of the American Title Association to have this available."

Order Your Copies Now

For your own training program, including the G. I. Program, and as a refresher to all officers and employees, you can procure extra copies of the Course (Title News, Vol. 25 Issue No. 4, July 1946) by writing American Title Association, 3608 Guardian Bldg., Detroit 26, Michigan. Priced at \$2.00 each.

Combine Business and Pleasure

Enjoy the Hospitality of the West. Entertainment arranged by our California members. With it all, a marvelous business program, all to make it

The Greatest Convention in Our History

The Del Coronado is an American Plan Hotel. Rates quoted include room and meals for each member of your party. For the most part, rates are \$9.00 per day per person. Singles (and there are very few) \$9.25 and \$10.25 per person.

The hotel stipulates all reservations must be accompanied by a check for \$10 for each person in your party. If you attend, this will be credited to your account. If you cancel your reservation before November 1st, it will be returned.

SEND YOUR RESERVATION

Direct to Vincent T. Burns, Associate Manager, Hotel Del Coronado, Coronado, California, stating you are coming for the A.T.A. Convention. State dates of arrival and departure.

All Hotels are suffering from tremendous travel. If attendance is high (and we know it will be) it will be necessary to "double up" delegates in twin bed rooms.

DON'T DELAY—MAKE YOUR RESERVATION NOW

1946 CONVENTION

Coronado, California

Nov. 13, 14, 15, 16

Promotional Advertising

In the closing pages of this issue, you will find worth while advertising (newspaper) of the Burton Abstract and Title Company, Detroit, and the Abstract and Title Guaranty Company, Detroit. You will also find a newspaper advertisement of the Shepard Abstract Company, Mason City, Iowa, upon the celebration of its 75th birthday; and one advertisement of the National Title Insurance Company, Miami, Florida.

Study these. They contain usable ideas. To the firms named, we express our thanks for their courtesy in permitting reproduction.

National headquarters, (3608 Guardian Building, Detroit 26, Michigan) should be on your mailing list to receive copy of all advertising, of whatsoever character, of your firm. Why not assign—now—to some individual in your office the responsibility of delivery of these to the national organization? The more cooperative effort by each, the greater the benefits to all, via Title News and News Bulletins.

Help to make the Advertising Exhibit at the National Convention in Coronado in November the success it can be and should be. Send copy of all your current advertising direct to John G. McGregor, Chairman, Committee on Advertising and Publicity, A. T. A., c-o Union Title Insurance and Trust Company, 2nd and Broadway, San Diego 12, California.



Here's Why Home Owners
need the protection of

TITLE INSURANCE

A home insured only against fire and other normal hazards is only *half* insured. A faulty title may easily result in loss growing out of title defects or unmarketability when you want to sell. For complete protection you need title insurance. One small premium protects for your entire period of ownership. Call CHerry 5810 today.

Abstract and Title Guaranty Company

200 LAFAYETTE BUILDING • DETROIT • CH 5810

Northwest Detroit Branch • 15665 McNichols Rd.
18½ W. Lawrence, Pontiac 46 S. Gratiot, Mt. Clemens

FOR BETTER SERVICE ON ABSTRACTS and TITLE INSURANCE

- Four branch offices maintained in addition to downtown headquarters—see sketch.
- Three complete title plants — one in each of Wayne, Oakland and Macomb counties.
- All records of every transaction affecting land titles completely maintained in our own offices.
- Largest organization of its kind in the state — over 200 trained, experienced people.

CH. 5810



Michigan's
First Title
Company

Abstract and Title GUARANTY COMPANY

200 LAFAYETTE BUILDING • DETROIT • 4 BRANCHES



Call **CH 5810**

for Fast, Efficient, Accurate Service on

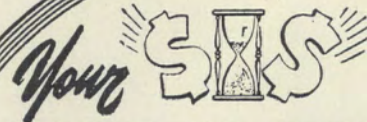
**ABSTRACTS AND
TITLE POLICIES**

Abstract and Title Guaranty Company

200 LAFAYETTE BUILDING • DETROIT • CH 5810

NORTHWEST DETROIT BRANCH... 15665 McNICHOLS ROAD

18½ W. Lawrence, Pontiac • 46 S. Gratiot, Mt. Clemens



TIME IS MONEY

When you bring your title insurance or abstract problems to this company, you get the best possible service we can give—rendered by the largest organization of its kind in Michigan (staffed by over 200 trained, experienced people).

For prompt service on abstracts and title insurance just call CHerry 5810

Abstract and Title
GUARANTY COMPANY

200 LAFAYETTE BLDG. • DETROIT • CH. 5810

15665 McNichols Rd., Detroit 109 E. 9 Mile Rd., Ferndale

18½ W. Lawrence, Pontiac 46 S. Gratiot, Mt. Clemens



Abstract and Title Guaranty Company

200 Lafayette Building • Detroit • CHerry 5810

15665 McNichols Rd., Detroit • 18½ W. Lawrence, Pontiac • 46 S. Gratiot, Mt. Clemens

**"YOUR SERVICE HELPS US
CLOSE DEALS FASTER"**

—say brokers and contractors. Here you can count on service—accurate, dependable and PROMPT—in passing on the validity of titles, and in issuing title policies. Even under present-day conditions, we are able to give good cooperation—with the help of a well-trained staff — largest organization of its kind in Michigan.

**TITLE INSURANCE — ABSTRACTS
ESCROW — TAX SEARCHES**

FOR BETTER SERVICE ON

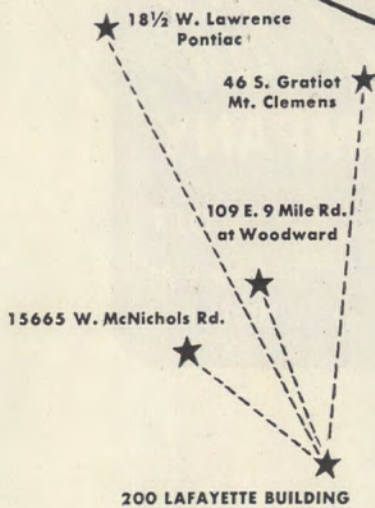
Abstracts and Title Insurance

**ON PROPERTIES IN WAYNE,
OAKLAND AND MACOMB COUNTIES**

- We maintain four branch offices in addition to our headquarters—see sketch below.
- We have three complete title plants—one in each county.
- Largest organization of its kind in the State—staffed by over 200 trained, experienced people.
- All records of every transaction affecting land titles are completely maintained in our own offices.

Phone CH. 5810

Michigan's FIRST Title Company



Abstract and Title
GUARANTY COMPANY

200 LAFAYETTE BLDG., DETROIT

Branches: 109 E. 9 Mile Rd. • 15665 W. McNichols Rd.
18½ W. Lawrence, Pontiac • 46 S. Gratiot, Mt. Clemens

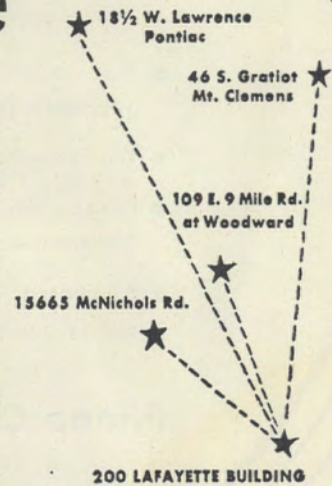
**ABSTRACTS • TITLE INSURANCE
ESCROW • TAX SEARCHES**

QUICK SERVICE ON

Abstracts and Title Insurance

ON PROPERTIES IN WAYNE,
OAKLAND AND MACOMB COUNTIES

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Phone CH. 5810

Michigan's
FIRST Title
Company

Abstract and Title
GUARANTY COMPANY

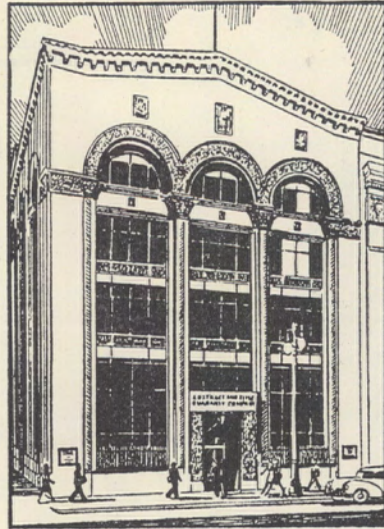
200 LAFAYETTE BLDG., DETROIT

Branches: 15665 McNichols Rd.

• 109 E. 9 Mile Rd.

18 1/2 W. Lawrence, Pontiac

• 46 S. Gratiot, Mt. Clemens



Now Occupying All Five Floors of This Building.

ABSTRACT AND TITLE GUARANTY COMPANY

Announces

Removal from 200 Lafayette Building

to its New Home at

735 GRISWOLD

Opposite City Hall



OUR PHONE NUMBER REMAINS THE SAME—CHERRY 5810



For Real Service on **ABSTRACTS**

- ✓ A well trained and experienced staff
- ✓ A policy of prompt cooperation to conserve your time
- ✓ All records of every transaction affecting land titles are completely maintained in our own offices.

As Michigan's FIRST Title Company we extend attorneys full cooperation in clearing titles and render prompt and accurate service to brokers, builders, mortgagees, and owners in issuing title insurance policies.

Call CH 5810

Abstract and Title Guaranty Company

200 LAFAYETTE BUILDING
DETROIT • CHerry 5810
15665 McNICHOLS ROAD, DETROIT
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12½ W. LAWRENCE, PONTIAC

*Title
Insurance*
★
Abstracts
★
Escrow
★
Tax Searches



L U C K Can't be trusted!

YOU can't afford to gamble — especially, where your home is involved — Title Insurance affords protection from financial loss should your title contain a defect!

The National Title Insurance Company assumes full responsibility for your title — pays all expense and just claims promptly, at its local office.

NATIONAL TITLE INSURANCE COMPANY

Main Office:
Huntington Building Phone 2-7624
Branch Offices: Ft. Lauderdale, Miami Beach

SHEPARD ABSTRACT COMPANY

Starts Seventieth Year Today

In the *Mason City Express*, September 19, 1877, published by Will Ed Tucker, appears the following advertisement:

ABSTRACTS OF TITLE

H. H. SHEPARD, Co. Auditor, having purchased the

ABSTRACT BOOKS

of O. T. Denison, late Co. Recorder, will hereafter furnish Abstracts of Title to All Real Estate in Cerro Gordo Co.

CORRESPONDENCE SOLICITED

Mason City, April 26th, 1877

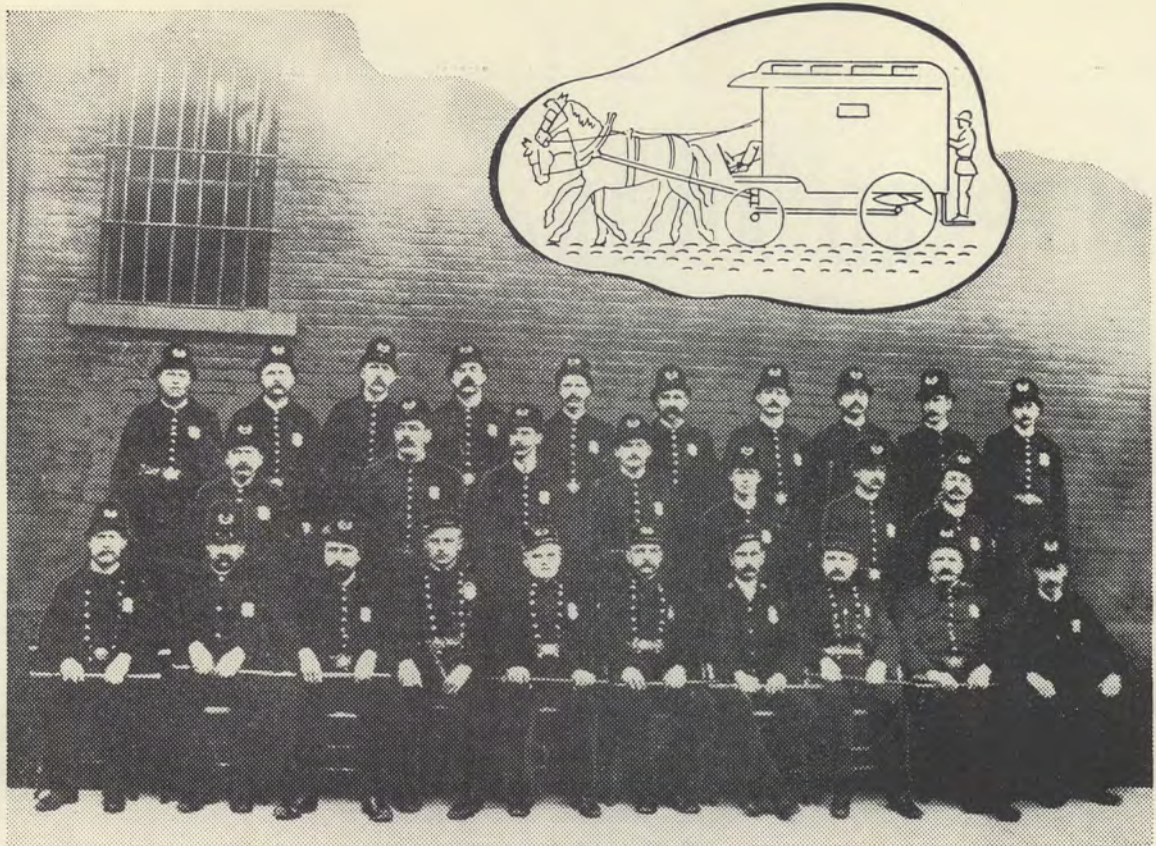
The same advertisement, in condensed form and without any date thereon, appears in the *Clear Lake Observer*, published by George E. Frost, Editor, Wednesday, October 2, 1878.

This remarkable record has been made possible by the appreciation and patronage of our friends and clients through the years. We will continue to serve you if you will let us know your requirements.

SHEPARD ABSTRACT COMPANY

205 Foresters Bldg.
HUGH H. SHEPARD, President

Phone 284
BERTHA BOWLING, Ass't. Secretary



GUARDIANS OF THE PEACE—*in the Gay Nineties*—

At first glance these men might seem to be officers of some crack, civil war regiment. Notice the military uniforms—the handle-bar mustaches—the grim, set faces. But look again and you will see that this is the Police Squad of the Trumbull Ave. Station, back in 1894. Then, as now, policemen took their duties seriously, and our fathers could place the same trust in the capability of the Police Department as we do today.

Photo taken from the Burton Historical Collection. This Collection is housed on the third floor of the Detroit Public Library and consists of more than 100,000 pamphlets, books, documents, prints, maps, etc.

Burton records go back 140 years. They are so complete and accurate that Burton Abstracts and Burton Title Insurance provide practical certainty that no title complications will ever arise to jeopardize your land or building investment.

Over Eighty Years of Continuous Service

BURTON

ABSTRACT AND TITLE CO.

DETROIT, MICHIGAN

MAIN OFFICE: Burton Building — 350 East Congress Street, RAndolph 9800

BRANCHES

WEST SIDE
16851 James Couzens Highway
UNiversity 3-6612

DOWNTOWN
The Dime Building Lobby
RAndolph 9800

EAST SIDE
15023 Harper Avenue
ARlington 8400

Capital, Surplus and Reserves over \$1,500,000



A NEW OUTDOOR SPORT

in the Picturesque 90's



These ten, stalwart Detroiters belonging to a recreational club, are about to set out for a thrilling jaunt on their ten-seated contrivance. Perhaps they called it a "Ten-dem"—but what's in a name? Most of these ten have been identified by a prominent old Detroitier who chuckled reminiscently as he studied the picture. The photograph was taken on the west side of Grand River and Clifford. The house with the tower was the home of Robert McMillan. It stood on 77 Washington Blvd.

Photo taken from the Burton Historical Collection. This Collection is housed on the third floor of the Detroit Public Library and consists of more than 100,000 pamphlets, books, documents, prints, maps, etc.

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**"I'M TELLING YOU,
SKINNER, WE
MUST HAVE AN
ABSTRACT OFFICE
HERE IN DETROIT"**

The Civil War had just ended. John Ward, a Vermonter, had built a reputation in Detroit as a Scrivner and a lawyer. Frequently his friends in Vermont, wanting to loan money on Detroit real estate, asked him to pass on the soundness of their loans. He found this difficult because of the lack of land records. So he sent for his nephew, Capt. Eugene C. Skinner, and put the matter of forming an abstract company up to him. For eight years Capt. Skinner did not

write a single abstract. He spent all his time compiling records, going back as far as 1785 in title research. In 1874, Clarence Monroe Burton, just graduated from the University of Michigan, joined with Skinner. Abstracts then began to be written, record research and daily compilation of records was continued. A few years later Ward and Skinner retired, selling their interest to Mr. Burton—and the company became THE BURTON ABSTRACT & TITLE COMPANY.



Burton Records include the history of every piece of land in the county since 1785 and the specific record of tax payments on this same land since 1827. Compilation has continued daily since 1866. Burton Records are so complete and accurate that Burton Abstracts and Burton Title Insurance provide practical certainty that no title complications will ever arise to jeopardize your client's land or building investment.

Eighty Years of Continuous Service

Burton Abstract & Title Company maintains a large deposit with the State of Michigan to insure full payment of losses.

BURTON ABSTRACT AND TITLE Co.

DETROIT, MICHIGAN

MAIN OFFICE: Burton Building — 350 East Congress Street, RAndolph 9800

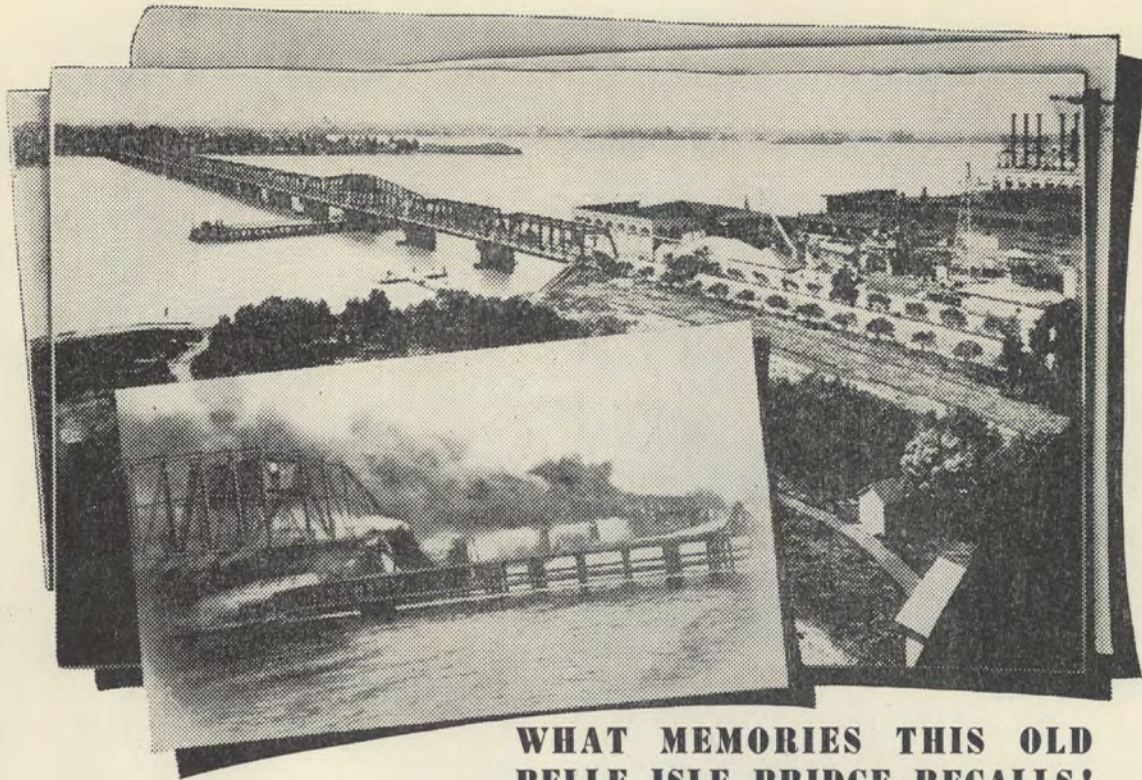
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Capital, Surplus and Reserves over \$1,500,000



WHAT MEMORIES THIS OLD BELLE ISLE BRIDGE RECALLS!

Do you remember the old Belle Isle bridge? For many years hundreds of thousands of Detroiters and visitors tramped its wooden pavement. Those were the days of Ferry Boats, gaudily dressed canoes equipped with phonographs, thrilling Band Concerts—with the canals so packed with canoes that one could almost walk across them. It was still early in the automobile era but no auto ride was ever complete unless it ended on Belle Isle. The bridge burned down in the early summer of 1915 but it will long remain in the memories of old Detroiters. The second photo shows the bridge in the process of destruction.

Photos taken from the Burton Historical Collection. This Collection occupies the third floor of the Detroit Public Library and consists of more than 100,000 pamphlets, books, documents, prints, maps, etc.

Burton records go back 140 years. They are so complete and accurate that Burton Abstracts and Burton Title Insurance provide practical certainty that no title complications will ever arise to jeopardize your land or building investment.

Over Eighty Years of Continuous Service

BURTON ABSTRACT AND TITLE CO.

DETROIT, MICHIGAN
MAIN OFFICE: Burton Building—350 East Congress Street, RAndolph 9800

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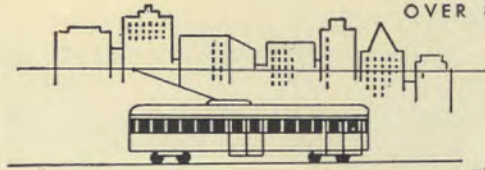
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Capital, Surplus and Reserves over \$1,500,000

OVER 80 YEARS OF CONTINUOUS SERVICE



DETROIT'S HIGH SPEED TRANSPORTATION — 60 Years Ago

“Horse Cars” they called them in those days—and what a joy they were to the inhabitants of Detroit! Folks appreciated them just as much then as we do today our modern street cars and busses. For with the advent of the horse car, people without private carriages could travel in comfort instead of having to trudge weary miles when business or social needs summoned them to outlying districts. While the horse may appear tired, take a look at the faces of the passengers—what satisfaction!

Photo taken from the Burton Historical Collection. This Collection is housed on the third floor of the Detroit Public Library and consists of more than 100,000 pamphlets, books, documents, prints, maps, etc.

Burton Records include the history of every piece of land in the county since 1785 and the specific record of tax payments on this same land since 1827. Compilation has continued daily since 1866. Burton Records are so complete and accurate that Burton Abstracts and Burton Title Insurance provide practical certainty that no title complications will ever arise to jeopardize your land or building investment.

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A FREE VACATION TRIP

Pay for It With Money Making Ideas

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1946 CONVENTION

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The American
Title Association

NOVEMBER 13, 14, 15, 16, 1946

Del Coronado Hotel

Coronado, California