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# TITLE NEWS

Official Publication

THE AMERICAN TITLE ASSOCIATION



VOLUME XXVIII

JANUARY, 1949

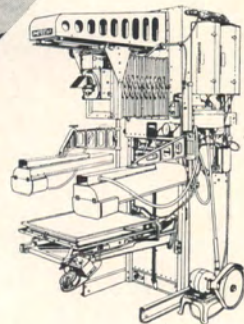
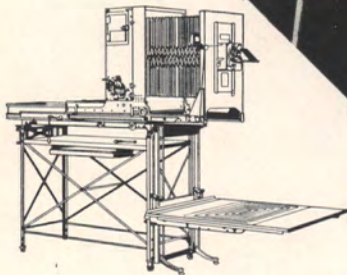
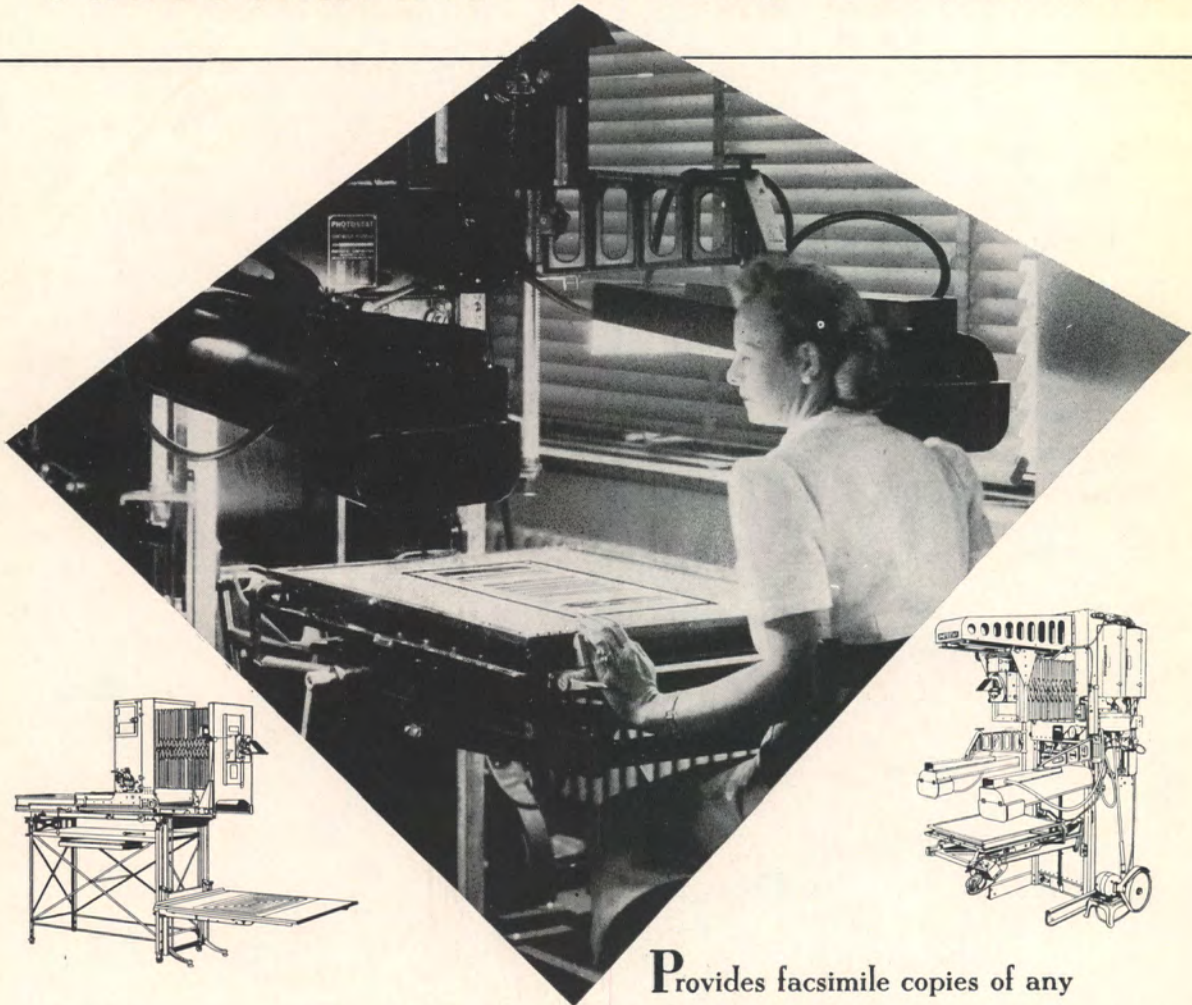
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# TITLE NEWS

Official Publication of

## THE AMERICAN TITLE ASSOCIATION

3608 Guardian Building — Detroit 26, Michigan

VOLUME XXVIII

JANUARY, 1949

NUMBER 1

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# Proceedings of the Forty-Second Annual Convention

— of the —

## AMERICAN TITLE ASSOCIATION

Chicago, Illinois — October 27 to 30th 1948

### Address of Welcome

Welcome to Chicago on this typical day, typical for the month of October. You people from other sections who occasionally comment about the weather in your own areas I hope will realize that if you don't like what we deliver to you today, don't ever come to Chicago. This is our best.

We take it as a special courtesy to our company that you meet here this year, for one reason because one of our officers is president of the group and for another, because we are now ready in our new offices for the critical inspection which we expect to have you give us this afternoon. We have had open house for our customers. We also entertained many other people, probably no less than 15,000 in one week of open house last fall. But all of us regarded that as a mere dress rehearsal for the inspection this afternoon by those who are in a position to judge on the technical efficiency of the setup, as well as its other attractions.

#### Tour of Company

The tour has been arranged, we hope, on a basis which will permit and encourage you to ask questions. As you go around in small groups, you will find that of our men certain men will stay with you throughout the tour, but in each unit there will be persons available to answer, (I hope more or less correctly) such detailed technical questions as you wish to put to them. It seems a little better to try, with so many, to concentrate it in one day instead of spreading it over a period. We considered both courses. It seemed a little better to do it this way, and possibly our customers next week will have less complaint if we handle it this way in one afternoon. So we are particularly appreciative of your coming today.

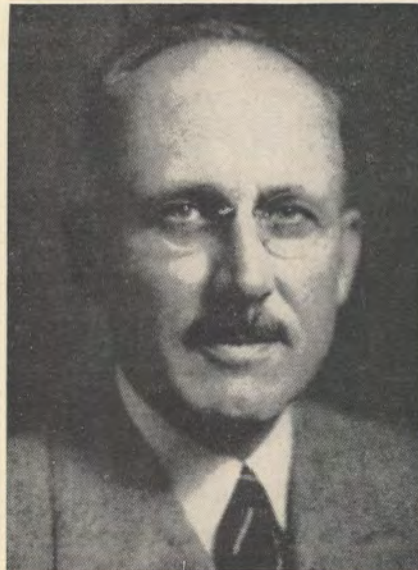
We hope you like our new quarters; and we have not yet risen above the point where we will not welcome comments of any kind, even though they are critical or questioning. We frankly admit what a number of this group already know, that in developing these

HOLMAN D. PETTIBONE

*President*

*Chicago Title and Trust Company  
Chicago, Illinois*

facilities we have drawn freely on the arrangements and technical procedures of many of you men who are now in this room. We have had our people at your offices. We have exchanged views with you, and what you will see there represents no less than ten years of careful planning by the top officers of our company. If out of it you get any suggestion and can make it work, I promise you that within a year or so we will be back at you, trying to see if



HOLMAN D. PETTIBONE

you have improved it, so that we in turn may adjust ourselves to what you have done.

#### Housing

I want to depart for just a few minutes from what might be regarded as a greeting to say a word about a pro-

gram in Chicago that may not be understood—possibly you don't know anything about it—a program which can easily be misunderstood, which has to do with the redevelopment of that part of the city that lies behind this beautiful lake front that you inhabit while you are here. If you think that those of us who live here are not aware of our back yard, of the terrible slum conditions that lie not far from where we meet, you would be wrong. Leading citizens in this area have for some years been trying to find some method of attacking a problem which grows worse steadily.

I have had the good fortune in the past two years to be an active participant in the development of a program which we think is probably the most far-reaching that anyone yet has conceived for our area. I am somewhat familiar with work done in other areas, but I want to take just a few moments to give you a fundamental of our approach, or a few of the fundamentals of our approach to the problem.

For a background: A number of us in our company have spent upwards of 15 years, working with every group in this area who thought they could do something about the problem. It just so happened that two years ago a Republican Governor, Green, began to take an interest in a specific program that some of us have been working on. Later a Democratic mayor of Chicago, Kenelly, made as his first promise in his campaign attention to the redevelopment of our slum areas and housing.

One of his first acts in office was to name a committee to deal with it. I was selected as chairman of the committee. We then had the pleasant experience, in retrospect, of doing a tight rope act between the state administration and the Chicago administration, to try to get some enabling legislation, some state funds, and the later cooperation of the City administration. That program has met with extraordinary success, due in some part to the fact that many people tied it more closely to the emergency housing situ-



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We are interested in housing, whether constructed and financed by private industry or public housing, so called, financed in whole or in part by Government; and whether such Governmental financing be at the level of the Federal Government or a political subdivision of a state or local community.

Your attention is directed to the remarks on this subject by Mr. Holman D. Pettibone, President, Chicago Title and Trust Company, contained in his "Address of Welcome" to the 1948 National Convention; and particularly on the point that IT IS AT THE COMMUNITY LEVEL, with control greater or less, vested in citizens of the community, vested in men and women who have an intimate understanding of and acquaintance with local conditions and needs.

In his address, Mr. Pettibone indicated you could write him for further details of the Chicago Community Housing Plan.

That offer is no play on words. If you are interested in low cost housing at the local community level, you are invited to write direct to him c/o Chicago Title and Trust Company, 111 W. Washington Street, Chicago 2, Illinois, for further information.

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ation than it deserves to be, because it is fundamentally a long range and not a short range program.

#### Public Need

What it recognizes is a fundamental, that the clearance of slums, the acquisition of land for that purpose, the demolition of existing structures is a public use. If twenty years ago, maybe fifteen years ago, the very laws that were passed in 1947 by our State Assembly had been enacted, they would have unquestionably been declared unconstitutional by our Supreme Court, that that is not a proper use of the power of eminent domain. We are accustomed to having property go for a park or railroad or utility, but to think that one group of people could inspire an action, the end result of which would be to take a batch of houses away from people, tear them down, sell the land to somebody else to build other kinds of houses, would not have been accepted.

It has now been accepted in this state, not only by legislation. Test cases have gone to the Supreme Court, and in the most sweeping opinion the Supreme Court has unanimously sustained the legislation. The fundamental concept is that private capital cannot of itself acquire a large slum area, taking all the chances of delay and cost of acquisition and the time to get possession, and of the resistance of neighborhood groups. That is a job for public authority with public money.

That part of it having been done with public money, through public agencies,

the land is then offered for sale for redevelopment. It need not be sold at the price it was acquired for. It may be sold at any price, but may be sold only in connection with a redevelopment plan by private capital. There is no tax exemption, only such continuing control by the public as is agreed to at the time a buyer buys. That is the core of our program.

#### Relocations

Related to it are various other angles of relocation housing, and many incidental parts. That is the core of it. That it has some merit is now demonstrated by the fact that the New York Life Insurance Company is making a proposal for a development on the near south side, which will involve no less than \$20,000,000 in that one development, and will be several blocks square. That has not yet been approved by the necessary authorities, but undoubtedly it will be. When that is completed, the New York Life will have paid a price agreed to in advance, irrespective of what the land subsequently costs the City. We have on hand available now in excess of \$50,000,000 of public funds with which to start the program. The bonds have been issued, sold, and the cash is on hand.

#### A Business Interest

As you people in the title business know, wherever in your areas you have a slum, you have a special interest in it in addition to a civic interest. There isn't any activity or transfers in such areas. They are dead. They produce no

business for us. We have thought in our company that in addition to wanting to carry our part of community responsibility, we had a direct, selfish interest and a direct gain to come from the redevelopment of areas, which would put them back into normal course of transfer. If perchance later any of you care to have further details of the program, you may drop me a note. You may judge from what I have said that I am more than filled up with the subject. I have an abundance of literature which I will be glad to send out.

It would not be appropriate to take more time this morning. I have no doubt the convention will be a great success, and we are looking forward to seeing all of you at our offices this afternoon. Thank you.

**President Rice:** Thank you, Mr. Pettibone. The next will be the Response to the address of welcome, by James W. Woodford, Chairman of the Board, Lawyers Title Insurance Corporation, of Seattle, Washington, and Past President of this association. Jim, will you come up front and center, please?

The Response to the Address of Welcome was delivered by Mr. James W. Woodford, Past President, American Title Association, and Chairman of the Board, Lawyers Title Insurance Corporation, Seattle, Washington.

In his inimitable style, interspersed with wit that can only come from the young and agile mind of Mr. Woodford, he expressed to Mr. Pettibone and other officers of the Chicago Title & Trust Company our thanks to be in Chicago and to be guests of that fine company.



# PHOTOGRAPHY

## A PANEL DISCUSSION

Including Report of Committee on Photography  
Members of Panel:

William M. West, *President*, Commonwealth Title Company of Philadelphia, Philadelphia, Pa.

William J. Erwin, *Title Officer*, Commonwealth Title Company of Philadelphia, Philadelphia, Pa.

John V. Harvey, *Partner*, Talley Harvey & Company, Sioux City, Iowa

Leonard F. Fish, *Moderator (and Chairman, Committee on Photography), Vice-President*, Dane County Title Company, Madison, Wisconsin.

**PRESIDENT RICE:** You are going to hear one of the important parts of our program in the next panel. Ladies and Gentlemen, the next is a panel on photography, for which there is scheduled one hour. The Moderator of this panel is Leonard F. Fish, Chairman, Vice-President of the Dane County Title Company of Madison, Wisconsin. This is a subject in which you are all interested. He will introduce the members of his panel. I am sure you will enjoy hearing this discussion.

**MR. FISH:** Mr. President, Ladies and Gentlemen:

We are very glad to be able to bring you another session on photography. We had considerable interest at our Memphis conference and were overwhelmed with the discussions and questions and interest in it there. We are going to roll right along into our program for today. We feel that you all will agree that the smaller companies can learn much from the experience

of the large, and we have found that the large companies have learned from the smaller, as we have been visiting plants of the smaller companies and picking up ideas, and the interchange is very valuable.

Today we are going to hear first a paper entitled, "Rebuilding a Title Plant by Photography", by Mr. William M. West, who is President of the Commonwealth Title Company of Philadelphia. Mr. West.

## Rebuilding a Title Plant by Photography

WILLIAM M. WEST

*President*

*Commonwealth Title Company of  
Philadelphia, Philadelphia, Penn.*

**MR. WEST:** Mr. President, Ladies and Gentlemen:

I want to say that it is a real privilege and pleasure for me to come here today and endeavor to give you something of the picture of, shall I say, the rehabilitation of one of the old Philadelphia title companies. Early in my effort to gather factual information, I referred to one of our most able title officers. He came up with a report which to my mind was so outstanding that I felt that he should appear before you, rather than myself.

However, we have made a compromise and I will present to you something of the initial factors in this rehabilitation of this plant. Later on you will hear from him, and I am sure that the meat of the whole thing will be in his presentation.

In presenting what has practically been a conversion of one of the older operating plants to one that more nearly measures up to the modern thought on the method of making title searches, we thought it would not be amiss to preface the technical and factual presentation by some of this history behind this rather unusual operation, as we are satisfied there may be some constructive ideas in presenting this phase of the subject in hand.

It not only consisted of converting our method of record take-offs but also involved the proposition of going back

twenty years to the year 1925 and taking all the records for that period. Fortunately for us, the Philadelphia City



WILLIAM M. WEST

authorities were most cooperative and at the same time indicated a high degree of consideration for the usefulness

and perpetuation of the public records. I would like to digress by expressing our deep sense of appreciation and obligation to the Recorder, his attorney and associates for their helpful attitude. The Recorder allowed us to make these copies, which of necessity must be at a time when they were not in use. This involved a certain amount of inconvenience to the City authorities and employees. Notwithstanding some interference with existing schedules. They were reconciled to this inconvenience by the fact that in case of destruction or mutilation of the records, they had virtual insurance in view of the fact that for the period involved, a copy would always be available for their use and convenience.

### Careful Consideration

The subject matter was introduced to the Company early in the year 1943 and was carefully canvassed by all who were familiar with Plant operations. After exhaustive study and many recommendations, the matter was then approved by our Executive Committee on June 4th, 1945, with a recommendation to the Board of Directors which was affirmed. As this transaction involved considerable expenditure, it may readily be seen that such a contemplated move must of necessity receive the closest scrutiny and required presentation in a manner which presented logically, efficiency and efficacy which would result from such a drastic change



in operation and would, in turn, warrant the investment. I wish to state here that in making this survey, we had the most interested and cooperative help from Remington Rand, Inc., who had presented the matter to us for our consideration. They went all out in presenting studies of the various phases of our Plant operations, spending many hours in our Plant and with our City officials in ironing out a very considerable number of obstacles which presented themselves. At the same time we recognized that our judgment indices, if they were to keep up with the speed contemplated with the photographic take-offs, must be considered. This latter project involved the discard of many large volumes in which our judgments were recorded and the transfer of about 683,000 different entries to a card system.

#### Greater Efficiency

I would say that this operation alone not only resulted in a very much more efficient and expeditious handling of our judgment searches, but also reduced the space used for this operation by exactly half and the number of employees by the same ratio; this was also a Remington Rand installation.

The section of this operation which we will designate "Back Title", being that portion which refers to the twenty year take-off, started in the early part of 1945. This twenty year take-off was accomplished by the use of the Dexigraph. Although the actual operation started in the early part of 1945, negotiations between the Company and Remington Rand, Inc., were initiated early in 1944.

I do not believe that a more unfavorable time could have been chosen in view of the fact that Remington Rand was under the necessity of building up a corps of trained operators during the war years when competition for all kinds of employees was particularly keen.

#### A Tremendous Job

In order to give you some idea of the

magnitude of the operation, the twenty year take-off was estimated to require 3,150,000 Dexigraph prints (papers averaged 3.85 pages per instrument) and, while we estimated Remington Rand might take off over 700,000 prints a day, by reason of the difficult working conditions and other obstacles this was not found practical and the operation consumed about two years.

The proper and convenient use of the new method of processing also required an entirely new system of flat filing folders and necessitated the purchase of 314 metal files in order to house these folders which were to be used for the reception of the twenty year back title take-off and the subsequent filing from that date on. An individual folder is required for each separate title; these total 528,275 in Philadelphia County.

Another incident, the mention of which may or may not be helpful, in view of the fact that most companies are not interested in taking copies of instruments previously recorded, consisted of correlating the daily work which had to be carried for each day while the back title take-off was being completed as we were using the same files and folders for housing both sets of copies.

The installations were fully completed which enabled us to get into full operation beginning October 15th, 1947. We have already, by improved operation and use of better mechanical facilities, reduced the cost of our operation. While some of this is absorbed in higher cost of material, we still feel that there is a possibility of further definite savings which were not possible under the old system of operation. We would say without reservation we are most enthusiastic with the operation under increased possibilities that daily open to us through the use of the present photographic plan.

#### Saving of Time

We find that this operating system cuts down our time of examination of titles tremendously as it eliminates the examination of the municipal rec-

ords from the time of the last insurance to the current date. This material is in our own Plant and it cuts down, if it does not entirely eliminate, the possibility of costly errors in relation to failure to indicate restrictions in deeds and errors that cropped up in the transmission of information by our Abstract Bureau.

#### Better Control

We get a more even flow of material to our Plant, as we receive the material as completed by the operator, in batches at various times during the day, whereas under the old system we received it in gross at the end of the day or the next morning. Sometimes when work was heavy there would be an ensuing delay of several days. It enables us to exercise a real control over the work and the personnel engaged in it which practically was absent under the old system which required us to send our clerks to the hall of records for running titles.

#### Savings in Operating Costs

Upon the present volume, we are persuaded that we must be saving approximately \$50,000 per year and maybe more. Until we have better records with which to make comparisons, we are unable to make a more definite statement in relation to dollar savings.

We have recently made inquiries as to the extension of the use of the camera in extending the photographic take-off system to the Register of Wills Office for the purpose of taking off wills and records of our Courts that handle partition proceedings and petitions involving decedents estates, which we believe will further increase accuracy, speed and efficiency. This latter plan, however, has not as yet been reduced to a method of practical operation.

MR. FISH: Thank you very much, Mr. West. Now we will hear a few more of the details about the installation itself at Commonwealth Title from Mr. William J. Erwin, who is the title officer there. Mr. Erwin.

## Rebuilding a Title Plant by Photography

WILLIAM J. ERWIN

*Title Officer*

*Commonwealth Title Company of  
Philadelphia, Philadelphia, Penn.*

MR. ERWIN: Ladies and Gentlemen: When Mr. West asked me to prepare a paper on photography as it applied to the installation at our company, I found that in my attempt to reach the proper approach for the preparation of that paper that I was asking myself the question, what would I be seeking, what would I want if I were connected with a title company seeking information about photography, contemplating the use of photography

in their operations. As a result, I concluded that the approach should be the presentation of a form of a text, a reference text.

As I got into that, having lived with the subject during the two-year period of its installation, I found that in my aim to give all the information I ran into volume, to such an extent that you

good ladies and gentlemen would be compelled to forego a lunch period in order to listen to a lengthy, dry technical presentation. To spare you from that, and also not knowing at the time that I was going to be given the privilege and the honor of being here at the convention, I found it necessary to boil that down very, very materially, and as a consequence, what I will read to you now will be a highlighting or a high spotting of some of the facts as



contained in that report. I understand, however, the detailed report will be available to you.

Being in the title business we can readily appreciate the lack of consciousness of the need of thinking in terms of the present and future, when, in fact, the very nature of our business carries us into the past. Unlike other forms of insurance, we develop facts which have been created over a period of years and after an analysis of those facts and the application of the laws affecting title to property we come to the conclusion that certain things must be done to enable a good and marketable title to be vested in the party presently acquiring the new estate. For the protection of the party so acquiring the new estate we issue a policy, for a consideration, agreeing to indemnify him against loss under certain conditions. That policy is premised upon the history of the title to the date of the policy. Most other types of insurance policies contract to indemnify their insured against the occurrence of future contingencies.

Therefore, our thinking is not so much futuristic-minded as it is confined to the past. We find our research deals to a large degree in the "horse and buggy days" although we are living in the day of the automobile, airplane and submarine.

Other businesses apply modern methods and machinery to the production of their products and services; why not the title companies keep in step with the times? Certainly, it does not speak favorably for an industry to be seen on the figurative highway of business in a "horse and buggy" when other types of business pass us on the road in "automobiles" and in the sky in "airplanes."

#### New Appliances and Methods

We have an obligation to our clients, stockholders and employees which demands that we be constantly alert to the need of applying to our business methods the latest of modern techniques and appliances to enable us to constantly give a higher degree of service, profits and living standard.

Today our thoughts are confined to the application of photography to our operations. While photography may momentarily be the advanced station in improvement of operational techniques; nevertheless, in the future, photography may be as antiquated as the method of taking abstracts by hand is today. We are living in the Atomic Age. New devices, still to be developed through scientific research, will appear on the market in the future which, we will find, will make obsolete our present day photographic methods. When that time comes we must then, as now, adjust ourselves to the time in which we live and use the products of "tomorrow" as we and our successors in the business find they can be applied to an advantage.

To be successful we must be pro-

gressive. To be progressive we must be alert and forever on the lookout for the application of the scientific products of "tomorrow" for the improvement of our organizations.

To have a clear understanding as to the information which will subsequently appear, it is necessary, at this point, to go on record by making several statements:

1. The Commonwealth Title Company of Philadelphia is engaged entirely in the business of insuring title to real property. It does not conduct any title abstract business. Therefore, it is not necessary to furnish briefs of title to its clientele.
2. The equipment which best suits the Commonwealth's needs may not meet the requirements of some other title and abstract companies, any more than their equipment would suit the Commonwealth's needs. As sure as men of various sizes, living under climatic conditions peculiar to specific localities, require suits of varying sizes and material weights,



WILLIAM J. ERWIN

so do, also, companies engaged in the business of processing titles to real property, have conditions peculiar to their sizes and location to be met. It is entirely foreign, in our thinking, to either recommend or criticize the photographic techniques and operations of any manufacturers offering photographic equipment and systems for sale.

3. This is not a general treatise of the subject of photography as it applies to title work. It is, however, a case history, written factually. It is the result of experience gained by the Commonwealth Title Company of Philadelphia with knowledge of photography commencing at zero. It, therefore, follows that this is not a professional expert's resume, but rather, the experience of laymen aided by the guidance of representa-

tives of manufacturers of photographic equipment and producers of systems.

Upon this premise, we proceed with the story of our case history.

As in all businesses the title business is conducted by small, as well as large, companies and in communities with little activity and in communities with voluminous activity. To enable a comparison of the operations of the Commonwealth Title Company of Philadelphia, later enumerated, to be made with other companies it would seem advisable to establish the volume of recordings in Philadelphia County.

#### VOLUME HISTORY OF PHILADELPHIA COUNTY

During the period from 1935 to 1947, inclusive, there was an average annual recording of 78474 deeds, mortgages, assignments of mortgages and releases of mortgages. The year with the least recordings was in 1936 (a depression year in which 55125 deeds, mortgages, assignments and releases were recorded). The year 1946 is the outstanding year for the highest number of these instruments recorded, being 127663.

Inasmuch as the period during which we are interested in obtaining photographic copies of deeds, mortgages, assignments of mortgages and releases of mortgages recorded at Philadelphia County daily, under our own operations, began in 1946, it may be well to state the recordings of these instruments for those years. During 1946 127663 instruments (being 489538 instrument pages) were recorded. During 1947 102983 instruments (being 397101 instrument pages) were recorded. Unfortunately, from the standpoint of gaining experience we began our photographic operations in peak years.

The Commonwealth Title Company commenced its method, now in operation, of photographing the "daily take off" on April 16, 1947. For the purpose of establishing valid production and cost records, we have considered a 2½ month period, from April 16th to June 30th as a learning period, during which the personnel became acquainted with the mechanism and environment and established the routine of operation. Hence, our consideration of the subject is confined to the operation for the half year, beginning July 1, 1947, and ending December 31, 1947.

During that period there were 52026 deeds, mortgages, assignments of mortgages and releases of mortgages recorded, containing 200025 instrument pages. To bring these figures to a more comprehensible amount, we find they average.

	Instruments	Pages
Monthly	8671	33337
Weekly	2001	7693
Daily *	416	1600

\* The daily average is for Monday through Friday weekly, exclusive of seven holidays.



The high daily recording during this period was on Wednesday, December 31st when 647 instruments (being 2594 instrument pages) were recorded and the low recording during the same period (with the exception of Saturdays and December 24th) was on Tuesday, September 9th when 181 instruments (being 704 instrument pages) were recorded.

#### METHOD OF DAILY TAKE-OFF PRIOR TO APPLICATION OF PHOTOGRAPHY

Prior to 1946 three title companies in Philadelphia, including Commonwealth Title Company, operating through a committee representing the three companies formed the "Abstract Bureau." This was done to minimize duplication of effort in the daily take-off of instruments recorded in the office of the Recorder of Deeds. This bureau types abstracts.

The advantage and purpose of this method of take-off is, of course, to obtain information currently for entry on to the plant records.

#### Disadvantages

The disadvantages to this method are:

1. Possible misinterpretation or omission of context of lengthy instruments due to working pressure involving time of completion and volume.
2. Inaccuracies such as errors in typing causing—
  - a. Delay in plotting and entering instruments on the plant records.
  - b. Need of checking from the original instrument (which at this stage of operation is prior to its being photocopied at the county seat).
  - c. Increased cost of maintenance due to additional time consumed involving, in certain occasions, the departmental supervisor's time.
  - d. Increased risks by the company resulting possibly in cash payments for losses sustained by the insured. (An example of this latter error is an actual incident where "8th street" was heard by the typist and written as "H street," resulting in a mortgage being entered against the property on "H street" where it did not belong and not being entered against the property on "8th street" where it did belong. This mortgage was missed on a search of the property on "8th street.")
3. Delay in obtaining information.
  - a. The abstracts are received by the title company at the earliest end of the day on which the instruments were recorded.
  - b. Receipt of the abstracts by the title company, may, due to sustained heavy volume over a period, be delivered to the title company several days after the date the instruments were recorded. This is a

disadvantage, particularly from the standpoint of making settlement bring downs.

4. Personnel. The group doing this phase of work consists of two men, four female typists and a part time employee. The usual factors, such as sickness, vacation and other absence causes, and employee attitude tend to create the usual fluctuations in the amount of work hours contributed daily to meet the volume within a limited period.

The costs of operation under this method, which preceded Commonwealth's photocopy daily take-off method, will be developed later in comparison with the photocopy system.

#### PHOTOCOPY METHOD OF DAILY TAKE-OFF

Suffice it to say here that the daily take-off is done mechanically.

The cost of this method of take-off will be detailed later.

Our experience thus far with this method of operation does not reveal any disadvantages.

#### Advantages

The advantages of the photocopy method are the following:

Accuracy. The photocopy, being made from the original instrument, reveals exactly the contents of the instrument. There can be no question of misinterpretation of the factual content to the time the photocopy is incorporated in the plant system. Typing errors, such as illustrated above, are non-existent, excepting only where they appear in the original instrument. As a result of this high degree of accuracy we find economies resulting from time saved in the prompt incorporation of the photocopy of the instrument in the plant records through the minimizing of additional handling of matters upon which the clerk will raise question. Further, the element of risk is reduced because error through the human element is minimized. An illustration is the mortgage on "H" street and 8th street, mentioned above. This technique enables the take-off to be made by fewer employees, which should be personnel of a high quality with intelligence and dependability. Provided the photocopy operation is done properly, the record attains a higher degree of permanency than the abstract method and withstands more usage. The thinner paper used for typing or the hand written abstracts will oxidize more readily than the emulsioned photocopy paper which is heavier.

#### DEED RECORDS PHOTO COPIED FROM THE RECORDER OF DEEDS RECORD BOOKS BEGINNING WITH 11-16-25

Under a contract with Remington Rand that company began in the fall of 1945 to photocopy deeds from the record books in the Recorder of Deeds Office and process, locate and file the

same according to property. This involved approximately 2,700,000 pages. The photocopies of the record book pages were made 6" x 9".

Although it had previously been agreed that the mortgages, assignments of mortgages and releases of mortgages, as well as the deeds, would all be taken off photographically for the same period, an analysis of the mortgage history commencing with the year 1936 (which is the earliest year for which the information was available) revealed that there were 2% fewer mortgages recorded from 1936 to 1947 inclusive than mortgages satisfied during the same period. During this period 308,116 mortgages were recorded and 312,206 were satisfied of record. While it is true that some of the mortgages satisfied of record had been recorded prior to 1936, it showed conclusively the rate of satisfactions in ratio to new mortgages created. In view of this information, it was decided not to photocopy the records as to mortgages, assignments of mortgages, and releases of mortgages as there would be many mortgages recorded since November, 1925, satisfied of record during the period of developing the photocopy system. In addition to this there are many mortgages which were the basis of foreclosure proceedings and still others which were junior liens discharged by execution on mortgages holding prior liens.

The overall picture in this deviation from the original plan resulted in cash saved, shortening the installation time and avoiding the unnecessary cluttering of the files housing the photocopies.

As a consequence, today it is necessary in making mortgage searches to resort to our former method of operation for mortgages recorded prior to and including December 31, 1945.

#### PHOTOSTAT CONTINUOUS AUTOMATIC RECORDER, MODEL NO. 2

Contemplating creating a department to furnish the daily take-off by photography after completion of the installation of the system, a survey was made of the types of equipment on the market best applicable to meet our needs. Having in mind the need of a print of high quality, the potential wear and tear on it through normal usage, the feeding of the photocopies to our plant organization as expeditiously as possible, the paramount need of dependability on the mechanism for uninterrupted operation, and the economy of operation it was finally decided to purchase and use a model No. 2 Photostat Continuous Automatic Recorder with processing unit.

This machine appeared to meet our needs (excepting only for some slight changes in its design to improve its application to our requirements) for the following reasons:

1. It is sturdy equipment, being built and designed to withstand constant and hard usage. This is an important factor as delays occasioned by break-



downs and replacements are mini- mized.

2. It is capable of handling volume output demanded of it.

3. The design of its processing unit, rendering a thorough wash of the paper by passing up and down through twelve separate wash compartments, assures a higher degree of permanency of the print due to the agitation of the print in the wash water and the volume of water to remove the processing acids there- from.

4. It can, with lower volume output required, be operated by one person. from the actual photograph of the the subject matter to the assemblage of the pages of the prints.

5. The elements of expense for mech- anical maintenance and service is practically nil as the Photostat Cor- poration renders maintenance and repair service gratuitously so long as the paper and chemicals are pur- chased from it in the volume we are consuming. The one exception is the replacement of burned out tubes (which are fluorescent lights for lighting the Subject Holder) and broken lens.

A check on the quality of service made by Photostat Corporation through local users of its equipment disclosed the Photostat Corporation's service department rendered emergency ser- vice expeditiously. First hand experi- ence has confirmed these recom- mendations.

## INFORMATION AS TO THE PHOTO- STAT CONTINUOUS AUTOMATIC RECORDER, MODEL NO. 2

### Machine Dimensions

The machine is 18 ft. 4½ inches long, 5 feet wide and 7 feet 8 inches high. Due to the reduction of the in- struments to 6" x 9" the Copyholder on the machine must be lowered. In order to improve the working condi- tions for the operator, the Photostat Corporation designed an elevation for the machine, thereby enabling the copy- holder to be at a normal operating height from the floor. This makes the overall height of the machine, in our instance, 9 feet.

### Floor Space Required

The minimum floor space of 10 feet x 25 feet is required for operation.

### Paper

By reducing the original instruments to approximately 57% of their original size (that is, bring them down from 8½" x 14" to 6" x 9") the machine accommodates roll paper, emulsioned on both sides (that is, duplex—being Photostat's grade JJ); 9" wide and 300' long.

### Developer

The developer container capacity is 27 quarts.

### Hypo

The hypo container capacity is 47 quarts.

### Wash

In addition to the one compartment for clear running water between the developer and hypo tanks there are twelve consecutive individual water tanks, following the hypo tank, through which constantly flows clear running water to wash the acids from the paper prior to the drying operation.

### Automatic Time Exposure

The Automatic Time Exposure obviate the necessity of guessing the time exposure or watching a clock for the desired number of seconds of exposure. An indicator on the dial on the timer is set to the number of seconds for which exposure is desired and a button is pressed. When the desired time has transpired the shutter behind the lens automatically closes.

### Water

The machine consumes a minimum of 3½ gallons of water per minute. The maximum water consumption is approximately 4 gallons per minute. Hot and cold running water, mixed and maintained at a temperature of 75 to 80 degrees is regulated by a Powers control.

### Electricity

The lamps are two 60" 100 watt day- light fluorescent tubes. The lamps and motors operate on 110 volt current and the dryer operates on 220 volt current, 60 cycle, single phase.

### Machine Operation

There are 25 sets of pin bars. These are sharp, flat protrusions on a fixed metal rod, which pierce the end of a sheet of paper and carry it through the processing operation. A set of pin bars is in position to pick up a sheet of paper every 37 seconds. Hence, each 37 seconds a sheet of paper 9" x 19" (after the photographic impression has been made on each side thereof through exposure) is automatically cut from the roll, dropped into a chute, picked up by a set of pin bars and started through the processing unit.

The overall time for the operation from the commencement of the taking of the picture to the time the processed sheet passes out of the dryer is de- tailed as follows:

1. Exposure time and changing original instruments for picture on two sides of sensitized paper.	37 seconds
2. Processing from camera to dryer (that is, cut into a 19" sheet, developed, rinsed, fixed and washed through twelve trays of running water)	13 minutes
3. Drying	2 minutes
Total	15 minutes, 37 seconds

### Multiple Photographing

The machine was designed at our request to permit three instruments to be placed in the Copyholder and

their exposed sides to be photographed simultaneously. Time is thus saved (as well as paper waste, which will be developed later) by using the same exposure time of three to five seconds (depending upon the type of original instrument and the degree of deterior- ation of chemicals) for three instru- ments photographed simultaneously. Two pages of each of the instruments are photographed, three on each side of a sheet of photograph paper 19" long.

### Capacity

During a seven hour work day the machine can process 681 sheets of Duplex paper, each 19" long. This is equivalent to 4086 instrument pages (being six on each 19" sheet). Assum- ing each instrument consists of four pages the daily capacity is 1021 in- struments. Viewing the human element, the operator may, from time to time, fail to keep pace with the machine's output capacity.

Therefore, if the capacity is, for this reason, reduced 25% the machine in a seven hour day is capable of photo- graphing 766 instruments, each with four pages.

The largest daily volume of instru- ments recorded in our experience was on August 8, 1946, when 704 instru- ments were recorded involving 2720 pages.

### Negotiations for Installation

Initially it was necessary to obtain the consent of the Recorder of Deeds and other City department heads to permit the installation of the machine and the various service systems in- volved. The negotiations leading up to the consent of the city officials to the installation and operation of the equip- ment were conducted upon the premise that the Recorder of Deeds is respon- sible for the safeguarding of the public records in his keeping. Should any of these records be destroyed through a catastrophe they would be nonreplace- able. However, the title company could cooperate with the recorder and aid in the replacement of any destroyed records, photocopies for which are in its possession. This is a type of insur- ance to the Recorder which is not avail- able from any insurance company upon the payment of a monetary premium.

### Installation

It was necessary to install plumbing for hot and cold running water, drain pipes (of an acid resistant metal), and two filters to clear the water of rust and sediment to avoid brown streaks from appearing on the finished photo- copies.

It was also desirable to use electric current furnished by the Philadelphia Electric Company. Hence, electric lines for 120 and 220 volt current with the necessary outlets had to be installed. An exhaust fan, capable of moving 2300 cubic feet of air per minute, also was installed in the room housing the equipment in order to maintain as high



a degree of working comfort and efficiency as possible, particularly during the summer weather.

## OPERATIONS

### "Break-In" Period

The machine was installed and ready for operation by March 1, 1947. However, from that time until April 15, 1947, the group of men retained for this work did one day's recording out of each week on it. Beginning April 16, 1947, operations commenced on a continuous daily basis. The period from April 16th to June 30th is viewed as a "shake down cruise." Therefore, the period from July 1st to December 31st, inclusive, comprises a period of experienced operation and familiarity with the equipment and job requirements.

### Personnel

Three men of very dependable quality, one of whom is an experienced photocopy operator, comprise the group handling the daily take-off. The operations and the volume of recordings throughout the period of operation indicate three men are more than needed. However, caution dictates a safety margin and the third man is held in reserve as an auxiliary to meet absense due to vacation and sickness and also to fill in on work other than the daily take-off operation.

### Hours of Work

Operations are from Monday through Friday of each week excepting holidays. The men report for work at 10:15 a.m. and finish generally around 4:45 to 5 p.m. They average approximately six hours per day. Presently our work week is 35 hours, being seven hours per day.

### Daily Functions of Personnel

1. Preparing the machine for operation; that is, dissolving developer and hypo crystals and filling the tanks in the machine therefore, checking the hot and cold water, polishing the machine and cleaning the glass on the Copy Holder.
2. Prepare tally lists which are used to check off the instruments recorded to make certain that every instrument has been photocopied.
3. Obtain the instruments recorded during the early morning from the Recorder's clerks.
4. Photograph, cut, assemble, punch and tally the photocopies. Deliveries are made to the plant at 12:30, 2, 3:45 and 4:30 to 5 p.m. daily.
5. Empty and flush developer and hypo tanks with clear water and generally clean and polish the machine.

## COSTS

### Investment

The Photostat Corporation advises that this same equipment is selling currently f.o.b. Rochester, New York, for \$12,000.00  
Installations, including electricity, fixtures, and plumbing amount to \$1,634.00

Incidentals and parts, as mixing tanks and cutter amount to \$349.16

The total cost of installations and incidental equipment is \$1,983.16

## OPERATING COSTS

We must keep in mind that the period covered is a half year, commencing July 1, 1947, and ending December 31, 1947.

### Materials

Paper: For the volume of 52,026 instruments recorded during this half year period there were 195.3 rolls of paper used, (which averages 1.6 rolls daily). During the period covered the paper cost \$22.90 per roll, f.o.b. Rochester, N. Y., which, with express charges to Philadelphia, Pa., totals \$4,503.73

Developer: 12 Units of 20 quart mix (averaging one unit of 20 quart mix per day) cost \$1 per unit; together with express charges from Rochester, N.Y., to Philadelphia, amounted to \$176.08

### Hypo (Fix)

620 units of 10 quart mix (averaging 5 units of 10 quart mix daily) cost 0.482c plus per unit, together with express charges from Rochester to Philadelphia costs 257.66

### Service

Electricity  
For machine operation 257.30  
For room lighting 16.00  

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273.30

Water (hot and cold)

The water is estimated at 4 gallons per minute for a 40 hour work week, being 67,000 cubic feet at approximately \$1 per 1000 cubic feet. 35.00  
Drainage 24.50

### Personnel

Salaries  
Salaries less amounts proportioned to other operations 3402.37

### Maintenance and Repair Service

There is no charge for this service so long as paper and chemicals are purchased from the Photostat Corporation (in the approximate current quantities). 00.00

### Room Space

There is no charge for room space for the reasons mentioned above under the topic "Negotiations."

### Insurance

Proportioned premium 34.36

### Depreciation

215.91

Total Operating Costs \$8,922.91

## UNIT COST OF FINISHED PHOTOCOPY

The cost of a completed 6" x 9" photocopy sheet (capable of showing

a picture on both sides) is 0.0892c, being 0.0446 per instrument page.

## COMPARATIVE COSTS OF PHOTOCOPY METHOD WITH TYPED ABSTRACT METHOD

The cost of the daily take-off of the same instruments for the same period (that is, from 7-1-47 to 12-31-47) by the typed abstract method (as previously detailed under "Method of Daily Take-off Prior to Application of Photography") as furnished by Mr. Lawrence Zerfing of the Land Title Bank and Trust Company (exclusive of insurance premiums—the amount of which he did not know, and depreciation of equipment—because it was so old it has exhausted its depreciation value) was \$7,834.15 as compared to the total cost to Commonwealth as above detailed 8,922.91 representing a difference of \$1,088.76

This is the difference of the monetary cost of the daily take-off only.

The advantages, however, of the photocopy method, as compared to the typed abstract method, are those enumerated in the foregoing, earlier part of this report. There is another factor for consideration; that is, that the instruments taken off photographically can be used for title purposes eliminating the necessity of a brief (composed of abstracts) being prepared for tie-in to the previous insurance, if any, of the particular property being searched at any specific time. In other words, the photocopies serve a twofold purpose.

1. The building and maintaining, on a daily basis, of title (as developed through the Recorder of Deeds office) for each property on which there is activity; and
2. the immediate availability of that information assembled and ready for use when needed for current title application operations.

The typed abstracts may be used solely for developing and maintaining plant records as to the continuity of title as developed through the Recorder of Deeds Office and are not applicable to the development of title for title insurance purposes.

## PAPER WASTE UNDER THE PHOTOCOPY METHOD

We have not attained operational perfection. The photocopy operation method is still in its experimental stage. We are still learning. The half year's operation based upon the volume of instrument pages related above show what may be termed a paper waste of 16.4%. This not only seems high but is high and to those of us responsible for the operation of this method of take-off we are not only dissatisfied but propose, if possible, to develop ways and means of reducing this element of leakage. There are three general reasons for this waste.



1. Pin Bar 1" strip.

A roll of JJ grade paper 9" wide is 300' long. Inasmuch as three pages of three original instruments are photocopied simultaneously the prints thereof are on a sheet of this photocopy paper 19" long. The paper being Duplex, there is provision for an original instrument page picture on each side of the 19" sheet, making a total of six instrument page pictures. These sheets are picked up by pin bars, which pierce one end of the sheet and carry the sheet through the entire processing unit to the dryer. After the entire operation is completed the 19" sheet is then cut into three separate pages, each 6" wide and 9" long (the length of the page being the width of the roll of paper) which leaves 1" (being the inch of paper pierced by the pin bars) as waste. A roll of paper 300' long yields 188 19" strips. Therefore, in each roll there are 188 1" strips equivalent to a waste of 5.3%.

2. Operations.

There are various reasons for being confronted with this type of waste. They are primarily—

a. Retakes due to—

- (1) Errors in the Recorder's Office in skipping page numbers on the original instruments (which is only occasionally).
- (2) Instruments pertaining to counties, other than Philadelphia County, received by the Recorder, booked, paged, photographed, and processed, which cannot be used in our plant operation due to this method of operation applying to properties in Philadelphia County.
- (3) Operator's error in making duplicate exposure on the same side of the emulsioned paper.
- (4) Cutting the 19" strip into instrument pages 6" x 9" and the cut on the multiple cutter severing instrument context.

The foregoing four reasons for retakes have averaged and aggregate of five errors daily, which is indicative of a very high degree of efficiency of personnel operations.

b. Usually a day's operations terminate when only a portion of a roll has been used. The exposed end of the remaining unused paper on the spool left in the machine is affected by atmospheric conditions during the night. This is due to the sensitivity of the emulsioned surfaces. This atmospheric reaction causes the paper at the exposed end of the roll to curl, thus preventing it from being in a position in the chute (after being cut into 19" sheets) to be picked up by the pin bars. It is necessary therefore that each morning about 30" of paper be cut off the roll and removed from the chute. All of the above reasons for operational waste are responsible for 1.7% of the paper waste.

3. Instruments with context consuming an odd number of pages.

Most instruments consist of a long sheet of paper, folded midway (across the width of the sheet) forming a "two sheet form" rendering four page sides available for context. While it is true some instruments contain more than four page sides (such as piece deeds and mortgages securing a bond issue) and a "rider" (occasionally attached, such as an affidavit to the deed or a prothonotary's certificate to any instrument), nevertheless the volume of instruments on forms containing two sheets consume four or less of the page sides.

As the following figures for recordings during the entire year, 1947, will show, mortgages are the only group of instruments which have context on each of the four pages. All of the others (i.e. deeds, assignments of mortgages and releases of mortgages) have a number of instruments in their groups, which have one blank page out of four. This condition is no problem to the

one side only) the labor costs would increase, although the cost of Simplex paper is approximately one-half the cost of Duplex paper. Assuming that the pin bars on the machine could be increased and spaced for paper pick-up every 25 seconds for use of Simplex paper the present operating time of six hours per day (involving the use of Duplex paper) would be increased approximately 33 1/3%, meaning that the work day would be eight hours instead of the present six. The increase in the work day could not than overtime. As our present work day is seven hours the overtime would be one hour daily. In addition to the additional salary expense involved, the employee attitude to such a long work day must be considered. It naturally follows, if the work is spread over a longer period of time, the work flow will be slowed down. The Recorder's personnel and the Abstract Bureau's employees must be given consideration in this regard as the operations of the three groups are timed very close.

1947 Recordings

	Deeds	Mtgs.	A.ofM.	R.ofM.	Totals
1. Number of instruments	54852	39041	8225	865	102983
2. Number of pages (assuming four per instrument)	219408	156164	32900	3460	411932
3. Number of pages containing context	209260	159649	24852	3340	397101
Difference between 2 and 3	10148	3485	8048	120	14831
4. Average pages (with context) per instrument					
a. 1947 recordings	3.63	4.09	3.02	3.86	3.85
b. 1946 recordings	3.76	4.04	3.4	4.0	3.8

Recorder of Deeds as the instruments classified as to type are photocopied on to consecutive pages which later form a bound book. The instrument pages which are blank do not receive a page number and hence are not photocopied by the Recorder.

To us, however, this is a problem, for we assemble the photocopy of the instrument pages so as to have a photocopied instrument intact and independent of any other instrument. This is necessary as our photocopy title file is set up according to property location. Thus, the four paged instrument, having context on only three pages, uses two photocopy sheets, (each emulsioned on both sides), capable of showing a photocopy on all four sides but only showing the three pages of the original instrument with context.

This situation accounts for 9.4% of our present paper waste.

It would seem that the practical approach to the solution of this problem is an improvement in our printed forms.

If an attempt were made to solve the problem by using Simplex photo-compensated in any way other copy paper (that is, emulsioned on

ORDERING SUPPLIES

It is advisable from the standpoint of continuous operations to carry at least two months' supply of paper and chemicals (that is, developer and hypo) on hand so as to offset delays caused occasionally by strikes and transportation. We find it advantageous to estimate the calendar year's supply need and give an order for the year in advance, specifying dates and quantities of deliveries.

READABILITY OF PHOTO COPY

We reduce all instruments to a standard sheet of photocopy paper, size 6" x 9". The photocopy is a negative, that is, white on black background. The reaction of the employees during the very early period of their initial use of these photocopy instruments was negative. It appears their reaction was concerned more with the volume of context and legal appearance (as they were previously used to using typed abstracts) more than with readability of the context. The typed portions of the instruments (being the portion upon which interest is most generally centered) is approximately the size of newspaper print. In order to offset this reaction we purchased readers to enlarge the typed portions of the photo-



copied instruments. However, the readers were only used for approximately one month and were then discarded. Now, the photocopies are accepted generally without comment excepting only in several instances where the persons are elderly and with diminished eyesight.

### SIZE OF PHOTOCOPY

The photocopy sheet size of 6" x 9" was deemed to be and is proving the most practical from the standpoint of readability (obviating the necessity of readers for the instruments to increase the size of the photocopies for reading purposes.) This size permits flat filing in legal size, steel file cabinets (with a divider from front to rear along the center of each drawer). This solves the question of voluminous housing requirements and floor space.

### FILE HOUSING, SATURATION AND EXPANSION

To house the photocopies of deeds recorded since 11-16-25 and provide for an estimated constant growth creating saturation in a minimum period of five years beginning January, 1946, we have provided 237 steel, five drawer (each divided into two from front to rear), legal size file cabinets. To maintain this number of cabinets at a constant figure we plan the following.

1. Remove from the file photocopies of mortgages, which are satisfied of record, and assignments and releases pertaining thereto (provided the assignments and releases do not cover more than one mortgage satisfied of record).

Records available from 1936 to 1947, inclusive, show that 312,206 mortgages were satisfied and 308,116 mortgages were recorded during that period. This means 2% fewer mortgages were recorded than satisfied. While all of the mortgages satisfied within this period are not the same mortgages recorded within this period, the figures show the relative ratio of satisfactions to new mortgages recorded.

2. In those cases where title to a property has been insured by the company and the folders containing the photocopies of the instruments in the line of title, prior to the insurance, have been voluminous, those photocopies of the instruments prior to the insurance may be removed from the folder and microfilmed in the same chronological order as the sequence of title development. The photocopies of these instruments may then be destroyed (thereby making room in the file compartment for other photocopies of current and future instruments). The film number may then be posted on to the folder pertaining to the property in question. The film may then be filed. Future reference to those instruments, removed from the folder, may

then be made by referring to the film and developing this information through application of a reader. The instruments prior to the last insurance become the subject of occasional reference only.

The only exception to the microfilming operation set forth above is in those cases where one or more of the instruments prior to the last insurance affect the title to more than one property. In these cases, inasmuch as the folders to the other properties contain a reference referring to the folder containing the photocopy of the instrument it would be necessary not to destroy the photocopy but to replace it in the folder in which it was originally housed.

### OPERATING COSTS DURING FIRST HALF OF 1948

The six-month period from July 1, 1947, to December 31, 1947, has been used as the criterion for this case history, as it is desired to show the advantages of the photographic method even through its early stage of operation, during which time adjustments and refinement in technique were being developed.

The picture for the first half of 1948 is fairly similar to that during the last half of 1947. From January 1, 1948, to June 30, 1948, there was a monthly average of 7,994 instruments recorded (being 30,433 instrument pages) as compared to 8,671 instruments (being 33,337 instrument pages) recorded during the last half of 1947. This is a reduction in volume of 7.8%.

The cost of materials increased in 1948. Paper increased from \$22.90 per roll to \$26.50 per roll (13.06%). Developer increased from \$1.00 for a 20-quart mix jar to \$1.104 (approximately 10%). Hypo increased from \$1.93 for a 50-quart mix per day to \$1.9625 for the equivalent of the new Hypo formula (being approximately 1½%).

The shrinkage in volume and increases in material costs were reflected by an increase of 5% in the unit cost of producing a photocopy of one instrument page on one side of Duplex paper (size 6" x 9"). The unit cost during the last half of 1947 was \$0.0446, whereas the cost during the first half of 1948 was \$0.047.

### INCORPORATION OF PHOTOCOPIES OF INSTRUMENTS INTO PLANT RECORDS

The various operations incident to the incorporation of the photocopies of the instruments recorded daily into the plant records is another subject. Therefore, suffice to say, in conclusion, that the photocopies of the instruments recorded are delivered to our plant in four installments throughout the day the instruments are recorded. The city is divided into numerical sections, north and south, each section being divided into twenty-four plate sections, and each plate is broken down into indivi-

dual lots. Hence, the plant's section, plate and lot numbers are ascertained by checkin the property description in each instrument with a key map of the city. Folders, filed according to these section, plate and lot location numbers, and housing the photocopies of the previous instruments in the line of title, are extracted from the file. The property description in the new instrument is checked against the metes and bounds data on the plan showing the lot in question. The names of the grantors in the new instrument are checked against the names of the grantees in the prior instrument (in the Photo Title File). If the new deed is made by the heirs or devisees of the former grantee, the name tie-in is made by the recital in the new instrument. These operations are verified by another worker, whereupon the photocopy of the new instrument is fastened in the binder in chronological position with the photocopies of prior instruments in the line of title. Knowing the Recorder's book and page numbers for the first and last instruments recorded each day, a check is made on a list called the "master sheet" to determine that all instruments recorded that particular day have been received and entered. The "master sheet" contains columns of numbers from 1 to 600 (representing the page numbers in the record books in the Recorder of Deeds Office). A line is drawn under the number representing the highest page number of each instrument, and the plant location (i.e., the section, plate and lot numbers) is posted opposite the printed page numbers. This latter sheet, in addition to serving as a final check list, is also the key to determine the folder in which a specific instrument is filed when the Recorder's book and page only is given. These "master sheet" are subsequently bound in book form.

### CONCLUSION

Photocopying instruments recorded daily for the maintenance and development of plant records and processing titles is new to some of us engaged in plant maintenance and production. However, we are living in an era in which changes transpire rapidly. Progress in many fields of endeavor, and particularly that of science, is at a highly accelerated rate. We must be conscious of the need of keeping pace with "progress." We have progressed and will progress further. Constant vigilance in our search for new and better mechanisms and methods applicable to and for the improvement of our business will aid in our endeavors to come within grasp of that factor called "perfection."

MR. FISH: Thank you very much, Mr. Erwin. We are now going to hear from a man from my neighboring State of Iowa. I would like to introduce Mr. John V. Harvey, who will tell us about "Rebuilding a Title Plant by Microfilm." He is from Sioux City, Iowa. Mr. Harvey.



# Rebuilding a Title Plant by Microfilm

JOHN V. HARVEY

*Partner, Talley, Harvey & Company,  
Sioux City, Iowa*

**MR. HARVEY:** Mr. Fish, Ladies and Gentlemen:

It is entirely beyond my range of comprehension to understand how the powers that be could pick on a small, insignificant county in northwestern Iowa to report in this general assembly, but they have asked for it, so you are going to take it. I am going to ask your indulgence for a moment to acquaint you with local conditions, and I won't take over a moment.

Iowa has no title insurance. Woodbury County has never reached the amount in title business of \$100,000. Sioux City has not reached the total of 100,000 inhabitants yet. My father's firm, which was started over sixty years ago, simply had indices of the court house as our tract indices. We have three firms in Woodbury County. Now you know us locally.

In looking over my thoughts on the theme of "A Paper on the Rebuilding of a Title Plant by Microfilm," I find the following are uppermost in my mind.

First, it is well to consider why one wishes to put photostat or Microfilm into our type of work. Is it to increase production, to take the drudgery out of the work, or to give better service? It is my firm belief that it is all three.

These typewritten sheets which we put out and call an Abstract simply represent a legal, highly technical service. Please bear in mind, however, that I realize that our service is a **trained service** and I feel sure that photography will make it a more efficient one.

## Types

There are a great many types and styles of photographic machinery on the market today varying as in what degree they are automatic and of course varying in their price range. There will continue to be improvements and advancements all along the line, and for the present we do not contemplate any changes in our office. We have found the following two systems best suited to our needs and problems.

## The Take-Off

Tackling the Abstracter's biggest headache, the daily take-off, we have come up with a clever adaption of a 35 MM candid camera with special lens attachment with which we are able to photograph the photostatic sheets which daily become the legal records in our County Recorder's Office. (Please remember we photograph the Recorder's photostatic record, not the original instrument.) This set-up, which is sold by the Dakota Microfilm

Service of Vermillion, South Dakota, consists of the camera I mentioned before, mounted on a fixed tripod with two 400-watt Reflector flood lamps on either side focused on the spot where we place the sheet or book we wish to photograph. The camera is an Argus A2 model which uses 35 MM microfilm. We buy our film in 100-foot rolls which we reload into cartridges holding enough film for 36 exposures. By loading these cartridges ourselves, we are able to make a substantial saving in the film costs.

## Developments

After these rolls of film have been exposed, we are able to develop them in our office with equipment also purchased from the South Dakota firm. The solutions we are using in our developing processes are the Kodak D-11 developer and Kodak Rapid Liquid Fixer. These acids are the fastest available today, and take five minutes each in action. To obtain the best results from our developing, we use Vokar electrical Agitators on our Film tanks. This agitation keeps the solution continually moving over the surface of the film during the process and insures uniform results.

When finished, the film is cut as per book and page, and turned over to be posted from by 2 P.M. Our photographing in the Court House is done from 11 A.M. to 12 noon. We have not changed our posting system, but are simply using Microfilm as an aid to greater accuracy. After posting, we are then able to use the film for Abstracting.

## Costs

Not including labor, the completion of this process figures out to approximately .8 of a cent per page. Then add to that, having the exact copy in your own office from the day before, no loss in checking and better accuracy; and you will see why we like our system.

## The Reader

To read the microfilm we are now using a new Diebold Flofilm Microfilm projector. This is the best reader that we have yet seen on the market. This projector enlarges the negatives considerably larger than the original size of the instrument itself, which aids elderly eyesight. Our camera takes photographs at a reduction of 13 to 1, and the projector blows the image up at a 25 to 1 increase.

The duplicate system consists of a Remington Rand "Film-a-Record Ma-

chine" which holds a 200-foot roll of 16 MM microfilm on which we have been able to photograph four complete books of 650 pages each from the office of our County Recorder. For convenience in handling, we take two books or 100 feet at a time, which we then send in to Chicago for developing. The price of this film is \$3.50 per 100 feet and this price includes the cost of processing. Via mail, we are able to secure four-day service between Sioux City and Chicago on these rolls. The records of Woodbury County have been photostated for about three years, and with our Film-a-Record machine, we have put these photostated records on microfilm consisting now of 90 odd books. This film we use exclusively for Abstracting and reference work in our office.

By taking, with our 35 MM camera, all records as they are photostated day by day, and by putting books in their entirety through the Film-a-Record machine, upon their completion, we have a duplicate of every instrument in our office. An error on one or a possible lack of a page can be quickly found in the second system.

## Photographic Copies

A major use of our Film-a-Record is that of photographing our abstracts as they are completed. This eliminates the use of carbon paper, second sheets and the ever-growing problem of storage space, as well as much drudgery for our typists. We save the work sheets during the month the roll is being filled, after which they are destroyed and our storage space now is at a minimum. We obtain better than 1800 sheets per 100-foot roll.

Through the use of the above equipment, we have worked out a plan of operation in preparing abstracts, which, we believe, will help greatly in giving faster service. This is our formula: When the Abstract is taken up and the work sheet or slip is made out, abstracting can begin immediately in our office of everything that falls within the photostat period. While this is being done, we are able to check and, through the Remington Rand Soundex System, which we have installed in the office, all judgments, liens, Equities and Probates of interested parties. This, then, through a direct telephone connection with the Court House, can at once inform our abstracters at the Court House what we are missing and the information needed for the tax search. When this work is completed in the Court House, it is sent over and assembled with work abstracted in the office; and you have your Abstract written and ready to go out.



### Improved Services

Let me impress this one thought upon you, and that is, **Do not expect to make an immediate saving by the**

**use of machinery.** With the initial cost, cost of operation and maintenance, this is an impossibility, but the savings possibilities in the greater efficiency,

and a better service to sell and the value of having everything in your own office, is a dream to strive for and will be accomplished in the near future.

# Report of Committee on Photography

LEONARD F. FISH, *Chairman*  
*Vice-President*  
*Dane County Title Company*  
*Madison, Wisconsin*

Judging by the number of inquiries received from members and from the interest shown at the Memphis conference in February, photography is still a subject to which title men attach a great deal of importance whenever they are considering the preparation and care of title records. Changes and improvements in photographic methods are so rapid that it is very difficult for a group such as your Photography Committee, which doesn't spend full time gathering and checking information, to try to keep up with what is taking place. It is the purpose of this report to let you know some of the types of inquiries your committee received during the year, briefly, what our answers were, some of the interesting installations we heard about, and some of the new types of equipment that are available. It is based primarily on correspondence received from members and occasional literature received from manufacturers of equipment. Upon request, we will be glad to try to furnish more detailed information about any item mentioned herein. In order to get a complete picture of the situation, one should study the exhibits at the convention and talk with other title men interested in the subject and thus learn much more concerning mutual problems, their solutions, and new equipment available than can be gained from this report.

## INQUIRIES RECEIVED FOR INFORMATION ON PHOTOGRAPHY

**From an abstract company in Iowa:** In making prints by the photo copy method for title plant use what minimum size is best to avoid eye strain in reading the prints?

Information available indicated that the smallest sizes were from 5" x 8" to 7" x 9" with the 6" x 9" size the most popular. Some mention was found of difficulty when elite type was used in the original instrument.

**From a title insurance company in Pennsylvania:** How can microfilm be used in posting tract books without first making enlarged prints from the film?

Some companies have found that they can do this by using a small "pilot" slip for each instrument or a check list of instrument numbers or volume and pages with space to write the necessary posting references. Some

have devised a means of attaching a strip of paper or small ledger card to the film and writing the posting information on this opposite each instrument. The film is cut into strips or individual instruments before attaching in this manner. The posting to the tract book is then carried out in the usual way from the information written on the slip or card. By arranging the tract books in a convenient location, the film may be placed in a reader nearby and additional information other than instrument number



LEONARD F. FISH

may be posted to the accounts directly from the film if desired. If posting and locating maps are also kept in a convenient form and place near such a reader, the initial locating of descriptions may be accomplished easily without making prints.

**From an abstract company in Iowa:** What photographic process can be used to make from five to ten copies of an original abstract?

(1) The original can be photographed with a microfilm camera and printed copies made with an enlarger. The film can then be kept for later office reference. (2) By using photo copy or con-

tact printing equipment sufficient paper negatives can be made from the original or one negative can be made and kept for office use and positive copies made from it. (the Photostat and Portagraph are examples of this type of equipment.) (3) If original is not in too good condition, it can be copied on thin contact tracing paper and copies made in a contact printer such as Ozalid or Bruning or it can be copied on master plates by typing or photographing and copies run off on an offset press, such as the Multigraph.

**From an abstract company in Missouri:** If a company is too small to maintain its own photographic department, can a complete service be obtained from outside sources to copy the old records photographically and set up a system for current upkeep?

Several firms furnish such a service on a contract basis. They should be contacted, the entire situation explained to them, and their work in other areas investigated before decision is made to proceed. Some of the firms with such a service available are: Dakota Microfilm Service, Microfilm Photofile Company, Photo Index Engineering Corporation, and Remington Rand Corporation.

**From a title company in Oregon:** Is there any "dry" photographic developing process available to produce prints without the usual developing and washing of prints in liquid and subsequent drying?

None that this committee knows of that are practical for our type of work except perhaps the Ozalid and Bruning printers which are limited as to the type of material that can be copied and also allow no variation in size from that of the originals. Such a process is something a good many photographers hopefully wish for.

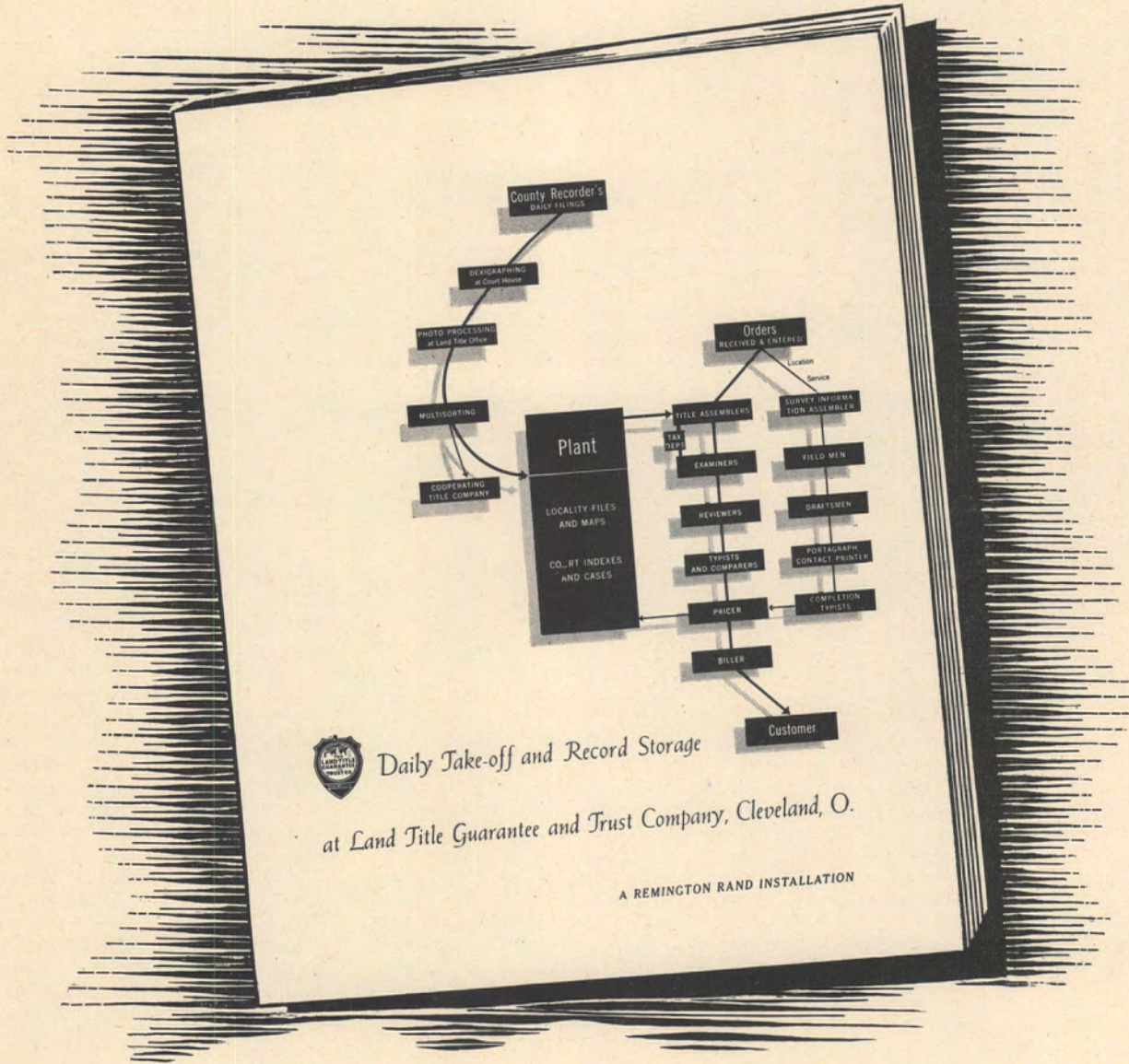
**From a county official in Florida:** Is it feasible to make current recordings with microfilm equipment?

We had no knowledge of such an installation by any county official for current work but many have copied old records on microfilm. We have heard suggestions along that line, however, whereby the current instruments would be photographed on microfilm, enlarged prints of the same made for public use, and the film stored by the county in a safe place to insure against



# Your Plant will Profit

## FROM THIS NEW BOOKLET



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It describes every phase of operation in this modern title plant from the use of photography for take-offs, space saving and record protec-

tion, to the efficient methods of indexing, handling, and storing records.

Send today for your free copy. See how your own plant may profit by use of the equipment and services described. Write to Title & Abstract Dept., 315 Fourth Ave., New York 10, N.Y.

# Remington Rand



destruction or to make copies from in case of excessive wear of the photo prints.

**From an abstract company in Wyoming:** Does a county official have any right to refuse an abstracter the use of the original instruments left for record to photograph the same even after the official is through recording them in the county records?

This inquiry was passed along to 45 different title companies using photographic take-off. Answers were received from many of them and the Photography Committee received copies of 11 of these answers. All seemed to indicate that there was no foundation for such a rule and none had run into a similar situation in their counties. Many of these replies also gave helpful suggestions as to procedures in making a photographic take-off. Our members are certainly to be congratulated for the manner in which they responded to this inquiry and we received a letter of many thanks from the abstracter in question for the help received.

**From a title insurance company in California:** What are some of the procedures used in adapting photographic take-off to searching methods?

A system used by the Dane County Title Company of Madison, Wisconsin, was described, at the request of the national secretary, wherein instruments are photographed on microfilm, located on posting maps, posted to tract index, cut and filed geographically, and later used for searching reference, examining, or to abstract from, all without making any photo enlargements of the instruments. In case of multiple description instruments, cross-references are used and only one film used. To date this has not proved burdensome because quite complete information is posted to each of the tract accounts affected. The film then does not have to be referred to except for abstracting or when questions are raised by examiners. This system was more completely described in ATA Bulletins 231, 245, and 254.

**From an abstract company in Wisconsin:** How can microfilm be filed in strips instead of rolls?

One firm cuts their film in 9 inch strips and files them in 2" x 9½" paper envelopes with posting information and instrument number placed on the outside. More than one strip is put in an envelope, and when viewed in the readers the strips are placed between two longer acetate strips sewed together on one side only. Other firms have used glassine or plastic envelopes for each strip which enable viewing without subsequent handling of the film. Films may thus be broken down numerically or geographically, the first requiring only cutting, the latter requiring cutting and splicing. Some firms have devised cards to which are attached individual instrument exposures. Filing can be geographical or numerical. Several inquiries were re-

ceived from companies asking for information concerning the location of title plants in their area using a particular type of photographic equipment. Insofar as was possible these inquiries were answered from information in the committee files. A new card file for all title companies using photo equipment is now being made up which will be arranged by states and cities. If members will report to the committee when they make new photographic installations or important changes in present equipment, cards will be made out and the files will become much more complete. Much faster and more complete answers to such inquiries can then be made.

#### INTERESTING PHOTOGRAPHIC INSTALLATIONS

Several interesting installations of photographic equipment and procedures were called to the attention of the committee during the past year. The names of the companies with the general type of equipment used follows:

Phoenix Title & Trust Co., Phoenix, Ariz., Microfilm.

Title Insurance & Guaranty Co., San Francisco, Calif., Microfilm.

Commonwealth Title Co., Philadelphia, Pa., Photo Copy.

Land Title Guaranty & Trust Co., Cleveland, Ohio, Microfilm and Photo Copy.

Talley-Harvey Co., Sioux City, Iowa, Microfilm.

Title Bond & Mortgage Co., Kalamazoo, Mich., Photo Copy.

Mid-South Title Co., Memphis, Tenn., Photo Copy and Microfilm.

Kane County Title Co., Geneva, Ill., Microfilm and Photo Copy.

Reliance Title Company, Santa Ana, Calif., Microfilm.

Land Title Guaranty & Trust Co., San Diego, Calif., Microfilm.

There are, of course, many other companies using photography, the committee files now containing the names of a total of about 100 which do. Many of them and others which we do not know about have no doubt made just as interesting installations as the above named.

#### COMMON PROBLEMS OF COMPANIES USING PHOTOGRAPHY

Each title man attacks his problems in his own way. Some like to do their own pioneering, others follow only when the ground has been thoroughly tested before them. If fortunate enough to get the assistance of a good photographer who likes to experiment, one is almost sure to come up with something new and useful. The committee will be glad to act as the clearing house for such ideas as they come up if members will only report them. Reports need not necessarily be in detail but if we know the general problem you are working with and something about how you solve it, that may be enough to help someone else out or to put you in touch with someone who is working on the same thing. Let us hear from you.

There are a surprising number of similar problems which various title companies have reported as being concerned with. Some of them are as follows:

Filing and space problems in storage of photoprints.

Filing problems in use of microfilms, use of shorter rolls, cutting in strips, maring of films.

Cheaper and more convenient microfilm viewers for typists and examiners.

Obtaining and training competent operators, especially photo finishers.

Washing and drying of prints—quicker drying and less curling.

Making positive print film from negative microfilm, either long rolls or individual strips or instruments.

Copying old, discolored, and marred title records.

Eye strain in the use of reduced photoprints and in the use of microfilm readers.

Protecting original work from duplication through photography by competitors or others outside of own title company, either in entirety or in part.

Use of photo copies of instruments or court proceedings in abstracts against abstracting the same in usual manner.

Encouraging use of short form instruments to cut down expense on number of pages of photographic take-off.

#### EQUIPMENT OF INTEREST TO TITLE COMPANIES

(Note: Not to be construed as recommendations or as a complete list. Some companies have best results with one type of equipment and some with other types.)

**Microfilm Readers:** (Many improvements in past year.) Remington Rand, 16mm desk type viewer, motor driven; American Optical Co. (Spencer Division), 16mm viewer motor driven; Recordak Corp., 16-35mm desk type reader, motor driven; Bell & Howell Co., 16mm reader; Graphic Microfilm Corp., 16 or 35mm reader; Diebold Corp., 16 or 35mm reader, motor driven; McBee Co., viewer for film inserted in cards (Keysort).

**Note:** Improvements now in effect and planned for the future in microfilm readers and filing systems may well be contributing factors for many title companies to adopt microfilm as the sole basis of photographic procedures in their title plants. Present low cost and greater speed for original take-off and savings in storage space are already heavily in its favor.

**Microfilm Cameras:** Bell & Howell Co., Filmo-Recorder with automatic feeders; Griscombe Micro-Record Co., desk type camera; Folmer Graflex Corp., Graflex Photorecord Camera 35mm; Remington Rand Co., commercial model camera, motor driven; Recordak Corp., Dual camera, 2 sets 8mm exposures on 16mm film.

**Microfilm Processing Units:** Bell & Howell Co., Filmo Automatic Pro-



cessor; Recordak Corp., Film developer and drier—100 ft. capacity; Diebolt Inc., Automatic Processor; Philadelphia Air Transport Co., Smith Water powered unit.

**Photo Finishing Equipment:** Pako Corp., Pako print machine—automatic fixing, washing; Pako Corp., Stainless steel washer, rotary type and electric driers; Peck & Harvey Co., Electric print driers; Photostat & Rectigraph, Continuous automatic print finishers.

**Photo Magazines:** Boland & Boyce, Inc., Montclair, N. J., "Photographic Age"; Ziff-Davis Publishing Co., Chicago, Ill., "Popular Photography"; Photographic Society of America, Philadelphia, Pa., "PSA Journal."

**Photo Copy Machines:** Photostat Corp., photostat cameras; Haloid Corp., rectigraph cameras; Remington Rand Co., dextrigraph cameras.

**Contact Printers:** Remington Rand Co., Portagraph; Hunter Electro Copyist, Inc., Hunter Copyist; Charles Bruning Co., Inc., Bruning Printer and developer; Ozalid Corp., Ozalid printer and developer.

## Discussion

MR. FISH: Now I would just like to take a few more minutes, since time is running short, to make some comments concerning the report of the Committee, and then if you want to stay, we will answer questions. The Report of the Photography Committee has been multigraphed and is available for distribution and will be passed out now. We didn't dream of the large attendance at the convention, and I would urge you to take only one copy per company, to begin with at least, and if there are extra copies they will be distributed later.

The report covers just two or three things, the matter of inquiries that we received from companies and some of the answers that we gave, a matter of some installations that we heard about during the year, and some brief comment about them, so that you can contact the people, if you wish. It contains some of the problems that the photography group has faced and the companies using it have faced and a few items of equipment we have heard about. It is not complete at all, and we discovered, as everyone does, that you come to the convention and hear a lot of new things you haven't heard about, and some of the things you see in the exhibits aren't even in production yet, but they will be. I think the manufacturers have done a good job

this year in trying to give us something that is particularly useful to our industry.

### Costs

In the matter of microfilm, I would just like to point out one thing in my report that it seems to me is quite important, due to the fact that we have these new improvements in readers and filing systems, and so on, and that is: "Improvements now in effect and planned for the future in microfilm readers and filing systems may well be contributing factors for many title companies to adopt microfilm as the sole basis of photographic procedures in their title plants. Present low cost and greater speed for original take-off and saving in storage space are already heavily in its favor."

That is not a personal opinion. That is drawn from the information we gathered from different companies that have been using it and inquiries we have received.

### An Information File

One more thing I would like to state. We have tried to build up an information file. We have mimeographed a card form, and we would like it very much if you would take one and jot down any information concerning photographic installation that you have. We will file it and you are free to use that file and write those people concerning their installations.

Now I would like to do one thing before we open up for questions, and I think it would be of interest to everybody here. That is to find out from the floor just the proportion of the group that is interested in photography and using it. First I would like to know, just by a showing of hand, how many companies are using photography at the present time in any way. I don't care in what way you are using it. Just put your hand up. (Showing of many hands.)

Now I am going to ask this question: How many of that group have made this installation since last year, in other words, since our convention in Kansas City? (Showing of numerous hands.)

One more. I think it would be interesting to the group to know the portion of the group who use microfilm entirely. Now, that would include the making of prints from microfilm, if you do that. (Showing of hands.)

Now I would like to have another showing of those who use the photo copy method entirely. (Showing of hands.)

One more, and then I will stop. I would like to know how many of you use both the microfilm and photo copy. (Showing of hands.)

If you are interested—as long as they can stay in our noon hour, we will be glad to try to answer any questions that you care to put to this group. In that connection I would like to have Mr. Yates (Geneva, Illinois) and Mr.

Trucks (Baldwin, Mich.) come up to the front. They are also members of my committee, and I would like to have them be in a position to help us, if necessary.

### Reduce Insurance Premiums

MR. PLACE (Columbus, Ohio): I might add something that hasn't been mentioned here, and that is the case of the removal of an entire title plant from a fireproof location into one that isn't fireproof, with the consequent cost of maintaining insurance. I find that by running the whole thing through microfilm you cut your insurance costs tremendously. In other words, you don't need the same coverage.

The next question that bothers me is, in the event of a fire, does anyone have a device that will blow up that microfilm and print it into large size pictures in a hurry?

MR. FISH: Well, there are several such pieces of equipment available. You have your photo copy machines, for instance, that have projecting attachments that can be put on them if you have a large job to do, and the film can be run through and it will automatically print, make copies from the film and come out in your continuous print. There are several firms that are using continuous printing machines which will continuously print that paper from the film in case of loss, and of course the companies themselves, I believe, including both Remington Rand and Recordak and possibly others, will do the job for you if you will send the films to them, so that there is a way of getting a print if your records are destroyed.

### Paper

MR. BOREN (Memphis, Tennessee): I would like to ask Mr. Erwin what grade paper he uses on his photostat.

MR. ERWIN: Grade JJ, 9 inch 300 feet to the roll.

MR. BOREN: You get that for a little over 4 cents?

MR. ERWIN: That's right.

MR. STROTHER (Henderson, Kentucky): My activities cover several counties in Kentucky. I would like to know if there is a portable machine that could be transported to surrounding counties and a picture made direct from the records.

MR. FISH: The question has been raised by the gentleman from Kentucky as to whether there is any equipment available that a company could use in different counties where they have a necessity for getting title information, in other words, some type of equipment that will be portable, I judge, or can be used, either microfilm or photo copy. I would first like to ask if any member of the panel has that information. Mr. Harvey.

### Portable Equipment

MR. HARVEY: I believe both Remington Rand and Recordak have a bank photographing machine, and it is port-



able enough for your necessity. It was originally made for check photographs. It is portable, not very large.

MR. FISH: I have seen the results of portable microfilm equipment both large and small, and I believe the installation that Mr. Harvey uses himself would lend itself to that. It is not too large to be moved around. Mr. Erwin.

MR. ERWIN: I was just going to say that we just learned through the Convention Exhibit Room that Remington Rand has in production a very small portable camera, about the size of a box that a portable typewriter would be carried in. It takes a 9 inch wide roll paper upon, I think it is, a 100 foot roll.

MR. FISH: I suggest you contact these men on any of these particular problems. One question has been raised several times to me in using microfilm. That is the question of going over from the filing of film by rolls to strips and how to use those strips and how to file them. We have heard of several different ways, and just prior to the convention I had a sheet of information on a new form of reader and card system with which the film is filed. It isn't entirely in production, but I found after I got here that one title company already had it in use, and that gentleman from that company is here, and I would like him, if you would be interested, to tell us a little bit about how the film is cut and used individ-

ually in cards. Mr. Ellsworth from the Idaho Title Insurance Company of Boise:

#### Filings

MR. ELLSWORTH (Boise, Idaho): For the past four years the principals of the Idaho Title Insurance Company have been interested in various types of photography. However, they have not instituted any system, awaiting until they could find something that would give us all of the advantages of the microfilm with none of the disadvantages and all of the advantages of the photo copies with none of the disadvantages. Now, it might seem to you that we have waited a long time or that we have had in mind the ultimate before doing anything about it, but we have been investigating all types of microfilm, photo copy systems throughout the country. We have been waiting for someone to come along with a system that would give us the microfilm so that we could then file it on the same basis as they do the photo copy.

Just to cut this thing short, I would like to say that with the cooperation of Recordak and Remington Rand in the past we have been able to develop an idea, as far as what we wanted. Then along came the McBee Company, and they came out with a machine that will cut your 35 millimeter film or 16 millimeter film in a spotter and automatic machine that will take this image

and spot it in the card. You can then very quickly see that we have the filing advantages of the photo copy together with the space advantages of the microfilm.

Now, that is what we have been waiting for. Our problem out in Idaho is this: We ran into a number of agents throughout the State who had the same problem that our friend from South Dakota had. They were working straight out of the court house. What we had to find was an inexpensive way to bring that court house into the office, and then to be able to use it without having to bother with the reels and to be able to file it. This machine does that job.

#### Costs

Now, without taking too much time, I will give you just a rough idea of costs. After all, we just started this thing six weeks ago, but we are far enough along now to be able to say this. We know on a take-off basis, including the film and the development and the spotting and the card and the indexing automatically by the McBee Keysort method, that we can make our daily take-off for 5 cents. We are shooting for 3. We are now at 5. That includes everything, your labor, development of your film, and everything, punching it by book and page or fee number, whatever you are using, or if you are filing geographically it can be

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filed geographically for 5 cents on a daily take-off basis.

On back work, bringing the court house to the office, we can do that, including the film and the operator, for \$20 a volume, the card indexing complete. That will give you some idea of the costs we are shooting for. This is the McBee Company. We are using Recordak film and camera and Remington Rand cabinets, so we are co-operating with all the companies. That is the McBee Keysort. They are a national concern and have been in the office system business for a long time. They are located at 295 Madison Ave., New York City. Attention David A. Decker.

Our problem was trying to get an installation that would fit the little fellow in Sand Point, Idaho, with 15 instruments a day, as well as the big fellow, and we think we have found it.

**QUESTION FROM THE FLOOR:** What do you do with several pages?

MR. ELLSWORTH: There is more than on window. The viewer, I can say, is the finest viewer I have seen. It has a throat in the front, and you just insert it the way you do in any other viewer.

Remember that all of this information has been accumulated and developed very fast. I would be very happy to answer any questions after the meeting. The McBee man, Mr. Decker from New York City, is here. He will be happy to talk to any of you, but the first installation in the title business just went in ten days ago, so we were not ready to give you much information about it, but the McBee Company in New York has taken film from us out in Idaho and they have spotted and indexed enough film so that we have enough figures based on 60,000 instruments.

MR. MORRIS (Texas): On this \$20 a volume, are you talking about court house records? I am from Texas, and down there we have 640 pages in a volume in the court house.

MR. ELLSWORTH: Up in Idaho we have 640 pages.

MR. MORRIS: For \$20 you can, through this system, get that volume over in your office indexed geographically?

MR. ELLSWORTH: No, sir, not indexed geographically. You can get it in your office by book or page or filing number.

MR. MORRIS: We can do that for one cent a page with straight microfilm.

MR. ELLSWORTH: That is right, but then after you have it in your reels of film, you then have the problem that all of us who have been in photography know.

MR. MORRIS: Well, that is our problem too.

MR. ELLSWORTH: We have several plants in our territory who were using 35 millimeter microfilm in rolls, and apparently, from the group that is gathered here now, I don't have to tell you the problem there.

MR. MORRIS: For \$20 what do you get? You get that card—

#### On Contract

MR. ELLSWORTH: For example, we all know that Dexigraph and Remington Rand have a contract price for going out, as far as making your prints and putting them in order for you. Recordak also has a contract price, in our territory anyway. They will send out an operator and a camera, supply the film, do the developing and send it back in reels. That is what I am talking about. Out in our country Dexigraph quote a price, the last time I heard, a little better than \$30 a volume. Recordak also quotes a price, including taking of the film, supplying of the operator, doing the job, and then making prints from the film, and they are quoting in our country \$40 a volume.

MR. MORRIS: We get it for \$6.40 where I come from, but for \$20 now you get this volume on these cards with windows in them or a frame in them, is that right?

MR. ELLSWORTH: That is right.

MR. MORRIS: Then you have the problem of cost, over and above that, of filing that the way you want, geographically or otherwise?

MR. ELLSWORTH: Out in our country we have the indices and all we are looking for is to get the information out of the court house into the office together with the index. You could, of course, file these geographically, and when we get further into the thing, if it measures up to our expectations, we fully expect to go into a geographic plant with this.

Now, in all of our counties there are indices. The thing they lack is to have the court house into the office, as we have heard about from Sioux Falls.

**QUESTION FROM THE FLOOR:** Does the \$20 include punching the card?

#### Punch Cards

MR. ELLSWORTH: \$20 includes punching the card. This \$20 price I mentioned here, that is the price we are being able to quote to our agents throughout Idaho and Montana, the two states in which we operate, for which we can send out an operator to do the whole job and send it back in complete book and page or filing number, whatever he decides, for a 640-page volume.

MR. FAIRFIELD (Denver, Colorado): Do you have a machine that will punch that information all along one side of the card, punch out the holes at one time? My question is, does that machine have a reader so that you can see that film at the time that you are punching that information out?

MR. ELLSWORTH: No, no. The Keysort punch does not have a reader attachment. What we are doing is to have a girl in front of the reader, inasmuch as we want to have written

on these cards the same information we have punched—we have to write the information that we ordinarily want anyway before we start punching.

MR. FISH: I have one piece of literature from the company in which I believe there was a viewer attached to the puncher, but I imagine the gentleman from the company will be able to verify that later.

MR. ELLSWORTH: The question might have arisen, is there a viewer on the spotting machine. That runs about the rate of 400 an hour. We have had it up to 450 an hour. That instrument does have a reading attachment, but the instrument that punches the holes does not have a reading attachment.

MR. FISH: Thank you very much. This is a new thing, and in fairness to everyone I think it would be a good thing to have these gentlemen back a year from now to find out what their experience has been over a long period of time, and we will get some definite information on costs, and so on.

We are all interested in those new pieces of equipment as they come out. They should be tried and tested, in fairness to everyone.

#### Cost Per Instrument

MR. MARKS (Frankfort, Indiana): I would like to ask Mr. Erwin if he has the cost per instrument.

MR. ERWIN (Philadelphia): Yes. Figuring on a four-page instrument, we can say the cost is 18 cents. That would be four pictures of four pages of the instrument.

MR. MARKS: And at 18 cents you have found that cheaper than your previous method of typing your take-off or making a take-off manually?

MR. ERWIN: No, not directly. This is slightly higher in cost than the cost of taking off by typing or hand abstract method, but we save in that this becomes a record that is useable for title purposes. It is not just a brief abstract for the purpose of making an entry to our plant record. When it would be necessary to process a title on an application, we would not use those abstracts. They were too brief. We would have to go back into the court house and have title clerks take off more complete abstracts.

Now, that cost is eliminated, so from that angle, yes, we have a material cash saving.

MR. MARKS: I was interested in that, because my experience and my costs on typing a complete abstract of every instrument in our county, which meant typing not just a brief synopsis, but typing the description in full, the signatures and acknowledgement in full, all of the words of grant, everything needed for a complete examination, has shown that we can do it manually on a typewriter for 8.1 cents.

MR. ERWIN: Per page or per instrument?

MR. MARKS: Per instrument.

MR. ERWIN: That is good.



MR. FISH: Before we went into photography, I think I figured about \$8.50 per 100 instruments to have that take-off made and compared by a typist. Now, our figures compare pretty much in our plant with Mr. Harvey's on microfilm take-off, from 5 cents to 7 cents per exposure. The cost per volume of original take-offs for us ran about \$3.50 to \$4.00, but that did not include any indexing. That was just copy. The cost of our present system of indexing and taking off the film, giving us two copies of the microfilm of every instrument filing one numerically and one chronologically, posting our ledger, bring our maps up to date—that includes an entry on the map, if it is a division, so that your map is just as much up to date as your tract index—and sorting that one other film geographically into envelopes, developing the film, and allowing for overhead, run between 25 and 30 cents per instrument, so we have everything after that we need to abstract and examine from, but it is in the form of microfilm and it is filed in envelopes.

MR. MARKS: Will you repeat those figures again?

MR. FISH: You are interested in the complete picture? From 25 to 30 cents?

MR. MARKS: That's right.

MR. FISH: We find we can photograph the original take-off on microfilm, and we make two copies of every instrument, and one copy of that film is filed numerically in rolls and stored in a separate place, for protection mostly, for just occasional reference. The other copy is used to post first our tract index, and second to post our maps so they are up to date. Then it is cut and spliced and filed away in envelopes geographically, according to the land it affects, and the entire cost of that arrangement for us is running now about 25 to 30 cents per instrument. That tract index, by the way, is typed, and includes the names of the parties, the date of recording, date of instrument, the type of instrument, consideration, and any remarks concerning execution, reservations or easements in the instrument, so that for practical purposes the land ledger, as we call it, is pretty much a complete picture for most information that we need. We use the film when we come to do the abstracting.

#### Filing

MR. BLANCHARD (Denver): How do you file this film? How do you view it or coordinate your information to file this 35 millimeter microfilm in tract indices?

MR. FISH: We are interested in this last item here, because it combines two things we have been trying to do. We have our film, then we have a little 3 by 5 pilot slip as we call it, that the posting clerk makes out from the reader, and up in the corner he puts the code number of the property affected, and so on. That is filed in one place. Then the film is filed in these envelopes,

and of course, when a girl comes to do her abstracting, she can get all the information she needs from the film. But as a precaution we are still pulling this slip out with the film and giving her that too. I don't think it is absolutely necessary, but we do it as a precaution, and she makes a note, for instance, on this slip of the order number in which that abstract instrument was used, so if we need it again we know we have it on film.

QUESTION FROM THE FLOOR:  
How do you keep the film?

#### Storage and Filing

MR. FISH: It is stored in an envelope. Now this is not a clear glass envelope, and there is more than one strip put in here. The instrument number appears on the outside of the envelope, and our parcel number appears across the top. We are now interested in working out something that would provide a little easier means of getting that film to the reader and using it, although we have been doing this for two years, and we are able to give much faster service than we ever did before, so it is not too burdensome. But there is an advantage in taking that film out and putting it right in the reader, and we take it and put it in between two strips of acetate which we use as a runner and the girls can pull it back and forth at will.

MR. ZERWICK (Madison, Wisconsin): I wonder if Mr. Erwin has any comparable figures. I understand their finished product is filed geographically, as you do, and I wonder if he has any figures on the cost of the picture itself and getting it filed.

#### Costs Including Filing

MR. FISH: The question of Mr. Erwin would be if he has a comparable figure which would include the complete take-off and filing in his envelope of the instrument, ready for use by his examiner.

MR. ERWIN: The answer to that is yes, and the cost is one cent less than the 18 cents. It is 17 cents per instrument. That makes a total of 35 cents to incorporate the instrument, whether it is one or more descriptions, property descriptions, into our locality record.

MR. FISH: In other words, the total cost is 17 plus 18?

MR. ERWIN: That's right.

MR. FISH: 35 cents. Will you explain, Mr. Erwin, when you are through with that, just so we get it again, what do you have when you are finished?

MR. ERWIN: That is the folder that houses the photo copies, and it has its plant location, geographical location, on the tab, and they are filed according to that location. The record posting is made along in here (indicating), so that in the event the photo copies, when extracted from the folder, are lost, we still have a record of the instruments in that line of title. This is a file front, or nothing more than the protector, and these instruments

are fastened right to that, and that carries also that same plant location number.

MR. MYREN (San Jose, California): You don't use a tract book at all? That folder is the tract book, as far as you are concerned?

MR. ERWIN: We in Philadelphia are burdened with metes and bounds descriptions, and we have scale drawings of all the property in Philadelphia, so that when these instruments come through, the descriptions are checked with the plat drawing, and also with the last party in title. That is a part of that 17 cent cost, the locating of this description according to our plant location key system, the checking of the description and the party grantor with the party grantee, and the insertion of this in the folder. It includes the filing, the extraction of these folders from the file and their return, the complete operation.

#### The Reader

MR. FISH: Since I am personally interested in this strip film, I would like to ask Mr. Harvey a question. He mentioned they cut their film in strips, and he has a Diebold reader. I wonder if he could explain how he uses that strip film in the reader and moves it back and forth.

MR. HARVEY: That is the reason I backed that reader further than anybody else. They have an attachment and you can shift it in about a minute or a minute and a half and put in the strip stuff, and you run it through the same as any other reader. That to me is the quickest reader in the market, because it has both sizes of films and both styles, and it is very simply done.

MR. FISH: What kind of envelope do you use again?

MR. HARVEY: I meant to bring one down. I have several with me.

MR. FISH: We have tried for a long time to get that sort of thing. Can you tell us from what company you obtain it?

MR. HARVEY: The Diebold Corporation, 2944 Woodward Ave., Detroit, Mich. We use a large number like this at the top of the page, the book and page of the instrument we are photographing, and you can see it just like that through your visible envelope.

MR. FISH: Do you know of any reason why that shouldn't work for 16 millimeter as well as 35?

MR. HARVEY: No, and the Diebold machine will take either one, both strip and roll.

#### Direct vs Microfilm

MR. CARDON (Salt Lake City): I think we have had a pretty good discussion of the two types of photography and microfilm. Apparently it is the consensus of opinion that direct photography is somewhat more expensive than the microfilm. Of course, there are some advantages to each kind that I can see, but it seems to me the great-



est point of difference has not been well defined, and I would like a little more information about it. That is the ease of reading the finished product. Do those who are using microfilm have any difficulty on the part of their employees complaining about eye strain or things of that character?

MR. FISH: Mr. Harvey has an answer. I would just like to say, there is an inquiry in our report along that line. An investigation was made and the brief results of it are mentioned in there.

#### Eye Strain

MR. HARVEY: That is why I emphasized in one spot our blow up of 25 to 1. You don't have any complaints from the help at all in reading that 25 to 1. You can almost read it across the room. I think it is up to the title men, and the title men should get together on it, to have these commercial companies come to us on readers. They have overlooked us from the beginning on our abstract work. They would love to sell us more wares but they are not taking care of the readers. I have been watching the readers. I have three different kinds in my office now, and the reader is the weakest part of your photostat or photographic instrument work today of your machine. The reader is the worst thing.

I am glad you brought that up. Many times it is simply because it is something new or something different, but the reader is the worst thing. Too many of us have to rely on elderly employees who have been with us a long time, who are conscientious and honest as the day is long, but they have the same trouble as some of us older men, failing eyesight, and the reader people are trying to sell stuff on us such as is used in bank work and other work, and they are falling down on the readers.

If you will all fight the readers like I am fighting with them all the time, maybe we will get somewhere. They should have a line-o-time machine connected with them for copy work.

MR. FISH: In fairness to all manufacturers, whether Mr. Harvey has seen all the equipment here or not I don't know, but I will say that during the last year they have made some improvements that to me are astounding in the way of improvements in these readers and all the corporations are working on that. One of the chief officers of the Recordak Corporation stopped me yesterday and said he realized that had been one of their draw backs, and they are working on it, and they have, I think, come out with a reader now that is a vast improvement, a motor driven one.

The American Optical Company has one fine exhibit there. You should see that. As Mr. Harvey says, maybe in some ways we are a small industry, but if we all get together and write letters and write these salesmen we will get what we want. They have been helping us, and I believe they will keep

us happy if we keep after them. Mr. Blanchard.

MR. BLANCHARD: I can say something on this subject of microfilm. The company that I manage builds records for abstract companies, builds indexes, and I have about twenty-five people who have been working for me for a number of years, doing nothing eight hours a day but viewing microfilm, actually reading microfilm records and indexing, the punch card system, all those instruments, and we have no trouble with the people's eyes. However, if your eyes are not correctly adjusted or not perfect, it will bring out any trouble that you might have if you work with these readers for eight hours a day, but if your eyes are all right or perfectly adjusted, you will never have any trouble working at them solidly for eight hours a day.

There are two problems to microfilm. You have discussed here that the readers are not as good as they should be, which is true, and one of the things that the companies have not done is develop readers that can be utilized along with other equipment like typewriters and so forth, to the best extent. That is one of the biggest failings of the equipment—the readers.

#### Buy Good Equipment

However, there is one other thing. It is just like you can have trouble reading a very faint typewritten page. It is not only the reader. If you don't use the best photographic equipment available to take your pictures I don't care how good a reader you have, you are not going to be able to read it, and that is where a lot of people fall down. They try to use a type of photographic equipment which is not too adaptable

or too good for the particular procedure that they are trying to use it for.

#### Professional Services

MR. FISH: I think that statement is very true, and we recently, this last year, found it much to our advantage to employ a more or less professional photographer, who knew those technical angles and knew the short cuts and how to adjust the equipment and how to keep it in adjustment, and we are getting a much better product in the way of film and prints from the film you really need to get someone on the job who appreciates how to use the equipment and how to give you the best possible service, either in your own organization or by hiring someone on a part time basis.

MR. ERWIN: That experience makes you feel inclined to be helpful. Those of you who use the photo copy method and are doing your own developing may have found that you have had some plumbing installations to make. We found that out, that your hypo solution, your fixer, will eat away your ordinary plumbing. Therefore, I will be glad to pass on to you, for what it is worth, a material which we have had installed, which has proven very satisfactory, and that is Durion. It is a trade name, apparently, for a cast drain pipe, and it is acid resistant. I don't believe that is a local product in the Philadelphia area. I assume it would be national in scope, but we found that through our daily take-off operation, which was highly concentrated, we were eating out our drain pipes, and since we have had that Durion we have gotten away from that.

However, as a precaution, we are still flushing and flushing well, diluting the hypo as it goes down the drain.

## EXHIBITS

*Exhibits referred to in discussions by Mr. West and Mr. Erwin*

### 1. Geographic Index—Location Plan

The City of Philadelphia is divided into two parts, one, North of Market Street, and the other, South of Market Street, Market Street running approximately Eastward and Westward through the center of the City. It is then broken down into Blocks and entitled '1 North', '2 North' and so forth. The blocks are divided into plans running generally from No. 1 to No. 24. The plans are divided into lots according to the descriptions recorded. The numbering of the block, plan and lot is all arbitrary. Practically all descriptions are by metes and bounds.

### 2. Daily Take Off—Instruments Recorded in the Office for the Recording of Deeds.

The instruments are booked and paged by the Recorder stamping on each page the initial indicating the instrument, such as 'D'—deed, 'M'—mortgage. The initial is followed by the number of the Book, a dash, and then the number of the page. The sufficient length of time for us to take

a photographic copy. This is done in the Recorder of Deeds Office on our machine, using duplex paper. When finished, the photostatic copies of the instruments are sent to our plant.

### 3. Plant Operation.

A. Instruments are checked off by page on a master sheet. Note, this enables us to account for every instrument and every page.

B. Descriptions in the instruments are located on the block plan, which will refer us to the plan where we locate our description and use the lot number which affects it or give it a new number. The block, plan and lot numbers are placed on the instrument and also noted on the master sheet. The instrument is noted on the folder, attached to the file front, which is then placed in the folder. If an instrument contains more than one description all of the plant locations are marked on it and a multiple sheet is made out for all but the lowest plant location number. The instrument is placed in the lowest plant location



folder and the multiples in all of the other folders with a reference to where the original will be found. These multiples are attached to the file and noted on the plant folder.

If the present lot number is a part of a larger lot we indicate that by stating 'Sub of # '.

When a new application for title insurance is obtained, the application number is placed on the folder.

4. We make our search by checking the references on the folder.

5. We examine the title from the photostatic copies filed in the folder.

I am enclosing herewith Exhibit No.

1A, which is a photostatic copy of a deed on duplex paper; Exhibit No. 1A, which is a multiple sheet; Exhibit No. 2, which is the file front; Exhibit No. 3, which is the photocopy folder and record of recording; Exhibit No. 4, which is the master sheet; and Exhibit No. 5, which is a photostatic copy of plan 147 N 13.

D-1910-497

**This Indenture made the 22<sup>nd</sup> day of December**

*in the year of our Lord one thousand nine hundred and forty-seven (1947)* **Between**

**MEYER SIGELBAUM and SUE M. SIGELBAUM, his wife, of the City of Philadelphia, State of Pennsylvania**

**SUE M. SIGELBAUM, wife of Meyer Sigelbaum, of the said City**

(hereinafter called the Grantors), of the one part, and

**Witnesseth** That the said Grantors for and in consideration of the sum of One Hundred Dollars lawful money of the United States of America, unto them well and truly paid by the said Grantee at and before the sealing and delivery of these presents, the receipt whereof is hereby acknowledged, have granted, bargained, sold, aliened, conveyed, released and confirmed and by these presents do grant, bargain, sell, alien, convey, release and confirm unto the said Grantee, her Heirs and Assigns,

**ALL THAT CERTAIN** lot or piece of ground with the buildings and improvements thereon erected **SITUATE** in the 22nd Ward of the City of Philadelphia and described according to a Survey and Plan thereof made by John T. Campbell, Esq., Surveyor and Regulator of the 9th District dated February 19, 1947, as follows, to wit: **SITUATE** on the Southwesterly side of Magnolia Street (Forty feet wide) at the distance of two hundred forty-nine feet Northwestwardly from the Northwesterly side of Walnut Lane (Sixty feet wide) **CONTAINING** in front or breadth on said side of Magnolia Street Twenty feet and extending of that width in length or depth Southwestwardly between parallel lines at right angles to said Magnolia Street through the party walls Fifty-nine feet to the center line of a certain Fifteen feet wide driveway extending from Walnut Lane to Tulpehookm Street, known and numbered 6122 Magnolia Street.

**BEING** the same premises which Marjorie A. Jackson, singlewoman, by Indenture bearing date the 11th day of August, 1947 and recorded at Philadelphia in Deed Book C. J. P. No. 1784 page 553 &c., granted and conveyed unto the said Meyer Sigelbaum and Sue M. his wife, in fee **TOGETHER** with the free and common use, right, liberty and privilege of the aforesaid driveway as and for a driveway and passage-way and water-course at all times, hereafter, forever, in common with the owners, tenants and occupants of the other lots of ground bounding

D-1910-498

thereon and entitled to the use thereof.

AND:



D-2031-358

AND the said R. William Clough and Eliza May Bolton Clough were divorced on June 21, 1943.

AND the said Susie E. Bolton departed this life on May 24, 1944.

TOGETHER with the free and common use, right, liberty and privilege of the said driveway as and for a driveway, passageway and watercourse at all times hereafter forever.

UNDER and SUBJECT nevertheless to certain restrictions and conditions.



D-2031-357

No. 230—Two Straps Dead—Typewriter  
Printed and sold by The W. L. Lohm Co., 11 N. 13th St., and 719 Walnut St., Phila.

# This Indenture Made the ELEVENTH day of MAY in the year of our Lord one thousand nine hundred and forty-eight

Between ELIZA MAY BOLTON CLOUGH, Unmarried of the City of Wildwood, State of New Jersey,

(hereinafter called the Grantor), of the one part, and JOSEPH R. BOLAND, of the City of Philadelphia, Commonwealth of Pennsylvania,

(hereinafter called the Grantee), of the other part:

**Witnesseth** That the said Grantor for and in consideration of the sum of FORTY-TWO HUNDRED AND FIFTY (\$4250.00) DOLLARS lawful money of the United States of America, unto her well and truly paid by the said Grantee at and before the sealing and delivery of these presents, the receipt whereof is hereby acknowledged, ha th— granted, bargained, sold, aliened, encoffed, released and confirmed and by these presents do th— grant, bargain, sell, alien, encoff, release and confirm unto the said Grantee, his Heirs and Assigns,

ALL THAT CERTAIN lot or piece of ground with the buildings and improvements thereon erected, described according to the survey made thereof by Joseph C. Bernard, Esquire, Surveyor and Regulator of the Sixteenth Survey District on the First day of June, A.D. 1925, as follows to wit:— SITUATE on the Southwesterly side of Bridge Street at the distance of Two hundred ninety-eight feet eight and three-eighths inches southeasterly from the southeasterly side of Langdon Street in the Thirty-fifty Ward of the City of Philadelphia.

CONTAINING in front or breadth on the said Bridge Street Fourteen feet Ten inches and extending Southwestwardly of that width in length or depth at right angles to said Bridge Street Seventy feet to the middle of a certain Ten feet wide driveway extending Northwestwardly and Southeastwardly into Langdon Street and Summerdale Avenue.

BRING the same premises inter alia which Eliza May Bolton Clough, Trustee under Deed of Trust of John B. Bolton, by Deed bearing date the second day of January, A.D. 1941, and recorded at Philadelphia in Deed Book D.W.R. No. 1153, page 108 &c., granted and conveyed unto Susie E. Bolton, widow and Eliza May Bolton Clough, wife of R. William Clough as joint tenants with right of survivorship and not as tenants in common, in fee.

FILE 147-113  
122

[ 25 ]



Together with all and singular the buildings, improvements, ways, streets, alleys, passages, waters, water-courses, rights, liberties, privileges, hereditaments and appurtenances whatsoever thereunto belonging, or in any wise appertaining, and the reversions and remainders, rents, issues and profits thereof, and all the estate, right, title, interest, property, claim and demand whatsoever of the said Grantor, in law, equity, or otherwise howsoever, of, in, and to the same and every part thereof.

To have and to hold the said lot or piece of ground above described with the buildings and improvements thereon erected hereditaments and premises hereby granted, or mentioned and intended so to be, with the appurtenances, unto the said Grantee, his Heirs and Assigns, to and for the only proper use and behoof of the said Grantee, his Heirs and Assigns forever.

UNDER and SUBJECT to certain restrictions and conditions.

And the said Grantor, for herself, her Heirs, Executors and Administrators, do hereby these presents covenant, grant and agree, to and with the said Grantee, his Heirs and Assigns, that she the said Grantor, and her Heirs, all

and singular the hereditaments and premises herein described and granted, or mentioned and intended so to be, with the appurtenances, unto the said Grantee, his Heirs and Assigns, against her the said Grantor, and her

Heirs, and against all and every other Person and Persons whomsoever lawfully claiming or to claim the same or any part thereof, by, from or under him, her, them or any of them, Shall and Will Subject as aforesaid

WARRANT and forever DEFEND.

In Witness Whereof the said party of the first part to these presents hath hereunto set her hand and seal. Dated the day and year first above written.

Signed, Sealed and Delivered IN THE PRESENCE OF US

J. P. Strauss J. Van M. Lauterbach

Eliza May Bolton Clough ELIZA MAY BOLTON CLOUGH





Together with all and singular the buildings, improvements, ways, streets, alleys, passages, water, water-courses, rights, liberties, privileges, hereditaments and appurtenances whatsoever thereunto belonging, or in any wise appertaining, and the reversions and remainders, rents, issues and profits thereof, and all the estate, right, title, interest, property, claim and demand whatsoever of the said Grantors, in law, equity, or otherwise howsoever, of, in, and to the same and every part thereof.

To have and to hold the said lot or piece of ground above described with the buildings and improvements thereon erected hereditaments and premises hereby granted, or mentioned and intended so to be, with the appurtenances, unto the said Grantee, her Heirs and Assigns, to and for the only proper use and behoof of the said Grantee, her Heirs and Assigns forever. UNDER AND SUBJECT to mortgage debt of record.

And the said Grantors, for themselves, their Heirs, Executors and Administrators, do by these presents covenant, grant and agree, that to and with the said Grantee, her Heirs and Assigns, that they the said Grantors and their Heirs, all and singular the hereditaments and premises herein described and granted, or mentioned and intended so to be, with the appurtenances, unto the said Grantee, her Heirs and Assigns, against them the said Grantors and their Heirs, and against all and every other Person and Persons whomsoever lawfully claiming or to claim the same or any part thereof, by, from or under, them or any of them, Shall and Will Subject as aforesaid WARRANT and forever DEFEND.

In Witness Whereof the said parties of the first part to these presents have hereunto set their hands and seals. Dated the day and year first above written.

Signed, Sealed and Delivered in the presence of us Notaries Public for the Commonwealth of Pennsylvania, residing at the place above named.

MEYER SIGELBAUM and SUE W. SIGELBAUM, his wife

Witnesses: *Max Sigelbaum* (Notary Sigelbaum) *Sue W. Sigelbaum* (Sue W. Sigelbaum)

*G. P. Proctor* (Notary Public for the Commonwealth of Pennsylvania, residing at the place above named)

*Max Sigelbaum* (Notary Sigelbaum) *Sue W. Sigelbaum* (Sue W. Sigelbaum)

I hereby certify that the above and over subscribing is Signed *G. P. Proctor*

*Max Sigelbaum* (Notary Sigelbaum) *Sue W. Sigelbaum* (Sue W. Sigelbaum)

*G. P. Proctor* (Notary Public for the Commonwealth of Pennsylvania, residing at the place above named)

*Max Sigelbaum* (Notary Sigelbaum) *Sue W. Sigelbaum* (Sue W. Sigelbaum)



RECORDED in the Office for Recording of Deeds in and for the County of Philadelphia, No. \_\_\_\_\_ page \_\_\_\_\_ of \_\_\_\_\_

in Deed Book \_\_\_\_\_ Anno Domini 19 \_\_\_\_\_

ATTEST my hand and seal of Office this \_\_\_\_\_ day of \_\_\_\_\_

# Deed

299630  
MEYER SIGELBAUM ET UX

TO  
SUE W. SIGELBAUM

Premises 6122 Magnolia Street  
22nd Ward, Philadelphia, Penna.

Vol. 230  
To: P. Latham Co., 11 N. 11th St. and 210 Walnut St., Phila.

JACOB S. KUSTINA  
303 Widener Bldg.  
Juniper & Chestnut Sts.,  
Philadelphia, 7, Penna.

DEC 24 1947  
6-27-47

The residence of the within-mentioned Grantee is  
6122 Magnolia St. On behalf of said Grantee.

*Max Sigelbaum*  
*Sue W. Sigelbaum*  
*G. P. Proctor*

Witnesses: *Max Sigelbaum* (Notary Sigelbaum) *Sue W. Sigelbaum* (Sue W. Sigelbaum)

*G. P. Proctor* (Notary Public for the Commonwealth of Pennsylvania, residing at the place above named)

*Max Sigelbaum* (Notary Sigelbaum) *Sue W. Sigelbaum* (Sue W. Sigelbaum)

I hereby certify that the above and over subscribing is Signed *G. P. Proctor*

*Max Sigelbaum* (Notary Sigelbaum) *Sue W. Sigelbaum* (Sue W. Sigelbaum)

*G. P. Proctor* (Notary Public for the Commonwealth of Pennsylvania, residing at the place above named)



147 N 13 - 129

DEED

Joseph R. Boland, singleman

to

Louis F. Gaul and Helen S. Gaul, his wife

Dated 7-16-48, Recorded 7-20-48 CJP 2091-469.

See 147 N 13-119.

Exhibit 1-A

**D-2031-360**

RECEIVED on the day of the date of the above Indenture of the above-named Grantor, the full consideration therein mentioned.

WITNESS AT SIGNING: *J. J. Strasser*

ON THE Eleventh day of May Anno Domini 1948, before me, the undersigned, a Notary Public for the Commonwealth of Pennsylvania, residing in the City of Philadelphia, personally appeared the above-named ELIZA MAY BOLTON CLOUGH, Unmarried

and in due form of law acknowledged the above Indenture to be her act and deed, and declared the same might be recorded as such.

WITNESS my hand and Notarial seal the day and year aforesaid.

My Commission expires: January 7, 1951

The residence of the within-named Grantor is No. 1711 W. Tooga St., Phila., Pa,  
C.B. MARTIN On behalf of said Grantor.

COMMONWEALTH TITLE COMPANY  
NO. X-42618-3

**Ed**  
MAY 13 1948  
P. 18769

ELIZA MAY BOLTON CLOUGH  
UNMARRIED

TO  
JOSEPH R. BOLAND

PREMISES: 570 Bridge Street,  
City of Philadelphia.

REALTOR  
JAS. H. LIVEZLY  
515 & 516 N. 3rd St.  
PHILADELPHIA, PA.

100  
200  
MAY 13 1948 300

RECORDED in the Office for Recording of Deeds in and for the County of Philadelphia  
in Deed Book C.J.P. No. 2031 page 357 &c.

WITNESS my hand and seal of Office this THIRTEENTI  
day of MAY Anno Domini 1948 CHARLES J. POMMER  
Recorder of Deeds

By  
Deputy Recorder

[ 28 ]



STREET

---

SEWER

---

WATER PIPE

---

THE COMMONWEALTH TITLE COMPANY OF PHILADELPHIA

**PLAN 147N13**

**LOT 129**

This End Up for Odd Lot Numbers



PLAN 147 N 13 LOT 129

Subdivision of Lot 114

THE COMMONWEALTH TITLE COMPANY OF PHILADELPHIA

APPLICATIONS

X-42618-2			

ENTRIES

INST	BOOK	PAGE	DATE OF RECORD	CLK	REMARKS	INST	BOOK	PAGE	DATE OF RECORD	CLK	REMARKS
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D	2091	469	7-20-48	720	See 147N19-119						



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375		450		525		600	

Beeda CJP 2031

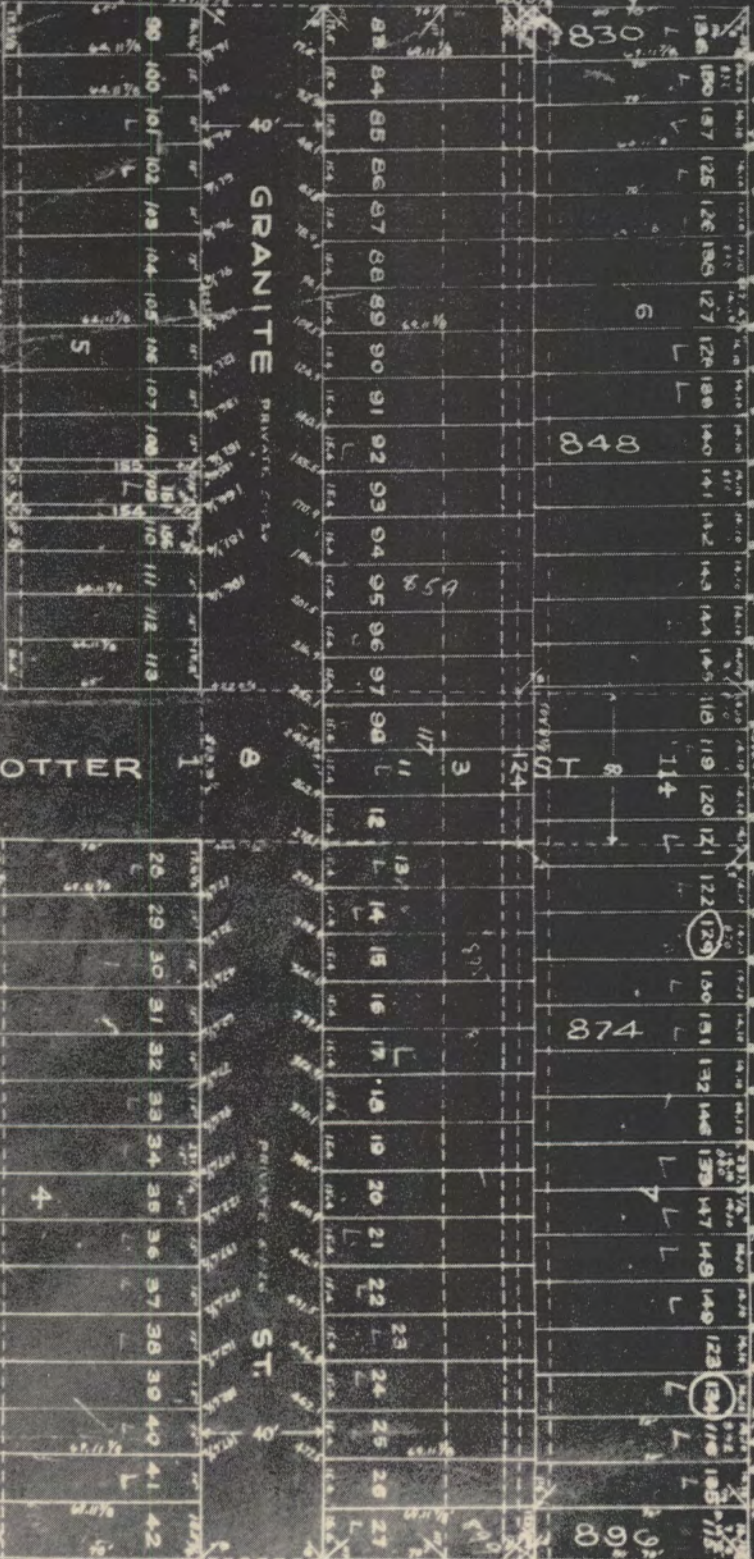


LANGDON

ST.

BRIDGE ST. 800 BLK.

BRIDGE



TROTTER

SUMMERDALE

AVE. 80

ST.

147 N 13



# Profitable Sidelines of an Abstract Office

## RAY TRUCKS

Owner

Lake County Abstract Company  
Baldwin, Michigan

The main artery of the abstract profession is abstracting.

Side lines should be something that lead into the main artery, not something that runs parallel to it.

Rivers have their main arteries and the side lines are the streams leading into it.

Railroads have their cross country runs with side lines running into and feeding the main line.

The tributary streams or the side rail lines are not mighty of themselves, but combined and merged make a mighty Mississippi or a Great Northern.

### The Kind of a Side Line

When thinking of a side line for an abstract office, we should know what would be good and what might be detrimental. Whether it would make for better abstracting, better service or better public relations.

A side line should be something directly connected with the ownership of real estate:—

It should be non-competitive (except as to other abstract offices in the same county.)

It should be something new—or unique.

Some service one couldn't get anywhere else.

Something that will help public relations.

Something that will build good will.

Some of the side lines used by various offices include:

Reporting service of real estate transfers, mortgages, leases.

Tax reports to bank on mortgages.

Title Insurance.

Escrow service.

Multigraphing.

Addressograph reproduction of lists of names and addresses for banks, lodges and merchants.

Tax notification service for non-resident property owners and photo service.

### COMPETITION WITH REGULAR ABSTRACT CLIENTS SHOULD BE AVOIDED

**INSURANCE**—Where others are in same business and while all real estate should be insured, this line has developed into a business of itself.

**REAL ESTATE BROKER**—Where there is competition it should be avoided, but where little or none, in the smaller counties, it seems to work satisfactorily.

### DEALING IN LEASES & ROYALTY IN OIL & GAS TERRITORY

—Oil and gas companies seem to object on grounds that the abstractor may be taking advantage of knowledge acquired—sometimes confidentially.

**LAW PRACTICE**—Where other attorneys in the same town are depending on real estate title practice—not advisable to do conveyancing and title correction work, unless there is a good working agreement by the Lawyer-Abstractor, and the bar.

**REAL ESTATE LOANS**—Brokering loans for clients used to be quite a side line, but with the advent

before it would be feasible to even attempt offering the service, and the two principal conditions are:

- (1) that tax collectors do not mail statements and,
- (2) the county must have a large percentage of non-resident property owners.

Consequently this part of my paper may just be of passing interest to most of you, but it is hoped, and believed, that there are some counties that would be interested.

In our county some 80% of the property is owned by non-residents. Tax collectors are elected and are changed from year to year, addresses of non-residents change from time to time—ownerships change—and it would be an impractical and almost impossible task for the various collectors to attempt to send statements: therefore they do not in our county.

For over 30 years, we have offered and given this service to non-resident property owners. The service briefly is that for a nominal fee we do the following:—

- (1) Send tax statements to reach the owner on or about the due date of the tax, which statement includes our fee and the amount of the tax, not only for the current year, but for any year delinquent.
- (2) On receipt of the remittance, we pay the tax collector and take his receipt, Check the description on the receipt with the owner's description. Mail the correct receipt to the owner.
- (3) After the local, township, city and village rolls have been returned to the County Treasurer, showing taxes unpaid, we check to see that none of the customer's descriptions have been returned as unpaid—which has and does frequently happen.
- (4) After the delinquent taxes have been advertised for sale, we again check our customer list to see that no description which has been paid is allowed to go to sale. Also, if our customer has not paid, and his land is advertised, he gets a special reminder.
- (5) We keep a ledger record for each description, showing the record of payments.



RAY TRUCKS

of banks in every town, this has become a rare side line—and if practiced might cause ill-will from regular loaning institutions.

### Our Best Side Line

The side line we have found most profitable and that has been the best business builder, is the tax notification and payment service for non-resident property owners.

Like all side lines, it is one that has worked for us, but may not be applicable to your county, as there are several local conditions that must exist



### How Service Started

In 1917, when one of the first resort subdivisions was placed of record, the promoters feared that the non-resident owners would have trouble paying their taxes, for the reason that there was no method set up by the townships and county for sending notices of taxes when due.

With some fear and misgiving we undertook and tried out the idea and it worked. Many, if not all, of the first subscribers to the system, if still the owners, are still are our customers.

### How the System Grew

As other plats and subdivisions were placed of record, we obtained and had the same co-operation with the promoters, who would give us the name, address and description of each sale. Also as other deeds would be recorded, we took the names, addresses and descriptions and added to our lists.

Each year we make a take off of the names of non-residents who have paid direct to the county treasurer. These names are circularized and given a sales talk; this produces a good percentage of new customers each year. Lately, several residents have requested the same service.

### How the System Came Near to Being Wrecked

In my talk to this convention in 1945 on a mechanized abstract office, Photography and Geographical filing, at the request of Jim Sheridan, I included several remarks about our tax service, and at that time I had misgivings as to whether the work involved warranted the continuance of the service.

The trouble was, and it had been cumulative, that there was no similarity of names or description on the tax rolls and the actual ownership as shown by the abstract records. It created situations, where the ownership of a Metes and bounds description would be changed on the abstract records, but not changed on the tax roll, the local collector would return the payment and say "not assessed," "can't find," or something to that effect. Possibly a 40 had been cut up into several parcels, yet it would be assessed as a full 40; the payment would come back with a "can't find." We would have to hold the payment until the local collector made his returns to the County Treasurer, and then make the payment. In the meantime we had to write letters of explanation to our customers—some believed and some did not.

In 1946 I laid the matter of the condition of the tax rolls before the Board of Supervisor's and told them frankly that I would like to quit the tax service, and advised them to purchase an addressograph tax system, set a room aside for it and have the tax rolls re-written and revised and assign one person to keep the ownership and descriptions up to date so that the tax

rolls each year would reflect the new ownerships with correct descriptions.

The Board's reply was that:

We have no extra room in the Court House;  
Our officers have all they can do without the extra work;  
And where can we get some one trained to cope with difficult descriptions;  
And where will we get the money to buy the addressograph system;  
Meaning—No Sale.

The Board's suggestion was:

Why don't you rewrite and revise the tax rolls;  
Why don't you buy the addressograph system;  
Make the addressograph plates for the entire county;  
Make the rolls for each township insofar as names and descriptions are concerned;  
We will consider a contract to that effect.

The result was a contract, we believe the first in the history of the U. S. whereby the abstract company agreed to:

Correct and revise the tax rolls;  
Purchase and own an addressograph tax system, making an addressograph plate for each description;  
Make the assessment roll and tax roll, with names and description only;  
Make the tax receipt in duplicate for the Township Tax collectors;  
Make the delinquent roll for the Township Tax collectors.

Inasmuch as the addresses of owners changed so often, the County did not want to go to the expense of sending tax statements, and it was understood that we would continue to send tax statements the same as we had been doing.

It took better than a year to get the system set up for all of the townships, but it works, and now we find that there is a similarity between the names and descriptions on the tax roll and our abstract records. Errors in the return of delinquent taxes have been reduced to a minimum.

### Work Involved in Re-Writing Tax Rolls

The old tax rolls were not used except as a matter of reference. Platted lands offered no difficulties—acreage, however, required that maps and drawings be made covering all sections in the County, and that code or arbitrary numbers be given each description.

### Maps, Drawing—Numbering

All maps were made on 8 x 10½ sheets with 8 x 8 printed plats thereon, showing the 16 forties. The 16 forties were code numbered counter clockwise, That is:—

E (for Elk twp.) 1 (for section)—  
Section Code E 1

The code number for the NE¼ of the NE¼ would then be E 1-1, mean-

ing Elk Township, Section 1, the first 40 or NE¼ of NE¼.

If the NE¼ of NE¼ would be cut up into smaller parcels we would make a notation thereon of a special drawing, which would be made on the same sized sheet, and numbered, to wit:—  
E 1-1 (NE¼-NE¼).

Then the Code number for the NE¼ of NE¼ (E 1-1) would be:

E 1-1-1 NE¼-NE¼-NE¼  
E 1-1-2 NW¼-NE¼-NE¼  
E 1-1-3 SW¼-NE¼-NE¼  
E 1-1-4 (1) N 10 rods E½-SE¼-NE¼-NE¼  
E 1-1-4 (2) S 10 rods N 20 rods E½-SE¼-NE¼-NE¼  
E 1-1-4 (3) N 10 rods S 20 rods E½-SE¼-NE¼-NE¼  
E 1-1-4 (4) S 10 rods of E½-SE¼ NE¼-NE¼  
E 1-1-4 (5) W½-SE¼-NE¼-NE¼

The first letter is the name of the Township (Elk) ..... E

First number is the Section No. .... 1

Second number is the 40 (NE¼-NE¼) ..... 1

Third number is the Subdivision of the 40 (SE-NE-NE) ..... 4

Last number is the specific description ..... (5)

Equals ..... E 1-1-4 (5) (W½-SE¼ NE¼-NE¼)

Should the last number (5) be again subdivided, we usually use letters to designate the final description. No illustration of Metes and bounds description has been given, as this numbering system is as old as the hills and as flexible as your imagination.

### How Systems Are Kept to Date

When preparing the revision of the tax roll, we used a 4 x 6 card for each description, on which we write the code No., Name, address, description.

These cards are a permanent office record of the present ownerships and descriptions and are called TAX CONTROL CARDS.

When the daily photo take-off has been made, and the prints have been indexed, and just before the prints are filed geographically, the change in ownerships are noted on the Tax Control cards and a paper clip placed on the card.

Before the next tax roll is printed, addressograph plates are corrected according to the notations on cards having paper clips attached.

### What the System Has Meant to the Abstract Department

I would venture to say, without a thought of contradiction, that but a few abstract offices have all of the descriptions within the county mapped and the descriptions numbered.

This had always been a task we knew should be done, but would have to wait until the next depression. The contract with the county forced us to complete the work, and the descriptions are not only numbered on the maps and drawings, but the code num-



bers have also been written on our abstract cards and prints. Thus the tax record numbers and our abstract record numbers correspond. The new maps and drawings with the code numbers are now used almost exclusively in running down descriptions in our everyday work. Makes indexing and abstracting more simple.

Prior to the installation of this system, a Metes and bounds parcel was merely marked as "a part" of some forty, twenty or ten acre parcel, and the print filed accordingly. This meant that as many descriptions would have to be read, in preparing an abstract, as there were prints marked "a part of." Now the photo prints have the arbitrary code numbers written thereon—saves time and makes for accuracy.

From the tax record ledger sheet we are able to make tax histories, which saves time in searching the county tax records.

#### What the System Does for Public Relations

We are so proud of the set-up, that we take the time to show and explain its workings to most everyone coming into the office,—gives us an opportunity to show individuals:

How we keep the records up to date;

The photo of the record of their deed;

The location of their land on the map;

The tax control card of their description;

The addressograph system and a demonstration of how name and description plates are made and how the addressograph reproduces.

We are pleased and sometimes surprised at the comments made. The inside workings of an abstract office and tax system are like something behind an iron curtain, and when shown and explained makes a subject for conversation that does not stop with the person shown. Most frequent comment is: "I had always wondered what you did in here."

Taxes are an annual, and in many places a semi-annual matter of prime importance, and I wonder whether a tax service of some form could not be offered in all counties, and accepted by a sufficient number of property owners to make it worth while.

In counties where they have an efficient tax system set up on the addressograph, names and descriptions kept to date, and statements regularly mailed, you will find that there are several taxes due at different times:—

Summer, Village or City Tax  
Winter Tax  
Sewer  
Street Improvement, etc.

Property owners might appreciate a "one source service" from the abstract office. This would require a tax record ledger sheet for each customer, with each tax payable listed thereon. A request to the several tax offices would cause the statements to be mailed to the abstract office instead of the customer.

In some counties where they have the addressograph system and mail statements, you will find that on account of the frequent change of personnel, they are having difficulty in keeping the tax records to date, and

more likely having trouble with the new metes and bounds descriptions appearing of record. In such cases it might be well to contact the Board of Supervisors or the board having charge thereof, and suggest that the abstract office furnish the names of the new owners and descriptions. This could be started by having the County Addressograph Department print the name, address and description on 4 x 6 cards. You would then have a set of "Tax Control Cards" and from that point on the procedure for keeping the tax control cards to date would be as heretofore outlined, to wit:—

After indexing the daily take-off card or print and before filing, note the change on the tax control card and put a paper clip on the card. The County Addressograph Department would then make the addressograph plate changes before the next roll was printed. This in turn would compell you to map every description in the county—maybe not all at once as we had to do it, but eventually.

And for the counties where no Tax notices are mailed and they have no addressograph, there may be a possible side line waiting for you.

Aside from the compensation received for tax service, the benefits to the abstract plant alone, by having a complete map and numbering system, has been well worth all of the effort expended. It also helps attorneys to get a quick picture of a difficult description and incidentally brings them into the office.

Tax service pays in more ways than one—we like it—give it a thought.

## Report of Committee on Advertising and Publicity

HARVEY HUMPHREY, *Chairman*

*Director of Educational and Community Relation, Title Insurance and Trust Co. Los Angeles, Calif.*

thing which will stimulate such an idea, it will indeed be a worthwhile contribution to the good of the order." Thus spoke President Ken Rice and Executive Secretary Jim Sheridan the first of the year.

#### The Advertising Contest

In an effort to develop such an idea, your Committee on Advertising and Publicity formulated the following program which was approved by the Board of Governors at the Mid-Winter Meeting, in Memphis, Tennessee, early this year: (1) A National Advertising Contest, covering the year and culminating at the national

convention; (2) A series of articles on advertising by members of the Committee, together with reproductions of outstanding advertising material in the American Title Association Bulletin and Title News; (3) The best advertising and publicity advice and assistance the members of your Committee are capable of rendering to the membership; and (4) The Annual Advertising Exhibit at the National Convention.

Let's touch on these items in reverse order. One—You have noted the advertising exhibit in the Equipment Display Room. Due to the attendance at this convention and the size of the exhibit—some 36 panels—it was thought impracticable to display this material in the general convention

An incident, indirectly dealing with advertising and publicity, occurred in our Los Angeles County Courts recently. An attorney, making an eloquent plea to the jury on behalf of his attractive, transgressing client, said, "Gentlemen of the jury, shall this charming young lady be cast into a lonely cell in the county jail, or shall she return to her beautiful little apartment at 515 So. Serrano, telephone Federal 3344?"

Quoting, "We simply must come up with something which will persuade our people to tell the story of the need for title evidence—tell the public why we are in business—what we are doing for their money, etc. Accordingly, if your Committee on Advertising and Publicity can develop some-



meeting room, as in the past. Had we known of the back balcony here and could we have gotten in to set up the material, we would have followed past custom. We hope the wide variety of the items exhibited has, at least partially accomplished two things; first given you some ideas which you can use in your own advertising program; and second, inspired you to enter your material in the National Advertising Contest and Exhibit next year. If so, it will have accomplished its purpose and justified its cost.

#### Repeat Your Selling Message

On the subject of advertising, an advertising agency executive said to a member of his staff, "The main thing to remember is that repetition, repetition, repetition is the keynote! If you have a product to sell, keep harping on it in every possible way, cram it down people's throats—make yourself sickening and repulsive if you have to, but don't ever forget to repeat and repeat and repeat! It's the only way to get results!" "Yes, sir," the employee replied in a meek voice. "And now, what was it you came in to see me about?" the head of the agency asked. "Well, sir," came the reply, "A raise! A raise! A raise! A raise! A raise! A raise!"

Two—Although the members of your Committee, with some trepidation, offered to advise and assist the membership in advertising problems and suggestions, only 13 inquiries of routine nature were received. We hope these were answered to the inquirers' satisfaction. Actually, in those cases where we have tried to help the members, we have probably learned more than have the men who asked for help.

Three—Two articles on advertising subjects were submitted to the national office and another is in preparation. One of these by Paul Pullen, has appeared in the A.T.A. Bulletin, and the others will appear later. Supplementing these articles, Jim Sheridan has done an outstanding job in reproducing examples of good advertising material in the Bulletin and has carried several other very fine items on advertising and publicity from such well known title men throughout the country as John S. Blue of Jasper County Abstract Co. of Rensselaer, Indiana.

Being advertising minded, we noticed in the Chicago Tribune that the War Assets Administration is advertising a number of obstacle courses for sale. Those things, you know, where they tried to make retreads like me, 20 again. At the moment, we can't think of anything the world needs less.

Four—The first year of your National Advertising Contest is completed and, as indicated by the National Advertising Exhibit, has stimulated some very fine entries. We did not have as many as we hoped to have, but they did come from all sections of the country and from all classes of members—from individual abstracters

to the largest of title insurance companies.

#### Entries

More than 500 individual items were entered in the contest and it is not an exaggeration to say that the judging of this material required many days of time, on the part of the members of your Committee.

In a report such as this one, time does not permit comment, regarding all of the entries. We hope those of you present have carefully studied the material exhibited and have selected those items which you can apply in advertising your business in your own community. If the copy or idea is brief enough, make notes so that you can use it on your return home. If too complicated to summarize, make a note of the name and address of the company and write, requesting a copy of the items you desire. Except in cases where the item is too expensive—for instance, the Zoning Atlas of the Home Title Guaranty Company of New York, which retails for \$4.00—



HARVEY HUMPHREY

where distribution has been limited, I feel certain that the company addressed will be happy to mail you a copy of the material.

I should like to inform you at this point, however, that even a **hand-lettered request** will not get you one of those super-duper, hand-tooled, leather, pocket, chrome steel, tool kits from Bill Gill's Company. Jim Sheridan, Briant Wells and I are tossing for the one which now appears in the advertising exhibit, "if," as Jim expressed it, "some dastardly thief does not beat us to it, before the end of the convention."

#### Release

At the end of this report, and forming a part of it, are the complete rules of the National Advertising Con-

test. I shall not read them at this time, but, in making the presentations, shall read those excerpts that apply in the awarding of each trophy. Please keep in mind these two thoughts, particularly: **PURPOSE OF THE CONTEST**—To stimulate advertising and publicity by the membership which will attract and increase business; to sell the abstract and title profession to the public; and to make the members more conscious of the value of advertising and publicity. **FACTORS CONSIDERED IN MAKING THE AWARDS:** The character of the advertising or publicity in selling the public on the title and abstract business; originality of approach; attractiveness of presentation; economy; and comprehensiveness of coverage.

You know, this competition business is a funny thing. When the jumble around the starting line at a recent yacht race on Lake Michigan had cleared, the helmsman of the leading yacht rather uneasily remarked, "I never expected to find myself in the lead." The crew replied: "That's nothing to complain about. You're doing well. Keep it up." For a few moments they sailed on in silence. Glancing nervously over his shoulder, the helmsman again remarked: "It never occurred to me I might be leading the fleet." Then, as they reached the first Mark, he said: "I'm afraid we'll have to let this boat pass us." "No, we won't," the crew said. "We're well ahead." "If we don't," said the helmsman, "I won't know where to go after we get around this mark. I was so sure we'd have a few boats in front of us that I didn't study the course."

#### The Winners

And now the presentations:

The Grand Perpetual Trophy is awarded to a company which submitted approximately 130 times in nine of the ten classifications. The winner was the unanimous choice of the entire committee. It is now my pleasure to award the grand Perpetual Trophy, "for the most effective advertising program of the year carried on by any abstract, title, or title insurance company in the Association," to the American-First Trust Company of Oklahoma City. If Bill Gill will come forward at this time, we shall crown him as "King of Title Advertisers" for 1948.

#### First Prize

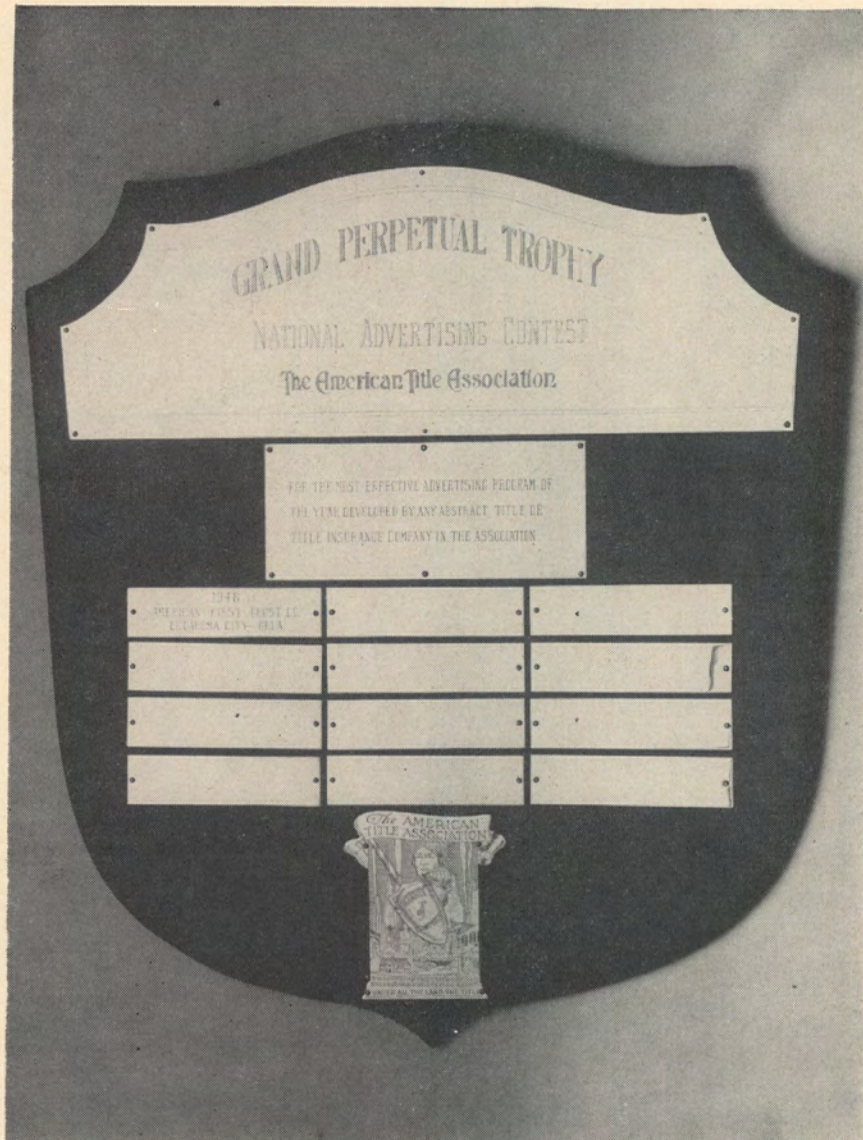
Bill, in addition to this handsome trophy we are also presenting to you a smaller plaque which you may keep as evidence of having won the Grand Trophy. This latter plaque will come in particularly handy, if you do not win again next year. The members of the Committee are serving notice on you that they will not be committee members next year; therefore, the wraps will be off and they will all be in there trying to take the perpetual trophy away from you.

There are no second and third awards for the Perpetual Trophy. However, you



# Grand Perpetual Trophy National Advertising Contest

1948 Winner: American-First Trust Company, Oklahoma City



Members of Advertising Committee and Judges  
in Advertising Contest:

Richard M. Dunn, Vice-President, Lawyers Title  
Insurance Corporation, Richmond, Va.

John V. Harvey, Talley-Harvey & Company, Sioux  
City, Iowa.

George Janiga, President, Monroe County Abstract  
Company, Monroe, Mich.

Paul P. Pullen, Advertising Officer, Chicago Title  
& Trust Company, Chicago, Ill.

Harvey Humphrey, Chairman; Asst. Secretary,  
Title Insurance & Trust Company, Los An-  
geles, Calif.



may be interested in knowing what other companies were considered by your committee, as real contenders for the Perpetual Trophy. In making this award, please keep in mind that no company was considered, which entered material in less than 5 classifications. Listed alphabetically: Abstract Company of Sarasota, Florida; Boulder County Abstract of Title Company of Boulder, Colorado; Guaranty Land Title Co. of Clayton, Mo.; Home Title Guaranty Co. of New York; Jasper County Abstract Company, Rensselaer, Indiana; Land Title Bank and Trust Co. of Philadelphia, Pa.; Maryland Title Guarantee Co. of Baltimore, Md.; Montgomery County Abstract Co. of Hillsboro, Ill.; Security Title Insurance and Guarantee Co. of Los Angeles; and Union Title Insurance and Trust Company of San Diego.

#### Annual Capital Trophy

We next come to the Annual Capital Trophy, "for the best single ad, series of ads, publicity story, or series of publicity stories, during the year by an abstract company." If Don Nichols will come forward, we shall award the Montgomery County Abstract Co. of Hillsboro, Ill., this trophy, for an unique job of both advertising and publicity and one which we believe covered its territory completely.

As in the case of the Grand Perpetual Trophy, no second and third awards were made. However, the following companies were considered serious contenders for this trophy: Listed alphabetically: Abstract Company of Sarasota; Boulder County Abstract of Title Co.; Coates Abstract Co., of Oklahoma City; and Guaranty Land Title Co. of Clayton.

#### Honorable Mention

The following companies are entitled to Honorable Mention: Listed alphabetically: Bryan Abstract Co. of Van Buren, Ark.; Davenport Abstract Co. of Davenport, Ia.; Jasper County Abstract Co. of Rensselaer, Ind.; Kane County Title Co. of Geneva, Ill.; Moore Abstract and Title Co. of Cherokee, Ia.; Roswell Abstract Co. of Roswell, N.M.; and Waukesha County Title and Abstract Co. of Waukesha, Wis.

#### Capital Trophy

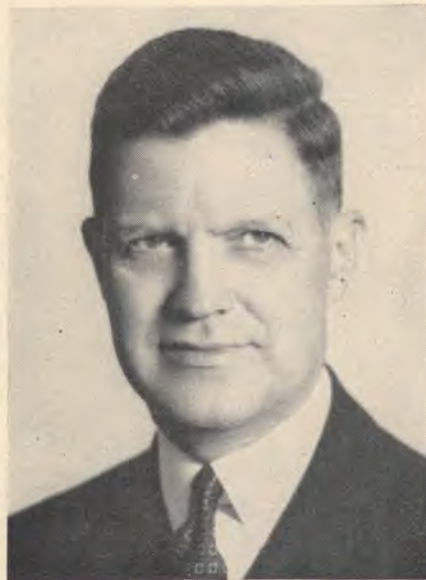
Next, the Annual Capital Trophy, "for the best single ad or series of ads, etc., by the title insurance company whose combined capital and surplus exceeds \$500,000 or which employs outside professional advertising counsel." Here was a difficult choice to make. Reminds me of old fire-eating Senator "Jim" Watson, hard boiled reactionary, who was once the topic of conversation at the White House, during the Coolidge administration. "You know," remarked a guest, "I heard Jim make a speech back in Indiana one night. When he came to his conclusion he said, 'Fellow citizens, now I have given you all the facts, and you can vote for

me or go to hell!'" Remarked Coolidge, "Difficult choice, wasn't it?"

Here the choice was Home Title Guaranty Co. of New York, for its booklets, the most outstanding of which was the New York Zoning Atlas. Mr. Henry J. Davenport, front and center!

Other serious contenders for this trophy were: Listed alphabetically: Land Title Bank and Trust Co. of Philadelphia; Lawyers Title Corp. of New York; Maryland Title Guarantee Co.; Pioneer Title Insurance and Trust Co. of San Bernardino, Calif.; Security Title Insurance and Guarantee Co.; and Union Title Insurance and Trust Company.

The following companies are honorably mentioned for their entries: Also alphabetically: Lawyers Title Insurance Corporation of Seattle, Wash.; Oakland Title Insurance and Guaranty Co. of Oakland, Calif.; and Title Guarantee and Trust Co. of Birmingham, Alabama.



PAUL P. PULLEN

#### Another Trophy

Next, the Annual Capital Trophy, "for the best single ad or series of ads, etc., by the title or title insurance company—whose combined capital and surplus is less than \$500,000 and which does not employ outside professional advertising counsel." Our winner here is Kane County Title Company of Geneva, Ill., for its street-car card advertising. Will Mr. Yates or Mr. Larson come forward?

The other two companies which competed for this trophy were: Abstract and Title Company of Maryland, Inc., and Guaranty Title & Mortgage Company of Flint, Michigan.

It is recommended to next year's committee that competition for this trophy be broadened, by including in it, "title or title insurance companies whose combined surplus is not more than \$1,000,000", instead of half million

dollars. Because of the limitation of \$500,000, only three companies this year qualified to compete for this trophy. This meant that all other title or title insurance companies were thrown in the higher classification and several companies, between the half million and million dollar mark, were competing with the largest companies in the country.

#### No Entries by Committee

At this juncture, however, we wish to point out that neither Chicago Title & Trust Company, represented by committee member Paul Pullen, nor Title Insurance and Trust Company of Los Angeles, which your Chairman represents, was considered for either the Perpetual Trophy or its respective Annual Capital Trophy. No advertising material was entered at all by the other committee members, R. M. Dunn of Lawyers Title Insurance Corp. of Richmond, John A. Harvey of Talley, Harvey & Co. of Sioux City, or George Janiga of Monroe County Abstract Co. of Monroe, Mich.

And now we come to the Certificates of Merit for the first, second and third prize winners for the best entries in the 10 classifications.

Following each of these classifications is a list of companies, qualifying for Honorable Mention. Time will not permit the reading of all of these names, but they will appear in the Convention Proceedings.

As the names of the winners are called, we ask that they come forward for their certificates which Paul Pullen will hand to them. This will speed up the procedure. We also ask that you withhold any applause until all certificates have been awarded.

#### Newspaper Advertising

Under the classification, Newspaper and Magazine Advertising, we had so many excellent entries that it was decided to award certificates in both the newspaper and the magazine fields. The word newspaper recalls the inebriate who staggered out of a night club into a car of the Florida highway patrol. Finally discovering whose car he was in, he began to offer excuses to the patrolmen. When asked about his occupation, the stranger tipsily offered: "I'm a newspaper man. I work for the Gainesville Sun." "What's your position on the paper?" he was queried. "Oh," he responded airily, "I'm a, I'm a what you call a subscriber."

Winner of the First Certificate of Merit for Newspaper Advertising: Title Insurance and Trust Co. of Los Angeles. Mr. Herbert Allen.

Winner of Second Certificate: Title Guarantee and Trust Co. of Birmingham, Mr. Maclin Smith.

Winner of Third Certificate: Maryland Title Guarantee Co. of Baltimore, Mr. Charlie Buck.

Honorable Mention: Abstract Company of Sarasota; American-First Trust Co. of Oklahoma City; Boulder Abstract of Title Co.; Coates Abstract



Co.; Davenport Abstract Co.; Guaranty Land Title Co.; Montgomery County Abstract Company; Pioneer Title Insurance and Trust Co.; and Union Title Insurance and Trust Co.

#### Magazine Classification

In the magazine classification, First Certificate of Merit: Land Title Bank and Trust Co. of Philadelphia, Mr. Lawrence Zerfing.

Second Certificate: Security Title Insurance and Guarantee Co., Mr. Jas. R. Ford.

Third Certificate: Chicago Title and Trust Co., Mr. Ken Rice.

Honorable Mention: American-First Trust Co. of Oklahoma City; Oakland Title Insurance and Guaranty Co., and Title Insurance and Trust Co.

In choosing the best in each class, I am reminded of the little boy—not particularly bright or handsome—who came home and told his mother teacher said he was the best in his class. Proud and impressed, after allowing the little fellow to bask in her praise for awhile, his mother asked what the class had been doing. "We were practicing opening mouths wide," he said.

#### Pamphlets

Winner of the First Certificate of Merit for Booklets, Pamphlets, Financial Statements, etc.: Security Title Insurance and Guarantee Co., for its Annual Report and Personnel Booklet, Mr. Ford.

Winner of Second Certificate: Chicago Title and Trust Co., for its Hundredth Anniversary Booklet, Mr. Rice.

Winner of Third Certificate: Union Title Insurance and Trust Co., for its Rancho Booklet, Mr. Forward or Mr. McGregor.

Honorable Mention: American-First Trust Co.; Home Title Guaranty Co.; Lawyers Title Insurance Corp. of New York; Maryland Title Guaranty Co.; Oakland Title Insurance and Guaranty Co.; and Title Insurance and Trust Co.

Winner of the First Certificate of Merit for Blotters: Guaranty Land Title Co. of Clayton, Mo., Mr. Walter Douglas.

Winner of Second Certificate: Boulder County Abstract of Title Co., Mr. H. C. Hickman.

Winner of Third Certificate: Waukesha County Title and Abstract Co., Mr. John Gehringer.

Honorable Mention: Abstract and Title Co. of Maryland, Inc.; American-First Trust Co.; Home Title Guaranty Co.; Land Title Bank and Trust Co.; and Montgomery County Abstract Co.

#### Direct Mail

Winner of the First Certificate of Merit for Direct Mail Campaigns, including Letters and Series of Printed Messages, etc.; Jasper County Abstract Co., for its letter campaign following up want ads. Mr. John S. Blue.

Winner of Second Certificate: Bryan Abstract Co. of Van Buren, Ark., for its post card series.

Winner of Third Certificate: Lawyers Title Corp. of New York, for its questionnaire on survey protection. Mr. Berniker or Mr. Goodhue.

Honorable Mention: American-First Trust Co.; Guaranty Land Title Co. of Clayton; and Montgomery County Abstract Co.

As we read some of these choices, we know some of you are wondering why your company failed to win. It's like the Chicago history teacher who said to one of her boys this week, "You want to know why you failed in your history test? Well, your answer to the question, 'Why did the pioneers go into the wilderness?' was interesting from a standpoint of sanitation but still incorrect."

#### Miscellaneous

Winner of the First Certificate of Merit for Miscellaneous Advertising, including Novelties, Gifts, etc.: Lawyers Title Insurance Corp. of Seattle, for its 10 year celluloid calendar. Mr. Jim Woodford.

Winner of Second Certificate: Pioneer Title Insurance and Trust Co. of San Bernardino, for its memorandum gadget. Mr. Cary Cooper or Mr. Ralph Horine.

Winner of Third Certificate: Arizona Land Title and Trust Co. of Tucson, for its cigarette lighter. Mr. Harry V. Cameron.

Honorable Mention: Abstract and Title Co. of Maryland, Inc.; Abstract Co. of Sarasota; American-First Trust Co.; Boulder County Abstract of Title Co.; Dallas Title and Guaranty Co.; Guaranty Land Title Co. of Clayton; Guaranty Title and Mortgage Co. of Flint, Mich.; Home Title Guaranty Co.; Roswell Abstract Co. of Roswell, New Mexico; Title Guarantee and Trust Co. of Birmingham; Title Insurance Co. of Mobile, Alabama; Union Title Insurance and Trust Co.

#### Forms

Winner of the First Certificate of Merit for Business and Office Forms which carry advertising, such as legal forms, office maps, policy or abstract covers, etc.: Abstract Company of Sarasota, Mr. Ben Drymon.

Winner of Second Certificate: Jasper County Abstract Co. of Rensselaer, Mr. Blue.

Winner of Third Certificate: Waukesha County Title and Abstract Co., Mr. Gehringer.

Honorable Mention: American-First Trust Co.; Boulder County Abstract of Title Co.; Bryan Abstract Co. Guaranty Land Title Co. of Clayton; Home Title Guaranty Co.; Land Title Bank and Trust Co.; Montgomery County Abstract Co.; and Security Title Insurance and Guarantee Co.

#### Public Releases

Winner of the First Certificate of Merit for Publicity Releases: Chicago Title and Trust Co. This Company not only submitted original releases but sent clippings of the newspapers, as proof that the releases had been run.

Mr. Rice.

Winner of Second Certificate: Boulder County Abstract of Title Co., Mr. Hickman.

Winner of Third Certificate: Land Title Bank and Trust Co., Mr. Zerfing.

Honorable Mention: American-First Trust Co.; and Home Title Guaranty Company.

This has nothing to do with Certificates of Merit but in listening to the Personnel Panel and hearing the discussion on retirement Wednesday, I was reminded of one of our employees who retired recently in Los Angeles. When I asked him what he was doing and how he was enjoying his retirement, he replied, "Well, I'll tell you. I get up in the morning, look at the obituary column in the newspaper, and if my name is not there, go back to bed."

#### Housing Organs

Winner of the First Certificate of Merit for Radio Advertising: Chicago Title and Trust Co., for its sponsorship of the Chicago Symphony Orchestra and the comprehensive way in which it is handled. Mr. Rice.

Winner of Second Certificate: Pioneer Title Insurance and Trust Co. Mr. Cooper or Mr. Horine.

Winner of Third Certificate: Coates Abstract Co. of Oklahoma City.

Honorable Mention: Abstract Company of Sarasota, and Title Insurance and Trust Co.

Winner of the First Certificate of Merit for House Organs or Company Publications: Union Title Insurance and Trust Co., for Title Trust Topics. Mr. Forward or Mr. McGregor.

Winner of Second Certificate: Maryland Title Guaranty Company, for Real Estate News Letter. Mr. Buck.

Winner of Third Certificate: Roswell Abstract Company, for Weekly Report of Transfers.

Honorable Mention: American-First Trust Co.; Chicago Title and Trust Co.; Jasper County Abstract Co.; Security Title Insurance and Guaranty Co. and Title Insurance and Trust Co.

Winner of the First Certificate of Merit for Posters, Display Cards and Exhibits; Moore Abstract & Title Co. of Cherokee, Ia., for its farm exhibit on conservation of soil. Mr. Geo. W. Hoyt.

Winner of Second Certificate: Kane County Title Co. of Geneva, for its car card. Mr. Yates or Mr. Larson.

Winner of Third Certificate: American-First Trust Co. Mr. Gill.

This concludes the presentations. How about a nice hand for the winners?

The making of all of these decisions, and the awarding of so many prizes was not easy for your Committee. We had so much fine material and such a difference of opinion at times, that it reminded me of a relative of ours in Fresno, an ardent Democrat, who lived next door to a lady of strong Republican leanings, who was also a modern Mrs. Malaprop. The cause of their



widest political difference as might easily be suspected, were their respective opinions of the late President Roosevelt. On her last visit to our home, before her death, she said, "Children, I wouldn't be so provoked with Mrs. W's statements about our president, if she would only pronounce his name correctly. Do you know what she said to me last week?" We agreed we did not. "She said, 'Mrs. H, do you know what that man Rosenfelt is gonna do to this country? He's gonna have us in a state of co-ass, just like Stallion has them Roosian Pheasants'."

In this, the first year of the National Advertising Contest, your committee arbitrarily made one ruling of its own: namely, where a company won either the Perpetual Trophy or one of the Annual Capital Trophies, its entries were not considered for Certificates of Merit, except in the last classification, Posters, Display Cards and Exhibits, where we only had three entries which qualified.

#### State Association Advertising

We wish to call your particular attention to three entries by State Title Associations. A very attractive booklet "Let's Talk Facts Relating to Your Real Property" was entered by the Wisconsin Title Association. A decalomania membership transfer was en-

tered by the Kansas Title Association. An announcement of a "Contest for Most Interesting Real Estate Title Experience" was entered by the New Jersey Title Insurance Association. No awards were made to these associations, as we felt that they could hardly compete with individual members. It is suggested that future committees consider a classification for state title associations.

A form of advertising not too widely used; namely, advertising messages on metered postage cancellations, is exhibited on one of the panels. If your company uses a metered mail machine, we urge you to consider this combined advertising medium and good will builder.

In the Equipment Display Room you will also find a booth operated by the Dispatch Photo News Service. This Company has many abstract and title insurance clients and has worked out appropriate messages to display with its news photographs. It has been our observation that this form of advertising is very effective in stopping the public and causing it to look into the advertiser's windows. Incidentally, when we finished the voting on winners in this contest yesterday, and I hope all of you will get home in time to vote Tuesday, I was reminded of a

yarn about a smallpox epidemic which broke out recently in Maclin Smith's city of Birmingham. All citizens were ordered to be vaccinated if they had not been immunized within a year. To facilitate the work each voting precinct had its own vaccination unit and residents were required to report to it at once. An old negro mammy applied at the wrong place. "Sorry, Mammy," said the doc. "You'll have to be vaccinated in your precinct." "So das it!" said Mammy, righteously indignant. "De white ladies gets vasinated in de ahms or de laigs—and we cullud gals gets it in de precink!"

#### Greater Participation Desired

In closing, we wish to thank all of the members who contributed to the success of the first year of our Advertising Contest. We urge every member to participate in future years, not only because they may win national recognition for their advertising ideas, but also may contribute something of mutual benefit to the other members. Our thanks also to President Ken Rice, Executive Secretary Jim Sheridan, and the Board of Governors, for their generous and sympathetic support and cooperation this past year. Finally, my personal thanks to the other members of the Committee on Advertising and Publicity.

# Employer-Employee Relations

## A PANEL DISCUSSION

### Members of Panel:

Lawrence R. Zerfing, *Vice-President*, Land Title Bank & Trust Company, Philadelphia, Pa.

John J. O'Dowd, *President*, Tucson Title Insurance Company, Tucson, Arizona

Paul W. Goodrich, *Vice-President*, Chicago Title & Trust Company, Chicago, Illinois

James R. Ford, *Moderator; Executive Vice-President*, Security Title Insurance and Guarantee Company, Los Angeles, California.

MR. FORD, MODERATOR: At the outset of this panel, I feel something like the old gentleman who was responding to the call for blood at the blood bank, and as your perhaps know, there is an age limit on donation of blood. This particular gentleman happened to be beyond that age limit, but nevertheless he was anxious to make his contribution, so he presented himself at the blood bank, and after filling out the questionnaires and what not, being so enthusiastic about it, the nurses present who were going to take the blood, were just a little bit too reluctant to tell him that he was past the age limit and that he would not be able to give blood, but nevertheless, they thought, "Well, the poor old fellow wants to give it, so let us do the best we can by him."

They placed him on the table, put the trappings on his arm, inserted the

needle, laid a little piece of cotton across each eye, and went to work. After some fifteen minutes passed, why they removed the trappings and took the cotton off his eyes, lifted him up, and said, "Now, Mr. Doakes, over here is some coffee, orange juice, doughnuts, or anything you like. Maybe you would like to have a little stimulant now after this ordeal."

He got up and said, "I don't want any of that. I never felt better in my life. As a matter of fact, I feel better than I did when I came in here." They said, "We are very happy you feel that way, Mr. Doakes." He said, "I do, and when you need some more blood, let me know," and he walked out. The nurse turned to the others and said, "The poor old fellow will never know we gave him a pint instead of taking a pint." (Laughter.)

### Timely

Now, this panel is intended to do a little stimulating of thinking, and we hope that the little donation that we are going to try to make will bring from you responses that are really going to make this worth-while. In other words, we would like your participation, and I hope that we are going to have plenty of time for it.

This question of employer-employee relations, I think, is not only timely, but it is way past due, but it is very appropriate that we give a lot of time and thought to the relationship our industry has with the employees. I don't believe one would deny that your business has prospered and has reached the high state of efficiency by reason of those faithful and loyal employees who have assisted you in bringing it to this high state; and I think it is right that we pay a little tribute to them



and that we give thought to what we can do to improve that relationship.

The difficulty with this particular panel is that it is going to be all too brief. Right now at Palm Springs, California, the leadership of top-flight industry in this United States are assembled in four-day session, and they are discussing nothing else but Employer-Employee Relations. I feel very highly complimented that we are given an hour in which to accomplish what it is going to take them four days to do.

I have tried to arrange this panel so that we will have continuity to it. For that reason, I have taken some liberties, but there are certain definite things that I would like to bring out. First I want to present to you the nature of our business and what it means, and what we are striving for, and secondly, I want to bring to you the attention necessary to give to new employees in bringing them into our industry. As a matter of fact, I think there is certainly a decided advance being made today in the employment of new employees in our business. Then I want to bring to you the factors of job security and the necessity of keeping employees informed on the nature of your business, in order that they will have greater interest in the business, and in order that your business may prosper.

I also want to point out briefly some of the benefits that the industry is providing and considering providing for those employees. Those are just some general topics. Of course, we are going to have other things. We are trying to cover the subject as fully as we can, but I am just trying to give you an outline of what this program will consist of.

### Manuscript of Mr. Ford

If we were to determine the underlying reason why each of you is present at this convention, I think there would be only one answer—you're here to seek ways and means of improving the position of your company in the title insurance field. The principal problem of the executives of any company is to sustain and increase volume—and profits.

During the next hour, this panel hopes to stimulate thinking and point out ways to increase those volumes and profits. We're here to discuss employee relations, and it is the firm conviction of this panel that if you put a positive and sustained employee relations program into operation, it can result only in increased volume.

Let's analyze the reasons why:

You're all familiar with these documents. These title policies represent the end result of our business. But actually, are we really in the business of selling policies?

If you answer "Yes," I'm afraid you have a difficult selling job on your hands. Take a good look at them. Basically, all are the same. The size

may be a little different, the colors vary in some—and as far as rate structures go, they cost the same. If you were buying title insurance, which one would you buy?

We, in the title insurance field, have a selling problem peculiar to our business. We haven't an exclusive patented product. Essentially, one policy is as good as the other. We can't sell on price. The rates are practically the same. We're not like an automobile manufacturer who can advertise specific mechanical features, sizes, models and price ranges.

### Only One Way

The only way we can sell this policy is on the basis of SERVICE. And service in our business is still predicated on men and women and not on machines.

The men and women on the firing line—the outside and office contact force who must sell the relatively few "wholesalers" who supply the bulk of our business—the workers on the inside who make the title plant "click"—they



JAMES R. FORD

are the component parts of your SERVICE. When you are able to weld them into a team that is conscious of the value of SERVICE, then you have built that "better mousetrap" that attracts volume and profits.

### Where It Must Start

Any effective public relations program begins at home—and that means with the employees. In formulating such a program, we have to be aware of one basic fact. Employees lack the motivating power and the impelling force possessed by the owner or owners of a business. We must recognize this fact and must strive for a program which to some degree will invest employees with the same incentives and the same proprietary interests as motivated those who have launched and directed the destiny of the enterprise.

There's an old adage that goes: "You

can buy a dog—but you can't buy the wag of his tail." We are not comparing our employees to dogs, but the adage gives us a lot to think about. We can buy employees with salaries, but it takes a sincere and effective employee relations program to achieve that wag. And we must have that wag if we are to continue to grow.

We haven't a lot of time to develop this subject, so let's get down to some facts.

We should be guided in our thinking by the results of many national surveys which have been made to ascertain the current thinking of employees in relation to their jobs.

### The Employee Expects

As is to be expected, an employee's primary concern is the matter of remuneration or wages. The necessity of making a living is the fundamental incentive that moves every individual to seek employment. A person sells his services for a certain wage or compensation, and that compensation must be sufficient to take care of his needs.

But the many surveys that have been made reveal that the wage factor is just part of the picture.

Job security and job contentment rank almost as high as the factor of wages. These points have been overlooked by management too often. Many employees have a feeling of insecurity and discontent because they have not been taken into the confidence of management. In many instances, there is an "iron curtain" between the policy making echelon and the lower levels. The right hand does not know what the left hand is doing. A successful employee relations program should constantly keep the employees informed of the policies of the company and what is going on. Every effort should be made to make the employees feel that they belong. If we can achieve this, the individual employee will feel that he is a member of the "team." And that is a very good way to develop that "wag."

### Telling the Story

MR. FORD: I call your attention to the bulletins and pamphlets put out by the Chicago Title & Trust Company. I read them from cover to cover and find them very stimulating and interesting. I was impressed here a few years ago by the way they broke down the capital structure of the company and explained it point by point, just what each item meant and how it fitted into the whole structure. It is educational, and I know it can't help but improve the employees, and that is just one thing that they have done. They continue to show the employee the other problems, the problems of service, and the problems of the different departments and how they are trying to coordinate those departments. So I think that it is very fitting and proper at this time that we call on Mr. Paul Goodrich, Vice-President of the



Chicago Title & Trust Company, who is going to develop this thought just a little better. And then upon the other members of our Panel.

At this point, I am going to ask Mr. Paul Goodrich, Vice President of the Chicago Title and Trust Company, to tell us how his organization keeps the employees informed of what his company is doing.

### Manuscript of Mr. Goodrich

It is a privilege to appear on this panel with Mr. Ford, Mr. Zerfing and Mr. O'Dowd and a pleasure to discuss with you some of our common problems in the field of Employer-Employee Relations.

I am glad that we don't have to appear as experts in this field but are permitted to relate to you some of the programs that are being carried out in our own organizations.

#### Complexities

The questions of Job Security and Job Contentment are quite complex. They have received and should receive the most serious consideration of management. In order to develop and maintain the enthusiastic cooperation of employees, it is important that both management and the employee know what the other is thinking. It is of utmost importance that the purposes and aims of management be communicated fully and accurately to every employee. It is important that after fair and forward-looking employee relations policies have been developed that they be administered uniformly. In the development of job security, I believe that it is also essential for management to know what the employee is thinking. Problems that an individual employee may have in becoming adjusted to the requirements of his job should become known to the proper level of management where appropriate action can be taken. In a sound Employer-Employee Relations program, where the welfare of all employees is an important consideration, it is essential that any inequalities in the administration of the policies of management be corrected.

One of the most important functions of an administrator or supervisor is the channelling of information upward to higher levels of management as well as downward to all levels of employees. In many companies there are more adequate means of communicating the aims and objectives of management to the employees than there are for directing the feelings and sentiments of employees to higher levels of management. It is my belief that maximum cooperation and most effective performance are obtained only when channels of communication are kept open in both directions.

#### Employee Contacts

In our organization there are three channels of communication. The first is through the management and supervisory group of the line organization.

The second is the staff organization, that is the Personnel Department, and the activities that are centered there. The third channel of communication is the series of publications, bulletins and other material that is directed to all employees.

In each of the first two groups, effort is made to see that the communication is both ways. Policies and programs flow downward through successive management levels to the employees. Simultaneously, information concerning the feeling and problems of the employees is directed upward to the proper level of management where appropriate consideration can be given. Where prompt dissemination of information of a general nature is the primary consideration, use is made of bulletins and the monthly magazine.

#### Careful Selection

In the line organization daily contacts are, of course, maintained between the Department Head and the employees who report directly to him. A great deal of consideration must be given to the selection of the men who



PAUL W. GOODRICH

hold these positions. An otherwise sound Employer-Employee Relations program may be rendered ineffective if it is not administered at this first level of management in accordance with the aims and policies of the top management of the company. Inasmuch as these positions are filled by promotion from within the company and in most cases from the department concerned, there are avenues of communication on a personal basis already established. Because of the large number of administrative units in our organization and the relatively small number of employees in each unit, the employee has easy access to first line supervision.

#### Regular Meetings

In addition to routine daily contacts,

in many of the larger departments, regular weekly meetings are held. At this time there is discussion of questions that either the department head or the employees in that department care to bring up.

At the second level of supervision in our organization are the Assistant Vice Presidents. They are responsible for a number of related departments. Regular weekly conferences between the Assistant Vice Presidents and Department Heads are scheduled in addition to frequent other contacts.

The Assistant Vice Presidents are long service, experienced administrators who have a wide range of specific facts about employees under their supervision. It is the responsibility of these men to review salary increases, merit ratings and the results of periodic conferences by department heads with individual employees. Direct contact between these officers and employees under their supervision is frequent in our organization and prevents any sense of insulation from developing.

#### Officer Conferences

Regular weekly conferences of all Assistant Vice Presidents with their Division head and other Vice Presidents are also held for the purpose of coordination and the development of uniform solutions to common problems.

Each Division Head has a regular weekly meeting with the President of the company. In addition, there is a weekly meeting of all of the top management of the Company with the President.

Thus through meetings between each management level, combined with regular group meetings, a procedure has been established that provides regularly scheduled opportunities to communicate the aims and policies of the top management of the company to all levels of the organization and to direct upward the problems of the employees to the level where they can best be considered.

#### New Company Programs

During the fall and winter months a series of evening meetings for all officers of the company has been scheduled to discuss new company programs. Division Heads have a fine opportunity to present their objectives. Thus they are able to gain the support and obtain the suggestions of this large, key group.

#### Personnel Consultations

In addition to the program of communication for keeping employees informed that has been established in the line organization, facilities have been provided in the Personnel Department to give counsel to any employee who seeks it. This counselling may be in the field of personal problems or on any phase of an employee's work situation. Personnel counselling is advisory only. Problems connected with an employee's salary, job, promotion,



transfer or any real or imagined unfair treatment are referred to the proper level of the line organization for solution.

#### No Secrets

The Personnel Department's part in the program of keeping employees informed begins at the time of their employment. The employee is told about the Company and its business. A brief history of the Company is related and the employee is informed about the Retirement Plan and Group Insurance program that he will be eligible for later and the Hospital Plan that he may join immediately. He is given a copy of the Employees' Guide which has statements concerning office hours, absence, vacations and other personnel policies. A copy of this Guide is included in the Exhibit. Further indoctrination and follow up interviews with each new employee are initiated by the Personnel Department at the end of the first week and again at the end of the first month of employment.

Because of the fact that almost all supervisors are men, a woman's counsellor is made available through the Personnel Department, to aid in working out problems women employees may have.

#### Employee Progress

As a part of the Job Evaluation and Merit Rating plan a conference between the department head and each employee is scheduled at the time the merit review is completed. At this time the department head has an opportunity to make specific suggestions to the employee and to give such advice and counsel as is helpful. The opportunity is also presented to answer as fully as possible any questions an employee may have concerning his progress and to direct the employee into avenues where further study may lead to opportunities for advancement.

#### When the Employee Leaves

Another function of the Personnel Department is the exit interview which is had with all employees who leave the company for any reason. This is usually held the last day worked. At this time a degree of frankness sometimes is shown that has not been volunteered under previous circumstances. While it often is too late to do anything constructive for the employee who is leaving, a harmful condition, if it should exist, can be corrected.

#### Employee Suggestions

Suggestions from employees are encouraged and have proved to be helpful in the area of getting from them their ideas for more efficient procedures and in making them feel that their contributions to the improved operation of the company are appreciated.

#### Regular Messages

The third method of keeping employees informed is through publications and bulletins. An exhibit has been

prepared of our monthly magazine Title & Trust Topics and the Annual Statement, both of which are sent to all employees at their homes. Typical bulletins over the President's signature concerning company policies and organization changes are also included. These bulletins are delivered to each employee at his desk. The management, therefore, is secure in its knowledge that all employees have received the information on the same day. In addition, twenty bulletin boards are maintained at convenient locations in the office for publication of general information and progress of employee activities.

#### On the Air

The company sponsors a Radio Broadcast of the Chicago Symphony Orchestra each week and as commercials, gives a short explanation of different phases of its services. The musical program and a short statement of the subjects to be covered in the commercials is sent to each employee on the afternoon of the broadcast. A questionnaire sent to each employee this year indicated a wide employee listener group. Through this medium an explanation of certain significant phases of the Company's business and operations is made to a large group of employees and their families.

#### A Family Day

At the time we moved into our new quarters about a year ago, a Family Day for all employees and their families was included as a part of the open house program. This included a tour of all departments with an opportunity for each employee's family to see where he worked and to meet other employees and their families. A talk by the President over the public address system served to tie all the activity on all floors together. The half day program which included a buffet dinner for all employees and their families and friends was so well received that another program which will include all the family is being planned again for this year at the Holiday time.

#### It Pays Dividends

In all of industry, more and more attention is being given to the development of human resources. This is of great importance to us in the title industry where so large a portion of costs is the amount paid out for wages. A sound Employer-Employee Relations program developed to meet specific conditions in our own organization will result in greater individual productivity and more efficient and profitable operations.

MR. FORD: Thanks, Paul, Ladies and Gentlemen. I call your attention to the display of supporting literature that this panel has prepared for the purpose of documenting as far as possible the attention being given by members of the industry to the program under discussion. After this panel discussion you will no doubt find some-

thing of interest in the literature displayed, if for nothing more than to inform you on what is being done.

Now we will switch to another important phase of the employee relations program—training and promotion procedures.

Many organizations with an excellent "first team" have declined because no sustained program was in effect to train a competent "second team." If we are to strive to have our employees approximate the same interest as the owner of a company, we must make them feel that opportunity for advancement is the reward for effort. The ambitious and talented employee must be made to feel that merit and seniority will be recognized. This is an important responsibility of management.

At this time, Mr. Larry Zerfing, Vice President of Land Title Bank and Trust Company of Philadelphia, will give us his views on this phase of employee relations.

#### Manuscript of Mr. Zerfing

As stated by our Moderator, my phase of the discussion relates to—training and promotion procedures—these are two separate and distinct topics but so closely related that a well rounded training program is necessary or there can be no well planned promotion procedure.

First—as to training. The details of a training program must of necessity be to some extent determined by the size of the institution, facilities in the community in which the title company is operating and of course the foresight and ambition of the company.

#### Foundation

In general, training programs can be carried out through having employees attend the existing public or semi-public schools, such as High Schools, Business Schools, Real Estate Board courses or other Professional classes. Such schools generally afford excellent background and will enable the employee to acquire a reasonable foundation for his work. Those facilities, however, do not furnish the 'polish' needed to become an expert in the title field and for those positions in which detailed knowledge of the fine points of the business is necessary, I believe that, in addition to legal training, there is nothing available except the training which can be furnished by the title company itself.

#### Company Classes

Our procedure at Land Title has been to require each newcomer (unless hired for a particular specialized job) to attend classes conducted by the company immediately upon joining the organization. These classes are held two mornings a week from 8:30 to 10:30 for a period of about six weeks. The real purpose of these classes is to give the newcomer a comprehensive understanding of the functions of the different departments of the company. Most of the employees attending those



classes are undertaking their first job and the course assures them of a proper understanding of the company as a whole, rather than a knowledge of the one department only in which the employee is placed. It also impresses on them the realization that every job is important, no matter what it is, and naturally makes them feel an importance to the company—in that way building morale and interest.

During the course the students are required to keep note books covering the discussions as well as encouraged to add to the books news items of particular interest. Upon the termination of the course they are expected to turn in the book to the instructor with comments as to what they learned or found of interest during that time. Those comments have on occasion brought out qualities in a new employee which otherwise would have remained hidden for some time. They have also disclosed interest in certain phases of the work in other departments which have been helpful when looking for an employee for a particular unit. The note books are examined by the department head, who then returns them direct to the employee personally with any suggestion he may have to offer, together with a word of commendation whenever warranted.

#### Outside Studies

After the employee has become reasonably settled in the job and shows possibilities of becoming a permanent employee he or she is then encouraged to take up outside study on subjects which will be helpful in the particular line of work. For that purpose we have employees attending evening High Schools and Business Schools for such subjects as brushing-up on Typing and Stenography, Spelling, English and Mathematics. The courses conducted by the several Real Estate Boards, AIB and the Universities are excellent for such subjects as general Real Estate Law and Practice and Conveyancing. These courses naturally vary in length and of necessity, the detail and thoroughness with which the subject is covered varies to the same degree. Our practice is to pay the cost of such course to the extent of not over \$40. per semester, if the student successfully completes it.

In addition we have conducted brief courses on particular phases of the work and have limited attendance to those classes generally to those engaged in that type of work or likely to be transferred or advanced into such jobs.

In my opinion the best method of theoretical instruction is the one in which the company conducts its own classes. However, this is something which only the very larger companies can afford as it requires full time instructors and will deprive the organization of full time services of your employees, or put them on an overtime basis, so that probably the methods

most practical are those available in the community. I believe an appropriate recommendation is that title companies in any given community pool their energies and conduct such courses themselves.

#### Personal Training

This discussion has so far been confined to the theoretical side because the practical will of necessity vary in each organization. In any training which has passed the theory stage the employee can learn only by doing. In some jobs the 'doing' can consist of assignment of specific jobs to be carried out under the direct supervision of the department or unit head, in others it requires the practical serving of an apprenticeship. This is particularly true of such work as Title Clerk, Examiners or Settlement Clerks (Closers to many of you). Our experience has been that the only way to give practical training for these jobs is to have the student employee work with one of the most qualified for the necessary period of time. The instructing employee must be



LAWRENCE R. ZERFING

selected with care, must be thoroughly qualified himself, patient and with a willingness to explain the details of each job performed. The department or unit head must keep in constant touch with the student employee and by inquiry and observation keep posted on how he is progressing. This is an important stage in the training program because here for the first time can you determine how the student will react when confronted with a new problem and this is doubly true when the job is one which requires public contact. There are many persons who have excellent knowledge of the work but can never learn to apply that knowledge especially when under pressure by customers. The ability or inability to make prompt decisions while under

pressure is well recognized as the strong dividing line between a top-notch employee and a mediocre one.

So much for training.

The promotion program, it seems to me, also has two phases: 1. advancement to a higher job, automatically carrying with it an increase in compensation. 2. Increase in compensation without necessarily advancing to a higher rated job. I think the generally accepted conception of 'promotion' is the one first mentioned, although we have all probably heard a few good stories of promotions which carry advancement in name only, they are what is commonly known in politics as 'being kicked upstairs' and are not part of good business management.

#### From Within

A basic principle should be to make promotions from within the organization if at all possible. Aside from paying employees as well as you can there is no better means of keeping up morale than having your employees know they have a chance to advance to the highest job in the organization through promotions.

We endeavor constantly to keep our personnel policies up to date and they are under continual review by our senior officer group at its monthly meetings. Each job in the company has a salary range established by job evaluation and then through our merit rating program salary increases progress from the minimum to the maximum, based on how well the job is done. The standing of every employee is examined at six months interval to determine his progress within his own group. When the employee approaches the maximum for the job then the department head is expected to plan for the advancement of that employee, because the fact of having reached the maximum indicates the employee is a good one and is entitled to advancement or he is likely to be lost to the company. There are some few exceptions, such as cases in which an employee is excellent in that job but has not the qualifications for accepting additional responsibilities or duties. It could be argued for weeks as to whether 'dead-enders' although performing their jobs well, are good for an organization.

#### Performance Rating

A program by which the progress of an employee can be watched is through what we call performance rating. Under this program we analyze each employee on such qualities as, Interest, Knowledge, Quality of Work, Amount of Work, Dependability, Ability to Grasp and Retain Instructions, Cooperation, Initiative, Appearance, Temperament and Apparent Physical Condition. So as to get the very best results we did not use the shop-worn expressions of Good, Fair, Poor, we used phrases—as an example, to determine the interest of the employee we used the following classifications: (1) Enthusiastic in



all phases. (2) Interest in job, department and company (3) interested in job and immediate unit only (4) Lacks interest in some of his work. More than a few of his duties distasteful to him. (5) Disinterested or lacks interest in most of his work. There was also plenty of space on which the rater could make appropriate comments and many such were made. It will readily be seen that this method affords far better information than if the standard classifications were used. These ratings were prepared by no less than two and sometimes three supervisors or officers. The analysis took considerable time, but it was worth the effort and showed with reasonable accuracy where we will find our promotable employees.

The following are examples of information produced by these surveys.

#### Surveys

One individual's report showed that he was doing a good job, knows his work, and is a steady worker, but it also showed that he is not trying to learn about the next higher job, and keeps a little aloof from other employees; not 'high-hat' but just don't mix well. This is important in considering promotions. This individual can handle a specialist's job but not one requiring public contact, provided you are willing to overlook the fact that he is not too interested in learning about the next job, in other words, a good employee but limited in possibilities.

Another individual doing about the same kind of a job in the same way, but is trying to learn about the job above him, cooperates well with others, liked by everyone. Here is a chap who should become a good supervisor and one who can get along with the public.

Another doing excellent work, but inclined to be selective in cooperation. Here is a candidate for a specialist's job, not a supervisory one.

You may say the supervisor should have recognized these qualities or lack of them but the facts are that in the daily contact many such points may be overlooked.

In our constant search to reward the outstanding employees, help improve all our people, eliminate troublesome faults, and release misfits, we use merit forms, follow-up conferences and questionnaires. Here are several typical questions we have asked our supervisors to answer concerning our employees: Please discuss fully any changes that have occurred, including any improvements and any tendencies to slip backward.

Please describe in detail what specific action you have taken to help this employee in any respect.

Is this employee capable of developing beyond his present level of work? In what respect and to what extent?

On new employees: Do you believe this employee has the proper qualities to become a good permanent addition to your department? Explain why or why not.

#### Things to Consider

These are the type of questions which should determine in most cases where we can find promotable employees. If we cannot find them within our own organization then it becomes important to analyze our practices and find out where the trouble lies and ask ourselves the following questions:

Are our employees carefully selected?

Are we giving them sufficient training so that they will not lack the necessary knowledge?

Are we able to retain trained personnel or do they seek jobs elsewhere? If so, why? Turnover analysis will show the facts on this point.

By keeping constantly alert and checking on methods of procedure we may sometimes find that revision of methods will create opportunities for promotion, such opportunity can arise through division or sharing of responsibility in certain jobs, creating new jobs to meet such needs as training, public relations and the like. These of course are in addition to the well recognized practices of retirement of older employees, transferring or shifting of department heads to specialists jobs to make room for better supervisors, expansion, releasing unsatisfactory workers to make room for better ones, and rotating employees as preparation for advancement if no immediate promotion is possible.

Carefully planned promotions do not have to be sudden advancements, they are often better if they result from the gradual assumption of additional responsibilities and duties. In this way the employee can grow into the promotion and not find himself overwhelmed by sudden new obligations confronting him.

To sum up—a successful promotion program requires careful selection of employees, good training, constant observation and a gradual building up of responsibility.

MR. FORD: Earlier, we pointed out that security and job contentment were most important factors to an employee. One of the most effective means of engendering job contentment is to accord recognition for a job well done. A kind word, a friendly greeting, and especially, credit for a job well done—be it large or small—pay dividends. There is no better way to develop that "wag."

#### Employee Good Will

Observance of the anniversary of years of service, birthdays, etc., is an effective means of stimulating employee goodwill.

However, these are plus values, and I think we should discuss some more formulative approaches to the problem of job contentment and security, so I am now going to call upon that exponent of goodwill and sunshine, Mr. John J. O'Dowd, President of Tucson Title Insurance Company and Past President of this Association, to con-

tribute his thinking on the importance of these two employee morale factors. Jack, I would like you to hit at the heart of the subject and give us your theories on some of the benefits now being provided by many companies, either in whole or in part, such as:

Five-day week, Group Life Insurance, Sickness and Accident Insurance, Sick Leave, Incentive Pay, Profit Sharing, Vacation periods with pay.

I know that each of these items could well be the subject of a long discussion, but since our time is limited, I am going to ask Jack to hit only the high spots.

#### Manuscript of Mr. O'Dowd

Speaking of sunshine, most of you are handicapped because of the fact that sunshine is something you read about, whereas, if your business locations were favored as is ours in the sunshine capital, you would have less effort generating it in your business.

Too often we employers have convinced ourselves that ours is the sweetest little organization in the country; that our employees constitute one great happy family, and that each is grateful for the opportunity of being a member of that family. As a matter of fact, there is a limited field for those experienced only in the title business and they fear to venture forth into a new one. If those of us who are so self-satisfied should conscientiously examine our employee conditions, we might find much to remedy.

For instance, do we ask some faithful employee to remain after closing hours to accommodate some imposing customer whom we are afraid to displease and thus utterly disregard the plans or routine of that employee's family? Do we then conveniently forget to pay him for that overtime since it only amounts to a half-hour? Do we look with disfavor upon the five-day week as undermining that indefinite something called rugged individualism? Of course, the building trades for years have had the five-day week, but the white-collar worker has had to rely upon his employer discovering the wisdom of balancing work and play.

#### The Five Day Week

It is a fact that most of the large metropolitan companies have inaugurated the five-day week and with excellent results. Their offices are closed on Saturdays, and their switchboards are silent. Their customers have fallen in line and accepted it. Most others close their offices at noon on Saturday. There are, of course, obstacles to all day Saturday closing in many communities. It is suggested that these others can oftentimes bring about an agreement between themselves, the real estate people and the banks, whereby they may likewise close all day Saturday. Nothing would make for happier employees than that extra day available for recreation and home work. We will find that of our employees some are



new home owners and are engaged in fixing up the many things around the house that were not included in the building contract, and that full day on Saturday would mean much to them.

#### Security

One of the means of evidencing the employer's desire to assume security to the employee is group life insurance. This does not cost the employer enough for him to withhold it. Every employee of ours is insured for \$5,000.00 with double indemnity in case of accidental death. The entire premium is paid by the Company. The average cost to us is \$59.00 per annum. The satisfaction of this protection is priceless both to the employer and employee. While we have given this protection for several years, the insurance company has not had a claim presented it, due, of course, to our sunshine climate.

#### Hospitalization and Medical

Another wise protection to employees is hospital and medical insurance. There are many plans for hospitalization and medical care available to most of us. In our own case, each of our employees, including all of his or her dependents, is under the Blue Cross hospitalization plan. The Company pays the entire premium. The average cost to the Company is \$25.20 per annum. Since the plan went into effect three and one-half years ago, our employees have had five sets of tonsils removed, eight various operations, twelve babies born (two in escrow). Incidentally, we encourage large families and give a bonus of \$100.00 for every baby born. We also recognize the continuous service of the older employees with an appropriate gift on each five-year anniversary.

Many of the large companies have a schedule of sick leave similar to Civil Service. We continue salaries of employees who are absent through sickness. We find few such absences and no case where we have been taken advantage of by an employee. We have felt that if a schedule of say two weeks' sick leave were a regular part of employment that some employees might feel they were being short-changed if they did not utilize it.

#### Incentive Pay

As to incentive pay: Some large companies are so organized that many of their operations are on a piece-work basis and it would seem logical that they might thus be able to arrange some plan for incentive pay. Of course, with a smaller concern the matter of incentive pay would be rather difficult to work out.

I think it is appropriate to read this from the last issue of "Time":

#### Government

##### Merit?

In thousands of U. S. firms, where union and management bargain out the workers' hour and wage scales, the boss each year rewards outstanding employees with independent merit raises

above the scale. Last week the U.S. Supreme Court spiked the practice. Henchforth, said the court in effect, a company whose workers are covered by a union contract must, on demand, consult the union before giving merit raises.

The Supreme Court was sitting in judgment on a lawsuit involving Chattanooga's tiny J. H. Allison & Co. (meat packers). Until three years ago, Allison had considered it sound business practice to boost its best workers' pay above the general union scale. Then it ran up against some unexpected opposition. The company, said Local 402, Amalgamated Meat Cutters and Butcher Workmen of North America, A.F.L., had no right to single out workers for special raises without consulting the union.

When the National Labor Relations Board upheld the union, Allison appealed to the courts. The lower courts upheld NLRB. By refusing to review the decision, the Supreme Court, in effect, approved NLRB doctrine that merit raises are not merely rewards for good work, but also changes in the pay scale, therefore subject to collective bargaining under the Wagner Act.

To many a businessman this looked like sawing one of the strongest props from under the incentive wage system. All businessmen know that merit raises are potent stimulants to good work, particularly in businesses where production cannot be measured by articles produced (e.g., on newspapers, on the stage and in offices). The decision affected new as well as old employees. Labor experts now wondered whether an employer, for example, could still legally hire new help at more than the contract minimums unless the union was consulted.

Furthermore, it was plain to legal eagles that the ruling also affected non-union employees; under the Wagner and Taft-Hartley laws a union with a majority in the shop is the bargaining agent for all employees, whether they belong to the union or not. Said the New York Times: "The principle (established by the court) is a hazardous one in any kind of a free enterprise economy—free enterprise for the employee, as well as the employer. It takes from the resourceful employee . . . his chance individually to increase his earnings."

#### Profit Sharing

Very few title companies have neither profit sharing, bonus nor pension plan. Most companies at Christmas time grant a bonus to each employee who has served for one year, of say at least one month's salary; for those who have less service, a commensurate amount. Nearly all of the larger companies have either a profit sharing or retirement plan. There is no better means of granting to our employees that sense of security that long service entitles them than a forthright retirement plan. Profit sharing is all right when times are booming, but the em-

ployee fears that time when conditions are unfavorable. The better retirement plans contemplate assuring to the employee that upon reaching a certain age and certain years' service with the Company, he will be entitled to a predetermined monthly compensation. He is entitled to that assurance. We have been unsuccessful in working out such a pension plan since our employees number less than 50, the minimum acceptable to the companies writing such insurance. We do want and need in our Company a pension or retirement plan since we have some employees who have been with us a long time and who, in a few years, should be retired.

#### Vacations With Pay

Needless to say, every title company should grant vacations with pay. I can not conceive of a member of the American Title Association denying that right to every employee.

This subject would be incomplete if silent on the matter of employees' compensation. With the rising cost of living and with employees who are so dependent upon the generosity of the employer, we have a serious, conscientious duty to keep abreast of the trends. It has been urged that the "boss" be obliged to do the family shopping occasionally. He will thus gain a startling realization of what his people are up against. In our little organization of 39 we have tried not to be niggardly in the matter of pay. Frankly, we take pride in having the reputation of paying higher salaries. Our average monthly pay check, excluding the President, Vice President, Secretary, and Treasurer, is \$372.50. We have granted pyramiding periodic increases since 1941 amounting to more than 129% over 1941. When a cow receives good feeding, proper shelter and careful attention, it becomes a contented cow and produces accordingly.

#### Discussion

MR. FORD: Thank you, Jack O'Dowd. I was interested in Jack's referring to interest in a retirement program. I think, Jack, you would be interested to know that the California Land Title Association has instituted and is preparing to bring to the membership, which includes associate memberships as well, a program of retirement and group insurance that would enable the small companies to have the same rights and benefits as the larger companies. You will shortly be hearing about that.

Ladies and Gentlemen, we have tried to present this subject to you as interestingly as we could with the time allotted. I am just going to pause to ask if there are any questions you may have which you would like to address to this panel.

#### Rest Periods

MR. HUNT: (Spokane, Washington): Mr. Moderator, I haven't heard brought out this morning the so-called rest periods in the mornings and after-



noons in large companies, something that has confronted us during the war period and still confronts us. I would like to have some of you gentlemen of the larger companies give us some idea on that.

MR. FORD: Thank you, Mr. Hunt. That is a very good question. I am going to say, in California we have a regular statutory requirement, requiring that we have rest periods of ten minutes in the morning and in the afternoon, and those are very generally observed. I think perhaps one of the things you are interested in is how is it controlled and just how do we manage with that ten-minute period.

As far as California is concerned, we have various ways, but generally in our companies (and I believe it is quite uniform), the companies are trying to provide Coca-Cola and coffee and even doughnuts for their employees, so that it is not necessary generally for them to leave the office if they want a cup of coffee or a Coca-Cola. That is provided by the company. Of course, in some spots the employee pays if he wants a Coca-Cola. He puts a nickel in the slot and takes a Coca-Cola. In our firm the money the employee puts in for the Coca-Cola is placed in the fund for the employees, so that they will have that fund to draw upon for wedding presents or birthday presents or such things as employees feel inclined to contribute to occasionally.

Now I am going to ask if there is any member of the panel who would say something on it. Mr. Goodrich.

#### The Coffee Shop

MR. GOODRICH: We have met the problem of rest periods in our organization by providing two rest periods a day, 15 minutes in the morning and 15 minutes in the afternoon that each employee may take. The control is through each separate department. We have a cafeteria that is open at 9:30 in the morning until 4:00 in the afternoon, and there is no break in the time that the coffee shop or cafeteria is open. We recognize that there is a problem of control there that could be serious. In our organization we think that it is not abused, that each employee does take the rest period but that it is taken at the time when the needs of the business permit, if he meets the public; or at the time that work is somewhat easier, if he is on one of the jobs that has certain other peaks in it.

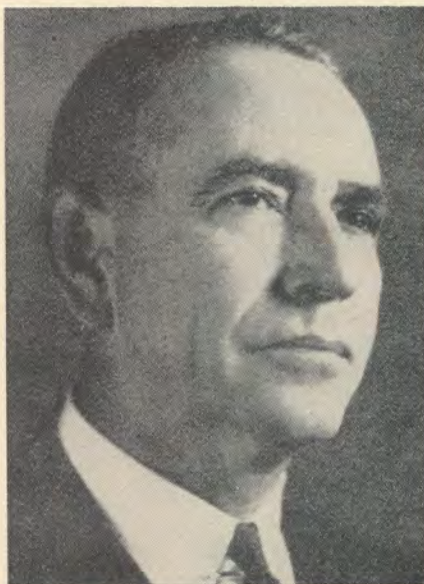
We feel that it is a benefit for employees that is well received, and that it is appreciated. The material available in the coffee shop is furnished to employees at cost. They do pay for it, but pay a substantially lower amount than would be required on the outside. Our experience has been entirely favorable, and we think that we get more than our money back in employee good will.

MR. FORD: Thank you, Mr. Goodrich. Any other questions?

MR. PETTIBONE (Chicago): Mr. Moderator, I would like to address one question which I think should go to Mr. O'Dowd, but I wouldn't want him to make the answer as just personal to his company, but rather as he sees it as a whole. Historically, the title business has been cyclical in its business. On the job security side, have you reached the conclusion of what we do in the cycle that is down in the way of reducing our staff? Do we have the freedom in that regard that we have exercised in the past, or are we tied to new standards?

MR. O'DOWD: It is my belief that probably we may not reduce salaries, but that we may let employees go. I don't think that we can reduce salaries.

MR. PETTIBONE: I think both parts of the question are important. One is the question of reducing pay, and the other is letting people out. I don't know which is the way it is going to be handled, but I was interested in



JOHN J. O'DOWD

your reaction to the question, because it probably lies ahead of us.

MR. O'DOWD: I really believe it is going to be a question of releasing employees rather than reducing pay. That is my honest conviction.

MR. WELLS (Los Angeles): May I elaborate on that point a little? You made reference in your talk to your high level of average salaries on account of cost of living. Do you mean to imply from your remarks that you are not going to reduce salaries—are you using a gauge of tying your increased salaries now to the cost of living, so that they could be reduced on that basis later on?

MR. O'DOWD: Well, I still have the feeling that we can't reduce salaries, that it may not be permissible under the Wage and Hours Act. All of our increases have been on the cost of living phase, and they have been periodic, generally 10 per cent, and it has

reached that stage now where we are considerably worried about what will happen if—well, I don't want to get into politics, you know. I think you follow me.

#### Smoking by the Ladies

MR. SHERMAN (Boston): I would like to ask one question. In many companies the men go around smoking all through the offices, and where they have many women it sometimes raises the question, and some companies allow their women to smoke. Now you may remember that in the Army during the war where the women were working, I believe they were allowed to smoke any time, anywhere, the same as the men were. In our company, the John Hancock Mutual Life Insurance Company, they tried it, and it lasted for one half hour. There were so many screams from all over the building they had to change the order. I would like to ask if any of the panel can speak on that.

MR. FORD: How about you, Mr. Zerfing?

MR. ZERFING: I can't add anything to that. In our place the men smoke during the day. The ladies do not. And I think there would be serious objection to it. I know of no good legal or moral reason for it, but I just think it looks very out of place.

MR. GOODRICH: That is a problem that was raised in our organization just recently. In our organization both men and women smoke. We asked them to use some judgment in smoking where they handle customers, and almost entirely it is eliminated in that area. It is not prohibited but it is not done. On the other floors of the company, both men and women smoke at any time, and we have had no adverse reaction to it.

MR. FORD: I am going to say that in a number of our offices smoking is not permitted during office hours at the desk or while waiting on a customer. Of course, during the rest period and at intervals if they want to step in the rest room and take a smoke, we raise no question, but some of our offices observe that rule quite religiously.

In summing up, we have tried to give you our thoughts on the important aspects of the betterment of our employee relations. It is something we have to think about, and more important, it is something we have to do something about. If we do not carry out the points we have discussed in an aggressive way, someone else may do it according to their own ideologies rather than ours. The past few years have witnessed a gigantic social upheaval. Today the world is about to divide itself into two armed camps of opposing social and economic ideologies. We who espouse the cause of democracy are confronted with a never ending selling job on our way of life.



It is very easy to fall into the habit of paying lip service and lip service only to free enterprise. All of us here believe in free enterprise. Especially those of us who are engaged in personnel administration have the responsibility and opportunity to translate the slogan into something meaningful to the men and women who make up our respective companies, the right to choose what and with whom they will cast their lot. Too few really know or fully appreciate just how precious this God-given right is. Through a sustained program of employee or human relations, if you will, we can do much to preserve it for them, for us and for prosperity.

SUMMATION

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# Report of Finance Committee

CHAS. H. BUCK

*President*

*The Maryland Title Guarantee Company  
Baltimore, Maryland*

Treasurer Briant Wells has already given you the state of the finances, and I am sure you agree with me this report shows a very healthy condition. What I will have to say is confined to the state of your budget, how we are jibing with the budget which we adopted in the winter just past at our Mid-winter meeting.

Our total budget adopted in Memphis, I believe, aggregated \$59,853. The items of the budget I will read you, and I will tell you in what respects we are complying with those items in our operations during the current year.

In our office rent, of course, we are operating under a contract and we are absolutely in balance.

Because of the added material which has been going out to you members, we have utilized or spent \$2,000 of the \$2,500 which was allocated for postage in our budget. Having only \$500 left, it is estimated that we will have to use an additional \$500 between now and the end of the year.

Likewise in telephone and telegraph, which is another item of the budget, we have a balance as of September 30th of only \$141.86, so that your finance committee has calculated that we will need \$500 additional on that item.

Because of the volume of Title News which has gone out to you during the year, and because of greatly increased costs in the printing of the Title News, we have, of the \$5,000 items allocated for Title News in our budget, only \$399 left. It is estimated that we will need to spend \$1,200 additional for that item by the end of the year.

In the matter of travel, travel has been done by your national officers during the year and by your national secretary, in larger amount than has been the practice heretofore, and railroad rates are up, plane rates are up. So that of the \$4,000 allocated for travel in our budget, there is only \$790 left.

As to all other items of your budget, there will be either a balance, an overage at the end of the year, or the item will be in complete balance. In accordance with the resolution adopted at the time of the adoption of the new dues schedule, we have transferred to the reserve account so far this year \$5,000. The estimate in the budget was that we would set into the reserve during



CHAS. H. BUCK

the year \$6,000. The money will be available to make that additional allocation to the reserve fund. Particularly in the item of salaries, for which we allocated \$29,270 in the budget, we have spent only \$17,813, so that we will have an overage, which your finance

committee feels sure will more than outbalance the deficits in the items which I have mentioned to you.

As a matter of fact, your finance committee believes that contrary to the overall budget being out of balance and showing a deficit at the end of the year, we will have a slight profit for the year, which profit, in accordance with your direction, when the books are finally balanced at the end of the year, will be added to reserve.

Now I think I should say that Briant called to your attention an item in his report which sounds large, as a receipt from conventions, Mid-Winter and annual meeting. The item was \$6,045. We have at this convention the largest registration which has ever been given to a national convention. Nearly 600 people registered before they came here. That \$6,000, Ladies and Gentlemen, is not a profit. It will do very little more than balance the costs of running this convention and the Mid-Winter meeting.

We have in a non-budget item a deficit right now on the Directory, and we believe, because of increase in printing costs and other factors, that what appears to be a large deficit in directories at the present time will be reduced to a relatively small deficit, to about \$1,000. Your directories, which cost about \$5,000 to produce, will show a loss by the end of the year of approximately \$1,000.

Mr. President, that is the report. I wish to say, as the Chairman of your Finance Committee, that never in all the years I have attended national conventions have the financial affairs of your association been in such splendid shape. I hope your business will continue and that under the dues schedule we can build up a cushion which will take care of us in the lean years which are sure to come. Thank you very much.



# Report of National Treasurer

BRIANT H. WELLS, JR.  
Vice President,  
Title Insurance & Trust Company  
Los Angeles, Calif.

## AMERICAN TITLE ASSOCIATION INCOME ACCOUNT

9 MONTHS THRU SEPTEMBER 30, 1948

GROSS REVENUE .....	\$	
Direct Dues—Current Year.....	63,243.15	
Direct Dues—Prior Years.....	1,148.50	
Blotter Advertising .....	2,940.35	
Directory Revenue .....	396.55	
Title Course Revenue.....	52.00	
Miscellaneous Revenue .....	117.00	
Annual & Mid-Winter Conf. Revenue.....	6,045.50	
Commercial Exhibits .....	350.00	
<b>TOTAL REVENUE.....</b>	<b>\$74,293.05</b>	
OPERATING EXPENSES		
Salaries .....	17,813.51	
Supplies & Miscellaneous .....	2,072.49	
Office Rent .....	2,905.00	
Telephone & Telegraph .....	1,058.14	
Bulletin Expense .....	2,312.71	
Blotter Advertising Expense .....	2,946.76	
Directory Expense .....	4,714.03	
Title News Expense .....	4,600.96	
Travel Expense .....	3,209.97	
Annual & Mid-Winter Conference Expense.....	1,635.08	
Postage .....	2,000.00	
Depreciation Furn. & Equipment.....	194.88	
Contribution to Widow of Former Employee.....	1,458.31	
Home Sweet Hoax .....	2,142.80	
Commercial Exhibits .....	17.65	
<b>TOTAL EXPENSES .....</b>	<b>\$49,082.29</b>	
		<b>\$25,210.76</b>

## AMERICAN TITLE ASSOCIATION BALANCE SHEET

9 MONTHS THRU SEPTEMBER 30, 1948

ASSETS		
Current Assets		
Cash—		
Regular Account.....	\$27,252.99	
Reserve Account.....	290.71	
Postage Account.....	519.38	\$28,063.08
United States Savings Bonds.....		40,478.00
Accrued Social Security Taxes.....		.02
<b>TOTAL CURRENT ASSETS.....</b>		<b>\$68,541.10</b>
Pre-Paid Expenses		
Rent .....	297.00	
Salaries .....	625.00	922.00
Office Furniture & Equipment.....	3,391.35	
Less-Reserve for Depreciation .....	734.09	2,657.26
		<b>\$72,120.36</b>
LIABILITIES		
Current Liabilities		
Accounts Payable		
Regular .....	82.10	
Withheld Taxes .....	85.15	167.25
<b>TOTAL CURRENT LIABILITIES.....</b>		<b>167.25</b>
Association Equity—		
Balance First of Year.....	46,742.35	
Add—Net Income 9 Months Thru Sept. 30.....	25,210.76	71,953.11
		<b>\$72,120.36</b>



## American Title Association

# Statement of Receipts and Disbursements

12 MONTHS THRU DECEMBER 31, 1948

### GROSS REVENUE

Direct Dues—Current Year.....	\$65,664.40
Direct Dues—Prior Years.....	1,201.00
Blotter Advertising .....	3,244.85
Directory Revenue .....	3,730.71
Title Course Revenue.....	88.00
Miscellaneous Revenue .....	190.00
Annual & Mid-Winter Conference.....	8,423.00
Commercial Exhibits .....	1,150.00
Home Sweet Hoax .....	5,623.50
<b>TOTAL REVENUE .....</b>	<b>\$89,315.46</b>

### OPERATING EXPENSES

Salaries .....	24,898.21
Supplies & Miscellaneous .....	2,691.17
Office Rent .....	3,883.00
Telephone & Telegraph.....	1,244.59
Bulletin Expense .....	2,919.30
Blotter Advertising Expense.....	5,752.76
Directory Expense .....	4,727.05
Title News Expense.....	5,615.14
Travel Expense .....	4,235.58
Annual & Mid-Winter Conf. Expense.....	9,667.22
Postage .....	2,400.00
Depreciation Furniture & Equipment.....	282.33
Contribution to Widow of Former Employee.....	1,458.31
Home Sweet Hoax.....	5,951.90
Commercial Exhibits .....	203.35
<b>TOTAL EXPENSE .....</b>	<b>\$75,929.91</b>
	<b>\$13,385.55</b>





CLYDE R. MORRISON

*Assistant Secretary, American Title Association*

We announce, with pleasure, the addition to our staff of Mr. Clyde R. Morrison, as Assistant Secretary of the Association.

Born in Michigan, Mr. Morrison attended Detroit grade and high schools and Hillsdale College.

His business career includes association with the Federal Reserve Bank of Detroit, Michigan Bell Telephone Company, and, in later years, in the field of insurance.

Mr. Morrison is married and has two sons. His hobbies are golf in the summer months and bridge all months.