

TITLE NEWS

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OFFICIAL PUBLICATION

AMERICAN TITLE ASSOCIATION



VOLUME XXXIX

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NUMBER 10

A LETTER



from

THE PRESIDENT

October 1, 1960

Dear Friends:

In this last letter that I will write for TITLE NEWS as President of our Association, my first thought is to thank you, one and all, for the work and support you have given to the Association and to me during the past year. If I was proud to become the President of the American Title Association last October, that pride has increased many times with the full realization of what being the President of this Association means.

Progress is never finished and what Ernie Loebbecke handed to me, I know will be ably and forcefully continued by George Rawlings, and I know the Rawlings will have as fine a year as you have given to the Hughes.

My deepest hope is for the future welfare of this Nation, and I close by entreating you all to put its best interests first in your thinking and your actions. The powerful moral and physical strength of the United States must be harnessed for the betterment of the world community of peoples.

Virginia and our son, Penn, join me in thanking you for a wonderful year.

Sincerely and cordially,

A handwritten signature in cursive script that reads "Lloyd Hughes". The signature is written in dark ink and is positioned below the typed name.



TITLE NEWS

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UNIFORM ABSTRACTING

BY

ALBERT F. BLOCK, Secretary
Davenport Abstract Company
Davenport, Iowa

Through the efforts of Arthur Reppert, President of the Clay County Abstract Company and Chairman of the A.T.A. Abstracters' Section, we were able to secure this excellent article on uniform abstracting by Al Block. It was with a deep sense of loss that we learned of the death of the author (see page 26) soon after the preparation of this material.

The particular way matters may be set forth in an abstract depends on many things. In most cases it is the result of habit. The abstracting is done in a certain manner because "We have always done it that way." But some plants were found where studies had been made to improve these methods.

Such studies were not enough. They might have been made as to an estate or a deed but not as to a mortgage or a divorce. At times there may have been an exchange of ideas with another plant but usually the improvement was just one man's opinion so he had no assurance that his method was right and was therefore in not too good a position to resist the arrogant demands of an unscientific examiner who might have an idea that he knew enough about the subject to tell an abstractor how to do his work or who might get the idea that if he could get the abstractor to make certain changes, he could avoid having to study a little more law.

Any exchange of ideas between abstractors and examiners was always with only one or two examiners and on a basis of "How do you want this?" And never with many examiners on a basis of "How is the best way to do this?" As a result, the abstractor, fearing some essential might be left out, put in more than would really be necessary and it became a progressive matter so that he was constantly showing more and more until he was quoting great volumes of words and figures from the record that did no good at all and only irked the good examiners. This went so far that one abstractor simply photographed the record and his "abstract" was nothing but a bunch of these photographs clipped together.

The Iowa Title Association realized this situation and decided to do something about it. These are two separate things — like diagnosis and therapy. First, the need must be seen and then something must be done. The abstractors thought they could save time, space and effort for themselves and so cut down their production costs and, perhaps, from uniform abstracting, proceed to uniform pricing.

It was also seen that, if this problem were solved, several other very desirable, but secondary, results would follow. It was a problem in research to find the best ways of abstracting, then to give the results of this research to all members, knowing that some would reject them but most would accept them but always knowing that there could be no such acceptance unless the best ways had been found. It involved an adoption of the philosophy that anything resulting from "the way we have always done it" test would probably be wrong. As John D. Randall, President of the American Bar Association has said, "While these problems have their repercussions, the solutions also, have their own repercussions."

The primary object of the research was the education of the abstractors. But it had a secondary purpose — education of our examiners. By seeing what we determine to be essential and what non-essential and the best methods of showing the essen-

tials, the examiners would get an education which would cause them at least to reinvestigate their several habitual demands to see which were important, valid, warranted and in conformity with the law. But the abstracters are not all lawyers. Many are laymen. Others are corporations which cannot become lawyers. Therefore, if the abstracting forms came from abstracters only, the examiners could treat their forms as lay opinions.

On this phase Iowans were very fortunate. The Iowa State Bar Association has for many years had its Committee on Iowa Land Title Examination Standards whose opinions are regarded as authoritative, second only to those of the Supreme Court itself. For more than seven years the Iowa Title Association has been publishing in its own monthly publication, The Iowa Title News, the opinions of this committee of the State Bar Association. By getting the approval of this committee of our uniform methods of abstracting, these methods are elevated to a position of authority which should help us to persuade any recalcitrant examiner.

If this is not enough, we can include in the certificates to our abstracts a statement that the work is done in conformity with the uniform abstracting practices approved by the Iowa Title Association. We can show this language in our printed certificate to an examiner who may ask us to do it some other way and, in denying an unreasonable request, simply tell him we do not do it his way and cannot do it his way if we are to continue this clause in our certificate and can point out to him that he is asking us to deviate from methods approved by the Title Standards Committee.

Big Bars, Little Bars

So the Iowa Title Association, recognizing the problem, appointed a committee to make the study, to do the research and to report. At first it was a committee of five members, three of them lawyers. They came

from all sorts of places, places with big bars and little bars, places where there was complete harmony and places of either general disagreement among the examiners or places with one renowned recalcitrant examiner. But each member had a sincere desire to find the best way, a due respect for the opinions of other members of the committee and a recognition of his duty to speak out whenever his own opinion was different.

Abstracter's Duty

This committee made its first report to the 1959 annual convention of the Iowa Title Association. In that report it paid all due homage to the duty of the abstractor to show the examiner the true state of the record. But no more. We must show all essentials but it is enough if the examiner can tell from what we show exactly what the record is. It was recognized that abbreviation was not the right of the abstractor. It is his duty. Where a deed gives distances in words and repeats them in figures, the figures alone are enough for an abstract. While good conveyancing requires such repetition, good abstracting does not. So the use of all standard abbreviations is required. All Townships in Iowa are North of the Arkansas Base Line so the word "North" can be skipped in designating a township. Sec. 1 Twp 78 R 22 W is proper abbreviation. While good grammar requires a period after an abbreviation, this is deplorable abstracting.

Specifications

In this first report, the committee specified size, color, quality and weight of the paper and recommended deletion of marginal rulings and any other rulings either in or between items in the abstract which do not help show the record. Also the quality of the protective cover of the abstract and the contents and make up of the front page were specified.

The problem of bulk was also attacked and three solutions were found. There are three counties in Iowa where the abstracts cover only

the last fifty years of the chain of title, starting with an abstractor's certificate that the records show that fifty years ago the title was in a named party. In ten or fifteen counties the abstract filed with the recorder at the time of platting is taken to cover the title up to that time and abstracts since the plat simply go on from there. Other abstractors condensed their items into the least possible space and, by single spacing between lines on the typewriter, got four or five items on a page, while others double spaced their typing.

From this it was realized that there could be two ways of formulating the work, each equally good, and in such cases, the method used was left optional with the abstractor, either being taken to conform to the standards. Extension of this principle to other matters was permitted.

General Coverage

It was recognized that certain matters could be covered generally in the abstractor's final certificate instead of requiring a separate showing in connection with each instrument. For example: "The acknowledgements of all instruments are in legal form except as otherwise shown". The statute, Section 558.39, sets out certain forms of acknowledgements as "sufficient". It has been recently amended to provide that an acknowledgement sufficient in the state where taken shall be sufficient in Iowa. Whether a foreign acknowledgement might comply with the law of that state is a problem for the examiner — not the abstractor. He cannot be expected to be familiar with all the laws of all the other states. But he can be familiar with the requirements of the Iowa law. Therefore, when an acknowledgement fails to meet the Iowa requirements, the abstractor must show the form of the acknowledgement used so the examiner can decide whether it meets the requirement of the statute where taken.

In the past year the committee has been dealing with the various matters filed in the recorder's office, specify-

ing in detail the mechanics for showing these matters. Dominating these showings is a heading for each item such as "Warranty Deed", "Mortgage", "Satisfaction", etc, whose purpose is to give the examiner quick information at a glance as to the nature of the instrument being abstracted at the particular item so that he can know, as he proceeds to read this item, and can have in mind its effect on the chain of title.

A great deal of care was given to the warranty deed because what was specified for it would become the pattern for many other instruments. Patterns for abstracting so many different kinds of instruments were submitted to and approved by the 1960 convention that the board of directors has directed the committee to print and distribute to all members, in loose leaf form so that it can be later indexed and supplemented, all of the forms approved. These will be sold to non-members.

The committee has nearly finished in the recorder's office. It hopes to complete this work in the near future so that it can go on to the clerk's office with its estates, divorces, judgments, mechanics liens, etc, and thereafter to the auditor's, treasurer's, sheriff's and county engineer's offices.

But it was recognized that the work of the committee can never be completely finished. Partly because of new matters which the legislature may require to be recorded, partly because of improvements which may be found in the future in methods previously approved and partly because of the possibility of new methods of recording being prescribed by statute. So the committee was made a standing committee.

The greatest benefit of this work will not come to the abstractors nor to the examiners but this is the contribution of the Iowa Title Association to the solution of the modern day problem of the complications and consequent expense of conveyancing and therefore its efforts are truly for the good of the general public.

2 HUGE NEW MARKETS FOR TITLE INSURANCE AND MORTGAGES!

Head-line news is that state and municipal retirement funds, teachers' funds, union funds, corporate, pension funds, fire and casualty insurance companies are now a huge new multi-billion dollar market for non-government securities and real estate mortgages.

To help you take advantage of this dramatic opportunity, we are compiling all information you need to tell your story direct to the man who makes the decision to buy. Reports will be available in two separate typewritten directories.

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Total Assets:	\$333,867,331

Work on these reports is about finished. You can have them shortly. Either directory may be purchased at a cost of only \$1.00 a report.

The following four additional reports, showing the financial assets and loan officers, are typed in directory form, and are now in stock and ready for immediate delivery.

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MENTAL ILLNESS and ITS PROBLEMS TO THE TITLEMAN

By

**FRANK J. WOODLAND,
B.A., M.A., L.L.B.**

Reprinted from Utah Title News



In recent years the terms "insane" and "insanity" have come into disrepute and the tendency is to lump all forms of mental peculiarity and deviation under the euphonious title of "mental illness." We are besieged from all sides by pleas for understanding and are constantly reminded by the medical profession that mental illness is and should be viewed in the same light and with the same compassion as any other form of illness. I'm not going to take issue here with the attitude of the medical people but we must look at the mentally ill from the view point of the title man and more particularly as it affects a person in dealing with real property in the state of Utah.

When is a person mentally ill but still competent to sell and convey property and when is a person so ill as to be incompetent in the eyes of the courts and consequently in the eyes of a title insurer? In 1953 Utah adopted its present basic law dealing with the care, confinement, treatment and the rights of a person believed or determined to be mentally ill. Unfortunately for our purpose there have been no cases decided by the Utah Supreme Court on the particularly pertinent sections as adopted and

amended, to the end that we must rely upon the opinions of other jurisdictions. Utah Code, Title 64, chapter 7, section 28, defines a mentally ill person as follows:

An individual having a psychiatric or other disease, which substantially impairs his mental health.

Section 32 sets forth the methods and authority for the detention and confining of a person for observation, diagnosis, care and treatment of mental illness, as follows:

- A. Hospitalization on medical certification; standard nonjudicial procedure.
- B. Hospitalization on medical certification; emergency procedure.
- C. Hospitalization without endorsement or medical certification; emergency procedure.
- D. Hospitalization on court order; judicial procedure.

Further, Sections 33, 34 and 35 sets forth who may institute proceedings to have a person, believed or suspected of suffering from mental illness, detained, confined and treated and the procedure required.

Considering the above definition and the actions prescribed under the applicable sections regarding detention and confinement, does the person affected retain true legal capacity to the degree that a title insurer would be safe in insuring the title of property which the mentally ill person may have mortgaged or conveyed? Sections 64, 7-48 of the Utah Code states—"Subject to the general rules and regulations of the hospital and except to the extent that the superintendent of the Utah State Hospital determines that it is necessary for the medical welfare of the patient to impose restrictions, every patient shall be entitled: (3) TO EXERCISE ALL CIVIL RIGHTS, INCLUDING THE RIGHT TO DISPOSE OF PROPERTY, EXECUTE INSTRUMENTS, MAKE PURCHASES, ENTER CONTRACTUAL RELATIONSHIPS AND VOTE UNLESS HE HAS BEEN ADJUDICATED INCOMPETENT AND HAS NOT BEEN RESTORED TO LEGAL CAPACITY.

Obviously where a person has been committed by judicial proceedings and ipso facto lacks legal capacity and where that person has not had capacity restored, the title man's course of action is clearly indicated. Sections 64-7-52 et seq, sets forth the basis of a patient's release and seems from the tenor of the statute to place the primary burden of decision on the superintendent of the hospital wherein the person received care. THE STATUTE, HOWEVER, IS SILENT ON THE QUESTION OF WHETHER OR NOT A DETERMINATION OF RELEASE IS INTENDED OR CAN BE CONSTRUED TO IMPLY FULL CAPACITY OR COMPETENCY. It is within the broad field where a person has been detained and received care the treatment under **nonjudicial** procedures that the title men's greatest problems arise. Because of this illness, is there reason to be concerned? The great weight of authority would indicate considerable cause for concern. The legal definition of insanity (mental illness) is broad, but so far as the title man is concerned, can be described and defined as: "a want of reason, memory and intelligence but

not a total deprivation—only the inability by reason of defect of perception and judgment, as prevents a man from comprehending the nature and consequences of the act in question."

Admittedly the burden of proof of incompetency is upon the person challenging the acts of the alleged mentally ill party but it would seem that any act committed by that person within a reasonable time prior or subsequent to detention, care and treatment as provided by the statutes, would be open to question and subject to attack. The Utah definition of a mentally ill person would, it seems, place that person completely within the legal definition of one being insane or incompetent.

If these arguments are sound then every person concerned with the insuring or certifying of land titles should review every conveyance of an interest or estate in land by a person who has received such care and treatment with extreme care and diligence. In the absence of a judicial commitment it is questionable if any financial liability would attach but the fact of improbably liability cannot be sole yard stick of whether or not to insure. Consideration for the insured who may have to defend his acquisition as well as your own cost must be taken into account.

The consensus of the courts seems to be that in the absence of a judicial determination of insanity and incompetency, the court will look to the substance of the transaction and if it can uphold the validity of the conveyance it will do so.

It would seem the best approach a title man can take, where he has belief or knowledge of the grantor having received care and treatment for mental illness, is to review the transaction with a critical eye and settle in his own mind that the transaction was reasonable and not tainted with fraud, that the alleged mentally ill party had not been confined under a judicial proceeding or that the Hospital Superintendent has not restricted the civil rights of nonjudicially committed patients, as provided by Section 48 (b). If you cannot satisfy yourself—refuse to insure.



IN THE
ASSOCIATION
SPOTLIGHT

Alaskan Expansion

The Alaska Title Guaranty Company opened for business at 528 Sixth Avenue, Anchorage, Alaska, on Monday, August 15.

The Alaska Title Guaranty Company is a partially owned subsidiary of Washington Title Insurance Company. Under a reinsurance agreement, Washington Title Insurance Company will reinsure all title insurance risks in excess of \$5,000.00. For certain special coverages the reinsurance will cover the risk in excess of \$1,000.00.

Mr. Charles W. Barnes, of Anchorage, Alaska, is President of the Alaska company, and Mr. Harold O. Lightle is General Manager. Mr. Lightle has had fifteen years' experience in the title insurance industry with approximately five years in Alaska.

The Anchorage office is prepared now to take orders and issue policies on properties in the following recording districts: Anchorage, Palmer, Wasilla, Kenai, Homer, Seward, and Copper Center. Orders may be placed through the Seattle office of Washington Title Insurance Company. It is planned to open an office in Juneau in the near future.

Mr. C. Edwin Courtney, President of the Washington Title Insurance Company, in commenting on the newly opened office, had this to say: "We are pleased to be entering the title insurance field in the new 49th State and it will be our purpose to afford to Alaska people and investors in the other states the same high

type of title service which we have been proud to give in the State of Washington for almost fifty years."

By Any Other Name

Paul J. Huchton, President, announces "The name of our firm has been changed to First Title Insurance Company from The Title Insurance Company. It was the first title underwriting company headquartered between Dallas, Denver and Arizona. Since the firm was founded in 1943, it has enjoyed a steady growth. Initial assets of \$105,000 now stand at \$681,000. The list of agents has grown from fifteen to thirtyfour, with the original fifteen still representing the Company. Since this was the first company of its kind in the area, is first in volume written in its immediate area, and is first in service, the **First** Title Insurance Company is most appropriate. Even though the Company maintains legal reserves which are quite ample, it will continue its conservative reinsurance policy of retaining less than the statutory limit on its risks.

First Title will continue to seek even better ways to serve. The progressive spirit still prevails which prompted the firm's management to contract with one of the world's largest insurance firms for a unique cumulative catastrophic loss policy to provide even greater security for the Company and its policy holders. Same Address — Same Management — Same Strength — Same Service — **ONLY THE NAME IS CHANGED!**"

Appraisal Requests Drop

Appraisal requests dropped during July, the Veterans Administration's monthly report on GI loan activity reveals.

Appraisal requests for new units dropped 44.2 per cent from 15,213 in June to 8,483 in July, and appraisal requests for existing units dropped 22.4 per cent from 7,061 in June to 5,478 in July.

Applications for home loan guaranty were up 3.7 per cent from 13,558 to 14,055 in July, but VA starts were down 4.1 per cent from 7,711 to 7,395.

Compared with July, 1959, all classifications showed declines. In that month last year, the figures were: appraisal request (new units), 26,050; appraisal requests (existing units), 9,876; applications for home loan guaranty, 19,374; VA starts, 10,640.

Illinois Purchase

Chicago Title and Trust Company has purchased the title records of Madison County Abstract and Title Company, Madison, Illinois, and will operate this business as the Madison County Office of Chicago Title and Trust Company.

All present services of Madison County Abstract and Title Company are continuing at the same addresses, 112 Hillsboro Avenue in Edwardsville, and at the offices in Granite City and Alton, which have been operating under the name of Tri-City Abstract and Title Company.

There will be no change in the title insurance and abstract services which have been available for the protection of buyers of real estate and mortgage investors in Madison County. As a Representative of Chicago Title and Trust Company, Madison County Abstract and Title Company has been issuing title insurance policies of the Chicago company on property in this county for many years.

John A. Crook, Jr., an officer of Chicago Title and Trust Company, has been named Manager of the new Madison County Office. Wilbur C. Gerke, former President of the Madi-

son County Abstract and Title Company, will continue to be associated with the business.

Title insurance policies of Chicago Title and Trust Company are used as a standard form of protection in an increasing number of real estate transactions in Madison County.

The Madison County Office maintains complete records concerning ownership of all land in Madison County. In this plant there are copies of all conveyances, mortgages and other instruments of record which affect the title to every piece of real estate in this county — from the old laboriously hand-written documents of a century ago, through the type-written era, to the present photographic age.

Savings League Officers

Gerrit Vander Ende, president of Pacific First Federal Savings and Loan Association of Tacoma, Washington, has been elected president of the National League of Insured Savings Associations for 1961, according to an announcement by the league's election committee.

Elected vice president was Floyd Cramer, president of Washington Heights Federal Savings and Loan Association of New York City.

Vander Ende, a former president of the Federal Home Loan Bank of San Francisco, will succeed Oscar R. Kreutz, who heads the First Federal Savings and Loan Association of St. Petersburg, Florida.

Trial At MBA Convention

The American city has been indicted, charged with failure to discharge its responsibilities and will go on trial at the forthcoming 47th annual convention of the Mortgage Bankers Association of America at the Conrad Hilton Hotel, October 3-6.

James W. Rouse, immediate past president of ACTION, will sit as judge and witnesses called to testify will include Mayor Richard Lee of New Haven; Julian H. Levi, director of South East Chicago Commission

and directing head of Hyde Park-Kenwood project, and David M. Walker, commissioner, Urban Renewal Administration, Housing and Home Finance Agency, Washington, D.C.

Samuel E. Neel, the Association's general counsel, will serve as trial examiner and a jury has been empaneled to hear the evidence. It includes Milford A. Vicer, financial vice president, The Mutual Benefit Life Insurance Co., Newark; Fred Kramer, president, Draper and Kramer, Inc., Guy T. O. Hollyday, chairman, executive committee, the Title Guarantee Co., Baltimore; Byron T. Shutz, president, Herbert V. Jones & Co., Kansas City; Miles L. Colean, economist, Washington, D.C.; William C. Clarke, president, W. A. Clarke Mortgage Co., Philadelphia; Irving Bjork, vice president, Connecticut General Life Insurance Co., Hartford; Harry Held, senior vice president, The Bowery Savings Bank, New York;

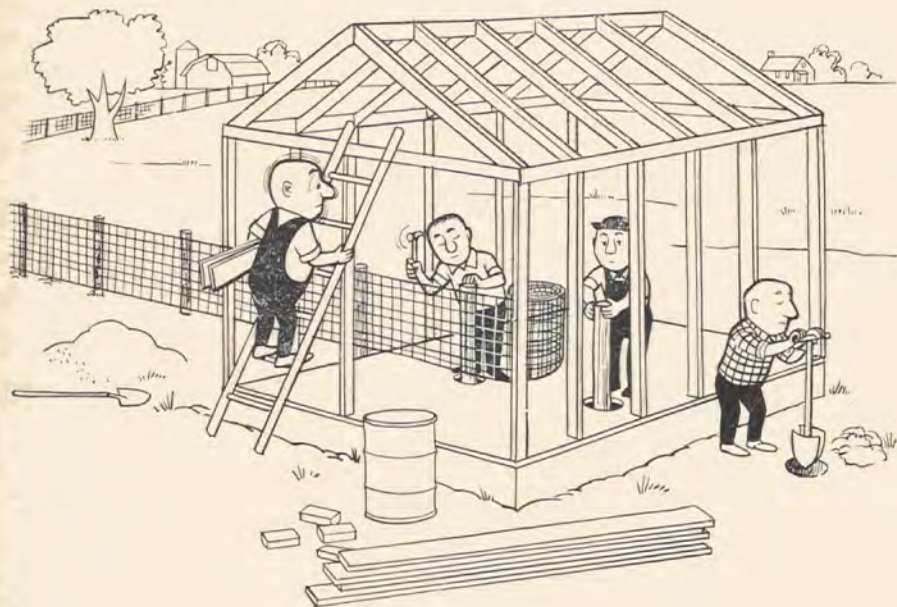
Robert M. Morgan vice president and treasurer, The Boston Five Cents Savings Bank, and Paul J. Vollmar, Jr., president, Realty Mortgage & Investment Co., Albuquerque.

The indictment charges the average American city of being negligent in serving the needs and wishes of its citizens, of failure to participate in the 20th century, of surrendering many of its functions to the suburbs and being generally unable to cope with the demands of modern urban life.

Name Change

The Title Insurance Company, Albuquerque, New Mexico, which guarantees titles issued through the Allen Title Company of Albuquerque, changed its name to First Title Insurance Company, effective, August 1.

FAMOUS LAST WORDS



"So Who Needs Title Insurance?"

Reprinted with permission of KANSAS CITY TITLE NEWS

P. R. Change

Merle H. Smith has been appointed director of public relations for Pioneer Title Insurance Company, succeeding Ken W. Dyal who resigned to become manager of the National Orange Show.

Smith's promotion became effective Monday, August 15. He will continue to have charge of the customer relations department in San Bernardino, California.

Smith came to Pioneer Title in 1945, following his discharge from the Navy.

He graduated from Pomona College in 1935 and was employed by the Southern California Gas Company, managing the Palm Springs office from 1937 to 1939. He then came to San Bernardino as merchandising credit manager for the gas firm.

From 1942 to 1943 Smith worked as payroll and field auditor for the U.S. Engineering Department in Nicaragua and Honduras on the Pan-American Highway. He entered the Navy in 1943.

Since coming to Pioneer Title, Smith has served as escrow officer, and in 1954 was elected a vice president, serving as customer relations director in the public relations department.

Smith has also served as a director of the San Bernardino Chamber of Commerce and is secretary of the San Bernardino Goodwill Industries Board. He is a member of the San Bernardino Exchange Club.

Larger Quarters

Delaware Abstract Company, of Muncie, Indiana, agency for Kansas City Title Insurance Company, will be moving into larger quarters by the first of the year, according to the Company's president, John V. Meredith.

The abstract company will occupy the north portion of the ground floor and the basement, Meredith said. The south part of the ground floor and the second floor will be made into at least three offices.

Remodeling work is expected to be

finished in time for the agency to move in by the first of next year. The new building is located at 117 North Mulberry Street in Muncie. The present building occupied by the Delaware County Abstract Company is 110 North Walnut Street. The company has been in its present location for the past 37 years.

Meredith commented, "The decision to relocate the office was based both on the wish to provide larger quarters for the abstract company and the desire to facilitate the further development of downtown Muncie by vacating the present location." The old building is being torn down to make way for a bank's expansion.

Norristown Addition

Mr. John B. Waltz, President of Commonwealth Land Title Insurance Company, has announced that J. Albert Landis, formerly in business as J. A. Landis and Associates, has joined the Company as a Title Officer in the Norristown Title Plant operations at 601 DeKalb Street, Norristown, Pa.

Mr. Landis brings a substantial knowledge of real estate law and practice to his new position. His basic preparation was as a Land Surveyor, after which he gained title searching experience in the Title Department of a local bank. He started an independent title search and abstract business in 1934 which continued uninterrupted for 26 years to 1960.

Mr. Landis lives in Norristown and has been active in Community affairs through membership in The First Presbyterian Church of Norristown, Charity Lodge, No. 190, F. & A.M., Valley Forge High Twelve Club, Association of Title Examiners and Norristown Board of Realtors.

* * *

An employer interviewing an applicant remarked, "You ask high wages for a man with no experience."

"Well," the man replied, "it's so much harder to work when you don't know anything about it."

Housing for Senior Citizens

The senior citizens housing market is in for a lot of attention this year.

A report issued by the Security Title Insurance Company of Los Angeles estimated that by 1965 there will be 16 million people over 65 years of age in the U.S. How best to house them is the subject of a White House Conference on Aging and a Governors' Conference on Aging to be held soon. The Housing and Home Finance Agency has embarked on research to help determine senior citizen housing needs.

It is pointed out that the problem is complex. There is no one housing need for the aging. Needs vary, as do markets. Currently about 70 per cent of all people over 65 live in homes with relatives or friends. The rest in apartments and projects for the elderly, and institutions.

Studies indicate that the oldsters prefer to remain in the area where they have lived most of their lives. They are not very mobile.

Contrary to most beliefs, California is not among the top ten in elderly population. Vermont has the largest population over 65.

It does not necessarily follow that some do not want to move, but the general pattern is to remain in familiar surroundings.

The desire cannot always be met. In newer housing, the great preponderance of homes, since the end of World War II, will have been large subdivision homes. Senior citizens want compact homes with no steps, small lots to care for. These requirements are hard to meet in areas where they would feel "at home."

The Security Title report states that much can be done by building suitable housing into newer developments. In the final analysis, the bulk of senior citizen housing will be built by private means, so some should be planned in all areas to satisfy their needs.

It now appears that the federal government is going to make FHA guarantees available for this kind of housing which will allow more units to be built with a profit to the owner.

Horine Retires

Ralph L. Horine, Chairman of the Board of Directors of the Pioneer Title Insurance Co., retired August 31 after 41 years in the title business.

Horine has been with the company since 1922, having had previous experience in Missouri and Arizona. He has served as escrow officer, escrow supervisor, assistant secretary, second vice president, first vice president, and member of the board of directors.

He was elected president of the company in February, 1957, and chairman of the board of directors in October, 1959. He has been active in both the American Title Association and the California Land Title Association, serving as president of the latter organization in 1954 and 1955.

Horine has served as foreman of the County Grand Jury, vice chairman and coordinator of the Defense Council, and member of the board of directors of the San Bernardino Chamber of Commerce.

He is a former president of the Board of Water Commissioners and of the National Orange Show. He has also served on many fund raising campaigns

Public Relations Additions

The addition of three new public relations men to the staff of the Western Title Guaranty Company, San Jose, California, was announced recently.

Carl F. Steinert, who was formerly with the Van Leck Realty Company and the State of Oregon Department of Veterans Affairs Home Loan Program, will be responsible for the development of new escrow business.

Assigned to Western's Palo Alto Office in a public relations capacity is Fred Ireton who was formerly with the Title Insurance and Trust Company, Los Angeles.

Charles E. McKinley joins the firm after fourteen years in San Francisco as an Assistant Chief of Property Management for the Veterans Administration.

Mortgage Delinquencies

Mortgage loan delinquencies were higher on June 30 this year than a year ago, amounting to 2.23 per cent nationally as against 1.98 per cent a year ago, according to the national mortgage delinquency survey of the Mortgage Bankers Association of America.

In reporting the June 30 data, the Association said delinquencies for all three kinds of mortgages — FHA-insured, VA-guaranteed and conventional loans — were slightly higher in the one month overdue category. GI loans one month overdue amounted to 2 per cent as against 1.83 per cent a year ago; for 2 months' delinquencies the ratio was .42 per cent as against .37 per cent. For 3 months, the figures were .31 per cent as against .28 per cent.

For FHA loans the ratios were slightly less, 1.52 per cent for one month as against 1.30 per cent; for 2 months they were .30 per cent as against .24 per cent; and for 3 months, .25 per cent as against .17 per cent.

Conventional loans showed the best performance of all, amounting to 1.10 per cent for one month as against 1.01 per cent; for 2 months, they were .25 per cent as against .26 per

cent; and for 3 months, .19 per cent as against .16 per cent.

The survey on June 30 covered 2,740,033 loans, showing 61,195 delinquencies for loans serviced by mortgage bankers in all sections of the country.



Mr. Joseph H. Smith,
Executive Vice President
American Title Association
1725 Eye Street, N.W.
Washington 6, D. C.

Re: Survey Certifications

Dear Joe:

Since writing to you on July 28th, a survey came across my desk which carried the following legend:
"CERTIFIED SUBSTANTIALLY
CORRECT"

Joe Doakes
Surveyor

I am not fooling.

Sincerely,
Herman Berniker
Executive Vice-President
The Title Guarantee Company
New York, New York

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Florida Title and Guaranty Company

Florida Title Building
Jacksonville 2, Florida



ON T

As we approach the fateful year, amid the campaign confusion, "pointing with pride" and "viewing with serious consideration to the significance of the event."

With all its imperfections, it is the only form of work within which mankind can achieve more than does any other form of social organization. The spirit and the foundation of our democracy are free elections.

It is a great honor for any man of his political party to be elected President of the United States. It is as surely as a soldier dedicates his hopes, dreams and ambitions to his country that President Richard M. Nixon and his staff bring their energies, their talents, their skills and the commands of their country. We all know that.

We are proud to feature John F. Kennedy on the cover of this issue. We are also proud to feature them for taking time from their busy schedules in order to prepare, for the Reader's Digest that appear on the following pages.



COVER

ay of November in this historic
claims and counter claims; the
th alarm", we pause to give ser-
f this great national event.
merican way of life, emphasizing
more nearly provides the frame-
n its lofty and noble ambitions
nown to or envisioned by man.
ray of life find expression in our

have been chosen by the states-
diate for the high office of the
ith honor comes obligation. Just
trength of body and mind; his
eals of his country, so also Vice-
nator John F. Kennedy pledge
y lives, if necessary, to the de-
bdt of gratitude to these men.
r Kennedy and Vice-President
ITTLE NEWS. We are grateful
ir gruelling campaign schedules
e Title Industry, the statements



Guest Editorial



There is basic disagreement between Republicans and Democrats on the proper and effective approach to business, prosperity and economic growth—and the critical corollary of the latter, the security of our country in times of historic challenge.

I want to pinpoint that basic disagreement simply:

The Republican policy is to combat inflation by restricting the flow of money, increasing savings, and cutting down on borrowing and credit buying.

The Democratic policy is to encourage the flow of money into constructive channels and increase business activity, including the borrowing of money and its investment in business expansion and in the products of increased production.

All of us have seen too well the results of the restrictive, retrenchment policy of the past eight years.

High interest, tight money have indeed cut down on borrowing and credit buying.

And one aspect of the national economic slow-down has in very real truth hit us close to home—actually at the home itself—and it has spread, geometrically, across the economy of the nation.

No one knows the problem better than the intended home-owner, the realtor, the developer, the contractor, the craftsman and the supplier in the building trades, the manufacturer of plumbing and electrical supplies and of new home appliances—and the worker who was suddenly laid off when his company cut production to counter mounting inventories.

The giant post-war home-building job, in which buyers and builders were joining hands in an expanding, mutually successful partnership, was brought to a vital standstill. Money was hard to get. Where it was available, it came at such high discount and interest rates, and down payment requirements were such, that prospective buyers could not make it on their income. Developers found they could work only at such costs as to provide little incentive to expand.

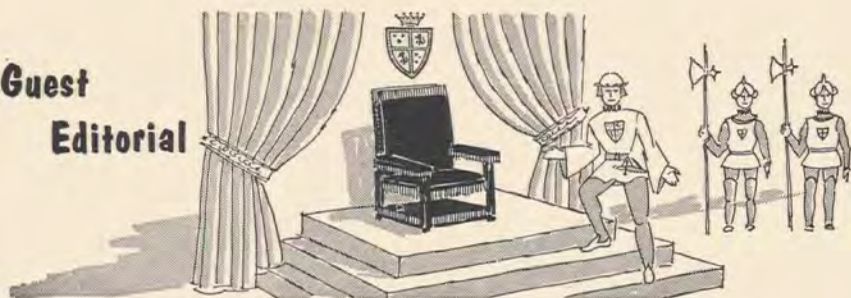
Figures tell the story.

During the years 1946-52, under a Democratic Administration, new housing starts, from the low-point of World War II, averaged an annual 76,000 unit increase—an annual increase of 10.7 per cent.

But during the years 1953-59, under the Republican tight money policy, new starts declined to a yearly increase of just over 30,000 units. The booming home-building industry, whose demand stood in the millions of units, slowed down to a token average increase of but 4.5 per cent.

One of our major goals of the sixties must be the reversal of the high interest, tight money policies that brought this about. (Continued on page 27)

Guest Editorial



Mr. James W. Robinson
American Title Association
1725 Eye Street, N.W.
Washington, D.C.

Dear Mr. Robinson:

The enclosed statement by the Vice President is for the October issue of "Title News". Also enclosed are the photographs to accompany it which you have selected.

Meeting with you was a great pleasure and I appreciate your taking the time to stop in.

Sincerely

L. Richard Guylay
Republican National Committee



There is one great theme that runs through our history as a nation: "Americans are always at their best when the challenge is greatest." And we Americans shall rise to our greatest heights in this decade of the '60's as we mount the offensive to meet those forces which threaten the peace and the rights of free men everywhere.

There are some things we can do and some things we must do, and I would like to outline them for you.

We must take the steps which will assure that the American economy grows at a maximum rate so that we can maintain our present massive lead over the Communist bloc. How do we do this? There isn't any magic formula by which government in a free nation can bring this about. The way to assure maximum growth in America is not by expanding the functions of government, but by increasing the opportunities for investment and creative enterprise for millions of individual Americans.

At a time when the Communists have found it necessary to turn to decentralization of their economy and to turn to the use of individual incentives to increase productivity—at a time, in other words, when they are turning our way—I say we must not and we will not make the mistake of turning their way.

There is another step that we must take: our government activities must be reorganized to take the initiative from the Communists and to develop and carry out a world-wide strategy and offensive for peace and freedom. The complex of agencies which have grown up through the years for exchange of persons, for technical assistance, for information, for loans and for grants—all these must be welded together into one powerful economic and ideological striking force.

(Continued on page 27)



CITY PLANNING

grows up

By

ARNOLD C. SCHUMACHER, Economist
Chicago Title and Trust Company

Directing and planning the use of urban land resources is a comparatively recent activity that has only achieved professional status in the past three or four decades. Cities have existed for thousands of years, but the idea of planning their growth and development came into vogue only at the beginning of the twentieth century. It is true that there were earlier planned cities, Washington, D.C. being one of the most notable examples. Also, grandiose ambitions of rulers often resulted in a type of city planning. Paris, during Napoleon's time, had a wholesale face-lifting with the construction of broad avenues and central plazas. Legend has it that Napoleon sought to replace the crooked streets of Paris by wide straight boulevards in order that his cannons might shoot down these thoroughfares without wrecking adjacent building. The latest example of a completely planned city is Brazilia, the new capital of Brazil. Here a wholly new metropolis has been established in the interior uplands some three hundred miles from any other population center.

The first attempts at city planning came with the use of zoning ordinances designed to separate industrial and commercial segments of the city from residential sections. Early zoning regulations were often the result of private pressure groups seeking to further their own interests without regard to the broader needs of the community. The result was that commercial and industrial zoning often detracted from residential areas, rather than enhancing their value. Zoning modifications were not too effective, since they dealt with only a limited area and represented a compromise of opposing factions.

Zoning is still a prime instrument in city planning, and changes in zoning ordinances today are subject to considerably more study and contain more realistic provisions than some years ago. Zoning regulations will continue to be an important factor in determining the use of land resources, but they are being employed increasingly to impliment the broader aspects of city and regional planning.

The first city planners, like most reformers, were an idealistic group. They could see city slums, congestion, and disease and they visualized rebuilding whole cities in one gigantic sweep, replacing old dilapidated structures with modern buildings, parks, and boulevards. For the most part, the early city planners were sociologists with great vision but with little of the practical knowledge necessary to realize their dreams. It was not

until the planners got away from their theories and drawing boards and began to concentrate on practical problems of financing, public support and government administration, that their work began to yield tangible results. The modern planner, for example, sketches in the broad outline of an ideal city plan. He seeks to develop various alternatives which will not invalidate the master plan, but which will enable relative freedom on the part of land developers and private citizens. He is not too disturbed if his plan must be modified to meet practical necessity. He recognizes his true role as one of guiding land use rather than rigidly dictating that use. Also, he has become a more patient individual and thinks in terms of decades rather than a few months or a year.

The profession of city planning has learned to use a great many different tools in its endeavor to direct land use. Planning now involves a complete study of the physical and economic characteristics of the area being planned. Attempts are made to preserve certain desirable features and coordinate these with a more general plan. Finally, planning involves making provision for future growth and helping to direct that growth in the most desirable channels.

Planning is, by its nature, opposed to the idea of complete freedom in real estate development. Thus, the planner often clashes with those who see economic opportunity as one of

the main criteria for urban development. However, intelligent use of land serves in the long-run to be most profitable, not only to the developer, but to the community itself. It is not constructive, for example, to build up new neighborhoods without proper shopping facilities, recreational areas, schools, churches, transportation, etc. and see residential property deteriorate rapidly because of a poor social environment. If the value of residential property is to be preserved, it must have all the auxiliary services necessary for comfortable living.

Confronted With New Trends

Technological changes make the job of planning for the future more difficult. The coming of the automobile rendered obsolete older, tightly packed neighborhoods which were built up in a day when city populations were less mobile. More recently, while urban planning is still struggling with expressways and shopping centers, the need is for greatly expanded airports, boat marinas, and large recreational facilities such as skating rinks, bowling alleys, beaches, etc. Thus, the city planner no sooner makes provision for a certain pattern of community living than he is confronted with new trends which demand revisions and alterations. Planning is never a completed process but must continue to meet new requirements which are generated by technological progress.

As the problems of population growth and urbanization have spread outside from metropolitan centers, it has become imperative to extend the range of planning to include a large number of communities and unincorporated areas. City planning has grown to urban planning and urban planning is now giving way to regional planning. In 1957 the Northeastern Illinois Metropolitan Area Planning Commission was established to guide and coordinate the development of the six Northeastern counties of Cook, Lake, Kane, DuPage, Will and McHenry. This Commission has broad powers to conduct research make recommendations to governmental units and provide public information on the use of land and water resources, drainage, parks and

recreational facilities. As a central clearing agency, this body is responsible for coordinating various planning programs in a 3,700 square mile area. Its work will be increasingly important in helping to insure progress in the Chicago region.

The View Ahead

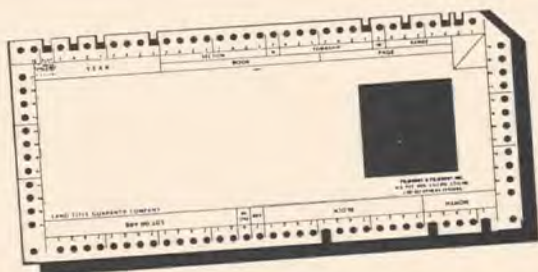
What is the shape of future urban planning? The objective, as with all planning, is to conserve resources and encourage their most effective utilization. During most of the nineteenth century, real estate development proceeded with little regard to future requirements or esthetic values. This led to overcrowding and was wasteful of both physical and human resources. The result has been a need for vast re-building of large areas of cities at tremendous cost. Good planning is much less expensive than no planning.

Future urban complexes will be designed to move people and goods rapidly with as little congestion as possible. An increasing portion of land will be devoted to "open space" and designed for leisure time activities. More attention will be given to functional design and beauty, not only with respect to individual structures, but as applied to entire neighborhoods. Despite all that has been done in providing expressways and through-traffic arteries, congestion is still a major urban problem. It can be met by (1) helping to relieve heavy population densities within the core of cities, and (2) providing more housing and better traffic patterns in these areas. The city of the future will be a blend of urban and rural environment, and the professional planner will try to make the blend as pleasing as possible.

Titlemen everywhere have a tremendous stake in the orderly growth and prosperity of America's metropolitan areas, not only as businessmen, but also as citizens and tax payers.

The foregoing article on this subject is reprinted with permission of the editor of Chicago Title and Trust Company's "Guarantor".

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Your Home — How Much Of It Do You Own?



*James W. Robinson
American Title Association
1725 Eye Street, Northwest
Washington 6, D.C.*

*Re: "Your Home - - - How Much
Of It Do You Own?"*

Dear Jim:

I had a ball Thursday morning with the display unit. The Executives Club here is a bunch of old timers, all men, and formality at one of their meetings would probably be repugnant. Anyway, I used the ideas you furnished in the prepared script and then butched it up real good in converting it to my own script. For whatever purpose it might serve, I am sending you a rough copy of what I used. I did think it more interesting by using the names of those present in the

illustrations, so that John Jones was the owner of the adjoining lot who forced the removal of the tree, etc.

Two new groups have formed a Realtor's association from Midwest City and Del City, a couple of our suburb municipalities and I am to give this again at their luncheon tomorrow. Since I don't know them too well, I may have to freshen it up a little. Ideas like this display unit are the biggest shot in the arm the association has ever given the Speakers Bureau and I should like to express my appreciation for its use and my compliments to you and those who were responsible for this visual aid.

*Cordially,
Bill Jackson*

By

**WILLIAM A. JACKSON, President
Southwest Title and Trust Company, Oklahoma City**

In presenting this subject — "Your Home — How Much Of It Do You Own?" I would like to cover some of the characteristics of beneficial restrictions and limitations imposed on ownership and occupancy of a home as well as some of the pitfalls in connection with our use of it.

A lot of people wonder, and are

frequently disgusted about this, as to why there are sometimes so many technicalities confronted with the purchase or sale of a home. We are accustomed to buying automobiles, furniture, and appliances, and not having anybody interfere with what we do with them. If Junior wants to make a trampoline out of the sofa,

that isn't the neighbor's business. Bear in mind, however, that this home of ours is far the largest single purchase we'll make in our lifetime. On investigation we find that the restrictions in the plat, the various zoning laws and the easements which may appear to be a headache are really designed for our protection.

The people who platted the addition we're in provided that all of the homes in the addition have to be set back 30' from the street and at least 5' from the side lot lines. Imagine the hodge podge that would result if each man who built a home would have the building sometimes right on the street and other homes adjoining be set back. And you'll all agree that you wouldn't want your bed room window right on top of the neighbors living room windows — in fact, I expect you think with the 10 minimum required that you are practically in the neighbor's living room. This restriction wasn't made frivolously to cause anyone any worry or concern — it was put in there for your benefit.

You're further protected by both plat restrictions and zoning laws to see that after you have built your home, that a factory of second hand tire business isn't put right next door to you.

Of additional benefit is the requirement that every home in your addition is to be used for single family occupancy. This not only prevents a smattering of multiple family units, inconsistent with the architecture of your home from going up but also will keep someone who has taken over a big house from cutting it into little apartments or having three or four families living in it.

Other items that might be barred from your neighborhood are such things as nuisances, the permitting of offensive odors and the old prominent ban was the use of liquor. This has given title people a terrific headache because even though liquor sales are now regulated by law, they weren't when the restrictions were put and in some cases the plattor's

provided that if the premises were used for sale of liquor the property would revert back, or become the property of the plattors or their assigns. The fact that we know the property isn't going to be used for such purposes doesn't keep us from having title problems because an investor buying the mortgage doesn't know but what this restriction could be violated.

I could go on with other illustrations but I believe you will agree that all of these restraints on us are for our own good and for the additional enjoyment of our property.

Now here's a picture of that home we finally secured, or maybe the one we are still hoping to get — now we can enjoy the refinements and comforts of this biggest bargain we ever got and bask in the back yard in the sunshine and look over the world with that keen sense of pride that after all our efforts something like this is now really all ours—or is it? it?

All Yours?

To begin with, when our legal counsel was talking about set back lines or something on that order we were thinking about that cute mirror on the pink bathroom wall. Well, the city is widening the street in front of us finally and — wait a minute. Sure 'nough, the street is going to be a little closer to us than we thought or maybe we just built a little too close to the street. At any rate, either the street is coming to us or we're going to have to hunch back a little with the house and that isn't easy. You have probably seen the front end of homes shaved off, such as out on Lincoln Blvd. where a tourist court was apparently cut in half. Say here goes the yard we had between us and the street. Well, it beats mowing the grass, don't it?

Now my neighbors griping about that tree that finally blossomed out. Its none of his business about my tree. Now he says he has a survey to show that the tree is more on his lot than mine and with swimming

pools so cheap now he has an idea a dip in the tank is more refreshing than a hammock under a tree. So here goes that tree and it looks like the swimming pool will be right under our noses. Well, anyway, we can relax and enjoy what's left of the house.

Now the neighbor on the other side is griping about my building my garage where I did. It shouldn't be any of his business but he keeps referring to an agreement made before either of us brought our lots about a community drive to serve a double garage in the rear. Well, I guess he was right. He not only can put a drive right through my garage but I can't even complain. So here goes' another piece of the house, - - - but there's still plenty left.

Worse Than Termites

Well, things have been real peaceful now for a spell but my wife says that there's some funny looking sawdust in the upstairs room and I haven't used a saw since we got here. The lawyer didn't say a thing to me about termites and I'm sure not gonna incur another big bill asking. Besides, all I have to do is call old Termite Schornnberg and that'll be the end of it. Well, several months have gone on now and no more trouble with the termites, but now it seems the Dead Shot people weren't satisfied with the bugs - - - they're after me. They've got a good thing going they call a lien foreclosure which looks to me like its a darn sight worse than the termites. When they asked about my credit and stuff I though they'd be just as lenient as the people were on the washing machine. Here goes another part of my dream home.

Well, there's still sleeping room left and they sure can't take the door away from me - - - or can they?

Boy here's really a hot one. It seems some attorney has come up with a gimmick about John Blackford having owned this property at one time and then kickin' the bucket. Everything was regular and his es-

tate was probated and it was passed down to me in the regular way. Now it seems there was a gal he was courting and it got past just the romancing stage and here's this kid that says he's a full blood Blackford and has B type blood and telephone ears to prove it. Well, his interest isn't as much as some of the others have claimed but it does make the house look a little bedraggled, don't it?

This old house looks so beat up now that it reminds me of the sparrow that came home one night all beat up and bloody. "What in the world happened to you?" asked his friend. "Well", he said "I was flitting around today because it was such a beautiful spring day and I was enjoying the flowers in bloom and hopping from one hedge to another and all of a sudden I got into the darn dest badminton game you ever saw".



Title Insurance

Now lets see what title insurance would have done. In addition to putting the tree back, the front lawn, the garage, the upstairs room and even the door, it looks like it would have covered a lot of other things and Lord knows I thought they had all happened to me. But they tell me about the man who signed a deed as a single man and he wasn't and his wife who forgave him but not the people that got the property. Then

there was the kid that looked 22 and had sure deserved it but wasn't even 20 next March and then there was all this stuff about his being an incompetent but it turned out that the buyers were apparently more incompetent than he was.

Then there was this man that anybody would know was a grown man if they had gotten bit on that juvenile bit, but somebody just failed to say anything about that six month trip to Norman. You know there are two big institutions in Norman but only one required that you show any progress in order to leave the institution.

Then there's that guy that we thought was the gigest thing in town but had seven judgements against him, the man that was just holding the property in trust for his two nephews, and I could go on and on but I don't want to bore you and time is running out like I hoped those delinquent taxes would.

I've got a friend across the street and I don't know why he didn't claim some interest in the deal but he says he got an owner's title insurance policy and he hasn't had a bit of trouble. He says the title people have hinted they'd rather he'd been on his own but he's still intact and has a home all of his own like the one I thought I did. The next time you buy a home, buy all of it and don't guess about where you stand. Title losses can be as devastating as fire or windstorm losses, and I doubt there's anyone here who would be without insurance against those disasters.



Meeting Timetable

OCTOBER 20-21-22, 1960

Wisconsin Title Association
Liggetts Holliday Inn
Burlington, Wisconsin

OCT. 30, 31 and NOV. 1

Ohio Title Association
Netherllands-Plaza
Cincinnati, Ohio

NOVEMBER 14, 15

Indiana Title Association
Sheraton-Lincoln Hotel
Indianapolis, Indiana

NOVEMBER 17, 18, 19

Florida Land Title Association
Everglades Hotel
Miami, Florida

FEB. 28 and MARCH 1, 2

American Title Association
Mid-Winter Conference
Mayflower Hotel
Washington, D.C.

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In Memoriam



Pearl Jeffery Dies

Mrs. Pearl K. Jeffery of the Pearl K. Jeffery Agency, Columbus, Kansas, an abstracter of national reputation for more than 55 years, died at Mt. Carmel hospital, in Pittsburg, Saturday morning, August 20, at 9:45 o'clock. She had been in since August 12.

Pearl, as she was affectionately known, was born October 14, 1887, near LaCygne, Kansas, the daughter of C. Baxter Koontz and Rosa Rice, and moved to the Globe School District west of Columbus the fall of 1898. Later the family moved south of Columbus where her father engaged in gardening. Her present address was 210 West Country Road. She attended the public schools and the Cherokee County High School in Columbus, and upon graduation began her business career in the Abstract and Loan office of J. Wilbur Logan. She established her own business in October, 1905. In June, 1947, her sister, Mrs. Ferne K. Harris became her associate.

Mrs. Jeffery was a member of the Methodist Church, Columbus, and Rebekah Lodge and a Past Grand Chief of the Pythian Sisters Lodge.

During her many years of public service, she held many positions of trust and honor. She was secretary of the Columbus Ad Club 10 years: secretary of the Kansas Title Association for 21 consecutive years, except one year when she served in the capacity of president. She held a life membership in the Girls Scouts Council, and was secretary of the Cherokee County Mutual Telephone Association

for 50 years, and a charter member of the Business and Professional Women's Club. She also served on the board of directors of the National Title Association and was always a prominent leader in civic and community affairs.

The Columbus Chamber of Commerce requested that its members close their places of business between 2:30 and 4 o'clock the day of the funeral in respect to the memory of Mrs. Jeffery and to allow employees to attend the services.

An Industry Loss

Albert F. Block, a prominent member of the Iowa Title Association and Secretary of the Davenport Abstract Company, Davenport, Iowa, died unexpectedly at 1:45 a.m., July 31, at his home in Davenport at the age of 66. He had been taken ill Saturday night.

Mr. Block, a veteran of both World Wars, was recently elected to a new three-year term on the Davenport Community School Board. He had been a member of the board since 1951.

He was the senior retired naval officer in the Quad-City area. Born in Davenport on May 31, 1894, he was the son of the late Louis Block and Cora Josephine Bollinger Block, graduating from the Davenport grade and high schools. He received his law degree from the University of Iowa in 1915.

Surviving are his wife, son, Captain George L. Block, U.S.M., three grandchildren and two brothers.

Illinois Member Dies

The officers and staff of the American Title Association extend the deepest sympathy to the family and business associates of J. Edwin Filson, President of Associated Abstract Company, Champaign, Illinois, who passed away, August 9, as a result of a heart attack.

Monthly Branch Office Report

Reprinted from "Montana Take-Off"

Herewith submitted monthly report for June 1960 for the Kalispell Title Guaranty Company.

First, I settled a claim. I'm not sure that we were completely liable thereunder, but I made so many promises when I first came over here, that I was not prepared to state that I had not said such an item was covered under our Standard Title Policy. At any rate, the details are:

As usual, when the phone rang, Sandy answered it. After talking for a while, she called me and said, "There's a man on the phone who wants to put in a claim. . ."

My first impulse was to tell him to call the other title company, but I courageously picked up the phone, and asked him the number of his policy. With a sinking feeling in the pit of my stomach, I pulled our copy from the files. As I walked back to the phone, I hastily computed my bank balance, and mulled over other job offers I'd had recently.

Apprehensively, I picked up the phone again, and asked the nature of his claim . . . he replied, "It's that sewer running across my back yard . . ." I quietly slid down in my chair in a partial faint (there was no sewer easement exception) and in a choking voice asked, "Your neighbor's sewer runs across your lot?" "Heck, No," replied he, "It's my sewer and it's stopped up and I want you guys to fix it like your policy says. . ."

Anyway, will you please OK expense account item No. 5 in the amount of \$1.49 for a plumber's friend. Enclosed find a full release in the matter. I must say I'm rather proud of my prompt settling of this claim, and I'm sure it adds much to the prestige of our company that we handle these matters with such dispatch. I did have a little trouble with the local plumber's union while I was out there working on the sewer,

but I'm sure it will blow over in a few days.

One other item is this escrow business we have just started. I'm having a few problems there, but I'm doing something wrong, but for the life of me, I can't seem to put my finger on it. You will also note that while title insurance business is way down, my incidental income is way up. The reason for this is the tickets we have been selling to spectators who watch the escrow closings. At first, I didn't want people in the office watching (didn't seem dignified . . . but as my ole pappy use to say, "It ain't the principle of the thing, it's the money"), but the word soon spread and finally the demand was so great that I began issuing tickets and charging a regular admission. This has greatly enhanced our income as you will note.

I have also dressed the office girls in brilliant usherette uniforms and now there is a sort of holiday atmosphere in the office that is most rewarding.

One of the main complaints I've had is my method of disbursing. How I've been handling it is this way. I place all the money on top of my desk, and on a given signal the seller and purchaser start grabbing. The complaint was that I ought to have one of my office girls compete for our fee instead of taking it out beforehand.

Another suggestion I've had is to disburse in silver dollars (in keeping with the Montana atmosphere) and this I'm considering.

Another complaint is that sometimes the seller and purchaser are nowhere equal size weight-wise, and this I've tried to equalize by handicapping one or the other a wife or child. This seems effective and adds some spice to the ceremony.

Actually, I'm probably worrying for naught, since the method seems

DEMOCRATS

Our need is urgent. One million new families are formed in America each year and need housing. Some 300,000 existing homes are lost from various causes each year and must be replaced. And some 40 million Americans today live in substandard housing.

To meet the need, our Democratic program supports a housing construction goal of two million homes a year within a healthy expanding economy.

And to do the job, we pledge to give the home-building industry a hand—to seek special mortgage assistance, with low interest rates, long-term mortgage periods and reduced down payments, with direct government loans where necessary.

JOHN F. KENNEDY

REPUBLICANS

What we must do is wage the battles for peace and freedom with the same unified direction and dedication with which we wage battles in war. And if these activities are to succeed, we must develop a better training program for the men and women who will represent our country at home and abroad. We need men with a broad knowledge of the intricacies and techniques of the strategies of the Communists, with the keen knowledge of the great principles for which free people stand, and, above all, men who with a zeal and dedication which the Communists cannot match will out-think, out-work and out-last the enemies of freedom wherever they meet them anywhere in the world. This is the kind of men we must train.

We must recognize that government cannot do this job alone. The most effective proponents of freedom are not governments, but free people; and this means that every American who works or travels abroad, must represent his country at its best in everything that he does.



State Association

CORNER

California's President

"Don Kennedy was born in California in 1918. If any of you have forgotten that year, it is a year somewhat after a good many of us were born. He was educated in the Santa Ana schools, graduated from Stanford University in 1940, served in the U.S. Navy during the War, and came out of the service in 1946.

"He decided he wanted to be a lawyer. He went to law school at U.S.C., passed the Bar in 1948 and entered the title business. He became Vice President of his company in 1957 and at the present time Don Kennedy is Executive Vice President of the First American Title Insurance and Trust Company of Santa Ana."



DON KENNEDY

so well received. We are mentioned in all chamber of commerce pamphlets, and the local bus tour company has put our office on their itinerary, and only yesterday a comment in the current events section of our local newspaper stated . . . "WEDNESDAY, 11:30 A.M. LOAN CLOSING AT THE TITLE OFFICE, THE DODSON DEAL."

I think you ought to give seerious consideration to moving the office to larger quarters. Or at least allow me to negotiate with Woods Insurance to knock out a wall so that we could install bleacher seats.

Very truly yours,
KALISPELL TITLE
GUARANTY COMPANY
C. C. Tibbs, Manager

ATA's SPARKLING NEW MOVIE

A Place under the Sun

*21 Minutes of Animated Entertainment
and Education*

FIRST SHOWING OCTOBER 10 IN DALLAS

AN EFFECTIVE SALES TOOL

PLAN NOW TO ORDER SUFFICIENT PRINTS TO
BLANKET THE AREA YOU SERVE

