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# TITLE NEWS



**OFFICIAL PUBLICATION**

## American Land Title Association

### ANNUAL CONVENTION



**SEPTEMBER 20 - 23**

VOLUME XLIII

MAY, 1964

NUMBER 5

# A MESSAGE



*from*

## THE PRESIDENT

Fellow Members:

With the advent of spring the affairs of our association are on the upswing. The Regional Meetings of the Abstracters Section are now history, and the "something new" proved most successful. There were in attendance: at Denver—82, Kansas City—88, and Chicago—89. A most hopeful and gratifying statistic—sixty or so of those present had never before attended any kind of a meeting sponsored by ALTA.

At each of these meetings, it was voted overwhelmingly to make them an annual affair. Jim Robinson is covering their proceedings in more detail elsewhere in this issue of Title News.

Incidentally, on the flight from Kansas City to Chicago, Joe Smith, Don Nichols and I experienced some of the roughest air that I have encountered and it was intensified by the fact that we were "stacked up" over Chicago for 50 minutes before we could land.

From the Chicago meeting, I attended the Illinois Regional Meeting at Oak Park; and a week later, with Nadine, attended the California Land Title Association Convention in beautiful, sunny Palm Springs. It is always most rewarding to visit the state meetings where we see our many friends and meet new people. This week, I've managed to attend two of our Kansas District meetings, some of which I am going to have to miss this year.

During May, we (Nadine will be with me when at all possible without too much neglect of our teen-age daughter and son) will visit Oklahoma, Iowa, Texas, Washington, and Arkansas. We are looking forward to each of their state conventions. Our only regret is that conflicting dates prevent our attending

(Continued on Page 32)



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Official publication of American Land Title Association

MAY, 1964

## EDITORIAL OFFICE

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# A NEED FOR FORMAL TITLE EDUCATION

## Is a State Sponsored Short Course of Title Instruction Worthwhile?



By **FRANCES ELFSTRAND**, Vice President  
**McLean County Abstract Company**

This question is answered by a resounding "yes" by the state title association of Colorado, Florida, Illinois, Indiana, Kansas, Minnesota, Missouri, Oklahoma, Texas and Wisconsin. In reply to a questionnaire sent to the executive secretary of each state association in ALTA, fifteen states reported that they had not sponsored such a school. A special category of "hybrid" is reserved for California, Idaho, Pennsylvania and Washington who reported on special educational programs.

Out side of title companies which have had their own training programs, too often employee training has been inadequate. When a person has been hired to meet a certain exigency, if his performance was satisfactory, a certain rigidity as to attitudes and skills developed on the part of both management and labor. Today the challenges facing the title industry require a reassessment of employee training. In a state sponsored school of instruction a broad picture of the title industry, its services and its importance is presented.

Special training in specific areas, and lectures on facets of obtaining and compiling title evidence, its various forms and their use are given by experts. Such education is good not only for the individual in increasing his skills, widening his horizons and adding to his job satisfaction, but it is also essential to the efficient operation of a title plant. For those companies, partnerships or sole proprietors who have neither the time, facilities, or inclination to provide a forum for "continuing employee education", the state land title association can provide one answer.

Since the purpose of this article is to present factual material on various seminars and conferences which have been held, the actual authors are the secretaries of the state associations who responded so graciously to an appeal for information. To each is awarded an "A plus" for co-operation.

### SPONSORSHIP

A university, generally a state one, has provided the facilities and some-

times speakers for the school in all but two states. Sample listings of co-sponsorship are:

"UNIVERSITY OF MINNESOTA announces a Two-day LAND TITLE ABSTRACTERS SEMINAR in co-operation with Minnesota Land Title Association" and a further credit "Center for Continuation Study of the General Extension Division, University of Minnesota";

"ABSTRACTER'S SCHOOL—UNIVERSITY OF COLORADO" — "Sponsored by the University of Colorado School of Business and Bureau of Continuation Education in cooperation with the Colorado Title Association;

"FOURTH ANNUAL FLORIDA LAND TITLE ASSOCIATION CONFERENCE, UNIVERSITY OF FLORIDA" — "GENERAL EXTENSION DIVISION OF FLORIDA"; and

"MISSOURI LAND TITLE SHORT COURSES". UNIVERSITY OF MISSOURI, sponsored by "School of Business and Public Administration and the continuation Service of the University of Missouri in cooperation with the Missouri Title Association".

If the university provides only space, the program title may read "SHORT COURSE FOR EMPLOYEES OF TITLE COMPANIES", sponsored by "The Illinois Land Title Association in Co-operation with Illinois Wesleyan University".

University sponsorship has several obvious advantages; it provides an academic atmosphere, excellent physical facilities, offers services of university professors in special areas, and accessibility by various means of transportation. In addition, in the eyes of the registrants there is a "prestige" factor which contributes to the learning process. On the other hand, the university enlarges its program of "continuing education" in a vital area of business, sponsors courses at the college level by title experts without an undue drain on its own faculty, and adds to its reservoir of good will in the area of public relations.

Although successful schools, generally of one day duration, have been

held in offices, motels and hotels, the obvious trend is to placing education in educational centers.

## DURATION

The popular two day seminar has been scheduled on Friday and Saturday with three exceptions. Minnesota used a Monday-Tuesday combination for its first, while Illinois tried a Tuesday-Wednesday setup for its third school. As a result the latter suffered a decrease in attendance from its prior Friday-Saturday conferences. Kansas has dropped the Saturday-Sunday scheduling to follow the "norm".

The states of Indiana, Kansas and Missouri at one point experimented successfully with one day schools held in different sectors of the state ranging from three to five in number. However, the idea is being abandoned in favor of the more appealing two day university sponsored seminar.

## FEE

The standard registration fee for the two day school appears to be \$15.00 although the range extends from \$12.50 to \$20.00 per student. Generally this includes supplies, luncheon, social hour, dinner and entertainment, and the inevitable coffee break. The "lighter side" (the banquet and entertainment) was provided off campus at such sites as hotels, motels and country clubs. The usual fee for the one day school was \$5.00 to \$6.50.

## ATTENDANCE

In most states registration has been limited to title employees of member companies of the state land title association. The number 60 is the mean average of attendance in this situation. However, Florida permits title employees from non-member companies to attend and the registration reached 135 in one year.

Some 325 persons attended the five one day schools held in two metropolitan and three rural areas of Missouri in the year 1961. Ten realtors availed themselves of the privilege of attending since registration was not restricted to title employees.

## FACULTY

It was the universal feeling that the success of any course was in direct proportion to the ability of the faculty person to teach. One state which permits "notes" banned all speeches which have to be read. All schools used various teaching aids ranging from projected slides, large scale maps, projectors and drawing pads for legal descriptions to complete notebooks with blank forms for tax and special assessment taxes, etc. to be filled in as the speaker directed. Because many registrants are not used to prolonged periods of speeches, experience dictates direct participation by the student in the learning process is a "must".

The education committee (or a similar named committee) of the state title association usually selected the faculty. However, one state vested the choice in its state president and another in the chairman of the school.

For the most part, the faculty was selected within the ranks of the title profession. Executives and lawyers within the profession were supplemented with professors of real estate law, title examiners from insurance companies, licensed surveyors, and professors from schools of business, Bureaus of Mines, etc.

Honorariums have been paid only to non-members of the title association. The states were evenly divided on the subject of payment of travel expenses. This depended on the policy of the extension service of the university, the money available in the "education" item of the budget of the state title association and the attitude of the member. In the last category many preferred to donate travel expense to insure the solvency and continuation of the school.

An interesting trend which is taking shape is the practice of presenting speakers from other states. These are members of the title industry.

## SUBJECT MATTER

Most states successfully geared their programs to both the new and experienced employee on the theory

## ON THE COVER

ALTA members have a serious purpose in attending National Conventions. In addition to the valuable exchange of information and the increase in their earning power through the development of new techniques and improved methods, many will tell you that the real incentive is the maintenance of the life-long friendships they have enjoyed throughout the years.

This year there is another very good reason for attending the ALTA Convention! The City of Philadelphia, rich in history and tradition, offers a wide variety of attractions that are hard to resist. Just 17 miles away from Valley Forge, with a veritable fairyland of fascinating sites you won't want to miss, Philadelphia offers Independence Hall, the Liberty Bell, the United States mint, Betsy Ross Home, Benjamin Franklin's grave and a host of equally important places to visit.

Philadelphia also provides a handy springboard for a trip to the New York World's Fair. Watch for the program announcement in an early issue of TITLE NEWS.

that the length of employment does not necessarily reflect knowledge of all phases of title work. On the other hand, Wisconsin in its second year provided courses which were an extension in depth of its first school. The basic course of land descriptions was allotted time varying from one to three hours. In the latter category is Illinois which by popular request has repeated workshop sessions on descriptions. The entire group is divided into three sections which rotate in three seminars of an hour each. In order to insure that each group has the basic seminar first, two additional seminars are scheduled in title insurance. Several states feel there is great merit in teaching smaller groups for approximately one half of the time and regrouping at inter-

vals for lectures to the entire group. Florida indorses workshops of the same type.

Several representative programs are printed as a guide to subject matter.

### MISCELLANEOUS

Two associations have awarded certificates at the conclusion of the course. These are certificates of completion since no examination is given.

The social hour, banquet and entertainment and coffee breaks promoted friendships and aided in establishing a closer identity with the title professions and are recommended practices.

### OTHER EDUCATIONAL PROGRAMS

Certain states have found other solutions to the problem of educating the employee. Comments from these states are presented as a matter of special interest.

The California Land Title Association does not conduct "schools" but achieves a similar result through Educational District meetings. The state is divided into seven Educational Districts, each of which is determined by area, similarity of title problems and, to a degree, population. Each district holds at least one and in some instances two meetings a year, on Saturday. The registration fee varying from \$4.00 to \$7.00 is paid by the company and covers cost of the hotel, lunch, supplies and miscellaneous items. The speakers and panels are selected from member companies throughout the state and a wide range of subjects pertinent to business is covered. Attendance is listed at two hundred to six hundred depending on the district.

In the states of Idaho, Pennsylvania and Washington the questionnaires indicated the function of schools of instruction is performed by title companies in lieu of the state association. However, Idaho reports its annual state conventions are more or less a school for title people in which the published proceedings are used as reference and for further study. Pennsylvania reports its annual convention has been called an Academy and that title insurance companies conduct

their own employee educational programs. Washington indicates one individual title company conducts courses over a period of several weeks for its own employees to which persons in real estate and mortgage fields are invited to participate. Since such outside schools conducted by one company have proven very popular, it is likely this pattern will continue.

\* \* \*

In conclusion it appears that each state which has sponsored a school of instruction plans to continue the project. Since Florida started the trend in 1959 the idea is still relatively new. In this brief time a trend of holding schools in alternate years seems to be emerging after a succession of two or three schools held in successive years.

Because title practices vary widely throughout the United States, the feasibility of title schools sponsored by state land title associations depends on circumstances peculiar to the state. In the region between the Appalachians and the Rocky Mountains, state sponsored seminars have had their greatest growth.

### POSTSCRIPT

To see ourselves as others see us the following comments were taken from unsigned questionnaires filled in by students from several states. In the interest of space the many, many laudatory remarks are omitted and the following presented in the spirit of constructive criticism.

"More illustrations or examples of real problems,  
More small discussion groups on specific problems,  
In some manner we need more discussion,  
Land descriptions and Surveys — a Must! Need more time,  
Judgments and Other Liens should be presented every year,  
Real Property Law — a detailed study of some phase.  
More on Court Proceedings,  
Fewer subjects, more time on each,  
More forceful personnel,  
Less Reading of notes,  
Speakers with some public speaking ability,

Transcripts of parts of proceedings at nominal cost,  
My only complaint, the hard, hard, chairs,  
Workshops a great improvement.  
Making technical matters simple and understandable is an art some instructors do not understand,

The outlines and books were of invaluable help,

Speakers cover too much material for time allotted."

Since 98% of the registrants in the various seminars indicated the course was definitely worthwhile the following is a typical reaction, "HOPE YOU HAVE IT AGAIN!"

## SAMPLE PROGRAMS

### COLORADO

August 30-31, 1963

Friday, August 30

9:00- 9:30 a.m. REGISTRATION  
Center Ballroom Foyer  
Coffee and rolls will be served in East Ballroom Lounge

9:30- 10:00 a.m. WELCOME AND ORIENTATION

Edwin Withrow, President, Colorado Title Association, Fort Collins

James Laffoon, Chairman, Education Committee, Colorado Title Association, Brighton

10:00 - 11:50 a.m. THE NATURE OF PROPERTY

1st Year Course: Maurice A. Unger, Associate Professor of Real Estate, University of Colorado (1st year — 336)

2nd Year Course: James M. George, LL.B., Title Officer, Title Guaranty, Boulder (2nd year — 425)

12:00 - 1:30 p.m. LUNCH — Persian Room (Speaker on Public Relations to be announced)

1:30 - 3:00 p.m. HOW REAL ESTATE IS DESCRIBED

1st Year Course: James M. George  
2nd Year Course: James Keena, P. E., Draftsman, Title Guaranty, Denver

3:00 - 3:15 p.m. Coffee

3:15 - 4:30 p.m. (How Real Estate is Described—Continued)

4:30 - 6:00 p.m. Free Time

6:00 - 7:00 p.m. SOCIAL HOUR — Harvest House, Century Club Room

7:00- 8:00 BANQUET — Harvest House, Century Club Room

8:00- 8:30 p.m. ENTERTAINMENT — (to be announced)

Saturday, August 31

8:30 - 10:00 a.m. HOW REAL ESTATE IS TRANSFERRED

1st Year Course: Maurice A. Unger

2nd Year Course: Irma Sparks, LL.B., Legal Examiner, Title Guaranty, Denver

10:00 - 10:15 a.m. Coffee and Rolls

10:15 - 11:45 a.m. HOW REAL ESTATE IS ENCUMBERED

1st Year Course: Irma Sparks  
2nd Year Course: Gerald F. Groszold, Assistant Manager, Title Guaranty, Arapahoe County Branch Office

12:00 - 1:30 p.m. LUNCH — Persian Room "Title Insurance" — Mr. Groszold

### FLORIDA

Friday, May 10

8:15 a.m. Registration and check-in, McCarty Hall Auditorium

9:00 a.m. Welcome — Donald J. Hart, Dean, College of Business Administration  
Orientation — John T. Branch, Jr.

9:15 a.m. Course I  
1st Session — GENERAL ABSTRACTING

Instructor — Waldo Wallace, Jr., CLS, Panama City  
Assistant Instructor — Sam Mansfield, CLS, DeLand

Course 2

1st Session — BUSINESS DEVELOPMENT — PROMOTION  
Instructor — Robert Dawson, Winter Haven

12:15 p.m. Luncheon, Banquet Room in Student Service Center — PROFESSIONAL RESPONSIBILITIES

Sheldon J. Plager, College of Law, University of Florida

1:30 p.m. Course I

2nd Session — DESCRIPTIONS  
Instructor — Marvin Brooker, Jr., CLS, Gainesville  
Assistant Instructor — Glenn Graff, CLS, Tampa

Course 2

2nd Session — TITLE PROBLEMS PANEL  
Moderator, Tom McDonald, CLS, Sanford

Members: Rus Smiley, St. Petersburg, Barney Colson, CLS, Gainesville, Robert Cris, CLS., Marianna.

6:30 p.m. Banquet, Banquet Hall in Student Service Center

Entertainment — Russell Danburg, College of Arts and Sciences, University of Florida

Saturday, May 11

9:00 a.m. Course I  
3rd Session — TITLE INSURANCE

Instructor — Morton McDonald, CLS, DeLand  
Assistant Instructor — Thomas Rickards, CLS, West Palm Beach

Course 2

3rd Session — TITLE INSURANCE  
Instructor — Clint Little, Houston, Texas

12:00 noon Luncheon, Banquet Hall in Student Service Center — THE MAGIC FORMULA

Dr. Frank Goodwin, Professor of Marketing, College of Business Administration, University of Florida

1:30 p.m. Adjourn.



## MINNESOTA

Monday, February 10, 1964

- 8:00 a.m. Registrants Check In. Registration Desk, Center for Continuation Study
- 8:45 a.m. Introduction, R. Kay Humphrey Presiding; James P. Whitney President, Minnesota Land Title Association
- 9:00 a.m. Land Description, Jesse E. Fant Terminology of land description — rectangular system — plats and subdivisions
- 10:00 a.m. Coffee Recess
- 10:30 a.m. Method of Land Transfer, George Maloney, State and Federal Patents — deeds — wills — foreclosures
- 11:30 a.m. Recording System and Torrens, William Leslie Ulvin
- 12:30 p.m. Luncheon, Center Dining Room
- 1:30 p.m. Abstracts Plant Indices, James P. Whitney. Take off methods—the tract index and how it is used — geographical index — name index — other methods — arbitration of miscellaneous description
- 2:30 p.m. Name Searches, John C. Connelly. Importance of judgments — tax liens and their priority and duration — bankruptcies — change of law and effect on the title industry
- 3:30 p.m. Coffee Recess
- 4:00 p.m. Taxes and Special Assessments Ronald V. Powers. How levied — when a tax or special assessment becomes a lien — offices searched.
- 5:00 p.m. Adjourn
- 6:30 p.m. Social Hour and Banquet — Twins Motor Hotel, 1975 University Avenue, St. Paul

Tuesday, February 11, 1964

- 9:00 a.m. Abstracts and Registered Property. Abstracts, A. F. Soucheray, Jr. Purpose — content — local customs — meaning of certificate — liability of abstractor — insurance coverage
- 10:00 a.m. Coffee Recess
- 10:30 a.m. Title Insurance, C. J. McConville. What it is — how it is used — escrows in connection with title insurance
- 11:30 a.m. Panel Discussion — Panel: E. W. Simonet, Jr. Paul R. Welshons A. L. Winczewski
- 12:30 p.m. Adjourn

## MISSOURI

Friday, March 15

Memorial Union

- 9:30 a.m. REGISTRATION AND COFFEE (South Wing, 2nd Floor Lobby)
- 10:00 a.m. PRESIDING—Room S-203 Milton Schnebelen, President, St. Francois County Abstract Company; and Past President of MLTA, Farmington
- WELCOME
- R. O. Browning, President of MLTA; Cape Girardeau Abstract Company, Cape Girardeau; and
- Amos J. Snider, Assistant Dean, Extension Division, University of Missouri at Columbia

- 10:30 a.m. ABSTRACTING OF THE TITLE EVIDENCE FOR THE GOVERNMENT: NATIONAL, STATE AND LOCAL Charles W. Hight, MLTA, President, Hight-Edison Title Company, Harrisonville
- 11:15 a.m. THE EMPLOYEE AND THE CUSTOMER IN PUBLIC RELATIONS. Raymond W. Lansford, Assistant Dean, School of Business and Public Administration, University of Missouri at Columbia.
- 12:00 noon LUNCHEON — Room N-214 PRESIDING—Milton Schnebelen Room S-203
- 1:30 p.m. TWO SEPARATE SESSIONS — Your Choice ABSTRACTING FOR BEGINNERS Vesta Braham, MLTA, President, Jasper County Title and Guarantee Company, Joplin Room S-206
- TITLE INSURANCE POLICY WORDING OF EXCEPTIONS L. Earl Kraeger, MLTA, President, Missouri Title Guaranty Company, St. Louis
- 2:45 p.m. COFFEE BREAK
- 3:00 p.m. ABSTRACTING WITH TITLE INSURANCE IN MIND Arthur L. Reppert, President, Clay County Abstract Company, Liberty; Past President, MLTA and ALTA.
- 6:30 p.m. DINNER — Room N-214 MN & O BUSINESS SESSIONS Don Webb, Assistant Professor of Business Management, University of Missouri at Columbia James Daily, Assistant Professor of Business Management University of Missouri at Columbia Raymond W. Lansford Samuel Wennberg, Professor of Business Management, University of Missouri at Columbia

Saturday, May 16

Memorial Union

- 9:00 a.m. PRESIDING—Room S-203 Judson L. Palmer, Vice President, Kansas City Title Insurance Company; Past President of MLTA, Kansas City
- HOW TO SELL THE PUBLIC AND ATTORNEYS ON TITLE INSURANCE C. J. McConville, Senior Vice President, Title Insurance Company of Minnesota; Minnesota, Board of Governors of ALTA
- 10:30 a.m. COFFEE BREAK
- 10:45 a.m. SO YOU GOT A TITLE INSURANCE ORDER — WHAT NOW? Arthur N. Nystrom, MLTA, Executive Vice President, Jackson County Title Company, Independence
- 12:00 noon LUNCHEON — Room N-214 PRESIDING—Judson L. Palmer Room S-203
- 1:30 p.m. BUDGETING YOUR ABSTRACT OFFICE Barth Hinkle, President Vernon County Abstract and Title Company, Nevada

2:15 p.m. AMERICAN LAND TITLE ASSOCIATION AND YOU  
 James W. Robinson, Secretary  
 Director of Public Relations,  
 ALTA, Washington, D.C.

3:00 p.m. ADJOURN

## WISCONSIN

Friday, April 27, 1962

8:30 a.m. — Registration  
 9:15 a.m. — Introduction — Tom Holstein  
 9:35 a.m. — Deeds — Robert S. McDonald  
 10:20 a.m. — Coffee break  
 10:40 a.m. — Mortgages — George Faller  
 11:15 a.m. — Basic instruction in descriptions — Ed Younger  
 12:00 noon — Lunch  
 1:30 p.m. — Subdivisions — Burr Tarrant  
 \*\* 2:30 p.m. — Metes and Bounds — Homer Ralph and Walter Ekum

The students will be split into two groups for the above courses, and will attend each course.

3:30 p.m. — Customer Relations — Richard J. Shramm  
 4:00 p.m. — Adjournment  
 6:00 p.m. — Social Hour  
 7:00 p.m. — Smorgasbord

Saturday, April 28, 1962

9:00 a.m. — Judgments and Mechanic Liens — Frank Kekow  
 9:45 a.m. — Name Searches — Nic Hoyer  
 10:15 a.m. — Coffee break  
 10:30 a.m. — Testate Estates — Henry Vietmeyer  
 11:15 a.m. — Intestate Estates — Leon Feingold  
 12:00 noon — Lunch  
 1:30 p.m. — Title Insurance — Harold Lenicheck  
 \*\*Please bring rulers (preferably scales) and protractors to this class.

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**ONLY \$1.95 EACH**

# WRITE BY HAND

...or any other way



William \_\_\_\_\_ wife \_\_\_\_\_  
Es. \_\_\_\_\_  
Robert \_\_\_\_\_

Know all men by these presents that I William  
and Betty his wife of the town of Pleasant County of Monroe  
and State of New York in consideration of One hundred Dollars to me  
in hand paid by Robert \_\_\_\_\_ of the town of Pleasant the receipt  
whereof is hereby acknowledged have bargained sold and quit Claimed  
and by these presents do bargain sell and quit claim unto the said  
Robert \_\_\_\_\_ and unto his heirs and assigns forever all my right  
title and interest claim and demand in and to all that certain piece  
or parcel of land situated in the town of Pleasant of said (sic) fifty  
acres of land to be taken off from the south end of the South east divi-  
sion of lot Number Sixtyfour in said town and bounded on the  
east South and West by the line of said division and on the north  
by a line parallel with the South line of said division and so far  
distant therefrom as will include fifty acres of land also one other  
piece of land a part of North east division of Number fifteen in  
said town and bounded as follows commencing at the North east  
corner of said division and running South by the west line of  
said division six rods thence East eight rods thence North six rods  
thence west six rods to the place of beginning containing forty  
eight rods of land including all Rightways if any that be within  
the and including the land interests therein belonging in witness  
whereof I have hereunto set my hand and Seal this day and year  
first above written.

Sealed and delivered  
in presence of Conrad Collins Jr  
on the 14<sup>th</sup> day of April 1855.

William \_\_\_\_\_ Wm.  
Betsey \_\_\_\_\_ B. B.

Monroe County ss.

I on the 14<sup>th</sup> day of April 1855 personally came before  
the above named William \_\_\_\_\_ and Betty his wife known to me  
and did \_\_\_\_\_ all as above written.

Original records come in all ages and every conceivable condition. One may be a land grant, handwritten on sheepskin . . . another a slick piece of microfilm. There is only one way to get perfect copies from any existing record—photographically. And the best way is with a PHOTOSTAT® Photocopier!

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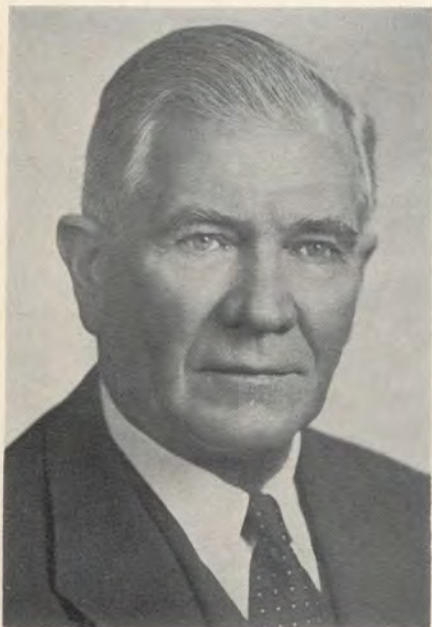
Itek

# WHAT I THINK OF THE HOUSING BILL

By The HONORABLE A. WILLIS ROBERTSON  
United States Senator, Representing the Commonwealth of Virginia

*The American Land Title Association and its members are an integral part of the American system of private ownership and free enterprise. Individuals who buy and individuals who sell land must be protected against the risks inherent in land title questions, just as automobile drivers and pedestrians must be protected against the risks inherent in the use of automobiles.*

*The American Land Title Association and its members should therefore be greatly concerned over the new housing program proposed by the Housing and Home Finance Agency. In a recent speech before the National League of Insured Savings Associations, I made some comments on the dangers to our American way of life which should be of interest to the American Land Title Association and its members.*



SENATOR ROBERTSON

Of necessity, you are interested in the new housing bill because it is a serious threat to private enterprise in the housing field. It is the biggest and vaguest and most dangerous housing bill which has ever been presented to the Congress. I feel sure that the President, with his concern for economy and efficiency, could not have known what Dr. Weaver wrote into this 92-page bill, which involves obligational authority in the magnitude of \$9 billion. The HHFA's section-by-section analysis alone takes up 38 legal-sized pages, single spaced in small type. You can be sure that the Congress will go over this bill carefully, and I urge you to study it.

I have not included, in my list of proposed cuts, very many which come out of this housing bill. The Farmers Home Administration, housing for the elderly, additional public housing, and other programs together total only \$271 million. But this is no measure of the significance or effect of the bill. Most of the bill's cost would

come in later years. To take a single example, the bill would increase the amount of annual contributions authorized for public housing by \$46 million a year, enough for an estimated 60,000 additional units of low-rent housing, including \$35,000 new units, 15,000 purchased and rehabilitated units, and 10,000 leased units. The \$46 million which I recommend deleting from the 1965 budget is only the first installment in a 40-year program, the total cost of which over 40 years would run to \$1.84 billion. In addition, the construction of 35,000 new units in the next year or so, even at a modest \$14,000 per unit cost, would involve construction expenditures amounting to \$490 million. While this expenditure would not be directly financed by the Federal Government — only underwritten by the Government — we must keep in mind the inflationary effect of a federally sponsored building program of this sort.

Surveys of the public housing program clearly indicate that it is not helping those most in need of such housing. To reach that income group would involve a public housing program of \$100 billion. Of course, long before such a program could be carried out, private investment in housing would be ended. Private enterprise can and should do this job, and we need not and should not turn to this socialistic housing program.

Another program which in the long run involves huge sums of money, though not having a great effect upon the 1965 budget, is the proposed increase in the urban renewal program. A new authorization for \$1.4 billion for the urban renewal fund for 2 years is being sought. This would be on top of the \$4 billion figure provided in the 1961 act, which itself was an increase of \$2 billion.

Special attention should be given to the amendments proposed in four programs — housing for the elderly, urban planning assistance, open space land grants, and public works planning assistance. The bill would remove the present dollar ceilings on these programs so that in the future there would be no limit whatever to the amount of the appropriations. The

1965 budget calls for appropriations of \$125 million for these programs, but since there is no limit in the authorization, we can be sure that over the next 5 or 10 years, these programs will grow even faster than most housing programs grow. There is no end to the amounts which might be spent for open space land grants if the Federal Government is to provide parks and open space for every community in the country, and there is no end to the amounts which could be spent for housing for the elderly if the Federal Government is to make low-interest loans to every person over 65.

This housing bill would make startling changes in the Federal Housing Administration's insurance program, changes which would put FHA into a new field, full of financial risks and even more full of danger of pressure and improper activities. It would authorize community mortgages up to \$50 million for each new community dreamed up by HHFA, without limits as to the number of such communities, and it would authorize \$2½ million subdivision mortgages also without limit as to number. These communities and subdivisions would, of course, have to be developed in accordance with the standards of HHFA.

I will not attempt to go into further details. The examples cited will be enough to show you the breadth and scope of this vast new housing bill.

My objection to the bill is not solely because of the amount of money involved. Just as important is the extent to which this bill would extend the Federal influence and the Federal controls which always accompany Federal money. When HHFA approves a \$50 million mortgage on a new community, it will have to review and approve the location of stores, the location of schools, the location of churches and other places of worship. And the extensions of existing programs — public housing, urban renewal, housing for the elderly, and so on, would also involve increasing Federal controls over an increasing area of the American economy and American life.

In conclusion, I want to urge you to use every effort to maintain a sound and stable economy — to avoid inflation and to prevent fiscal and monetary policies which will seriously injure all financial institutions. I urge you to do your utmost to have eliminated from the budget unnecessary and inflationary expenditures and State affairs to the detriment of the power and influence of the Federal Government into individual, local, and State affairs to the detriment of the country's economy and to the detriment of our personal freedom.

The late Justice Robert H. Jackson, in his book, "The Supreme Court in the American System of Government," has expressed vividly the danger to the Nation from the power to tax and spend which are inherent in all spending programs:

"Two of the greatest powers possessed by the political branches, which seem to me the disaster potentials in our system, are utterly beyond judicial reach," he said. "These are the war power and the money,

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taxing, and spending power, which is the power of inflation. The improvident use of these powers can destroy the conditions for the existence of liberty, because either can set up great currents of strife within the population which might carry constitutional forms and limitations before them.

"No protection against these catastrophic courses can be expected from the judiciary. The people must guard against these dangers at the polls."

# DON'T FORGET



## American Land Title Association

### 58th Annual Convention

SEPTEMBER 20-23, 1964

Bellevue-Stratford Hotel

Philadelphia, Pennsylvania

# LENDING ON LAND

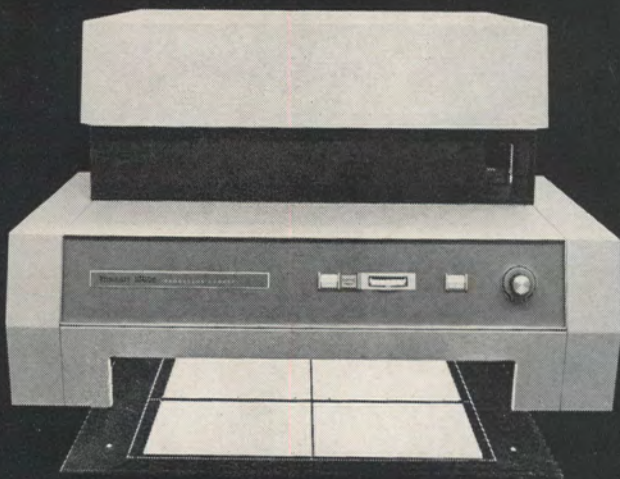
*"Nothing new under the sun" is a maxim which, while not exactly true, is certainly applicable to the recent concern, expressed in newspaper stories and magazine articles, over the cost of mortgaging or transferring the title to real estate.*

*The following cry of anguish, because of the cost borrowing money on land, was published in the London Economist 100 years ago.*

*Our thanks to ALTA National Treasurer Laurence J. Ptak for sending us this reminder that some of our problems are not exactly new ones.*

It is certain that land is the article most coveted and desired by the mass of mankind — the article of most sure and perpetual demand, and therefore of the most stable value. It would seem natural to infer that it would be the most available security for money — that on which money would be most easily and most cheaply obtained. In this country, however, the very contrary is the case. A railway can borrow money on debenture, and the charge, at least in the case of large companies, is commonly trifling; but the owner of land can only borrow after a great legal expense and some delay and difficulty. He may, it is true, lodge his deeds with his banker, but this is really only a loan on personal security. A banker only lends on deposit of title-deeds to persons whom he knows; otherwise he refers the matter to his solicitor and the usual legal charges are required. A person, too, who wants to lend money on land is obliged to seek, through a solicitor for a security and it is often a long time, and it often takes much trouble before he obtains one which is suitable. There are two difficulties; first the title to the land must be examined, next the land itself will be identified. As far as the borrower is concerned both these processes, except so far as they are remedied by Lord Westbury's bill, are in some degree inevitable. He **must** show that he has really land to mortgage, that the acres exist, and that the acres belong

to him. But he can be saved much of what he now undergoes. He can be enabled to do what is necessary once for all. At present a mortgagee may at any moment call in his money, and the mortgagor must pay for a new examination of the title, a new identification of the estate, and so on. This is all unnecessary. On a small scale, "Building Societies" throughout the county save the borrower this needless and burdensome charge. It is now proposed to establish a Land Credit Society, which shall do the same on a large scale, which shall lend to a landowner the sum which he wishes to borrow, and shall not call it in unnecessarily or unduly. This is a great boon to the borrower, but the same Society will give a far greater boon to the lender. They intend, we believe, lodging with the registrar, under Lord Westbury's Act of Parliament, or at any rate with some proper and known person, all the deeds on which they lend, and they proposed to issue debentures upon the security of these deeds, with the additional guarantee of their own capital, of which the unpaid portion will always be very large. A person who wants landed security, need therefore, only to buy one of these debentures, and he will have an almost perfect landed security . . . We cannot pledge ourselves to the management of the Society, but the idea of it has our warmest approval and recommendation.





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# ALTA ABTRACTERS

It was a grueling schedule for the men who participated — an all-day meeting in Denver on April 1; another in Kansas City on April 2 and still another in Chicago on the very next day — but the results were worth many times the effort.

Don B. Nichols, Chairman of the ALTA Abstracters Section, will be permanently round shouldered taking bows for the success of the three regional meetings of abstracter members. True, such meetings had been suggested many times before and the need for providing the opportunity for small and medium size abstracters to exchange basic information has long been apparent. But it was Don's superb planning, determined effort and skillful handling of the meetings that was primarily responsible for their success.

An announcement sent to all abstracter members early in March stated "This is an untried — untested series of meetings . . ." This is no longer true! The formula **has** been tested — and approved. Eighty-four title men in Denver; eighty-eight in Kansas City; eighty-nine in Chicago recommended overwhelmingly that similar meetings be conducted each year.

What did these groups of abstracters find to talk about? Plenty!

## IN CHICAGO—



The morning sessions were followed by question and answer sessions. Executive Vice President, Public Relations, Jim Robinson, presided at each of the cities. In Denver, Don Hubbard expertly presided over "Training" and "Modern Methods" assignments were handled by Don Hubbard and Melvin Collier, and Otto Zerwick were present during their presentation followed by a flood of questions on the floor.

National President Clemens was the luncheon speaker. His personal magnetism was evident in his successive days.



## IN DENVER

# MEET

e devoted to prepared lectures  
answer periods led by ALTA  
e Smith, and Director of Pub-  
and by selected titlemen in  
. Louis Hickman and Carleton  
over discussions of "Employee  
hods." In Kansas City, these  
magnificently by James Gray  
Chicago, Gerald Cunningham  
and the compliment of absolute  
sentations on these subjects,  
tions and comments from the

ilvers was on hand to serve as  
easy manner, his sincerity and  
aptured the audience on three



Afternoons were wide open. With Don Nichols presiding, the abstracters let their hair down and traded information about certificates, microfilm, take-off procedures, liability insurance, retrieval systems, court house problems, fringe benefits, automation, accounting methods, legislation and a host of other topics important to each abstracter's financial statement.

Here is a sample outline of the matters covered by just one of the speakers:

## IN KANSAS CITY—



ANVER—

## EMPLOYEE TRAINING

### 1. RESPONSIBILITY

#### Management

Assume and/or delegate the responsibility of training  
Set up the mechanics of training  
Provide the time and material

### 2. ORIENTATION

#### Tour of your plant Explanation

Why, a plant? An Abstract? etc.

#### Company policies—Written

Hours  
Vacations  
Sick leave  
Bonus  
Insurance  
Benefits  
Etc.

### 3. GENERAL TRAINING

#### A. Handbook—all forms

Acknowledgments thru zoning  
Training papers

#### B. Group training

Provide written material  
Handbook—new inserts

#### Abstracters, and others interested

##### Legal descriptions

Explanation of specific subjects  
Problems written and oral  
1 to 2 hours a week for 10 to 12 weeks

##### Other subjects

Changes of procedure  
New policies—Written  
Whatever time is needed

##### Stenos

New procedures  
Changes in policies



ALTA Executive Vice President Joseph H. Smith delivers a stimulating message on the work of the National Association to abstracter members in Chicago.

#### C. Work Sheet

For each abstract  
Provides a check list, a reminder  
Each worker initials—responsibility assumed

#### D. Prepared forms

Saves teaching time  
Speeds production

---

During the brief intermission, abstracters were lavish in their praise of the meetings.



#### 4. SPECIALIZED TRAINING

##### A. Abstracters

- One person responsible—
- Assigned to experienced abstracter
- Orientation for the specific job
- Handbook for reference



Center of attraction at the Regional Meetings was the display of sample abstracts submitted by members throughout the country.

- Tags along, learns routine, asks questions
- Assists Abstracter for a week or two
- Does the work but is watched and checked
- Turned loose on simple searches when ready

##### B. Tax Searcher

- From Abstracter or steno section
- Has good knowledge of legal descriptions
- Assigned to experienced person
- Same routine as Abstracters

##### C. Court Work

- From Abstracter section
- Ability to think and reason
- Assigned to experienced person
- Same routine as Abstracters

##### D. Chairman

- Experienced in all phases of Abstracting 2 to 5 years
- A desirable employee
- Assigned to experienced person
- Same routine as Abstracters

##### E. Stenos

- One person responsible—Assigned to experienced steno
- Orientation
- Set of forms
- These in addition to handbook (if not included)
- Adjoining desk to experienced steno
- Handpicked, easy jobs
- Lots of typing—little thinking
- Adjusts to machine
- Gets acquainted by doing

#### BENEFITS

- An employee trained to do the job as you want it done.
- An employee with but one boss and not frustrated by the complexity of your office.
- An employee producing sooner.
- An employee with an understanding of the part he is playing in the production of your product.
- Another salesman for you amid a new circle of potential customers (his friends).

---

The regional meetings of the abstracter members of American Land Title Association were outstandingly successful. The Chairman very generously gives a large share of the credit to the officers and members who participated — and it is true that everyone who took part had done his homework and was prepared to do a professional job. But without Don, there would have been no meetings.

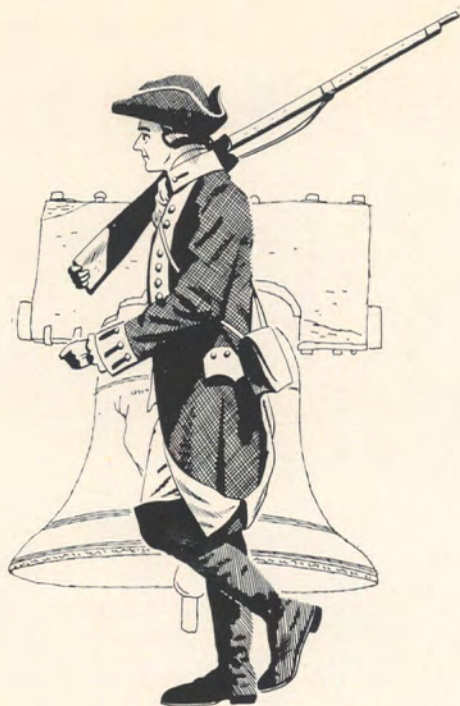
CONGRATULATIONS TO DON NICHOLS.

---

An overflow crowd in Denver necessitated the setting up of additional tables in the corner.



# CONVENTION PREVIEW



"How to Have a Heart Attack" is a hilarious — yet deadly serious — message awaiting you in Philadelphia at the ALTA 1964 Annual Convention.

Richard C. Bates, M.D., F.A.C.P., of Lansing, Michigan, will be one of the speakers during the General Sessions. Those who have heard him agree that "How to Have a Heart Attack" is worth the transportation fee to Philadelphia.

Dr. Richard C. Bates is a graduate of both Michigan State University and the University of Michigan where he was granted his M.D. Degree in 1944. From then until 1951 he remained at the University Hospital for training as a specialist in Internal Medicine, serving as an Instructor of Internal Medicine in the Medical School in 1950.

Except for two years as a Commander in the Navy Medical Corps, he has been in private practice as an Internist in Lansing, Michigan since 1951.

His professional associations include membership in the American Medical, Heart and Diabetes Associations. He is a Fellow of the American College of Physicians and a Diplomate of the American Board of Internal Medicine.

He is the Chairman of the Committee on Alcoholism of the Michigan State Medical Society, Medical Director of the Sparrow Hospital Alcoholism Therapy Program, Chief of the Department of Internal Medicine at Sparrow Hospital and serves on the Executive Board of the Michigan Society of Internal Medicine.



**DR. RICHARD C. BATES**

He is a lecturer in the School of Social Studies of Michigan State University.

Dr. Bates makes over a hundred speeches a year throughout the United States on his topics of "How to Have a Heart Attack," "How to Live to 100," and "Alcoholism."

Here is a thumbnail outline of the Convention highlights:

**SATURDAY, SEPTEMBER 19**

Meeting of Executive Committee, American Land Title Association.

**SUNDAY, SEPTEMBER 20**

Meeting of Board of Governors, ALTA.

Meeting of Officers, Affiliated State Title Associations.

Icebreaker Reception.

**MONDAY, SEPTEMBER 21**

Morning — General Session.

Afternoon — Workshop Sessions.

**TUESDAY, SEPTEMBER 22**

Morning — Section Meetings.

Afternoon — Workshop Sessions.

**WEDNESDAY, SEPTEMBER 23**

General Sessions All Day.

Reception and Cocktail Party.

Annual Banquet.

Andrew Sheard has been appointed General Convention Chairman. He informs us that there will be a ladies' luncheon as well as a trip for the ALTA women to Valley Forge. Other attractions are planned for the ladies.

Committees have been appointed, the program is shaping up nicely and it looks as though ALTA will have another outstanding convention in 1964.

**MAKE YOUR PLANS NOW TO ATTEND.**



# Report of Title Plants and Photography Committee

By VICTOR GILLETT, Chairman  
TITLE PLANTS AND PHOTOGRAPHY COMMITTEE

*The enthusiasm with which abstract members of American Land Title Association participated in the discussions of Title Plants and Photography at the Regional Meetings in Denver, Kansas City and Chicago is an indication of their extreme interest in this important subject.*

*The following report, which includes several interesting proposals, is recommended for your consideration.*

The following members of the committee met at a breakfast meeting on Friday, March 13, 1964 during the Mid-Winter Conference in Las Vegas. Present were: Messrs. Gillett, Holstein, McDonald, and Cunningham. We discussed several items, and decided upon the following recommendations:

1. It is recommended by this Committee that we will not present a program at the A.L.T.A. Philadelphia meeting in the fall. The reason for this is that our particular subject is so detailed that it is difficult to prepare a program that would appeal to all different types and sizes of title plants as well as sizes of companies.

2. It was, however, felt that this committee should be more of a consulting committee. Any problems concerning title plants, photography microfilm, computers, systems, etc. could be referred to our committee for providing information to the member companies. Such requests could be made directly through the A.L.T.A. office. In that way, the main office would be apprised at all times of the activities of our committee.

3. It was also suggested that one of the issues of the "TITLE NEWS" should contain a notice that any company using equipment or methods that are unusual, super-efficient or time-saving would write up their system in detail and send this in to the A.L.T.A. office, which would then

forward the write-up to members of our committee for our information.

4. This same notice in the "TITLE NEWS" could ask the question as to what areas are using common take-off, and what areas, if any, are using a common plant.

5. If this committee might wish to present a program, possibly every other year, it was suggested that the audience be broken up into three separate groups with three simultaneous talks being given in three separate rooms. A discussion in the three rooms might be about title plants where:

- (a) Approximately 50 instruments are filed per day
- (b) Approximately 100 instruments are filed per day
- (c) Approximately 500 or more instruments are filed per day

This would then make it more interesting for the people in the smaller communities, who would go to Section (a), while the large city title underwriters would possibly be in the (c) meeting.

6. We discussed the fine work that Otto Zerwick had done for approximately three years in gathering data on title plants throughout the United States, and we spent quite a bit of time discussing whether it would be feasible for our committee to undertake the study and publishing of this information in the "TITLE



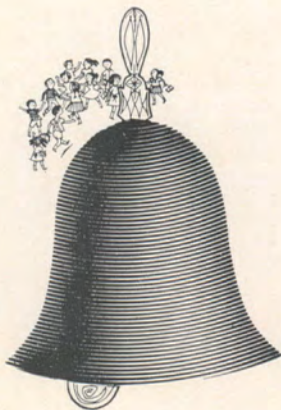
NEWS". It was felt, however, by all committee members present at the breakfast that this was such a detailed and varied amount of information, it would be an impossible task for this committee to sift out all of the necessary standards in order to present a report that would be of some value to the over-all membership. It was thought that this committee would like to have in the hands of each committee member the condensation of this study which Joe Smith the Executive Vice-President now has, and these condensed facts could be studied with the idea of possibly publishing a portion of this information.

Mr. Zerwick was highly praised by all members at the breakfast meeting for his contribution and untiring efforts in the work of title plants and photography, and as one member stated, "There is probably nobody in the country who knows as much about so many varied plants as does Otto Zerwick".

7. It was felt that our committee should continue to keep our eyes open to computer and other systems that are new and different, and keep our minds and eyes open to possibly devising newer systems that would be helpful to our industry.

# PLAN NOW

To Attend the



## 58th Annual Convention

SEPTEMBER 20-23, 1964

Bellevue-Stratford Hotel

Philadelphia, Pennsylvania



IN THE  
**ASSOCIATION**  
SPOTLIGHT

## Something New in Openings

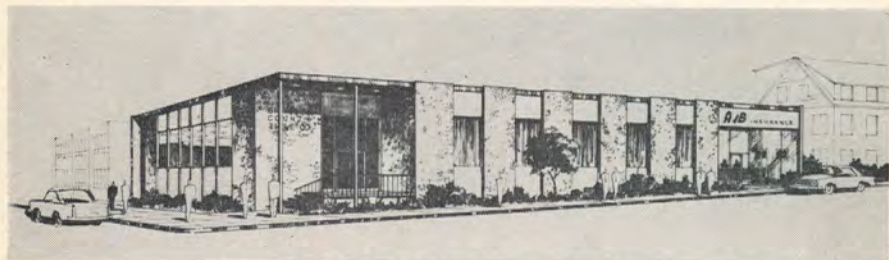
The official opening of the new offices of Snohomish County Title Company at the Southeast Corner of Colby and Pacific on March 20 was announced by Elmer Husby, president of the company. "This new 25,500 square foot building is one of the largest to be constructed in Everett Husby said.

On the main floor, which will have two entrances opening into the lobby, will be the general offices, escrow department and separate rooms for the executive staff and the law library. The lunchroom, restrooms and the file area will also be located on the main floor. In addition there will be a rented space of approximately 1400 square feet which will open onto one street front and will allow for future expansion of the company.

The basement and main floor are reinforced concrete construction and the exterior walls above the main floor are concrete block on the east and south walls. The two walls fronting on the streets are steel studs with exposed aggregate panels and stucco aluminum sash. Roof construction is glued laminated beams and purlins with heavy decking, insulation and builtup roof.

Interior finishes will consist of acoustical suspended ceiling, plaster and hardwood finished walls. Floors will be of vinyl asbestos tile. Electrical under-floor ducts are provided for power and telephone and fluorescent lighting will be used throughout.

Heating will be through a gas-fired hot water boiler with convectors on the exterior walls. The main floor is to be completely air conditioned with



**ARTIST'S CONCEPTION OF BUILDING**

The basement level is planned primarily for customer parking, down a ramp from the alley with space for 29 cars. The mechanical and photographic equipment also will be located in the basement.

air distribution through ceiling diffusers.

Snohomish County Title Company is an outgrowth of several companies which originally was founded by E. A. Strong and H. L. Oldfield in 1901. In

1909 the name was changed to Snohomish County Abstract Company and in 1926 the stock of the company was purchased by Washington Title Insurance Company. In 1929 the company merged with the Anderson Guaranty Abstract Company which was owned by Theodore Anderson and in 1951 the name was changed to Snohomish County Title Company. For many years it maintained its office at 2915 Westmore Avenue where it was located until it moved to 1510 Wall Street in 1955.

On July 1, 1963 the company authorized construction of the new building on its present site which it acquired in 1957. Ground was broken on July 2, 1963 and was ready for occupancy on March 10.

Snohomish County Title Company is agent for Washington Title Insurance Company, Seattle and employs 52 people.



Breaking away from the traditional "ribbon cutting ceremony" of a new building (the origination or significance of which is known by few), Snohomish County Title Company, an agent for Washington Title Insurance Company, dared to be different when they had a local industry use a "hollywood type break-away door" at their opening held on March 29. The break-away door was made by the Scott Paper Company, one of the largest in the country, to tie in the local industry with the Snohomish County Title opening.

Shown above breaking through the door are (left) Warren J. Pease, President of Washington Title Insurance Company, escorting Jack Lynn Berube and Elmer Husby, President of Snohomish County Title Company (right). On hand to greet them is George Finney (extreme left), Vice President and Assistant Manager of Snohomish Title and Bill Noel, WTI's Vice President and Manager of Branch Operations.

## Promotions, Branch Office Announced

The opening of a branch office of Arizona Title and Trust Co. of Yuma in the Stardust Annex at 2370 4th Avenue, has been announced by John Hermansen, Chairman of the Board of Directors.

Hermansen also announced the promotion of Robert Kuban to be Vice President of the Company and General Manager of the Yuma operations. Home office of the firm will remain at 74 W. 2nd Street.

In charge of the Stardust hotel office will be Clarice Caiazzo, as Escrow Officer. She will be assisted by Janet Shipp as Escrow Secretary.

Mrs. Caiazzo lives with her husband and two children at 930 E. 26th

Street. She is a native Yuman and attended 4th Avenue Junior High School.

The new Escrow Officer has had five years experience in the title business, having worked at Phoenix Title and Trust Co. until February, 1963.

Kuban has been Manager of the downtown office since December, 1961. He is a native of Phoenix, and his wife Neldeanne of Yuma. They and their two children live at 1609 Pendergast.

The new Vice President started with Arizona Title and Trust in June 1954 in Phoenix. He went to work in the title plant and has worked in all departments, serving in all capacities since.

Besides his regular schooling, Kuban was a student at the U. S. Armed Forces Institute.

Hermansen announced that the home office at 74 W. 2nd Street will be completely remodeled and redecorated. With him on the Board of Directors are John Nebeker and Thadd Baker.

## Forward Moves to San Francisco

The appointment of James D. Forward, Jr., Vice President, as Assistant Manager of the San Francisco Division of Title Insurance and Trust Company, has been announced by Mortimer Smith, Senior Vice President and Division Manager.

Immediately prior to his new assignment, Forward had been Manager of the title firm's San Diego County operations.

A native San Diegan, Forward attended San Diego High School, Point Loma High School (San Diego), Stanford University, and Babson Institute



of Business Administration in Massachusetts. After graduation from the Institute in 1932, he began his career with Union Title Insurance Company, San Diego, the predecessor operation of Title Insurance and Trust Company in San

Diego, as a lot book poster.

Before his promotion of officer status, he had acquired experience in nearly every phase of the Company's operations, including title searching, tax and bond searching and escrow work.

He became Assistant Secretary in January of 1939, and was advanced to the position of Vice President in 1941. In January of 1953 he was appointed Secretary and was later made Senior Vice President. In 1955 the office of Treasurer was added to his duties. Mr. Forward was elected to the Union Title Board of Directors in 1959, and in January, 1960, was elected President of Union Title.

In January, 1962, the Union Title Insurance Company was merged into Title Insurance and Trust Company, and Forward was subsequently elected a Vice President of the parent company.

Forward has served actively in a number of community organizations, and served on the Boards of the San Diego Chamber of Commerce, San Diego Downtown Association, San Diego Symphony Orchestra Association, San Diego Opera Guild, the Navy League of the United States, San Diego Council, and the San Diego Ballet Association. He has also served as president of the San Diego Convention and Tourist Bureau.

## Title Post to Margolin

Morris Margolin, 4125 East Pasadena, Phoenix, recently joined Phoenix Title and Trust Co., Phoenix, Arizona, in the business development department according to Norman L. Adams, Vice President of the firm.

Margolin has lived in Arizona since 1955 and has been active in community and fraternal affairs in the area. He is a Past President of the Arizona Amateur Golf Association and of the State Senior Golf Association.

He is a member of the Masonic Lodge, Century Country Club, Congregation Beth Israel, Sun Angel Foundation and is a graduate of the University of Iowa.

## Houston Officers Named

The Board of Directors of Houston Title Guaranty Company, Houston, Texas announces the election of the following officers: F. A. Stamper, Chairman of the Board; William J. Harris, President and Vice Chairman of the Board; W. L. Bauer, Vice President; Sam U. Pruitt, Vice President; D. Gowanlock, Secretary-Treasurer; Eddie Williams, Assistant Vice President; B. Simmons Schoenberg, Assistant Vice President; N. L. Copeland, Assistant Secretary; L. Swanzy, Assistant Secretary.

Changes became effective February 7, 1964.

## Land Development Insurance

"Adoption of land development insurance provisions of the 1964 housing bill would be a major assault on the problems of land utilization and costs," FHA Commissioner P. N. Brownstein said recently in a Colorado Springs speech before the Southwestern Savings and Loan Conference.

Noting that S & L's have had increasing experience in financing site development, Commissioner Brownstein encouraged a friendly reception of the FHA land insurance provisions by them.

He acknowledged that some concern has been expressed that perhaps land development insurance would lead to speculation and increased costs. "It is our intention to bring about precisely the opposite result," he emphasized, "and we can accomplish this through proper administrative controls."

A developer would have to have a firm set of plans and display the necessary physical and financial resources to execute them on schedule. This principal control, together with others, "would prevent the holding of land off the market for speculative purposes," Mr. Brownstein said.

Under the land development insurance provisions contained in the Johnson Administration's housing bill, FHA would be authorized to insure loans for land acquisition and site development for entire new communities and for new subdivisions in and near existing communities.

Mr. Brownstein said the loans should prove quite attractive from an investment point of view in that they would be short-term, 6 percent loans. For a new community, FHA could insure loans up to a limit of \$50 million; for a new subdivision, the maximum would be \$2.50 million.

Briefly discussing other provisions of the pending housing legislation, Mr. Brownstein said they would help to raise housing standards in areas of special need and would stimulate important programs of community development.



## New Building for Southwest Title

Southwest Title and Insurance Co. Dallas, Texas, will build a 7-story home office building on the northeast corner of Elm and Market Streets. President Robert P. Stewart, Jr. announced that construction will be completed in April 1965, approximately coinciding with completion of the Dallas County Courthouse complex.

## Edinger Elected Secretary

William F. Edinger has been elected Secretary and Assistant Vice President of the Louisville Title Company, Louisville, Kentucky.

Edinger, 2349 Saratoga Drive, Louisville, previously was Assistant Vice President. He is a graduate of the Jefferson School of Law and joined the company in 1939 as an attorney.

## Name Change for Missouri Firm

We have been informed that the Swann & Scarce Abstract & Loan Co., 112 N. Main St., Plattsburg, Missouri has changed its name to the Clinton County Abstract Co.

## Bowman New VP

The election of Arthur G. Bowman of Glendale, California as a Vice President of Title Insurance & Trust Co. was announced today by Ernest J. Loebbecke, Chairman of the Board.

Bowman is currently serving as Di-



vision Counsel for the title company's southern division operations.

Bowman is a graduate of the Law School of the University of Southern California and is a member of the Los Angeles Bar As-

sociation, American Bar Association and the Glendale Bar Association. He was formerly deputy attorney general for the Territory of Hawaii, and later served as an attorney for the War Shipping Administration in Washington, D. C. and in San Francisco. In 1963 he was admitted to practice before the United States Supreme Court.

He has frequently been a lecturer in real estate law at the University of Southern California and has been a frequent guest lecturer at other schools.

In addition, he is the author of a text book on real estate law in California, published by Prentice - Hall, Inc., and has been a contributor to numerous legal publications. He resides at 1111 Hillcroft Road.

## Another Office for Home Title

Coverly Fischer, Vice President of Chicago Title Insurance Company and Divisional Manager of its Home Title Division, New York, announces the opening of another office of the Home Title Division in the greater New York area. This new office, the second to be opened this year, is located in The Richmond Building, 350 St. Marks Place, Staten Island, New York and is under the supervision of A. C. Boye, Regional Vice President of Home Title.

## Title Company Has New Plan

The Arizona Land Title & Trust Company with main offices in Tucson has inaugurated a "company-wide incentive plan," in which all employees of the company's twelve offices can compete.

Harry V. Cameron, President, has announced the names of last month's winners, who have submitted excellent suggestions to increase company business, as well as those who have put forth extra effort in their positions

The winners are Tom Brancheau, Rene Villa, Carlos Averhoff, Wayne Clover, all of Tucson; Charles Carlise, Margaret Wright, Geneva Parsons, James Gronek, all of Phoenix; and Martha Guerrero, Manager of the Nogales branch office.

Cash awards have been presented the winners.

## T.I. Elects Deatly and Guilden

Ernest J. Loebbecke, Chairman of the Board of Title Insurance and Trust, Los Angeles, California, has announced that, during the annual meeting of stockholders April 16, two New Yorkers were elected to the Board of Directors. Elected were William H. Deatly and Ira Guilden.

Deatly is President of The Title Guarantee Company, New York, recently acquired subsidiary of Title Insurance and Trust Company. Deatly is a Trustee of Excelsior Savings Bank of New York and has been extremely active in the Chamber of Commerce of the State of New York. He is also a member of the New York State Real Estate Board and a past president of American Land Title Association.

Guilden is Chairman of the board of trustees of The Title Guarantee Company, chairman of the board of Trade Bank and Trust Company, New York, and is president and a director of General Industrial Enterprises, Inc., and Baldwin Securities Corporation. He is also chairman of the Executive Committee of Metro-

Goldwyn-Mayer, Inc., and serves as a director of Atlas Corporation, Cartier, Inc., and General Bronze Corporation.

## New York Promotions

William H. Deatly, President of The Title Guarantee Company, New York, has announced the election of Angelo J. Caico as Counsel for the Company's Queens County office in Jamaica. Harriet J. Brown of the same office was elected Assistant Counsel. Both are attorneys. Arthur Chopourian in the Company's main office was elected Assistant Treasurer.

## Rossman Appointed

Kurt C. Rossman has been appointed a Vice President of Title and Trust Company and Assistant Manager of Multnomah County title operations, according to announcement by Donald V. McCallum, President.



Rossman joined Title and Trust Company in March of 1961 as a title examiner and in September of 1961 he was appointed Assistant Manager of the Yamhill County

Branch at McMinnville where he has worked until his present assignment.

A native of Portland, he attended Northwest schools including Portland State College, University of Oregon and Northwestern College of Law where he received his LLB degree in 1958. He was admitted to the Oregon State Bar in 1961.

Rossman has been active in community affairs in McMinnville serving as Secretary of the 12th Judicial District Bar Association, Unit Director of the United Fund and is a member of Rotary.

Rossman, his wife, and four children will reside in the Portland area shortly.

## Arizona Promotions

Thomas L. Chambers was named President of Tucson Title Insurance Company, Tucson, Arizona, by the Board of Directors.

Leamon A. Rener, former Senior Vice President, succeeds Chambers as Executive Vice President. Rener was also named to the Board of Directors.

Chambers, who moves into the Presidency, is well known locally and nationally for his work in the title insurance industry. He has been a resident of Tucson for a total of 38 years and has advanced steadily at Tucson Title from title examiner, head of escrow department, trust officer, personnel manager, secretary of the corporation, executive Vice President and member of the Board of Directors, to his present position.



**Chambers**

He received his law degree from the University of Arizona in 1935 and is a member of the State Bar of Arizona and the State Bar of Washington.

During World War II, Chambers was an army Lt. Colonel in intelligence and security. He joined Tucson Title on separation from the service in 1946.

Rener, who succeeds Chambers as Executive Vice President, traces his Arizona heritage to pioneer days. He was born seven years before statehood in the town of Thatcher, which his grandfather laid out and colonized as a townsite in 1886.



**Rener**

In 1937, shortly after graduation from the University of Arizona law school and admission

to the State Bar, Reneer joined Tucson Title as title attorney. He steadily rose to become Senior Vice President and Chief Title Officer of the company. During his years with Tucson Title he has served as Secretary, Vice President and President of the Land Title Association of Arizona; as a member of the Judiciary Committee of the American Title Association; and as a member of the committee of the State Bar for revision of the probate code. In a related capacity, he also served as member of the City Planning and Zoning Commission and various civic committees.

Chambers succeeds Fred Wood who is moving to Fort Worth, Texas to become Executive Vice President of the Houston-General Insurance Group. "He has made great contributions to the company and has worked hard for the community," said R. H. Wallace, Chairman of the Board of Tucson Title. "We speak for the employees, officers and directors of the company and for his many friends in Pima County when we wish him our very best in his new position."

## Merger Proposed

A proposal by Commonwealth Land Title Insurance Company, Philadelphia Pennsylvania, for acquisition of the Louisville Title Company of Louisville, Kentucky, has been announced jointly by both companies.

Under the proposal, Commonwealth Land Title will offer to exchange 1.7 shares of its common stock for each share of the Louisville Title Company. A total of 251,019 shares of Commonwealth Land Title would be required at the closing in exchange for all of the common stock of the Louisville Title Company.

According to the joint announcement, the Board of Louisville Title Company has indicated it will recommend acceptance of this exchange offer to the shareholders. The proposal is conditioned on acceptance of the exchange offer by holders of a minimum of 80% of the Louisville Title Company stock, and is subject to the necessary approvals of the regulatory

authorities, and by the stockholders of each company.

## DeVillier Heads Wisconsin Firm

Clyde DeVillier, by no means a stranger to the members of American Land Title Association, has been elected President of the Dane County Title Company, Madison, Wisconsin.

DeVillier was first employed by the Company in March, 1946. In 1951 he was elected Secretary and became the firm's Vice President in 1958.

DeVillier is Executive Secretary-Treasurer of the Wisconsin Title Association, a member of the Uptown Optimist Club and the Nakoma Golf Club. In addition he is a member of the Board of Directors of the Citizens Abstract Company of Kenosha and of the Eagle River Title Company, Inc.

Clyde resides with his wife, Evalyn, and son James at 3726 Nakoma Road, Madison.



## Announce Volunteer Plan

A plan to develop a national volunteer corps of retired business executives to counsel small businessmen on their management problems has been announced by Small Business Administrator Eugene P. Foley.

As a first step, the Small Business Administration will provide interested business executives at or near retirement, who request it, a form on which to indicate their experience, the time they could devote to counseling, whether they have ever done it, and whether they qualify to organize or lead counseling groups.

From the returned data, SBA hopes to develop a national inventory of counseling talent and a roster of potential leaders to be made available to needy small businessmen unable to afford professional consultants. The roster would be distributed through



trade associations, local Chambers of Commerce, Senior Centers for older Americans and similar groups.

The move, Foley said, grew out of two types of research. The first identified lack of management skills as the principal cause of small business failures. The second indicated that the trend towards earlier retirement and the desire of retirees to be of public service, manifest in a number of communities, might afford the basis for organizing a national counseling corps.

Particularly needed, according to the SBA Administrator, are persons experienced in marketing, sales, advertising, finance, personnel relations, production, controlling and engineering. Volunteers from such business-oriented professions as accountancy, banking, and corporation law are desired.

Interested executives at or near retirement should write the Small Business Administration, Washington, D.C., 20416, asking for SBA Form 610.

## City Title Promotion

Donald Call, Assistant Secretary and Escrow Officer with the Redwood



Warren Dorn, right, Chairman of the Los Angeles County Board of Supervisors, presents a resolution adopted by the Board to Ernest J. Loebbecke, Chairman of the Board of Title Insurance and Trust Company. The presentation was made on April 7th at the meeting of the Board of Supervisors. Mr. Loebbecke was lauded for his many civic contributions to the County of Los Angeles.

City, California office of the City Title Insurance Co., has been named Manager of the company's San Bruno office. He will be replaced by Herman Liebenthal, formerly Assistant Secretary and Manager at the San Bruno office.

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## In Memoriam



### Pioneer Titleman from Texas

The American Land Title Association sadly announces the passing of C. L. Adams, titleman and friend, who was born October 12, 1883, and died March 28, 1964, at the age of 80.

He was born in Bosque County, Texas, and was raised on a farm between Clifton and Valley Mills. The family moved to Callahan County in 1898. In the year 1909 he married Miss Olive E. Scott and moved to Dimmitt and then to Lubbock in 1910.

He established the Guarantee Abstract & Title Company in Lubbock in 1911 and continued active in that business until a few months ago. He was active in early civic affairs in Lubbock, was one of the organizers of the South Plains Panhandle Fair Association. He served that organization in various capacities, and was a director from 1941 to 1949. He was a member of the First Methodist Church.

He was active for many years in the American Land Title Association and the Texas Land Title Association, and served as President of the Texas Association from 1931 to 1932.

He is survived by his wife, the former Ann L. Knight, whom he married in 1941; by two sons, Charles Adams, Jr. and Larry Clay Adams, both of Lubbock, and by six sisters, Mrs. Leo Tyler of Baird, Mrs. Frank Williams, Conway, Ark., Mrs. Jeff Clark of Cross Plains, Mrs. Herman Reiger, Houston, Mrs. Ollie Dennis, Roswell, N. M., Mrs. Kay Davidson, Lubbock, and by one brother, Eugene Adams of Cross Plains.

Also is survived by four grandchildren, J. Collier Adams, Mrs. Billy Joe Davis and Charles L. Adams, III of Lubbock, and Mrs Russell McCaleb of Phoenix, Arizona, and by six great grandchildren.

## Tragedy Mars Mid-Winter

The satisfaction of an excellent Mid-Winter Conference at Las Vegas was darkened by the sudden death of Mr. T. Larue Hauser who suffered a heart attack while staying at the Riviera Hotel, site of the 1964 Mid-Winter Conference.

Mr. Hauser passed away at the Sun Rise Hospital in Las Vegas on Friday, March 13.

He was a Vice President and Title Officer of Mid-South Title Company, Memphis, Tennessee. He had been associated with the company for 17 years.

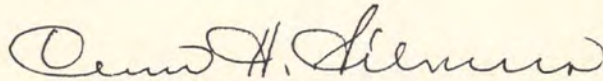


## A MESSAGE FROM THE PRESIDENT

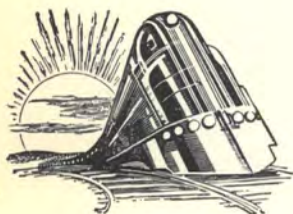
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all the state meetings. I always come home inspired and enriched by the high calibre of the men and women in our industry, both as to character and ability. But I am also very cognizant, especially in our abstract states, of the large number who are absent, who are robbing us of their abilities and are missing so much of vital importance to them. You are going to hear more from me on this subject. I urge the officers of each state association to make really great effort to enlist the 100% participation (at least the attendance) of all the abstracters and title insurance men in your state. We must continue to strengthen our state associations.

Sincerely,

  
President

# Meeting Timetable



## MAY 21-22-23

Wyoming Land Title Association  
Gladstone Casper, Wyoming

## MAY 21-22-23

Washington Land Title Association  
Ridpath Hotel and Motor Inn  
Spokane, Washington

## MAY 22-23

Arkansas Land Title Association  
Velda Rose Tower  
Hot Springs, Arkansas

## MAY 22-23

Tennessee Land Title Association  
Holiday Inn of America  
Nashville, Tennessee

## MAY 28-29

Pennsylvania Land Title Association  
Pocono Manor Hotel  
Mt. Pocono, Pennsylvania

## JUNE 5-6

South Dakota Title Association  
Inn Motor Hotel  
Huron, South Dakota

## JUNE 11-12-13-14

Idaho Land Title Association  
Ponderosa Inn  
Burley, Idaho

## JUNE 12-13

Montana Land Title Association  
Yogo Inn Lewistown, Montana

## JUNE 17-18-19

Illinois Land Title Association  
Pere Marquette Peoria, Illinois

## JUNE 17-18-19-20

Oregon Land Title Association  
Eugene Hotel Eugene, Oregon

## JUNE 25-26-27

Land Title Association of Colorado  
Stanley Hotel Estes Park, Colorado

## JUNE 28-29-30

Michigan Land Title Association  
Shanty Creek Lodge Bellaire, Michigan

## JULY 15-16-17-18-19

New York State Title Association  
Whiteface Inn  
Lake Placid, New York

## AUGUST 27-28-29

Minnesota Land Title Association  
Ruttger's Birchmont Lodge  
Bem Idji, Minnesota

## SEPTEMBER 11-12

Kansas Title Association  
Town House Hotel Kansas City, Kansas

## SEPTEMBER 11-12

Utah Land Title Association  
Ramada Inn Salt Lake City, Utah

## SEPTEMBER 10-11-12

North Dakota Title Association  
Holiday Inn Motel  
Bismarck, North Dakota

## SEPTEMBER 20-23

ANNUAL CONVENTION  
American Land Title Association  
Bellevue Stratford Hotel  
Philadelphia, Pennsylvania

## SEPTEMBER —

Louisiana Title Association  
Roosevelt Hotel New Orleans, Louisiana

## OCTOBER 18-19-20

Ohio Title Association  
Commodore Perry Hotel Toledo, Ohio

## OCTOBER 22-23-24

Wisconsin Title Association  
Uphoff's Motel Lake Delton, Wisconsin

## OCTOBER 25-26-27

Missouri Land Title Association  
Belair East Motor Hotel  
St. Louis, Missouri

## NOVEMBER 8-9-10

Indiana Land Title Association  
Claypool Hotel Indianapolis, Indiana

## NOVEMBER 12-13-14

Florida Land Title Association  
Lucayan Beach Hotel Freeport, Bahamas

## NOVEMBER 13-14

Land Title Association of Arizona  
Phoenix, Arizona

