

TITLE NEWS

THE OFFICIAL PUBLICATION OF THE
AMERICAN LAND TITLE ASSOCIATION®



MAY 1965



PRESIDENT'S MESSAGE

May 1965

Dear Friends in the Title Profession:

I was delighted to learn that the Regional Meetings of Abstracter members of the ALTA conducted in April in Oklahoma City, Denver, and Des Moines, under the leadership of the Section Chairman, Al Robin, and with the assistance of Vice President, Don Nichols, were successful.

I hope you like the new format and cover of this issue of our national magazine. The changes reflect the recommendations of an artist who is a leader in the field of magazine design and layout. I know Jim Robinson would appreciate your comments and suggestions for improvement.

As this message is being prepared, Elsa and I are planning to attend the Regional Meeting of Eastern Title Insurance Executives, April 26 and 27.

Sincerely,

Joseph S. Knapp, Jr.

TITLE NEWS

THE OFFICIAL PUBLICATION OF THE
AMERICAN LAND TITLE ASSOCIATION

EDITORIAL OFFICE: Premier Bldg., 1725 Eye St., N.W., Washington, D.C. 20006 FEderal 8-1460

<i>Features</i>	WHAT A TITLE COMPANY EXPECTS FROM A LAND SURVEYOR	2
	A LIVELY CONFERENCE	7
	REPORT OF COMMITTEE ON TITLE PLANTS AND PHOTOGRAPHY	24

<i>Departments</i>	PRESIDENT'S MESSAGE	inside front cover
	LETTERS	6
	IN THE NEWS	25
	IN MEMORIAM	31
	MEETING TIMETABLE	inside back cover

VOLUME XLIV
NUMBER 5
1965

ON THE COVER:

A distinguished team of writers; co-authors of many successful books and magazine articles, David and Deane Heller who have contributed so much towards the success of the ALTA 1965 Public Relations Program attended the Congressional Reception sponsored by the American Land Title Association at the 1965 Mid-Winter Conference at the Statler Hilton Hotel, Washington.

JAMES W. ROBINSON, EDITOR

I am pleased at this opportunity to address this conference as a title company representative. During the past several years, it has been my privilege to meet with various representatives of the surveying profession on matters of mutual interest to us, such as the revision of our Minimum Standards for Title Surveys, the state-wide Directory of Surveyors prepared for the New York State Title Association, problems concerning discounts, requirements as to errors and omissions insurance, and many others. Those meetings resulted in better understandings of our mutual problems and the

here, will find that what the title companies require, or will require, conforms to what their own present standards already require. Those title companies whose past practices were lax with respect to the acceptance of surveys are being forced to raise their standards and requirements because of the increasing volume and seriousness of title claims arising from errors and omissions in surveys upon which they have relied in issuing their title policies. The surveyor whose work is the source of increasing title claims is bound to find it more and more difficult to have

WHAT A TITLE COMPANY EXPECTS FROM A LAND SURVEYOR

James Pedowitz, Regional Senior Vice President,
The Title Guaratee Company

realization that our goals are not divergent, but in reality, quite similar.

There is an increasing awareness on the part of many title companies that their past practices with respect to surveys and surveyors require re-examination and reconsideration. All title companies are no more all alike than all surveyors are alike. Those companies that maintained comparatively high standards for surveys and surveyors will probably require no more than they have in the past; and the better surveyors, many of whom are represented

his work accepted by title insurers, even if he can afford the expense of defending and paying claims.

Please do not misunderstand my remarks—we realize that mistakes and errors will be made so long as there is a human element in work—but we are becoming increasingly aware that too many errors are showing up because a survey map was not based upon a survey at all, in the true sense of the word.

Our rates for title insurance are identical for policies that do, or do not, include survey coverage.

This rate pattern has been traditional in metropolitan New York for as long as I remember. I think that it is extremely important that we all recognize this fact. In other words, the title company collects exactly the same charge when the policy is issued "subject to any state of facts that an accurate survey would show," as when it removes that exception based upon a guaranteed survey, and includes instead a survey reading based upon that survey.

In accepting and using a guaranteed survey for use in connection with the issuance of a title policy, the title company issues its own policy in reliance upon, and to a large extent insuring the accuracy of that survey within the provisions, conditions and limitations of the title policy; and, I repeat—without additional charge.

What does the title company expect from the land surveyor when it accepts his guaranteed survey for use in connection with its issuance of a title policy?

We expect that he has an adequate educational and professional background, seasoned with sufficient practical experience to make a survey conforming to the Minimum Standards for Title Surveys, as promulgated by the New York State Title Association. Those standards were prepared based upon the professional advice and suggestions of many of your most respected members. We expect that those standards will be adhered to in each and every respect.

For a while, as I worked on the preparation of this talk, I seriously considered utilizing the ex-

act language contained in those minimum standards as the body of this talk, because there is actually very little more that we expect, than literal compliance with those standards. So, if what I am going to say has a familiar ring to it, the likelihood is that you read some of it once when you read those minimum standards. The points that I will make are those which have given us the most trouble.

We expect that the survey map will be based upon an actual physical survey and field notes, and not from office records alone, or merely supplemented by a "windshield inspection." We do not expect that some other surveyor's prior survey will be copied, re-dated and passed off as a "new" survey. When a change or an amendment is made, it should be shown as a change or amendment, noted and dated, and not made by erasure so that the amended or corrected print might be confused with the earlier version.

We expect that every effort will have been made to conform the survey to the record description, and to earlier surveys, and that if there are discrepancies between it and another surveyor's work on the same, or an adjoining or nearby parcel, that a genuine effort will have been made to resolve those differences before final completion of the survey. Where there are discrepancies that cannot be resolved that may affect the title, such as possible overlaps, errors in an underlying filed map, or whatever else, that it will be clearly and adequately noted, rather than buried. Just as a



single instance: if there is a discrepancy between the actual and map dimensions of a block, merely showing a distance to one corner which conforms to the map distance, and not showing the distance to the other corner, or in failing to clearly note that there is a discrepancy between the map distance and the actual distance, is an action that may not be intended to, but will in many cases, mislead the title company.

We expect that the street and highway records will have been checked and that all widenings, including those of streets or roads from which we measure distances, will be accurately shown. We also expect that to the extent that it is possible to obtain information as to "proposed" or "pending" widenings, that they will also be shown or noted, as they may affect our descriptions, or give us a lead to a public record which is not otherwise easy to find either in the county clerk's office, or possibly in some other office that we do not normally search. We do not expect that actual completed widenings will be shown as "more or less," although we fully appreciate

your recent difficulties in this respect, especially on some of the newer state highways.

We expect that if a street does not physically exist on the ground, that the survey will show it as "not physically open" as this fact may require some specific exception in the title policy which as a matter of course insures ordinary rights of ingress and egress unless specifically excepted in the policy.

We expect that the survey map will show and locate driveways actually leading to garages on the premises and, also, show any other apparent use of any portion of our property by others, as well as any apparent use by the occupants of our property on or over any adjoining parcels, for access or for any other purpose.

We expect that although the survey may not be able to show an underground condition such as pipes, cesspools, utility lines, etc., that whenever and wherever the land surveyor either has this information, or can readily obtain it, that it will be shown or noted on the survey map.

We expect that when the land surveyor has information as to a recorded or unrecorded easement agreement, that the same will be located and shown on the survey map, including the physical facts in connection therewith—or at the very least, that the information is clearly noted.

We expect that any other information which the land surveyor has with respect to the possession or claims to any rights of possession, will be noted or shown.

There is also a category of things which a title company

needs or would like to have from a land surveyor, although I am not quite certain that it could be said that it is "expected." However, when it is received, it is of tremendous help, and a clear indication that the surveyor who has furnished it deserves to stand on a level higher than the ordinary.

When we receive a survey on property that abuts tidal water, we expect that the mean high-water line will be shown. But we really appreciate the additional information showing other earlier highwater lines when such information can be found. Similarly, if there is any information or evidence that part of the land was formerly under water and is now "filled," such a notation is of extreme help. If the surveyor has any information that any part of the parcel that is now under water was artificially created by digging, such a notation can also be very helpful.

Generally speaking, a land surveyor should ask himself, "If I were going to issue a policy of title insurance on this parcel, what else is there that I would like to know, that is not clearly shown on this survey map?" And if there is something else that he knows, he ought to impart that knowledge to the title company to whom he is guaranteeing his survey.

So much for what we would like and do not always get. Let us get back to what we expect.

We expect that the land surveyor has the financial resources to stand behind his guarantee of the accuracy of his work, or at least has and will continue to keep in force a policy of Errors and Omissions insurance in a sum

adequate to protect his clients when his liability has been established.

We expect that in those instances where it appears that an error may have been made in a survey, that the matter will be promptly considered, fully investigated, and if an error has in fact been made, that he will readily accept his responsibility and make good upon it.

We all make mistakes. We expect that the land surveyor will make his share, and we in the title company expect to make our share as well. We must recognize, however, that if we have made a mistake, we have a duty to recognize it, and rectify it or assume our responsibility with respect to it, and to learn from it.

Our records indicate that we have a regular flow of claims arising out of erroneous surveys. In most cases, because we have tried to be circumspect with respect to the surveys we accept and use, the surveyor accepts his responsibility, and working together we frequently dispose of the matter with a minimum of expense to the surveyor. Unfortunately, however, our records also contain evidence of some most aggravating experiences. One file contains a record of over 50 letters and countless phone calls over a period of almost three years, most of which were unanswered, and many of which inquired about answers promised but not received. The matter is still unresolved.

For every such sad experience, however, I could recount numerous examples of splendid cooperation, and prompt acceptance of responsibility by surveyors in our area.

With very few exceptions, we on Long Island and in metropolitan New York have the pleasure of working with a group of real professional land surveyors who are a credit to their profession and with whom it is a pleasure to work. I look forward to a continuance of this relationship and an ever growing spirit of cooperation and mutual understanding between title companies and land surveyors.



NEW JERSEY TITLE INSURANCE COMPANY NEWARK, NEW JERSEY

May I compliment you and your staff on the excellent article on title insurance which appeared prominently in the real estate section of last Sunday's New York Times. This important well-written release was without a doubt one of the best of its kind that I have seen in recent years. The extraordinary space allocated to it undoubtedly captured the attention of many readers and the superior quality of the article could not fail to impress the desired message.

All of us in this metropolitan area are grateful to you for this splendid publicity.

Cordially yours,
Walter A. Sprouls,
Title Officer

P.S. I would like to receive a copy of "Seven Traps for Unwary Home Buyers" and information as to obtaining a supply of the same.

DALLAS TITLE AND GUARANTY COMPANY DALLAS 2, TEXAS

Dear Jim:

Thanks for sending me a copy of the Saturday Evening Post. The ad is top-notch. I think you are doing a great job with the new public relations program.

Sincerely yours,
Drake McKee
President

HOW YOU CAN USE THE NEW YORK TIMES REPRINT TO BOOST YOUR COM- PANY'S PRESTIGE ... AND PUBLICIZE OUR INDUSTRY IN YOUR HOME TOWN

1. Reprints from write-up from the influential *New York Times* make great business and prestige builders among customers and potential customers. They're available through the ALTA office. Order a big supply TODAY!

2. HOW TO GET A WRITE-UP IN YOUR HOME TOWN PAPER—Why not send the Real Estate Editor of your home town paper a copy of this reprint? Add a little note suggesting that he rewrite or reprint it . . . it's a verbatim publication of ALTA's press release . . . since it would be of great interest among readers in your city. If ALTA members "merchandise" this story.

Incidentally, we'd like tear sheets of anything that you may be able to get published.



Members of the ALTA staff took charge of the registration desk, left to right: Lynn Dennard, Carol Ann Herbert and Kay Frothingham

A LIVELY CONFERENCE

In this, the 58th year in the history of the American Land Title Association, a highly successful Mid-Winter Conference was held at the Statler Hilton Hotel, March 3, 4, 5, 1965.

Following the custom which was established at the first Washington Conference to be held after moving the National Office from Detroit to the Nation's Capital, ALTA members invited their Senators and Congressmen to join them at a reception on Wednesday, March 3. The response was overwhelming. Even the more sophisticated titlemen were impressed by the appearance of so many nationally prominent men and women. Among the honored guests who attended the reception were

Esther Peterson, Special Assistant to the President of the United States for Consumer Affairs; Glenn T. Seaborg, Nobel Prize Winner and Chairman of the Atomic Energy Commission; Philip N. Brownstein, Commissioner of the Federal Housing Administration; John Dervan, Director of Benefits, Veterans Administration; and literally dozens of other leading business, government and trade association men and women.

Long before the Conference opened, members of the Executive Committee of the Board of Governors and of various other committees had been hard at work. The Executive Committee met in the suite of the National President at 9:30 a.m., Tuesday morn-

ing and was in continuous session until almost 5:00 p.m. It is the responsibility of the Executive Committee to consider all matters affecting the industry and the Association, and to make specific recommendations to the Board of Governors for action.

The Board of Governors comprising the ALTA President, Vice President, Treasurer, Chairmen of the Finance Committee, Chairmen of the two Sections, the Immediate Past President, the Chairman of the Council of Past Presidents, the Chairman of the Planning Committee and fifteen members elected to serve three years each is the policy-making body of the Association. The Board considers such matters as budget and finance, relations with professional groups, general Convention plans, operation of the National Office, Directory Listing Rules, developing of educational and Public Relations programs and all other matters of importance to the ALTA.

At the 1965 Mid-Winter Conference, the following individuals, firms and corporations were approved for ALTA membership:

Fidelity Title Company, Dallas, Texas

Carter Todd, Tahlequah, Oklahoma

The Abstract and Title Company, Cleveland, Ohio

Standard Title Agency, Inc., Painesville, Ohio

Paramount Abstract Corp., Ghent, New York

Ronald Goldsand, Peekskill, New York

John F. Hanson, Indianola, Nebraska

Albert B. Wolfe, Boston, Massachusetts

Stafford County Abstract and Title Company, St. John, Kansas

Oneida Title Co., Maled City, Idaho

William I. Murray, Fairfield, Connecticut

Lauderdale Abstract Co., Florence, Alabama

Michael F. Showalter, Washington, D.C.

Alabama Title Co., Inc., Birmingham, Alabama

We welcome these new members and congratulate them on their joining with other progressive titlemen and women in the challenging task of serving the nation's lenders and purchasers of real estate.

GENUINE Engraved Stationery

FREE DIES AND PROOFS

LETTERHEADS

\$19.00 FOR 1000

BUSINESS CARDS 500 FOR \$11.00 • 1000 FOR \$15.00
 BUSINESS ANNOUNCEMENTS 500 FOR 28.00
 RUBBER STAMPS • 60¢ PER LINE • OVER 3½" \$1.20 PER LINE
 NOTARY OR CORP SEALS - HAND OR DESK \$7.95

Write for FREE PROOF TODAY

DEWBERRY ENGRAVING CO. | WORLD'S LARGEST ENGRAVER
 3201 SO. 4TH AVE., BIRMINGHAM, ALA.

FOR SALE: Complete Title Plant with Microfilm Daily Take-Off, Covering Dade County, Florida. For information contact Fred B. Fromhold, Senior Vice President, Commonwealth Land Title Insurance Company, 1510 Walnut Street, Philadelphia, Pa.



Vice-President, Don B. Nichols



Robert Maynard, Chairman of the Public Relations Committee

GENERAL

ALTA President Joseph S. Knapp, Jr., President of the Title Guarantee Company, Baltimore, Maryland, presiding over the day and a half meeting, announced that all committee appointments have been made and that members of those committees are diligently pursuing their assignments.

A survey among ALTA members from many of the states indicated a somewhat spotty but generally satisfactory rate of business during 1964 with predictions for 1965 indicating a general slight increase in business over the previous year.

Tradition was shattered in 1965! In addition to the usual

David Heller, Noted Author

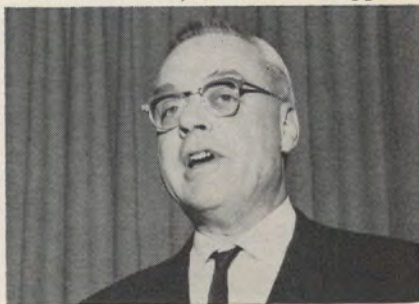


SESSIONS

open forum discussions and committee reports, a guest speaker, Law, made an eloquent presentation describing the dramatic events surrounding the case of Murray vs. the Board of Education and the part he played as Attorney for the Board in trying the case in the Supreme Court of the United States.

National Treasurer Laurence J. Ptak recalled that by action of the Board of Governors at the meeting held at the time of the 1965 Annual Convention, a general dues increase had gone into effect January 1, 1965. Mr. Ptak reported that dues collections based upon this increase have been excellent.

Past President, Arthur L. Reppert





MEETING OF STATE OFFICERS



One event which is always productive and keenly anticipated is the meeting of the officers of affiliated state title associations. Such a meeting was held Wednesday afternoon, March 3, in the Federal Room of the Statler Hilton Hotel with Clarence Burton, Vice President and Secretary, Burton Abstract and Title Company, Detroit, Michigan, presiding. A lively discussion took

place which included such subjects as: Public Relations on a State-wide Basis, Listings in the ALTA Membership Directory, The Effect of the Uniform Commercial Code on Titlemen, The Development of Training Schools Sponsored by State Associations and The Growth of Title Insuring Entities Owned and Operated by the Organized Bar.



How can she copy all this paperwork she couldn't copy before?

She just made copies of the front and back of a legal-size document . . . a ledger book entry . . . an engineering drawing . . . four letters all at once . . . a newspaper page . . . and her wristwatch. No wonder she looks surprised! You will, too, when you bring a 3M microfilm system into your office.

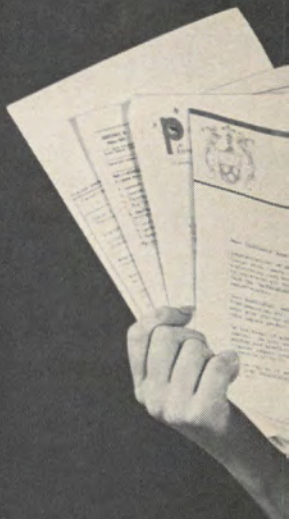
How does it work? Simply reduce data to microfilm mounted on 3M "Filmsort" Aperture Cards. Then make as many working-size copies as you need *in seconds* with the 3M "Filmac" Reader-Printer. Cost? Only a few cents per copy!

Other 3M microfilm system benefits: Reduce file space up to 96% . . . cut retrieval time in half . . . store a duplicate file off the premises for security . . . and save postage by mailing microfilm aperture cards instead of full-size documents.

But *why* did she make a copy of her wristwatch? Someone told her a 3M microfilm system can copy three dimensional objects (and she discovered he was right!).

Let 3M show you how to take the mystery out of microfilm. Write for our free booklet to Dept. FCH-55 St. Paul, Minn. 55119.

3M
COMPANY
MICROFILM PRODUCTS



TITLE

INSURANCE

SECTION

Topics freely discussed during the meeting of the Title Insurance Section included title insurance underwriting practices, regulatory relationships, current problems with government agencies, relationships with the organized Bar, title insurance claims and losses, taxes, employee relationships and personnel practices and automation.

John Mills, Chairman of a Subcommittee of the Standard Title Insurance Forms Committee, reported the efforts of committee members during the course of four

or five meetings to complete a recommended form affecting Schedules A and B, which form it is expected will be submitted to all ALTA members in the near future for their consideration. Mr. Mills requested all members to study the proposed form and to submit their comments and suggestions in writing to the National Office within thirty days after receipt of the proposed form. A final report on this subject will be made at the time of the Annual Convention in Chicago, Illinois, October 5, 1965.

Hale Warn, Executive Vice President, Title Insurance and Trust Company, takes the floor during the Title Insurance Section meeting





George Garber, Chairman of the Title Insurance Section



Richard Howlett, Chairman of the Standard Forms Committee

Chairman George Garber reported some progress in the development of the Annual Convention program; announced the dates and places of the Regional Meetings of

Title Insurance Executives and outlined the steps which are being taken to solve the many problems confronting the Association and the industry.

John Weatherford of Miami, Florida participates in the open forum discussion during the Title Insurance Section meeting





MID-WIN







Above: Nevada's entire legislative representation was present at the reception. The state's two senators and one congressman are pictured with Harold Wandesforde.

Right: Christina Anderson, 13-year-old daughter of Harold E. Anderson, Colorado Springs, entertains her congressman, Frank Evans.



Below: Paul Goodrich, President of Chicago Title & Trust Co., discusses talk with guest speaker, Francis B. Burch.





Alvin R. Robin, Chairman of the Abstracters Section



Thomas McDonald reports on the Land-Title Searcher Institute

ABSTRACTERS SECTION

CHAIRMAN Alvin R. Robin announced the details of the Regional Meetings scheduled for April

5, 6 and 7 in Oklahoma City, Denver and Des Moines, respectively.

A lengthy and heated discus-

Typical scene at the Abstracters Section meeting.



sion revolved around the precise wording of A Proposed Constitution and By-Laws under the terms of which a Certified Land Title-Searcher Institute would be established. Approval of the Proposed Constitution and By-Laws was secured by the casting of the Chairman's vote.

Among the other important matters considered was the appointment of a committee to investigate and report all available facts

regarding Errors and Omission Insurance Coverage with specific instructions to attempt to determine the rights of policyholders under existing coverage. Chairman Robin appointed the following members to serve on that committee:

George E. Harbert, Chairman
Arthur L. Reppert
Clem H. Silvers
Harold F. McLeran
James O. Hickman

MARK YOUR CALENDARS

OCTOBER 3, 4, 5, 6, 1965

59TH

ANNUAL CONVENTION

American Land Title Association

Chicago-Sheraton Hotel

CHICAGO, ILLINOIS



Facing Camera: Charles Mann, Jr., Stanley G. House, Jim Robinson, David Heller, Robert Maynard and Frank O'Connor. *Foreground:* Carroll West and William Robinson.

POWERFUL PUBLIC RELATIONS

Not content to rest on their laurels, the Public Relations Committee, under the chairmanship of Robert K. Maynard, met in Washington, Thursday, March 4, to review the entire program and make plans for the continuation of a promotion which has already surpassed all expectations.

Early in January a press release announcing a new leaflet "Seven Traps for Unwary Home Buyers" was mailed to selected editors of metropolitan daily newspapers and national magazines. *The New York Times* carried the story on the front page of its real estate section on a memorable Sunday afternoon. The following day a thousand letters were received in the National Office requesting

copies of the leaflet. Other newspapers throughout the country picked up the release and the *United Press International* put the story on the wire service. The National Office has been flooded with more than seven thousand letters and postcards (some of them humorous—some pitiful) requesting more information about the American Land Title Association and its members.

The Public Relations Committee labored long and seriously over the exact wording of the advertisements which will appear in twelve issues in 1965 of the *Saturday Evening Post*. Every phrase was carefully examined, polished and set in place. Agreement was finally reached that there would be four basic advertisements, each to appear three times in the *Post*. It is anticipated that between eighteen and twenty-five million persons will read these ads during 1965.

Present to assist the PR Committee were David Heller, noted author, and Stanley G. House, the Association's advertising consultant.



With one member absent because of illness, the ALTA Board of Governors met March 3 at the Statler-Hilton Hotel. Not included in the picture is John D. Binkley, Chairman of the Finance Committee.

The Board Of Governors

The elected officials of the American Land Title Association take their responsibilities seriously. Although the meetings of the Board of Governors are long and frequently involve hours of detailed discussion of many subjects, it is rare when 100% attendance is not achieved.

In addition to the officers, the Section Chairmen, the Immediate Past President and the Chairmen of the Planning Committee and the Council of Past Presidents, the following are members of the Board:

- Mark Eggertsen, Salt Lake City, Utah
- C. J. McConville, Minneapolis, Minnesota
- Frank McDonough, Camden, New Jersey

- Drake McKee, Dallas, Texas
- Otto Zerwick, Eagle River, Wisconsin
- John Turner, Kansas City, Missouri
- E. Gordon Smith, Dallas, Texas
- Hale Warn, Los Angeles, California
- H. B. Clarke, South Bend, Indiana
- Thomas McDonald, Sanford, Florida
- Gerald Cunningham, Waterloo, Iowa
- Fred Fromhold, Philadelphia, Pennsylvania
- James Hickman, Denver, Colorado
- Alvin Long, Chicago, Illinois
- John Warren, Newkirk, Oklahoma



It was a strange, sad; yet glorious Mid-Winter Conference for Rita and Joe Smith, for Rita shared in the congratulations, the farewells and the myriad questions which were put to the Smiths regarding Joe's resignation from the ALTA to accept a Vice Presidency with Lawyers Title Insurance Corporation, Richmond, Virginia.

After thirteen years of service to the Association, Joe's mind (and Rita's, too) was filled with memories of state conventions attended, midnight planes, parties, meetings, new friends and old and most of all a feeling of regret at parting company with the National Office of the ALTA.

NOSTALGIC FAREWELL TO A GRAND COUPLE

Report of the Committee on Title Plants and Photography

By Gerald W. Cunningham, Chairman

Sometime back a comprehensive and ambitious survey of "Title Plant Operations" was taken. Statistics were compiled from more than one hundred returns. As so often is true with statistics, they may be used to prove your point, either pro or con. Every conceivable system is used and no two are identical. To publish the entire compilation of facts and figures would prove too costly; also, it is within the knowledge of the committee that many of those reporting title plants have since changed some of their procedures, methods and equipment. Nonetheless, it is felt by the Committee on Title Plants and Photography, that the membership is entitled to some results of the survey.

At the time of the 1960 survey, 12% of those reporting were using a long-hand "take-off." 30% were using typewriters, and the balance were using some form of mechanical equipment, ranging from Dictaphone, Xerox, photographic, photostatic to microfilm. 33% were using microfilm, some roll form and some unitized or tabulating card.

The use of mechanical equipment does not appear to be limited by the population factor, as machines are used in the smallest to the largest plants. Those desiring to, or anticipating, making a change in their "take-off" did express the possible advantages and inclination toward microfilm. From the comments there were (as there is yet today) strong ad-

vocates for both the "print-out" to hard copy, and the microfilm reader-viewer. Photostat or similar users were aware of the higher cost per image as well as the greater use of valuable filing space. The creation of the "tract-index" or posting operation has received very minor adaptation to a machine or mechanical system. Only 2% were using IBM or McBee systems. 13% do type their posting, while 10% file their "take-off" directly into a file or folder. The other 75% use long-hand posting, either to tract books, tract indices, ledger cards or folders.

In answer to the question, "Maximum hours to post 100 instruments?" the extremes were 1 hour to 28 hours. The average of those reporting was between 4 and 5 hours.

The "GI" or miscellaneous record systems run the complete gamut, from loose slips to bound books. However, 16% did use Soundex in some form.

Approximately 50% of the reporting firms work a 40 hour week, while the other 50% are about evenly divided between a longer than or shorter than 40 hour week. Conclusions are difficult, if not impossible, for the Committee to reach, but trends toward the mechanical are evident. The desire and grasping for "a better way" and a "more economical system" appears in practically all reports. It cannot be said, there is "one ideal system" for all, even if economics were ignored.

IN THE NEWS



EVERTS RETIRES

Lt. Col. Palmer W. Everts, Executive Secretary of the New York State Title Association since 1937, retired as of March 8, 1965.

After extensive service in Detroit, Michigan, in the introduction and sales promotion of title insurance, Mr. Everts came to New York in 1937 to develop public relations for title insurance in this area. Many of the title insurance companies at that time were still adversely affected by the depression years in the early thirties.

Following his graduation at Granville High School, Mr. Everts attended the University of Vermont for two years. He received

EVERTS



his LL.B. at Albany Law School, Union University, in 1916 and was admitted to the practice of law in New York State the following year.

On the outbreak of the first World War he was commissioned a Second Lieutenant and served in Europe in three major engagements and in the army of occupation.

Shortly after Pearl Harbor Mr. Everts again entered military service, this time as a Major, and served for a period of over three and a half years. He served in the Real Estate Acquisition Dept. in Washington, D.C. for about a year, in New Orleans and about two years in New Caledonia.

As Executive Secretary of the Title Association, Mr. Everts published many articles on the importance of competent title evidence for real estate transactions and the need of title insurance for mortgage lenders and home buyers. He accepted frequent invitations to address business and service clubs in Westchester and throughout Long Island. He introduced to many of these groups a 20 minute dramatic motion

BROWN



picture in color entitled "The Land is Yours".

Leo J. Sullivan, President of the New York State Title Association, announced that Edward T. Brown, real estate and insurance lawyer of the firm of Watters & Donovan, has been selected to serve as the Executive Secretary of the Association.

Mr. Brown is a graduate of Fordham College and Georgetown University Law School. He is admitted to practice as an attorney in the New York Courts, United States District Court, Eastern and Southern Districts of New York; and the United States Supreme Court. He is a member of the Local Government Section of the American Bar Association; a member of the Insurance, Negligence and Compensation Section of the New York State Bar Association, member of Brooklyn-Manhattan Trial Counsel Association, New York County Lawyers Association, and Nassau County Bar Association.

Mr. Brown is also Secretary-Treasurer of the New York Board of Title Underwriters; Vice President of Fordham College Alumni Association; member of Alumni Senate of Georgetown University Alumni Association; a Past Commander and former Trustee of New Hyde Park-Ernie Pyle American Legion Post 1089; a former member of the Ten Man Committee representing Garden City East; a member of Metropolitan Law Enforcement Conference and a member of the Eastern Property Owners.

Mr. Brown will be responsible for the coordination of the work, throughout New York State, of the

Title Insurance Section and the Abstracters Section and that of the various Committees of the Association, such as the Code of Ethics and Grievance Committee, Joint Committee Conference with New York State Bar Association, Law Committee and Legislative Committee.

McNAMEE RETIRES

Mr. V. C. McNamee, Sr., 7602 Meadowbriar, has retired after 43 years with Stewart Title Guaranty Company, Houston, Texas.

Mr. McNamee, who started in the Dallas branch of the title insurance company in 1922, was Senior Vice President of the National Offices of STGC at his retirement.

Born March 23, 1901, in Greenville, Texas, Mr. McNamee joined the Stewart organization as a typist in the Courthouse in Dallas in Feb., 1922. He later became an abstracter, then an Escrow Officer. In 1928, he was transferred to the San Antonio Branch Office, remaining there until 1936.

While at San Antonio, he attended the San Antonio School of Law and got his law license in 1934.

McNAMEE



In 1936, he was made Manager of the Fort Worth office, then in order, became District Manager and Vice President of Stewart Title Guaranty Co. In 1955 he was appointed Director of National Operations and transferred to the home office in Houston in 1956.

R. L. PRUNER

Mr. Ronald L. Pruner, President of the Northern Abstract and Title Co., Inc., of Merrill, Wisconsin, was recently named the Managing Officer of the First Federal Savings & Loan Association of Stevens Point, Wisconsin.

Mr. Pruner has been active for many years in the title and real estate fields in Wisconsin.

COMMONWEALTH

Mr. John B. Waltz, President of Commonwealth Land Title Insurance Company, Philadelphia, Penn., has announced the promotions of LeRoy F. King and Robert J. Fabrizio to Assistant Vice Presidents and Assistant Treasurers, Robert W. Kaehne to As-

sistant Treasurer and William K. Boyle to Auditor.

Mr. King started in the title insurance business in 1944 with the Pennsylvania Title Insurance Company, a predecessor company. He joined the Treasurers Department in 1957 and was appointed Assistant Treasurer in 1959. Mr. King is a graduate of the University of Pennsylvania.

Mr. Fabrizio, who was employed June 1950, became a member of the Accounting Department September 1952, Supervisor, Accounting Department June 1957 and was appointed an Assistant Treasurer January 1960. He is a graduate of Villanova University and attended the Evening Division of Temple University Law School.

Mr. Kaehne began his employment immediately following his discharge from the U.S. Army in January 1946. He is a graduate of the Evening Division of the Wharton School of the University of Pennsylvania.

Mr. Boyle, formerly employed by the Philco Corporation as an Auditor, joined the company in February 1964. He was graduated from LaSalle College in 1950.

KING



FABRIZIO



PROMOTIONS ANNOUNCED

Fred L. Klein, President of the Title Guaranty Company of Denver, Colorado, announced the following recent promotions:

Leonard Lamb to Vice-President and Branch Manager, Arapahoe County Office in Littleton

James Roffe—Assistant Vice-President, Agency Department Manager

Robert Patterson—Assistant Vice-President, Special Accounts Manager

Richard Williams — Assistant Vice-President, Manager Mesa County Branch Office in Grand Junction, Colorado and James Cudmore—Assistant Vice-President, Business Development Manager

EGAN PROMOTED

James J. Egan, Jr., Assistant Title Officer in the Trenton office of New Jersey Realty Title Insurance Co., has been promoted to Associate Title Officer. This was announced by James J. McCarthy, President of the company, which is headquartered in Newark, N.J.

EGAN



Egan has been with the company's Trenton office since joining the firm in 1951. He was appointed Assistant Title Officer in 1955. He is a graduate of Rider College in Trenton and of Fordham University Law School.

HOWELL PROMOTED

Mr. W. Kenneth Howell of 1649 Sundridge Dr., Columbus, Ohio, has been promoted to Vice President and General Counsel of Nationwide Insurance by the Board of Directors. He had been Second Vice President and Associate General Counsel for the companies.

Howell succeeds P. L. Thornbury of Columbus who is retiring after 30 years' service to the Nationwide organization. Thornbury was Senior Vice President and General Counsel.

A native of Columbus, he earned both his arts and law degrees at Ohio State University.

Howell is a member of the Ohio Title Association, the American Land Title Association, the Ohio State Bar Association, the U.S. Power Squadron, the Franklin County Historical Society, the

HOWELL



Columbus Real Estate Board, the University Club, and the First Community Church.

FHA FEE INCREASE

The Federal Housing Administration announced recently an increase in its fee for applications covering existing home properties. The increase, effective May 1, is from \$25 to \$35. The FHA is self-supporting, and the costs of its operations are paid from the fees and insurance premiums that it charges for its services.

The FHA has been engaged in extensive efforts through the cooperation of the industry to improve its service. Processing time for credit approvals has been greatly reduced. New procedures for speeding up property approvals and appraisals, which have recently been in effect on a trial basis in a number of offices, have proved successful and will be extended nationwide in the next few months. Special efforts are also being made to bring the benefits of FHA home mortgage insurance into more small communities and outlying areas.

The increase in the application fee for existing home mortgage insurance applications will support this improved service and meet necessary increases in operating costs. It will also cover an increase from \$20 to \$25 in the fee paid to independent fee appraisers who are used by FHA when needed to meet peak workloads and help speed processing on existing home mortgage applications. Other fees and charges under the mortgage insurance programs remain unchanged.

NEW HOME OFFICE

Dallas Title and Guaranty Company, Texas Title & Abstract Company and Dallas Title Company jointly occupied magnificent new home office quarters at 1301 Main in Dallas on March 1, 1965.

Dallas Title and Guaranty was established over sixty years ago and has previously occupied the same site in the central business section of the city. Texas Title & Abstract Co. and Dallas Title Co. are now operated under one management.

County Judge W. L. Sterrett presided at the official opening ceremony March 1, requesting clearance to proceed with the ribbon-cutting and take-over of the building through IBM inquiry, computer and data processing equipment now being utilized by the companies.

The new building, housing both management teams and their operating staffs, was designed exclusively for the title business. The entire 30,000 square feet of space will be used by the two firms.

The gleaming white pre-cast exposed quartz panel exterior of the building is complimented by a ten-foot base of ebony brick and glass at the street level and features eye-catching red glazed brick at the entry and in the lobby area. Planters at the entry and in the lobby help create an open atmosphere in the first floor offices.

Dallas and Texas Title closers will occupy the first floor in floor-to-ceiling plate glass partitioned offices. A comfortable and attractively appointed customer

waiting room and a spacious conference room complete the first floor. Accounting and conveyance functions are handled in the basement area and all floors are conveniently served by an electric dumb waiter.

Additional Dallas and Texas Title closing offices occupy the second floor, along with the executive offices of Texas Title & Abstract Co.

The executive offices of Dallas Title and Guaranty Company occupy the entire third floor, which features extensive use of walnut and vinyl in the furniture and wall coverings. The fourth floor has the largest conference room in the building and provides office space for Dallas Title Co. executives.

The Dallas and Texas Title abstract plant is located in suburban Lochwood Village adjacent to the computer and data processing facilities of Murco, a data center utilized by both issuing companies. The systems installed and in use so far are the most advanced in the title industry according to IBM spokesmen. Continued expansion of automated systems is anticipated in the future.

Principals occupying the new home office quarters will include W. H. Cothrum, Vice-Chairman of the Board of Dallas Title and Guaranty Company, and Chairman of the Board of Texas Title & Abstract Co., and Dallas Title Co.; Drake McKee, President of Dallas Title and Guaranty Company; and Norman S. Moize, President of Texas Title & Abstract Co. and Dallas Title Co. They are proud of their long history of dependable service offered in the past and ex-

pect the beautiful and functional new facilities to help them provide even better service in the future.

OPENS NEW OFFICE

Shoshone Title Insurance and Abstract Co., Inc., of Cody, Wyoming, announces the opening of a new title office at Basin, Wyoming. The new title company is known as Big Horn Land Title Co. Shoshone Title Insurance and Abstract had purchased the records of the old Big Horn Title Insurance and Abstract Co., Inc. The new office is now located at 401 West "C" Street, Basin, Wyoming. President of the company is Dan R. Price. Vice-President and Manager is Vernon E. Estes. Mr. Estes is a native of Wyoming.

NEEL APPOINTED

Samuel E. Neel, General Counsel of the Mortgage Bankers Association of America, has been appointed the Association's acting Executive Vice President following the resignation of Frank J. McCabe, Jr., announced C. C. Cameron, MBA's President and President of the Cameron-Brown Company, Raleigh, North Carolina.

Mr. Neel, a graduate of Yale Law School, became MBA's Washington counsel in 1946, and General Counsel in 1952. Prior to his association with MBA, he was a special assistant to the U.S. Attorney General and also served on the legal staffs of the National Defense Advisory Commission and the War Production Board. Mr. Neel is a Director of the United

American Life Insurance Company of Denver, Colorado; the Community Research and Development, Inc., of Baltimore, Maryland; and the Zeigler Coal and Coke Co., Chicago, Illinois. He is also a trustee of Hood College, Frederick, Maryland, and is active in several charitable organizations in Washington, D.C.

In addition to his duties as acting Executive Vice President, Mr. Neel, who maintains his law offices in Washington, D.C., will continue as the Association's General Counsel. A resident of McLean, Virginia, he is married and the father of five children.



Newly elected officers of Nevada Land Title Association as follows: *Seated*, H. W. Wandesforde, President of Pioneer Title Insurance Company of Nevada, was elected to President of the Association; *standing left to right*: William Francis, President of First Title Insurance Co., was elected to 2nd Vice President; Bruce Little, Vice President and Manager of Nevada Title Insurance Company was elected to Secretary-Treasurer of the Association. Not shown in the photo was Joe Allison, Vice President of Lawyers Title Insurance, Inc., of Reno, who was elected to 1st Vice President of the Association.

in memoriam



WILLIAM J. HOYER

William J. Hoyer, 60, founder and President of the Wisconsin Titles Service Co., 732 N. 6th Street, died recently of a heart attack in his home at 2120 Lee Ct., Elm Grove.

A native of Milwaukee, Mr. Hoyer began his career in 1923 as

general clerk with the old Title Guaranty Co. of Wisconsin. He rose through the ranks of the firm, now the Chicago Title Insurance Co.-Title Guaranty Co. of Wisconsin Division, until he became its Assistant Secretary.

In 1944 he resigned the post after purchasing the Kenosha County Abstract Co., Kenosha,

which he headed until 1952. While heading the Kenosha firm, he formed the Wisconsin Titles Service Co. in 1949.

Mr. Hoyer was a member of the American and Wisconsin Title Associations.

L. L. (DAD) WHEELER

Louis L. (Dad) Wheeler, 80, died at his home recently. He had been in failing health for a long while.

Mr. Wheeler was a lifelong resident of Michigan City, having resided there since birth on May 18, 1884.

Mr. Wheeler was educated in Michigan City elementary and high schools. His first position was in the shipping department of the Western Cane Seating Co., where he remained until he became a reporter for the Michigan City News. He later became city editor. His newspaper career lasted 17 years.

In 1920 he organized the Wheeler Abstract Co., having purchased the records from Martin T. Krueger.

In February 1923, he acquired the controlling interest in the LaPorte County Abstract Co., LaPorte, from the estate of John D. Oakes, who for many years was a prominent abstractor in the county. He maintained abstract offices in LaPorte and Michigan City.

On March 18, 1926, the name of the business was changed to the Michigan City Abstract and Title Guarantee Co. The company was reorganized in March 1927 with R. F. Garrettson and the late John Moorman joining the company.

Mr. Wheeler sold his interest in the company and announced his retirement October 1, 1959.

He was a member of the First Presbyterian Church, the Elks Lodge, was a Past President of the Michigan City Rotary Club, honorary member of the Michigan City Real Estate Board, American Land Title Association, life member of the Indiana Land Title Association, former Chairman of the Michigan City Water Board and was the organizer of the Wheeler-Seemore Band, which played for dances in many cities in Indiana.

M. A. SMITH

Mahlon A. Smith, 64, 814 12th St., President of the Engleson Abstract Co., died at a Sioux City, Iowa hospital following a heart attack.

Mr. Smith had been associated with the Engleson Abstract Co., since 1921. He purchased the business in 1950 and had operated it since that time.

He was born Sept. 5, 1901, in Sioux City, and was the son of the late Melvin J. Smith, well known in real estate circles. He graduated from Shattuck Military Academy at Faribault, Minn., in 1920, and attended Chicago University.

Mr. Smith was a member of the Sioux City Rotary Club, Tyrian Lodge 508, AF & AM, the Sioux City Board of Realtors, the Iowa Land Title Association, the American Land Title Association and the First Methodist Church.

ANNUAL CONVENTION
CHICAGO, ILLINOIS
OCTOBER 3, 4, 5, 6, 1965



MEETING TIMETABLE



MAY 2, 3, 4, 1965

Iowa Land Title Association
The New Inn, Okoboji

MAY 5, 6, 7, 8, 1965

California Land Title Association
Fairmont Hotel, San Francisco

MAY 10, 11, 1965

Pennsylvania Land Title Association
Skytop Lodge, Skytop

MAY 13, 14, 15, 1965

Texas Land Title Association
Rodeway Inn, El Paso

MAY 20, 21, 22, 1965

Washington Land Title Association
Harrison Hot Springs, B.C., Canada
The Harrison Hotel

MAY 21, 22, 1965

Tennessee Land Title Association
Chattanooga

JUNE 2, 3, 4, 5, 1965

Idaho Land Title Association
The Downtowner Motel, Boise

JUNE 4, 5, 1965

South Dakota Title Association
Falcon Cafe, Pierre

JUNE 9, 10, 11, 12, 1965

Oregon Land Title Association
Gearhart Hotel, Gearhart

JUNE 9, 10, 11, 1965

Illinois Land Title Association
Drake Hotel, Chicago

JUNE 10, 11, 12, 1965

Land Title Association of Colorado
Broadmoor Hotel, Colorado Springs

JUNE 11, 12, 13, 1965

Montana Land Title Association and
Wyoming Land Title Association
Jackson Lake Lodge, Wyoming

JUNE 18, 19, 1965

New Jersey Title Insurance Association
Seaview Country Club, Absecon

JUNE 20, 21, 22, 23, 1965

Michigan Land Title Association
Hidden Valley, Gaylord

JULY 11, 12, 13, 14, 1965

New York State Title Association
Otesoga Hotel, Cooperstown

SEPTEMBER 9, 10, 11, 1965

New Mexico Land Title Association
"The Inn," Hobbs

SEPTEMBER 10, 11, 1965

Kansas Title Association
Baker Hotel, Hutchinson

SEPTEMBER 16, 17, 18, 1965

Utah Land Title Association
Prudential Federal Savings Auditorium
Salt Lake City

SEPTEMBER 19, 20, 21, 1965

Missouri Land Title Association
Lampighter Motor Inn, Springfield

OCTOBER 17, 18, 19, 1965

Nebraska Title Association
Prom Town House Motor Inn, Omaha

OCTOBER 21, 22, 23, 1965

Florida Land Title Association
Fort Harrison Hotel, Clearwater

OCTOBER 24, 25, 26, 1965

Ohio Title Association
The Christopher Inn, Columbus

OCTOBER 28, 29, 30, 1965

Wisconsin Title Association
Hotel Sterlingworth, Elkhorn

NOVEMBER 7, 8, 9, 1965

Indiana Land Title Association
Claypool Hotel, Indianapolis



FUTURE ALTA CONVENTIONS

1965 — Chicago
1966 — Miami Beach
1967 — Denver
1968 — Portland, Oregon



FUTURE MID-WINTER CONFERENCES

1966 — Chandler, Arizona
1967 — Washington, D.C.

American Land Title Association

