

# TITLE NEWS

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THE OFFICIAL PUBLICATION OF THE  
AMERICAN LAND TITLE ASSOCIATION®





## *A MESSAGE FROM THE CHAIRMAN OF THE TITLE INSURANCE SECTION*

JULY, 1965

Fellow Members of ALTA:

Joe Knapp, your industrious President, has kept those of us who are members of the Executive Committee of the Association, exceedingly active and busy since the Mid-Winter Conference in Washington, D.C. Besides a number of meetings to arrive at the selection of a new Executive Vice President, we have represented Joe and the ALTA at state conventions and regional conferences.

As Chairman of the Title Insurance Section, I had the pleasure of officially representing the Association at Regional Conferences of members of the Section.

The Central States Regional Conference, under the Chairmanship of "Mac" McConville, was held at the Drake Hotel in Chicago on April 22nd and 23rd. The Eastern Regional Conference, under the Chairmanship of Gordon Burlingame, was held at The Homestead, Hot Springs, Virginia, on April 25th and 26th. At this writing the Western Regional Conference, under the Chairmanship of William J. Harris, is scheduled for June 16th and 17th at Dallas.

The two conferences that I have attended to date have been most enlightening and have served to highlight some of the problems and thinking of title insurance executives. The discussions at these conferences have served as a welcome guide to the preparation of a series of interesting workshops for the National Convention in Chicago.

The line-up of workshop topics for the Title Insurance Section is as follows:

- a) Insured Closing Letters
- b) Mechanization and Automation in the Title Insurance Industry
- c) Binders and Commitments to Insure

If I learned anything at all from these meetings, these workshops should be top attractions at the Chicago Convention.

Sincerely,

*George B. Garber*

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EDITORIAL OFFICE: Premier Bldg., 1725 Eye St., N.W., Washington, D.C. 20006 296-3671

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VOLUME XLIV

NUMBER 7

1965

TITLE NEWS, JULY, 1965

ON THE COVER: Another milestone in the progress of the nation's titlemen! Nebraska's Governor, Frank B. Morrison, signs the Abstracters Licensing Bill, enacted April 22, 1965, after nearly forty year's effort on the part of members of the Nebraska Title Association.

At the signing ceremony were (left to right) Gene P. Spence, Secretary of the Nebraska Title Association; S. Samuel Jensen, Attorney; Governor Frank B. Morrison; Senator Harold Moylan, who introduced the Bill, and Mike Youngblood, President of Nebraska Title Association.

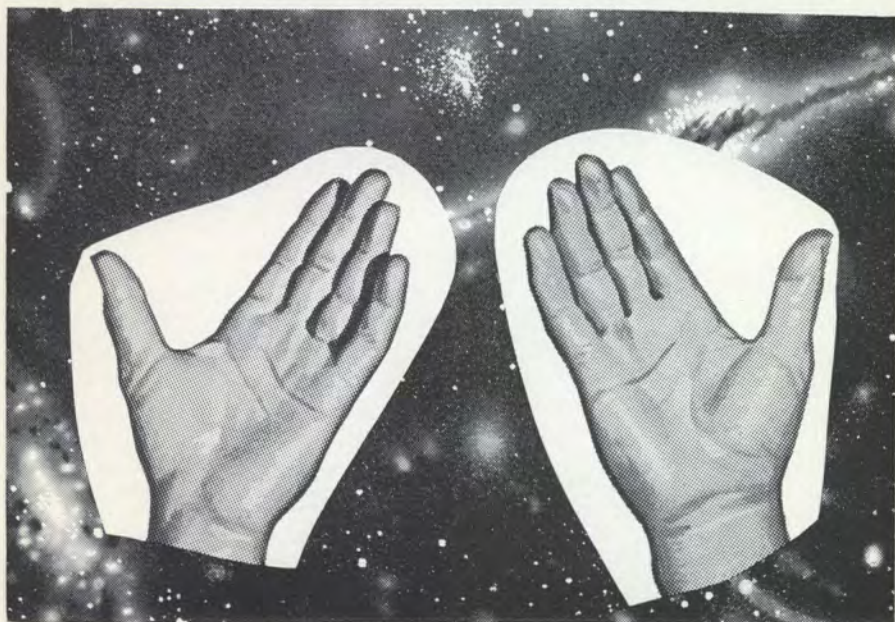
Our congratulations to the titlemen of Nebraska.

JAMES W. ROBINSON, *Editor*

# FROM THE BEGINNING

*At long last the industry and the Association are beginning to meet the challenge of communicating to customers and potential customers the nature and value of services performed by the Nation's titlemen. Each of the current promotional efforts, of course, is important; but none is more vital nor effective than a person-to-person program of persuasion at the consumer level.*

*At the Regional Abstracters meetings, April 5, 6, and 7, Vice President Don Nichols presented, "From the Beginning" as an example of public education. It is reprinted here for your use in fulfilling speaking assignments among the various audiences in your community.*



**I**N the beginning God created the heavens and the earth and God said, "Let the waters under the heavens be gathered into one place" and he called the dry land earth. This earth is the principal source of our wealth today. An estimate of 700 billion dollars has been made of our national wealth at this time. About 2/3rds of this is in real estate. Surely the right of private ownership and the right to buy and sell real estate are basic freedoms worth preserving.

Real estate transactions are older than our present civilization. The history of the method of transferring land is a very fascinating study, and the remarkable thing about it is that the essentials were substantially the same thousands of years ago as they are today.

The earliest record of a real estate transaction, so far as I know, is found in the 23rd chapter of Genesis. The Bible shows that one Sarah died at the ripe old age of 127 years. Father Abraham looked around for a tract of land on which there was a good cave. It was the custom then to bury in caves. He found a good one in a field owned by one Ephron, so he asked Ephron to sell it to him. Now referring to Chapter 23 of Genesis, beginning with verse 13:

(READ FROM THE BIBLE  
THRU END OF CH 23)

Note that we first have an offer and an acceptance which makes a contract, then a deed of transfer, a consideration paid with legal tender; words of warranty, "it was made sure unto Abraham," witnessed by the sons of Heth, and delivery of possession.

There was further conveyed to Abraham all the appurtenances; namely, "the trees that were in the borders round about." That suggests a survey was made, which is something that is much neglected today.

A few centuries pass. In the ancient city of Nuzi in Mesopotamia, there were restrictions on the right to sell land to any one who was not a blood relative. Nuzi was a war-like city which raised its own army from land owners who were automatically conscripted because they were land owners. Thus the law, providing against the sale of real estate, sought to prevent ownership of large areas of land by one person because this would cut down on the number of available troops. But there were some good lawyers there, and a smart Nuzian attorney figured out a way to get around this attempt to control the free alienation of land. People who wanted to buy land had themselves legally adopted by those who had it. This new relative received the tract he wanted as part of his inheritance and in turn he would make a cash present to his new Papa which was really the price agreed upon for the land.

In 2500 B.C., a Babylonian king purchased large tracts of land and had the transaction recorded on a large green stone which was dug up in the Middle East not long ago. Note that he didn't confiscate it—he bought it in a perfectly legal way which shows how firmly established were rights of private ownership so many centuries ago.

But the times were uncertain and all rulers were not respecters of laws. Predatory kings would

sometimes seize land sold or given away before their reign and disregard the clay contracts, witnesses and all. And casting around for some means to insure the ownership of land, these ingenious people filled their real estate documents with awful curses to fall on any one seeking to avoid these contracts.

People were not afraid of much in those days and the law could not always be enforced especially by a poor man against a king. But every one, beggar and king alike, feared the wrath of the gods and from 1700 B.C. contracts transferring land throughout Babylonia called down leprosy, drought and famine in the names of the gods on "anyone whatsoever who shall take away the lands."

These old civilizations passed away and were buried in the dust, so we'll skip a few centuries and take you to England where the foundations of the present customs and the laws respecting real estate were laid; in fact, the common law of England as it existed prior to the 4th year of James I (about 1606) was incorporated into our law in Illinois.

Conveyances were first made by a simple declaration "you sell and I buy." That was not satisfactory. Then the transactions were made in the presence of witnesses, but that didn't work either; witnesses would die or move away. Bribery was not unknown even then.

"Livery of Seisen" was then adopted. That consisted of simply going on the land and delivering a clod of earth or twig by the seller to the buyer. Later a little solemnity was added and the buyer and seller and witnesses would gather upon the land and the seller would

cry in a loud voice "In the presence of Almighty God and these witnesses I sell and give possession to —X— and describe the property something like this: The land which extends to the river on the North, East to the hills, South as far as a man can walk in a day, and West to the setting sun."

Speaking of descriptions, after Joshua conquered the land of Canaan, the Lord decreed a partition among the tribes of Israel. This is the description of the allotment to the tribe of Judah: "The South boundary: the wilderness of Zin; the East border was the Salt Sea; the North was the Bay of the Sea at the uttermost part of Jordan; and the West border, the top of the mountain at the end of the valley of the giants."

The next development was a requirement that all contracts affecting real estate must be in writing. Then in the United States the first recording Act was passed which made recording necessary for notice to the world.

As recordings became numerous and titles became complicated, some enterprising American conceived the idea of making Abstracts of the record to provide evidence of title for the owner of the property and to assist attorneys in the examination of titles.

An Abstract is really a history of the land and tells many stories of births, marriages, the struggle for survival, and death.

It is a digest of each and every instrument and event discovered by the Abstracter in his search of many public records. He spends a lot of money to keep the indexes to the entire record as to all tracts of land in his office. Maybe he won't

use some of it, but it is there to better serve the property owner. A deed may convey real estate title to you but the history of the title, and the right of the seller to convey, is shown in an up-to-date Abstract of Title—giving you notice of any outstanding taxes, liens, judgments, mortgages or other interests that might prevent your peaceful possession of the home, farm, or business real estate of your choice.

Few people know what the present day Title Company actually does. Generally, they have some hazy idea that an Abstracter is a fellow who has his nose stuck in musty old records and is as much a part of the court house as the boiler. You might be surprised to know that he is able to tell you more about your property than you know yourselves.

For the next few minutes I want to discuss with you "What is a Title Company? Of *What* does it consist?"

For our purposes let us think of these six basic components making up a title company:

1. People
2. Records
3. Investment
4. Integrity
5. Financial Responsibility
6. The Plant Itself

Now consider these individually:

#### 1. PEOPLE

Whether it be a one-man, man and one stenographer, or personnel of tens or hundreds, PEOPLE make the title company an operational function.

A lively little boy of about four walked into a doctor's waiting room with his mother and took everybody's mind off his troubles. The

lad was fascinated by a tiny baby asleep on her mother's lap, obviously the first newborn child the boy had ever seen. "Can it talk?" he asked the mother. "No." "Can it walk or read?" The answers were still "No." The little boy looked at this utterly useless infant for a moment and then a dark suspicion crossed his mind, "Well," he wanted to know, "is it a PEOPLE baby?"

The PEOPLE I refer to are just as you and I; some are employers, and some employees, but together they operate the title company. The key to any Title Company, from the smallest to the largest, is the PEOPLE who operate that company. People differ in their individual characteristics and these differences are obvious when title company operations are compared even though the same basic formula is applied.

The title business is a challenging business. It is not for those seeking an easy living. It is not for the careless. It is not for the 'do it tomorrow' individual. It is not for the lazy. The title business is indeed a challenging business.

Again, PEOPLE make the title company an operational function.

#### 2. RECORDS

My desire here is to acquaint you with some of the RECORDS used in a Title Plant and discuss briefly the manner in which they are obtained for use by the Title Company.

Logan D. Fitch, Vice President of Chicago Title and Trust Company, in his "Abstracters Manual," lists the public records from which a title company obtains material as found in the following places:

"1. The Office of the Recorder of Deeds for the County in which the real estate is situated.

2. The various courts having jurisdiction in the area (municipality, county or federal district) in which the real estate is situated.

3. The office of the various municipalities and the office of the County Clerk, County Treasurer and County Assessor, where the records pertaining to general taxes and special assessments are kept."

Mr. Fitch goes on to state that the title company must have all the material from all of these sources within its reach when title evidence is requested on a parcel of real estate. To accomplish this quickly, the title company indexes all material filed in the Recorder's Office and all court proceedings describing real estate in their own set of tract books. Each item is posted against the property described, and by turning to the page of its index reserved for that particular parcel of property, the title company can readily make a list of documents and court cases it must show in its title evidence. This is called its "Chain" or "Chain of Title." Using this chain as a guide, the title company examines the Recorder's record of each instrument shown thereon. Rather than use the Recorder's records the company will probably have its own copy or brief statement of each instrument stored in its own office.

This concludes my reference to Mr. Fitch's manual.

Each title company has its own method of keeping its records current as new items affecting real estate titles are filed daily. The various methods are keyed to some type of take-off which is a means of transporting information from the filed data to the title company plant.

Typewritten take-off notes are used by title companies where a small volume of instruments filed daily permits this kind of notes.

Photostatic copies of the original instruments, reduced to 60% of true size, is another take-off system used by title companies. This permits the handling of a large volume of daily recordings and provides the title company with a complete copy of the instrument in its own office.

The most current development in title plant record maintenance is the use of microfilm. A number of title companies now own or rent equipment to microfilm instruments and records at the court house. The latest process I know of is the 3M Model 1000D where the pages are photographed, film is developed and mounted in jackets automatically, and ready for use in a matter of seconds.

### 3. INVESTMENTS

The third component of a title company we shall consider is Investment; and two divisions of that will be discussed here, capital and labor.

Capital investment represents the dollars expended and held in a cash reserve to enable the title company to meet its obligations—payroll, rent, equipment, insurance, supplies, utilities, advertising, and possible claims against the company. This may be capital supplied by one individual or family, or a sale of stock in a corporation. In either event, a considerable amount of net worth is obligated and set aside to enable the title company to operate.

Labor investment may be thought of as work done for the benefit of the title company.



Many of us have the responsibility of meeting the public in our title company offices—not, I hope, in the fashion of the secretary of a candidate for political office who promised a friend he would have some electioneering material assembled for him and asked him to stop in at campaign headquarters to pick it up. The man was unable to find a parking space in front of the headquarters, and so he double parked—then dashed into the office and called to the candidate's secretary: "I'm in a hurry. Where's the political dope?" "He's out to lunch," replied the secretary, "Can I help you?"

The value of the labor investment here is questionable.

William Gill, Sr., of Oklahoma City, Oklahoma, a Past President of both the American Land and Oklahoma Land Title Associations, in his Land Title Course, says:

"The work of the title company may be divided into principal subdivisions, that is: (1) That of making and maintaining a title plant, and (2) That of turning out the product. Both parts of the work require a high degree of accuracy. Neither can be slighted for the other. An error in the plant may result in an error in the title evidence. An error in the title evidence may result in a loss. If not direct money loss, certainly a loss in reputation. Therefore, each employee should know for certain what to do—or do nothing. The risk is too great to 'experiment' or 'take a chance!'" Investment, capital and labor, go hand in hand in the operation of a successful title company.

#### 4. INTEGRITY

Isn't it a drug firm, Squibb, I believe, who has the slogan refer-

ring to "the priceless ingredient of any product is the honesty and integrity of its maker?" Membership in our state land title associations, in the American Land Title Association, and the code of ethics thereby subscribed to are sign posts in the title profession of our subscription to that slogan.

I want to read the Code of Ethics of the American Land Title Association to you and hope that you will think seriously about it.

"Each member of the American Land Title Association shall be ever zealous to maintain and improve the quality of service in his chosen calling and shall assume personal responsibility for maintaining the highest possible standards of business practices, and to those purposes shall pledge observance and furtherance of the letter and spirit of the following Code of Ethics.

"FIRST. Governed by the laws, customs and usages of the respective communities they serve, and with the realization that ready transferability results from accuracy and perfection of titles, members shall issue abstracts of title or policies of title insurance only after a complete and thorough investigation, founded on adequate records and learned examination thereof, and shall otherwise so conduct their business that the needs of their customers shall be of paramount importance.

"SECOND. Every member shall obtain and justifiably hold a reputation for honesty and integrity, always standing sponsor for his work intellectually and financially.

"THIRD. Ever striving to serve the owners of interests in real estate, members shall endeavor (a) to facilitate transfers of title by

elimination of delays and unnecessary exceptions and (b) to make their services available in a manner which will encourage transferability of title, provide adequately for obligations which they assume in connection therewith and afford a fair return on the value of services rendered and capital employed.

"FOURTH. Members shall support legislation throughout the country which is in the public interest and will unburden real estate from unnecessary restrictions and restraints on alienation.

"FIFTH. Members shall not engage in any unfair or deceptive acts or practices and shall conduct their business so as to promote the public interest and the continuing integrity and stability of the Title Profession.

"SIXTH. Members shall support the organization and development of affiliated state title associations founded and maintained upon the principles set forth in this Code of Ethics."

In local areas, the *people* who make up the title company are entirely responsible for the esteem in which it is held.

#### 5. FINANCIAL RESPONSIBILITY

This naturally makes us think of money, and of banks, so before we look into the serious aspect of Financial Responsibility, I want to tell you about a small town banker who had no special love for the government men who had to examine his bank, according to law. On their visits, he sourly helped as little as he could. The old banker loved to get in the way of the examiners, to foul them up. Ordinarily the government examines a bank once a year. This year, however, the ex-

aminers, fed up with the old curmudgeon, decided to teach him a lesson. They examined his bank not once but four times. On their last visit, the examiners saw a huge sign stretching from one end of the bank's facade to another. It read: "This is the best damn bank in the United States. It is under constant government supervision."

Although title companies as such are not all subject to government supervision, they are constantly aware of their financial responsibility and this is not frequently publicized, except in the case of the large title insurance companies. Financial responsibility is, however, an integral part of the small title company, since its ability to stand behind its product is of vital importance to the continued life of the company. To cover possible losses, some have special funds and others pay an annual insurance premium, but in either event the financial responsibility of the title company is well established.

#### 6. THE PLANT ITSELF

Physical properties are the intended reference here and these are as varied as are the sizes of counties in population and area. The plant requirements for a title company are in direct proportion to the size of the county in which it is performing service. Whether the office room be small or large, the company operated by a few or great number of people, and have limited or many mechanical aids, is determined by the needs for its services in the county in which it is operating.

The public records which are transcribed for use in the title company plant are necessarily filed chronologically and indexed alpha-

betically in the public office without reference to the land affected. In the title company plant each item of record is identified to the particular parcel of land it affects and to no other.

It is, of course, true that there are many items of public record which affect the title to land but are in no way identified with a particular parcel of land. These consist of judgments, liens, divorce actions, estates, guardianships, etc. These items must necessarily be identified in the title company plant by the name of the person affected since the item contains no reference to any particular land in which he may have an interest. Public indexes are considered entirely in order if they accurately reveal a correct reference to the name of person as it appears on the item being indexed. A proper title examination, however, requires that notice be taken of all references to a name of the same sound regardless of its spelling. Hence, our title company indices are more detailed and cross referenced more frequently to assure our protection regarding the legal doctrine of "Idem Sonans" (same sound).

Altogether aside from the technical aspects of a plant operation, the existence of a title company plant does afford, particularly in these times, a high degree of protection to the public which would be realized in the event of destruction of the public records as a result of some catastrophe.

Many changes have been, and are being, made in the modernization of title plants, with departmentalization being utilized to a much greater extent than ever before. Better service and a better product

are the goal of each and every title company member of the ALTA.

This completes the discussion of what I have suggested we think of as the six basic components that make up a title company: People, Records, Investment, Integrity, Financial Responsibility, and The Plant Itself.

In closing, I want to tell you a story which, I believe, exemplifies the need for cooperation in our title company operations.

A man had just arrived in Heaven, told St. Peter how grateful he was to be in such a glorious place, and asked St. Peter to give him one glimpse into Hades in order that he might appreciate his good fortune even more. This St. Peter did. In Hades he saw a long table extending as far as the eye could reach, laden down with the most delicious of all varieties of foods. But everyone around the table was starving to death. When asked for an explanation, St. Peter said, "Everyone is required to take food from the table only with 4 foot long chopsticks. They are so long that no one can reach the food from the table to his mouth, and therefore each one is dying of starvation."

Quickly they returned to Heaven, and behold, the new arrival saw an identical table, laden down with identical foods, but everyone around the table was happy and well fed. Then he said to St. Peter, "With what do they take the food from the table?" and St. Peter answered, "Only with 4 foot long chopsticks." At that the new arrival inquired: "Then why are all those in Hades starving to death while all those up here are so well fed and happy?" Whereupon St. Peter replied: "In Heaven we feed each other."

# NAREB President To Speak At ALTA Convention

**P**RESIDENT KNAPP has announced the acceptance of Maurice G. Read, President of the National Association of Real Estate Boards, of the ALTA's invitation to speak to members at the 1965 Annual Convention in Chicago. Mr. Read will appear on the General Session program, Wednesday, October 6.

Maurice G. Read, Berkeley, California, made one big move as a young man—from Maine, where he was born and reared—to California to attend college. He liked what he found so well that he is still in Berkeley, and all his subsequent moves have been up the ladder of achievement.

After earning his Bachelor of Science degree at the University of California in 1929, he immediately went to work for Mason-McDuffie Co., one of the oldest and largest real estate firms on the Pacific Coast. He is still there, now Senior Partner and General Manager of an organization established in 1887 and currently employing 230 persons. Mr. Read is also President of all of the company's subsidiary corporations. In addition to its main office in Berkeley, the firm operates fourteen branch offices throughout Northern California and Nevada and is active in all phases of real estate from brokerage and mortgage financing to land development and management.

During this period he has also served his profession well. He was President of the Berkeley Realty



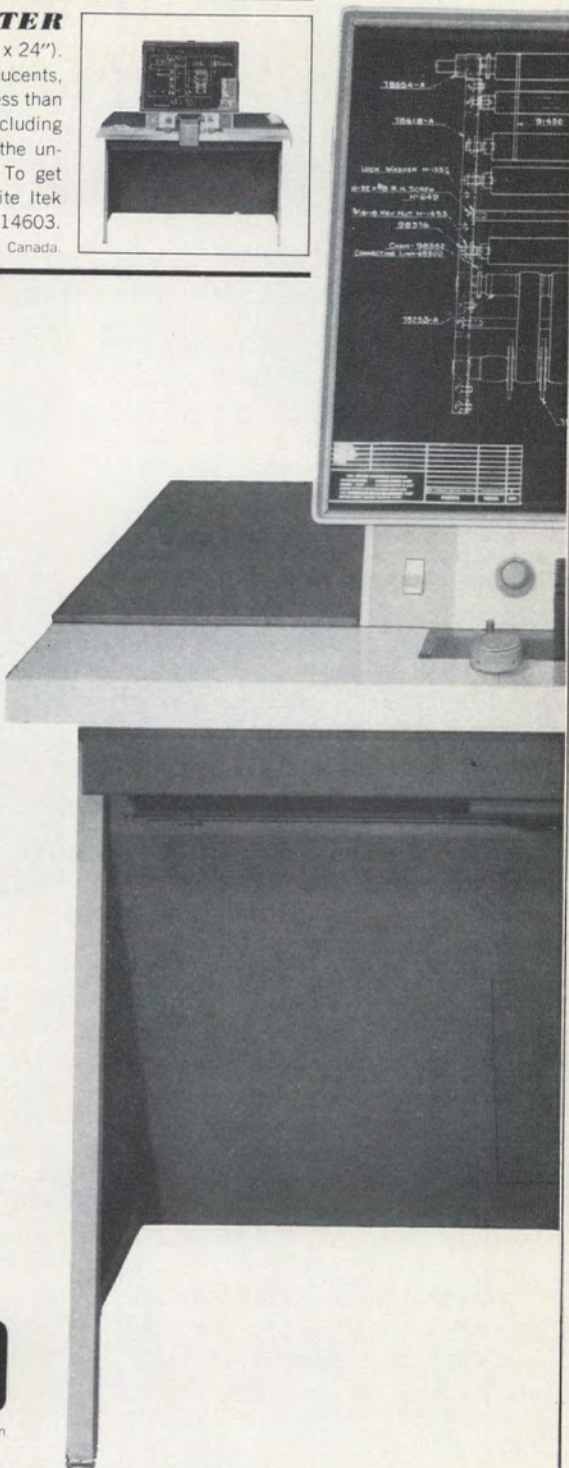
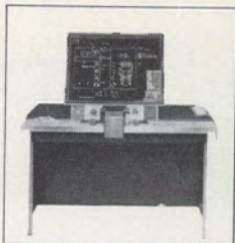
Board in 1939 and President of the American Chapter of the International Real Estate Federation in 1962 and of the Urban Land Institute in 1964. For 16 years he was a member of the State of California Real Estate Commission. He is also a Past President of the Associated Home Builders of the Greater East Bay and served for several years as a director of the National Association of Home Builders.

His record of service to NAREB is equally impressive and includes terms as a Vice President, as a Director, and as a member of the Realtors' Washington Committee, the License Law Committee, the Education Committee, and the Committee on Real Estate Economics and Research.

His civic achievements attest to his love of, and loyalty to, his community. He is a Past President of the Berkeley Chamber of Commerce, of the San Francisco Bay Area Council, and of the Alameda County Taxpayers Association.

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# An Introduction To The ALTA Executive Vice President

VERY soon the members of the American Land Title Association will have the opportunity to meet William J. McAuliffe, Jr., who has been appointed by the Executive Committee to serve as the Association's chief staff officer. What sort of a person is the new executive? Behind the quiet, serious exterior which he presents to the public, there is a subtle, delicate sense of humor, a welcome glow of warmth and a sincere desire to understand, to be helpful, and to be friendly.

His approach to his new responsibilities is a thoughtful, careful one. One gets the impression of a keen mind that is storing useful bits of information about the routine, the details, the overall objectives of the National Office.

Relaxing in a more informal atmosphere, you will find that the Executive Vice President desires to please and to be liked. You will be entertained by learning of his early experiences on the baseball field; of his victories and defeats as a member of the school's track team; and of his love of the outdoor life acquired during his years as a counselor at a New England boys camp.

Bill McAuliffe doesn't declare his political philosophy, but one gets a clue from many little things: his distaste for unnecessary fed-



eral intervention into the affairs of the country's citizens; from his conservative approach to personal management; and from his experience as Director of the Department of Medical Ethics for the American Medical Association.

This is the Bill McAuliffe you will get to know.

Just for the record, McAuliffe received his A.B. degree from Harvard in 1946, his LL.B. degree from Boston College Law School in 1949 and his LL.M. from

Georgetown Graduate Law School in 1952.

From 1949 to 1951 he was trial attorney to the Anti-Trust Division of the Department of Justice, and from 1951 to 1955 trial attorney for the Civil Aeronautics Board in Washington, D. C.

From February 1955 to July 1965, he was an attorney for the American Medical Association. He served as the Secretary of the AMA's Judicial Council and Council on Constitution and By-Laws, and Director of the Department of Medical Ethics.

He belongs to the Massachusetts, District of Columbia and Illinois Bars.

During 1961 to 1965 he was Chairman of the Plan Commission of the Village of Skokie, Illinois.

From 1961 to 1963 he was a member of the Zoning Commission in the Village of Skokie.

In 1961 he was Vice Chairman of the Skokie Village Court Com-

mittee and Co-Chairman of the Skokie Valley Community Chest Drive.

From 1956 to 1959 he was Co-Chairman of the Skokie Committee for Village Manager Government.

In 1961 he received the Community Service Award "for service to people" from the Chamber of Commerce of Skokie, Illinois.

McAuliffe officially assumed his ALTA duties July 1, 1965. There will, of course, be a brief period of adjustment as he endures the uprooting of a family and their establishment in a new home in the Washington, D. C. area. Bill and his wife, Catherine (her friends call her Kee), have six children, ages 3 to 13. Among them are four daughters and two sons.

The officers, the members and the staff of the American Land Title Association welcome Bill McAuliffe and his family, and assure him complete cooperation and support.





State Association

CORNER



ABOVE: President Davis exchanges pleasantries with Nancy Baker and her husband, William H. Baker, Jr., Senior Vice President and General Counsel, Lawyers Title Insurance Corporation, Richmond, Virginia at the Annual Banquet.



LEFT: Past President Earle Frankhouser (left) with President Lawrence A. Davis and Carl Obermiller, Secretary of the Association.

BOTTOM: Gordon Burlingame, a Past President of the Pennsylvania Land Title Association (left) seems to be in an entertaining mood as he confers with M. L. R. Ranneberger, James Coughlin, Billy Baker.





# Davis

## Re-Elected

### In Pennsylvania

A most delightful and business-like convention of the Pennsylvania Land Title Association was held at Skytop Lodge, Skytop, Pennsylvania, May 10 and 11.

Re-elected to serve another term was President Lawrence A. Davis, Jr., Vice President of Louisville Title Insurance Company, Pittsburgh.

The convention opened Sunday evening with a splendid President's Reception. A record crowd of 160 Pennsylvania titlemen and women were in attendance. A special word of congratulations goes to Leroy G. Snyder, who served as Chairman of the Convention Committee.

At the Skytop the state's title people worked hard and played hard.

In the morning it was serious business discussions on such sub-

jects as "The Eminent Domain Code of 1964"; "Advertising and The Title Industry"; "Title Insurance on Bulk Transfers"; "A Lawyer Takes a Look at the Title Industry"; "The Revised ALTA Policies" and "Problem of Fixtures and The Uniform Commercial Code". In the afternoon it was golf for the men and bridge, swimming and shuffleboard for the ladies.

Other officers elected were: VICE PRESIDENT Andrew A. Sheard, The Title Insurance Corporation of Pennsylvania; TREASURER Lewis C. Anderson, Philadelphia Title Insurance Company; SECRETARY Carl P. Obermiller, Commonwealth Land Title Ins. Co. A major forward step was taken when the Executive Committee voted to retain the services of a full time, paid Executive Secretary of the Association.



**LEFT COLUMN, TOP TO BOTTOM:**

Zella Goodin presents the newly adopted Uniform Specifications to Association members as President Ollie Askins looks on.

Herb Becker, Executive Secretary of the Texas Land Title Association

B. G. Bowman inspects the OLTA Manual of Abstract Specifications.

Past President Irvin Mullican; Past President V. Hubert Smith; President of the Kansas Association, Roy T. Heller; and Past President John W. Warren

**RIGHT COLUMN, TOP TO BOTTOM:**

ALTA Secretary and Director of Public Relations, Jim Robinson

The vivacious, charming, and competent OLTA Secretary, Lou Jackson



# IT'S TOLBERT FOR OKLAHOMA

The 60th Annual Convention of the Oklahoma Land Title Association began April 30 with Oklahoma's own P.G.A. (Poor Golfing Abstracters), which could not have been successful if the chairman had not been able to locate a pair of size 12½" golf shoes for the ALTA Secretary.

H. G. Tolbert of Watonga was elected President, Richard Stone from Waurika was named Vice President; Howard P. Cotner, Altus, was elected Treasurer, and and once again (surprise) Lou Jackson was appointed Secretary by the new Board of Directors.

The Honorable Edwin Langley, Judge of the United States District Court for the Eastern District of Oklahoma, startled the audience by declaring that the moral standards of the nation's citizens are higher than they have been in the history of the country. He then proceeded to prove it!

Mark Meister of American-First Title & Trust Company, Oklahoma City, reported on current and pending legislation. Of the 1,060 bills filed in the House and Senate at this session, there were none which directly affected the state's titlemen.

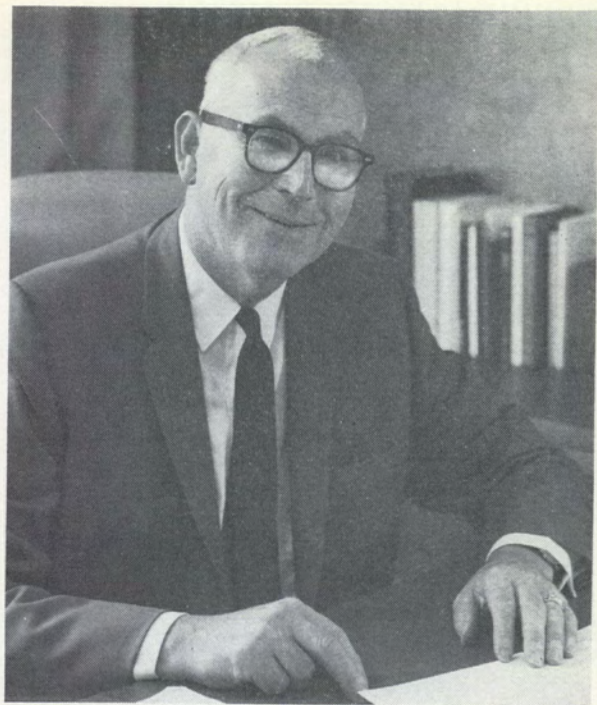
Herb Becker, Executive Secretary of the Texas Land Title As-

sociation, called upon his experience in the association field to give some splendid advice to the Oklahoma members on improvement of the OLTA.

ALTA's Secretary and Director of Public Relations, Jim Robinson, represented the National Association and brought the members up to date on the affairs at National Headquarters.

An outstanding feature of the Convention was the presentation by the Uniformity Committee with Zella Goodin as Chairman. Other members of the Committee are: Mildred Starks, Stillwater; Jim Bowman, Claremore; Jack DeArmon, Oklahoma City; and Helen Bizzell, Holdenville. This Committee had labored long and diligently in preparing a Uniform Specifications Manual together with a Uniform Certificate. The composed work was distributed to Association members and will prove to be a most useful document in achieving uniformity and training new employees.

Out of state guests included, in addition to Herb Becker and Jim Robinson, Roy Heller of the Kansas Land Title Association, and Mr. and Mrs. Eugene Burns. Gene is President of the Missouri Land Title Association.



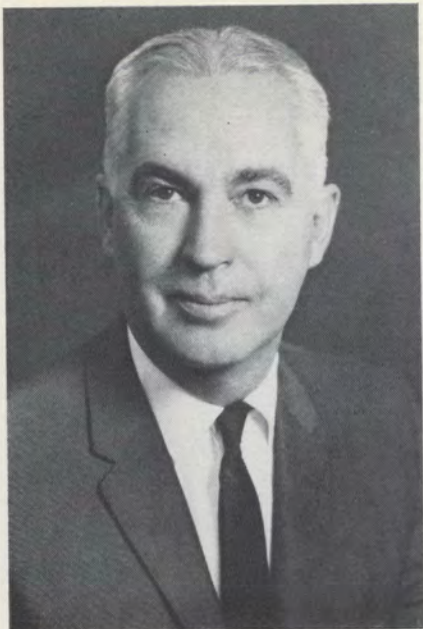
NEWLY-ELECTED CLTA PRESIDENT  
ERNEST J. BILLMAN

Billman

To

Head

CLTA



RICHARD HOWLETT, Senior Vice President, Secretary and General Counsel of Title Insurance and Trust Company, Los Angeles, was named First Vice President of CLTA.

**E**RNEST J. BILLMAN, President of Security Title Insurance Company, Los Angeles, was elected President for 1965-66 of the California Land Title Association at their 58th Annual Convention held May 6 - 7 - 8 in San Francisco.

Billman succeeds Robert H. Morton, President 1964-65, and Executive Vice President and Manager of Western Title Insurance Company, San Francisco, and was immediate past First Vice President of the Association.

Other officers elected were: Richard H. Howlett, Senior Vice President, Title Insurance and Trust Company, Los Angeles, as First Vice President; Rhes H. Cornelius, Chairman of the Board, Transamerica Title Insurance Company, San Francisco, elected

Second Vice President; and Briant H. Wells, Jr., President, Title Insurance and Trust Company, Los Angeles, re-elected Treasurer.

With typical California hospitality, out-of-state visitors were made to feel most welcome. ALTA President Joseph S. Knapp, Jr., delving into the past history of the National Association, drew an intriguing parallel between the problems confronting the founding fathers and those facing present-day national officers.

Although the business sessions were filled with highly technical and informative discussions of such subjects as automation, surveys, subordination problems, and escrow arrangements, the social aspects of the convention will be long remembered. They included golf, dancing, bridge and lots of prizes.

# WASHINGTON LAND TITLE ASSOCIATION



H. EUGENE TULLY

*TULLY NAMED TO  
SERVE AS  
PRESIDENT FOR  
1965-1966*

On May 22 the Washington Land Title Association held its annual convention at The Harrison Hotel, Harrison Hot Springs, B. C., and elected new officers. They are: *President*—H. Eugene Tully, Senior Vice President and Secretary of Washington Title Insurance Company; *Vice President*—Louis J. Burkey, Vice President and Manager, Tacoma Title Company, Inc.;

and *Secretary-Treasurer*—Richard A. Hogan, Vice President, Washington Title Insurance Company.

H. Eugene Tully, a native of Schuyler, Nebraska, joined Washington Title Insurance Company in 1950 after earning his LL.B. degree from Creighton University, Omaha, Nebraska. He worked in virtually every department of the company before being promoted to

Senior Vice President and Secretary in February, 1963. In his present position, he is also Manager of Operations for the home office and its branches. He is a member of the King County, Washington State and American Bar Associations and the Seattle Chamber of Commerce. He and his wife, Mary, and their three children reside in Bellevue.

Louis J. Burkey, born in Merced, California and raised in Tacoma, received his LL.B degree from the University of Washington in 1938. He practiced law privately for a time after graduation, joined Tacoma Title Company, Ins., in 1940 as a title attorney and worked continuously as a title officer until becoming Vice President and Manager in 1960. He is a member of the Pierce County, Washington State and American Bar Associations. He and his wife, Theresa, have seven children and reside in Tacoma.

Richard A. Hogan received his LL.B degree in 1938 from the University of Washington. A 26-year veteran in the title industry, he specializes in title and real estate law with W.T.I. and was elected a vice president in 1961. He is a member of the Washington State, Seattle and American Bar Associations. Hogan resides in Seattle with his wife, Joann, and their two children.

Members of the W.L.T.A. Executive Committee for the coming year are: C. Edwin Courtney, Warren J. Pease, H. Eugene Tully, Edward R. Tinsley and Gene Taylor, all of Washington Title Insurance Company; Frank Benecke and Wesley A. Langlow of Transamerica Title Insurance Company; Wharton T. Funk, Lawyers Title Insurance Corporation; Lee McLeland, Land Title



LOUIS J. BURKEY

Company of Snohomish County, Inc.; Howard J. Burnham, Clark County Title Company; Louis J. Burkey, Tacoma Title Company, Inc.; and Jack Schriener, Schriener Title Company.

Members of the Washington Land Title Association were honored to have ALTA's National President, Joseph S. Knapp, Jr., President of The Title Guarantee Company, Baltimore, Maryland, as their guest speaker. Mr. Knapp reviewed the records of the early days of the Association and drew a parallel between the problems confronting those pioneer titlemen and the difficult situations facing the Association's officers today.

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# Judgments and Searches

By **GEORGE E. HARBERT,**  
President,

Rock Island County Abstract and  
Title Guaranty Company,  
Rock Island, Illinois

Past President Illinois Land Title  
Association and Past President  
American Land Title Association

To show or not to show—That is the question. With apologies to Wm. Shakespeare, who I am sure knew all about judgments, since historians tell us that he was always hard pressed by his creditors, we in the Abstract business find judgments a continuing problem. It is not necessary to spend any time on the many questions having to do with the validity of a judgment. The determination of the question is of no concern to us. This brief comment therefore will try to answer one question. Should we show a judgment? One more question keeps dodging in and out of the picture. Can we eliminate work?

With regard to judgments, two major problems need solution. First, we must determine whether the judgment, if valid, creates a lien on the real estate that we are searching. Second, if a lien was present, at any time, has the lien been terminated.

## CREATION OF THE LIEN

We are completing the first



year under the new judicial code. Since the approach to the lien of a judgment under it is at variance with some of the criterions present under the old act, we must, at present, use a double standard to determine whether the judgment must be shown.

## Two Essentials:

Before an abstractor inserts a judgment into an abstract he must determine two questions:

- (1) Is the judgment against one who now owns or has owned the property?
- (2) Did the lien of the judgment attach to that ownership?

## THE JUDGMENT DEBTOR

Much has been written about the judgment debtor. Each abstractor must determine how far he will follow the variations of names and initials in his pursuit of a common sense approach to this answer. The size of the county has some bearing on this. In the smaller counties there is



less likelihood of similar names, and it is easier to identify the actual person against whom a judgment is rendered. Good public relations can be the guide to the showing of judgments in these counties. As the population of the County increases, it becomes almost impossible to identify a particular judgment debtor and so added precautions are needed in order to protect the abstractor against liability and still not burden the abstract with the showing of judgments.

Rock Island County is one of the larger areas in the state and it is difficult to identify a judgment debtor with the owner or prospective owner of the property. As an illustration, we have fourteen Harold Johnsons in our county, four of whom have a middle initial of "A". Thirteen are highly solvent property owners and one has been in various financial difficulties. If we know the wife of the owner we know whether several judgments rendered against one Harold Johnson should be shown in full or not. If we find the name Harold Johnson thru payment of taxes or as a prospective purchaser we have problems.

Passing from directly similar names to border line cases we are confronted with the doctrine of *idens sonana* (names which sound alike). In this field we know of over twenty ways to spell a name that sounds like the last name of our illustrious Don Nichols.

Names with different middle initials, names with no middle initial which may fit a judgment all present problems: To illustrate, William Smith is taking title.

Should we show judgments against J. W. Smith or W. T. Smith, etc? In divorce 2 years ago from Doris Smith or by Doris Smith against William Smith?

We solve many of our problems by notes limiting our searches. Illustration: "Note; We do not show judgments vs. T. W. Smith, W. J. Smith or any divorce involving William Smith. If desired, such judgments or proceedings will be abstracted."

These notes help our lawyer since he can investigate a missing middle initial or determine by his interrogation of his client (he may already know) whether he has been divorced or not.

In a recent abstract as a result of such a note an attorney supplied us with a list of five divorces in which his client was a party and asked that they be shown. We certainly would not have shown them without such specific instructions.

## JUDGMENT LIENS

When is a judgment a lien? Prior to January 1, 1964, a judgment entered in a court of record became a lien at the date it was entered.

If an execution was taken out within one year from the date of entry, the lien continued for seven years.

The lien attached to all property owned at the time the judgment was obtained and to all property acquired by the debtor during the period of the lien.

If no execution was taken out during the first year of the judgment, the lien ceased as to any purchaser for value. If an execution was taken out after one year, the execution created a lien that

continued for 90 days. During this 90 days appropriate steps must be taken to enforce the lien by levy or sale or the lien again became dormant.

If no execution was taken out in the first year and a purchaser for value acquired the property during that time, the lien of the judgment ceased at the end of the year and a subsequent execution has no power to revive it as to the purchased property.

In any event, at the end of seven years, the lien ceased as to all real estate and a new suit was necessary to establish a new lien.

The seven year period can be extended if the debtor dies between the sixth and seventh year after the judgment is entered or is adjudged a bankrupt at any time during the seven year period. This arises because of a provision of the various statutes which prevents an execution being taken out for twelve months after the death of a judgment creditor or during the pendency of a bankruptcy, but continues the lien of the judgment after seven years for a period equal to the time during which no execution could be issued.

### **COURTS OF RECORD**

Prior to January 1, 1964, the courts of Record (outside of Cook County) were the Circuit Court, the County Court and City Courts and under certain circumstances the Appellate and Supreme Court. Judgments of Federal Courts were liens only in the County in which the Court or a Branch Court was located.

### **NEW JUDICIAL ACT**

Since January 1, 1964, several changes have been made in the

lien of a judgment. Under the present act, the lien does not begin until a transcript certified copy or memorandum of the judgment is filed in the Recorder's Office of the County in which the real estate is located.

No execution is required and the lien is established by filing the memorandum or transcript in the Recorder's Office. The lien terminates, subject to the tolling of the statute discussed above, seven years from the date the judgment was rendered. The filing in the Recorder's Office is necessary to establish the lien but the seven year period for the lien is still based on the original judgment.

### **COURTS OF RECORD**

The next important development was the inclusion of all the courts in the Circuit Court system and they are therefore Courts of record. The Courts of a former Justice of the Peace and Police Magistrates, which were not courts of record, are now branches of the Circuit Court. Judgments rendered in these courts can therefore become liens, if transcripts are filed in the Recorder's Office.

A transcript or memorandum of a judgment of the Federal Court even though located in the County must now be filed in the Recorder's Office in order to create a lien on real estate.

### **JUDGMENTS RENDERED IN OTHER COUNTIES IN ILLINOIS**

Prior to January 1, 1964, a creditor desiring to extend the lien on a judgment to real estate located in another county could file a transcript of the judgment in the office of the Clerk of a court

of record in the county in which the real estate was located. In such cases, he could follow up with an execution within one year from the date of filing of the transcript and the judgment thus transcribed would be a lien for seven years from the date of the rendition of the judgment.

He could likewise take out an execution in the county where the judgment was entered, and place it in the hands of the sheriff in the County where the land was located and direct a levy on the real estate. In this case no lien arose until the Certificate of Levy was recorded in the Recorder's Office of the county in which the land was located.

Under the present act a judgment rendered in any county becomes a lien in every county in which a transcript is filed in the Recorder's Office. No execution is necessary.

A Judgment creditor may still take out an execution and transmit it to the sheriff of another county without filing the transcript but until the Certificate of Levy is filed in the Recorder's Office, no lien arises.

### PROBLEMS

The new Act should help the abstractor, but it also presents some problems. It does require notice in the Recorder's Office by Transcript or Certificate of Levy before a judgment can become a lien.

Satisfactions are still filed in the Clerk's Office so if a judgment has become a lien, a search must be made of the Clerk's Office in order to determine if the judgment is satisfied.

In a county the size of Rock

Island, transportation of files to and from the Court of a Magistrate (Formerly Justice of the Peace) presents a problem. The alert lawyer wants his transcript filed at once. It may be filed by him even before the files reach the office of the Circuit Clerk and we must hold up our abstract until we locate the file in order to properly abstract the judgment. In one case a delay of over fourteen days was caused by a file lost in transit.

We used to believe that a judicial date could not be divided. Thus a judgment rendered on January 3rd at 4:00 p.m. might attach as a lien to a piece of real estate conveyed by the judgment debtor by deed recorded at 2:50 p.m. in the Recorder's Office. Since the lien under the new act does not begin until a transcript is filed, it would seem that a deed filed at 2:50 p.m. should shut off a lien against the grantor based on a transcript filed at 3:00 p.m., etc. This is helpful to us as abstractors if we file instruments for our customers.

In smaller counties where the Clerk of the Circuit Court is also the Recorder, the Recorder Clerk will have to keep two indexes, one as Circuit Clerk and one for transcripts as Recorder and both must be searched. If an attorney pays the recording fees and requests a transcript from the Circuit Clerk at the time judgment is rendered and the Clerk delays issuing it, and filing it with himself as Recorder, I wonder who is responsible. It would seem that an abstractor should investigate any judgments rendered but not transcribed before omitting it from his abstract.

If they are in two separate offices, as in the larger Counties, the responsibility is clearly upon the attorney to file the transcript.

Recorders are required to keep an alphabetical index of transcripts. In the larger counties this index will become quite substantial and will involve an office index of transcripts that must be searched. It would seem that we need no longer search the judgment index in the Circuit Court except for satisfactions of judgments which are or are suspected of being liens. However, this saving is nullified by problems noted hereafter under head of divorces, forcible detainer, and mechanics liens.

### **FORCIBLE DETAINER**

While not necessarily apropos to an article of money judgment, it is a source of worry to us to determine our liability in judgments in forcible detainer rendered in the Court of a Magistrate. These were formerly disregarded. Now, however, since this is a court of record, and the suit may give notice of a contract or lease not of record, they form a source of worry. No transcript of them is necessary and they can only be determined by searching the records in the Clerk's Office. Mechanically, although we do not search for judgments for money, we must cull the indices to find these suits. Even a dismissed suit may be important, if the dismissal denies the right of possession to a record owner.

### **MECHANICS LIENS**

A suit filed to foreclose a Mechanics Lien may serve to prevent the expiration of the lien claim, even though filed in the court of a

magistrate since this is now a branch of the Circuit Court. Here again transportation of files and dockets becomes important.

### **DIVORCE AND ALIMONY**

A judgment for lump sum alimony rendered prior to January 1, 1963, was a lien upon the same conditions as a judgment in a Court of Law. It would seem that now a transcript must be filed in the Recorder's Office to establish a lien.

A decree for alimony in installments (so much per month) is not a lien unless specifically ordered. Therefore a transcript of such a decree would not create a lien unless specifically ordered by the Court. If ordered by the Court, need the attorney file a transcript every month or is one all that is necessary?

However, we must still search the records of the Clerk of the Circuit Court since a divorce has an effect on the property rights of the property owners.

### **CONCLUSION**

Under the new act we must certainly search the new index in the Recorder's Office for transcripts of judgments.

I can not see how he can discontinue making a search of the indices in the office of the Circuit Clerk, which are not greatly expanded, unless we exclude the various matters noted above from our certificate.

I may also add that Chicago Title and Trust Company has recently published a pamphlet written by Victor Krauchunas on "The Lien of Judgments". It is a splendid work and should be in every abstract office if it can be obtained.

# IN THE NEWS



## LOEBBECKE, GRUENTHER RECEIVE DEGREES

**E**RNEST J. LOEBBECKE, Chairman of the Board and Chief Executive Officer of Title Insurance and Trust Company, and Gen. Alfred M. Gruenther (ret.), former Supreme Commander of the Allied Forces in Europe and former President of the American Red Cross, received honorary degrees at Loyola's 53rd Annual Commencement on Sunday, June 6, at 4 p.m. on the Regents' Terrace.

General Gruenther delivered the Baccalaureate address.

Extremely active in civic, com-

LOEBBECKE



munity and national affairs, Loebbecke is founding and honorary President and Director of United Way, Inc. He is a director of the United States Chamber of Commerce, serving as Chairman of its Policy Committee, a member of its Construction and Development Committee and a member of its Task Force on Economic Growth and Opportunity. Recently, he was elected Western Regional Vice President of the United States Chamber of Commerce. He is also a director of the California State Chamber of Commerce, and a member of its Statewide Highway Committee.

A native of Chico, California, he attended public school in San Francisco, the University of San Francisco, and Southwestern University in Los Angeles.

General Gruenther, born in Platte Center, Nebraska, graduated from the U. S. Military Academy, and was commissioned a second lieutenant of field artillery. During World War II he served as Deputy Chief of Staff under General Eisenhower, then Chief of Staff of General Mark Clark's Fifth Army in North Africa and Italy.

He was named a Joint Chief of Staff in 1947 and succeeded General Matthew Ridgway as Supreme Allied Commander in Europe in 1953.

## MAX deSULLY

**M**AX deSULLY, Assistant Vice President of Title and Trust Company, has been appointed Assistant Manager of Multnomah County Title Operations, according to announcement by Donald V. McCallum, President.

In his new capacity, deSully

will be responsible for all title production in the main office of Title and Trust Company.

deSully is a graduate of the University of Portland and Willamette College of Law. He served in the United States Air Force during World War II. He is a member of the Portland Board of Realtors, the American Right of Way Association, and the B.P.O.E.

### MBA OPPOSES ABOLISHING FHA

More than 35 million families can't be wrong, and for this reason the Mortgage Bankers Association of America has come out in strong opposition to that part of the Administration's proposal for a Department of Housing and Urban Development which would abolish the Federal Housing Administration.

MBA's opposition to the new Department proposal is based on the belief that the Federal Housing Administration, which for the past three decades has insured more than \$96 billion in mortgage loans to these 35 million American families, would cease to function in its present form under this bill. Since 1934 the FHA, without ever using one cent of tax or other public funds—all monies dispensed by the FHA having been received through insurance premiums, fees, and charges paid by the users of FHA—has enabled the United States to become a "nation of homeowners."

MBA's interest and concern in the future of FHA is based on the fact that members of this Association, who originate more than \$9 billion of mortgages annually and are now servicing over \$50 billion of mortgages, service more than

one-half of all mortgage loans currently insured by the FHA.

The formal statement issued by MBA states that the Association is not unconditionally opposed to a Department of Housing and Urban Development. "We are not unaware that the United States is a fast-growing and dynamic nation and that the problems facing us today are not the same as those which faced us even as late as 1962. But it does not necessarily follow that in an attempt to answer the problems of 1965, we should destroy an organization such as the Federal Housing Administration which for over 30 years has made the single most successful contribution to the dynamic growth of the housing industry in the United States.

"Over a period of more than 30 years, the mortgage insurance operation of the Federal Housing Administration has become an integral part of the private residential mortgage system of the United States. It has greatly increased the volume and the diversity of private funds flowing into the mortgage market; it has facilitated the expansion of home ownership; it has encouraged private investment in rental accommodations; it has fostered the growth of an efficient, responsible home-building industry.

"Because of the leadership exhibited by its successive administrators, the sound business principles under which FHA's operations have been carried on, and the obvious improvements in housing conditions, and in building and lending practices which it has wrought, a unique relationship of confidence and dependence has been created.

"Consequently, builders and mortgage lenders have a genuine con-

cern with any proposal which may affect the preservation of that relationship. They have been opposed to any attempts to reduce the authority and responsibility of FHA or to impose other authority between it and them. Now that it is proposed to include the Federal Housing Administration's responsibilities in a Department of Housing and Urban Development, they are naturally anxious that the desirability and necessity of maintaining the autonomous responsibility of FHA be fully recognized.

"We can only conclude by the fact that the authors of this bill have completely eliminated the Federal Housing Administration as a separate agency within the new department that they do not recognize these points.

"Therefore, we are not convinced that the best interests of the nation are served by the elimination of the Federal Housing Administration."

The Mortgage Bankers Association of America has, in the past, sponsored bills in Congress to give the Federal Housing Administration independent status on the order of the FDIC and the FSLIC. To this end, the Association endorsed that portion of the Republican Housing Bill recently introduced by Congressman William B. Widnall (Rep.-N. J.) calling for an independent agency administered by a three-man board of directors appointed by the President and accountable for its operations directly to the President and to the Congress.

#### ELECTED PRESIDENT

**J**AMES W. HULL has been elected President and a member of the Board of Directors of Titles Incorporated, Denver, Colorado.

He assumed his new duties on May 17.

Hull is a native of Fort Worth, graduating from North Side High School in 1948. He attended the University of Texas until 1951 when he served with the Army's 7th Infantry Division in Korea. He returned to the University of Texas in 1952 and obtained his BBA degree in industrial management.

Hull has been associated with Continental Oil Company in the Land Title Department in Fort Worth, and with Commercial Standard Insurance Company of Fort Worth as Director of field operations in the Title Insurance Department.

He has also had extensive management experience with two Austin firms, and is well grounded in the title insurance field.

#### TWO PROMOTED AT T.I.

**T**HE promotion of two Title Insurance and Trust Company, Los Angeles, California, executives was announced recently by Ernest J. Loebbecke, Chairman of the Board and Chief Executive Officer.

John M. Crowley, Vice President and formerly Personnel Di-

HULL



rector, has been named Assistant to the Chairman of the Board for whom he will handle numerous special assignments.

A native of Los Angeles, Crowley attended Manual Arts High School and has taken advanced courses in real estate law, management development, personnel practices, salary administration and industrial relations at various Southern California Colleges and Universities. Crowley joined the company in 1928 and has had substantial experience in both its trust and title operations prior to his assignment to the personnel department in 1950. He became Vice President and Manager of that department in 1952.

Crowley has been active in civic and community affairs and in professional organizations. He has been associated with and has held positions of responsibility in such organizations as the Personnel and Industrial Relations Association, All Nations Boys Club, the Welfare Federation, Town Hall, the Merchants and Manufacturers Association, and the Los Angeles Chamber of Commerce.

Jerrold B. Thorpe, Vice President, Personnel Development, in addition to his current responsibilities, will assume Crowley's former functions and will now head all the corporate personnel activities for the company.

Thorpe is a native of Long Beach where he attended elementary and high school. He attended Pacific Lutheran College where he majored in business administration and personnel management, and later attended UCLA majoring in the same fields.

Thorpe joined the title company

in February, 1957 as Director of Management Development and Training, after 10 years in personnel and training assignments with General Telephone Company.

Thorpe is a frequent speaker at service clubs, realty boards, and savings and loan associations. He has served also on the faculty of the Merchants and Manufacturers Association of Los Angeles and he has lectured on various management subjects at the University of Southern California and at UCLA.

### McCONVILLE ON BOARD OF TITLE INSURANCE

**C.** J. McCONVILLE, Senior Vice President, has been elected to the Board of Directors of Title Insurance Co. of Minnesota, it is reported by R. M. Blaese, President. McConville has been with the firm 18 years and has been responsible for developing its network of agents throughout the 26 states in which it operates.

R. L. Baker, Comptroller, was promoted to Vice President-Finance & Comptroller. He joined Title in 1959 after several years' experience with a national firm of certified public accountants.

McCONVILLE





## FHA SELLS RECORD NUMBER OF HOMES

**T**HE Federal Housing Administration sold a record number of agency-owned homes in April, reducing its national inventory to its lowest point since June 1963, FHA Commissioner P. N. Brownstein announced recently.

Preliminary figures show FHA sold 4,779 homes and acquired 3,644 in April, for a net inventory reduction of 1,135. This is the largest number of net monthly sales in the history of FHA, and is well above the monthly levels since April 1964, when sales began to exceed acquisitions.

"The figures show we sold 31 percent more properties last month than we acquired. This is a substantial increase over previous sales experience," Commissioner Brownstein said. A year ago, the comparable percentage figure was 9.1.

Mr. Brownstein reported that FHA has been steadily reducing its home properties inventory by an average of 480 houses a month during the 13-month period ending April 30, 1965. Current inventory is 45,967, as compared to a March 1964 figure of nearly 52,000.

Several factors are contributing to the improved sales experience. FHA has intensified its sales efforts in areas where the agency has a large volume of homes. Better management techniques have substantially reduced the time between property acquisition and resale of the home.

Newly acquired homes are being placed under management broker contracts faster, and the brokers are performing some of the work

previously done by FHA. The homes are placed in market condition and offered for sale in less time.

In some areas where there is a concentration of acquired homes, the housing market has improved. FHA is encouraging the use of private financing in the purchase of properties it is selling.

## PETROLEUM LANDMEN MEET

**D**r. William H. Keown, David Ross Boyd Professor of Business Management at the University of Oklahoma, will appear at the Eleventh Annual Meeting, American Association of Petroleum Landmen. The continent's petroleum landmen will convene in Denver on June 23 for the meeting which will last through Friday, June 26.

Keown, Faculty Advisor for Petroleum Land Management at O. U., holds three degrees from the University of Wisconsin and has conducted extensive research in the fields of human relations, labor-management relations, and organization and administration. The title of his speech will be "How Do

KEOWN



You Like Your PLM—Rare, Medium, or Well Done?”.

Keown joined the OU faculty in September 1949 and was named a David Ross Boyd Professor by the OU Board of Regents in 1958 for his leadership in the teaching, counseling and guidance of students. He has served as assistant to the Dean of the College of Business Administration, Chairman of the Department of Business Management, as a member of the faculty of the University's Executive Development Program, and as coordinator of the Middle Management Programs.

Keown is a member of the American Economic Association, Academy of Management, Industrial Relations Research Association, Southwest Management Association, and American Association of University Professors.

He has written articles on incentive wages and communications for the Wisconsin Commerce Reports, and on fundamentals of management for the Journal of American Dietetic Association. He was on sabbatical leave of absence during the first semester of the current academic year to conduct research and write a book.

Officers and Directors of the association will hold a Directors Meeting on Wednesday afternoon, June 23, at the Columbine Country Club. Delegates will assemble on Wednesday evening for the social hour which is slated for the Grand Ballroom of the Hilton Hotel which is headquarters for the Annual Meeting. More than 700 landmen together with wives and children are expected from throughout the United States and Canada for the three day session.

## IN MEMORIAM



### McCUNE GILL

Funeral services for McCune Gill, Historian and Chairman of the Board of Title Insurance Corporation of St. Louis, were held at University City, Missouri, on June 7.

Mr. Gill, 82 years old, died June 4 of a heart ailment. He lived at 743 Tuxedo Boulevard, Webster Groves.

Mr. Gill was associated with Title Insurance Corp. and its predecessor companies for 66 years. He was the author of "The St. Louis Story," a three-volume history of St. Louis, and several books on real estate law.

After he was graduated from Central High School in 1900, Mr. Gill obtained a job with the Lincoln Trust Co., but soon obtained a leave of absence to study for a law



degree at Washington University. He returned to the company, which by then, 1904, had become Title Guaranty Trust Co. In 1927 the company was sold to Title Insurance Corp.

Mr. Gill held the posts of Assistant and Secretary and then Vice President before being appointed President in 1950. In 1958 he became Chairman of the Board.

Mr. Gill was the author of "Gill on Missouri Titles," a standard legal reference work that is kept current through supplements; "Gill's Missouri Real Estate Forms," and "Treatise on Real Property Law," a three-volume work.

Mr. Gill was a former president of the St. Louis Mortgage Bankers Association, the Missouri Title Association and the American Title Association, and a former director of the Mortgage Bankers Association of America.

His interest in history led him to compile in 1952 the three-volume history of St. Louis told mainly through biographical sketches of the city's leading citizens.

He was the author of numerous pamphlets and magazine articles on local history, and was a trustee of the Missouri Historical Society.

Surviving is his wife, Mrs. Peggy Shannon Gill.

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



## MEETING TIMETABLE



**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  
Lamplighter Motor Inn, Springfield

**OCTOBER 3, 4, 5, 6, 1965**

**ANNUAL CONVENTION**  
American Land Title Association  
Sheraton-Chicago Hotel  
Chicago, Illinois

**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

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# American Land Title Association

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