# TITLE

THE OFFICIAL PUBLICATION OF THE AMERICAN LAND TITLE ASSOCIATION 3







#### PRESIDENT'S MESSAGE

July, 1966

Fellow ALTA Members:

June was, as predicted by several of those who preceeded us as ALTA Presidents, a month of many affiliated state association conventions and other ALTA activities. Our longest trip of consecutive visits started on June 1 and ended twelve days later having included Colorado Springs, Colorado for the Southwest Title Insurance Regional Meeting, then to Williamsburg, Virginia for the Eastern Title Insurance Regional Meeting, and finally to Gleneden Beach, Oregon for the Oregon LTA annual convention. After two days at home we attended (briefly) the Illinois LTA convention at nearby St. Louis, Missouri, leaving before that convention was over to get to Estes Park, Colorado for the joint convention of the Colorado-Wyoming associations. An unusual feature of the Estes Park meeting was the appearance by the "Up With People" or "Sing Out 66" group who were in summer encampment nearby-a wonderful stimulating experience to hear and see these teen-agers perform with enthusiasm for their presentation not seen in any group in many years. You may hear more about them from us later-at least we are hoping so. Continuing our travels, the next week we held a special meeting of the Executive Committee in Chicago and several of that committee attended an informal meeting with members of the American Bar Association also in Chicago to discuss areas of mutual interest between our two associations. Finally the Michigan Land Title Association convention at Harbor Springs and our return home on June 29. Vera Rose and I enjoyed every minute of the month and sincerely appreciate the wonderful hospitality shown to us by ALTA members everywhere.

Did you read in the June issue of TITLE NEWS the articles written about our 60th annual convention at Miami Beach October 16-20? If you did not then please look for that issue and check pages 16, 17, and 18. Make your plans now to attend—we are confident you will not be disappointed in any regard by the location, the convention, and the entertainment. A special portion of the convention program this year is to be conducted by and directed to our young people. A committee has been appointed and is working on that phase of our convention program. It includes Jack Rattikin, as Chairman, with Gordon Burlingame, Jr., William Holstein, Thomas McDonald, and Edwin Prud'homme as members, and Joseph H. Smith as Senior Advisor. They have set a limit of 40 years of age for their group, so bring

your birth certificate if you want to qualify!

Don B Nichols

# TITLE NEWS

THE OFFICIAL PUBLICATION OF THE AMERICAN LAND TITLE ASSOCIATION

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

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VOLUME XLV

NUMBER 7

1966

ON THE COVER: In July as we celebrate our Nation's independence, we contemplate the meaning of patriotism. Patriotism is the feeling that, while everyone has the right to his own back yard, our own back yard is our special concern. Patriotism is like the special attention we devote to our own dog and our own child, even though we may love all dogs and all children. Patriotism is the pride in our country's tradition and the awareness of its beginnings; the admiration of its heros without which no people have the morale to become a great people. Patriotism is the impatience with "second bestness" for our country that helps prevent the spread of internal decay. We love our country, and because we do, we try to purify her motives and improve her behavior. That is patriotism.

Borrowed from Jenkin Lloyd Jones

JAMES W. ROBINSON, Editor

FRANK H. EBERSOLE, Assistant Editor and Manager of Advertising

#### "A BILL OF RIGHTS FOR PROPERTY OWNERS"



JACK JUSTICE, MIAMI BEACH, FLA., PRESIDENT NATIONAL ASSOCIATION OF REAL ESTATE BOARDS

X7 ithin the past few weeks the real estate economy has before it a challenge-an ominous threat to the most basic element of the freedom which is America's heritage and America's pride, a power play by big politics on a federal level against the one-time inalienable right to the disposition of private property. Certainly, it's no news to anyone that there has been introduced in both houses of Congress, under the urging of no less political majesty than the President of the United States himself, a proposed law which would set up a federal dictatorship over the purchase, sale, rental, and disposition of the humblest home in the back country, as well as the multi-story complex in the great metropolis. To students of history and veterans in the real estate business, political harass-

ment and social competition with the private ownership and employment of real property is not new, nor is it particularly exclusive to the United States.

But neither the real estate business, nor the traditional pattern of community life, nor the peace and harmony of the relations of neighbor with neighbor, nor the time-hallowed tradition that an American shall, above all things, be secure in his own home; no, none of these things can survive this portending attack of Title IV of the misnamed Civil Rights Bill if the unholy marriage of politician and socialists are successful in forcing into law this seemingly un-American scheme.

Now we are agreed that we must not only accept this challenge to free men everywhere,

that we must respond to this attack on the human right of private property ownership, but we are also unalterably agreed that we will mass every means at our command, every sinew of our social being to convince the Congress of the United States, and, yes, the President, too, that Title IV of the Civil Rights act, so illy conceived, shall not pass.

I have seen the courts of some of our states uphold ordinances which would seek to tell me to whom and for whom I shall sell my real estate, a condition as fantastic as it is incredible. The Realtors of California about two years ago spearheaded a move for a referendum vote of the citizens of that state to throw out a forced housing law which their legislature had previously enacted. They obtained over a million petitioners for the referendum, and at election time the referendum carried by over a two-thirds majority of the voters. Well, the proponents for forced housing appealed to the California Supreme Court, and what do you think? That seven man body, by a vote of 5 to 2, nullified the vote of two-thirds of the California citizens.

Now I ask you, just where are we headed when the people themselves cannot vote out a law under which they do not wish to live? What does this thing called freedom mean if it doesn't mean the free right to the development and disposition of real property without restriction or persecution?

Just what does the Fourth Amendment to the Constitution, which provides for the right of the people to be secure in their personal houses and effects, mean if it doesn't mean the right to buy and sell in a free market unrestrained by government at any level?

No, there must be a free exchange of real property, and each person, regardless of race, color, or creed, must be able to buy, sell, lease, acquire, enjoy, and dispose of his property without any restrictions from legislation, regulation, or pressures. This freedom must be guaranteed each citizen just the same as freedom of speech, freedom of the press, and freedom of religion, and when this freedom ceases, as it has in countries behind the Iron Curtain. where they abolished both the free ownership and transfer of real estate, dictatorship developed and liberty as we know it, ceased. Therefore, I say that it is vital to private enterprise and our form of government that this right be maintained.

I suspect that the most unsavory of the things wrong with the country today is this incongruous belief that social wellbeing can be bought so long as it is paid for out of the funds appropriated from another area or another economic unit of society—this unrealistic belief, if you please, that government, not man, is the master of human destiny.

In 1789, the people of America were fearful that government might restrict their freedom. The first Congress of the United States, in that year, proposed a Bill of Rights.

The Bill of Rights, essentially, tells the government what it cannot do. The statements comprise the first 10 amendments to the United States Constitution.

The Bill of Rights has had a profound impact upon the history of the world.

Forty million immigrants gave up much to come to this land, seeking something promised here—and only here. Many countries have abundant natural resources, vast vacant lands, and climate as good as America.

They came here for the promise of security—the promise of freedom—for the precious right to live as free men with equal opportunity for all.

In July of 1868, a new guarantee of freedom was ratified. Its purpose was to guard against human slavery. Its guarantees were for the equal protection of all.

This new guarantee of freedom is the 14th Amendment. It reads, in part, as follows:

"No state shall make or enforce any law which shall abridge the privileges or immunities of citizens of the United States; nor shall any state deprive any person of life, liberty, or property without due process of law, nor deny to any person within its jurisdiction the equal protection of the laws."

The vital importance of these federal laws was re-emphasized in a recent statement of the Chief Justice of the United States in which he urged the retention of "government of laws in preference to a government of men."

Today, the rights and freedoms of the individual American property owner are being eroded. This endangers the rights and freedom of all Americans. Therefore, a Bill of Rights to protect the American property owner is needed.

It is self-evident that the erosion of these freedoms will destroy the free enterprising, individual American.

It is our solemn belief that the individual American property owner, regardless of race, color, or creed, must be allowed, under law, to retain:

- 1. The right of privacy.
- 2. The right to choose his own friends.
- 3. The right to own and enjoy property according to his own dictates.
- 4. The right to occupy and dispose of property without governmental interference in accordance with the dictates of his conscience.
- 5. The right of all equally to enjoy property without interference by laws giving special privilege to any group or groups.
- 6. The right to maintain what, in his opinion, are congenial surroundings for tenants.
- 7. The right to contract with a real estate broker or other representative of his choice and to authorize him to act for him according to his instructions.
- 8. The right to determine the acceptability and desirability of any prospective buyer or tenant of his property.
- 9. The right of every American to choose who in his opinion are congenial tenants in any property he owns—to maintain the stability and security of his income.
- 10. The right to enjoy the freedom to accept, reject, negotiate, or not negotiate with others.

Loss of these rights diminishes personal freedom and creates a springboard for further erosion of liberty.

#### THIS READER-PRINTER CAN'T SAY "NO"

Will it accept any microfilm format?

"YES!" Aperture cards, jackets or microfiche up to 5" x 8", 16 or 35mm roll film, 105mm microfilm or 4" x 5" photographic film.

Can it make hard copies?

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"YES!" True translucents with the diazo reproduction characteristics of vellum. Corrections, revisions or erasures right on the print. Will it make offset printing plates directly from microfilm?

"YES!" Just add our Project-A-Lith® Processor.\*

Can it handle high-volume work?

"YES!" Adding our Stacker-Module\* gives you high-volume finish drying and automatic stacking.

Does it have a large viewing screen?

"YES!" It projects the biggest, brightest images—with selective masking of any desired area.

Does it offer a choice of print lengths?

"YES!" You pre-choose any length from 8" to 24". Prints are trimmed automatically.

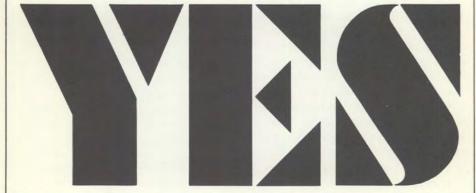
The Itek Reader-Printer answers "YES" to anything you ask it to

do. In fact, there are a dozen combinations to choose from—assuring you of a model suited exactly to your needs. We'll be happy to answer any other questions. Write tlek Business Products, Rochester, N. Y. 14603. Also available in Canada.

[Itek]

Itek Business Products, a Division of Itek Corporation





# WHAT A CONVENTION THIS WILL BE!

#### A WELCOME FROM THE CHAIRMAN

Many moons have come and gone over Miami since Florida had the privilege of welcoming the American Land Title Association to our Sunshine state. The time is not too distant until you will begin to check your road maps, file your flight plans, make your train or plane reservations, or plot your course for your boat ride to Miami Beach, the site of the 1966 ALTA Convention. Whatever mode of transportation you use, we wish you a safe and pleasant journey.

People have been coming to Florida to live, work and play since Juan Ponce de Leon, under a patent from Spain in 1521, first visited our Atlantic shores. He named our state Florida-the Land of Flowers. He was looking for the Fountain of Youth, and though there is some doubt that he found the Fountain, he did open the door to a land that loves to say a friendly Hello to its visitors from the North, South, East and West. Come on down and search for that Fountain of Youth. You, too, may not find it, but you will have lots of fun in the search.

> Sincerely, Jim Kidd, General Convention Chairman



JAMES KIDD

#### CONVENTION SCHEDULE

Sunday, October 16

6:30 p.m. Surfbreaker, Sponsored by the Florida Land Title Association

#### Monday, October 17

9:00 a.m. General Session 2:00 p.m. Work Shop Session

#### Tuesday, October 18

9:00 a.m. Meeting of Abstracter Section

9:00 a.m. Meeting of Title Insurance Section

2:00 p.m. Work Shop Session

#### Wednesday, October 19

9:00 a.m. General Session

2:00 p.m. General Session

6:30 p.m. Reception and Cocktail Party

7:30 p.m. Banquet, Entertainment and Dancing

Thursday, October 20

9:30 a.m. Special Events, Showing of 2 ALTA Movies

#### COMMITTEE APPOINTMENTS

James Kidd is pleased to announce the following have been appointed chairmen of the respective committees:

#### FINANCE AND ARRANGE-MENTS COMMITTEE

Chairman: P. I. Hopkins Jr. Palm Beach Abstract & Title Co. West Palm Beach, Florida

Charles H. Mann, Jr.

Dade-Commonwealth Title & Abstract Co.

Miami, Florida

John Ely Weatherford

American Title Insurance Company

Miami, Florida

William F. Galvin

Guarantee Abstract Company St. Petersburg, Florida

#### RECEPTION COMMITTEE

Chairman: Morton McDonald The Abstract Corporation DeLand, Florida

William F. Galvin Guarantee Abstract Company St. Petersburg, Florida

Marvin A. Brooker, Jr.

Alachua County Abstract Company

Gainesville, Florida

W. C. Shave Dade-Commonwealth Title & Ab-

stract Co. Miami, Florida George G. Balfour Fidelity Title & Guaranty Co. Orlando, Florida

Robert C. Dawson

Lawyers Title Insurance Corporation

Winter Haven, Florida

Thomas S. McDonald The Abstract Corporation Sanford, Florida

#### REGISTRATION COMMITTEE

Chairman: Sam D. Mansfield Marion Abstract & Title Co. Ocala, Florida Rose G. Foster Title Insurance Co. of Minnesota Miami, Florida Robert P. Craig West Coast Title Company St. Petersburg, Florida Samuel C. Gav Fort Pierce Abstract Co., Inc. Fort Pierce, Florida George B. Marshall, Jr. Title Insurance Co. of the South Jacksonville, Florida

#### PUBLICITY COMMITTEE

Chairman: M. R. McRae Florida Land Title Association Sarasota, Florida J. W. Hoover

National Title Insurance Company

Miami, Florida

William C. Neil

Commonwealth Land Title Insurance Company

Miami, Florida

#### LADIES' ACTIVITIES COMMIT-

TEE

Chairman: Mrs. John Ely (Ginny) Weatherford

Miami, Florida

Co-Chairman: Mrs. Melbourne L. (Sis) Martin Miami, Florida

Mrs Coorgo (

Mrs. George G. (Beverly) Balfour

Orlando, Florida

Mrs. Robert P. (Jean) Craig St. Petersburg, Florida

Mrs. Raymond O. (Dean) Denham

Miami, Florida

Mrs. James M. (Muriel) Feaster Coral Gables, Florida

Mrs. P. I. (Mary Ellen) Hopkins West Palm Beach, Florida

Mrs. DeBlois (Lucille) Milledge Miami, Florida

Mrs. William C. (Eleanor) Neil Miami, Florida

Mrs. W. J. (Betty) Rhodes Miami, Florida

Mrs. J. R. (Bunny) Schwartz Miami, Florida

Mrs. W. C. (Mattie) Shaves Miami, Florida

Mrs. R. M. (Betty) Shirk West Palm Beach, Florida

Mrs. M. R. (Edna) McRae Sarasota, Florida

Mrs. J. W. (Ann) Hoover Miami, Florida

YOUNG PEOPLE'S ACTIVITY COMMITTEE

Chairman: Jack Rattikin, Jr. Rattikin Title Company Fort Worth, Texas

Gordon M. Burlingame, Jr.
The Title Insurance Corporation
of Pennsylvania
Bryn Mawr, Pennsylvania

William Holstein

LaCrosse County Title Company LaCrosse, Wisconsin

Thomas S. McDonald The Abstract Corporation Sanford, Florida

M. Edwin Prud'Homme Lawyers Title Agency Texarkana, Texas

Senior Sponsor: Joseph H. Smith

Lawyers Title Insurance Corporation Richmond, Virginia

#### POST CONVENTION TOUR

Considerable interest has been expressed by ALTA members regarding the Post Convention Tour to Jamaica and Nassau arranged by Travel Consultants, Inc., Washington, D. C.; in fact, firm reservations have already been received from several members.

The tour to Jamaica leaves 9 a.m Thursday, October 20, by Pan American Jet non-stop to Montego Bay. Four relaxing days are planned in these beautiful West Indies Islands.

The Nassau tour begins 12 noon, October 20, and includes four days in the Old World atmosphere in the Bahamas.

ALTA members wishing to take advantage of the low tourist rates for either of these outstanding trips, should contact Travel Consultants, Inc., 1612 K Street, N. W., Washington, D. C., 20006.

#### **GUEST SPEAKERS**



SHORTY POWERS

#### John A. "Shorty" Powers

John "Shorty" Powers, the man who put "A-OK" into the American vocabulary was born in Toledo, Ohio, on August 30, 1922. Reared and schooled in Downers Grove, Illinois, he enlisted in the U. S. Army Air Corps as a private in 1942.

Powers graduated from Army flying school as a pilot and was commissioned as a Second Lieutenant in February 1943. During World War II, he flew troop carrying C-47's and C-46's in the U. S. and the European Theatre of Operations. In the final months of the War he carried supplies and gasoline to General Patton's armored column in Germany.

He returned to Europe in 1949, to fly 185 round trips on the Berlin Airlift carrying food and coal to the beleaguered people of Berlin.

Volunteering for duty in Korea in 1952, he flew 55 night bombing

missions, was awarded the Air Medal, the Distinguished Flying Cross and the Bronze Star, and was "Spot" promoted (on the battlefield) to Major.

After serving in the Offices of the Secretary of the Air Force and Secretary of Defense in Washington. Powers was assigned to the Air Force Ballistic Missile Division, Los Angeles, California. It was here that he directed the Air Force Luner Probe Information Center during 1958, when the United States took its first steps into space. On April 6, 1959, he was assigned to the National Aeronautics and Space Administration's man-in-space program, Project Mercury, as Public Affairs Officer.

Powers was the Voice of Mercury Control for all of our nation's Project Mercury manned space flights including those made by Shepard, Grissom, Glenn, Carpenter, Schirra and Cooper.

Powers retired from the United States Air Force on May 31, 1964, as a Lieutenant Colonel after 22 years of service. He now heads his own Public Relations and Advertising Firm, writes an internationally syndicated newspaper column called "Space Talk," and is Vice-President and General Manager of radio station KMSC adjacent to NASA's Manned Spacecraft Center in Houston, Texas.

#### I. Austin Kelly, III

Mr. I. Austin Kelly, III, President of the National Employee Relation Institute, Inc., a national organization with headquarters in New York City, was graduated from the Massachusetts Institute of



I. AUSTIN KELLY, III

Technology as an engineer and did graduate work at Harvard University and at Oxford University in England.

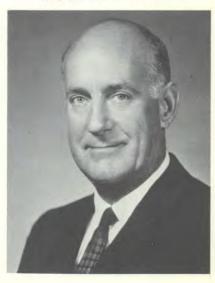
He is Consultant for many national trade associations as well as for many of their individual members. His company has been installing and administering Executive Compensation Plans for these members of trade associations for more than a quarter of a century and, at the present time, is operating over 400 plans throughout the country.

Mr. Kelly has talked before many national conventions of trade associations on the important subject of "Executive Compensation." He has written many articles and is considered an outstanding authority in this highly-specialized field.

#### Edward R. Annis, M.D.

Dr. Edward R. Annis is not only distinguished in the medical profession, he has earned a reputation also as a capable administrator and as a dynamic platform personality. As past president of the American Medical Association, and even before achieving that exalted position, Dr. Annis represented the medical profession in nation-wide debates with Vice-President Hubert Humphrey - then Senator representing the State of Minnesota, and Walter Reuther, as well as with Senators McNamara of Michigan, Proxmire of Wisconsin, and Javits of New York. By invitation Dr. Annis has participated on the Johnny Carson Show 3 times: has appeared with Art Linkletter: has taken part in the Donna Reid Show and has participated in many radio and television question and answer shows across the nation. Dr. Annis is a past president of the World Medical Association and has been extremely active in other medical organizations. He has been equally active in civic affairs. In 1958 he was the recipient of the Brotherhood Award of the National

#### DR. EDWARD R. ANNIS



Conference of Christians and Jews. In 1951 he received the A. H. Robins Company Award. standing Community Service by a Physician," awarded by the Florida Medical Association. His many other awards include the Distinguished Service Award by Creighton University in Omaha, Nebraska, and many honorary degrees from other universities. In 1964 he was named as the Outstanding Alumnus of the Year by Marquette University.

Dr. Annis lives in Miami, Florida, with his wife and eight children. His message to ALTA will be "Prescription for Success".

#### Dr. Frank Goodwin

One and a Half Million Persons can't be Wrong!

Dr. Frank Goodwin has lectured to audiences comprising at least that many persons in large and small groups attending meetings in 47 states. Florida members of

#### PROFESSOR GOODWIN



the American Land Title Association are already familiar with the eloquence and artistry of this speaker if they attended the abstract school sponsored by the Florida Land Title Association.

Dr. Frank Goodwin is professor emeritus of the College of Business Administration of the University of Florida. In 1947 he resigned as Assistant to the President of the Washington College in Maryland and spent the next 18 years as professor of Marketing, teaching courses in Sales and Sales Management at the University of Florida.

Professor Goodwin is in demand at conventions. He has participated in literally hundreds of annual meetings of such diversified organization as an ice cream merchandizing institute, the Society of Professional Engineers, The Dixie Photographic Dealers, the National Wholesale Furniture Dealers, the Poultry Institute, and many, many more.

Dr. Goodwin has contributed more than 135 articles to trade journels; he is an associate of Management Associates of West Palm Beach, Florida, and he is listed in dozens of directories.

ALTA members attending the 1966 Annual Convention will hear Dr. Goodwin discuss "The Magic Mirror."

#### NOW AVAILABLE

ALTA insignia Lapel pins for men Gold charms for women

- See Page 33 -



#### LARIMER COUNTY ABSTRACT COMPANY USES ALTA PUBLICITY TO REACH PUBLIC

J im Guyer of the Larimer County Abstract Company, Fort Collins, Colorado, has worked effectively to help tell the Title Story in his own community, using ALTA materials.

Here's how Jim did it:

First, he took ALTA's release on the title troubles of Abraham Lincoln's family over to Zane Miles, Managing Editor of the Fort Collins Coloradoan, and Mr. Miles' reaction was favorable. "They liked it," Jim reports.

Mr. Miles also indicated interest in receiving future stories on the title industry.

This initiative on Jim Guver's part resulted in a handsome clipping on the Lincoln story. special version of ALTA's story, "Seven Traps For Unwary Home Buyers" is being prepared (as part of ALTA's service to members) with a special Colorado and Fort Collins angle, for the local paper.

The "Seven Traps" story . . . (incredibly!) is still going strong after a year and a half!

Why not take a tip from Jim Guver? ALTA materials can often be much more effective if there's a follow-up on the local level. Often, good stories can be placed with a bit of initiative such as Jim has shown. ALTA always knocks itself out to be of service to its members.

A tip of our hat to Jim Guver.

#### CHELSEA TITLE

Daul C. Burgess, President of Chelsea Title and Guaranty Company, Atlantic City, New Jersev, has announced the opening of a branch office at 400 Seabreeze Boulevard, Daytona Beach, Florida.

George W. Shave, who was recently promoted to Assistant Vice-President will be the Manager in charge of operations. Mr. Shave was most recently associated with Chelsea Title's Branch Office in Boca Raton, Florida, and brings many years experience in the Title field with him to this new office.

Mr. Burgess also announced the purchase of the Passaic County Abstract Company, located at 64 Hamilton Street, Paterson, New Jersey.

The former agency will con-





tinue at its present location as a branch office of the Lawyers-Clinton Division of Chelsea Title under the direction of Philip Zipoy, as Manager. Mr. Zipoy, who was recently promoted to Assistant Vice-President, has had many years experience with the many facets of title work in New Jersey.

#### MATT AND DANDREA PROMOTED

James G. Schmidt, President of Commonwealth Land Title Insurance Company, Philadelphia, Pa., has announced the promotions of Joseph A. Matt to Assistant Vice-President and Woodrow J. Dandrea to Title Officer. Both men are engaged in the activities of the National Title Division.

Mr. Matt, a graduate of the University of Pennsylvania Law School, is a specialist in the examination of titles to real estate. He joined the Company in July, 1940 following the private practice of law in Philadelphia and Delaware Counties.

Mr. Dandrea has devoted most of his twenty years in the title insurance industry to title searching and examination. He joined the Company in May, 1946, upon termination of military service. Following graduation from high school, Mr. Dandrea attended Carnegie Institute of Technology and Virginia Polytechnic Institute.

#### DEMKO ELECTED V.P.

Michael R. Demko has been elected Vice-President in charge of Business Development for Tucson Title Insurance Company, Tucson, Arizona.

His office is in the Title Insurance Building at 45 West Pennington Street in downtown Tucson.

Although Mr. Demko's department works closely with all phases of the real estate market, his personal activities will be concentrated primarily in assisting Real Estate Brokers and Contractors develop business by initiating a program titled, "Until Something Sells... Nothing Happens". His knowledge and experience as a Real Estate Broker and Custom Home Builder in Tucson since 1950, will be utilized to promote this field of endeavor...

He is a member of B. P. O. Elks, Air Force Association, Oro Valley Country Club, St. Phillips in the Hills Episcopal Church and on the Board of Directors of the North Tucson Exchange Club.

ZIPOY

MATT

DANDREA







The Army Air Corps was his branch of service during World War II.

As a licensed Real Estate Broker and Residential Contractor, and representing Tucson Title Insurance Co., he is associated with the Tucson Home Builders Association, Tucson Board of Realtors, Arizona Mortgage Bankers Association, Multiple Listing Service of Tucson, as well as other business and civic organizations in Tucson.

#### PROMOTIONS AT T.I.

he promotion of Warren A. Kennedy as Manager of Northern Nevada Operations for Title Insurance and Trust Company, Los Angeles, California, has been announced. Kennedy, formerly Fresno County Manager, replaces Robert M. Erickson who has resigned.

In his new position Kennedy will be responsible for all Northern Nevada title operations. Offices are located in Reno, Carson City, Fallon and Elko.

Kennedy is a native of Brighton, Massachusetts and attended schools in Kenmore, New York and Sacramento, the Grant Technical College and McGeorge Law School in Sacramento.

Kennedy joined the title com-



pany in the Sacramento office in March, 1949 and served in the drafting, tax and escrow departments and as Manager of a branch escrow office. In June of 1961 he became Manager of the Fresno County office and was elected a Vice-President of the company at the same time.

Kennedy has been active in various civic and service organizations in the Fresno area.

The promotion of Andrew E. Neubauer as Manager of the Fresno County operations for Title Insurance and Trust Company has been announced. Neubauer succeeds Warren A. Kennedy who concurrently was named Manager of the Northern Nevada operations for the title company.

Neubauer is a native of Minneapolis, Minnesota and attended schools in Minneapolis and Bismark, North Dakota and also attended the University of Minnesota.

He joined the title company in Contra Costa County in January, 1950 and served in the plant, title, escrow and public relations departments and as Manager of the Richmond Escrow Office. He was named Manager of the Yuba-Sutter Counties operations when that office was opened in 1963, and he





was elected a vice-president shortly thereafter.

Neubauer has been extremely active in numerous civic, service and professional organizations.

The promotion of James E. Valentine as Manager of the Yuba-Sutter County operations for Title Insurance and Trust Company has been announced. Valentine succeeds Andrew E. Neubauer who has been named Manager of the Fresno County operations for the title company.

Valentine is a native of Corning, California, attending schools there, Shasta Junior College in Redding and Chico State College.

In March, 1961, Valentine joined the title company working in both the title and escrow departments. In December, 1963 he was named Assistant Manager of the Stanislaus office, his assignment immediately prior to promotion.

Valentine has been active in service clubs and community organizations in both Red Bluff and Modesto.

## In memoriam

ROBERT E. KNISKERN

W e announce with deepest regret the loss of a good friend. Robert E. Kniskern, Past President of the Wisconsin Title Association, passed away suddenly at Rhinelander, Wisconsin, Friday, June 10, 1966.

When you lose a good title man, a dedicated member of WTA and ALTA, a bon vivant friend, a solid fellow with sound ideas who is always ready to help, willing to try new things and take on new assignments—then you have really suffered a loss.



BOB KNISKERN

Bob was born August 6, 1908 at Kenosha. He graduated from Kenosha High School and Marquette University, receiving his law degree in 1932. He practiced law in Kenosha, Kaukauna and Green Bay until 1939 when he joined the staff of the Green Bay Abstract Company. In 1947 he joined the Oneida County Land & Abstract Co. at Rhinelander and at his death was a majority owner.

Always a faithful attendant at WTA meetings, he was elected to the Board of Directors in 1952 at Wisconsin Rapids, serving as Vice-President 1956-1958, as President, 1958-1960 and since then as ex-officio member of the Board. Since 1952 Bob has missed only one Board meeting. He also served as President of his Region, as chairman of numerous committees and conducted many panels and programs. He initiated and helped materially to build the close liaison now being established between WTA and the Wisconsin Bar.

Paralleling his WTA work was his dedication to ALTA. He seldom missed a Convention or Mid-Year Meeting and worked on many committees and programs. At his death he was Chairman of the ALTA Schools Committee.

Bob married Natalie Massey at Crown Point, Indiana in 1931. He is survived by Natalie, a son Philip W. Kniskern and two grandchildren Peter and Paul of Freeport, Illinois and a daughter Alice L. Kniskern of Durham, North Carolina, also a brother C. B. Kniskern, a sister Louise Kehoe and his father Russell Kniskern.

He served on the Rhinelander Union High School Board of Education in 1961. He was a member of the Methodist Church, serving as President of its Board of Trustees and on its building committee. He was active in all Masonic organizations, serving as Master of Rhinelander Lodge # 242 in 1956, High Priest of Rhinelander Chapter # 74

RAM in 1963 and Illustrious Master of Rhineland Council #37. He served with Natalie when they were Worthy Patron and Matron of Mabel Chapter #181 Order of Eastern Star in 1958. He was also a member of Knights Templar and Tripoli Shrine. Bob was a member of the Oneida County and State Bar Associations.

To his family and employees we send the sympathy of every member of the American Land Title Association.



GREER COUNTY ABSTRACT COMPANY MANGUM, OKLAHOMA 73554 June 16, 1966

Mr. William J. McAuliffe Jr., American Land Title Association, 1725 Eye Street, N.W., Washington D.C., 20006 Dear Mr. McAuliffe:

Your May "Capital Comment" page 2—mentions you have one copy of an up-to-date list of Abstractors and Title Companies approved by the U.S. Department of Justice.

Naturally we would like to know if our Company is listed therein: GREER COUNTY ABSTRACT COMPANY, MANGUM, OKLAHOMA 73554, and would appreciate your checking the matter and advising us.

Your "Comment" and "Title News" are so very packed with good and pertinent information—not obtainable by such small Companies as we are—I would again like to thank you for all you are doing in Editing these sources of information. I hope the many of us who receive, read and study these magazines and papers—remember to tell you how val-

we all appreciate the vast amount of work and research you are doing and putting into the pages thereof.

My personal opinion of some of these articles published by the various "Experts" and Professors-is that they should be forced to intern in some Small Abstract Plant such as ours-for one year-then another year in the offices of some large reliable Title Insurance Companywhere they would meet head-on the actual services performed by these Companies-the hours and hours of time spent-with no fee or compensation forthcoming therefor-with the Public-our valued Customers. They might learn first hand something of the true situation in these places and then, IF they have any practical or common sense-they might be able to then make "comments" or write books. 'nuf said. Very truly yours,

GREER COUNTY ABSTRACT

#### SPECIAL PUBLICITY

#### FOR ABSTRACTERS

#### You Can Help!

What is an Abstract of Title? What is a title plant? Why is an Abstract of Title necessary?

These will seem like elementary questions to members of ALTA. Yet it's important to realize that, to the home-buying public, the answers to these and similar questions may be something very new, indeed.

As part of its continuing education effort through public relations, the American Land Title Association is sending a news release on Abstracters to the editors of America's 1,200 largest newspapers, and to several hundred banking, business and industrial magazines.

The release attempts to tell, in a

readable and interesting way, just what an Abstract of Title is ... and why it is so necessary in the transfer of real property.

May we suggest to ALTA members that additional publicity "mileage" can be obtained from the release... where it will do the most good... in *your* home town newspaper... if you will cooperate by following through on the local level.

Here's how you can help:

A copy of the release can be obtained by writing to ALTA Head-quarters. Why not send it, with a friendly personal note, to the Editor of your local Real Estate page? Suggest that you are inviting his personal attention to it because it might make a good story for him. Thanks.





#### BRUCE BONEY HEADS CAROLINAS' GROUP



President N. Bruce Boney (right) discusses the constitution and by-laws of newly-formed Carolina's Land Title Association with organization committee members.

## NEW ASSOCIATION FORMED

At the Chicago Convention,
ALTA President, Don B.
Nichols, expressed a hope and a
determination that members of the
American Land Title Association
doing business in states which are



Guest, Don B. Nichols, chats with Carolina's Association Vice-President, Dave Mellichamp.

not now represented by state association might be persuaded to form regional associations of 2 or more contiguous states.

Fortunately, that aspiration was shared by N. Bruce Boney, Vice-President of Lawyers Title of North Carolina, Inc., Charlotte. Encouragement from ALTA was all Boney needed to set the wheels in motion for an association of North Carolina and South Carolina titlemen to become affiliated with the ALTA at an early date.

On May 28 titlemen from the 2 states met at the Charlotte City Club, Charlotte, North Carolina. A constitution was adopted and plans were made for an annual convention in the fall.

N. Bruce Boney was elected president of Carolinas' Land Title As-

sociation. He pledged unswerving efforts to make the new association meaningful and beneficial to the titlemen in the 2 states and indicated that at some future date ALTA members in the state of Virginia would be invited to participate.

David S. Mellichamp, President of Lawyers Abstract Company, Columbia, South Carolina, was elected vice-president. Named as secretary-treasurer was J. L. Donnell, Vice-President and Secretary of Pilot Title Insurance Company, Greensboro, North Carolina.

National President, Don B. Nichols, was on hand to help launch the new association. As the banquet speaker, Nichols outlined the advantage of membership in a local organization.

Chairman of ALTA's Membership and Organization Committee, Andrew A. Sheard (left) and Dave Mellichamp.





President Andrew A. Sheard and Mrs. Sheard (Sara) at the annual banquet.

# IT'S ANDY SHEARD IN PENNSYLVANIA

Coverly Fischer wins a golf trophey. Joe Hurley was the prize chairman.



Formerly Regional Director of FNMA, Arthur N. Gretz, was guest of honor.



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Gordon M. Burlingame, Chairman of ALTA Title Insurance Section, entertains Mr. and Mrs. Don B. Nichols who represented the National Office. Mr. Nichols doesn't look entertained.

ndrew A. Sheard, Vice-President. The Title Insurance Corporation of Pennsylvania, was elected President of that group at the Annual Convention of the PLTA, at Skytop Lodge, Pennsylvania, May 16 and 17. Retiring President, Lawrence A. Davis, Vice President, Lawyers Title Insurance Corporation, Pittsburgh, opened the May 16 meeting on Monday, after which, he left for a Branch Officers meeting in Richmond, Virginia. Andy Sheard carried on throughout the balance of the program.

ALTA President, Don B. Nichols, made a splendid speech outlining the objectives of the administration for 1966. He made a plea for all in attendance to be present at the Annual Convention

in Miami Beach next October.

As is customary at Pennsylvania Conventions, there were excellent papers presented by leading lawyers and titlemen. An outstanding presentation on the subject of bankruptcy brought forth dozens of questions from the audience on "riparian rights" was equally well received. The annual Golf Tournament was a huge success.

A certificate of appreciation was presented to Arthur Gretz, retired. Mr. Gretz had been the Regional Director of the Federal National Mortgage Association for many years and a wonderful friend to the title insurance industry.

Jim Robinson, Secretary and Director of Public Relations for the ALTA, was also on the program.

# LUDWIG HEADS NEW JERSEY LAND TITLE INSURANCE ASSOCIATION

The New Jersey Land Title Insurance Association, at its 44th Annual Convention at Seaview Country Club at Absecon, N. J., on Monday, June 6th, 1966, elected the following officers for the ensuing year:

President: Lloyd Ludwig, Vice-President, New Jersey Realty Title Insurance Co., Hackensack, N. J.

First Vice-Pres.: Robert F. Meyer, Assistant Vice-President, Chelsea Title & Guaranty Company, Atlantic City, N. J. Second Vice-Pres: Joseph E. Lewellen, Secretary, West Jersey Title & Guaranty Company, Camden, N. J.

Treasurer: John McDermitt, Associate Title Officer, New Jersey Realty Title Insurance Co., Newark, N. J.

Executive Sec'y: Emil E. Kusala, Title Officer, Central Guaranty Mortgage & Title Co., Rutherford, N. J.

The retiring President was Clarence G. Ledogar, Senior Title Officer, Chelsea Title and Guaranty Company, Atlantic City, N. J.

# TENNESSEE NAMES JIM BOREN, JR.

The following slate of officers for the coming year was elected at the annual meeting of the Tennessee Land Title Association held in Gatlinburg, Tennessee, May 28, 1966:

President: James Boren, Jr., Mid-South Title Company, Inc., Memphis, Tennessee

Vice-Pres: L. M. Nelson, Tennessee Title Company of Nashville, Inc., Nashville, Tennessee

Sec'y.-Treas: Thomas A. Griffin, Jr., Mid-South Title Company, Inc., Memphis, Tennessee Board of Governors: Nat Parham, Memphis Title Company, Memphis, Tennessee
Jack Foley, Tennessee Title Company of Nashville, Inc., Nashville, Tennessee
Howard Akers, Title Guaranty and Trust Company, Chattanooga, Tennessee
William F. Searle, III, Tennessee Title Company of Knoxville, Inc., Knoxville, Tennessee

Mr. and Mrs. Don B. Nichols (ALTA's Presidential Team) represented the National Organization.



Ernest J. Billman, President, Security Title Insurance and Trust Company, and outgoing President of the California Land Title Association, presents the gavel of office to the incoming President, Richard H. Howlett, Senior Vice President, Title Insurance and Trust Company.

### HOWLETT TO HEAD CLTA

Benjamin Henley, one of California's pioneer titlemen, presents a plaque to retiring President, Ernest J. Billman at the annual banquet.



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At the Annual Convention of the California Land Title Association, May 11-14, at the Biltmore Hotel, Phoenix, Arizona, Richard H. Howlett, Senior Vice-President, Secretary and General Counsel of Title Insurance and Trust Company, Los Angeles, was elected as the 1966-67 President. Howlett succeeds Ernest J. Billman, President, Security Title Insurance Company of Los Angeles, as the



Ernest J. Billman greets Vera Rose and Don Nichols, ALTA President, upon arrival at the Arizona Biltmore, Phoenix. Nichols spoke before CLTA on "Adversaries, Allies, and Alternations."

Chatting during the coffee break of the business session are, left to right, Bill McAuliffe, Jr., Executive Vice President, ALTA; E. J. Billman, President, Security Title; and Don Nichols, President, ALTA. McAuliffe talked on "Matters of National Interest to Titlemen," at the CLTA Convention.



Association's top officer.

Elected to serve with Howlett for the coming year are Rhes H. Cornelius, Chairman of the Board, Transamerica Title Insurance Company, 1st Vice-President; Jim O'Keefe, Regional Vice-President, First American Title Insurance and Trust Company, 2nd Vice-President; and Hale Warn, Senior Executive Vice-President, Title Insurance and Trust Company, Treasurer.

ALTA President, Don B.

Nichols, accompanied by Mrs. Nichols (Vera Rose), represented the American Land Title Association at the meeting of the California group. William J. McAuliffe, Jr., ALTA's Executive Vice-President, also attended the California meeting.

An outstanding program of business and social events kept the delegates busy for a full four days. Of particular interest to many who attended was a "bread and butter" discussion of employee benefits.



Newly elected President, Louis J. Burkey, President of Tacoma Title Company, Inc.

# NEW OFFICERS FOR WASHINGTON

Warren J. Pease, Washington Title Division, Pioneer National Title Insurance Company, was elected Vice President.



The Washington Land Title Association held its annual convention and conference at Alderbrook Inn, Union, Washington, from May 22 to May 25, 1966.

Elected as the Association's officers for the year 1966-67 were: President—Louis J. Burkey, Vice-President and Manager, Tacoma Title Company; Vice-President—Warren J. Pease, Vice-President and Division Manager, Washington Title Division, Pioneer National Title Insurance Company, Seattle. Richard A. Hogan again was named secretary-treasurer. He is an associate counsel for the Washington Title Division, Pioneer National Title Insurance Company, Seattle.

In the Association's top post, Burkey succeeds H. Eugene Tully, Vice-President, General America Corporation.

Burkey joined Tacoma Title Company in 1940 as a title attorney and became Vice-President and Manager in 1960. A graduate of the University of Washington's School of Law, he is a member of the Pierce County, Washington State and American Bar Associations.

Pease started his title career with Title Insurance and Trust Company, California, and transferred to Seattle in 1962. The following year he was elected president of Washington Title Insurance Company and in 1966 was named to his present job with Pioneer National Title.

Elected members of the Executive Committee for the year were the following:

Louis J. Burkey, Tacoma; H. Eugene Tully, Seattle; Warren J. Pease, Seattle; W. A. Langlow, Seattle;
Frank H. Benecke, Seattle;
Richard J. Annibal, Seattle;
C. Edwin Courtney, Seattle;
W. Sherwood Norton, Seattle;
Benjamin C. McDonald, Seattle;
Q. Robert Davis, Seattle;
David Fogg, Tacoma;
F. Derond DeWeese, Bellingham;
Don F. Broughton, Ellensburg;
Jack Schreiner, Yakima;
Wharton T. Funk, Seattle.

Honorary lifetime memberships in the Association were presented to S. H. (Steve) Schreiner, President, Schreiner Title Company, Yakima; Ralph H. Foster, former President and Chairman of the Board, Washington Title Insurance Company, Seattle; and Kenneth C. Klepser, former President, Puget Sound Title Insurance Company, Seattle.

Guest of honor was Don B. Nichols, President, American Land Title Association.

#### RICHARD A. HOGAN





1966-67 Officers: Back row, left to right: Wayne Harmening, Security Title and Investment Company, Carroll, Iowa, REGIONAL VICE PRESIDENT; Cleo Brown, Independent Abstract and Title Company, Swines, Iowa, REGIONAL VICE PRESIDENT; H. W. Ouren, Jr., Shelby County Abstract Company, Harlan, Iowa, PRESIDENT; James R. Peterson, Iowa Abstract & Title Company, Algona, Iowa, REGIONAL VICE PRESIDENT.

PRESIDENT.
Front row, left to right: Allen K. Buchanan, Buchanan Abstract Company, Algona, Iowa, SECRETARY-TREASURER; Dorothea Brindley, Livingston, Day & Bates, Washington, Iowa, REGIONAL VICE PRESIDENT; Jennie Quinn, Clay County Abstract Company, Spencer, Iowa, REGIONAL VICE PRESIDENT; C. H. Taylor, Guthrie County Abstract Company, Guthrie Center, Iowa, PAST PRESIDENT; Gilbert Caldwell, Maytag Loan & Abstract Company, Newton, Iowa, FIRST VICE PRESIDENT.

## IOWA ELECTS OUREN

W. Ouren, Jr., President, Shelby County Abstract Company, Harlan, Iowa, was elected President of the Iowa Land Title Association at the 1966 Annual Convention of that organization, meeting in Cedar Rapids, May 1, 2, and 3. Ouren succeeds C. H. Taylor of the Guthrie County Abstract Company, Guthrie Center, Iowa.

The business sessions were well attended.





Part of panel on Abstract Standards. Left to right: Gilbert Caldwell, Newton; Carleton P. Baker, Decorah; R. Buell Smith, Keokuk. Panel members not pictured are Virgil Shepard, Allison; Allen K. Buchanan, Algona; Neil McPherron, Glenwood.

Elected to serve as First Vice-President of ILTA was Gilbert Caldwell, Vice-President, Maytag Loan & Abstract Company, Newton, Iowa. Allen K. Buchanan of the Buchanan Abstract Company, Algona, Iowa, continues as Secretary-Treasurer.

William J. McAuliffe, Jr., Executive Vice-President of American Land Title Association, represented the ALTA at this important meeting. McAuliffe's message was a broad one covering many items of immediate and direct concern to Iowa titlemen.

C. J. McConville, Senior Vice-President, Title Insurance Company of Minnesota, addressed the convention on the subject of "A Look At Title Evidence Nationally." "The Uniform Commercial Code" was the subject of an address by John P. Turner, Executive Vice-President, Kansas City Title Insurance Company. John Diehl, First National Loan & Title Company, spoke on "Office Management and Methods."

H. Richard Smith, an attorney from Boone, Iowa, discussed the "Anti-Poverty Program's Impact On Abstracting."

A traditional Problem Clinic with Helen Weaks as Moderator was a huge success. Gerald W. Cunningham (a member of the ALTA Board of Governors) made a pictorial presentation of title plant operations.

Banquet head table-left to right: H. W. Ouren, Jr., newly elected President. Barbara Ouren, Bill McAuliffe, Mrs. C. H. Taylor, wife of retiring President.





Officers for the coming year: (left to right) William B. Mosley, Board of Directors; O. M. Young, Jr., President; James A. Gray, Vice President; and Gerald Cathey and Alfred C. Vance, Directors.

# McAULIFFE A HIT IN ARKANSAS

Retiring President, William B. Mosley, presents the famous Arkansas Travelers' Certificate signed by Governor Faubus to ALTA Executive Vice President, William J. McAuliffe, Jr.





An historic event, a father and son combination, both elected to the Presidency of the Association. Mr. and Mrs. O. M. Young, Sr., with Mr. and Mrs. O. M. Young, Jr.

M embers of the Arkansas Land Title Association attending the 1966 Annual Convention of that organization in Hot Springs, April 28, 29, and 30 were impressed by the address of the ALTA Executive Vice-President, William J. McAuliffe, Jr., that his remarks were carried in total in the very next issue of the official publication of the Arkansas Land Title Association.

There were other "highlights" to

this convention—so many, in fact, that space does not permit their enumeration, but good fellowship and serious business discussions prevailed.

Retiring President, William Mosley, surrendered the gavel of authority to O. M. Young, Jr., of Hot Springs, who was elected to serve for the coming year. James A. Gray was elected Vice-President and to the surprise of no one, Joy Harris was retained as Secretary.

Outgoing President, Bill Mosley, congratulates the new President, O. M. Young, Jr.











TOP: (left) Richard Godfrey, Oklahoma City, new OLTA President. (right) Hod Tolbert, outgoing President, Mrs. Don Nichols, and Gordon Morrow, newly elected Vice President.

BOTTOM: (left) ALTA President, Don Nichols, is presented an Indian headdress by the Chief, (right) Retiring President, Hod Tolbert, addresses the convention.

## NICHOLS A "CHIEF" IN OKLAHOMA

Annual Conventions of the Oklahoma Land Title Association are always outstanding! The 1966 meeting was held at the Skirvin Hotel in Oklahoma City on April 29-30.

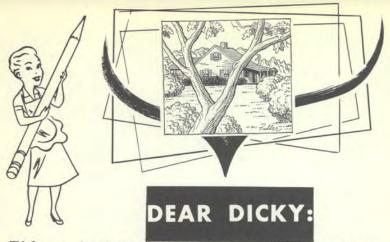
In addition to the usual golf outing, Ice-Breaker Reception, and Annual Banquet, there was a thought - provoking business program which included guest speakers, panel discussions, and stimulating reports.

ALTA President, Don B. Nichols, was presented an Indian Chief headdress and inducted into the tribe by a real live Indian.

Elected to serve as President for the ensuing year is Richard H. Godfrey, President, American-First Title & Trust Company, Oklahoma City, Oklahoma. The new Vice-President of OLTA is Gordon Morrow, President, Muskogee Title Company, Muskogee, Oklahoma. Lou Jackson continues as the perennial and popular Secretary-Treasurer.

A distinguished guest was present at the 1966 Convention of the Oklahoma Land Title Association. He is William Gill, Sr., a Past President of the American Land Title Association and Dean of Oklahoma Titlemen.





Titlemen in their daily work deal with the legal facts surrounding the title to real property, a highly technical and complicated branch of the law. They scan ancient documents, investigate similarity of names, peruse clauses in deeds and mortgages, and record the essence of legal documents on complicated records. No wonder they have a reputation for dignity and dryness.

But we all know that the very human emotions of love, envy, greed, hate, and joy are reflected on every page of every record in a title plant. How do we capture this spirit of ex-

citment and convey it to the public?

Dick Hogan, Vice President, Pioneer National Title Insurance Company, Seattle, Washington, has penetrated the public imagination with his "Dear Dicky" series. Mr. Hogan is known as the Damon Runyan of the Pacific North West. We are pleased to reprint the first in a series of these imaginative exchanges of letters between a hypothetical titleman and a troubled customer.

My current husband loused me up in a business deal and you let him get away with it and I want to know why. Your explanation will be acceptable providing it is accompanied by some serious cash to ease my hurt feelings.

At the start he compared quite favorably with my general run of husbands. It is almost impossible to have a winner every time as there is a scarcity of good husband material in his age bracket. At his age you run into a lot of denture breath, unsatisfactory pension plans and lots of unfair

competition from younger models in the market. However, at the time he seemed like a prime prospect.

He had a lot of things in his favor: he was loaded with endearing old charms such as money, property and a social position and I was acquainted with him from years of lodge work. He was Exalted Buck of the Beneficial and Prolific Order of Rabbits, Hutch No. 220 at the same time that I was Grandworthy Doe of the Auxiliary Order of Eastern Bunnies and we were frequently flung to-

gether at joint affairs. My last three husbands had been Rabbits also and I thought I knew the type. It is litter-ly true that if you marry a Rabbit you are in for a hareraising experience. Our romance began with our first date which was at the Hippity-Hop, the annual inaugural ball. During the traditional memory moment when all Rabbits stop drinking to reflect about all the Rabbits who have left their pawprints in the sands of time before departing to that great Warren in the sky, he showed me that he cared. Observing that it was a difficult moment for me, he shyly tweaked my backsides and murmured in my good ear that Ralph, my fourth husband, had been a real Rabbit and highly regarded in the Hutch by several members. I knew from his tender manner of delivery that he was ripe for romance and it was time to start negotiating about property rights.

Our negotiations were on a high plane, except that he was overly concerned about the rights of his hares at law, as he jokingly called his numerous children. This was his best joke, as he was generally quite serious as well as tight.

We closed our negotiations on the basis that he would furnish board and room, insurance and lodge dues and in addition would deed me an 80-acre tract of unimproved timberland that had a growing future. We further agreed that we would each retain all of the property that we each owned before marriage as our separate property for our own use and behoof. Immediately after the agreement was signed and notarized we got married. Right after the ceremony he gave me a deed to the 80-acres and I put it in my safe deposit box before we went on our honeymoon trip to Ocean Beach State Park. We camped on



RICHARD A. HOGAN

the beach for a few days and had a carefree time digging and cleaning clams.

These were our happiest moments because it turns out that he was a congenital tightwad. He continually tried to get the deed back to the 80-acres and he cut down on all the household services he had agreed to furnish to the extent that I had to use my own money to keep from starving, and to wear an overcoat in order to keep warm unless it was a hot day. I responded by cutting down my services in kind. Since he wouldn't provide soap, I washed his clothes in cold water and, because he was always yelling about the electric bill, I ironed his hankies, undies and shirts with a cold iron. I cleaned the house with growing infrequency. Our home became an armed camp, and dirty. Finally I decided to sell my 80acres and cancel him out of my life. I found a buyer at a good price, but when I ordered the title insurance. I found out that he had sold my land to someone else and the deed to this someone else was recorded and you'd insured the title. Some nerve. What are you going to do about it?

ANGORA

Dear Angora

We certainly extend our sympathy and an explanation of what happened, but no money. Unfortunately you contributed to the delinquency of your title by failing to record the deed from your husband. Your neglect afforded the purchaser from your husband the protection of the recording statutes.

These statutes provide, in effect, that a deed which is not recorded is void as against a subsequent purchaser or mortgagee in good faith and for a valuable consideration from the same seller whose document is first duly recorded in the auditor's office. Insofar as the record goes the purchaser qualifies as bona fide purchaser, the type of person the

#### ABOUT THE AUTHOR

Richard Hogan was born in Powell River, British Columbia, August 21, 1913. He attended high school in Seattle, took his Liberal Arts at the University of Washington and was graduated from the University of Washington Law School with a LL.B. in 1938. He served four years in the U.S. Infantry and Corps of Engineers. Hogan is the former President of the Vancouver Jr. Chamber of Commerce and has been active in other civic activities, including the Vancouver House of Authority and National Planning Commission.

Richard Hogan has been with the Pioneer National Title Insurance Company and its predecessor since 1947. He is presently serving as Secretary of the Washington Land Title Association. recording statutes were designed to protect. He would not be a bona fide purchaser if he had either actual or constructive knowledge of your rights. Since the land was vacant, unimproved and unoccupied, the purchaser probably could not be charged with constructive notice of your rights under the unrecorded deed. At the time of the sale, title to the tract stood of record in the name of your husband, as his separate property and could be sold and conveyed by him without your joinder in the deed.

The recording statutes have real meaning in this situation. The moral to be drawn is that in the future dealings with your current husband, or with future husbands, or with anyone from whom you obtain a deed to land, record it at once. This will prevent any off-beat tampering with your property rights.

PLEASE DIRECT ALL

FUTURE REQUESTS FOR

LAND TITLE COURSE, BY

WILLIAM GILL, SR., TO

AMERICAN-FIRST TITLE

& TRUST COMPANY,

219 PARK AVENUE,

OKLAHOMA CITY,

OKLAHOMA



September 25-26-27, 1966

Missouri Land Title Association Ramada Inn, Jefferson City

September 29-30; October 1, 1966

Wisconsin Title Association Midway Motor Lodge

October 2-3-4, 1966

Ohio Title Association Statler-Hilton Hotel Cleveland

October 16-17-18-19, 1966 ANNUAL CONVENTION

American Land Title Association Fontainebleau Hotel, Miami Beach, Florida

November 4-5, 1966

Land Title Association of Arizona Scottsdale, Arizona

November 10-11-12, 1966
Indiana Land Title Association

November 17-18-19, 1966
Florida Land Title Association

July 10-11-12-13, 1966

New York Land Title Association Otesaga Hotel, Cooperstown

August 18-19-20, 1966

Montana Land Title Association Viking Lodge, Whitefish

August 18-19-20, 1966

Minnesota Land Title Association Ramada Inn, St. Paul

September 9-10, 1966

Kansas Land Title Association Ramada Inn, Topeka

September 15-16-17, 1966

New Mexico Land Title Association La Fonda Hotel, Santa Fe

September 15-16-17, 1966

Utah Land Title Association Riverside Country Club, Provo



# American Land Title Association

