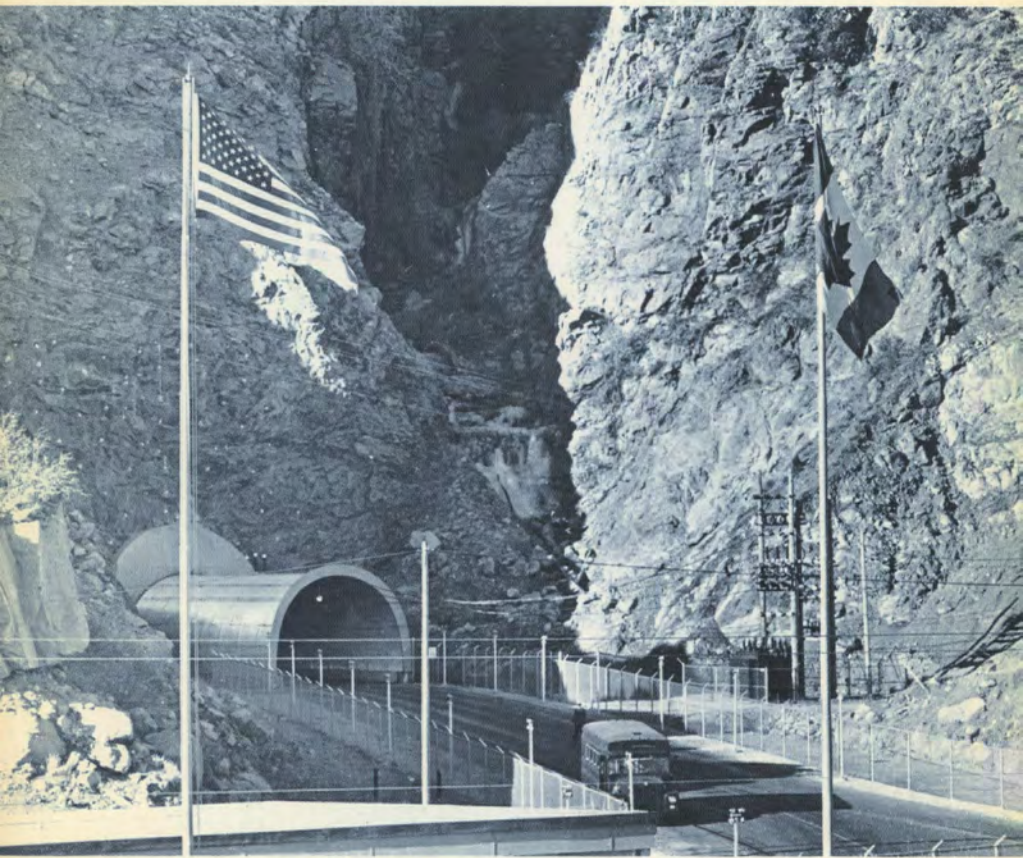


# TITLE NEWS

THE OFFICIAL PUBLICATION OF THE  
AMERICAN LAND TITLE ASSOCIATION ®

"OUR 60th YEAR"



AUGUST, 1967



## **PRESIDENT'S MESSAGE**

AUGUST, 1967

Dear Friends in the Title Profession:

Here it is, the heart of the vacation period but ALTA activities continue at an accelerated pace. It seems incredible that almost ten months have passed since the 1966 Annual Convention. Much has been accomplished during that time.

Last month Al Long, Chairman of the Special Committee to Study the California Associations Proposal for Expansion of Association Activities, met with his committee members and with Bill McAuliffe to review past policies and to suggest areas in which the Association might take action in order to serve its members more effectively. Al has a splendid report with some sound suggestions.

Frank O'Connor's Public Relations Committee met in Chicago to not only outline recommendations for a promotional program in 1968, but also to establish the format for an outstanding workshop at the time of the Denver convention. Look for a grand surprise from Frank's committee at the Denver meeting.

E. Gordon Smith has served as Chairman of a special committee to deal with some pressing problems involving relationships with government agencies. We met in Washington several weeks ago and great progress has been made in achieving committee objectives.

Another special committee under the Chairmanship of Ralph Jossman has studied certain features of the Uniform Commercial Code and has already submitted a report. In the meantime, other committees are going about their work with enthusiasm and success. All of this will be reflected in benefits to the membership and in a most productive and successful Annual Convention.

See you in Denver.

Yours truly,

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 46*  
*NUMBER 8*  
1967

ON THE COVER: A stone's throw from Denver, site of the 1967 ALTA Annual Convention, International Mountain has international significance. Canadian and U.S. flags are aloft. Inside, Canadians and Americans work at the job of defending both countries against aerospace attack. Plan a visit when you attend the convention.

JAMES W. ROBINSON, *Editor*  
MICHAEL B. GOODIN, *Assistant Editor*  
and *Manager of Advertising*

# WHAT A TITLE INSURER MAY EXPECT FROM AN AGENT—AND VICE VERSA



BY J. MACK TARPLEY, VICE PRESIDENT,  
CHICAGO TITLE INSURANCE COMPANY, CHICAGO, ILLINOIS

*Transcript of a speech to the Pennsylvania Land Title Association May 23, 1967.*

In some ways it is a little difficult to come to the birthplace of title insurance and to speak to you of any phase of that business, yet, in other ways, it makes for an easier task. Historically, all title insurance companies were local operations and, following the natural trend of any profession, business or industry, the oldest are the last to change. Those domestic companies of your Commonwealth are relative newcomers to the area of the national agency operations, not that I discount for one minute your qualifications as bona fide competitors in that area.

It is customary for one speaking on a given subject to state his qualifications, much as an expert witness in a legal proceeding is expected to qualify himself. My career in the title business has extended through the gamut of approved attorney, abstracter, title insurance agent, and, after the second mistake of my life, a title insurance company executive administering the agents of the company by which I was and am employed. This experience coupled with the fact that I am some 600 miles away from home qualify me to speak to you on the general sub-



ject of Agencies—Title Insurance.

Without giving away, in the thirty minutes assigned to me, all of the knowledge which I am committed to gradually impart to my employer over a period expiring in April, 1978, I would like to discuss with you the topic of "What a Title Insurer May Expect from an Agent, and Vice Versa."

When the relationship of principal and agent is achieved, each party to the relationship immediately becomes obligated to the other for the performance of certain acts and the allegiance that makes any two-party agreement a workable one.

First, I should like to approach the subject from the standpoint of what the title insurer should expect.

Obviously, a primary reason for the appointment of the agent is to create income for the insurer. The insurer may and should expect the agent to promote the sale of title insurance and, more particularly, the sale of the policies of the insurer in the area covered by the agent's contract. Agents have been known to accept an agency contract for defensive purposes, that is to prevent someone else from accepting the contract and with no thought of promoting the business of principal. Such relationships are ill-advised and are usually of short duration, not giving lasting benefits to either party.

The underwriter expects, and will insist, that the agent conform to any regulations imposed by the state relating to pricing, forms and business procuring practices. In non-regulated areas, the underwriter expects the agent to abide by a pricing practice that is com-

petitive but to always keep in mind the agent's and the underwriter's cost of doing business and the necessity for each to return a profit. I say the following somewhat lightly, but on more than one occasion I have had agents admit that they are prone to think so; the agent looks at his net figure in the same relation as his remittance to the underwriter. Believe me, we underwriters do have costs of doing business.

The insurer should expect from the agent the adherence to sound underwriting practices in accordance with the rules and instructions provided by the principal and in light of the agent's knowledge of local laws and information. The agent is expected by his underwriting evaluation to recognize risks falling outside of the general underwriting standards prescribed by the underwriter, and to seek the advice of the underwriter before committing himself to such risks. When the agent submits an underwriting question to the insurer, the insurer is entitled to a detailed account of the problem, any statutory or case law citations known to the agent or furnished to him by the examining attorney, and any off record facts bearing on the question. Too often, questions are submitted and so little information is furnished that a prompt and proper answer is, at best, difficult. It must be remembered that sound underwriting practices are a primary factor in the achievement of a profit position over an extended period of time, even though a relaxed underwriting position may provide immediate income.

Closely allied to the matter just referred to, the insurer expects the



agent to be fully aware and to verify the competitive practices in the local area. While I do not mean to imply that it is so in most instances, I have heard many times the expression "But if I can't do it, he can get it across the street." Many times, this is an approach to the agent, which a little checking will prove to be not quite correct, and in some instances, while true, is business better passed on to the man across the street.

The insurer is entitled to know about and should be immediately advised of any claim or purported claim involving any policy of title insurance. Any such matter coming to the attention of the agent should be immediately communicated to the insurer.

The ordering of policies and other supplies in such a manner as not to impose an undue administrative or economic burden on the insurer. It is recognized that emergencies do arise and that all of us do "goof" at times, but the agent should inventory his supplies so as to reorder in a timely manner.

The agent should recognize and perform all of the obligations assumed by him under the contract of agency. In this area, I know from my experience as an agent that the monthly reporting and remitting of policies is a boring and non-income producing activity for the agent, but, believe me it makes life easier for some employee of the insurer who is trying to help you.

Last, the underwriter should expect from the agent-honesty. I know some agents may say you must be out of your mind to question my actions in this area and I am not. But look fellows, the

problem has arisen and the more often it arises, the blacker the eye we all receive. May I suggest that no matter what the escrow bank statement shows, a reconciliation with your ledger will indicate only so much money is there, and it is not one big stack of money, but several small stacks, none of which is yours. —Get thee behind me, Satan.

Now, shall we cross over and approach the problem from the other side of the fence? I am an agent, what am I entitled to expect and receive from the underwriter?

First, once we have achieved the principal and agency relationship, I expect a frank, honest and cards on the table approach in my dealings with you. I do not want to constantly fence with you about any matter related to our relationship. Tell me your position on matters, don't force me to wheedle it out of you. Don't take a position from which you know you will recede, and neither will I; in other words, we are partners in this venture, let us work for our mutual benefit not for our own interest alone.

I am your local salesman and to be effective in this role, I need your help. My customers expect and are entitled to service to meet their needs. If I submit an underwriting question or any other matter relating to the conduct of our business, I am entitled to a prompt and definitive answer. As I serve my customers, your image is built.

I expect you to be knowledgeable of the competitive practices in the geographic area of my operation. If I am to be your agent, I expect your efforts should be de-

signed to place me in a competitive position. I recognize that not all underwriters have the same philosophy of operation, both from an underwriting standpoint and a business standpoint, but I was aware of your general positions and attitudes when I agreed to be your agent and I expect no preferred treatment.

I am entitled to your best efforts in the marketing area to develop my business. Principally, I need your help at the national level; if I am worth my salt, I can handle the local situation although at infrequent intervals I may need local assistance from you.

If my customer, your insured, has a claim, I demand that the matter be promptly and courteously handled in keeping with the facts and the coverage afforded by the policy. Service of claims is just as important as service in the issuance of the policy.

I expect your personnel with whom I have contact to be knowledgeable and capable of advising and assisting me in the conduction of my business and my dealings with customers.

I expect to meet all of the liabilities and obligations imposed on me by the agency agreement without any whimpering, and I expect you to do likewise. I know you will, from time to time, check on my conduction of the business covered by our agreement; and I extend to you full cooperation.

Departing from the position of either the agent or the underwriter, may I offer a personal observation to you—once an agreement has been reached between the underwriter and the agent, the written agency contract is an unimportant document until such time as the parties can no longer agree. Then it becomes an all important document which governs the severance of the relationship.

What course will FNMA follow under the leadership of its new President? What sort of study of the title evidencing profession will be made by the American Bar Foundation? Is the relationship between title companies and all segments of the Bar clearly understood and to your complete satisfaction? "Tight money"—know all about it? Will there be a new form of mortgage instrument developed in the near future?

**PLEASE TURN TO PAGE 14  
FOR AN IMPORTANT SUGGESTION**



## IN THE NEWS



### LOEBBECKE RECEIVES HONORARY DEGREE

Los Angeles executive Ernest J. Loebbecke received an Honorary Doctor of Business Administration Degree from the University of San Francisco, his alma mater. Rev. Charles W. Dullea, S.J., university President, conferred the honor. Board Chairman and Chief Executive Officer of Title Insurance and Trust Company, Loebbecke was cited for his leadership of a firm that is "underwriting an epoch in America's growth" and for community service "to all who need help in becoming contributors to, and sharers in, the nation's dream." In accepting the degree Loebbecke

Ernest J. Loebbecke, Board Chairman of Title Insurance and Trust Co., Los Angeles, receives an Honorary Doctor of Business Administration Degree from San Francisco University President, Rev. Charles W. Dullea, S.J., left. At right is Marshall P. Madison, Chairman of the USF Board of Regents, of which Loebbecke is a member.



said his USF studies helped him "recognize the fundamental responsibility of businessmen to be concerned with and involved in the problems of people as well as the problems of the market place."

### LEDOGAR PROMOTED AT CHELSEA TITLE

Paul C. Burgess, President of Chelsea Title and Guaranty Company announces the promotion of Clarence (Pat) Ledogar to Vice-President and Manager of Chelsea's Lawyers-Clinton Division, 15 Market Street, Newark, New Jersey.

The Lawyers-Clinton Division serves over 4000 Approved Attorneys in the Northern New Jersey Counties.

Mr. Ledogar is from Egg Harbor City and Northfield, N.J., and attended Temple University where he majored in Real Estate, Real Estate Law and Conveyancing.

Mr. Ledogar has been continuously employed in the title insurance industry for the past 30 years, except for a 4-year period of service in the United States Army, from which he retired with the rank of Lieutenant-Colonel.



He is Past President of the Atlantic County Reserve Officers Association, and a Past President of the New Jersey Land Title Insurance Association.

Ledogar married the former Dorothe Willis of Pleasantville, N.J., and their only son, Jack, is now in his Junior year at Western Kentucky University, at Bowling Green, Kentucky.

### TRANSAMERICA TITLE PROMOTIONS

E. W. Coverdale, of Transamerica Title Insurance Company, Arizona, has been named Manager of the company's new office scheduled to open May 22, 1967 in Lake Havasu City in B-107, Wood Professional Building, according to James P. Hyde, Assistant Vice President and Manager of the Mohave County operations.

Coverdale is a native of Arizona and attended Phoenix Union High School and Phoenix College. He served in the Navy during World War II and the Korean conflict. He has been with Transamerica Title Insurance Company (formerly Phoenix Title and Trust Company) for thirty years. He is considered the "Dean of Escrow Officers" by all who know him and have done business with him. He has served

his organization in many capacities and has been instrumental in the establishing of many of its branch escrow offices in Maricopa County.

Coverdale is a member of Silver Trowel # 29 F. & A.M., Sciots and the First Presbyterian Church. His hobbies are golf and rock cutting and polishing.

Bill and his wife, Flora, and son, Dick, will make their home in Lake Havasu City.

Jack Osborn has been appointed Assistant Vice President of Transamerica Title Insurance Company and assigned as manager of the Subdivision Trust Department in the Phoenix Main Office, according to James M. Patterson, Senior Vice President.

Osborn is transferring from Nogales to assume this position, where he has headed the company's operations since 1964. Osborn is a native of Phoenix and entered the title insurance business in 1951. He was President of Guaratee Title and Trust Co. in Prescott at the time that operation was purchased by Transamerica Title Insurance Company.

### SCHOFIELD JOINS TIC OF ST. LOUIS

Dan W. Schofield of Saint Paul, Minnesota will join Title Insurance

LEDOGAR



COVERDALE



OSBORN



Corporation of St. Louis as a Vice President on July 1, company President Ralph Hunsche announced recently.

Mr. Schofield, currently Assistant Vice President and Manager of Mortgage Loans and Real Estate for Western Life Insurance Company, Saint Paul, brings to Title Insurance Corporation valuable knowledge as to the needs of its customers in various areas of the United States.

Both Title Insurance Corporation of St. Louis and Western Life are affiliates of St. Paul Fire and Marine Insurance Company.

Mr. Schofield has been with Western Life since 1954, initially as a mortgage loan attorney, then mortgage loan Supervisor, and subsequently Assistant Treasurer.

A native of Montana, he has a B.A. and L.L.B. from Montana State University and two and one-half years service as a Special Agent with the F.B.I.

Active in civic and trade affairs, he is an alderman in West St. Paul and an active member of the Mortgage Bankers Association of America.

## **TWO PIONEER DALHART, TEXAS BUSINESS FIRMS ANNOUNCE MERGER**

Merger plans have been announced by two of Dalhart's oldest business firms. Dalhart Abstract Company, chartered in 1906, and Panhandle Abstract Company, chartered in 1917, were merged into one operation on May 15. The announcement was made jointly by Jimmy Pigman, President of Dalhart Abstract Company, and F. E.

Thomas, Jr., President of Panhandle Abstract Company. Pigman stated that his company will continue as the parent company, and business will be conducted from one location under the name of Dalhart Abstract Company. This company is purchasing the abstract plant, and assets of the Panhandle Abstract Company, and the plant will be moved into the Dalhart Abstract office in the Dalhart Federal Savings and Loan Building.

"After 50 years of friendly competition," Pigman said, "F. E. and I have worked out a deal to consolidate our plants. We will continue to operate out of our office in the Dalhart Federal Building, and will continue to have a complete plant for abstract and title insurance purposes in all of Dallam and Hartley Counties." The only change, other than the consolidation of plants, will be that Virgil Crabtree long-time employee of the Panhandle plant, will go to work for the Dalhart Abstract Company. Mrs. Adelaide Lloyd, who has been with Dalhart Abstract Company for several years, will continue working for the consolidated plant. Mrs. Pat Trotter will continue in her position as typist-clerk.

Dalhart Abstract Company was originally chartered in 1906 by C. S. Harrington. J. W. Pigman, Sr., went to work for them shortly after that, and in 1910 effected a transfer of ownership to the Pigman-family who have continued the ownership to today. Panhandle Abstract Company was chartered in 1917, by F. E. Thomas, Sr., and like the other company, the Thomas family has owned this plant until the present time.



## OHIO TITLE CORPORATION EXPANDS

P. Warren Smith, President of Ohio Title Corporation has announced the appointment of Ft. Washington Title & Escrow Co. of Cincinnati, Ohio as their representative in Hamilton County.

The addition of this office expands Ohio Title's already existing facilities to include all areas in the metropolitan Cincinnati area.

Ft. Washington's offices are located at 700 Tri-State Building, 432 Walnut Street, and is fully staffed with experienced title and escrow personnel.

The principals of the firm are attorney Donald M. Lerner, President; Attorney Irwin I. Aronoff, Vice President; Attorney Stanley J. Aronoff, Vice President, who is also a member of the State Senate and Attorney Irving H. Rosen, Treasurer.

Ft. Washington will operate under the name of Ohio Title Corporation, and all title paper will be issued in The Guarantee Title and Trust Company.

This new office continues Ohio Title's program of providing uniform state-wide title service in all areas of Ohio.

Also announced was the opening of their new expanded offices in Dayton, Ohio.

Ohio Title Corporation now occupies the ground floor in a new building, which has just been completed in the financial district, situated at 105 East Second Street.

The staff at this location numbers twenty, with an average of over ten years experience in the title field. The latest equipment available has been installed at this location, which services the metro-

politan Dayton area.

Vice President Robert A. Tucker is in charge of this phase of Ohio Title's state-wide operation.

## AMERICAN TITLE GUARANTY CO. IS SOLD

American Title Guaranty Company, owned and operated by the Breaker family in Houston since 1885, has been sold by the Breaker family to a group of substantial Houston businessmen for an amount in excess of \$2 million. The announcement was made by Frank J. Breaker, Chairman of the Board.

Breaker, who has moved up from the Presidency to assume the new position as Chairman of the Board, will continue to be active in the company's affairs and will maintain his office in the firm's Esper-son building headquarters.

E. D. McCrory, long associated with American Title as Executive Vice President, has been elected President and Chief Executive Officer. Other new officers are J. Harold Schoggin, with the firm since 1959, Vice President; and Mrs. Lawrence F. Paul, Treasurer. She has been with American Title since 1926.

Founded by George H. Breaker and his brother Henry C. in 1885, American Title Guaranty was originally known as the Harris County Abstract Co., and has been owned and operated by the Breaker family for the past 82 years. Two generations of Breakers have held the reins as President of the firm. George H. Breaker was the first president; his son Frank J. has been active with American Title since 1914, and was President until the recent sale.

A native Houstonian, Frank J. was born on the block where Houston's present City Hall is located. He attended Washington and Lee University in Lexington, Va., and returned to Houston to work with the company in 1914.

Well-versed in the land title business, Breaker initiated a simplified deed filing and cross-filing system, which through the years, has proved one of the most complete and efficient ever devised. It is still in use at the company.

"All of our present employees, many of whom have been with us as long as 30 and 40 years, will remain in their present positions. Our personal service and dedication to our loyal friends and customers will continue," Breaker said.

**TITLE INSURANCE AND TRUST  
CO., LOS ANGELES,  
ANNOUNCES PROMOTIONS  
AND UNDERWRITING  
AGREEMENT**

Title Insurance and Trust Company's executive reassignments affecting both the parent company and its wholly owned subsidiary, Pioneer National Title Insurance

Company, has been announced.

Richard C. Mohler, Vice President and formerly San Joaquin (California) Manager, has been promoted to the position of Manager, King County, Washington Title Division, Pioneer National Title Insurance Company, replacing Richard J. Annibal, who has been appointed to the position of Manager, Plants and Systems.

Mohler, a native of Los Angeles, attended schools in Bakersfield and received an Associate of Arts degree from Bakersfield College in 1950, majoring in Business Administration. He served in the United States Army during the Korean War. Dick joined the company in the Kern County Office, Bakersfield, in March, 1954. He progressed through various title department positions to title supervisor. He transferred to Los Angeles in May, 1961, as a Senior Analyst in our Corporate Systems and Research Division and also served as Personnel Qualifications Analyst in the Corporate Personnel Division. In June of 1963, he was promoted to County Manager. In August, 1965, he was appointed to the position of San Joaquin

**MOHLER**



**DOW**



**ERICKSON**





County Manager.

Replacing Mohler as San Joaquin County Manager is Dale Dow, formerly Manager, Organization Staffing, Corporate Personnel Division.

Dow has a BS Degree in Economics and Business Administration from the University of Washington. He joined Washington Title Insurance Company in April, 1947, and progressed through numerous positions in title operations, advancing to Clallam County Manager in July, 1958. In September, 1963, he transferred to Los Angeles as Personnel Qualifications Analyst in the Corporate Personnel Division and later was promoted to Supervisor, Personnel Appraisal.

The appointment of Arvid G. Erickson as manager of Kern County Operations for Title Insurance and Trust Company has been announced by Richard G. Sleight, Vice President and Division Manager.

Erickson, formerly Assistant Manager, succeeds E. O. "Chuck" Pohl who has been named Manager of San Mateo County Operations for Title Insurance.

A native of Los Angeles, Erickson received his elementary and high school education in Coalinga, and later studied at Ventura College, where he earned an AA degree, and at UC—Santa Barbara, where he received his BA. He served with the Navy from 1953 through 1955, and was discharged as a lieutenant. After his discharge from the service, he joined TI at the Ventura office as a searcher and draftsman. He then served in the Ventura office as a title officer and a subdivision title officer. In

1961, he was transferred to Los Angeles and appointed Administrative Assistant to Edward J. Carr, with his primary responsibility being the production of the Standard Practice Manual. In 1962 he was named Senior Analyst in the Systems and Research Department. Subsequently, he was named Assistant Manager of Marin County, and in 1965 was named Assistant Manager of Kern County. He has participated actively in many of community organizations, including Kiwanis, and the Junior Chamber of Commerce.

Succeeding Erickson as assistant manager of Kern County is Francis J. Morelli, who has been serving as Title Department Supervisor in Kern County.

Morelli is a native of Brooklyn, New York, and received his elementary and high school education there. He also studied pre-law at St. John's College, Brooklyn. During World War II, he served with the U.S. Air Force with the rank of captain. Immediately after leaving the service, he joined Title Insurance and Trust Company at the Bakersfield office and subsequently served in the positions of poster, searcher, escrow officer, supervisor of the escrow department and title department supervisor. He is active in community and professional organizations, and has served as an officer of the Bakersfield Junior Chamber of Commerce, the Realty Board, Knights of Columbus, and the Sierra Club. In addition, he has been active in the Elks, the Bakersfield Chamber of Commerce, the Builder's Exchange and the Land Developers.

The election of Gerald L. Ippel as Vice President of Title Insur-

ance and Trust Company has been announced by Ernest J. Loebbecke, Chairman of the Board and Chief Executive Officer.

Ippel, also Vice President of the title company's wholly owned subsidiary, Pioneer National Title Insurance, is a native of Illinois. He holds degrees from Illinois Wesleyan University (Ph.B), De Paul University (J.D.), and the University of Chicago (M.B.A.).

Prior to joining Title Insurance and Trust Company in 1964, he had been with Chicago Title and Trust Company ten years, where he rose to the position of Assistant Vice President, National Title Division, after serving in the Illinois Title Division and the Administrative Division.

Active in community and professional organizations, he is a member of the state bar association, AF and AM, the First Methodist Church, the American Legion, V.F.W., Theta Chi and Delta Theta Phi.

He served with the United States Naval Reserve during World War II and the Korean conflict.

Title Insurance and Trust Company has entered into an under-

writing agreement with the Siskiyou County Title Company, Yreka, California, which became effective July 1, 1967.

Owned by Senator Randolph Collier, who serves as its President and who has been a member of the California State Senate continuously since 1939, Siskiyou County Title Company, was founded in 1904 as the Siskiyou Abstract Company by the Senator's father, Buckner K. Collier. The company has long been a respected member of both CLTA and ALTA, and has the only full and complete title plant in Siskiyou county.

Members of the Collier family have long been leaders in the title industry, as well as in public service. Senator Collier's sister, Ruth K. Collier, serves as secretary of the company, while his son John, serves as a vice president. Senator Collier, a native Californian, has earned the name of "Dean of the California Senate," and also "Father of the Freeways," as he was the principal author of the Collier-Burns Act in 1947, which brought about the California Highway Plan.

Siskiyou County Title Company is located at 206 Fourth Street, Yreka, California.

#### **McCARTHY RETIRES AFTER 43 YEARS WITH N. J. REALTY**

James J. McCarthy, President of New Jersey Realty Title Insurance Company, retired in June, 1967, after 43 years of service. Noel Thompson, President of New Jersey Realty Company, the parent company of the New Jersey Realty Group, has been elected to succeed him as President of the Title Insurance Company. This was announced by Charles B. Niebling,

#### **IPPEL**





Chairman of the Boards of the two companies.

Mr. McCarthy reached regular retirement age in 1965 but agreed to continue in office for two years at the special request of the Board of Directors. His retirement as President was effective June 12. He will continue as a director of the two companies, in which capacity he has served since 1951.

"Mr. McCarthy's contributions to the development of New Jersey Realty Title Insurance Company during his long career of 43 years have been outstanding," Mr. Niebling said, "and we are fortunate that he has consented to continue to provide the benefit of his counsel and guidance as a member of the board of the Title Insurance Company and its parent, New Jersey Realty Company."

Mr. Thompson, who has been with the New Jersey Realty Group since 1952, was elected President of New Jersey Realty Company in 1963. He is serving as President of the Mortgage Bankers Association of New Jersey this year. He is also a trustee of Newark Academy and a member of the advisory board of Fidelity Union Trust Company. Mr. and Mrs. Thompson have four children and reside in Holmehill, Roseland.

Mr. Niebling also announced promotions of three other Title Insurance Company officers.

Walter A. Sprouls, formerly Vice President and Title Officer, has been elected Executive Vice President and will be in charge of all title operations. Mr. Sprouls is also a member of the boards of the Title Company and its parent, New Jersey Realty. He has been associated with the Company since

1939, was elected Associate Title Officer in 1953 and Vice President and Title Officer in 1962. A former President of the New Jersey Land Title Association and a participant in many seminars and forums on title problems, Mr. Sprouls lives in Rutherford with his wife and five children.

John H. McDermitt has been elected Title Officer, succeeding Mr. Sprouls in that capacity. Formerly an Associate Title Officer, he has been with the company since 1963 and was previously associated with Home Title Company. Mr. McDermitt is currently Treasurer of New Jersey Land Title Association and has served as coordinator of courses in real estate title searching and abstracting at Rutgers-The State University and as a lecturer at the Newark extension of the school. Mr. and Mrs. McDermitt have three children and live in Oradell.

William J. Loughnane, an Assistant Vice President of the Title Insurance Company, was elected Vice President. Mr. Loughnane, formerly associated with the Newark office of the Company, assumed the administrative responsibilities of the Trenton office in April, 1965. He is a graduate of Fordham University School of Business and Law School and lives in Trenton with his wife and son.

### **COMMONWEALTH LAND TITLE ACQUIRES THREE WISCONSIN COMPANIES**

James G. Schmidt, President of Commonwealth Land Title Insurance Company, Philadelphia, Pennsylvania has announced that his company has acquired all of the stock of three Wisconsin title com-

panies—Midland Title Co., Inc., in Milwaukee; Racine-Midland Title Co., Inc., Racine; and Waukesha-Midland Title Co., Inc., Waukesha.

The three companies have been merged into one company and re-named "Commonwealth Land Title Company of Wisconsin, Inc."

The main office of the new company is 135 West Wells Street, Milwaukee, headed by Harold N. Ewert, President. The branch office at 212 Wisconsin Avenue, Waukesha will be managed by Charles J. Boll.

#### **N. J. REALTY FURNISHES TITLE EVIDENCE FOR U.S. ARMY PURCHASE**

The U.S. Army Corps of Engineers has acquired title to the first tract of land in Sussex County, New Jersey destined to be part of the 80-square-mile Delaware Water Gap National Recreational Area. The tract, which consists of three unimproved lots totaling 60 by 150 feet in the Blue Mountain Lakes area, was purchased by the Engineer Corps from Mr. and Mrs. Charles F. Leissle. The deed was registered Tuesday, June 20, at the

Sussex County Courthouse in Newton by James Shepherd, chief closing attorney, and John Stafford, closing attorney for the U.S. Army Engineer District, Philadelphia, after the title had been searched and cleared by New Jersey Realty Title Insurance Company.

New Jersey Realty Title Insurance Company, a member of the New Jersey Realty Group of Newark, has the contract with the Engineer Corps to furnish title evidence for 2,100 tracts in the 4,200-acre Blue Mountain Lakes, area, Walpack Township and Sussex County.

The heart of the project is the dam to be constructed at Tocks Island, six miles north of the Delaware Water Gap. The Army Engineer Corps is purchasing land for the project, which consists of a 72,000-acre reservoir and wildland park, and will construct the dam. Construction of the dam is scheduled to start in the Spring of 1969 and the entire project is to be completed in 1975. The park will be administered by the National Park Service.

Many distinguished guest speakers will participate in the 1967 Annual Convention. *They* will have the answers to your questions.

**PLAN NOW TO ATTEND!**  
**1967 ANNUAL CONVENTION**



# ***How You Can Profit by Working with FMI***

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State Association

## CORNER

# ALVIN R. ROBIN MARDI GRAS FEATURED IN

## JAMES A. GRAY ELECTED

### Husband-Wife Team Sets Record

The 1967 Annual Convention of the Arkansas Land Title Association opened Thursday April 20, with an informal reception and cocktail party at the Yacht Club in Lake Hamilton, Arkansas. Big things began happening the following day.

American Land Title Association's Vice President, Alvin R. Robin, in a stirring speech to the delegates pointed out: "Many times our own view of the title industry is distorted by our proximity to our problems. The microscope we use to examine our title will not provide the necessary visual field to see an overall picture of our industry as it

#### BELOW:

Jack McAninch, incoming President of Texas Land Title Association, hob nobs with a couple of clowns, Nell and Rowan Taylor, and a couple of sassafras eaters, Elizabeth and John Cossar. The Taylors and Cossars are from Jackson, Miss.



James A. Gray, newly elected Vice President of the Arkansas Land Title Association, presents an Arkansas Land Title Association sassafras querade ball.





# IN AND RAS RKANSAS

## D PRESIDENT

### For Association



**BE:**  
ent of the Arkansas Land Title  
Traveler Certificate to National  
the banquet preceding the mas-

appears to others." Robin challenged the Arkansas titlemen to "change our glasses" to achieve a broader and clearer view of the title business.

Mae Robin, Al's charming wife, attended the Arkansas convention with the National Vice President. She was greatly amused and entertained by the Mardi Gras held on Friday evening, April 21. The masquerade ball was a riot! First



**ABOVE:**  
Retiring President, O. M. Young, Jr., presents a plaque to Joy Harris, former Executive Secretary, for many years service to the Arkansas Land Title Association. Joy, whose contribution to the state association was continuous and effective, was equally popular at the national level.

prize for the best costume went to Mrs. O. M. Young, Jr. (Flo), whose characterization of the "green witch" bore no relation to her sweet personality.

History was made at the Arkansas convention this year with James A. Gray, President of the Arkansas Abstract & Guaranty Company, Little Rock, Arkansas, elected to serve as President for the ensuing year and his wife, Lola, elected to serve as Executive Secretary. To the best of our knowledge, this is the only husband-wife team in charge of an affiliated title association. Other officers elected are: Alfred C. Vance (Vice President) and Margueritte B. Held (Secretary-Treasurer).

Al Robin's speech, "Us and Our Industry", was the highlight of the business portion of the program. Al made a plea for an expanded program of enlightened public relations. Al said: "By its very nature, our business is somewhat complex and as a result its work-



At Thursday night's reception, Dick McRoberts, Dorothy Harrod, Lois Howard, George Neal and Florence Young had an opportunity to do some old-fashioned visitin'.



ALVIN R. ROBIN

ings and its procedures are not always well understood by those whom we serve. Not only is our public image somewhat vague, but it is often enshrouded in a cloak of mystery which is seldom penetrated by the average American citizen who has not been schooled in this field. Our recently begun program of public relations and advertising will help lift this veil and as the public acquires more knowledge about our industry we can expect the demand for our services to increase accordingly. We should, of course, and on a permanent basis, vigorously pursue our advertising and public relations effort. Properly applied and directed it is the key through which we may open the doors of future success on a scale that will exceed even our fondest dreams."

Officers of the Arkansas Land Title Association for 1967-1968 (left) James A. Gray, Little Rock, President; Alfred C. Vance, Russellville, Vice President; Margueritte B. Held, West Memphis, Secretary-Treasurer.





# NEBRASKA ADOPTS MODEL TITLE INSURANCE CODE

In 1965, the Nebraska Land Title Association sponsored and was successful in getting passed the Nebraska Abstracters Licensing Law. Members of the Nebraska association now proudly announce that Governor Tiemann has signed into law L.B. 611 which is the model title insurance code for the state of Nebraska. Ray Frohn, member of the ALTA's Board of Governors, represented the American Land Title Association at the signing ceremony. The Nebraska Land Title Association was represented by its Executive Secretary, Gene P. Spence.

Nebraska's new title insurance code was patterned after the model code adopted by the ALTA several years ago. All title insurers in the state were given the opportunity to suggest modifications of ALTA's code and were kept abreast of the progress of the legislation.

The abstracters law and the title insurance code now give title insurers and abstracters in the state of Nebraska a progressive and comprehensive set of statutes which provide professional standards for titlemen and which cannot help but inuring to the benefit of the real estate buying and investing public.

Gene P. Spence, Secretary of NLTA, (left) and Ray Frohn, representing the American Land Title Association, are enthusiastic observers as Governor Tiemann signs Nebraska's title insurance code into law.





William J. McAuliffe, Jr., Executive Vice President, American Land Title Association, was the banquet speaker.

## ONE-DAY COLORADO CONVENTION A HUGE SUCCESS

As all ALTA members must know by now, Denver, Colorado will be the site of the national association's 1967 Annual Convention. The Land Title Association of Colorado is going all out to assure the success of this important meeting. Consequently, the LTCA held just a one-day convention for itself on June 9 at Writer's Manor in Denver, with the emphasis on attendance at the ALTA convention later in the year.

Nevertheless, 76 Colorado title men and women registered for the one-day convention.

Looking up! Leonard Bartels, Bill McAuliffe, Harry Cole, Jim Hickman and Jim Robinson adopt a lofty pose as they inspect the Denver-Hilton Hotel, scene of ALTA's 1967 Annual Convention.







Retiring President Leonard Bartels presents the new chief, Harry Cole, with the smallest gavel in the world.

The highlight of the affair was William J. McAuliffe Jr.'s speech at the annual banquet Friday night. His judicious mingling of humor with fact presented with conviction and charm really brought down the house.

Jim Robinson, ALTA's Secretary and Director of Public Relations, discussed current association promotional activities. His subject was most appropriate, as a distinguished public relations practitioner, Harry Cole, Director of Personnel and Public Relations for the Transamerica Title Insurance Company of Colorado, was elected President. Other officers elected were: 1st Vice President, Robert L. Roberts; 2nd Vice President, Gates Gooding; Secretary - Treasurer, James L. Roffe; and Director, James W. Guyer.

Although the LTAC Annual Convention ended officially at midnight following the banquet, there was much work to be done the following morning. James O. Hickman, General Chairman for the national convention, and his chairmen of the important committees met with the ALTA staff at the Denver-Hilton Hotel for a detailed review of plans for the convention.

At the banquet Leonard Bartels, Bill McAuliffe, Harry Cole and Jim Robinson pose for the LTAC camera.



# NELSON NAMED TENNESSEE PRESIDENT

## RECORD ATTENDANCE AT CONVENTION

The 1967 convention of the Tennessee Land Title Association, held May 19 and 20 at the Rivermont in Memphis, was the best attended in the history of the association with 100 title men and women present at the Friday night banquet.

Principal speaker was Alvin R. Robin, Vice President of the American Land Title Association, whose message, summarizing current national activities, was well received.

Another highlight of the convention was a round-table discussion of underwriting principles, with J. L. Boren, Jr., E. D. Dukes,

Harold H. Eschen, Charles A. Meyer and William H. Russell as panelists. During the afternoon session, William F. Kirsch, Jr., discussed "The 1966 Federal Tax Lien Act". John D. Walt spoke on "Amending Tennessee's Mechanics Lien Statutes". William H. Russell's subject was "Amendment No. 1 to Regulation 30—Notice & Waiver" and Robert W. Smith chose as his topic "Two Years Under UCC".

Selected to serve as President for the coming year was L. M. Nelson. Elected as Secretary-Treasurer was Joseph Wooten.

Principal speaker Alvin R. Robin was warmly greeted by retiring President, J. L. Boren, at the annual banquet of the Tennessee Land Title Association.







Left to right: J. L. Boren, retiring President, TLTA, Carolyn Boren, Alvin R. Robin, Vice President, ALTA, Mae Robin, Marlene Griffin, Thomas A. Griffin, Jr., retiring Secretary-Treasurer, TLTA, at the annual banquet of the Tennessee Land Title Association.

L. M. Nelson, newly elected President (center) congratulates the retiring President, J. L. Boren, Jr., on a fine year as H. W. Akers, the new Vice President, smiles his approval.



# ANDREW A. SHEARD RE-ELECTED IN PENNSYLVANIA

**T**he weather could have been better but it would be impossible to improve the social climate, the business sessions and the general spirit of good fellowship which prevailed at the 1967 annual convention of the Pennsylvania Land Title Association, May 22 and 23, at Hershey, Pennsylvania.

The convention opened with a President's reception Sunday evening, May 21. The following morning was crammed with serious business discussions, including speeches on "Mortgage Interest Rates in Pennsylvania"; "Pennsylvania Cor-

poration Taxes and the Bulk Sale" and "Company Self-Development Programs" and by a delightful presentation by the Insurance Commissioner of the Commonwealth, David O. Maxwell, Esquire.

Golf was the order of the day during Monday afternoon when the dyed-in-the-wool Pennsylvania golfers braved the weather to compete in the traditional association tournament.

Awarding of prizes, dancing and music were featured at the Annual Banquet Monday evening.

William J. McAuliffe, Jr.

**PLTA Past President Lawrence A. Davis, Jr. shares a golf joke with Joseph J. Hurley, Chairman of the golfing tournament.**







Officers of the Pennsylvania Land Title Association for the year 1967-1968: (left to right—back row) Carl P. Obermiller, Secretary, Commonwealth Land Title Insurance Company, Philadelphia, Pennsylvania; Joseph J. Hurley, Treasurer, The Title Insurance Corporation of Pennsylvania, Bryn Mawr, Pennsylvania; Lawrence R. Zerfing, Exec. Vice President, Fell & Spalding, Philadelphia, Pa. (front row) Lewis C. Anderson, Vice President, Philadelphia Title Insurance Company, Philadelphia, Pa.; Andrew A. Sheard, President, The Title Insurance Corp. of Pa., Bryn Mawr, Pennsylvania.

launched Tuesday morning's business session with a resume of recent developments affecting ALTA members. J. Mack Tarpley, Vice President, Chicago Title Insurance Company, made some interesting observations in his speech "Care and Feeding of Agent". Other presentations at the Tuesday morning sessions were "Federal Tax Lien Act of 1966 and Its Effects on Pennsylvania Real Estate Title Insurance" by Alvin Freiberg of Commonwealth Land Title Insurance Company and "My New Book — Pennsylvania Municipal

Claims and Tax Liens" by Lester S. Hecht, Esquire. Executive Vice President Lawrence R. Zerfing summarized the year's activities for members of the Pennsylvania Land Title Association.

Andrew A. Sheard, President, The Title Insurance Corporation of Pennsylvania, was re-elected President of the PLTA. Other officers named for the coming year included: Lawrence R. Zerfing, Executive Vice President; Lewis C. Anderson, Vice President; Joseph J. Hurley, Treasurer; and Carl P. Obermiller, Secretary.

# LAPIN CHOSEN TO HEAD FNMA

*AS REPORTED IN CAPITAL COMMENT*

The appointment of Raymond H. Lapin, of San Francisco, as President of the Federal National Mortgage Association, has been announced by Secretary Robert C. Weaver, of the U.S. Department of Housing and Urban Development.

Mr. Lapin, 48, is the former Commissioner of the California State Economic Development Agency and Chairman of the Governor's Economic Task Force. He was named to these posts by former Governor Edmund G. Brown in September 1966.

When he accepted the appointment in 1966 with the State of California, Mr. Lapin resigned his position as President of Bankers Mortgage Company of California, which he founded in 1954 as a one-man firm.

In the ten years after the Company's formation, he expanded its portfolio of California Mortgage loans to some \$700 million, making it one of the 12 largest in the Nation.

In 1964, Mr. Lapin merged his company into the Transamerica Corporation, retaining the presidency until his appointment to the California State posts.

Commenting on Mr. Lapin's appointment to head up FNMA, Secretary Weaver said: "He will bring to his new position a unique background in mortgage banking

practices as related to the housing industry. We are extremely fortunate that Mr. Lapin has accepted the FNMA Presidency. I am certain he will carry forward the policies and programs of FNMA in the best interests of the Federal Government, the home building industry, and the consumer, as did his predecessor, J. Stanley Baughman."

Secretary Weaver stated that Mr. Lapin will, before assuming his position with FNMA, divest himself of financial interests in com-





panies which do business with or are affected by activities of FNMA or HUD. His stock in Transamerica Corporation will be placed in a "blind" trust which will be irrevocable during his employment by FNMA and over which he will exercise no control. The trustee will be instructed to sell at least two-thirds of his Transamerica stock within twelve months. In addition, Mr. Lapin will disqualify himself from taking action as President of FNMA in any matter which would affect directly or specifically Transamerica or any of its subsidiaries.

Mr. Lapin was born in Inglewood, California. He graduated from Galileo High School in San Francisco and received a Bachelor of Science degree from the University of California College of Business Administration in 1942. He received a Master of Business Administration degree in Finance in 1953 from the University of Chicago. In 1954, he completed the Investment Course in the Graduate School of Banking at Rutgers University.

He is a veteran of World War

II, in which he rose from Private to Captain in the Army. Following the war, he became Manager of the Research Department of the Federal Reserve Bank of Chicago where he remained until 1954, when he organized the Bankers Mortgage Company, of which he was the principal owner until it was acquired by Transamerica Corporation in 1964.

Mr. Lapin has served as a member of the Public Utilities Commission of the City and County of San Francisco which administers the public transportation and water systems of the city and the San Francisco International Airport. He has also served as a member of the Art Commission of the City and County of San Francisco.

He is a member of the Board of Directors, Mount Zion Hospital, San Francisco; Chairman, San Francisco Business and Professional Division, Jewish Welfare Fund, 1966-1967; and a member of the National Committee, National Conference of Christians and Jews.

Mr. Lapin is married to the former Mary Elizabeth Woodcock. They have one son, John, 15.

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## DATES TO REMEMBER

### ALTA Annual Conventions

- 1967 Denver, Colorado, September 24-27, Denver Hilton Hotel
- 1968 Portland, Oregon, September 29-October 2, Portland Hotel
- 1969 Atlantic City, New Jersey, September 28-October 1, Chalfonte-Haddon Hall

### ALTA Mid-Winter Conferences

- 1968 New Orleans, Louisiana, February 21-23, Roosevelt Hotel
- 1969 Chicago, Illinois, March 5-7, The Drake

# NEW BOOK BY ALTA WRITERS

It will come as no surprise to ALTA members that Deane and David Heller, free lance writers who are also public relations consultants to the ALTA, have scored another success! Authors of such outstanding literary achievements as *The Berlin Wall*, *The Cold War*, *The Kennedy Cabinet*, and more than 2000 articles published in leading magazines and newspapers, the Hellers' new book, *Paths of Diplomacy*, describes in a delightfully entertaining and instructive way the contributions

made by America's Secretaries of State to the nation's progress.

Did you know that the swash-buckling Henry Clay was the only United States Secretary of State to fight a duel? Did you know that the country's first Secretary of State, Thomas Jefferson, issued patents, served as keeper of the Great Seal, was custodian of official documents, attested the validity of the President's signature on state papers and was in charge of the Mint when it was established in Philadelphia. He accomplished all





this with five clerks, two messengers, and one part-time French translator!

You will be fascinated to learn that James Buchanan negotiated the first commercial treaty ever signed by the Czar of Russia; that President James Madison was nearly captured by the British in the disgraceful, humiliating Battle of Bladensburg; that an unknown chief clerk in the State Department, in open defiance of the President and Secretary of State, signed a treaty with Mexico and added 529,189 square miles of territory

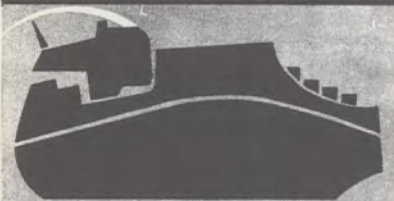
to the United States? Do the names Louis McLane, John Forsyth, Abel Upshur, Edward Everett, William Marcy, Lewis Cass, Jeremiah Black, Elihu Washburne, William Evarts, Frederick Frelinghuysen and Richard Olney—all Secretaries of State—ring a bell?

*Paths of Diplomacy* is good reading. We recommend it for entertainment and education. Published by J. B. Lippencott Company, it sells for \$3.95.

Our congratulations to Deane and David Heller.

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# LETTERS



**FIDELITY ABSTRACT COMPANY,  
INC.**  
Jefferson, Wisconsin

June 6, 1967

American Land Title Association  
Washington, D.C.

We have moved our office. The new address is 309 South Main Street, Jefferson. (South Main across from the Court House.)

The building has an interesting history. Since 1902, it has been identified as St. Mary's Episcopal Church. Many prominent families of this area have belonged to this Parish. Judge William Brandel and Attorney Harold Smith were former Choir members. The Choir subsequently was abandoned and Church Services discontinued. There is no relationship between these facts.

Services are scheduled from 8:00 A.M. to 5:00 P.M. on Monday through Friday, and from 8:00 A.M. to Noon on Saturday only. These services will be concerned with the preparation of Abstracts of Title and Chicago Title Insurance Policies, as well as counseling on land title matters. Stipends, pew rent, the poor box, annual dues and sermons are being discontinued for the time being. We endorse and rigidly shall adhere to ecumenism in all our practices. Counseling will pertain solely to land title matters. You shall continue to be listed

among our faithful.

"We like it here." We believe you will too.

We're looking forward to your comments when you drop in to see it for yourself.

Regards,  
Don Tully, Manager

**DIXIE LAND TITLE ASSOCIATION**  
Atlanta, Georgia 30303

June 19, 1967

Mr. James W. Robinson  
Secretary and Director of  
Public Relations  
American Land Title Association  
Washington, D.C. 20006

Dear Jim:

When I wrote to you some weeks ago, asking that you send me copies of all membership certificates of all other title associations, I, of course, was satisfied that you would make every effort to assist me.

You will be pleased to know that the response from all other associations has been tremendous. I have received letters and material from almost every state title association in the country. The ideas and suggestions presented have been most valuable to me.

My sincere thanks to you and all affiliated associations who responded to our need.

Best personal regards,  
William Murdock, Secretary-Treasurer



# in memoriam



## MRS. ROBERT J. KENNEY

**M**rs. Avis G. Kenney, wife of Robert J. Kenney, President of Walworth Security Title & Abstract Company, Elkhorn, Wisconsin, died recently after a long illness.

The former Avis G. Gilmore of Oshkosh, she married Robert J. Kenney on July 2, 1938. Mrs. Kenney helped establish the Walworth Security Title & Abstract Company with her husband and John T. Kenney. She attended a number of national and state meetings and conventions of the ALTA with Mr. Kenney, and was a familiar figure to ALTA members.

Surviving are her husband, two daughters, Mrs. Roberta Kearns, and Patricia, a student; and a sister, Mrs. Doris Smith.

## DISTINGUISHED LIFE COUNSEL PASSES AWAY

Bernard E. Docherty, an Assistant General Counsel of New York Life Insurance Company, died June 8 in his home at 107 Stratford Road, Garden City, New York, following a long illness.

Mr. Docherty, who was 63, was born in Glasgow, Scotland. He joined New York Life Insurance Company in 1924. He attended New York University, received his law degree in 1931 from St. John's University and later received a Master's degree in law from the same school.

He was appointed Counsel in 1954 and became an Assistant General Counsel in 1958. A specialist in investment law, Mr. Docherty had charge of legal matters relating to real estate and mortgage loan investments made by New York Life Insurance Company outside of New York City.

A member of the New York State Land Title Association and the American Land Title Association, he participated for many years in the Life Counsel activities of the latter. He was also a member of the American Bar Association, the New York State Bar Association and the Association of Life Insurance Counsel.

He is survived by his wife, Charlotte, and a son, Edward. Mr. Docherty had a summer home at 79 Cedarhurst Avenue, Point Lookout, New York.



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PLEASE STAND UP?

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ORDER A SUPPLY TODAY**

# FIRST PRIZE FOR ALTA ADVERTISING CAMPAIGN

The nation's abstracters and title insurance officers have a dramatic human interest story to tell. The Public Relations Committee of the American Land Title Association tells this story in a variety of ways—through distribution of the prize-winning movie; the frequent hard-hitting press releases; with the development of educational brochures and other material; by furnishing members with canned speeches, visual aids, window display posters and other merchandising aids.

One of the promotional programs sponsored by the ALTA during the past three years has been a series of consumer advertisements in the Saturday Evening Post. On June

26, the ALTA office was notified that its 1966 series of Saturday Evening Post advertisements had been awarded first prize in the Creative Advertising Competition held by the Transamerican Advertising Association Network. The TAAN is a federation of advertising agencies in the U.S. and abroad who cooperate in providing local and regional facilities for each other.

Congratulations to Francis E. O'Connor, Chairman of the Public Relations Committee and to his committee members; Robert K. Maynard, William L. Robinson, Edward Schmidt, Bill Thurman, and Carroll R. West.

James W. Robinson (left), ALTA's Director of Public Relations, and Stanley G. House, President of Stanley G. House & Associates, happily share congratulations on winning first prize in TAAN's Creative Advertising Competition. The winning series of ads, which appeared in the Saturday Evening Post, is shown between them.







## MEETING TIMETABLE



### August 17-18-19, 1967

Montana Land Title Association  
Rainbow Hotel, Great Falls

### August 24-25-26, 1967

New Mexico Land Title Association  
White Winrock Hotel, Albuquerque

### August 24-25-26, 1967

Minnesota Land Title Association  
Rainbow Inn, Grand Rapids

### August 24-25-26-27, 1967

Ohio Title Association  
Atwood Lake, New Philadelphia

### August 24-25-26, 1967

Utah Land Title Association  
Ogden

### September 10-11-12, 1967

Missouri Land Title Association  
Plaza Inn, Kansas City

### September 14-15-16, 1967

North Dakota Land Title Association  
Westward Ho Motel, Grand Forks

### September 15-16, 1967

Louisiana Land Title Association  
Royal Orleans, New Orleans

### September 23, 1967

Kansas Land Title Association  
Denver Hilton, Denver, Colorado

### September 24-25-26-27, 1967

ALTA Annual Convention  
Denver Hilton Hotel, Denver Colorado

### October 12-13-14, 1967

Wisconsin Title Association  
The Pioneer Hotel, Oshkosh

### October 22-23-24, 1967

Indiana Land Title Association  
Stouffer's Inn, Indianapolis

### October 26-27, 1967

Dixie Land Title Association  
Jackson, Mississippi

### November 2-3-4, 1967

Florida Land Title Association  
Americano Beach Lodge, Daytona Beach

### November 3-4, 1967

Arizona Land Title Association  
Pioneer Hotel, Tucson

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