

# Title News

*the official publication of the American Land Title Association*

DO NOT REMOVE



Detroit:  
1971 Annual  
Convention Site

August, 1971



## Vice President's Message

August, 1971

Summer is rapidly ending and the time of our ALTA Annual Convention in Detroit is approaching.

To be active in one's trade association and to attend its planned meetings is frequently an identifying characteristic of a successful business man. Too busy, you respond, or too costly, or perhaps if it were held elsewhere? In rebuttal, you have heard a frequent admission that it was a new idea or technique learned first hand at the Annual Convention that enabled a business to dispose of back orders, or a business to increase its margin of profit.

The convention that is planned in Detroit will be outstanding in many ways. Important subjects will be discussed by authorities in a number of areas. Business will be combined with pleasure in the after-hours trip to a Ford plant, to Greenfield Village, and with an "Evening in Canada." You will be advised about the developing interest of state and national government in various aspects of our business. You will be given current industry statistics and informed of plans for future public relations. News media recently announced one company's research in the use of crystal pieces rather than film for the storage and retrieval of information. Our changing industry makes more important than ever the exchange of industry information.

There is still ample time to arrange a few days away from your business—won't you plan your attendance now? We need you and you need the benefits that are bound to come.

Sincerely,

John W. Warren

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*the official publication of the American Land Title Association*

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**ON THE COVER:** This view of downtown Detroit reminds that the 1971 ALTA Convention (to be held October 3-6 at the Statler Hilton in the motor city) is drawing near. Plan now to attend.

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*Land and National Resources Division*

# **The United States And Its Relation To The Land Title Profession**

(Editor's note: This article is adapted from an address delivered June 7 at the fiftieth Annual Convention of the Pennsylvania Land Title Association.)

\* \* \*

I am honored to be in a state that has played such a large part in the development and progress of this great nation, and I am pleased to be with you on the occasion of your fiftieth Anniversary. Your members are to be congratulated on the demonstrated ability, leadership and progress in the title field. My talk today will be on the subject, "The United States and its Relation to the Title Profession."

For many years the United States has been acquiring large areas of privately-owned lands for necessary public purposes after the Congress has authorized the acquisition of the lands and appropriated funds therefor. The amount of real property required for Federal public purposes continues to increase with the needs of the ever-increasing population. Recently much greater emphasis has been given to the need for obtaining large additional recreation areas and preserving the use of undeveloped

wild and scenic areas for the benefit of present and future generations. Within the past 10 years more than 200,000 individual parcels containing more than ten million acres have been acquired by purchase and condemnation at a total cost in excess of \$1,600,000,000. At the present time, nearly 18,000 parcels of land are being acquired in pending condemnation cases. These properties range from small parcels of little value to large farm and ranch areas, centrally located sites for post offices and public buildings, scenic, transmission and other types of easements and the temporary use of properties.

In addition to large areas of land now being acquired in your state by the Corps of Engineers for multi-purpose projects, such as the Beltzville Reservoir Project in the Philadelphia District, the Raystown Reservoir Project located east of Altoona near Huntingdon, and the Shenango Dam and Reservoir Project in the Pittsburgh district, a vast area is now being acquired in the states of Pennsylvania and New Jersey for the Tocks Island Dam and Reservoir Project and the Delaware Water Gap National Recreation

Area. These combined projects encompass a considerable section of the Delaware River area running northward from the Delaware Water Gap at Stroudsburg, Pa., nearly to the New York state line, a distance of about 40 miles. The Tocks Island and Delaware Water Gap Projects will necessitate the acquisition of approximately 72,000 acres of land which are divided into about 8,000 separately-owned parcels. The cost of these lands will run into many millions of dollars. The Corps of Engineers is acquiring all of the land, although the jurisdiction and management of the Delaware Water Gap National Recreation Area will be under the National Park Service of the Department of the Interior.

The United States of America, acting through the Department of Justice, like all other large investors in real property depends upon the members of the title profession to accurately report the status of titles and to afford protection against claims and title losses. Generally, the services rendered by your profession have been very satisfactory. In the limited instances when the need for

improvement has been indicated, we have conferred with the officers of your national Association to obtain effective action.

Since the Joint Resolution of September 1841, the ancestor legislation to Rev. Stat. 355 (40 U.S.C. 255), the Attorney General has been required to approve the title to lands to be acquired for governmental purposes. The basic provision of this Joint Resolution was enacted as a consequence of a title dispute between the United States and the state of New York over certain land on Staten Island.

This statute remained unchanged until 1930 when it was amended to permit the Attorney General to accept certificates of title of a title company.<sup>1</sup>

The bill which resulted in this amendment provided that the Attorney General, in his discretion, might base his opinion on both certificates of title and policies of insurance.<sup>2</sup>

The provision for the acceptance of title insurance, however, was stricken before the bill was enacted by Congress.<sup>3</sup> Congressman Fiorello LaGuardia was a member of a committee approving this amendment. The record shows that he felt that "insurance would run up a very large item; that insurance companies would simply hide behind the Government due to the inability of claimants to sue the United States, resulting in the payment of the premiums for no insurance." Fortunately the image of the title industry has materially improved since the hearings on that bill.

By the amendment of October 9, 1940 (54 Stat. 1083), Congress authorized the Attorney General to base his opinion on such certificates of title or "such evidence of title as he may deem satisfactory." Shortly after this amendment, a committee representing your national Associa-



Author Kashiwa

tion and attorneys for the Department of Justice met and agreed upon a form of policy that was tailored to the Government's needs and satisfactory to the title industry.

The major differences in the Government's form of title policy relate to the right of subrogation and the right to defend suits to establish adverse claims for which the company might be liable. Suits filed by and against the United States must be prosecuted and defended by the Attorney General who acts through the United States Attorneys. The conditions in the form of policy agreed upon for governmental use provide that the insuring company shall cooperate in the defense of any claims and render reasonable assistance in defending suits. Also, these conditions generally provide for the termination of the company's liability, if the Attorney General defends the suit, unless timely notice of the claim is given to the company and the Attorney General shall present the defenses and take action advised by the company in writing. Failure to give notice, however, shall not prejudice the rights of the party insured, (1) if the party insured shall not be a party to such action or proceeding, or (2) if such party, being a party to such action or proceeding be neither served with summons therein nor have actual notice of such action or

proceedings, or (3) if the insuring company shall not be prejudiced by failure of the Attorney General to give such notice.

Since the form has been in use, title losses have been almost nonexistent and there have been only several instances in which suits have been brought, and no record can be found in our Department where a title company was in any way prejudiced by the conditions in the agreed form.

In 1841, and for many years thereafter, title searches were made by attorneys or abstracters and the attorneys' opinions of title were accepted by investors in real property. The first state enabling legislation relative to the insurance of titles was Pennsylvania in 1874 under whose law a company known as "The Real Estate Title Insurance Company of Philadelphia" was formed in 1876.<sup>4</sup> It was not until about 1920 that the investing public became aware of the advantages of the protection afforded by title insurance. The use of title insurance gradually increased until the beginning of the second world war. In the period of economic growth during and after that war, the importance of the title industry increased markedly.

It has been said that the function of the Department of Justice in approving title to the many properties acquired by the United States is comparable to that of a large title insurance company doing business in all states and in approving uniform policies and title risks.

When abstracts of title were obtained, there were valid reasons for obtaining the approval of titles by the Attorney General. In recent years about 93 per cent of all evidence of title to lands being acquired by the United States has consisted of title insurance policies or certificates of title. The change from the use of abstracts of title evidence permitted a great reduction in the number of attorneys engaged in title examination by the Department of

<sup>4</sup> Pa. Stat. Ann. tit. 15, sec. 2481.

<sup>1</sup> Act of June 28, 1930, 46 Stat. 828.

<sup>2</sup> Report 1707 of the House Committee on the Judiciary, 71st Congress, 2nd Session.

<sup>3</sup> Congressional Record, Volume 72, Part II, pp. 11603, et seq.

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Mrs. Gertie Alderman  
American Title Company



# I Am An Abstracter!

(Editor's note: This article is based on an address presented at the Abstracters and Title Insurance Agents Section meeting during the 1971 ALTA Mid-Winter Conference in Coronado, Calif.)

\* \* \*

Way back, about 200 years ago, I went to work for the Terry County Abstract Company in West Texas. I was 15 years old, and just like the teenager of today, I thought I was pretty smart. We didn't have photostat or microfilm machines then, and my first job was typing probate papers for abstracts, so it didn't take me long to realize that I wasn't smart at all. Would you believe that I didn't even know what a commode was? I thought I did because we had one of those white things in our bathroom just like everyone else. Every time that I typed a will where someone left their commode to another member of the family, I got real upset. I could just see Aunt Ellen getting mad, rushing into the bathroom, jerking out the commode, and saying, "This is mine, Mamma left it to ME." I worried about this until

finally one of the women in the office informed me that a commode is a fancy name for a chest of drawers; I felt better about that, but I still worried. I worried about the black sheep that got left out of the will, and about what Aunt Ellen was going to do with just the two pieces of silver that Granny had left her. In exasperation, the head of the office told me: "Gertie, you don't have to understand it, just type it." They must have considered worrying a good trait, however, because before long they put me to abstracting.

I enjoy abstracting, and it is about the professional abstracter that I wish to speak to you. And, in so doing, it is my sincere desire that, in some way, I will be able to impart to you some of the love, enthusiasm, concern and technical know-how that the professional abstracter puts into his work.

Now, you would think that after two centuries, I would know all the answers, but I don't. I do, however, know some of the problems because I am an abstracter. And a very serious problem has arisen, one that we should be deeply concerned with.

This problem can be simply stated: *There currently is a critical shortage of, and a dire need for, the professional abstracter, and a steady decrease in the number of these qualified people available.* The average age of the qualified professional abstracter is climbing higher and higher each year, and there are no replacements coming into the field.

After all, abstract and title companies have only two things to sell: service and security. The speed of that service depends to a great extent upon the skill of the abstracter, and to an even greater extent upon the accuracy and efficiency of the abstract plant and its personnel. The quality of that security, however, depends almost entirely upon the skill, knowledge, training, experience, and integrity of the abstracter himself. And, I do say integrity, because he must have the desire and dedication to do a job well, and the moral responsibility to recognize the importance of that job. I seriously doubt that any examining attorney, title officer, or closer has more than the faintest idea, when presented

with a chain of title, of the amount of time, skill, and perhaps, even tender loving care, that has gone into the preparation of that chain of title; nor, of the immense pride and satisfaction of the abstractor himself. To the abstractor, it is a book to read, a puzzle to fit together, a bit of history and romance, and—a challenge! All of these things he must enjoy—or else he needs to be elsewhere.

In the larger cities and counties, today's abstractor must be something of a jack of all trades. For instance, he must know enough about title law to be able to recognize and understand all documents of record, and how they would affect his title. He must be able to interpret probate papers, divorce suits, and all other court proceedings, and to search for and fill in all breaks in his chain of title. He must be able to find, and release, if possible, all voluntary and involuntary liens affecting his chain, but, at the same time, recognize the fact that he is not a lawyer. He simply must understand the law enough to be able to furnish the examining attorney with whatever is necessary—and preferably on the first try. Due to the volume of business, the pressures of demands—and perhaps even the great distances between the closing office, the legal department, the court house, and the abstract plant—it has become imperative that the title searcher furnish to the examining attorney a chain of title complete in every detail—before it leaves the abstract plant.

An abstractor must also be something of an engineer, or surveyor, in order to be able to read, plat, and prove his field notes, boundary lines, and tract sizes. He must become skilled at reading and interpreting recorded and unrecorded, plats, maps, dedications, surveys, and county map records. And he should be able, if necessary, to prepare and plat his own tract maps.

In our industrial and commercial areas, it sometimes becomes necessary to work the entire tract or city block in order to prove tract sizes,

boundary lines, and easements on the smaller tract upon which we have been called to issue. In order to prove what Mr. Jones owns today, it is sometimes necessary to prove what he does not own. And that deed, that you are sure is just an exhibit deed, just might prove to contain the only recorded data on a driveway agreement, an easement retained, restrictions, or right of way affecting the title under search. I am a great believer in exhibit deeds—show them!

To those of you in the smaller and predominantly abstract counties, these demands may seem preposterous. But, without revealing my age, I would like to say again that I started my abstract career as a straight abstract typist in a small West Texas town in the oilfields—later doing work in other Texas towns, Oklahoma, New Mexico, and Louisiana—so I do know whereof I speak. You simply wouldn't believe the difference in straight abstract work and title insurance research in the larger cities. It still is possible for you to maintain a highly adequate and up to date title plant, with a degree of accuracy that I would estimate to be somewhere between 95 and 98 per cent. This degree of accuracy drops, however, in the larger counties to, perhaps, a mere 75 to 85 per cent. And, the certification date on our title plants is anywhere from 10 days to two weeks behind the date on which we issue.

We all are aware of the phenomenal growth experienced in most areas in the past few years.

If the people who are supposed to know about such things are correct, 25 years from now cities will cover every square inch of Dallas County, Texas, and most of the counties containing the major cities of today. Our larger cities have become somewhat like the old woman who lived in a shoe (instead of being sent to bed however, her kids are being squeezed into the suburbs), and even they soon find the city oozing into their front yards.

The industrial web surrounding our cities already is extending into every adjoining county. New developments,

shopping centers, and major industries are being built farther and farther from the city centers. In fact, sociologists now are planning the growth of our major metropolitan areas in terms of 10 counties or more.

I'm a Texan, and the Dallas-Ft. Worth area alone is expected to reach a total population of 3.6 million people. In short, within the next 20 years, there will be some 50,000 people trying to get my parking place.

With this growth comes new demands. More business, and more money, perhaps, but an ever-increasing, ever-changing demand in the type, quality, and amount of work expected of the abstractor—and the entire land title industry.

Taking a close look at these figures, I don't believe that there is any county, city, or town represented here today, that can seriously entertain the idea that it will escape this boom.

Stimulating? You're mighty right it is! And, they tell me that stimulation, or the belief in it, is all that is really needed—so let's prove it! The only way that this can be done is by eliminating some of the problems facing the land title industry today.

Some of these problems are:

1. Faster, more accurate service
2. Information retrieval
3. Educating the public
4. State insurance regulation and legislation
5. Lack of experienced help
6. Making money
7. Plant maintenance

All of which boils down to trained personnel.

So, let's take a good look at some of the ways and means that may be used to attract desirable people into the abstracting profession, before we find ourselves competing with each other for the services of the few senior citizens who will remain in the land title profession in the near future.

It is time that we ask ourselves: what do we have to offer them—and, what must we offer them?

First, we must offer them a pay

scale that is at least equal to the industrial and professional scale in the area in which we are located. A person should be paid adequately in relation to the job that he does, and its importance to the company.

Abstracters do not have routine jobs. They are, in reality, junior examiners. You demand of them that they make decisions; you are willing to risk your reputation, and perhaps your financial gain, on their ability to make good judgment decisions. And yet, in many instances, these same people of high skill and long training are asked to work for a salary far below that of a young man or woman just coming out of school or a young secretary who looks good but makes many mistakes in typing and spelling in the letters she sends out.

The professional qualifications for a senior abstractor cannot be bought, however, and these qualifications will not be found in the future, unless the abstract and title companies realize that they must pay the salaries now that it will take to keep qualified people on the job long enough to train to become senior abstractors.

My young daughter, age 24, out of high school only 5½ years, and with no schooling or training above the high school level, went to work 5 years ago, classified as an information-receptionist at a salary as high, or higher, than some of the senior abstractors I know, with anywhere from 5 to 15 years work experience. Today, she is working with a newly formed private concern, at a salary exactly \$100 a month more than mine—and I have been in the title business all my life. This is one of our more serious problems—and unless we find the solution, we may be heading for disaster. It will be necessary for us to bring our salary structure more in line with the contributions made by this class of people—and with that of the industrial scale in our area.

Second, let's add a little recognition. The University of Chicago says that the number one concern of all workers, once the bodily needs are supplied, is recognition. I recently

read in a list of the major problems facing the land title industry, that one of the major problems is, "that abstractors are in the background, although they are the mainstay of the industry." I agree, and speaking from an abstractor's point of view, I will say that this department probably is the most neglected part of the entire land title industry. I could say that abstractors are overworked, underpaid, and neglected—but that is an old cliché, so I won't say it.

There certainly is nothing new in the need for any group to have the proper recognition. There is a now-famous experiment made by the Bell Telephone Company when they wanted to test the effect of lighting on production. They took a group of girls assembling telephones and set them off at a table by themselves, and started lighting them in different ways: overhead, from the right, from the left, and from underneath, and with different colors. To their amazement they found that every time they changed the lighting, which every way they changed it, production increased. Why? Bell Telephone found that the reason was not the lighting—but that the girls were being recognized and set apart, and their contributions to the company being made special. Let's not overlook the power and the value of proper recognition—let's recognize this department as an integral part of our companies. Let's make abstractors feel needed, and important, and necessary, as indeed they are!

Third, what about adding a little glamour and dramatizing the position of the professional abstractor? A sales manager's organization recently ran a survey on a large number of sales and found out that the most important element of the successful sale was the ability of the salesman to dramatize, or glamorize, the product. How about our taking a leaf out of their book? Since we want to sell young people on becoming professional abstractors, let's make it a profession that is recognized, and has a little prestige. Let's tell the general public, and the world, who we are, and what we do, and that we are proud of it.

Why don't all states adopt legislation to certify and license qualified abstractors, setting up a code of ethics and procedures to follow? Qualified people then could be recognized with the professional designation of "certified land title searcher" or "certified abstractor".

Fourth, we have the problem of communication. Our industry, like all other industries, is faced with the problem of proper communication. Faulty communication within our organization, and between it and the public, is one of our greater problems. Better communications mean more efficient, smoother operations, happier personnel, and an increase in production and service. Examining attorneys, closers, and title officers, however knowledgeable they are on the situation at hand, somehow fail to impart to us the information necessary to aid us in our job. Somehow, they expect us to know what is in the file on their desk, and what they need from us to clear up the existing situation. We, on the other hand, are prone to expect them to know what we know, what we have done, and what we mean—without the proper communication. The closer is very apt to promise Mrs. Jones that we will deliver to her, by the day after tomorrow, yes, a clear title on her property located at such and such street address, but fails to ask her for the legal description, the first name of her husband, if he is deceased, or if she is currently suing him for a divorce. And somehow Mrs. Jones is just as prone to expect the same, hoping all the time that we will overlook the fact that her neighbor, Mr. Smith, is suing her for the use of her driveway, or an alley that he claims she has obstructed. Let's all make an attempt to recognize the problems faced by the other departments, and ask the proper questions, make the proper notations, and convey to the proper department, all the information that we have, or can get, that will aid them in doing their job.

Fifth, and last, but not least, is the

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# ALTA

## Incorporation Proposed

(Editor's note: On March 3, 1971, the ALTA Board of Governors, based upon the recommendation of ALTA General Counsel Thomas S. Jackson, determined that it would be in the best interest of the American Land Title Association to incorporate. As provided in Article X of the ALTA Constitution and By-Laws, incorporation of the Association must be approved by two-thirds of the active members present at an Annual Convention. The proposal to incorporate will be submitted for approval by active members at the 1971 Annual Convention in Detroit in October. The proposal is presented here as adopted by the Board of Governors to provide an opportunity for ALTA members to study it in advance of the upcoming Convention.)

\* \* \*

The following Resolution was adopted by the ALTA Board of Governors during the 1971 Mid-Winter Conference in Coronado, California.

### BE IT RESOLVED:

1. That this Association shall become a non-profit corporation.

2. That a non-profit corporation shall be formed under the laws of the District of Columbia.

3. That the name of said corporation shall be

American Land Title Association

with the addition of the symbol, "Inc.", if required by law.

4. That all of the assets and property of this Association shall be transferred to said corporation, ef-

fective on the Date of Transfer as hereinafter defined.

5. That said corporation shall assume all of the obligations and liabilities of this Association, contracted and otherwise, as of the Date of Transfer.

6. That the principal place of business designated in the certificate of incorporation shall be

1828 L Street, N.W.

Washington, D.C. 20036

7. That the object and purposes of said corporation shall be as set forth in Article II of the Constitution and By-Laws of this Association.

8. That the Constitution and By-Laws of this Association shall be and become, and hereby is adopted as, the Constitution and By-Laws of said corporation.

9. That the same persons who are on the date of transfer the members of the Board of Governors of this Association shall be and become, and hereby are each severally elected as, members of the first Board of Governors of the said corporation, to hold office for terms ending as they would otherwise as members of the Board of Governors of this Association.

10. That each of the officers of this Association, each Committee Chairman and each member of Committee, shall hold office in like manner with the same title, and for the term ending at the same time, as he holds in this Association on the date of transfer; and each staff member, employee and the general counsel shall continue under said corporation in the same status under the

same terms, have the same duties and receive the same compensation as obtained at the date of transfer.

11. That all actions of this Association, its officers, Executive Committee, Board of Governors, or its Committees or its membership, officially and lawfully taken prior to, and effective on, the date of transfer shall be binding upon said corporation, and all of the records, books and papers of this Association shall be and become the records, books and papers of said corporation.

12. That the President, Executive Vice President, Secretary, and General Counsel, be and they are authorized and directed to take all procedures and execute all such instruments as may be necessary to carry out the provisions of this Resolution. The purpose here of being only to substitute a non-profit corporate form of organization for the association form now existing, the officers of this association are authorized to take whatever action, and no more, that is necessary or desirable to carry out said purpose.

13. That this Resolution shall become effective when it has been ratified and approved by the membership of this Association at its next annual meeting in like manner as provided by Article XI of the Constitution and By-Laws for amendments to the same, this Resolution to be taken as and for a proposal in writing for such amendment; and the Executive Vice President is hereby directed to give notice as re-

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## Wide Range of Topics for NMLTA

Discussions of the state title plant law, use of construction loan policies as opposed to construction loan binders, rating bureau legislation, surveys, FHA activity, and current ALTA developments were among highlights of the New Mexico Land Title Association's recent forty-second Annual Convention in Las Cruces.

Ed Chapman, Dallas Title Company of Albuquerque, was elected NMLTA president during the Convention. Also elected were Bill E. Harris, Title Service, Inc., Raton, first vice president; Phil Laws, Las Cruces Abstract & Title Company,

second vice president; and Mike Currier, Lawyers Title Insurance Corporation, Albuquerque, executive secretary.

Two speakers from the Federal Housing Administration's Albuquerque office, Director Luther Branham and Assistant Director John Gregg, reported on FHA advances in New Mexico and the United States as a whole. Jim Gray, chairman of the ALTA Abstracters and Title Insurance Agents Section, reported on activity of the Association. Eloy Vigil and Al Chaparro of the state highway department detailed their work with title companies.

## Hickman, Governor Among ULTA Guests

Governor Calvin L. Rampton of Utah was an honored guest at the Utah Land Title Association Annual Convention May 20-21 in Salt Lake City. Another guest of honor was James O. Hickman, chairman of ALTA's Title Insurance and Underwriters Section, who presented a talk, "Title Industry Today."

Another guest, Haven J. Barlow, president of the Utah State Senate, spoke on "Legislature Procedures." Other speakers included Phillip J. Lippert, First American Title Insurance Company, on "Escrows, A Changing Picture"; Robert L. Saville, Jr., Lawyers Title Insurance Corporation, on "Uniform Practices and Standard Forms"; and L.D. "Mike" Maloney, executive vice president, Arizona Title and Trust, on "Personnel Practices in the Title Industry."

ULTA members adopted a new code of ethics at the Convention, and elected Franklin D. Maughan, the Home Abstract Company Inc., president. Floyd B. (Shum) Jensen, Western States Title Company, was elected vice president and Warren J. Curlis, McGhie Land Title Company, continues as executive secretary.



Past and present land title association officers are shown at the ULTA Annual Convention in Salt Lake City. Franklin D. Maughan, newly elected president, receives the gavel from outgoing president N. Gayle Wilson (right). Nine past presidents of ULTA pose for the camera. And, James O. Hickman, ALTA Title Insurance and Underwriters Section Chairman, talks with his wife, Pat, during a break in Convention activity.

## PLTA Elects Snyder, Hears Kashiwa



Leroy G. Snyder

Shiro Kashiwa, Assistant Attorney General, U.S. Department of Justice Land and Natural Resources Division, was the principal speaker at the Golden Anniversary Convention of the Pennsylvania Land Title Association in June at Pocono Manor, Pa. He delivered an address entitled, "The United States and Its Relations with the Title Profession." (Please see the text of his address elsewhere in this issue.)

Leroy G. Snyder, Berks Title Insurance Company, Reading, was elected PLTA president during the Convention. Charles H. Magill, counsel, Lawyers Title Insurance Corporation, Pittsburgh, was elected vice president and chairman of the Executive Committee.

Also elected PLTA officers were Russell C. Pinker, Commonwealth Land Title Insurance Company, Philadelphia, treasurer; Albert C. Pentecost, The Title Insurance Corporation of Pennsylvania, Bryn Mawr, secretary; and Moses K. Rosenberg, Harrisburg, executive vice president and solicitor.

Other major speakers included ALTA President Alvin W. Long, who presented a talk, "What is ALTA Doing for Me Now?", and William J. McAuliffe, Jr., ALTA executive vice president, who delivered his "Washington Report."

Also on the program were discussions of restrictive covenants by

Francis B. Haas, attorney, McNees, Wallace & Nurick, Harrisburg, and of condominiums by Elliott Unterberger, attorney, Gold, Bowman & Korman, Philadelphia. Urban renewal was the topic of Harold Grabino, vice president, DCA Development Corp., New York. George C. Hendrickson, vice president, Pittsburgh National Bank, Pittsburgh, spoke on federalization of the mortgage market.

In addition, the Convention featured panel discussions on tax sales and new policies.

## Kensinger Elected Colorado President



Mel Kensinger

Mel Kensinger, Colorado Title Guaranty Co., Colorado Springs, was elected president of the Land Title Association of Colorado at its fifty-first Annual Convention in Pueblo June 10-12.

James Guyer, Transamerica Title Insurance Company, Fort Collins, was elected first vice president; Gilford H. Mayes, Jr., Lawyers Title Insurance Corporation, Denver, was elected second vice president; and James L. Roffe, Transamerica Title, Denver, was named secretary-treasurer.

Newly-elected LTAC directors are: James W. Hull, Titles, Incorporated, Denver (for 1974); Charles Walser, Fremont County Abstract Company, Canon City (for 1973); and James George, Transamerica Title, Denver (for 1972).

## Walter E. Cox, Titleman, Succumbs



Walter E. Cox

Walter Elliot Cox, senior vice president of Mid-South Title Co., Memphis, died July 4. He would have celebrated his fiftieth year with Memphis Abstract Co., now a department of Mid-South Title, seven days later on July 11.

He was a leader in developing new methods to simplify title searches and was an innovator in implementing rapid communications between the Shelby County Courthouse and Mid-South Title offices.

## Two Agents Acquired By Chicago Title

Chicago Title Insurance Company has acquired the stock of Title Company of Georgia, Atlanta, and has purchased Midwest Title Company, Southfield (Detroit), Michigan.

President of Title Company of Georgia is Robert P. Crawford. Other officers are John R. Brannen, vice president and general counsel; William Murdock, treasurer; and Jeanette Webb, secretary. Title Company of Georgia, organized in 1950, formerly was Chicago Title state agent.

Midwest Title also formerly was an agent of Chicago Title.

names  
names in the news  
names

Inter-County Guaranty and Mortgage Company has announced the election of **Charles A. Mucci** as a vice president. He is a manager of the National Division of the company.

\* \* \*

**John A. Mueller, Jr.**, is the new treasurer of American Title Insurance Company. He formerly was assistant vice president and controller for the past seven years.

\* \* \*

American Title's Guaranteed Title Division in New York has named **Donald W. Palmer** manager and division assistant vice president of its Newark branch office.

\* \* \*

**Thomas A. Watson**, president of Lincoln National Corporation and The Lincoln National Life Insurance Company, has been elected to the board of Chicago Title and Trust Company.

\* \* \*

**Andrew T. Godor** has been elected assistant secretary of West Jersey Title and Guaranty Company.

\* \* \*

**Douglas McCarthy** has joined Mid-South Title Company as a business development associate. He is a former editor of the *Memphis Daily News*.

\* \* \*

First American Title Insurance Company has named **Kenneth R. Purcell** vice president for marketing and administration for First American of Nevada, and **Jack H. Corrigan**, former district sales manager for First American, to succeed Purcell as assistant vice president in charge of business development in Orange County, Calif.

\* \* \*

Pioneer National Title Insurance Company has named **John H. Oliver** Douglas County (Neb.) manager for its title insurance, real estate and re-



MUCCI



MUELLER



PALMER



MCCARTHY



PURCELL



CORRIGAN



OLIVER



DARE



SPURGEON



BRUSH

lated financial service operations. Formerly manager of the company's Hammond, Indiana, escrow office, he replaces **John Reifinger**, who was appointed manager of the PNTI Cook County office in Chicago.

\* \* \*

Chicago Title Insurance Company has announced the election of two new members of the board of directors of its Home Title Division—**David M. Baldwin**, president of Charles F. Noyes Company, Inc., and **Arthur G. Cohen**, chief executive of Arlen Realty and Development Company.

\* \* \*

Chicago Title also has announced the following promotions: **Charles H. Rood**, chief title officer in the title legal department of Illinois title operations, to vice president; **Victor Krachunas**, assistant chief title officer in the title legal department, to chief title officer; **Ned Langer**, attorney in the law division, and **William C. Shebesta**, assistant secretary in the underwriting department, both to assistant counsel.

\* \* \*

**Floyd D. Dare** has been named manager and assistant title officer of the Doylestown (Pa.) office, Industrial Valley Title Insurance Company of Pennsylvania.

\* \* \*

**William W. Goodman**, former president of Commerce Title Guaranty Company, has been elected chairman of the board of Commerce Title.

\* \* \*

**Thomas K. Spurgeon** has been promoted to manager of the Merced (Calif.) office of Title Insurance and Trust Company. Title Insurance also appointed **Richard Brush** sales manager for the western region of Los Angeles County.



VAUGHN



PIEPER



INGALLS



SPIVEY

**Billy F. Vaughn**, former Texas state manager for Lawyers Title Insurance Corporation, has been elected a vice president of the company with offices in Richmond, Va. **William F. Pieper**, former Lawyers Title Orlando (Fla.) branch office manager, succeeds **Vaughn** as Texas state manager. **Joseph F. Ingalls** has been named manager of the Orlando branch office. **Walter C. Spivey, Jr.**, has been named manager of the company's Pensacola (Fla.) branch office.

UNITED STATES—Continued from page 3

Justice and the costs and delays entailed in this work. In view of this change and since our experience has shown that the United States can safely rely upon title insurance binders and reports and certificates of title issued by competent title corporations, this Department concluded that the heads of Federal agencies should, subject to certain exceptions, determine the validity of the title to lands acquired for the use of those agencies. Pursuant to a recommendation on September 23, 1969 from the Attorney General John Mitchell to the Speaker of the House of Representatives, on October 1, 1969, H.R. 14119 was introduced to so amend the existing statute.

The committee on the judiciary of the House of Representatives suggested that a new bill be introduced in lieu of H.R. 19114 which would retain the responsibility with the Attorney General for determining the validity of titles but authorize him to delegate to other departments and agencies his responsibility, subject to his general supervision and in accordance with regulations issued by him. The new act would reserve to any department and agency which has been delegated authority to approve titles, the authority to request the Attorney General to render his opinion as to the validity of the title to any property or request assistance in connection with determinations as to the sufficiency of titles. Therefore, H.R. 15374 was introduced on December 19, 1969 and was enacted on September 1, 1970 as Public Law 91-373 (84 Stat. 835).

Thereafter, it was ascertained that the major Federal departments and agencies had staffs of experienced title attorneys, and delegations of authority were issued as authorized by the act of September 1, 1970 and regulations were issued for the purpose of insuring that safe and valid titles were acquired and that uniform policies were followed in approving titles. These delegations were subject to the general supervision of the Attorney General, and required compliance with the regulations issued on October 2, 1970. They were limited to the acquisition of lands for which the title evidence consisted of certificates of title, title insurance policies, owners' duplicate Torrens Certificates of Title or satisfactory abstracts of title if the purchase price is not in excess of \$100,000.00.

The regulations issued on October 2, 1970 set out the policies to be followed by the heads of Departments and agencies. The regulations require that the title evidence to the lands to be acquired must be promptly obtained in reasonable compliance with the *Standards for the Preparation of Title Evidence in Land Acquisitions by the United States*. These standards have been reprinted since the enactment of Public Law 91-393. However, the basic requirements set

out therein have not been changed. The standards provide that evidence of title acceptable to prudent attorneys and title examiners in the locality in which the land is situated will ordinarily be acceptable to the Department. With reference to the approval of abstracters and title companies, the revised standards provide that all title evidence must be obtained from such abstracters and title companies approved by this Department or the authorized departments or agencies for which lands are being acquired. In addition, the standards contain general requirements as to matters to be reported in the title evidence, the form of deed to the United States and acceptable forms of certificates of title and title insurance policies.

In addition to the requirements concerning the preparation of title evidence, the regulations issued by this Department set out among other things (1) the departments or agencies must have the title evidence examined by competent attorneys and approve the validity of the title; (2) a determination must be made that the Congress has authorized the acquisition of the property and the estate proposed to be acquired; (3) compliance must be had with the requirements relative to the character of the title which may be accepted.

Concerning the character of the title to lands which may be accepted and approved, the regulations note that vendors frequently desire to convey lands to the United States which contain provisions for the reversion of the title when the property ceases to be used for specified purposes or restrictive covenants relating to the use and disposition of the property. The departments or agencies are prohibited from accepting titles subject to such provisions, unless the Congress has specifically authorized such acquisition. Since the continued use of properties for a particular purpose depends upon the annual appropriations by the Congress for such use, in the absence of such authority, such titles may not be accepted. Frequently, the departments or agencies may intend to erect a building on the property

costing millions of dollars and the regulations prevent the acceptance of the title to properties subject to any provisions or conditions which would prevent the sale and disposition of the property by the Federal Government at its reasonable value.

The regulations also provide that while titles to property need not be marketable as determined by local laws, they must be safe from attack and sufficient to protect the Federal investment to the property.

Although the departments or agencies to which the responsibility for approving titles has been delegated have to date taken little advantage of this delegated authority, it is anticipated that in the near future they will assume this responsibility and thereby reduce the burden on this Department in approving titles.

I am of the opinion that title companies and abstracters have less chance of loss in providing title evidence for the United States than for private individuals. I believe that this is true due to the Government's partial immunity from suits and the provisions of the Tucker Act,<sup>5</sup> which limits to a period of six years the right to bring action against the United States under the authority contained therein. It is true that when the Government acquires the title to the property it usually retains the title for long periods of time and that there is little likelihood of a need for additional title reports during this period of ownership. In most instances when the Government acquires the title to property it is improved for public purposes and the value of other properties in the area increases, the Government's activity being responsible for considerable increased real estate activity which inures to the benefit of the title profession.

The Federal Government must de-

pend upon the members of the title profession in order to meet its responsibilities in the acquisition of lands. We must see that all owners of interest in properties are adequately compensated and that safe titles are acquired. The title profession has met its responsibilities in assisting the Federal Government in this tremendous undertaking and I am sure it will continue to do so.

ABSTRACTER—Continued from page 6

problem of qualified personnel. Let's pinpoint in our own minds exactly what we are looking for when we start to look for young people to train to become abstracters.

We need people with character, ability, stability, tenacity, independence, curiosity, and a good old-fashioned sense of being nose—without being a gossip—and who are willing to work. Today's abstracters are not outdated. The day of the frustrated old maid or the meek little man with stooped shoulders, sleeve garters and green eye shade are gone. Abstracters are and must be free-thinking, decisive, intelligent, ambitious, enterprising and independent. It isn't often that an abstracter gets a chance to talk, and I am having a ball. I have just told you how to run your company and what your problems are—I wish I were equally capable of giving you all the answers, but I'm not. I would, however, like to make a few suggestions from the other end of the stick—by presenting some ideas from an abstracter's point of view. And here I might add that these ideas and opinions are strictly my own, and not necessarily those of the management. So, briefly:

*A. On the Problem of Plant Maintenance.* The causes of the drop in accuracy in plant maintenance in the larger counties are many and varied. Perhaps the enormous volume of daily filings creates the biggest problem, and we wouldn't do anything about this one if we could. The next biggest problem is trained, qualified personnel.

bad conveyancing, and inadequate or incorrectly drawn instruments are perhaps the worst things that can happen to a title company today. The greatest help to plant maintenance would be more accurate legal descriptions, better surveys, and better conveyancing. The next biggest help would be better typewriter ribbons. In today's complex world of microfilm, photostats, and IBM postings, hard to read and inaccurate documents are a totally uncalled for and unnecessary hazard. Do not patronize surveyors, attorneys, or conveyancers whose work will unnecessarily increase your problems. And, for heaven's sake, buy some typewriter ribbons. This, in my opinion, is the best way to improve accuracy in plants today; and will go a long way in making up that 15 to 25 per cent margin of error that must be borne and adequately provided for by the abstract department and the land title industry as a whole. And, remember that the title company still is 100 per cent liable for all defects, including all misfiled, missing or inaccurate instruments affecting the land that it is insuring.

*B. On the Problems Facing the Abstract Companies Today.* The same type of farsighted planning used by our city fathers in meeting the population boom is what is needed and is necessary for the small town abstracter to grow with and meet the demands to be made on him in the future. If you are anywhere near the 10-county planning growth projected for our major cities you can bet your bottom dollar that you will be affected.

The answer: grow and train and prepare for this influx and for the trend toward title insurance—or be prepared to lose the major portion of this profitable business to your neighbor across the street, or a title insurance representative from the city. In almost every county that I know of today, there is currently, right now, some enterprising company or individual, hard at work, setting up

<sup>5</sup> 28 U.S.C. 1346 and 2401.

his own title plant, or has already done so, in the hope that he will find you still asleep. So it's up to you!

C. *On the Problem of Communication.* This one is simple, I think, if we will adopt for ourselves what I call the Four Golden Rules of Communication, namely: 1. Ask; 2. Write it down; 3. Pass it on; and 4. A "KISS"—Keep It Simple, Stupid!

D. *On the Problem of Personnel.* I'd like to quote a little ditty that has caught my fancy: "It's people who make the world go round—big wheels, little wheels—people are the wheels that make our business roll."

Some of you will say that if we need people, let's go to a good employment agency. We have all tried this, and it hasn't worked. It boils down to: Show me the employment agency that has young people available with character, perseverance, stability, loyalty, and courage, *who want* a long-term job, and are willing to work for what we can offer them. And, as for myself, I am not interested in training anyone who is not willing to stay in the land title business.

Others of you will say, "What about the computers?" In many conversations today, we hear the statement, "The computer may soon replace the abstractor, and we may not need as many as we now have".

We have been, for the past 5 years, and currently are, turning more and more to the computer as the answer. And, we probably all have varying opinions and degrees of opinion as to the logic and feasibility of the computer in the land title business.

I'm not here to tell you what system to use, nor to argue the advantages of one system over the other, so, if you want my opinion, you will have to ask for it. I do want to point out, however, that in all the history of the uses of the computer, there has not been one single instance in which the use of the computer has eliminated or decreased the number of professional people needed. In every case, and without exception, it has increased the demand for, and the shortage of, qualified

professional help. In abstracting, the final judgment is the element that is irreplaceable and it can be made only by human intelligence. Abstracting requires the element of human character, and in any business where the final product is service backed by judgment, the demand for people to make that judgment has been increased!

I, for one, am ready to concede that it is possible to put an abstract plant on a computer. I am even ready to concede that in some areas, it is of a very definite value—but, are we solving our problems? If we take a balance sheet and list our costs, our production, personnel, certification date, accuracy, and time, have we really accomplished the goals we were striving for? After working in a computerized title plant for 5½ years, the greatest advantage that I can see is the joint centralized plant, wherein we have access to other companies' files—and, believe me, no one will ever convince me that the computer will replace the abstractor!

All of this boils down to the simple fact, that, regardless of what type of abstract plant you maintain, the fact still remains that your need of the knowledgeable, trained abstractor has not decreased and, under the systems currently being used, there are no new people being trained. And, as far as I can see, there will be no time in the near future when we will be able to operate successfully without such people—unless you wish to go into the title insurance business on a risk basis only.

E. *On the Problem of Recognition, of Adding a Little Glamour, and the Lack of Qualified Personnel.* I go along 100 per cent with the idea of schooling—or to qualify that a little bit—of training. In fact, I am convinced that this is the only answer to our problems. I am aware that, since 1969, many studies on this idea have been made; and much has been done in this direction.

Training is one of our biggest headaches, our biggest expense, and our largest time consumer. When a new abstractor is being trained, it takes the full time of a senior ab-

stractor for several weeks. In the county in which I work, there are a total of seven title companies, employing some 60 people doing abstract work, and of these 60 people, only 18 are classified as senior abstractors. The other 42 are either junior abstractors, or just personnel, because there is no one else available. These people handle an average of roughly 2,500 title orders per month; and the department heads for these companies indicate a need for at least 15 more senior abstractors—and that if these people were available, they could cut the total number of people needed.

It never ceases to astound me that many of the abstract and title companies that I know are operating in the precarious position that the loss of one senior abstractor would seriously curtail their present operations—and are giving no thought to the fact that there are no replacements available! I think it's great to have this much confidence in the loyalty and longevity of one key employee—but at the same time is a little foolish. Perhaps we should heavily insure the lives of our senior abstractors, making the companies the beneficiaries, to help cover the loss when we are forced to cut back the number of orders we are able to handle because of the loss of one senior abstractor! I'm deeply concerned, I'm worried, but I can't seem to get the people who should be concerned to be concerned! We can ignore the problem and bury our heads in the sand, but it won't go away! It's not my company, it's yours—but it's high time we did something about it!

Many of you have suggested that we add a course in the college curricula so that a person might receive a degree in land title research—but this is not the answer. We don't need to educate, we need to train. And this, in my opinion, has been the problem with all previous attempts at schooling made by the land title industry.

One of the leading tenets of the American dream holds that education is the ladder to achievement and

success. But, the fact is, that we in America have reached the point in our history when some of our best brains are lying idle. Because of cut-backs in defense and the aerospace industry, along with an overproduction of skilled technicians, thousands of these highly skilled and highly educated people are currently unemployed. And the report is that from 300,000 to 500,000 eventually will be without jobs.

And, the sad part of it all is that even with a labor market like this, the land title industry still is in dire need of skilled, knowledgeable people—and people to train to replace these people. Our biggest deterrent in this labor market is, of course, salary advancement potential. And our next biggest deterrent supports my contention, that abstracters are born, not made! Because, regardless of how high the salary, or how high the I.Q., or how high the education, character and personality traits seem to me to be the prime qualifications for the making of an abstracter. Some of the most highly skilled and dedicated people that I have known as abstracters did not have a college degree. The type of people we need seems to be a special breed of people, and like a star football player, they cannot be educated—they must be trained!

Our title companies are hiring young attorneys with fine minds and excellent schooling, and frequently—though perhaps not frequently enough—these same young men are sent to the abstract plants to find out what abstracting is all about. And the more honest of these will tell you that, for the most part, they have had only a smattering of training in the terms and procedures which must be used in abstracting.

A few years back, I had an attorney training with our company, who was about my age, and who had been a practicing attorney for several years, who stopped me in the middle of what I thought was a pretty darn good lecture on the procedures of abstracting, with the statement: "Hey, wait a minute, Babe, you lost me w-a-y back there; I don't even speak

your language, I don't understand your terminology."

It takes application to actual situations to gain the knowledge to apply any principle. Knowledge without application cannot accomplish the desired results. A famous surgeon once said: "I can teach you to remove an appendix in 3 to 4 hours; but, it will take 3 to 4 years to teach you what to do if a problem arises."

I have been concerned with the problem of the shortage of the abstracter since March, 1955—when we bought our first photostat machine, and thereby removed the former means of training. That was 16 years ago.

And, in my many hours of thinking about this problem, I have often wondered why an organization of this magnitude could not start its own school, geared to the needs of its own profession. I am sure that we have the resources, the financial backing, the power, and the know how—if we become convinced of its absolute necessity, and I'm convinced. Or, the least that we could do is initiate classes in the better known trade schools, or the high schools for advanced training, for those not planning to attend college. Other industries have done so, with apparent success, including the construction business and the real estate business. In fact, our young people of today can take a course in training in almost everything from auto mechanics to chiropractics, to tumbling—but *not in abstracting!*

I, myself, am absolutely convinced that there needs to be initiated a full scale course in abstracting as such, abstracting for the land title industry, and in plant maintenance and building.

Before all the knowledgeable abstracters have vanished, we ought to utilize some of them to give basic instruction and pass on some of their knowledge and experience to those people who will be responsible for doing this work when they are gone.

I really get excited when I think about the possibilities for such a school. In this school, we could not only train abstracters—but plant per-

sonnel, closers, conveyancers and examiners. We also could train the key punch operators, programmers, and plat room personnel for those plants that have gone on the computer. And, believe me, this will become just as necessary, just as vital, as the training of the abstracter once the personnel trained to set up the operation are gone. We have not solved our personnel problems with the computer, we have created more. We could train in microfilm developing, machine maintenance and information retrieval. In fact, the possibilities are unlimited.

So, let's get basic, let's actually teach on-the-job training. In the basic course, we could teach the terminology, abbreviations and procedures. How to recognize and understand the different types of instruments of record, and how they could affect your land title. And how to interpret and understand probate and court proceedings. We could teach the young abstracter how the documents are found on the indices in the clerk's records and the many types of indices involved. I have always been convinced that the best place to teach or learn abstracting is in the court house. So, why couldn't we film and reproduce actual court house indices from various counties and use these in our training program? We could then teach chaining from the abstract plant itself, and show the difference, the comparison, and the complement of the two. Many of today's abstracters cannot run a chain of title from the court house. And many of our closers and title officers have absolutely no idea how to begin to run a chain of title. We could then teach chaining, a little title law background, and some platting. Each of you could furnish us with files showing the unusual, and the problems we face today. You could even furnish us with examples of files we wish we had not issued on.

In this school, we could determine if the people in training have the inherent character and personality traits so necessary to the making of a good abstracter—and what job in your organization, if any, they are



best suited for.

Our school could be affiliated, or non-affiliated, accredited or not. But, it could be licensed, and we could issue certificates of qualification or licenses—and thereby help to add a bit of glamour and recognition also.

I could probably talk about my ideas for this school for another 20 minutes, but, they haven't given me that much time. But, I am so excited about it, I could even give you the name of the man I think is most ideally suited to spearhead the groundwork and head the school.

Seriously, I do hope that you will give some serious thought to this idea of training from the ground up.

Before I close, I simply cannot let an opportunity like this pass without airing the abstracter's most common complaint. Everywhere I go, and with whomever I talk, the most common complaint of the abstracter is: "Their lack of inclusion in the management, methods and control of the abstract departments"—their chief complaint being the fact that they are never consulted on your abstracting problems.

If you buy a new car for your own use, you don't want your mother-in-law, who doesn't even drive, to pick it out—even if she is financing it! No, you will talk to people who have driven the car, or owned one like it—and to the mechanics—the experts! So why is it that the experts in the field of abstracting never are asked for their opinions before changes are made? You are willing to admit that we are experts in our field, you risk your reputation, and possibly your financial gain, every day on our ability to make decisions, but, at the same time, abstracters never are given the right to help decide the best way to solve your abstracting problems. Today's abstracters are not outdated. They do not object to the idea of change if that change is for the better. Try them—ask the experts in the field of abstracting for their ideas on how to solve your abstracting problems. You might be surprised. They will cooperate, and work with

you to perfect the best system. At least grant them the independence, the prestige, and the honor of helping to solve the problems in their own departments!

Now, let's quickly review the things that we must do if we are to attract new people into our abstracting field.

First: We must upgrade our salary structure.

Second: We need to give the abstracter the recognition and the independence he needs and so richly deserves.

Third: We must find ways and means to dramatize and glamorize the abstracting profession.

Fourth: We should create a better atmosphere of communication between the abstracter and our other offices, and between ourselves and the public.

Fifth: And last, but not least, we need to take a long hard look at ourselves in relation to the professional abstracter. Let's face the facts as they exist today. In spite of all the machines being built by automation industries, there is a very critical shortage of the skilled professional abstracter, and I can see no time in the near future when we will be able to operate without him. We have only to look up to see the handwriting on the wall, as the average age of the qualified professional abstracter climbs higher and higher. The law of natural attrition is bound to catch up with us in the all too near future, and this shortage will become acute.

One thing is absolutely certain. It's up to us. We must recognize the effect a critical shortage of the abstracter can and will have on our own organizations. Only this industry can improve the situation. You and I, and only we, will pay the penalty if we do not.

In closing, let me say that the invitation to appear here this afternoon is the most singular honor that I have ever received. First, because you represent the entire land title industry; and, second, because I have been allowed to represent the profession that I love. I am not a public speaker—I am an abstracter.

INCORPORATION—Continued from page 7

quired by Sec. 1(b) of said Article XI.

14. That the date of transfer shall be such date as may be designated by the Executive Vice President not more than ninety (90) days after ratification and approval by the membership as hereinabove provided.

## Seminar A Success

Persuasive selling, its psychology and techniques recently were discussed by Max Sacks, sales trainer, during a one-day sales seminar for real estate brokers and salesmen sponsored by The Louisville Title Company of San Diego, California.

The San Diego seminar was the second in a series of "nuts and bolts" selling seminars sponsored by the title company to increase professionalism in selling for members of the real estate profession in the area.

Some of the selling secrets discussed at the seminar include sensitivity and successful selling, why people buy, generating sales impact on the prospect, buyer motivation, and Sacks' own "TRACK" technique, a selling blueprint that also affords the salesman self evaluation. Also covered were personal selling problems, self-help techniques for transforming them into sales, and time and territory organization. Sacks emphasized that a trained salesman will sell more than a so-called "natural born" salesman because his method will be one of design, rather than of accident.

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# meeting timetable



1971

**August 12-14, 1971**  
Montana Land Title Association  
Florence Hotel  
Missoula, Montana

**August 26-28, 1971**  
Minnesota Land Title Association  
St. Paul Hilton  
St. Paul, Minnesota

**August 26-28, 1971**  
Nevada Land Title Association  
CalNeva Lodge  
Lake Tahoe, Nevada

**September 15-17, 1971**  
Nebraska Title Association  
Villager Motel  
Lincoln, Nebraska

**September 17-19, 1971**  
Missouri Land Title Association  
Downtown Holiday Inn  
Kansas City, Missouri

**September 10-11, 1971**  
North Dakota Land Title Association  
Tumbleweed Motel  
Jamestown, North Dakota

**September 17-18, 1971**  
Wisconsin Title Association  
Racine Motor Inn  
Racine, Wisconsin

**September 23-25, 1971**  
Ohio Land Title Association  
Sheraton-Columbus Motor Hotel  
Columbus, Ohio

**September 24-25, 1971**  
Kansas Land Title Association  
Holiday Inn Towers  
Kansas City, Kansas

**October 3-6, 1971**  
ALTA Annual Convention  
Statler Hilton Hotel  
Detroit, Michigan

**October 24-26, 1971**  
Indiana Land Title Association  
Indianapolis Hilton  
Indianapolis, Indiana

**October 28-30, 1971**  
Florida Land Title Association  
Colonnades Beach Hotel  
Palm Beach Shores, Singer Island, Florida

**November 4-5, 1971**  
Dixie Land Title Association  
Mobile, Alabama

**December 1, 1971**  
Louisiana Title Association  
Royal Orleans Hotel  
New Orleans, Louisiana

1972

**March 1-2-3, 1972**  
ALTA Mid-Winter Conference  
Regency Hyatt House  
Atlanta, Georgia

**October 1-2-3-4, 1972**  
ALTA Annual Convention  
Astroworld Complex  
Houston, Texas

1973

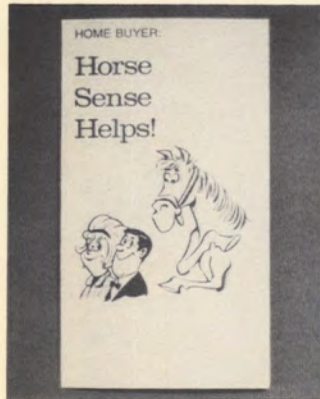
**September 29-October 4, 1973**  
ALTA Annual Convention  
Century Plaza  
Los Angeles, California

**March 13-16, 1973**  
ALTA Mid-Winter Conference  
Del Webb's TowneHouse  
Phoenix, Arizona

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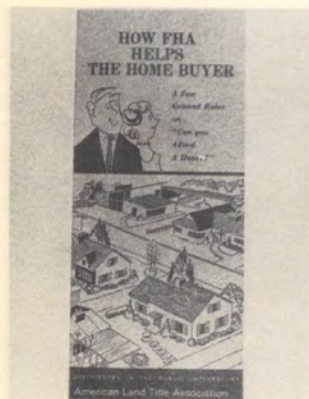
**HOME BUYER: HORSE SENSE HELPS!** A concisely-worded direct mail piece that quickly outlines title company services. 1-11 dozen, 65 cents per dozen; 12 or more dozen, 50 cents per dozen; designed to fit in a No. 10 envelope.



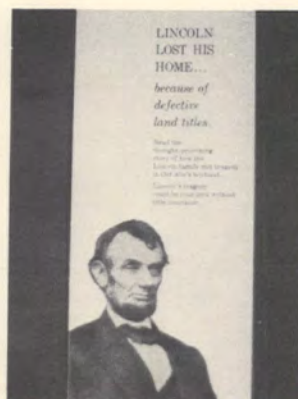
**CLOSING COSTS AND YOUR PURCHASE OF A HOME.** A guidebook for home buyer use in learning about local closing costs. Gives general pointers on purchasing a home and discusses typical settlement sheet items including land title services. 1-11 dozen, \$2.25 per dozen; 12 or more dozen, \$2.00 per dozen.



**AMERICAN LAND TITLE ASSOCIATION ANSWERS SOME IMPORTANT QUESTIONS ABOUT THE TITLE TO YOUR HOME.** Includes the story of the land title industry. \$11.00 per 100 copies of the booklet.



**HOW FHA HELPS THE HOME BUYER.** This public education folder was developed in cooperation with FHA and basically explains FHA-insured mortgages and land title services. \$5.50 per 100 copies.

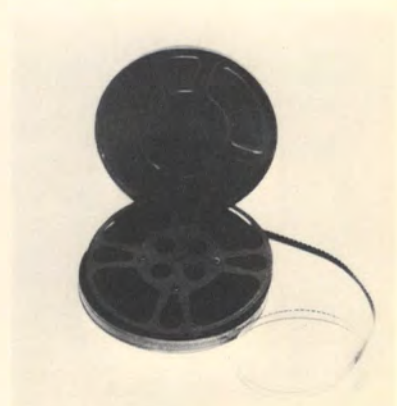


**LINCOLN LOST HIS HOME . . . BECAUSE OF DEFECTIVE LAND TITLES . . .** A memorable example of the need for land title protection is described in this folder. \$5.00 per 100 copies is the cost for this publication.



**THE IMPORTANCE OF THE ABSTRACT IN YOUR COMMUNITY.** An effectively illustrated booklet that uses art work from the award-winning ALTA film, "A Place Under The Sun", to tell about land title defects and the role of the abstract in land title protection. Room for imprinting on back cover. \$12.00 per 100 copies.

(CENTER) **PERSPECTIVE: AMERICA'S LAND TITLE INDUSTRY.** A collection of six articles by experts that comprehensively explain the land title industry and its services. This attractive booklet is available at 35 cents per copy for 1-48 copies and 30 cents per copy for 49 or more copies. (RIGHT) **THE AWARD-WINNING ALTA FILM, "A PLACE UNDER THE SUN."** Eye-catching color animation and an excellent script bring the story of the land title industry and its services to life in this highly-praised 21-minute sound film. Prints may be obtained for \$135.00 each.



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# American Land Title Association

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