

# Title News

*the official publication of the American Land Title Association*



**Telecopier  
Aids Service  
In Mobile**



February, 1975



## A Message from the President-Elect

FEBRUARY, 1975

The problems facing the industry arising out of the continued recession and inflation will require the united efforts of all of us in the coming year. The Association, through its officers and committees, will be working with you to meet as best we can these problems but the success or failure will be entirely dependent upon the support and participation of the membership.

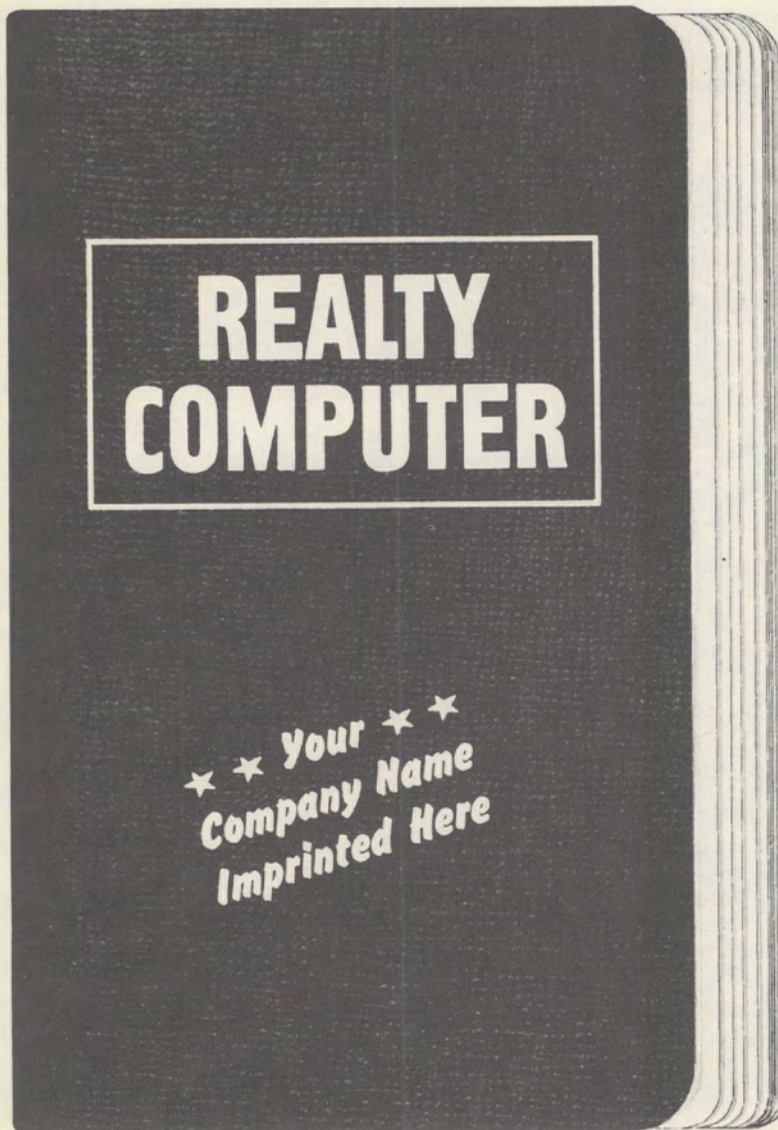
The Mid-Winter Conference, March 5 to 7, 1975, at Coronado, California, is aimed to unify our position and to give direction to our endeavors for the coming year. Your participation is urged and is extremely necessary.

For the Association, I wish to express the wish of all of us that the year 1975 will bring peace and happiness to all.

Sincerely,

Richard H. Howlett

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The ALTA Planning Committee is scheduled to meet this month to consider the creation of an associate membership class to accommodate individuals who are with affiliated industries, but who presently do not qualify for either active or associate membership.

Committee members include Chairman David R. Porter, Title Insurance and Trust Company; Robert C. Dawson, Lawyers Title Insurance Corporation; Roy P. Hill, Jr., The Title Guaranty Company of Wyoming, Inc.; Joseph J. Hurley, The Title Insurance Corporation of Pennsylvania; Nathan S. Jarnigan, Jr., Standard Title Insurance Company; and Alvin W. Long, Chicago Title and Trust Company.

\* \* \*

ALTA representatives met in January with officials of HUD to discuss development by that agency of a uniform settlement statement. Related ALTA suggestions were presented to HUD and a sample form was scheduled to be published in the *Federal Register* for comment.

Representing ALTA at the meeting were Research Committee Chairman John E. Jensen, Chicago Title and Trust Company; William J. McAuliffe, Jr., and Dale Riordan of the Association staff; and Dr. Irving Plotkin of Arthur D. Little, Inc.

\* \* \*

Members of the ALTA Public Relations Committee and staff are busy with implementation of the Association's 1975 Public Relations Program. The primary objective of this ongoing communications effort is to maintain a positive awareness of land title services among an ever-changing national audience of opinion leaders, home buyers, and other consumers. Each year, ALTA home buyer education messages reach a nationwide audience of millions through air time and print space donated by media in the public interest.

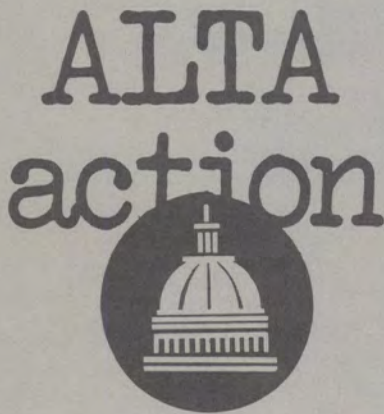
Activity of the 1975 program began early in January when a package of three, 30-second television celebrity film announcements was sent to television stations across the country. Featured in these are Gary Burghoff of the CBS show, "M\*A\*S\*H"; Tom Bosley of ABC's, "Happy Days"; and Wayne Maunder, recently starring in NBC's "Chase". In the film spots, celebrities suggest that consumers write ALTA for free literature on home buying and land title protection. Nearly 200 stations telecast a similar package of announcements with different stars, which was sent out early in 1974.

Immediately ahead on the ALTA public relations agenda are adapting the Association's award-winning promotional film, "1429 Maple Street," into a soft-sell version for television public service use; producing a package of public service radio spots for nation-wide distribution; filming two 60-second television public service film clips as mini-dramas emphasizing the need for land title protection; and liaison activity with news personnel of electronic and print media. Additional ALTA public relations endeavor is programmed for later in the year.

Public Relations Committee members include Chairman H. Randolph Farmer, Lawyers Title Insurance Corporation; Vice Chairman Philip B. Branson, Title Insurance and Trust Company; Patrick McQuaid, Minnesota Title Financial Corporation; Francis E. O'Connor, Chicago Title and Trust Company; James W. Robinson, American Title Insurance Company; Edward S. Schmidt, Commonwealth Land Title Insurance Company; and William H. Thurman, Gracy Title Company.

\* \* \*

ALTA Director of Public Affairs Gary L. Garrity met in Washington, D.C., with Paul Herron, editor of *The Mortgage Banker*, on January 15 to plan the title insurance issue of that magazine scheduled for September of this year. The monthly magazine is published by the Mortgage Bankers Association of America.



# Title News

*the official publication of the American Land Title Association*

## Association Officers

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Land Title Abstract Co.  
(Port Huron) Detroit, Michigan

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Title Insurance and Trust Company  
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Hexter Fair Title Company  
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### Chairman, Title Insurance and Underwriters Section

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### Director of State Governmental Affairs

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1828 L Street, N.W.  
Washington, D.C. 20036

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ON THE COVER: Pat Wilkins, left, Title Insurance Company of Mobile, assists Alice Watkins, employee of a customer organization, in transmitting a document over the telephone with the aid of a telecopier. For the story on how the telecopier has improved business volume, helped accuracy, and lowered costs for the Alabama concern, please turn to page 5.

*VOLUME 54, NUMBER 2, 1975*

*TITLE NEWS is published by American Land Title Association, 1828 L Street, N.W., Washington, D.C. 20036; (phone) 202-296-3671.*

*GARY L. GARRITY, Editor*

*RICHARD W. RONDER, Managing Editor*

## *Shouldn't You Be In Pictures?*



You've probably heard about the impressive new promotional film for ALTA member use. It's called "1429 Maple Street".

The film story is one most anybody can understand: a

house, the people who own it over half a century, and the land title problems they encounter.

Running time for the 16mm color sound film is 11 minutes. That gives you a period after showing for explanation of local details.

Price is \$104 plus postage, which includes a permanent shipping container. Just write the ALTA Washington office.

The public needs to better understand what the land title industry really is—not what the critics say it is.

Shouldn't you be in pictures?

American Land Title Association  
1828 L Street, N.W.  
Washington, D.C. 20036

# Telecopier Aids Service in Mobile

When suburban sprawl came to Mobile, Alabama, it was a mixed blessing for Title Insurance Company of Mobile. On the one hand, the new developments and increasing real estate market meant more business. On the other, there were unexpected communications and service problems.

At first the related problems seemed insurmountable, recalls Harold G. Goubil, president of the Commonwealth Land Title Insurance Company subsidiary. In order to provide fast service to customers and to maintain regular communications, the company instituted a special delivery service. Each day messengers made two extended runs to the outlying areas and the company's branches in Bay Minette and Bel Air. Also, there was greater emphasis on customer contacts.

However, this solution was short-lived. The lure of all this new suburban business attracted competitors to the area. Not only did other companies set up branches in the suburbs, many moved main offices and title plants into the area as well. Twice-a-day messenger service was no longer enough.

"Fortunately, technology came to our rescue," says Goubil, "in the form of the Xerox 400 Telecopier." This is a desk-top device which makes it possible to transmit copies of documents by means of an ordinary telephone.

"Admittedly we didn't think of it first, but when a real estate broker approached us with the idea, we were quick enough to agree and thus become the first title company in our area to use the system," Goubil adds.

The company installed telecopiers in its downtown office and in each of its two branches. Then company representatives called on real estate brokers, builders and attorneys explaining the benefits of the system. A number of these followed by installing their own telecopiers.

Almost immediately the company realized certain benefits. One of its major goals, one-day service, became an accomplished fact. The company's volume of business increased and costs decreased as a result of the telecopier installation. And, accuracy improved with the elimination of errors encountered through voice transmittal of

information over the telephone.

The telecopier has generated an increase in business volume by enabling the company to perform delivery services faster and by providing the facility for getting information and materials to customers quickly regardless of their office location, says Goubil. As an example of customer use, attorneys often ask to telecopier-transmit their general reports and title reports to clients.

"The Mitchell Company, which is one of our largest customers, does business throughout the Southeast," Goubil adds. "The telecopier has been used effectively in transmitting information

Continued on page 11



Mrs. Faye Woods, above, Title Insurance Company of Mobile's telecopier operator, is shown sending documents to one of the company's branch offices. After making phone contact with the receiving station, where an identical machine is located, the operators establish a transmission speed, insert either a document or receiving paper, place the phone handset into the copier arm on the machine, and then wait for the reproduction to be completed automatically.

# Housing Outlook: Modest Recovery

The housing industry will begin to recover from its worst slump in recent history and the outlook for the housing consumer will begin to improve by the middle of 1975, according to indications at the beginning of the new year. These observations are from the National Association of Home Builders.

The immediate outlook, however, remains grim for the housing industry, according to NAHB. Housing starts fell to an annual rate of below one million units in November. The November rate of building permits, a precursor of future building fell to an annual rate of 720,000, the lowest rate in modern records. Construction firm failures and the unemployment rate in the building trades—already more than twice the national average—will continue to increase in the next few months.

But there are some positive signs on the horizon. Deposits are beginning to trickle back to thrift institutions. If this trend continues, more and more mortgage money will become available and interest rates will drop slightly. In the past, these factors have stimulated production by providing both incentive for building and a means for buying.

NAHB estimates that housing production for 1975 will total about 1.45 million units, up slightly from the esti-

mated 1.36 million built in 1974, but a far cry from the production levels of 1971-72-73, when more than 2 million units a year were being built. It also falls far short of meeting the national housing needs. Nevertheless, it does show that the nation is getting back on the right track.

For consumers, the 1975 market will be a mixed bag of both good and bad news. The price increases of the past several years appear to be tapering off a bit. (In the 1971-73 period, the sales price of new homes increased by more than 30 per cent. The median price for a home is now over \$35,000.) Home buyers in some areas may find bargain prices early in 1975 because of a carryover of unsold new homes. But, for families seeking apartments, rental units will become increasingly hard to find because few will be produced.

There are other problems which will continue to hamper production in 1975, NAHB points out. No-growth policies, for example, have virtually stopped all construction some communities. NAHB believes that sensible growth policies must be developed by state, county, and local authorities that take into account not only environmental issues but also the housing needs of a growing population.

NAHB continues to question the moratorium on subsidized housing programs, noting that it is the poor that suffer the brunt of this stoppage in building. NAHB has strongly urged the Administration to help ease this burden by reinstating programs under Section 235, and by funding Section 202. (Section 235 enables lower-income families to buy a home or buy into a cooperative housing project. Section 202 is a rental subsidy program for the elderly.) Homebuilders, together with all Americans, go into the new year with uncertainties created by a domestic and world economy sliding deeper into recession, while inflation continues only mildly checked, NAHB observes.

Americans are faced with an unprecedented problem in choosing ways to stimulate a sagging economy without prompting another surge in the inflationary price-wage spiral.

There are no simple solutions, but there is an urgent need for a strong, nonpartisan approach to the economic crisis NAHB points out.

In the singular case of housing, NAHB has expressed hope that the Administration and Congress will be more responsive to the needs of its depressed industry in the year ahead. It is imperative, NAHB says, that housing production be stimulated quickly to a non-inflationary, job making level of 1,700,000 units per year.

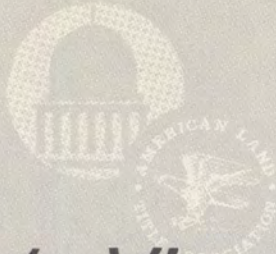
HUD recently lowered interest rates on government-backed mortgages and reduced fees on mortgages authorized under the Emergency Home Purchase Assistance Act of 1974. But, in the view of NAHB, there is much more to be accomplished.

Specifically, NAHB asks that the Administration throw its support behind a legislative proposal that would exempt from taxation a portion of interest earned on savings in thrift institutions.

In the long run, NAHB says, new sources of funds must be attracted to the mortgage market to prevent the boom-and-bust cycles of the past. Two possible sources are pension funds and insurance companies. Without new funds, NAHB believes the housing industry will become increasingly dependent on the government for assistance during fluctuations in the economy. □



ALTA



# Titleman's View of the Statehouse: ALTA Legislative Reporting Service

Suite 929 • 1012 Nineteenth Street N.W. • Washington, D.C. 20036 • 202/785-3533

January 6, 1975

Vol. 2, No. 1

Celebrating its first anniversary this month, the ALTA State Legislative Reporting Service continues to monitor the state legislative front with increasing coverage.

Created February 25, 1974, in response to industry-wide interest in the status of state regulation within each jurisdiction, the service furnishes participating ALTA members with a summary, in digest form, of new state laws pertaining to title evidencing and insurance—as well as other areas of real estate. Subjects covered include, among others, deeds, wills, mortgages, administration of estates, taxation, court procedures, and trusts.

“We receive all bills enacted in the 50 states on all general business sub-

jects from the Commerce Clearing House in Chicago,” explains Ralph J. Marquis, ALTA director of state governmental affairs. After receiving the bills, Marquis selected and summarizes those pertinent to the title industry for inclusion in the monthly *State Legislative Bulletin* published by the service.

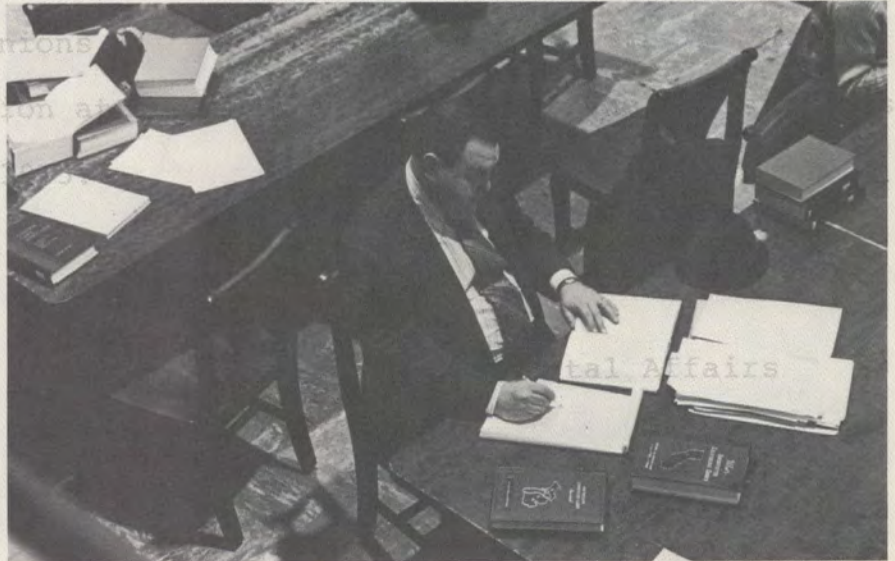
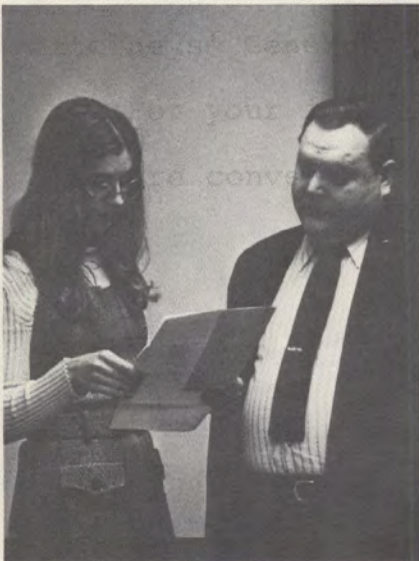
Marquis, an attorney, previously was employed as assistant general counsel for Insurance Services Office, a consolidation of insurance rating bureaus in New York City. Prior to his New York position, he was in private practice in Ohio. He is assisted in his ALTA work by Edie Loring who, like Marquis, has been with the service since its formation.

Through the work of Marquis and

the ALTA State Legislative Reporting Service Committee (whose members include Chairman Joseph D. Burke, Commonwealth Land Title Insurance Company; Robert T. Haines, Chicago Title Insurance Company; and Ray E. Sweat, Pioneer National Title Insurance Company), the scope of the service has greatly increased.

The expanded coverage, which has been incorporated into the *Bulletin*, includes work in several different areas. Recently, all state insurance department rulings and regulations have been added—as well as the recording of selected state attorney general opinions.

Continued on page 15



In the photograph at left, ALTA Director of State Governmental Affairs, Ralph J. Marquis, reviews a memorandum with Edie Loring of ALTA. At right, Marquis is shown researching a bill's history in the Library of Congress' law library.



## ALTA Insurance Prompts Comment

The recent receipt of an ALTA Group Insurance Trust dividend check prompted words of praise for this important employee benefit from Morton McDonald, past president of the Association and current chairman of the board for The Abstract Corporation, DeLand, Fla.

"In even a small company like ours, it has been my good fortune to be able to pay to the widow of one of our employees some years ago the sum of \$10,000," McDonald wrote the ALTA office of his Group Insurance coverage. "I have also been able to take care of several employees who had rather large hospital and doctor bills. It is a satisfying feeling to the employer to be able to provide this protection.

"I do not believe you will find any life insurance and hospitalization including major medical that would pay a better dividend than we received, plus the splendid dividends during the past number of years," he said. "For a small company like ours, we feel we are well protected and are furnishing benefits to our employees that we are proud," McDonald added.

## Cohrs Elected President in Missouri

William H. Cohrs, Jr., owner of the Lafayette County Abstract Company, was elected president of the Missouri Land Title Association at its convention held in September at the Marriott Motor Hotel in St. Louis. Warren H. Wemhoener, president of Lawyers Title Company of Missouri, was elected vice president, and Hugh B. Robinson, Carroll County Abstract Co., was re-

appointed secretary-treasurer.

Elected for a two year term on the Board of Governors were Milton J. Schnebelen, president of the St. Francois County Abstract Co.; Lester M. Smith, secretary of the Cole County Abstract, Realty & Insurance Co.; and Joe Thomas, agency representative, Kansas City Title Division, Chicago Title Insurance Company.

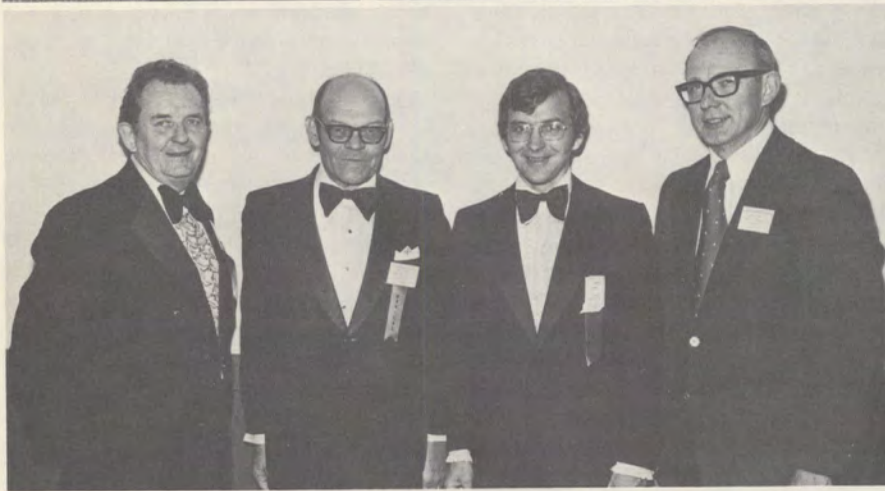


In the photograph above are shown the 1974-75 officers and members of the board of directors of the Missouri Land Title Association. They are, back row, from left, Lester Smith, board member; William B. Boyd, board member; Milton J. Schnebelen, board member; and Joe Thomas, board member; front row, from left, Elizabeth Linker, board member; William

H. Cohrs, Jr., president; Warren H. Wemhoener, vice president; and Hugh B. Robinson, secretary and treasurer. (Barth Hinkle and William A. Larson were not present for the picture.) In the photograph at right; outgoing President William B. Boyd receives his Past President's Plaque from Mrs. Phyllis Schnebelen, immediate past president of MLTA.



## Indiana Group Meets in Indianapolis



These pictures are from the Indiana Land Title Association's 1974 convention held in Indianapolis. At top, Charles Jones (right), Lebanon, ILTA immediate past president, presents the past president's plaque to outgoing president A. William King, Jr., Richmond. The middle photograph shows ILTA officers for 1974-75. They are, from left, Robert H. Davenport, Indianapolis, secretary-treasurer; Edwin J. Pugh, Columbia City, first vice president; Phillip B. Wert, Kokomo, president; and John W. Tagge, Indianapolis, second vice president. At bottom, Kenneth E. Thomas, left, Albion, receives an honorary life membership plaque from Vergil M. Miller, Indianapolis, an honorary life member himself. (Mrs. Louise Andrews, Kokomo, also received a life membership, but was unable to be present for the picture.)

## Floridians Elect Niehoff President



Robert Niehoff

Robert L. Niehoff, senior vice president of Peninsular Title Insurance Company, Fort Lauderdale, was elected president of the Florida Land Title Association at that organization's 1974 annual convention in Tampa.

Niehoff succeeds C. J. Bryan, executive vice president of Guaranty Title Company, Tampa.

Other newly-elected officers are: Thomas S. McDonald, first vice president, Abstract Corporation; Robert Edwards, zone II vice president, Florida Title and Guaranty Company; Jay Mueller, zone IV vice president, Pioneer National Title Insurance Company; and William A. Hatfield, zone VI vice president, Lawyers Title Insurance Corporation.

Three of the association's officers were reelected. They include W. W. Wallace, III, zone I vice president, Panama Title Corporation; D. Frank Armstrong, zone III vice president, Fidelity Title and Guaranty Company; and Peter Guarisco, association executive secretary-treasurer, FLTA.

## Rep. Gonzalez Calls For Housing Push

Congressman Henry B. Gonzalez (D-Tex.) has urged Realtors and the public to "push the Administration and Congress from the grass roots" for measures that would stimulate new home construction and existing home sales.

Speaking in January at the National Association of Realtors Mid-Winter Meeting in San Antonio, the House Banking Committee member called for measures that would result in construction of a minimum of 2.6 million homes each year and would bring lower interest rates.

# Title Concerns Busy Nationally

## Chicago Acquires Continental Title

Continental Title Corporation of Orlando, Fla., recently has been acquired by Chicago Title Insurance Company. The Florida concern will be operated as a wholly-owned subsidiary of Chicago Title with present services and personnel remaining the same.

Frank R. DeNiro is the president of Continental.

## Qualification Noted By Commonwealth

Commonwealth Land Title Insurance Company has been qualified by the Texas and Kansas Insurance Departments to offer complete title insurance services in both states.

Many real estate professionals in Texas and Kansas are already familiar with the company's subsidiary, Louisville Title Insurance Company, which through its agents has served Texans and Kansans for years.

## CTIC Branch Opens in Illinois

Chicago Title Insurance Company recently opened a new branch office at 115 N. Arlington Heights Road, Arlington Heights, Ill.

The new office, serving the northwest suburbs of Chicago with full title services including escrow closing, is managed by Dave Poster, attorney and former manager of a customer unit in CTI's Chicago headquarters office.

## Two Companies Add Inflation Protection

Two title insurance companies recent-

ly have announced inflation protection for their customers.

St. Paul Title Insurance Corporation and its Michigan division, Burton Abstract and Title Company, have "inflation rider title insurance," available to homeowners at no additional cost, that provides for inflation during the first 10 years that a person owns a home. This automatically raises the limit of liability on a policy with a maximum of eight per cent a year, based on the amount of increase per year as determined by the U.S. Department of Commerce Construction Cost Index.

Chicago Title Insurance Company's plan, "homeowner's inflation protection endorsement", provides for automatic increases in policy amounts to as much as 150 per cent of the face value of the policy, at no additional charge. The amount of title insurance coverage will increase by the same percentage as the Construction Cost Index, up to 150 per cent of the policy amount.

## T.I. Expands In Los Angeles

Title Insurance and Trust recently opened a new office in the mid-Wilshire financial district of Los Angeles. The move is part of a company plan to decentralize title operations. The new facility will be managed by B. A. "Boots" Jackson, vice president.

## Minnesota Title Acquires Southwest

The Title Insurance Company of Minnesota and the National Homes Corporation of Lafayette, Ind., have announced an agreement wherein Minnesota Title will acquire substantially

all of the operating assets of Southwest Title Insurance Company, a Dallas based title insurer, 99.6 per cent of which is owned by National Homes.

In addition, the Minnesota concern will assume liability for all title insurance policies previously written by Southwest Title.

The sale is subject to approval by appropriate regulatory agencies and departments.

## Rattikin Expands And Relocates

Rattikin Title Company has opened a new branch office to serve Meadowbrook residents in the Fort Worth, Tex., area. Connie Martin will serve as manager of the new office.

In addition, the company's Mid-Cities office has moved into expanded facilities where Charles Gumm III will serve as manager, assisted by Karen Wall, a company escrow officer.

## SAFECO Acquires Boise Title Company

SAFECO Corporation of Seattle recently announced an agreement with the Heitman Group, Inc. to purchase The Title Insurance Company of Boise, Idaho. The Heitman Group is a subsidiary of Cordura Corporation of Los Angeles.

SAFECO is the parent of SAFECO Title Insurance Company.

The Boise concern and its subsidiaries operate in Idaho, Montana, Oregon, South Dakota, and Utah.

## National Metric Conference Set

The American National Metric Council's first annual conference and exposition will be held March 17-19, 1975 in Washington, D.C.

The program, entitled "managing the change to metric—a report to the nation on the status of metric implementation", will include speakers from Congress and representatives from the metric commissions in Australia, Canada, and the United Kingdom.

to many of their branch offices in surrounding states.”

Just as significantly, the telecopier has improved accuracy and lowered costs.

“We were led to install this machine because of the need for complete, intelligible information, not by word of mouth but by actual written document,” says Goubil. “In the past, applications for title insurance sometimes suffered from a loss of information in telephone conversations from our branch offices. However, today the information never varies since we transmit the original order to our processing point.”

In return, the telecopier is capable of sending copies of commitments, legal instruments, plats and correspondence.

“There are times when binders are needed in a rush and the telecopier comes to the rescue,” Goubil says. “With the aid of the telecopier we never have to tell the customer, ‘I’m sorry, the binder is not ready yet.’ Instead, we can say, ‘If you can wait about 10 or 15 minutes, that binder can be sent by telecopier.’ The same thing applies for copies of maps, instruments and other documents.”

He cites another example. Since being acquired by Commonwealth Land Title, the Mobile company has used the telecopier for transmitting reports and other vital information to the home office in Philadelphia. This has saved substantially in time and convenience.

Telecopiers cost about \$55 to \$60 per month for each unit. Title Insurance Company of Mobile uses three units,

one in each office. The result has been a 30 per cent saving in certain operating costs. In the past, expenses for mileage (13 cents per mile) and additional delivery personnel totaled nearly \$1,000 per month. Today, including the cost of the machines, operating expenses in this area have been reduced to \$700 per month. A document can be transmitted in five to seven minutes by telephone instead of 20 to 30 minutes by courier.

Even without considering the monetary aspects, the company’s service department has doubled its volume of deliveries in half the time. The escrow department, for example, is located in a suburban branch. Information needed to consummate closings is sent back and forth between the main and branch offices.

Goubil notes that at this time, the telecopier system is of greatest value to the company in terms of inter-office communication since most of its customers have not yet installed the system.

“We believe, however, that in the near future, the telecopier will be as common to the business community as the telephone itself,” says Goubil.

In line with continuing technological changes, the company recently installed a Victorgraphic transmitter in its plant and in the county court house. This system works on the same principle as the telecopier in that it allows the company to actually send and receive written messages.

Goubil sums up his company’s experience with the telecopier this way: “Nothing can make a customer happier than easing his troubles by means including a speedy and accurate transmittal of information.” □

## Robinson Honored With FLTA Award



James W. Robinson, left, senior vice president of American Title Insurance Company, was named “Titleman of the Year” by the Florida Land Title Association at the organization’s annual convention in Tampa on November 15. Along with this honor goes the Raymond O. Denham Memorial award, shown here, which is presented each year to the Florida Titleman who has made the greatest contribution to the Association and the abstract and title profession. Frank B. Glover, right, president of American Title, offers his congratulations.

## Kratovil Retires; To Teaching Post

Robert Kratovil, vice president in charge of legal research for Chicago Title Insurance Company, retired December 31 after 47 years with that concern to become a full-time faculty member at John Marshall Law School in Chicago.

A noted author, Kratovil’s books include his authoritative best seller, *Real Estate Law*, first published in 1946 and currently in its sixth edition, and *Modern Mortgage Law and Practice*, published in 1972.

Kratovil had been active for many years in a wide range of ALTA activities including his most recent service on the Judiciary Committee, the State Legislative Reporting Service Committee, and as chairman of the Committee on the Commission on Uniform Laws.

### Errors & Omissions Insurance

FOR

Abstracters—Title Agents  
Attorneys Opinion Coverage

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# Conference on Modernization Of Land Data Systems Set for April

The Fourth Conference on Modernization of Land Data Systems will be held in Washington, D.C., April 14-17, 1975.

According to Thomas E. Horak, chairman of ALTA's Committee on Improvement of Land Title Records and a member of the executive committee planning the conference, the program's formal title is "North American Conference of Modernization of Land Data Systems—A Multi-Purpose Approach."

Several land title industry figures will be on the program, including James G. Schmidt, chairman of the ALTA Federal Legislative Committee and consultant, Commonwealth Land Title Insurance Company; Edward Grskovich, vice president, Chicago Title and Trust Company; and Gurdon Wattles, assistant vice president, Title Insurance and Trust Company.

The registration fee is \$50, and anyone interested in further details may contact Thomas E. Horak, vice president, Commonwealth Land Title Insurance Company, 1510 Walnut Street, Philadelphia, Pa. 19102.

A tentative program summary for the conference is as follows.

## April 14—Monday

What Constitutes a Land Records System—  
A Cadastre

*Dr. T. J. Blachut, National Research Council, Ottawa, Canada*

Highlights of Atlanta Conference

*M. M. Thompson, U.S. Geological Survey, Reston, Virginia*

Highlights of Ottawa Conference

*W. V. Blackie, Department of Energy, Mines & Resources, Ottawa, Canada*

Review of Principal Land Data Systems

*J. G. Schmidt, Federal Legislative Action Committee, ALTA, Philadelphia, Pa.*

Juridical or Economic Cadastre?

*G. Wunderlich, U.S. Department of Agriculture, Washington, D.C.*

Recommended Standards for Land Surveying, Photogrammetry, and Mapping. Report of a Special Working Group.

*John D. McLaughlin, University of Wisconsin  
William A. Chatterton*

## April 15—Tuesday

Technical Features Essential to a Modern, Multi-purpose Land Data System

*Prof. B. Wahl, University of Zulia, Maracaibo, Venezuela  
F. Y. Ward, Bel Air, Maryland*

Map Projection for Use in a Land Records System

*Commander J. D. Bossler, National Geodetic Survey, Rockville, Maryland*

Land Record Systems

*S. Anderson, Central Registry for Real Properties, Gayle, Sweden  
Prof. W. A. Campbell, Institute of Government, N.C. University, Chapel Hill, N.C.*

Surveying Accuracies as the Basic Consideration in Land Record System

*G. H. Wattles, Santa Ana, California*

Field and Aerial Surveying in Cadastre

*F. J. Montero, Utility Data Corp., Houston, Texas*

## April 16—Wednesday

Basic Elements in Planning of a New Land Record System

*H. K. Dobner, Cadastre Department, Toluca, Mexico  
W. L. Bathke, VTN Corporation, North Hollywood, California*

Conversion of the Conveyance System into a Land Record System

*S. H. Wong, H.W. Systems Inc., Los Angeles*

## April 16—Wednesday

Role of the Academic Community and of the Surveying Profession in a Modern Cadastre

*Prof. A. J. McNair, Cornell University, Ithaca, New York  
H. R. Feldman, Harry R. Feldman Inc., Boston, Mass.*

Continuous and Instantaneous Updating of a Land Data System

*E. Grskovich, Chicago Title and Trust Company, Chicago, Ill.*

## April 17—Thursday

Modern Cadastre in a Highly Developed Country

*M. Schlehner, Hannover, F.R.G.*

Modern Cadastre in a Developing Country

*J. A. Gonzalez Garcia, National Geographic Institute, San Salvador, El Salvador*

Organizational Structure of a Land Record System.

Distribution of Responsibilities and the Operational System

*Prof. A. Dunham, University of Chicago Law School, Chicago, Ill.*

Legal Measures as Prerequisites of a Modernized Land Data System

*W. F. Roberts, Maritime Land Registration & Information Service, Fredericton, N.B., Canada*

Panel: "Where do we go from here?"

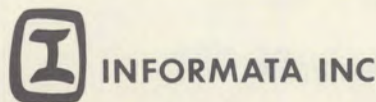
*Chairman, Prof. R. N. Cook, University of Cincinnati, College of Law, Cincinnati, O.*



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names  
names in the news  
names

**Gordon L. Sickler** has recently been promoted to general manager of First American Title Company of Fresno, Calif.

\* \* \*

Pioneer National Title Insurance announces the appointment of **Robert W. Dolan** as vice president and marketing manager for the company's central region—with offices in Chicago.

\* \* \*

**Dennis R. Duffy** has recently been named vice president and regional marketing administrator for the southwestern division of Title Insurance and Trust Company headquartered in Santa Ana, Calif.

\* \* \*

Peninsular Title Insurance Company announces the promotion of **John M. Murrell, Jr.** to the position of assistant vice president and assistant counsel of the company's claims division in Fort Lauderdale, Fla.

\* \* \*

**Charles B. Davis, III** has been elected president of AMI Title Insurance Company, Raleigh, N.C.

\* \* \*

Commonwealth Land Title Insurance Company announces the following promotions: **Virgil A. Oglesby** to assistant vice president; **Forrest F. Aliota** to title officer; **William D. Clarke** and **Marc S. Weisberg** to assistant counsel; **James D. Lynch, Jr.** to assistant secretary; and



SICKLER



DOLAN



DUFFY



MURRELL



STEERE



HIGGINS



BYRD



FARMER

**Patricia V. Barry** to assistant title officer.

\* \* \*

**John W. Steere** has been named president of Title Guarantee Company of Rhode Island and a vice president of Commonwealth Land Title Insurance Company. Title Guarantee is a division of Commonwealth.

**Steere** succeeds **Daniel J. Higgins**, who has retired after nearly four decades of service to Title Guarantee.

\* \* \*

**Diane Spafford Wacker**, assistant secretary of Title Insurance Company of Mobile (Ala.) was named editor of *Title Wave*, the official publication of the Dixie Land Title Association, at its recent annual convention.

\* \* \*

Lawyers Title Insurance Corporation announces the following promotions: **Frank J. Martin**, branch manager, Crown Point, Ind.; **Bruce L. Byrd**, vice president—claims; and **H. Randolph Farmer**, assistant vice president and director of public relations and advertising.

**Farmer** is currently chairman of the ALTA Public Relations Committee.

\* \* \*

**Richard H. Godfrey** has resigned as president and director of First Title and Trust Company in Oklahoma City to assume the position of senior advisor with the company.

**Godfrey** is a former member of the ALTA Board of Governors and a past president of the Oklahoma Land Title Association.

## Rattikin Honors 25-Year Service

Ms. Catherine Massey and Ms. Inez Roberts have been honored for 25 years of service with the Rattikin Title Company.

Ms. Roberts has served the firm in numerous capacities, including escrow officer, branch manager, closing secretary, and currently as the trainer of new employees.

Ms. Massey has served the entire 25 years as personal secretary to Rattikin escrow officer, Alvin Botts.

## Two Seattle Reporters Receive Awards In ALTA-Sponsored Realtor Editorial Contest



Richard A. Hogan, right, president of the Washington Land Title Association, is shown presenting first and third place awards in the ALTA-sponsored Consumer Information Category of the 1974 National Association of Realtors Creative Reporting Contest. The presentations were made at the Seattle Board of Realtors Annual Banquet. Shown receiving the first place award is Ms. Jean Godden, real estate reporter for the Seattle Post-Intelligencer. Michael J. Parks, real estate and industry editor of the Seattle *Times* and third place winner, was represented at the banquet by Alf Collins, real estate columnist for the *Times*. Standing left is Don Carter, Post-Intelligencer real estate editor, who received an award from the Seattle Board at the banquet. Last year marked ALTA's sixth consecutive annual sponsorship of the Consumer Information Category of the contest. The man seated in the foreground is Vance Albrecht, the emcee.

## Marketing of New Title Coverage Wins Award for Title Insurance and Trust



John E. Flood, Jr., president of Title Insurance and Trust Company, (right), is shown with Donald K. Olsen, president of Forest E. Olson, Inc., Realtors, and president of the Los Angeles Chapter of the Sales and Marketing Executives Association, holding the Diogenes Award for Ethics in Marketing. The award, given annually by the association, was presented to TI in recognition of the company's intensive marketing program that brings the public TI's new title insurance coverage, T.I. PLUS. Featured in the coverage is protection beyond previous standard coverage to the consumer against loss from certain matters not disclosed by an examination of public records. Flood is a member of the ALTA Board of Governors.

## Market Outlook Noted by Realtors

What's ahead for consumers, businessmen and the economy in general in 1975?

The National Association of Realtors department of economics and research makes the following predictions in its "Real Estate Market Outlook for 1975":

- Consumers will show stiff resistance in the marketplace. Sales of non-durable as well as durable goods will deteriorate as the economy moves deeper into the recession. In much of 1973 and all of 1974, inflation reduced consumers' real spendable income, while installment debt continued to mount, the department reports. In October, 1974, installment debt reached a record \$155 billion, and debt repayment and higher prices for most essential items continued to take more of the consumer's after-tax earnings. This, coupled with the threat of unemployment, has resulted in the lowest level of consumer confidence reported by the University of Michigan's Index of Consumer Sentiment in its 28-year history of such measurements.

- Declining sales will force businessmen—particularly automobile manufacturers and owners of public utilities—to curtail capital spending plans. The most recent Department of Commerce survey showed that businessmen intend to invest during the first quarter of 1975 at an annual rate 4 per cent above the rate for the second half of 1974. But after adjusting for inflation, this represents a decline in investment outlays.

- A slowdown in non-residential construction will offset some of the anticipated increase in residential activity, resulting in total construction falling well below the industry's productive capacity.

- Unemployment will approach 7.5 per cent before the economy enters a recovery stage. Unlike previous periods of recession, the federal government is not expected to use all its monetary and fiscal power to turn the economy around and spur it back on a long-term, full-employment growth path. Rather,



persistent inflationary pressure will restrict policy options, and any upturn will be more a cautious revival than a full-fledged expansion.

• The severity of the economic decline will cut inflation below the double-digit level of 1974, but price increases will average 8 per cent during 1975.

"In this changing economic environment, old relationships and dogmas will be re-examined and we will be forced to re-assess our long-term domestic goals, as well as our role in the world economy," said Kenneth Kerin, director of the Realtors department of economics and research.

"With growing interdependence among nations we will find ourselves in the uneasy position of having less control over our economic fortunes than at any time in the recent past," he concluded.

STATEHOUSE—continued from page 7

Also, litigation in leading cases affecting the land title industry is covered in digest form, along with the preparation of briefs by Marquis on various other pertinent cases.

Taking advantage of his Washington location, Marquis is a frequent user of the law library in the Library of Congress. By referring to the library's complete listing of state laws, Marquis is able to report, in cases wherein an amendment is made to existing legislation, not only the amendment, but the previously existing legislation to facilitate comparison.

The State Legislative Reporting Service operates on a self-sustaining basis. Presently, 11 ALTA member companies are participating in the service, with an annual assessment of about \$250 for each state in which they do business. However, it is anticipated that the cost per user will be reduced as more companies subscribe.

Looking toward the future, several companies have shown an interest in having the *Bulletin* report on proposed legislation. According to Marquis, such an expansion would necessitate an increase in staff, due to the fact that there is four times as much legislation proposed as enacted.

"Nevertheless," says Marquis, "the value of expanding the service should be considered for, then, we would be able

to help plan where we are going, instead of just looking at where we've been in the area of state regulation." □

## *U.S. Senator-Elect John Glenn Honored by Ohio Land Title Association*



The recent Ohio Land Title Association Convention featured a luncheon in honor of U.S. Senator-Elect John Glenn from that state. Shown from left at the event are William J. McAuliffe, Jr., ALTA executive vice president; Robert C. Dawson, 1973-74 ALTA president; Senator-Elect Glenn; Perry E. Hamilton, 1973-74 OLTA president, and Herbert H. Davis, Jr., newly-elected president of OLTA.

## *Computer Posting Replaces Chicago Title Tract Books in Cook County, Illinois*



A 127-year era of entering real estate transactions into tract books by means of the pen ended recently at Chicago Title Insurance Company. Tract book entries in Cook County, Ill., are now placed by posting directly into a computer. In the photograph above, the final hand entry, symbolically done with a quill pen, is made by (from left) Alvin W. Long, (CTI) president, Dean Phelus, CTI vice president, and Leo G. Sheridan, Jr., president of the Chicago Real Estate Board.

# meeting timetable



## March 4-7, 1975

ALTA Mid-Winter Conference  
Hotel del Coronado  
Coronado, California

## April 17-19, 1975

Oklahoma Land Title Association  
Lincoln Plaza Inn  
Oklahoma City, Oklahoma

## April 24-26, 1975

Texas Land Title Association  
Fort Brown Motor Hotel  
Brownsville, Texas

## May 1-3, 1975

Arkansas Land Title Association  
Camelot Inn  
Little Rock, Arkansas

## May 4-6, 1975

Iowa Land Title Association  
Ramada Inn  
Waterloo, Iowa

## May 8-10, 1975

New Mexico Land Title Association  
Hilton Inn  
Santa Fe, New Mexico

## May 14-17, 1975

Washington Land Title Association  
Rosario Resort on Orcas Island  
San Juan Islands, Washington

## May 23-24, 1975

Tennessee Land Title Association  
Holiday Inn Rivermont  
Memphis, Tennessee

## May 30-31, 1975

South Dakota Land Title Association  
Brookings, South Dakota

## June 1-3, 1975

Pennsylvania Land Title Association  
Hotel Hershey  
Hershey, Pennsylvania

## June 5-8, 1975

New England Land Title Association  
Seacrest Hotel  
North Falmouth, Massachusetts

## June 8-10, 1975

New Jersey Land Title Insurance Association  
Seaview Country Club  
Absecon, New Jersey

## June 8-13, 1975

National Association of Insurance  
Commissioners  
Annual Meeting  
Olympic Hotel  
Seattle, Washington

## June 12-14, 1975

Colorado, Nebraska, and Utah  
Land Title Associations  
Tamarron  
Durango, Colorado

## June 19-21, 1975

Oregon Land Title Association  
Inn of the Seventh Mountain  
Bend, Oregon

## June 19-21, 1975

Michigan Land Title Association  
Shanty Creek Lodge  
Bellaire, Michigan

## June 20-22, 1975

Illinois Land Title Association  
Drake Hotel  
Chicago, Illinois

## June 20-22, 1975

Wyoming Land Title Association  
Torrington, Wyoming

## June 26-29, 1975

Idaho Land Title Association  
North Shore Motor Hotel  
Coeur d'Alene, Idaho

## July 6-9, 1975

New York State Land Title Association  
Sagamore Hotel  
Lake George, New York

## August 7-14, 1975

American Bar Association  
Montreal, Canada

## August 15-16, 1975

Kansas Land Title Association  
Holiday Inn Plaza  
Wichita, Kansas

## August 21-23, 1975

Minnesota Land Title Association  
Downtown Holiday Inn  
Rochester, Minnesota

## September 5-7, 1975

Missouri Land Title Association  
Crown Center Hotel  
Kansas City, Missouri

## September 9-10, 1975

Wisconsin Land Title Association  
Midway Motor Lodge  
LaCrosse, Wisconsin

## September 11-13, 1975

North Dakota Land Title Association  
Minot, North Dakota

## October 1-4, 1975

ALTA Annual Convention  
Palmer House  
Chicago, Illinois

## October 20-27, 1975

Mortgage Bankers Association of America  
Conrad Hilton Hotel  
Chicago, Illinois

## October 26-28, 1975

Indiana Land Title Association  
Rodeway Inn  
Indianapolis, Indiana

## November 7-13, 1975

National Association of Realtors  
San Francisco Hilton  
San Francisco, California

## November 9-13, 1975

United States League of Savings Associations  
Convention Center  
Miami, Florida

## December 3, 1975

Louisiana Land Title Association  
Royal Orleans  
New Orleans, Louisiana

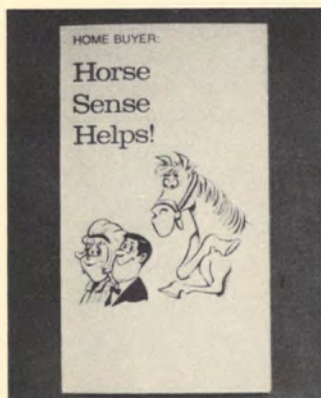
## December 7-12, 1975

National Association of Insurance  
Commissioners  
Regular Meeting  
El San Juan  
San Juan, Puerto Rico

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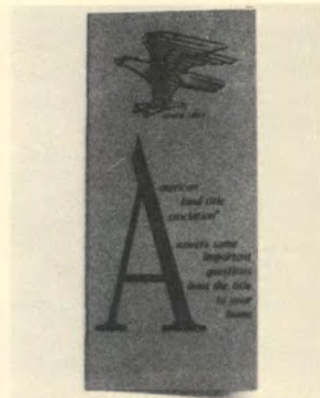
(All orders plus postage; write Business Manager, ALTA, 1828 L Street, N.W., Washington, D.C. 20036)



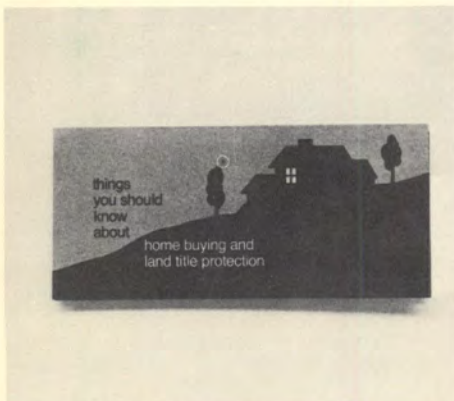
**HOME BUYER: HORSE SENSE HELPS!** A concisely-worded direct mail piece that quickly outlines title company services. 1-11 dozen, 65 cents per dozen; 12 or more dozen, 50 cents per dozen; designed to fit in a No. 10 envelope.



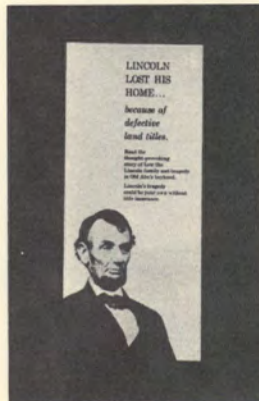
**CLOSING COSTS AND YOUR PURCHASE OF A HOME.** A guidebook for home buyer use in learning about local closing costs. Gives general pointers on purchasing a home and discusses typical settlement sheet items including land title services. 1-11 dozen, \$2.25 per dozen; 12 or more dozen, \$2.00 per dozen.



**AMERICAN LAND TITLE ASSOCIATION ANSWERS SOME IMPORTANT QUESTIONS ABOUT THE TITLE TO YOUR HOME.** Includes the story of the land title industry. \$16.00 per 100 copies of the booklet.



**THINGS YOU SHOULD KNOW ABOUT HOME BUYING AND LAND TITLE PROTECTION.** Folder designed for No. 10 envelope includes a concise explanation of land title industry operational methods and why they are important to the public. Narration provides answers to misinformed criticism of the industry. \$6.00 per 100 copies.

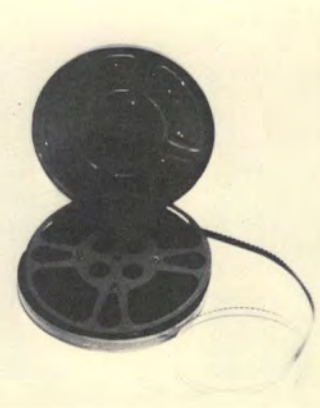


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**THE IMPORTANCE OF THE ABSTRACT IN YOUR COMMUNITY.** An effectively illustrated booklet that uses art work from the award-winning ALTA film, "A Place Under The Sun," to tell about land title defects and the role of the abstract in land title protection. Room for imprinting on back cover, \$23.00 per 100 copies.

(RIGHT) **BLUEPRINT FOR HOME BUYING.** Illustrated booklet contains consumer guidelines on important aspects of home buying. Explains roles of various professionals including broker, attorney and titleman. \$24.00 per hundred copies. (RIGHT) **ALTA FULL-LENGTH FILMS:** "BLUEPRINT FOR HOME BUYING." Colorful animated 16 mm. sound film, 14 minutes long, with guidance on home selection, financing, settlement. Basis for popular booklet mentioned above. \$95 per print. "A PLACE UNDER THE SUN." Award winning 21 minute animated 16 mm. color sound film tells the story of the land title industry and its services. \$135 per print.



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# American Land Title Association

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