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# ITLE NEW

Volume 59, Number 9

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Editorial Assistant: Barbara J. Grady

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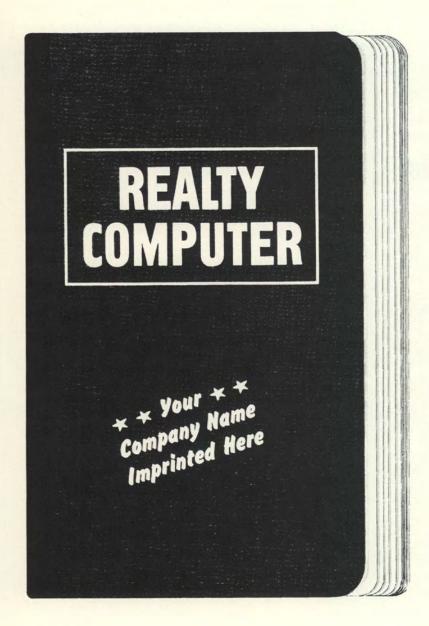
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#### A Message From The President...

y the time this column is published, my term of office as president of ALTA nearly will have come to an end. Four years of serving as a chair officer-from section chairman to president-were very busy ones. The best evidence of this is the speed with which those years passed. By far the busiest year is the year of the presidency, and consequently the year that passes most quickly of all.

Claudia and I have attended many state conventions since 1976, including 13 during my year as president. We have renewed many old friendships and developed many new ones. Although our travels consumed a great deal of time, we

enjoyed every minute.

I leave the office of president with reinforced confidence that our industry is made up of thousands of intelligent, capable professional people providing our customers with a valuable, essential product. In general, that product also is provided in a sound and cost-effective way.

But currently our industry is faced with major and far-reaching issues. They are the same issues I have discussed during my visits to state and regional association meetings during the last year. The most serious of these are controlled business, a proposed mandatory national Torrens system, lender pay, Indian claims, and the proposed repeal of the McCarran-Ferguson Act. Hanging over all of these like a dark cloud is the matter of Section 701 of the Housing Act of 1970, which gives the federal government, through HUD, the power to set standards for settlement costs. If we fail to find the wisdom and courage to deal effectively with these issues, our industry will suffer serious damage-to the detriment of ourselves, our customers and homebuyers.

It is likely that the coming year will be the most critical of our existence because Congress is required by law to address most of these issues in 1981.

Under the leadership of incoming ALTA President Jim Boren, I am confident that the ALTA Executive Committee, the Board of Governors, and all of our members will find the best way to deal effectively with these issues so that the best interests of the consumer as well as our industry are enhanced rather than damaged.

During the last four years, and particularly during my year as president, Claudia also has been heavily involved in ALTA activities. We both, therefore, take this opportunity to express to all members of the state associations our sincere gratitude for the abundance of friendship and thoughtfulness you have extended to us. We are highly honored by having had the opportunity to serve a great organization and a great industry.

Clearly, ALTA has continued to move forward in the execution of its mission of serving its members and the industry. Claudia and I hope that we have contributed to that progress.

obert C. Bates

Robert C. Bates

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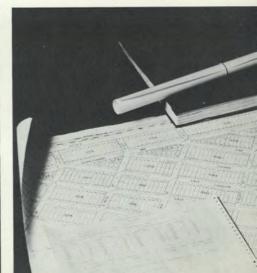












# Public Relations: An Essential Management Skill

by James W. Robinson

or most of this nation's history, the land title industry served purchasers and investors in real property with no fanfare and little or no attention. Quietly and efficiently, abstracters and title insurance specialists went about providing the assurance that is so necessary before land can be safely bought or sold, buildings erected or developments completed.

"Managers must understand that the images of their companies are just as important as their personal reputations. The public relations activity is as necessary for success as the accounting function."

Around the turn of the century, a few misguided crusaders surfaced who favored a land registration system. Since then, these crusaders periodically have demanded "reforms" which were impractical and weren't reforms at all. Their voices were heard by a select few in legal circles with no apparent impact on the marketplace.

So we lived and worked—and served the public—in tranquility until, without warning, we were thrust into the white light of publicity by consumerism and the communication revolution. Back in the 1960s we should have anticipated what was about to happen. For too many years, title insurance had been a mysterious factor in the homebuying process. And what human beings don't understand, they fear

Mr. Robinson chairs the ALTA Public Relations Committee. He is senior vice president—public relations, American Title Insurance Co., Miami, Fla.

and mistrust. We should have done a better job of explaining the nature and value of services provided by ALTA members.

In any event, our calm was shattered. We all know what happened. There were outrageous legislative proposals, misleading editorials and wild statements from self-appointed guardians of the public welfare.

Thanks to the vision and courage of ALTA leaders, this challenge was met vigorously and successfully. The Public Relations Committee, working in harmony with the Government Relations Committee and the association staff, has sustained a program of public education that is remarkable in view of the modest expenditure involved.

But ALTA can do only part of the job. The rest is up to the members. The spotlight is now on the local title company manager. This issue of *Title News* is devoted to suggesting ways in which he or she can profit from proven public relations techniques and at the same time help promote the cause of the entire industry.

Managers must understand that the images of their companies are just as important as their personal reputations. The

managers give lip service to the concept of public relations, but when the chips are down, they falter in their support.

As you read the articles in this issue of *Title News*, you should keep the following points in mind:

public relations activity is as necessary for success as the accounting function. Many

• There is no magic formula or sorcerer's wand that can transform a bad product or mediocre service into an object of admiration. Successful titlemen and women recognize that the most important ingredient of an effective public relations program is a necessary service provided at reasonable cost in such a manner as to earn the respect of the community.

• Public relations is a total thing. Publicity is one of the tools employed in achieving good public relations. Research is another; so are employee training, telephone manners, advertising and editing—even the quality of your letterhead. You really have no choice as to whether or not you will have public relations. Every firm and every individual have public relations just as they have a reputation. The only question is whether that reputation or those public relations are good or bad.

• A public relations program has no terminal point. The impression that your firm made on its customers and the community ten years ago must be made again and again. The public which surrounds your business continuously changes. You deal with a parade, not a crowd. Groups touched by your organization today will have new members tomorrow. Your public grows up. It gets old. It dies or it moves away. Your public relations job is not well done if it was done last month or last year. You have to keep doing it over and over—today, next month, next year....



(continued on page 14)

by Gary L. Garrity

# Correcting Public Relations Myopia



How To Avoid Getting Caught Short his is the sad story of Blackearth Title Company, a going concern caught short by public relations my-

Now Blackearth was second to none in business development. Company personnel were impressively competent, turning out title policies significantly faster than the competition. In fact, Blackearth's service became so good that it was the talk of local real estate professionals and contributed much to the brisk pace of the market.

"Public opinion of the title industry is being formed and re-formed every day — shaped to a significant degree by emotions, prejudices and stereotypes among an ongoing procession of varied audiences."

Thanks largely to Blackearth, real estate professionals were so accustomed to rapid completion of transactions that few took the time necessary for explaining to home buyers that the lender's title insurance they paid for did not protect their interests. And Blackearth was so busy with advertising and promotion directed at real estate professionals that the company spent little time or money on communicating with home buyers.

So, many purchasers of homes were uninformed about owner's title insurance and did not order coverage for themselves.

One day, a previously undisclosed heir turned up with a valid claim against the farm of his late uncle—which by then had become a widely admired local subdivision. Home buyers in the project were shocked to learn they faced the possibility of a major title loss. Local newspapers and television told of the plight of these hapless consumers, and carried a confirmation by Blackearth's president that the title insurance purchased by the home buyers did not protect them but safeguarded their mortgage lenders.

Before long, a state legislator was quoted by media as calling for hearings on real estate services including title insurance.

And the tale winds onward.

Wrapped in this fable is a reminder that the totality of communication to a variety of audiences is what determines the climate of public opinion in which all com-

Mr. Garrity, ALTA vice president-public affairs, is an accredited member of Public Relations Society of America. panies operate. What different groups of people feel, think and say about a concern can have far-reaching effects on business.

As is suggested by the unfortunate experience of Blackearth Title, company management can ill afford to allow the forces of public opinion to ebb and flow at random. From national, state and local developments to ordinary community gossip, an impressive number of influences constantly shapes and reshapes public impressions.

Although successful in the marketplace, Blackearth management did suffer from public relations nearsightedness in failing to include home buyers and media people among company audiences needing first priority attention. Better communication between these two groups and the company would have encouraged sale of owner's title insurance, and would have lessened the negative impact of a serious title claim on other important publics.

Whatever its situation in the arena of public opinion, any company can benefit from a disciplined analysis of attitudes among all its important audiences—followed by programmed communication to improve its surrounding opinion climate. Growing awareness of the need to appropriately influence public opinion sooner rather than later has encouraged an increasing number of managements to implement public relations activity.

#### **Definition Elusive At First**

Any consideration of public relations effort should start with an acceptable definition—something that was difficult to come by in the early days of the art. Socrates offered a good beginning when he recommended developing a favorable image through endeavoring "to be what you desire to appear." But confusion steadily evolved in modern times as different kinds of communications activity appeared in business with each convincing some executives that this indeed was public relations. Examples are press agentry, publicity, advertising and political propaganda.

More recently, the number of preferred definitions has narrowed, with most suggesting a planned approach involving various activities. One of the most widely accepted definitions was coined in the publication, *Public Relations News*, and reads as follows:

"Public relations is the management function which evaluates public attitudes, identifies policies and procedures of an individual or organization with serving the public interest, and executes a program of action to earn public understanding and acceptance."

#### **Effective Structure**

In order to be effectively structured, public relations must be fully integrated throughout management. The leading public relations textbook, Effective Public Relations by Cutlip and Center (Prentice-Hall), lists the following responsibilities and functions of a large company public relations department that were communicated to officials of that organization. These could be adapted for the management of a smaller concern.

- To serve as the central source of information about the company and as the official channel of communication between the company and the public
- To bring to public attention through appropriate media, significant facts, opinions and interpretations which serve to keep the public aware of company policies and actions
- To coordinate company activities which affect the relations of the company with the general public or with special public groups
- To collect and analyze information on the changing attitudes toward the company of key public groups
- To plan and administer informational programs designed to fulfill most effectively the responsibilities defined above

Since public relations is defined as a management function embracing policy, sound execution requires close liaison with company headquarters. In the title industry, for example, appropriate working relationships should be established such as between home and regional offices and field operations as well as between underwriters and agents.

Successful practitioners of public relations usually approach their programming through four consecutive steps, which are:

- · Fact finding
- Planning
- Communication
- Evaluation

#### **Fact Finding**

Fact finding calls for gathering intelligence on the attitudes and opinions of people concerned with the policies and actions of a company or other organization.

During the fact-finding stage, there is an evaluation of the publics that are of concern to the organization. Among publics that the management of a title company probably will want to consider are

- · Real estate and financial professionals
- Public employees such as elected officials and courthouse personnel
- Newspaper, radio and television people plus other media professionals

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- Employees of the title company
- Other opinion leaders such as business people outside the title industry and leaders of civic clubs and other organizations
- College and high school faculty and students
- Consumers

Measurement of the attitudes and opinions of various publics will provide a factual basis for programming—and can be a challenging task. Professional public opinion measuring organizations are available and offer excellent services, but may be beyond the financial reach of an organization. Those seeking less expensive means have been known to use informal research methods, among which the following are listed in Effective Public Relations:

- · Personal contacts by telephone or mail
- · Advisory committees or panels
- · Analysis of incoming mail
- Evaluation of public opinion by employees in the field
- Press clippings and radio-television monitoring
- Conferences of those involved in a particular problem or situation
- Study of national public opinion polls to gain a sense of opinion climate or trends
- Study of election and legislative voting which reflects public opinion on certain issues
- Speeches and writings of recognized opinion leaders
- · Sales records

Whatever the approach, fact-finding activity should be designed as a reliable means for defining public relations problems.

#### Planning

Planning involves the development of long-range programs in keeping with policy which are accompanied by short-term projects that are subordinate to the programs.

Most plans can be organized into objectives, strategies, rationale and action. Plans should be written out, approved by management, and should include a timetable for activity and a realistic budget.

Any plan should be regarded as an operational blueprint that is reviewed at regular intervals and is amended whenever necessary.

In the fable of Blackearth Title, even informal research would have disclosed an unacceptably high percentage of home buyers who were unfamiliar with owner's title insurance. If discovered in time, this public opinion problem could have been met with a plan to build positive consumer

"Since public relations is defined as a management function embracing policy, sound execution requires close liaison with company headquarters."

awareness of owner's title coverage in a way that would have strengthened market identity.

For instance, some of Blackearth's print advertising could have been placed in local newspapers—and could have been structured to discuss the capabilities of real estate brokers that are important to both buyers and sellers. The same advertising could have included a pitch for owner's title insurance.

Company officials also could have explained owner's title insurance in broadcast interviews and newspaper articles, could have delivered speeches and shown films on the subject before community groups, could have arranged for educational title plant tours, and could have encouraged brokers and lenders to distribute to home buyers as a public service explanatory literature on title insurance such as that available from ALTA and individual title underwriters.

#### Communication

After a plan has been formulated and approved, it then is carried out through communication. Whether communication is through newspapers, magazines, radio, television, speeches, films, advertising, direct mail or other media, it must be carefully structured for the audience in mind. Effective Public Relations lists these "Seven Cs":

- Credibility. "Communications starts with a climate of belief. This is built by performance on the part of the source..."
- Context. "... Mechanical media are only supplementary to the word and deed that take place in daily living.... The context must confirm, not contradict, the message."
- Content. "The message must be put in simple terms.... An institution must speak with one voice, not many voices."
- Continuity and Consistency. "Communication is an unending process. It requires repetition to achieve penetration. Repetition—with variation—contributes to both factual and attitude learning...."
- Channels. "Established channels of communication should be used—channels which the receiver uses and respects..."

• Capability of Audience. "Communication must take into account the capability of the audience. Communications are the most effective when they require the least effort on the part of the recipient...."

#### Evaluation

The final step is evaluation to determine how well the public relations program is working, which again calls for the research capability applied during the fact-finding stage.

In one approach, AT&T executives for years have purposely avoided attempting to measure the company's entire public relations effort all at once. Instead, specific activities are evaluated on an individual basis and the pieces are assembled to obtain a more definitive picture.

Evaluation measures whether a public relations activity is making the desired impact on a particular audience—and whether the activity is cost effective. Results from an evaluation provide valuable input for future planning.

#### **Cumulative Benefits**

Effective public relations activity now is being carried out across the nation—both at the title industry level and within individual companies. As more voices are heard continuously, benefits will increase for all concerned.

ALTA conducts a highly cost effective national public relations program that brings favorable title industry messages into every state and the District of Columbia. A number of affiliated associations continue similar activity at the state level. Examples are the state association programs in California, Florida, Pennsylvania and Texas.

Since content of the ALTA messages must be somewhat general for wide-ranging use all across the nation, the more specific messages communicated by state associations and individual companies make important contributions to public understanding among more narrowly-defined audiences while increasing the overall awareness level beyond that generated by the national program.

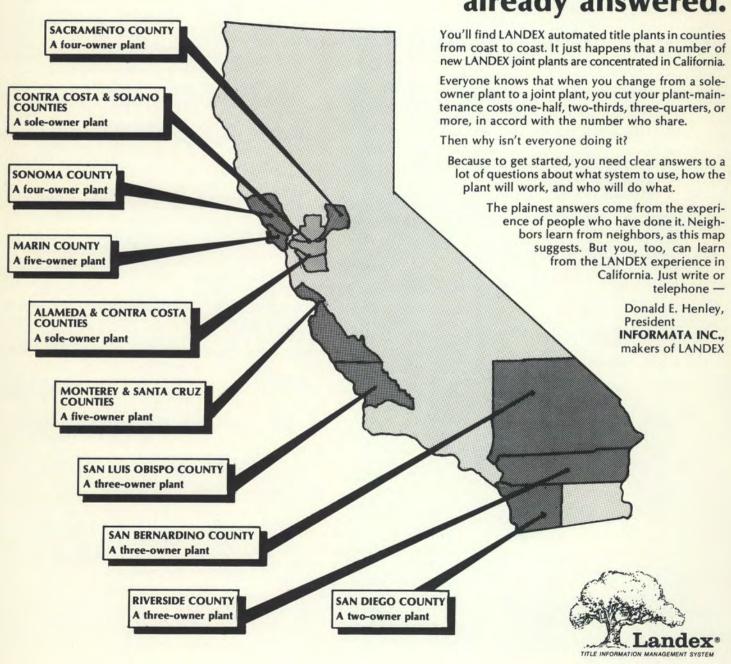
For managers with little experience in public relations programming, professional consultants are available and can provide useful assistance. A number of title underwriting companies have very able professionals in their staff lineup who can help in the communications area.

If communications talent is not available among company employees and agency-type professional assistance is not feasible, management may want to consider retaining a local free-lancer for cre-

(continued on page 14)

# THINKING ABOUT A JOINT PLANT?

In the LANDEX counties in California you'll find most of your questions already answered.



## How To Cultivate Good Media Relations

by H. Randolph Farmer

"The news media play a vital role in molding public opinion. Thus, when news about your company is presented in a favorable way by the media, the more favorable is the public's opinion of you."

s manager of an abstract or title company office, you are the individual in your community to whom news media representatives turn for answers to questions about your company and the land title business. And you, too, should take the initiative to report news to the media. As the land title industry's spokesperson in your area, you should develop and maintain a strong media relations program.

Media relations is one of your most valuable and versatile public relations tools. Through the news media—newspapers, magazines, radio and television—you have the opportunity to reach the greatest number of people at one time—all of them homeowners or potential homeowners.

The news media play a vital role in molding public opinion. Thus, when news about your company is presented in a favorable way by the media, the more favorable is the public's opinion of you.

What is media relations? It is developing and maintaining good relations with all news media and providing them, in the proper manner, with news and feature stories about your company and the land title industry.

#### Establish Liaison

Get to know the key newspaper, radio and television people in your area, particularly real estate or business reporters

Mr. Farmer is a member of the ALTA Public Relations Committee and is vice president and director, public relations and advertising, for Lawyers Title Insurance Corp., Richmond, Va. and editors. It is important to perceive these relationships as individual ones rather than with the whole newspaper or radio or television station.

One real estate editor reminded us, "We are working with individuals with different personalities, different standards and different approaches to performing their work. They even have different biases."

After you have established the relationships, these are some things that you can do to maintain favorable relations:

- Make frequent contact.
- Learn the needs of each one. For example, not many urban dailies will use a service anniversary, but many weeklies will.
- · Provide only newsworthy information.
- Be honest.
- Take the initiative when there is a news story even though it may not be a favorable one.
- Understand deadlines, production schedules and other requirements of the news media.
- Be impartial. All stories should go to all news media with the exception that if a reporter asks for a story, this initiative should be respected. Other media should not be notified. This reporter has an exclusive. However, if a second reporter asks about the same subject, there is an obligation to provide that reporter with the same information, and thus avoid showing favoritism.
- When a reporter calls, make yourself available to answer questions. If you do

Myopia-(from page 11)

ative aspects of a public relations program.

Public opinion of the title industry is being formed and re-formed every day—shaped to a significant degree by emotions, prejudices and stereotypes among an ongoing procession of varied audiences. As more managers grow in their ability to influence the attitudes of these different publics, chances will improve that fables such as the story of Blackearth Title will remain myth rather than become reality.

#### P.R. Essential—(from page 7)

- The size of the firm has nothing to do with good public relations. Big business has no monopoly on goodwill. Being small does not reduce the significance of public relations problems any more than being big assures their successful solution. Even the individual in business alone can enhance or reduce his acceptance and the goodwill he enjoys through personal contact with others.
- A company, whether it is great or small, whether it operates nationally or solely in a local community, has certain responsibilities as a good citizen. The manner in which these responsibilities are fulfilled contributes more to your public relations than any program of advertising, publicity, communications or merchandising.

The articles in this issue contain vitally important information. They have been prepared for your special use by experts who include members of the ALTA Public Relations Committee. A special word of thanks to Gary Garrity, ALTA vice president—public affairs, whose creativity and sound professional judgment have helped make the association's public relations program the outstanding success that it is.

#### Company Acquired

First American Title Insurance Co., Santa Ana, Calif., has acquired Land Title Insurance Company of St. Louis, St. Louis, Mo.

Sidney D. Essen, who was president of the Missouri firm, was named vice president and Missouri state manager for First American.

#### Region Expanded

The Southeast region of American Title Insurance Co. has been expanded to include North Carolina and Tennessee in addition to its former territory of Georgia and South Carolina. The Southeast regional office, located in Atlanta, Ga., is now responsible for business activity in the four state area. David H. Hubert, vice president, heads the Southeast region.

# Seminar on The Role Of Title Insurance In Conveyancing To Be Held In Honolulu

A seminar on title insurance designed particularly for attorneys is scheduled from 9 a.m. to 5 p.m. on Oct. 18 at the Hilton Hawaiian Village in Honolulu.

The American Land Title Association, which in recent months held similar seminars in Boston, Atlanta and Milwaukee, has arranged for a faculty of experts to address the role of title insurance in Hawaii conveyancing. A \$65 registration fee covers the cost of the course handbook, lunch and the full day of classes.

The program includes such topics as title insurance coverage, forms in general use, the title insurance approach to current problems in real estate lending and investment, the use of title insurance by lenders and practicing attorneys and title claims.

Names and addresses of registrants and remittance, made payable to the American Land Title Association, should be mailed to The American Land Title Association, Suite 705, 1828 L Street, N.W., Washington, D.C. 20036.

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Marvin C. Bowling, Jr.
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Richmond, Virginia

Robert T. Haines
Vice President and General
Underwriting Counsel
Chicago Title Insurance
Company
Chicago, Illinois

#### Use of Title Insurance by Lenders

John Landgraf Assistant Vice President First Hawaiian Bank Honolulu, Hawaii

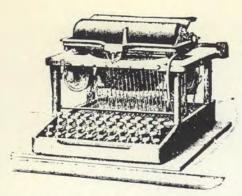
#### Use of Title Insurance by Practicing Attorneys

Neil F. Hulbert, Esquire Hong & Iwai Honolulu, Hawaii

#### **Title Claims**

Roger Williams
Senior Vice President, Secretary
and General Counsel
Pioneer National Title Insurance
Company
Los Angeles, California





"Media relations is one of your most valuable and versatile public relations tools. Through the news media—newspapers, magazines, radio and television—you have the opportunity to reach the greatest number of people at one time—all of them homeowners or potential homeowners."

not have the answer, offer to find it and call him or her back.

- Know the editorial philosophy of your newspaper, and radio and television stations, particularly their attitudes toward the title insurance industry.
- News reporters assume, unless told otherwise, that information given them is on the record and for publication. It is unfair to reporters to give them unsolicited, offthe-record information. If there are things you should not say, don't say them.
- Do not ask to review a story before it is printed. Reporters presumably know their job and it is to be expected that they would resent outside dictation or interference.
- If there is a serious error in a story that is printed or broadcast, call it to the attention of the responsible party. Do not expect news stories to appear exactly as you would want them, however. The news media try to present items in as attractive and "newsy" a manner as possible.
- Know the difference between the advertising and the news functions of the media. Never imply that the media should use your story because you have placed an ad with them.
- Best relationships are founded on mutual trust, respect and confidence. They are strengthened by your accessibility and willingness to help the newsperson do his or her job. The relationship can be a twoway street.
- When a reporter has written a particularly good story, say so. It isn't necessary to thank the reporter for the story; he or she wrote it because it was newsworthy.
   But complimenting the handling of the article will be appreciated.

#### **Defining News**

News is anything of interest to people. It is what has happened, is now taking place, or is about to happen. It must be fresh and timely.

There are two types of news items. Spot news, such as a promotion or groundbreaking, is usually used by the media immediately after it is received or not at all. The other is the feature story, which highlights the human interest behind the news and may be used at any time.

Managers are not expected to be polished reporters or writers, but they should be able to recognize the basic requirements of a news story.

Following are some news possibilities:

- · personnel changes
- retirements
- service anniversaries
- · claims stories
- mortgage summary reports

- office openings
- · office relocations
- open houses
- · tours of your facilities by local groups
- · company exhibits
- company promotional efforts
- · availability of films, speakers
- · talks by you or someone in your office
- · company, industry milestones
- · records set
- · community relations activities
- · features on different jobs in your office
- · closings in your office
- · real estate, economic forecasts

Regarding the last, you are in a good position to know what is happening in the real estate market in your community. Your local media will appreciate your taking the initiative to inform them about transactions. Never, however, pass along information you have received in confidence.

In preparing news releases:

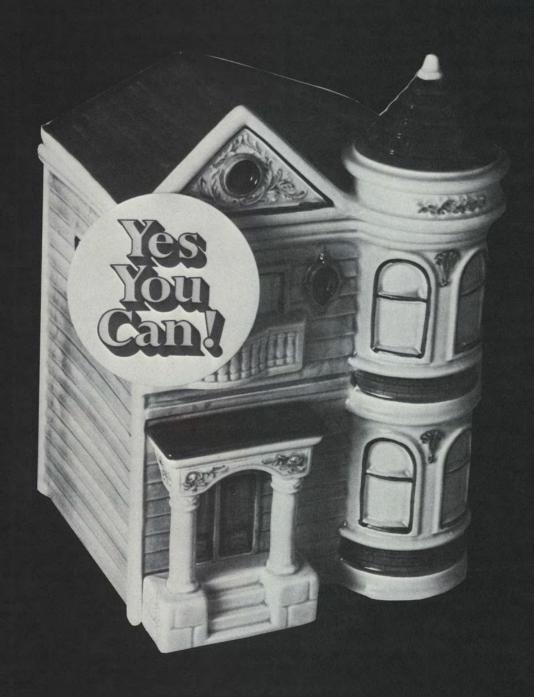
- Keep your stories short and newsworthy—competition for space is keen. Many stories can be told in just one page.
- Write stories to be cut from the bottom up—in other words, put your most important material in the first paragraphs.
- Include material which answers the questions of who, what, when, where and how.
- Check and doublecheck names, dates, places. Spell correctly.
- In the upper left-hand corner, type your company's name and address as well as the name and the telephone number of the person who can be contacted by the editor if there is some question to be answered. In the upper right-hand corner, note the date the information may be released.
- Leave several inches of blank space above the body of the release. It is not necessary to write a headline for your release
- Type double-spaced on 8½" x 11" paper. At the bottom of all but the last page of a multi-page release, type "(more)." At the end of your release, type "---30---." (It means "the end.")

#### **Electronic Media**

Radio and television news requirements are different from those of newspapers. It is important to know firsthand how, when, and what radio and television stations want in the way of news and to supply it to them concisely. Remember that most radio and television stations are equipped to make "beeper" news reports and when you call them with a news story your call may be recorded and you may hear yourself being interviewed on the (continued on page 23)

# Advocacy Advertising, Tucson Style

by LeNore Plotkin



When most of us think about advertising, it is usually in the spirit of competition.

But, advertising has gone through a great many phases over the last 30 or so years, and more likely than not, these phases will recycle themselves

again sometime in the future.

For instance, during the late 1950s and early 1960s, there was a groundswell of "image" advertising. Philosophically, it addressed the proposition that if one's marketplace accepted your company as important and enduring, then it would project this attitude toward your services or products.

The whole idea of projecting image was abandoned with the introduction of a German automobile in the American market. The Beetle gave rise to an advertising cycle best described as irreverent. Think Ugly. Think Small. And, one of the last of this series, Live Below Your Means.

This sassy advertising approach was followed by a gentle segue combining the irreverent with the latest in advertising. It was embodied in "We're Number Two so we try harder." By embracing the "Number Two" theme, Avis mixed a splash of irreverence with "market positioning." This last concept demanded that you take into consideration the existing attitude of the market toward you and provide something positive and credible about this as-perceived-position. Hence, the line, "We try harder." Perfectly credible. And certainly attractive.

Today, we see many forms of image, irreverent and positioning advertising, but, for the last year or so, there is something new that we have been treated to. It is of such a controversial nature that courts have ruled and been overruled on the subject, and it has caused somewhat of a furor among consumer groups, businesses and advertising professionals. It's called advocacy advertising.

Advocacy advertising consists of a company or companies taking a stand on an issue and exposing "their side" by advertising it to the public. Certain groups are of the opinion that whoever has the most money will be able to convince the American public of their position and that their view will prevail above all others. On the other hand, those companies who pursue advocacy advertising maintain that the First Amendment of the Constitution protects their right to free speech. In effect, the

Ms. Plotkin is vice chairman of the ALTA Public Relations Committee and advertising manager for Title Insurance and Trust Co., Los Angeles, Calif. courts have said that companies do have free speech rights—but not as much as would be granted to an individual. Which leaves a lot of room for dickering.

The following is all about an advocacy advertising program. If I do it justice, I expect you will be reaching for your telephone when you get to the end of this article. You'll have a lot of calls to make.

was invited to attend a meeting in Tucson, Ariz., by our Pima County manager, Bruce House. Not exactly a meeting. In all truth, it was a good, old-fashioned cheering, clapping, foot-stomping pep rally. And all the cheering, clapping and foot-stomping was being done by representatives of all the savings and loan institutions, mortgage bankers, Realtors, title companies, the local home builder association and members of the media.

The theme of the rally was a resounding, "Yes You Can!" This battle cry was in answer to the question, "Can you own your own home?" "Yes You Can!" was emblazoned on buttons, bumper stickers, brochures, flyers, a mini-booth, print ads and television and radio commercials. In addition, a high-powered public relations program was designed to support this promotion all through its schedule.

But let's backtrack for a moment. The rally was merely

the kick-off for what was to come.

A while back, a local Tucson broker became aware of a campaign developed by Inter Community Relocation in Kansas City. Its theme was "Yes You Can," and it was evaluated at its end as having been effective in stimulating the housing market. As good as it was, the broker, Charles Pettis, executive vice president, Tucson Realty and Trust Co., felt that they could make it a lot better in Tucson and that its objective was appropriate and reasonable. Tucson has felt the impact of recession blues news, but hadn't been experiencing the real thing at all. There was tremendous activity going on in the county, many new companies were moving in and as a Sun Belt community, Tucson was having very successful growth in population and employment.

Pettis felt that a whole-hearted "Yes You Can" campaign could result in heading off what was appearing to be a self-fulfilling prophecy. But, like you, he was only one person, and this called for considerably more than one person struggling against that gigantic wave

of depressing national financial news.

## "In addition, a high-powered public relations program was designed to support this promotion all through its schedule."

It was at this point that Pettis decided that all the industries involved in the home buying and selling market had a stake in this promotion. He brought together the various parties. The lenders. The builders. The title companies. His fellow brokers. And the media.

A committee was formed. The Yes You Can Committee of Tucson. Now everyone knows that a committee



typically is a group of people gathered to design a horse, and by the time they get through, they have a three-humped, five-legged camel. Not so in the case of this one.

They met to define their situation and to establish their objectives. It was the opinion of those gathered that the public was confused about qualifying for a home loan and the cost and availability of such loans. At the same time, money was available and at good rates. Furthermore, the public had no idea that in addition to conventional mortgages, the lending institutions had a number of alternative mortgage instruments. The objectives of any program then would be three-fold:

- Overcome the recession depression of the Tucson market.
- Convince the public that owning a home was still a very obtainable goal.
- Educate that same public as to the wide range of financing available.

Then the professionals were brought in. An outside public relations firm and an advertising agency.

A great deal must be said for both of these particular organizations. Frankly, from what I saw, neither of these agencies made any money on this project. There was a sense of community here that was inspiring. There was a sense of What's-good-for-Tucson-is-good-for-me in the air.

In less than two months, \$60,000 was raised from the various industry sponsors. And, from the evidence, everyone contributed. And, during that time, the following was accomplished:

Contact had been made with all major media. Agreements had been made which included special rates

## "You must first look at your marketplace to make sure that you are honestly positioning this unique advertising message."

for space and time. In addition, special editorial coverage was promised by newspapers, television and radio. Many of the committee members were scheduled for interviews throughout the promotion.

 Four print ads were produced. One was designed to kick-off the promotion and the next three detailed the

various alternative mortgage instruments.

 Two television commercials were produced. They are positive and exciting. The theme music is strong and leaves you with a sense of high hopes and elation.

 Two radio commercials were produced. They carry the same message and sense of go-forward established

in their television counterparts.

Four mini-booths were constructed and placed on display in two major shopping malls. Volunteers from the various participating industries were to keep them manned during the promotion. Their participation included informing and educating people coming through the malls on the availability of different mortgage packages.

 Support material including buttons for all employees of the participating industries to wear, bumper stickers, counter cards, brochures and Yes-You-Can logo sheets for participants to include in their own advertising.

I would like to add that all of the material produced

was handsome and memorable.

Can you use a program like this in your community? I'd like to respond with an unqualified, Yes You Can. But in all truth, you must first look at your marketplace to make sure that you are honestly positioning this unique advertising message. Is financing available? Have your lenders started using alternative mortgage plans? Is your local economy basically healthy? Are you willing to initiate the energy and contacts required to get a program like this off the ground? If your answer is, "Yes" to all of these questions, you may want to start immediately.

For more information, you may call Bruce House, vice president and manager for Pioneer National Title Insurance Co. in Tucson. He was a member of the committee and is particularly enthusiastic about the program and the synergy developed among members of the business community. Once you have a committee formed, you might wish to contact Duval Advertising and Gladys Sarlat Public Relations in Tucson. Neither of these two organizations would be able to service your committee, but they would assist you by answering a great many of your questions and defining direction. David Duval, in particular, has licensed the Yes You Can program, and is willing to make the materials available for an attractive price.

On June 26, I left Tucson. To while away some time in the airport that morning, I bought a newspaper. I turned to the metro news section, turned the page, and facing me was a full page ad that said, "Can you own your own home? Yes You Can." It was the opening gun on an intensive, five-week advertising and public re-

ents had been made which included special rates lations blitz program. It was wonderful.

# And Underwriters Can Work Together For Good Public Relations

"Each individual
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inescapable
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whether these daily
customer relations are
good or bad."

lmost any business can trace its survival to good customer relations. This is especially true in the title industry. Businesses which sell products can always survive a little bit longer by continuing to market a better product. But in a service industry, such as ours, good customer relations is a paramount element in survival.

Every day in our industry, from Florida to Alaska, each individual—whether agent or underwriter, delivery person or company president—is involved in some form of public relations. The only variable in this inescapable involvement is whether these daily customer relations are good or bad.

Customer relations and customer service are intertwined to the extent that whatever affects one also influences the other. And, agents and underwriters are so closely connected in the eyes of the customer and the public that whatever has an effect on the agent is sure to touch the underwriter and vice versa.

It is not surprising, therefore, that the underwriter stands to reap some of the benefits of good customer relations within the agent's office. On the flip side of the coin, bad customer relations in the underwriter's office can hurt his agent. And, to take it one step farther, it is true that

the entire industry can benefit or suffer from good or bad customer relations.

Customer opinion is based on response to total experience with a company. A national concern buying real property in all 50 states and using the services of one underwriter and its agents will base its opinion of that company on the total of all experiences with all the people within all of those offices. So, courtesy and competance shown by each employee influence the creation of a good impression as much as the tangible services provided.

It is important that every employee within an agency or underwriter operation realize the vital relationship between good customer relations, the prosperity of the company and the fact that if the ship goes down, they will go down with it. Every person—whether full or part time, owner or messenger, beginner or old-timer—is accountable for the atmosphere in the company, the service it provides and the goodwill of every customer with whom he or she comes in contact.

You and your fellow employees answer phone calls, write letters, attend meetings, confer with others, engage in community activities, deal with the press and perform countless other tasks involving direct contact with people inside and outside your organization. In these contacts, you can be winning or losing your public.

Underwriters have perceived the importance of properly handling these con-

Mr. Thurman is a member of the ALTA Public Relations Committee and president of Gracy Title Co. in Austin, Texas. tacts with the public and customer groups. They realize that because competition is extremely keen, the success or failure of a title company can hinge directly on its ability to please customers. As a result, they have developed films, manuals, books and seminars on public or customer relations and use them to train and educate their employees.

In addition to using these training materials with their own people, the most successful underwriters offer them to their agents. The successful agents will use them even if they have to join in paying part of the cost.

Many underwriters also make available to their agents films and printed material designed to inform and educate consumers and customers. Their use helps to develop business for both the agent and underwriter and, in the long run, positively shapes the public's attitude toward the entire industry.

In providing the agent with printed material, the underwriter should consider allowing space for printing the agent's name and address. It is logical that use of the local company's name will mean more to local customers than will the name of a company that may be perceived as remotely located.

"Advertising is another area in which underwriter and agent can collaborate for optimum customer relations to their mutual benefit."

Advertising is another area in which underwriter and agent can collaborate for optimum customer relations to their mutual benefit. Most underwriters produce ads for newspapers, magazines, radio and television which are adaptable for agent use. Some underwriters will work with their agents in deciding the best and most effective ways of using these ads. Or, an agent and underwriter might decide to share the cost of running an ad.

Underwriters also develop publicity articles that agents can adapt to their locale and place in their local newspapers or customer magazines.

Perhaps one of the most successful joint underwriter-agent programs for generating goodwill among customers has been training and educational seminars. Seminars such as these help Realtors, attorneys or home builders perform their jobs better. Both the expenses and recognition for customer seminars should be shared by the agent and underwriter. Usually, the agent obtains the program site, sends out the invitations and provides refreshments while the underwriter pays for and provides the program and speakers.

The flourishing of national accounts during the 1970s brought into focus yet another situation where underwriter and agent work together for good customer relations and for the benefit of the entire industry. When a national customer such as a fast-food company needs a title policy in an agent's area, he should cooperate by giving the best service possible and by treating the customer as though he handles all of his transactions. On the other hand, the underwriter should not promise services from the agent that he is not absolutely sure the agent can deliver.

If the national sales office and agent become familiar with each other's role in this type of transaction and totally understand and communicate accurately with each other, both underwriter and agent will find that the phenomenon of the national account can create an enormous amount of goodwill for both companies

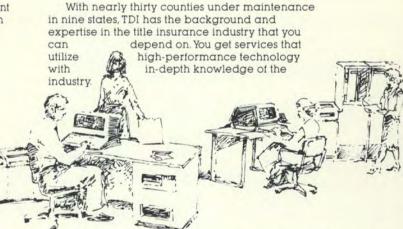
(continued on page 22)

# Title Data's Joint Plant Maintenance – the benefits of automation at a fraction of the cost

Having TDI set up and maintain a joint plant system can be a viable alternative to your own computer system.

TDI's effective plant maintenance system provides:

- Two-level, current, accurate and convenient microfiche indices to your title plant.
- Low-cost capture of essential document data with high accuracy.
- Automatic updating on open orders with daily fallout reports
- Control of requirements and services by participating companies.





Main Office:

1835 Twenty-Fourth Street Santa Monica, CA 90404 (213) 829-7425

Branch Offices:

Denver, Colorado (303) 759-5344

Salt Lake City, Utah (801) 521-9101 Milwaukee, Wisconsin (414) 276-2128

Auburn, California (916) 823-8620

#### Names In The News . .





Lynne Kaneshiro

Charles Kaneshiro

The board of directors of American First Title and Trust Co., Oklahoma City, Okla., elected Gerry Scott of Oklahoma City as president of the company. Scott succeeds William A. Towler who recently resigned.

Scott joined American First in 1979 as manager of the savings department. He serves on the boards of both Capital Corporation and Real Estate Investors of America.

Roland M. Chamberlin Jr., president of American Title Co., Houston, Texas, was elected to the board of trustees of the University of St. Thomas, Houston.

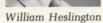
News from First American Title Insurance Co., Santa Ana, Calif., includes the promotion of **Charles Y. Kaneshiro** of Honolulu to vice president and Hawaii state manager, in which position he is responsible for business development in Hawaii and Guam. Kaneshiro also was named president of First American Title Insurance Company of Hawaii, Inc., a subsidiary of First American Title.

Lynne Kaneshiro, his wife, was appointed assistant state manager of Hawaii. Mrs. Kaneshiro was promoted to executive vice president from her former position of vice president—operations.

William T. Heslington, vice president and national title officer for First American, was appointed to a newly created position in which he is responsible for technical backup for the company's national sales program. Bringing 21 years of technical title experience to the job, Heslington now coordinates all technical phases of large real estate transactions. He works out of the company's headquarters in Santa Ana.

Robert A. Gately was appointed assistant controller for the national staff of







Steven Johnson

First American Title. He previously was senior financial analyst for Amcord, Inc. in Newport Beach, Calif.

Pioneer National Title Insurance Co. (PNTI), Los Angeles, announced the appointment of **Steven K. Johnson** as major account manager of the company's national title service operation. Based at the Boston, Mass., office of PNTI, Johnson is responsible for sales and services on all national title accounts in Maine, Massachusetts, New Hampshire or Vermont.

Lawyers Title Insurance Corp. announced that Alvin R. Robin of Tampa, Fla., was elected assistant vice president—west Florida region. Robin, former chairman of the boards of Guaranty Title Co., Tampa, and Florida Southern Abstract & Title Co., joined Lawyers Title in April 1980 when The Continental Group, Inc., acquired these two companies and converted them to Lawyers Title branch offices.







Frederic Franklin

Robin is a past president of ALTA and of the Florida Land Title Association.

Michael E. Hastings was elected manager of Lawyers Title's Houston national division office and Robert S. DeLangie was elected manager of the Hayward, Calif., branch office.

Hastings now supervises the servicing of large national companies headquartered in the Houston area. He has been in the title insurance business for six years.

DeLangie is a 20-year veteran of the title industry. Most recently he was branch manager for Lawyers Title's Ft. Lauderdale, Fla., branch office.

Lawyers Title also announced that Saul W. Goldberg was elected branch counsel for the company's Pittsburgh office and

Charles V. Jordan was elected assistant branch counsel for the New York City office.

Goldberg joined Lawyers Title in 1971 and most recently served as assistant branch counsel in Pittsburgh. Jordan has been a senior title attorney since 1979. He joined the company in 1978.

Robert G. Wagner was elected assistant branch manager for Lawyers Title's Orlando, Fla., branch office.

Transamerica Title Insurance Co., San Francisco, announced the election of **Frederic E. Franklin** as secretary of the company. Franklin is assistant counsel for Transamerica and will retain his duties as counsel along with those of secretary.

Transamierca also announced that Richard L. Plass was promoted to county manager for Whatcom County, Wash., and Elbert Wayne Johnston was promoted to Yuma County, Ariz., branch manager.

Plass joined Transamerica in 1968 and Johnston has been with the company since 1975.

Chicago Title Insurance Co., Chicago, announced the appointment of six new title operations officers. They are Fory Musser III, office counsel of the Pittsburgh office; Barbara Laberto, trustee department manager in Los Angeles; John Lee, title clearance attorney in Chicago; Larry Green, manager of the Union, N.J., office; Sally Dolphin, customer unit manager in Chicago, and Robert Loffi, sales representative in Nashville who was also appointed manager.

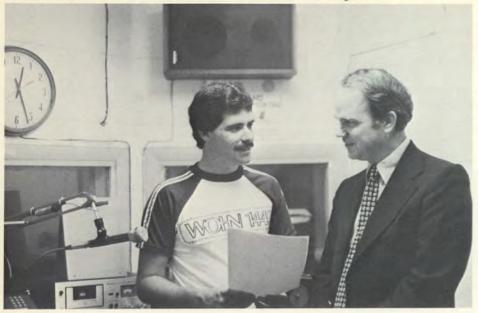
Other Chicago Title appointments are William Haley and Leonard Krug as title officers and Craig Miller as assistant title officer. Haley is title indemnity department manager in Chicago, Krug is an examining officer in Chicago and Miller is a senior final examiner in Chicago.

#### South Dakota Elects Roe

Wayne Roe of Kennebec, S.D., was elected the new president of the South Dakota Land Title Association at the association's annual convention. Other newly elected officers were Eddie Clay of Hot Springs as first vice president, Jim Kass of Onida as second vice president and Charles Naas of Brookings as secretary-treasurer.

Among guest speakers at the South Dakota meeting was ALTA President Robert C. Bates.

#### Title Insurance Is Radio Subject



Charles E. Duke, right, president of the Virginia Land Title Association, discusses title insurance protection with Neal Michaels, public service director for WOHN Radio, in a recent 30-minute interview broadcast to listeners in four northern Virginia counties. Duke is based in Fairfax, Va., and is vice president and Virginia state manager for Commonwealth Land Title Insurance Co.

#### Mid-South Title Awards Scholarship



Mid-South Title Insurance Corp., Memphis, Tenn., awarded its 19th annual scholarship to a freshman Vanderbilt Law School student. This year's recipient, Karen Ann Hammer of Memphis, is pictured above with James L. Boren Jr., president of Mid-South Title and ALTA president-elect. Hammer, a graduate of Southwestern University with a bachelor degree in political science, is the first woman to receive the Mid-South scholarship since the program began.

Working Together—(from page 20) as well as the title insurance industry gen-

After everything is shaken out, probably the best public relations is the prompt, efficient and courteous handling of claims. To this end, the agent and underwriter need to keep each other promptly informed when a claim occurs. Then, together during the agonizing claim period, they must endeavor to protect the insured while communicating totally with him and each other.

Many impressive reasons can be given for devoting time, money and effort to good public relations in a title company. Heading the list is enlightened self-interest. If the individual agent and underwriter, and the entire title industry, continue a conscious and vigorous effort toward good public relations, we will make great strides toward gaining public understanding and support—and a better business climate for all.

## California Elects Walker Chief

The new president of the California Land Title Association is Steven R. Walker, elected at the association's recent annual convention. Walker is vice president and chief legal officer for Western Title Insurance Co., San Francisco.

Elected association first vice president is Richard J. Shramm, senior vice president and region manager for Chicago Title Insurance Co., Los Angeles. Donald R. Wangberg, regional vice president for First American Title Insurance Co., Sacramento, is second vice president and Darrel E. Pierce, secretary-counsel of Inter-County Title Co., Placerville, is treasurer.

# Title Attorney Foils Would-Be Robber

An Involved Citizen Award from the Dallas Morning News and Everts Jewelers in Plano, Texas, was awarded to M. G. Davis, a Plano title attorney. Davis prevented the getaway of a man who attempted robbery at a Plano savings and loan institution. Davis witnessed the attempted robbery while coming to his office which adjoins the savings and loan institution. He apprehended the suspect with a pistol kept in his office while police came to the scene.

Cultivating Relations (from page 15)

evening newscast. Remember that in television, people are watching as well as listening.

Advise your television reporter well in advance of newsworthy events. The station may want to shoot news film or make an on-the-spot film recording.

In conclusion, remember that "good press" just doesn't happen. You have to work at it. And it's important that we all work at it. If we don't tell our story, no one will.

#### Oregon Meets, Elects Officers



Robert Beardsley

The Oregon Land Title Association held its 73rd annual convention and elected Robert M. Beardsley of the Douglas County Title Co., Roseburg, as president. Henry P. Ritz of Transamerica Title Insurance Co., Portland, was elected vice president and C. H. McGirr was reelected executive secretary-treasurer.

Members of the Oregon association heard from Chairman of the ALTA Title Insurance and Underwriters Section Fred B. Fromhold. Other keynote speakers were Oregon Insurance Commissioner W. W. Fritz and Dean H. Boyes of the First National Bank of Oregon.

#### **Phony Cuts**

"Curing the cancer of 19 percent inflation means the federal budget must be balanced by real and not phony spending cuts."—C. William Verity, chairman of the board, U.S. Chamber of Commerce

#### Symposium Papers Solicited

The Eighth European Symposium on Urban Data Management is scheduled for June 6, 1981 in Oslo, Norway. The Programme Committee of the Urban Data Management Symposium has announced a call for papers to be presented at the event. The symposium will focus on the use of urban and regional information systems which serve governmental planning and management. The Programme Committee would like papers which review the development of systems during the last 10 years and explain the relationship between goals and achievements, or, indicate likely future trends within the field in the light of cost-benefit considerations.

Particular topics the Programme Committee has expressed interest in having addressed are: the impact of the change from manual to automated information systems, for example, organizational consequences, effect on working environment, need for education or retraining and user participation in system-design; secondly, the political constraints on the

#### Conference Slated On Housing Crisis

The Pacific Institute for Public Policy Research has announced an upcoming conference entitled "The California Housing and Construction Crisis." It will be held Nov. 7-9 at the Hyatt Wilshire Hotel, Los Angeles.

Focusing on the current California real estate market and its problems in the face of the recession, the conference will include a presentation of the views of a number of scholars, economists and political leaders as well as of the research carried out by the Pacific Institute on housing policy, government regulation and other matters relating to the economics of the housing industry.

Among topics included in the conference program are "Monetary Policy and Housing Markets," "Changes in Judicial Interpretations of Constitutional Protection for Property Owners," "Exclusionary Effect of Environmentally Motivated Growth Control Measures," and "Condominium Conversions and Controls."

More information on the conference may be obtained through David J. Thoroux at the Pacific Institute for Public Policy Research, 220 Montgomery St., San Francisco, Calif. 94104. development and introduction of automated information systems at the urban and regional level and, thirdly, experiences a systems-user may have had with new methods and tools.

For further information about presenting papers at the Symposium, one may contact: K. Jones, Urban Data Management Symposium—81, Ministry of Environment, Post Box 8013, DEP., Oslo 1, Norway.

#### Fix Heads Colorado Officer Roster



George Fix

The Land Title Association of Colorado met recently for its 60th annual convention. Members elected George A. Fix of the Yuma County Abstract Co., Wray, as president of the association for the 1980–81 term. Also elected were Jack W. Brockman of Security Title Guaranty Co., Lakewood, as first vice president, Nicholas J. Copeland of Montrose County Abstract Co., Montrose, as second vice president, and Herbert E. Homsher Jr. of Springfield Abstract Co., Springfield, as secretary-treasurer.

The endurance of the title industry under the present recession was the topic addressed by keynote speaker Fred B. Fromhold, chairman of the ALTA Title Insurance and Underwriters Section. Other speakers included Robert T. Haines, vice president and general underwriting counsel for Chicago Title Insurance Co., Chicago, and Nancy Dick, lieutenant governor of Colorado.

#### Calendar of **Meetings**

September 6-9

Indiana Land Title Association Sheraton West Hotel Indianapolis, Indiana

September 7-9

Ohio Land Title Association King's Island Inn Cincinnati, Ohio

September 7-10

New York State Land Title Association Kutsher's Country Club Monticello. New York

September 11-13 North Dakota Land Title Association Holiday Inn Fargo, North Dakota

September 17-19

Nebraska Land Title Association Holiday Inn-Old Mill Omaha, Nebraska

September 17-19

Washington Land Title Association The Alderbrook Inn Union, Washington

September 24-27

Dixie Land Title Association Mobile Hilton Mobile, Alabama

September 25-26

Wisconsin Land Title Association Playboy Club Lake Geneva, Wisconsin

September 26-28

Missouri Land Title Association Almeda Plaza Hotel Kansas City, Missouri

October 14-17

American Land Title Association Honolulu, Hawaii

October 24-26

Palmetto Land Title Association Myrtle Beach Hilton Myrtle Beach, South Carolina

October 26-29

Mortgage Bankers Association San Francisco, California

October 30-31

Land Title Association of Arizona Westward Look Resort Tuscon, Arizona

November 5-8

Florida Land Title Association Don Cesar Hotel St. Petersburg Beach, Florida

November 7-13

National Association of Realtors Anaheim, California

November 16-21

U.S. League of Savings Associations San Francisco, California

Louisiana Land Title Association Royal Orleans New Orleans, Louisiana

American Land Title Association

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

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