

March 1982

# TITLE NEWS

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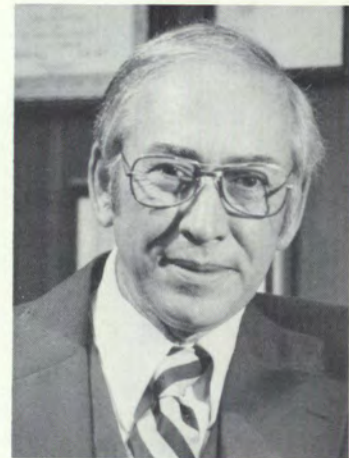
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# TITLE NEWS

Volume 61, Number 3

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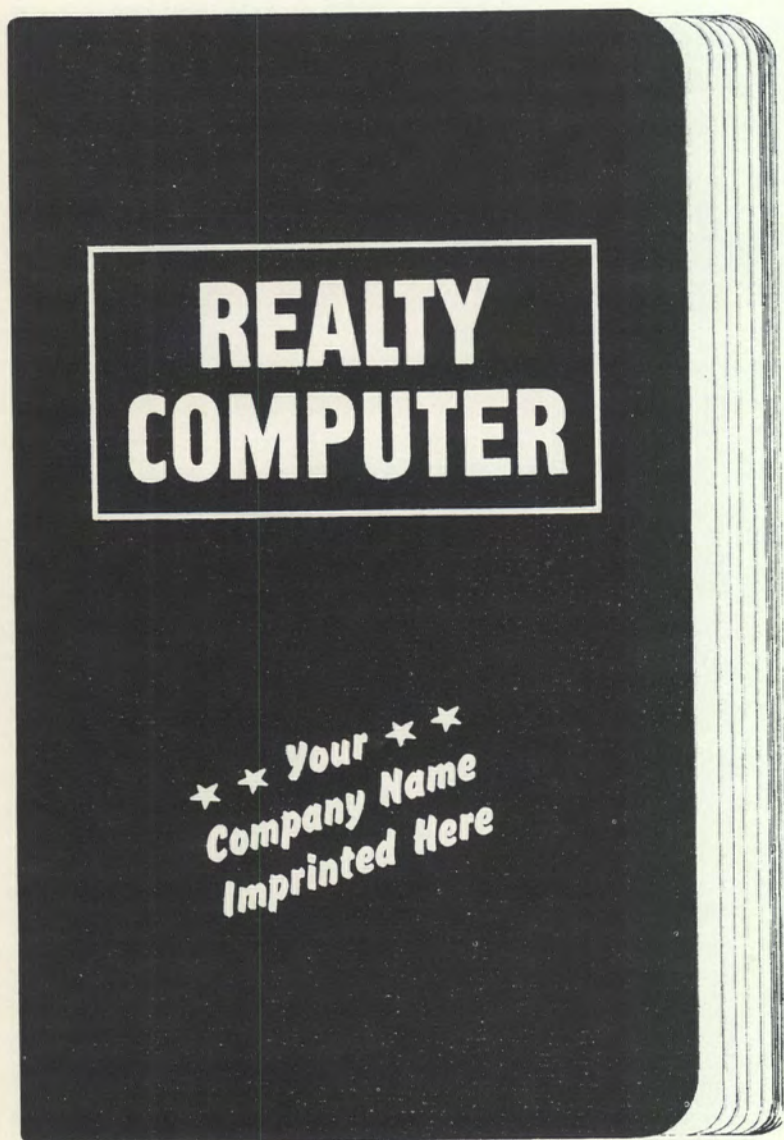
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## A Message From The Chairman, Abstracters and Title Insurance Agents Section

Just what separates the men from the boys, the women from the girls, in this sky's-the-limit business of title insurance and abstracts? What does it take to win a customer's confidence? Surely not just the forms and ordinary tools of the trade. Then it must be an intangible something—or, perhaps, many things—that turns the average title person or abstracter into a top-flight professional.

As I began to list these intangibles, I realized that, curiously, they all begin with the letter C. Consider them—

• **Communication:** Without which we have nothing. This is truly “where it’s at” in every field, but most particularly in our industry. It isn’t hard to find a common ground, a meeting place in which to find a simpatico relationship. Hobbies like fishing, gardening, painting—problems with our children, even our mutual aches and pains—any of these can establish a basic rapport. And in these days of television enlightenment, it is important to talk UP rather than down to your customers. If necessary, explain some of the inner workings of the business. Your customers will appreciate the time you take and respect your professional knowledgeability. Communicate with intelligence coupled with common sense and understanding. And that brings us to—

• **Consideration:** A wise old Indian once said: “Walk for a while in the other man’s moccasins, and you will know his feelings.” Consideration is a must in making and keeping appointments, in adjusting your own busy schedule gracefully to the needs of others. Try to imagine what it’s like to be a realtor . . . to be bothered, badgered, and often bewildered. Respect the problems of the other fellow, think twice, and bite your tongue!

• **Cooperation:** Here we must mention the relationships between associates. Many a deal is lost through carelessness of word or deed between fellow associates. Congeniality wins more than medals, and the person who cooperates with his associates as well as with his customers must win financial rewards plus the personal enrichment of new friendships.

• **Confidence:** This isn’t always easy, especially if you are relatively inexperienced in the business. But it’s a two-way street. If you have confidence, you will surely win it from others. But if you don’t have confidence in yourself, you must nevertheless appear to have great assurance, and often this takes—

• **Courage:** A special kind of courage to meet complete strangers with ease. Courage to tell a new customer that he has a bad title . . . or to step into a big con-

ference room filled with attorneys and close a transaction. This is where you must have—

• **Charm:** There are few industries in which charm is so important. Sometimes it is necessary to charm an entire family from granddad to tiny tottler. Charm means a ready smile, a cheery word: “Isn’t it a beautiful day!” . . . a kindly remembrance . . . a greeting card. Charm is an inexpensive gift, an unexpected phone call: “I was just thinking about you and wondering how you’re getting along.” Learn and practice the art of charm. It can make you wealthy. And finally, you’ve got to have—

• **Class:** Let’s face it, this is a pretty classy business. Where else, except in show business, can you jump in, a complete unknown, and come up smelling like roses! And you’d better believe that title and insurance and abstracting IS show business! Each time you have a closing or lift a phone, the curtain goes up and YOU are ON STAGE. The sincerity, versatility, and capability of your performance determine whether you’re a hit or a miss. If you’ve got CLASS, you’ve got it made. The French call it élan, or style. I call it PIZZAZZ. Whatever you do, be sure you do it with pizzazz!

So those are the intangibles we all need. I’m calling them the Seven Magic C’s—communication, consideration, cooperation, confidence, courage, charm, and class . . . and they all add up to a seven-letter word that spells SUCCESS.

*Jack Rattikin Jr.*

Jack Rattikin Jr.



# Local Title Company Makes Computer Connection

Since August 1981, title plant employees at Midwest Title Guarantee Company of Florida have been conducting on-line computer searches, by dial telephone in their Naples office, of the official land records of Collier and Lee counties. Naples is the county seat of Collier, and Lee County is north of Collier.

Midwest leases a computer terminal from the Collier County clerk's office and pays a monthly use fee to the clerks of both counties. According to Mark G. Lawson, Midwest's vice president for title plant operations, direct access is cost effective only if a company has a business volume equal to that of Midwest, which handles from 100 to 175 closings each month.

Midwest can obtain records as current as 24 hours; Lee County information is sometimes available 10 minutes after recording. When a title plant staff member wishes to access a record, he dials the appropriate county, listens for a specific variation in tone that indicates a successful link with the computer, enters a sequence of security passwords, and begins to search the records available by the party's name or a portion of the name.

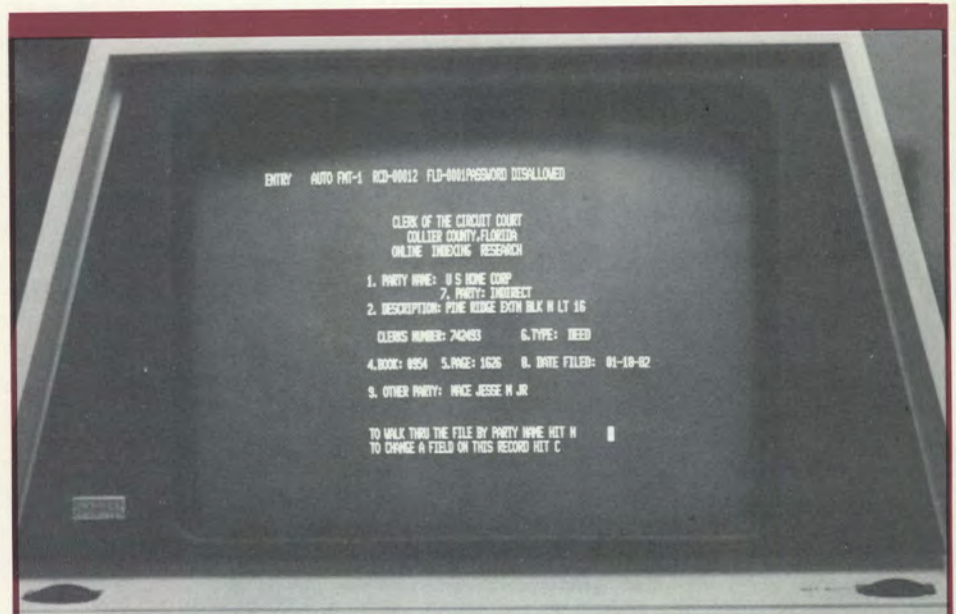
Lee County makes an entire year's land records available, so a Midwest employee can search from a certain date forward during that year. Lee

County records are displayed in primary- and secondary-search format; after that, information is transferred to microfilm via COM. Collier County reveals the current 30 to 60 days on a primary record only; after that, information is also transferred to microfilm via COM.

Lawson said that Midwest has found direct computer access valuable because of the nature of Florida's

official records system and the statutes regulating its title industry, particularly Florida Statute 627.7841.

Florida records all instruments affecting real property in a particular county—deeds, mortgages, liens, lis pendens, judgments for money, satisfactions, releases, and affidavits. The instruments are indexed by the names of all parties involved, assigned a clerk's file number, an Of-



The terminal screen as it appeared during Collier County on-line access. The Midwest employee was searching U.S. Home Corporation for the acquisition of a land parcel. The employee can alphabetically search indexed records by depressing the N key. The title company has access only; it cannot input or change records.



ficial Record Book and page, and dated when they are recorded.

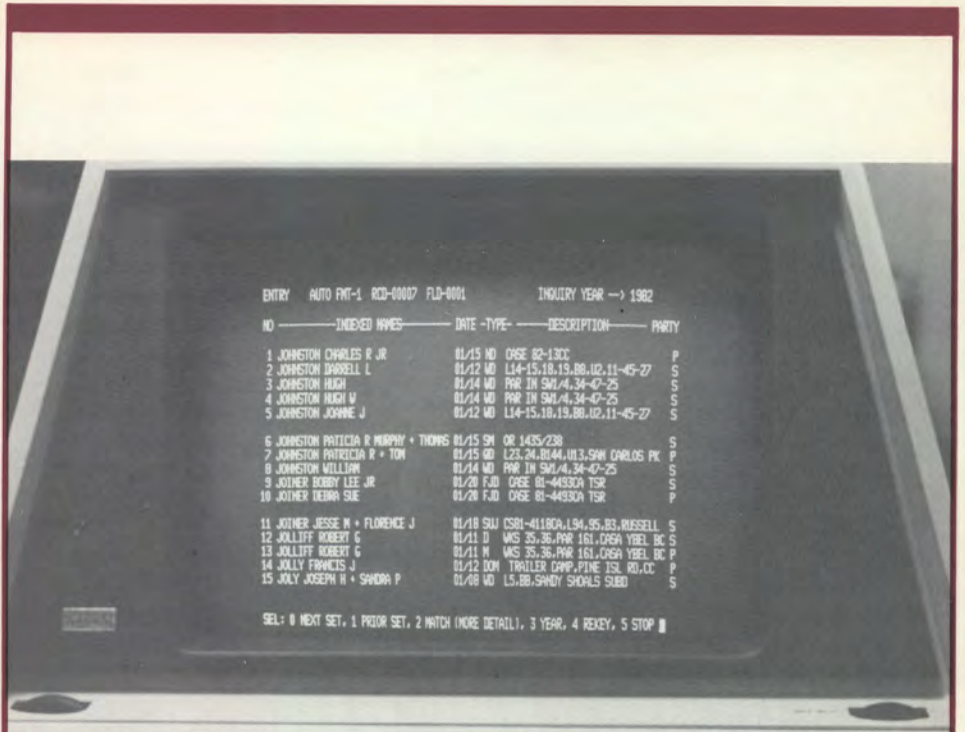
Florida title insurers, unlike those in some states, can provide a range of closing services in conjunction with the issuance of title insurance policies. Florida Supreme Court rulings allow title insurance companies to issue all closing documents needed to establish insurable title, including deeds, mortgages, satisfactions, condominium association approvals, and buyer and seller closing statements, as well as disburse settlement funds.

Having current land records on-line helps Midwest perform both individual and developer residential and commercial transactions quickly and accurately and disburse closing funds expediently. Because of its staff and its computer connection, Midwest can handle up to 40 insured closings in one day—a distinct advantage in a competitive real estate market.

On July 1, 1979, the so-called Gap Law—Florida Statute 627.7841—went into effect. This statute requires

A title insurer issuing a binder, commitment, policy of title insurance, or guarantee of title upon an estate, lien, or interest in property located in this state through its officers, employees, contract agents, or members of a business trust title insurer, which disburses settlement or closing funds, shall insure against the possible existence of adverse matters or defects in the title which are recorded during the period of time between the effective date of the binder or commitment and the date of recording of the document creating the estate or interest to be insured, except as to matters of which the insured has knowledge.

Lawson said that underwriting risk under the Gap Law has been greatly reduced because of Midwest's ability to research the official land records on-line in its own offices. Midwest may be the first title company to research land records in this manner. Because of the company's success with its computer connection and the quality of the information, Midwest hopes to have access to Collier and Lee tax records soon.



The terminal screen as it appeared during Lee County on-line access. The Midwest employee was searching records by a party's name (Johnston—Hugh Johnston, Hugh W. Johnston, William Johnston). The employee can request more information by selecting 2 (Match—more detail) and selecting items 3, 4, or 8. Then the screen would display information such as that shown in the next photograph.



The terminal screen as it appeared when the employee requested additional information during Lee County on-line access time. The employee can return to the original search and change the inquiry years.



## Joint Land Use Statement Promotes Housing

The National Association of Home Builders (NAHB) and the Sierra Club recently issued a joint statement on land use that included recommendations aimed at promoting "decent, affordable housing in a sound environment."

The statement encouraged the building of needed housing on appropriate vacant land in urban and suburban areas; a compatible mix of housing, commerce, and industry; an expansion of energy and water conservation efforts; the development of adequate, cost-effective transit service; and government acquisition of parks and open spaces.

The statement's closing remarks urged state and local governments to cooperate with the recommendations by improving permit processes and eliminating unnecessary delays in development projects.

According to the NAHB and the Sierra Club, acting on their suggestions would "conserve energy, water, land and building materials." The two groups also said that following such development recommendations would lead to improved air quality, more efficient land use, and a reduction in the development of forest lands, agricultural lands, wetlands, and other natural areas.



## Homebuyer Forecast

Despite the current depression in the housing industry, the authors of a recently published Urban Institute book forecast that home ownership will increase in the next decade. *Metropolitan Housing: Analysis of the Past, Projections for the Future* (hardcover, 135 pages, \$16.50) predicts that the proportion of metropolitan households owning homes will increase to 65 percent by 1990, a jump of 5 percent since 1977.

Authors John C. Weicher, Lorene Yap, and Mary Streitwieser Jones analyzed recent housing market behavior and used their findings to project housing demand during the eighties. The authors argued that housing market behavior can and does change over time, but in predictable ways. Rather than assume that past downward trends will persist, the authors constructed economic models of the housing market to analyze past changes in the housing inventory.

The authors conclude that future inflation and demographic shifts will increase the rate of household formation and the extent of home ownership in the 1980s. New construction in metropolitan areas will be higher during that decade than in any previous decade (1.5 to 1.7 million new units a year). Owned units will probably account for more than 90 percent of metropolitan new construction by the end of the eighties; 25 percent of these units might be mobile homes, however.

Conventional single-family homes will make up between 66% and 90 percent of the net increase in the housing stock. The outlook for construction of new rental apartments is not so bright. The authors estimate that by the end of the eighties most new rental apartments being built will be replacements for existing units, not additional units to meet new demand.

For information on obtaining a copy of *Metropolitan Housing: Analysis of the Past, Projections for the Future*, write The Urban Institute Press, 2100 M St., N.W., Washington, D.C. 20037.

## The Case of the Vanishing Tax Cut

Before you make plans to spend your 1981 federal income tax refund, consider the sobering conclusions of a report issued by two economists in Pennsylvania.

According to Stephen A. Meyer, a senior economist at the Federal Reserve Bank of Philadelphia, and Robert J. Rossana, an assistant professor of economics at Pennsylvania State University, most families in the United States will pay the same or even higher federal taxes in 1983.

In "The Case of the Vanishing Tax Cut," Meyer and Rossana conclude "... that for most people the total tax rate on any given real income will not fall from 1980 to 1983. When Social Security taxes are added to personal income taxes, we find that most families will actually wind up facing the same or higher federal tax rates in 1983 than they did in 1980, if their dollar incomes keep pace with inflation."

## Zeiser Announces Retirement from Lawyers Title



Bruce H. Zeiser, vice-president/customer liaison officer, has retired from Lawyers Title Insurance Corporation after more than 26 years of service with the company.

Zeiser joined Lawyers Title in 1959 as a field representative in the New York office. He transferred to Boston as branch manager in 1962 and was promoted to Massachusetts state manager in 1971. He was elected vice-president in 1976 and to his most recent position in 1981.

Zeiser is a past president of both the New England Land Title Association and the Massachusetts Conveyancers Association. In addition, he has been extremely active in the American Land Title Association, serving as chairman of the Liaison Committee with the United States League of Savings Associations and as a member of the Government Affairs Committee. He also served on the board of delegates of the Massachusetts Bar Association.

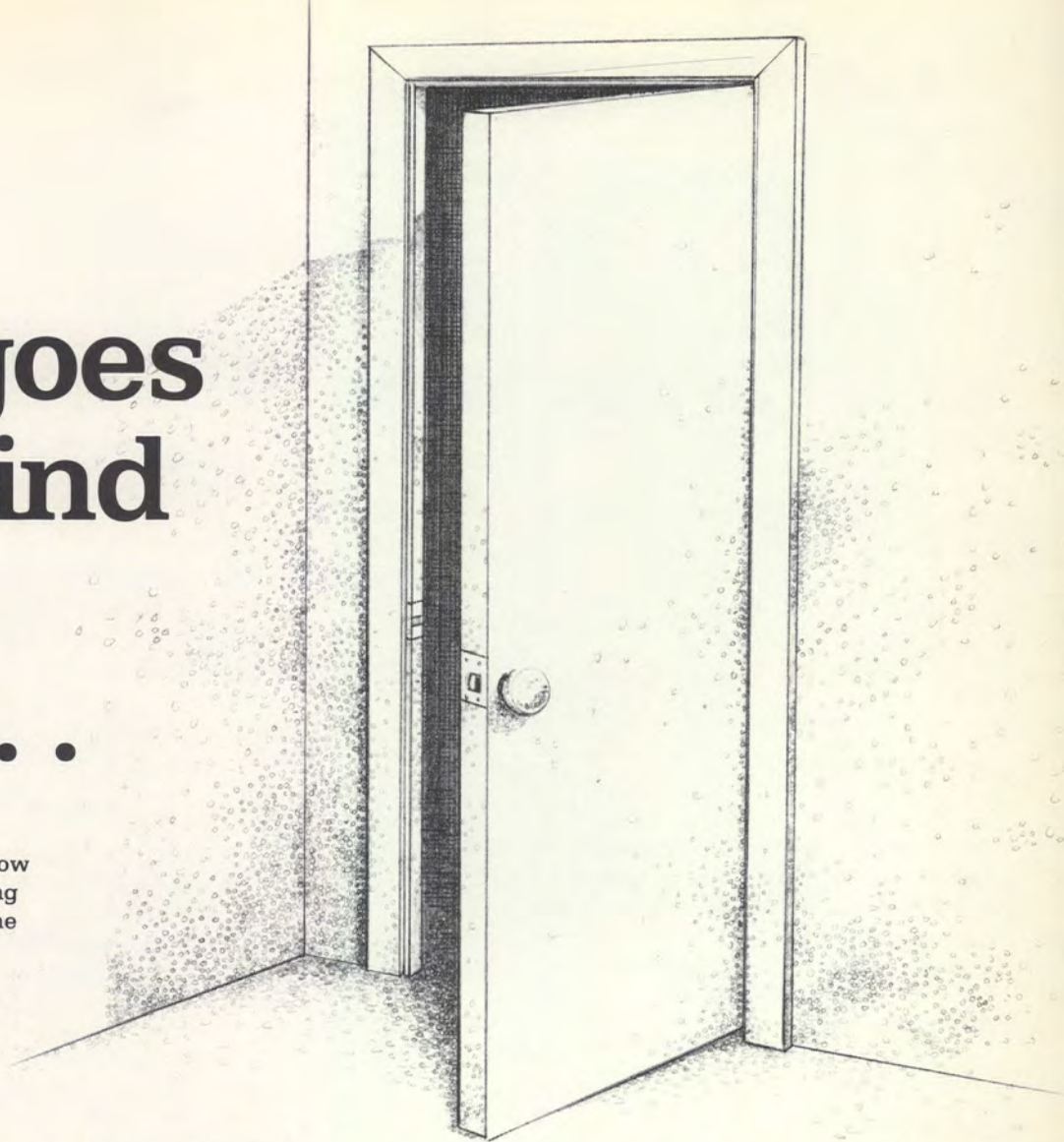
From 1969 to 1976, Zeiser was a member of the Massachusetts House of Representatives.



# What goes on behind closed doors . . .

in the title industry? Do your customers really know? The brochures and visual aids listed below can be a tremendous help in advising the public and your customers on the important and valuable services provided by the title industry.

These materials may be obtained by writing the American Land Title Association.



## Brochures and booklets

\* (per hundred copies/shipping and/or postage additional)

### House of Cards.

This promotional folder emphasises the importance of owner's title insurance . . . . . \$17.00\*

### Protecting Your Home Ownership

A comprehensive booklet which traces the emergence of title evidencing and discusses home buyer need for owner's title insurance . . . . . \$24.00\*

### Land Title Insurance — Consumer Protection Since 1876

Tells the story of the origin in 1876 in Philadelphia. . . . . \$15.00\*

### Closing Costs and Your Purchase of a Home

A guidebook for homebuyer use in learning about local closing costs. This booklet offers general pointers on purchasing a home and discusses typical settlement sheet items including land title services. . . . . \$25.00\*

## Things You Should Know About Homebuying and Land Title Protection

This brochure includes a concise explanation of land title industry operational methods and why they are important to the public. . . . . \$17.00\*

## 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. . . \$30.00\*

## Blueprint for Homebuying

This illustrated booklet contains consumer guidelines on important aspects of homebuying. It explains the roles of various professionals including the broker, attorney and titleperson. . . . . \$35.00\*

## ALTA full-length 16mm color sound films

**A Place Under The Sun (21 minutes)**  
Animated film tells the story of land title evidencing . . . . . \$140.00

**1429 Maple Street (13½ minutes)**  
Live footage film tells the story of a house, the families owning it, and the title problems they encounter. . . . . \$130.00

**The American Way (13½ minutes)**  
Live footage film emphasizes that this country has an effective land transfer system including land recordation and title insurance. . . . . \$130.00

**The Land We Love (13½ minutes)**  
Live footage documentary shows the work of diversely located title professionals and emphasizes that excellence in title services is available from coast to coast. . . . . \$105.00

## Miscellaneous

ALTA decals . . . . . \$ 3.00  
ALTA plaque . . . . . \$2.75



# Target Your PR Strategies

by  
**William W. Orrange**  
and  
**Richard Funness**

Of all professionals working within local communities, real estate brokers often have the best sense for measuring public attitudes and for conducting their business to appeal to those attitudes. Many brokers are leaders in their community. They participate in service clubs, charitable activities, community action organizations, and local government. For this reason, brokers are extremely familiar with public relations and its use in their businesses.

You too can strengthen your image in the community by using public relations.

## What is PR?

Public relations is the process of building and maintaining sound and productive relations with special audiences such as buyers and sellers, employees, government officials, and the public at large. This activity is usually conducted through the media—press, television, town meetings, professional conferences, and other open forums.

Public relations is not "free advertising." Unlike paid advertising, a public relations message cannot be totally controlled by the broker. For example, an article written for a magazine must meet the specifications of the editor, not the specific self-interest of the author. An interview is structured and directed by a reporter. Although the interviewee has control over his choice of words, the reporter controls the questions asked. Then the reporter or editor determines which comments to print. This contrasts with advertising, where, within the boundaries of law and good taste, a broker can say whatever he wants in the space or time he has purchased.

Therefore, public relations first serves the interests of the public, and second, the objectives of the broker. A real estate company that has good relations with its community conveys its message in a way suited to that community. A company favorably covered in the press is one that fulfills the needs of editors and reporters for information. Conversely, if a company projects its own objectives on its own terms from its own narrow perspective, it rarely serves community needs and interests.

## Three Functions

A public relations consultant can help the real estate company in three ways. He can:

Evaluate public attitudes.

Plan a program of activities to earn public understanding and acceptance.

Work with the media to communicate effectively to target audiences.

Although a real estate company may need to develop only one or two of these functions, an effective public relations consultant must demonstrate strength in all three areas.

*Evaluating Attitudes:* Many brokers understand the public attitudes that exist in their community. But since brokers must compete for buyers and sellers, their own self-interests can distort that understanding. A public relations consultant can objectively discover whether attitudes in the community are being overlooked, or whether unexpected attitudes may be exploited by changing the way business is conducted.

Public attitudes may be judged through intuitive "feelings," scientific interviews, or analysis. Only the largest public relations agencies are likely to offer all these services in-house. And the cost for advanced scientific methods may be out of reach for all but the largest real estate companies. Neverthe-

*William W. Orrange, vice president of Simon|Public Relations, Inc., Los Angeles, lectures regularly to university classes and business and professional groups on public relations. Richard Funness, an account executive with Simon|Public Relations, Inc., has worked on major land development and commercial building promotions in southern California.*

*This article is reprinted with permission from the March 1982 real estate today®. (Copyright 1982, the NATIONAL ASSOCIATION OF REALTORS®.) Although the article focuses on real estate brokers, many of the techniques described are applicable to the local operations of land title companies.*



less, a public relations consultant should be familiar with all analysis techniques, public attitudes, cultural trends, and the basic practices of the brokerage company.

**Program Planning:** The heart and lifeblood of your PR endeavors is a plan of action designed to earn your public's acceptance. While your consultant should be able to advise you on everything from graphic image and sales procedures to special services, the particular strength of a consultant usually is in media relations. A strong public relations program will involve the services of advertising agencies, sales training and motivational experts, and others.

**Media Relations:** Media relations involves the preparation of news releases, feature articles, speeches, and reports. Your consultant prepares these materials and tries to place them in newspapers, magazines, and on radio or television. As a part of media relations, your consultant also will identify speaking opportunities and audiences and may advise you on ways to merchandise your company's results.

### **Ongoing Program**

A leading objective in an ongoing PR program should be useful messages directed at buyers and sellers through appropriate media. These messages generally emanate from six subject areas:

- Community history
- Community and real estate market facts
- Informed observations and opinions about the community
- Advice on buying, selling, and financing
- Unusual properties
- Promotions and sponsorships

**Community History**—Many brokers have gathered a collection of old photos showing their community. Interesting photos are sent to neighborhood newspapers with captions that identify the scene and relate it to the present-day neighborhood. The photo is identified as "From the collection of [company name]." In this way, a company can present a regular feature in local newspapers.

**Community Market Facts**—Economic conditions in a community and hard data to support those findings are of great value to newspaper editors. Although such data may be sensitive material and difficult to develop, it can establish the broker as a key authority. Consider running tabulations of listings, selling prices, mortgage rates, and so on, but keep in mind that you will be identified as the source; therefore, take care to receive permission from original sources when appropriate. If you developed the data, indicate that it is based on your sources and that you do not guarantee accuracy.

**Opinions**—A broker is in an excellent position to interpret community developments and inform residents about the significance of planning and zoning, community services, public works activities, and so forth. These issues can be controversial, so the selection and wording of the material must be carefully considered. Uncontroversial topics like fire prevention, weather protection, landscaping, or property improvement tips with a local orientation are always of value.

**Buying, Selling, Financing**—Rather than present hard facts, you may opt for preparing position papers on subjects of interest to buyers and sellers—financing techniques, prepara-

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***"Public relations is a building process that evolves as media opportunities, community conditions, and public attitudes change."***

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tion of a home for showing, a checklist for buyers or sellers, how to choose a property, or responsibilities of ownership.

**Unusual Properties**—If you are listing or recently sold a home of great age or renowned style, it might be a good news item. Properties associated with a significant architect, properties connected with a well-known family or personality, or properties of exceptional value may apply.

**Promotions and Sponsorships**—If you sponsor a community project, team sport, event, or service, the activity may be a news item.

### **Contract a Consultant?**

How do you know if a consultant can help you in your business? The most valid test is to compare yourself with your competition in access to local media, visibility through community groups and associations, and general audience awareness among your buyers and sellers. If your company is deficient in any of these areas, it is probably worthwhile to interview a number of consultants to see what they can offer. A company with good community relations may even improve its market share with help from a PR consultant.

An effective PR program feeds on itself—its success breeds more success. As your salespeople achieve visibility and become more articulate, opportunities for media exposure grow. Professionals who are effective spokesmen and community leaders help make the news.

But the success of your program is not directly related to the amount of money you spend, or your share of the market. If your consultant produces the best stories in the most usable form, articulates community issues, and develops innovative programs that are newsworthy, then your media coverage can far exceed your actual position in the market.

### **Consultant Fees**

Most public relations agencies operate on some type of retainer. Others charge a fixed fee per project. Good relations, however, cannot be achieved through a single project. Public relations is a building process that evolves as media opportunities, community conditions, and public attitudes change.

Typically, agencies charge either a fixed monthly retainer based on the expected level of activity, or for actual hours over an agreed minimum. If you have active community programs under way, such as sponsorship of youth or sports activities, private parks and playgrounds, community clean-up campaigns and the like, the need for PR assistance may be limited to the preparation and placement of media material. Your PR counsel may be able to broaden your audience significantly by writing about these activities in a form editors like to see.



Under these conditions, the PR activity might be three press releases per month. Perhaps one would involve promotions or new salespeople joining the company; another would describe a community activity; and a third would announce some milestone within the company. For those services, consultant fees might range from \$800 to \$1,500 per month. Fees may vary significantly from city to city.

If, on the other hand, a broker is starting his PR program from scratch, the monthly retainer could range from \$1,500 to \$2,500 for a broker operating within a limited community. The consultant's services might include identifying community projects, making media contacts, arranging for publicity, and locating possible speaking opportunities. For a company in a metropolitan area, or a national franchise, fees may be \$10,000 per month for development of a comprehensive PR program.

For most public relations agencies, these fees do not include expenses. They usually are charged at cost, or include a percentage surcharge. Typically, expenses range from 10 to 30 percent of the retainer.

### Evaluation

How do you know if your PR program is a success? Three common evaluation procedures may be used: a scientific approach, a quantitative measurement, or a subjective judgment.

*Scientific Approach*—This method is a sampling of public attitudes through interviews conducted at specified times throughout a PR program. If the sample is properly constructed, and the interview carefully drafted, it is possible to measure changes that have occurred and to determine if the PR program effected that change. This approach is expensive—often costing more than the entire program itself. And results can be inconclusive due to factors in the community or marketplace that tend to hide the successes or failures of a program.

*Quantitative Measurement*—Newspaper and magazine clippings, mentions on radio, or television time can all be counted in the quantitative measurement of your PR program; however, this measurement indicates nothing about the quality of your program. A great deal of effort might have been expended on a small story in a prime publication that reaches a significant audience, or a larger article may have appeared in a publication that has no interest for your target audience. Naturally, quantity doesn't always mean quality.

*Subjective Judgment*—In many ways, this approach is the best to consider when you evaluate the work of your PR consultant. Simply make an intelligent, although subjective, judgment about the amount of attention and excitement your program has generated. Ask yourself the following questions:

- Am I seeing my company's name in print more often?
- Is our name appearing in a better context than that of the competition?
- Are potential buyers and sellers mentioning news stories they have seen or heard?
- Are new contacts being made through speaking opportunities and other media events?
- Do I see missed opportunities—stories about a competitor that my company should have been involved in?
- Is my competitor addressing issues or participating in activities that my company should have pursued?

If the answers to these questions are favorable to you, and if everyone in the company is pleased with the PR program, then there will be little need for scientific evidence or a measure of column inches to judge the results.

The answers to many of your company's promotional concerns can be achieved with a PR program that fits your needs. Now is the time to investigate those possibilities.





# LTI Enrollment on the Upswing

*Recession Lengthens. Unemployment May Reach 10% by Spring.  
Small Businesses Fail. Thrifts Merge or Close. Title Claims  
Losses Rise. Housing Starts Plummet.*

After more than a year of such depressing headlines, you might expect investment in employee training to be low on the list of items on which title insurance underwriters and abstracting companies would spend their precious operating resources of time and money.

1981 enrollment increases reported by The Land Title Institute, Inc., the Winter Haven, Florida, organization that offers correspondence courses to subscribing title insurance companies, indicate the opposite.

Despite the prolonged downturn in the housing industry, LTI has shown steady growth, according to Ramona Chergoski, the corporation's registrar and assistant secretary-treasurer.

During 1981, 30 additional companies subscribed to the LTI correspondence service. "Many companies feel that a slack business period is an auspicious time to have their employees brush up on old skills and learn new ones," said Chergoski.

When business improves, these companies want to have enough qualified employees to meet the demand for abstracts, title searches, and title policies and to continue to provide these services with a minimum of human error and an emphasis on customer satisfaction.

Companies pay a monthly tuition fee, based on their total number of employees, and additional monthly charges to cover the costs of texts, postage, and grading the tests of employees currently enrolled in the courses.

What are these farsighted companies receiving for their subscription fees?

For the standard fee, companies may enroll as many employees as they wish in the Basic Course, which covers the chain of title, title defects and losses, the need for land title assurance, title industry terminology, title examinations, abstracts, forms of policies and binders, the basics of title underwriting, and escrows and closings; and the Advanced General Course—written for more experienced personnel—which, besides treating the Basic Course topics on an advanced level, covers the approved attorney system, rate structures, easements, the development of title business, federal agencies, and management problems.

Course content is determined by the LTI Board of Directors, which consists of Thomas S. McDonald, chairman (Lawyers Title Group, Inc., Sanford, Florida); Fred B. Fromhold (Commonwealth Land Title Insurance Company, Philadelphia); Glenn Graff (Lawyers Title Insurance Corporation, Winter Haven, Florida); Wil-

liam J. McAuliffe Jr. (ALTA, Washington, D.C.); and Hart McKillop (Winter Haven, Florida). Graff also serves LTI as president and McAuliffe is also the corporation's secretary-treasurer. McKillop wrote and copyrighted the original course materials and in August 1980 donated the LTI assets to ALTA for the benefit of association members. Course texts are revised by national experts in the field.

Students proceed at their own pace and receive texts, test questions, and answer sheets as they progress through either the 12 sections of the Basic Course or the 18 sections of the Advanced General Course. Basic Course students who distinguish themselves in the introductory course may enroll in the last six sections of the Advanced General Course.

Although most students who take the Basic Course are relatively new to the title industry, Ramona Chergoski said that a senior title officer asked to take the Basic Course because he felt "... the need to know what the people in my division are being taught. . . . As a senior officer I learned much from the Basic Course."

The more than 2,000 students who have completed courses and received certificates to date include messengers, file clerks, attorneys in law firms, government employees, state insurance commission



personnel, and vice presidents of title companies. Students range in age from 17 to 65.

Based on her reading of 1981 students' final essays, registrar Ramona Chergoski said that these highly motivated individuals cite more than opportunities for career advancement and greater potential for salary increases as reasons for completing LTI courses on their own time. One Basic Course graduate said that the instruction "... has given me a better understanding of what my co-workers in higher positions must do." A customer service representative hailed the courses as a way to learn how the individual employee fits into the whole picture of title convey-



*LTI Registrar and Assistant Secretary-Treasurer Ramona Chergoski prepares to run a batch of students' answer sheets through the correspondence institute's electronic grading machine.*

ancing and said that working for a title company "... is the most exciting job I have ever had. ... It gives me a sense of satisfaction to look in the Sunday paper and see condominiums advertised for sale that we have just prepared the abstracts on."

Companies that have yet to subscribe to LTI's courses should take advantage of both the slow business period and their employees' energy and enthusiasm and invest in their own and their customers' futures by registering now with LTI. For details on LTI, write to The Land Title Institute, Inc., P.O. Box 9125, Winter Haven, Florida 33880.



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# ALTA Research Department Releases Survey Results

by Deborah C. Wallower  
ALTA Research Assistant

Responses to the latest ALTA Abstractor/Agent Survey indicate a continuing trend of abstractors becoming title insurance agents, but a majority of section members performing both jobs. The questionnaire, which was sent to ALTA member abstractors and/or title insurance agents, was updated last year: Some questions were altered, and a few new ones were added. The 1981 survey gathered data on the section's 1980 organizational and financial composition. Approximately 26 percent of the section membership responded.

The first of these biennial study projects was undertaken in January 1971 when a questionnaire was developed by the Abstractors and Title Insurance Agents Section's Organization and Claims Committee and was mailed to all ALTA member abstractors and/or agents. Each biennial survey requests information about both the population of the county in which the respondent operates and the losses paid during the calendar year.

The responses for 1980 show that 61 percent of the survey participants do business in counties with a population of fewer than 50,000 persons and 92 percent are in counties with a population of fewer than 500,000.

During 1980, the average loss payment for abstracting was \$424. The average title insurance-related loss was \$2,437, and the average for escrow and closing losses was \$1,797.

## Organizational and Financial Characteristics (%)

	1971	1973	1975	1977	1979	1981
<b>Company Classification by Type of Operation</b>						
Sole Proprietorship	22	23	23.5	23.3	13.5	10
Partnership	13	11	14.7	15.4	5.2	4
Corporation	49	51	52.9	53.3	60.2	67
Subchapter S Corporation	15	15	5.9	5.6	20.9	18
Other	1	—	2.9	2.3	0.2	0
<b>Classification by Abstractor, Title Insurance Agent, or Both</b>						
Abstractor	19	18	16.5	16.1	13.6	10
Agent	6	9	12.2	13.2	13.8	15
Both	75	73	71.2	70.6	72.6	72
Attorney Agent*						3
<b>County Population</b>						
Fewer than 50,000		71	67.0	67.1	65.4	61
50,000-99,999		10	12.2	11.9	14.5	14
100,000-249,999		10	12.2	12.7	9.6	14
250,000-499,999	Not Available	5	4.4	4.2	6.1	5
500,000-999,999		3	2.3	2.1	2.5	3
1,000,000 or more		1	1.8	1.9	1.9	5
<b>Income Source</b>						
Abstracts	61	58	61.2	59.1	54.9	49
Title Insurance	28	32	30.5	32.7	42.9	43
Other	11	10	8.3	8.1	2.2	8
<b>Net Worth of Operation</b>						
Less than \$25,000	36	30	26.9	25.6	15.8	
\$25,000-\$100,000	58	62	44	43.1	36.6	\$313,745
\$100,000-\$250,000	11	15	19.1	20.0	24.7	(average)
\$250,000 or more	6	8	10.1	11.2	22.8	

\*New category for 1981.



The 1981 poll revealed that 72 percent of the section members work as both abstracters and agents, while 10 percent do abstracting only, and 15 percent are solely agents. Three percent of the section members listed themselves as attorney agents—a new category in last year's poll. A total of 43 percent were multiple agents, working for an average of 3.29 underwriters.

On a national basis, the poll discloses that the average firm has about 13 employees, of which approximately 9 (or 67%) are under 40 years of age. For those employees under 40, 37 percent have an average work experience in the title industry of less than 3 years, and only 5 percent have more than 11 years experience.

One of the new questions asked how many branch offices, if any, a company has. The national average was 0.71 (or less than one branch per respondent).

With regard to title plants, 71 percent of the survey participants maintain a complete plant, 10 percent have partial plants, and 15 percent operate from courthouse records. For 1981, the category "joint maintenance of a title plant" was added, which received a response of 4 percent.

Departing from the previous format, the Research Department chose to collect an average figure for the book value of title plants in the 1981 survey. The national average was \$209,218.

Of the 1979 study participants, 52 percent grossed an income of less than \$100,000. They indicated that 55 percent of their income was derived from abstracts, 43 percent from title insurance, and 2 percent from other unidentified sources. For the 1981 survey, the Research Department chose to determine the average gross company income for the respondents. The 1980 average gross revenue was \$326,127, with 49 percent of the income drawn from abstracting, 43 percent from title insurance, and the remaining 8 percent from other sources.

A new question asked what percentage increase in claims each company experienced in the last 12 months. The average increase in claims was 10 percent.

In the miscellaneous category, 87 percent of the respondents said that their state does not regulate abstracting charges, while 64 percent indicated that their state does regulate title insurance rates. States also required 46 percent of the participants to carry bonds by statutory rule, and the average amount of those

#### Organizational and Financial Characteristics (%)

	1971	1973	1975	1977	1979	1981
<b>State Regulation of Abstract Charges</b>						
Yes	19	20	11.4	11.1	16	64
No	81	80	88.5	88.8	84	36
<b>Type of Title Plant</b>						
Complete Plant Maintained	70	70	71.2	71.4	74	71
Partial Plant Maintained	10	10	12.2	12.5	11.8	10
Courthouse Records Used	20	20	16.6	16.0	14.2	15
Share in Maintaining Joint Title Plant*						4
<b>Book Value of Title Plant</b>						
Less than \$5,000	12	5	9.2	8.8	8.5	
\$5,000-\$9,999	12	8	6.6	6.4	5.2	
\$10,000-\$14,999	8	11	8.3	8.4	7.4	\$209,218
\$15,000-\$24,999	16	14	11.7	11.6	10.1	(average)
\$25,000-\$49,999	25	27	24.8	24.5	19.6	
\$50,000-\$99,999	19	21	20.2	20.3	22.0	
\$100,000 or more	8	14	19.1	19.9	27.2	
<b>Statutory Bonds Requirement</b>						
Bonds Required	50	53	49.4	49.5	49.6	46
Bonds Not Required	50	47	50.6	50.5	50.4	54
<b>Errors and Omissions Insurance Coverage</b>						
Coverage Carried	78	83	83.8	82.1	81	78
Coverage Not Carried	22	14	16.2	17.9	19	22
<b>Gross Company Revenue</b>						
Less than \$25,000	49	38	26.1	24.2	7.9	
\$25,000-\$99,999	39	41	47.7	48.8	33.6	\$326,127
\$100,000-\$299,999	9	14	18.0	18.2	29.7	(average)
\$300,000-\$499,999	2	4	3.7	4.1	6.8	
\$500,000 or more	1	3	4.4	4.6	10.5	

\*New category for 1981.

bonds was \$35,155. According to the responses, 43 percent were located in states with licensing laws for abstracters.

For 1981, the number of questions concerning errors and omissions insurance was increased. The survey indicates that 78 percent of the participants carry errors and omissions insurance. The new questions revealed that currently the average deductible for this type of insurance is \$2,022, and the average limit of coverage is \$383,750. In addition, respondents were asked for the amount of premium that they were paying for errors and omissions insurance for 1978 through 1981. The 1978 average premium was \$1,769 and the 1981 average premium was \$2,039, for an increase of 15 percent.

The remaining new questions deal with attorney malpractice insurance. While only 9 percent of the respondents carry this type of insurance, 80 percent of that 9 percent (or 7.2% of the total) answered that the attorney malpractice insurance also covers them for errors and omissions.

The Research Department would like to thank the members who completed the questionnaire, to encourage their continued cooperation, and to urge more member ALTA abstracters and/or agents to participate in future surveys. The questionnaire is helpful to the association officers and staff because it provides significant data needed to answer questions concerning the Abstracters and Title Insurance Agents Section.



# Names In The News . . .

**Charles H. May II** joined Commerce Title Company in Texas, with offices in Dallas and Houston, as president. Before joining Commerce, May served as vice president and general counsel and most recently as vice president/regional mall development for Homart Development Company, Sears' real estate development subsidiary.

**Rose Marie Angiuli** was named manager of Title Insurance and Trust Company's South Bay, California, district. In her new position, she manages the company's Torrance, Long Beach, and Peninsula offices. A TI employee since 1957, Angiuli was elected vice president in 1976.

**William S. Bayer** was named vice president of McCaffree-Short Title Company in Leavenworth, Kansas. Bayer manages title insurance operations for the company. Before joining McCaffree-Short, he was on active duty for 28 years in the U.S. Army.

Chelsea Title and Guaranty Company announced the appointment of **Richard F. Bennett** as president and chief operating officer. Bennett began his career more than 30 years ago with the Philadelphia Title Insurance Company.

**R. Boyd Pickens Jr.** was appointed North Central regional vice president for Minnesota Title Insurance. Since beginning his career, Pickens has served as vice president/manager and also as president of several title companies located in the southern and western United States. Since 1977, he managed the London, England, office of a major U.S. title company as vice president of European operations.

**Joseph N. Friedman** was appointed chief underwriting counsel for the national title service group of First American Title Insurance Company. In his new position, Friedman provides underwriting decisions for national title accounts operating out of the eastern United States and oversees the coordination of title services.

A 15-year veteran of the company, Friedman continues as vice president and

senior regional counsel. He manages First American's legal operations in the firm's Northeast, Middle Atlantic, and Southeast regions.

SAFECO Title Insurance Company of Maryland announced the election of **B. L. Treadwell** to vice president. Treadwell joined the company in 1964 and now serves as marketing services manager for Maryland.

SAFECO also announced that **Joseph G. Blume Jr.** and **John R. Griffith** were both elected assistant vice president.

**Albert E. Saunders Jr.** was elected vice president and counsel for Stewart Title Guaranty Company. Saunders works in the national marketing division of the company. He also provides counsel to the national legal staff in Houston. Before joining Stewart Title, Saunders retired from his position of associated general counsel for Phoenix Mutual Insurance Company of Hartford, Connecticut, where he managed all legal aspects of real estate and mortgage investments.



**Bennett**



**Friedman**



**Miller**



**May**

**Benny Norris** was elected vice president of Mid-South Title Insurance Corporation. Norris joined Mid-South in 1962. He became assistant manager of the abstract department in 1974 and manager in 1978.

**E. Peter Miller** was appointed special counsel, government affairs, for Ticor. Miller represents Ticor and its subsidiaries in legislative and regulatory matters at the federal and state levels. He joined Ticor Mortgage Insurance Company in 1975 as senior vice president and general counsel.

**Calvin W. Aurand** was elected president and chief executive officer of Ticor Printing Group. Aurand manages the overall administration of Ticor's nationwide printing operations. He succeeds **Robert E. Vanderlip**, who remains as chairman of the Ticor Printing Group. Before joining Ticor, Aurand was president

and chief operating officer of Stecher-Traung-Schmidt Corporation, a Detroit-based national printing company.

**Robert S. Bozarth** joined Lawyers Title Insurance Corporation as assistant counsel. Before joining the company, Bozarth was a lawyer in private practice in Richmond, Virginia.

**J. Larry Gibson** was appointed assistant vice-president—director of training and development for Lawyers Title.

**Robert D. (Ted) Dacey** was appointed manager of Lawyers Title's Boston branch office. Dacey joined the company's Boston office in 1975 as a sales representative. He later transferred to the Burlington, Vermont, office and was named office manager in 1979 and branch manager in 1980.

**Peter P. Liem** was appointed branch counsel of Lawyers Title's Bloomfield, New Jersey, office. Liem joined Lawyers Title's Newark office as title attorney in 1971 and transferred to the Bloomfield office in 1977.

**Walter T. Kondrit** was appointed manager of Lawyers Title's Pittsburgh, Penn-

sylvania, branch office. Kondrit joined Lawyers Title's Pittsburgh branch operation in 1950. Since that time, he has worked as a title examiner, sales representative, escrow closer, service manager, and assistant manager.

**Christine M. Lapplander** was appointed assistant vice-president—escrow. Lapplander joined Lawyers Title's Troy, Michigan, office in 1970. Since then, she has worked as a clerk stenographer, closer, and manager of escrow services.

**Mary B. Pease** was appointed branch manager of Lawyers Title's Lawrence, Massachusetts, office. Pease began her career with the company in 1979 as an underwriter and was named Lawrence office manager in 1980.

**John N. Dalton**, former governor of Virginia, and **O. James Peterson III**, vice-president, treasurer, and chief financial officer of Virginia Electric and Power Company, were elected to Lawyers Title's board of directors.



Chicago Title Insurance Company appointed **Bruce A. McClenning**, **Ronald L. Skraban**, **Roger E. Dinnin**, and **John M. Standish** resident vice presidents of the company's Florida operations.

McClenning joined Chicago Title in 1977. He manages the Miami office and is responsible for Dade and Monroe counties.

Skraban joined Chicago Title in 1972 and transferred to Florida from Chicago in 1977 as manager of the company's Merritt Island office.

Dinnin joined the company in 1965 and is agency administrator of south Florida.

Standish, a 12-year veteran of the title industry, joined Chicago Title in 1976. He is agency administrator for central and north Florida.

Chicago Title also appointed **James G. Farr** assistant regional counsel for the company's Florida operations. Farr has been with Chicago Title since 1978.

Chicago developer **Lawrence F. Levy** was elected to the board of directors of Chicago Title and Trust Company and Chicago Title Insurance Company.

Commonwealth Land Title Insurance Company announced the opening of a

full-service branch office in downtown Boston and the appointments of **Haskell Shapiro** as vice president and New England States counsel and **Louis Preveza** as vice president and branch manager.



**Laplander**



**Aurand**

**Paul J. Trefz** was named assistant vice president for Commonwealth. A Commonwealth employee since 1972, Trefz also manages the company's Delaware and Chester counties, Pennsylvania, title plant operations.

**Joseph C. Intravaia** was appointed assistant vice president for Commonwealth. An 11-year veteran of the title insurance industry, Intravaia most recently served as branch manager for the company's Riverhead, New York, office.

**Glenna Maker** joined Commonwealth's

Sarasota, Florida, office as an escrow closer. Maker is a 12-year veteran of the title insurance industry.

**Daniel O'Neill** was appointed assistant vice president for Commonwealth. Having worked in the title industry for 11 years, O'Neill most recently served as title officer. He has also managed the title plant operations in Commonwealth's Hackensack, New Jersey, office.

**Thomas R. Milligan Jr.**, vice president, was named Montgomery and Bucks counties, Pennsylvania, manager for Commonwealth. He supervises branch office and title plant operations throughout the two counties. A Commonwealth employee since 1947, Milligan most recently served as Commonwealth's vice president and manager of branch administration for the Philadelphia five-county area.

Commonwealth also announced that **Frank J. Cozzo Jr.** was named Delaware and Chester counties, Pennsylvania, manager. He supervises branch office and title plant operations in the two counties. A 26-year veteran of the title insurance industry, Cozzo served as vice president and manager of Commonwealth's Philadelphia main office since 1973. Before that, he managed the company's Drexel Hill branch.

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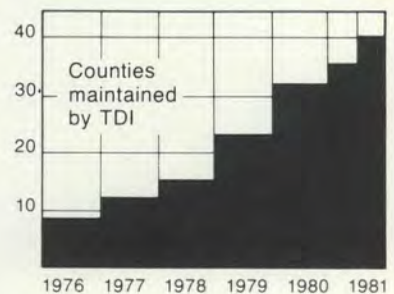
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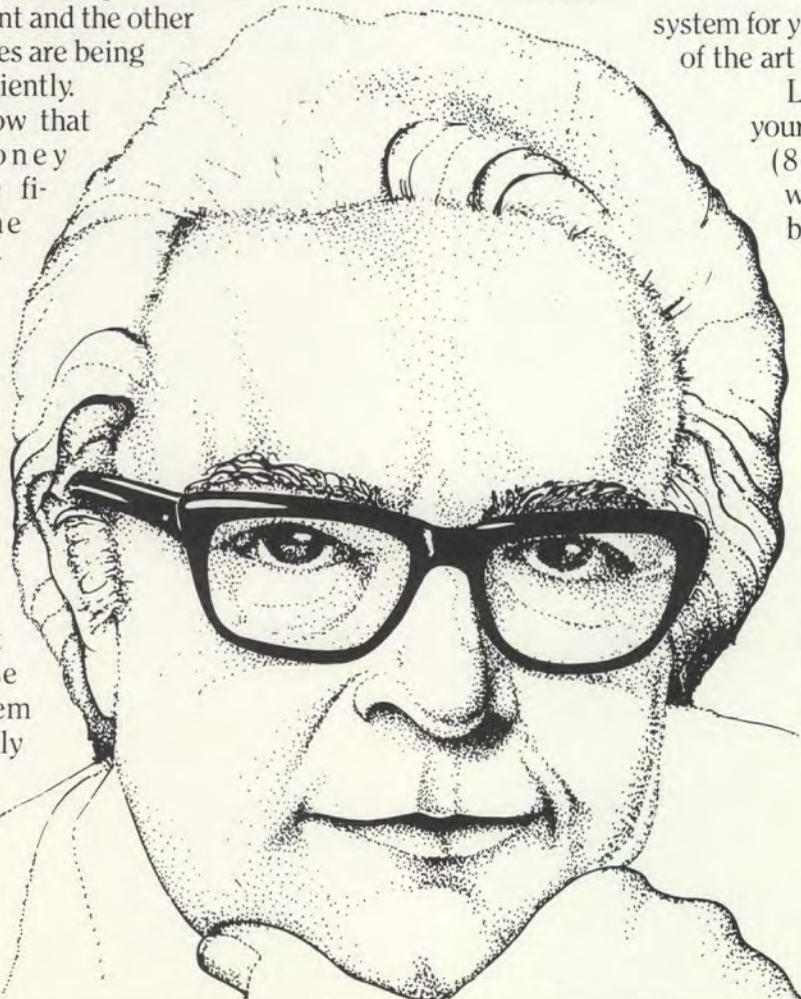
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# Calendar of Meetings

## April 1-4

North Carolina Land Title Association  
Mills House  
Charleston, South Carolina

## April 22-23

Virginia Land Title Association  
Williamsburg, Virginia

## April 22-24

Arkansas Land Title Association  
Royal Vista Hotel  
Hot Springs, Arkansas

## April 30-May 2

New Mexico Land Title Association  
Four Seasons Hotel  
Albuquerque, New Mexico

## May 2-4

Iowa Land Title Association  
Des Moines Hilton Inn  
Des Moines, Iowa

## May 6-9

Oklahoma Land Title Association  
Williams Center  
Tulsa, Oklahoma

## May 13-15

Texas Land Title Association  
Hilton and Marriott Hotels  
Austin, Texas

## May 20-21

California Land Title Association  
Del Monte Hyatt House  
Monterey, California

## May 23-25

Pennsylvania Land Title Association  
Pocono Manor Inn and Golf Club  
Pocono Manor, Pennsylvania

## June 4

South Dakota Land Title Association  
Ramada Inn  
Sioux Falls, South Dakota

## June 6-8

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

## June 11-13

Illinois Land Title Association  
Sheraton-West Port Inn  
St. Louis, Missouri

## June 17-19

Oregon Land Title Association  
Marriott Hotel  
Portland, Oregon

## June 17-19

Tennessee Land Title Association  
Chattanooga, Tennessee

## June 17-19

Utah Land Title Association  
Little America Hotel  
Salt Lake City, Utah

## June 17-20

New England Land Title Association  
Tamiment Resort and Country Club  
Tamiment, Pennsylvania

## June 27-30

Michigan Land Title Association  
Hidden Valley  
Gaylord, Michigan

## July 8-10

Land Title Association of Colorado  
Tamarron Resort  
Durango, Colorado

## August 5-7

Idaho Land Title Association  
Coeur d'Alene, Idaho

## August 6-7

Kansas Land Title Association  
Holidome  
Lawrence, Kansas

## August 12-14

Minnesota Land Title Association  
Sheraton-Ritz  
Minneapolis, Minnesota

## August 12-14

Montana Land Title Association  
Copper King Inn  
Butte, Montana

## August 26-28

Wyoming Land Title Association  
Shoshone Lodge  
Cody, Wyoming

## September 10-12

Missouri Land Title Association  
Sheraton Hotel  
Springfield, Missouri

## September 12-14

New York State Land Title Association  
Concord Hotel  
Kiamesha Lake, New York

## September 13-15

Ohio Land Title Association  
Sawmill Lodge  
Huron, Ohio

## September 15-17

Dixie Land Title Association  
Callaway Gardens  
Pine Mountain, Georgia

## September 16-17

Wisconsin Land Title Association  
Civic Center Inn  
Eau Claire, Wisconsin

## September 17-19

North Dakota Land Title Association  
Holidome  
Minot, North Dakota

## September 19-21

Indiana Land Title Association  
Marriott Hotel  
Clarksville, Indiana

## September 22-25

Washington Land Title Association  
Seattle Marriott - SeaTac  
Seattle, Washington

## October 3-6

ALTA Annual Convention  
Sheraton-Boston Hotel  
Boston, Massachusetts

## October 20-22

Nebraska Land Title Association  
Lincoln Hilton  
Lincoln, Nebraska

## November 10-14

Florida Land Title Association  
Hyatt House  
Sarasota, Florida

## December 1

Louisiana Land Title Association  
Royal Orleans  
New Orleans, Louisiana

## American Land Title Association

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