

July 1982

TITLE NEWS

DO NOT REMOVE



PSAs and Consumer Awareness

Can you afford a loss at today's real estate values? No? Then let 30 years
title experience work for you!

WE SERVE ONLY THE TITLE INDUSTRY AND THE ESCROW AND CLOSING INDUSTRY.

TitlE Ac

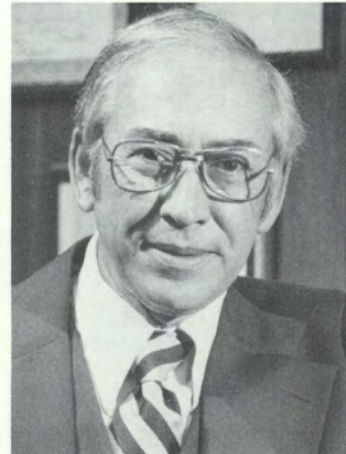
AND

ESCROW Ac

**ERRORS
AND
OMISSIONS
INSURANCE**

Escrow Agents, — Loan Closers, — Realty Sale
Closers, — Abstracters, — Title Searchers,
— Title Examiners, — and Title Insurance
Agents.

TitlE Ac ^a _n ^d **ESCROW Ac**



*R. "Joe" Cantrell
"A title agent for
title people"*

The broadest coverage:
Very competitive rates:
Prompt and efficient service:
Coverage for prior acts:
Title experience and title knowledge:
Title people to settle claims:

**RC
ANTRELL
AGENCY**

2108 N. Country Club Road
P.O. Box 857
Muskogee, OK 74401
918-683-0166

Toll-free Number:
1-800-331-9759
(Except Alaska, Hawaii
and Oklahoma)

TITLE NEWS

Volume 61, Number 7

Managing Editor: Maureen Whalen Stotland

Title News is published monthly by the American Land Title Association, 1828 L Street, N.W., Washington, D.C. 20036. Telephone (202) 296-3671.

ASSOCIATION OFFICERS

President

Fred B. Fromhold
Commonwealth Land Title Insurance Company
Philadelphia, Pennsylvania

President-elect

Thomas S. McDonald
Lawyers Title Group, Inc.
Sanford, Florida

Treasurer

C. J. McConville
Title Insurance Company of Minnesota
Minneapolis, Minnesota

Chairman, Abstracters and Title Insurance Agents Section

Jack Rattikin Jr.
Rattikin Title Company
Fort Worth, Texas

Chairman, Title Insurance and Underwriters Section

Donald P. Kennedy
First American Title Insurance Company
Santa Ana, California

Immediate Past President

James L. Boren Jr.
Mid-South Title Insurance Corporation
Memphis, Tennessee

Executive Committee Members-at-Large

Robert C. Bates
Chicago Title Insurance Company
Chicago, Illinois

John R. Cathey

The Bryan County Abstract Company
Durant, Oklahoma

ASSOCIATION STAFF

Executive Vice President

William J. McAuliffe Jr.

Vice President—Public Affairs

Gary L. Garrity

Vice President—Government Relations

Mark E. Winter

Vice President—Administration

David R. McLaughlin

Director of Research

Richard W. McCarthy

General Counsel

William T. Finley Jr.
Pierson Semmes Crolius & Finley
Canal Square
1054 Thirty-first St., N.W.
Washington, D.C. 20007

Features

ALTA PSAs Hold Strong During Recession 6

Small Companies Cope with Hard Times 11

Departments

A Message from the Chairman, Abstracters and Title Insurance Agents Section 5

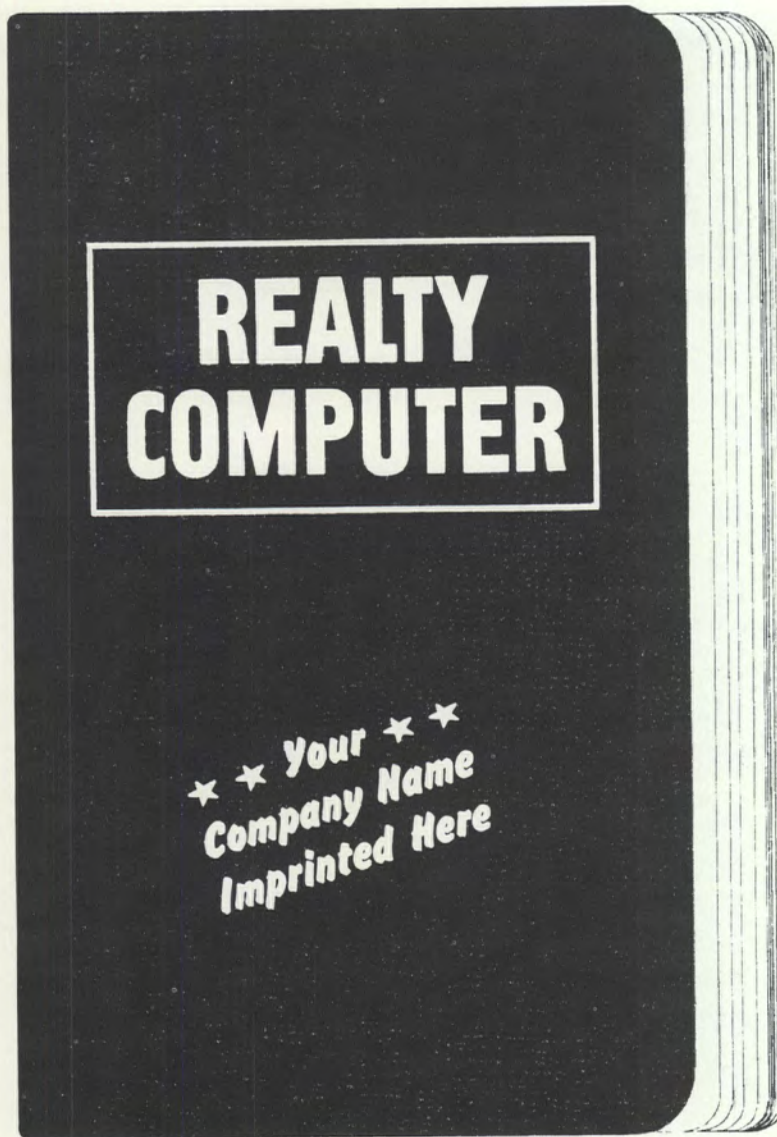
Names in the News 12

Calendar of Meetings Back Cover

Front Cover

James W. Mills Jr., president, Lawyers Title of Louisiana, Inc., New Orleans, and his daughter Laura star in an ALTA television public service announcement emphasizing the importance of owner's title insurance. For the story on the success of ALTA's nationwide public service broadcast activity during the market downturn, please turn to page 6.

PUT YOUR NAME IN EVERY REALTOR[®]'S POCKET!



**YOUR
Hard-Working**

**GIFT
FOR REALTORS[®]!**

**Created by REALTORS[®]
for REALTORS[®]**

In addition to the conventional loan amortization payment tables, the latest 260-page *Realty Computer* provides over 30 real estate tables badly needed by real estate people in their daily transactions.

A quality edition that fits pocket or purse.

You owe yourself an appraisal of the *REALTY COMPUTER* — one of the finest professional fact-finders you have ever seen.

**YOUR REAL ESTATE
CLIENTELE WANTS IT!**

Write today for your complimentary copy

(to Title Companies only)

PROFESSIONAL PUBLISHING CORPORATION

122 Paul Drive • San Rafael, California 94903 • (415) 472-1964



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

Every titleperson, at one time or another, has longed to be the greatest of his time in his industry. I believe that this is a human element in everyone. After a particularly complex abstract search, examination, or closing, there is always a great deal of pride when a customer says, "You did a really great job." Unfortunately, everyone cannot be the greatest title expert of his time. Therefore, we must settle for something less.

In giving this matter some serious thought, I began searching for a proper definition of greatness. I found such a definition in the *Indiana Freeman* in an article by J. Carl Humphrey. He wrote, "The potential for greatness lies within each of us. It is, simply, our best! A man who can peacefully lay his head upon his pillow of rest each night, thankful to God for the blessings of the day, secure in the knowledge that he has given his best to all he has done, is great." Now, to me, that is the best definition of greatness. It has nothing to do with the titleperson's position or the amount of money he pays in taxes or the size of his home. Any title industry employee is great who can end each day "... secure in the knowledge that he has given his best to all he has done. ..."

The abstracter who works in a tiny country town is as great in his sphere as the statesman who successfully concludes a meeting of world leaders is in his.

William James of Harvard University wrote an article in which he said that none of us need worry or be concerned about our future, if we will just bend ourselves to our daily work with diligence, doing our very best. He also said that if we as individuals will follow this course of action, we will wake up one fine day to find that we are among the competent ones of our generation.

It seems that we, as titlepersons, like all human beings, become discontented and frustrated in our business dealings and lives to the extent that we try to avoid what we know we should really be doing.

At times, I am sure that each of us becomes more selfish than he should and does things he really doesn't want to do, just to gain publicity and a great amount of praise from others. Is this really im-

portant? Shouldn't we do the things we know are right, no matter what the consequences? It appears to me that if we concentrate on doing the best job possible, the compliments and praise will necessarily follow.

The abstracter's and titleperson's position is rapidly becoming one of the most responsible ones in the country today. It is the titleperson, who, through his own experience and abilities, puts together the myriad of facts and details into an easily understandable package so that this land of ours can be successfully and safely transferred and the capitalist system of free enterprise can thrive and increase. Isn't this greatness in itself? As Humphrey said, "The potential for greatness lies within each of us. It is, simply, our best!"

There is an American creed with which most of you are familiar. It is

I do not choose to be a common man. It is my right to be uncommon if I can. I seek opportunity—not security. I do not wish to be a kept citizen, humbled, dulled by having the State look after me. I want to be a calculated risk; to dream and to build; to fall or succeed. I refuse to barter incentive for a dole. I prefer the challenges of life to the guaranteed existence; the thrill of fulfillment to the calm of Utopia. I will not trade freedom for beneficence, nor my dignity for a handout. I will never cower before my master nor bend to any threat. It is my heritage to stand erect, proud, and unafraid; to think and act for myself; enjoy the benefits of my creation; and to face the world boldly and say: "This I have done!"

If we all follow this creed and do the things we know to be right, our industry and our association will be great.

Jack Rattikin Jr.

Jack Rattikin Jr.

ALTA PSAs Hold Strong

In January, two figures familiar to ALTA members appear on home television screens across the country. They are Sgt. Braxton and Zing, the mythical retired Canadian Mountie and lead dog who have brought national prominence to the association broadcast public service campaign.

After the purchase of a swampland home in this particular episode, sergeant and dog encounter a man with a shotgun who denies them access to their property over a narrow strip of land. The animated adventure concludes as Sgt. Braxton and Zing hopscotch over live alligators in the water to reach their home, and an announcer reminds that owner's title insurance is an important homebuying safeguard.

Also as the year begins, the ALTA quarter-hour film, "The Land We Love," is continuing its successful nationwide television run over commercial, public, and cable stations. Through documentary-style coverage of the work of three actual title professionals—Susan Smith, an attorney in Bath, Maine; Tom Hart, an abstractor-agent in Westmoreland, Kansas; and Erich Everbach, vice president for a large title insurer in Los Angeles—the film emphasizes that excellence in title protection is available to homebuyers and other real estate investors in communities from coast to coast.

In April, additional homebuying adventures of Sgt. Braxton and Zing appear—this time on radio in communities in every state, the District of Columbia, and Puerto Rico.

In May, live actors are seen across the country on home television screens in a dramatic sketch that takes place on the front porch of a southern mansion. Their live-footage film story starts with a flashback to when the late owner of the property was alive and placed a provision in the deed that the home would revert to his estate if alcohol ever were brought onto the premises. Many years later, the new buyers of the property are shocked when they drink a toast to their purchase while sitting on the porch—and are challenged with the reversion by the late owner's daughter.

As the southern mansion drama unfolds, the late owner and his daughter are recognized by title people as James W. Mills Jr., president of Lawyers Title of Louisiana, Inc., New Orleans, and his daughter Laura. Mills began by helping Al Roselin and Margie Goldsmith of Planned Communication Services, Inc., New York, the production company, with local liaison in his community for work on this film emphasizing owner's title insurance and finished by joining his daughter in front of the camera. Their acting highlights an outstanding creative film that is both amusing and informative.



During Recession

These actual examples are illustrations of the successful public service broadcast activity that makes it possible for ALTA to have a favorable impact on nationwide public opinion all year long despite adverse conditions in the real estate market. Recognizing that consumer and media interest in the title industry remains remarkably strong despite high mortgage interest rates that have sidelined many homebuyers—and that people who hold a positive and informed view of the title business are less likely to be influenced by misinformation and inappropriate legislative and regulatory proposals—the ALTA Public Relations Committee and staff are using superior creativity in broadcasting to cost effectively reach an ever-changing national audience of millions on behalf of ALTA members from coast to coast. Although necessary cost containment activity by ALTA members during the recession has included reductions in the advertising and public relations commitments of individual title company operations, public service broadcast work by the association has resulted in such widespread exposure at the local level that much of the hazard is being minimized that might otherwise have arisen through resulting greater misunderstanding and negative public opinion.

Present high performance levels in ALTA public service broadcast activity are enhanced by media acceptance built up through offering high-quality material consistently over the years. Broadcasters are familiar with ALTA television films and spots, and radio spots, and look forward to receiving them. They often have praise for the ALTA offerings, something unusual where public service material is concerned. The bottom line is that ALTA wins an impressive share of free public

service air time each year despite the growing competition for what is available. Cost effectiveness is achieved because of the vast and repeated favorable exposure in this time that broadcasters donate in the public interest.

Despite the poor real estate conditions reflected in the high mortgage interest rates, broadcasters continue to respond well to the suggestion that using ALTA public service material in 1982 will increase consumer awareness of the need for land title protection so buyers will be informed on precautions including owner's title insurance when the situation improves and they return to the market in large numbers.

Among examples of their response is use earlier this year of a package of three, 30-second television public service announcements including the Sgt. Braxton episode mentioned at the beginning of this article. Also featured in separate spots filmed for ALTA are Doug Kershaw, country and western music celebrity, and Buck Hill, internationally acclaimed jazz star.

Stations reporting use of these television celebrity spots emphasizing owner's title insurance include those affiliated with the Alabama public television network; KTVF and KTTU, Fairbanks, Alaska; KOOL and KPAZ, Phoenix; KTXL, Sacramento; WTTG and WDCA, Washington, D.C.; WFLA, Tampa, Florida; WATL and WANX, Atlanta; KHON, Honolulu; WSNS and WCFC, Chicago; WKJG and WFFT, Fort Wayne, Indiana; WIBW and KTSB, Topeka, Kansas; WWL and WDSU, New Orleans; WOAN, Portland, Maine; WBFF, Baltimore; WKBD, Southfield, Michigan; KBJR and KDLH, Duluth, Minnesota; WJTV, Jackson, Mississippi; KNDL and KPLR, St. Louis; KQTV, Billings, Montana; KLAS, Las Ve-

gas; KCSW and KOAT, Albuquerque; WREB, Schenectady, New York; WHKY, Hickory, North Carolina; WDAY and KXJB, Fargo, North Dakota; KTVJ and WVAB, Cleveland; WPTT, WTAE, and WPCB, Pittsburgh; KERN, Rapid City, South Dakota; WTVN and WDEF, Chattanooga, Tennessee; KXAS, Fort Worth, Texas; KSTV, Salt Lake City; WEZF, Burlington, Vermont; WWBT, Richmond, Virginia; KSTW, Tacoma, Washington; WXOW, La Crosse, Wisconsin; KCWY, Casper, Wyoming.

To illustrate the cost effectiveness achieved, the 30-second Mills television spot was aired 10 times by KXAS, Fort Worth, and reached a cumulative audience of more than 12 million. If air time were purchased comparable to the free public service time won by ALTA, the cost in that community alone would have been more than \$13,000.

Through creative imagination and quality production, actual title problems serve as a basis for ALTA public service messages that entertain while presenting an important dimension of public awareness. In one of the spring Sgt. Braxton 60-second radio spots, for example, the Mountie and his dog discover that part of their yard has been sold for unpaid taxes although the sergeant previously was unaware of the difficulty—and that the buyer is using a work elephant to construct a wild animal exhibit on the land. As Sgt. Braxton is questioning the buyer, the elephant spots bananas growing on trees inside the window of the Mountie's home and crashes through the glass while pursuing the fruit. The spot closes as the announcer reminds the listener to write ALTA for free information on owner's title insurance and other homebuying precautions.

Association radio public service spots are created, written, and produced by



Director Margie Goldsmith of Planned Communication Services, Inc., instructs actors and camera man before a take during filming of an ALTA television public service spot in New Orleans. Standing at right is Laura Mills, who stars in the production with her father, James W. Mills Jr., president, Lawyers Title of Louisiana, Inc.



Smoke and bees prove too much for a homebuyer who has just learned that an apiary now occupies part of his yard in an adjoining county—which has been sold for unpaid taxes not disclosed to him. The camera records this scene for an ALTA television public service spot emphasizing owner's title insurance. Al Roselin of Planned Communication Services, Inc., the production company, agreed to portray the homebuyer when others declined because of concern over angry bees.

ALTA Vice President—Public Affairs Gary L. Garrity, who works in conjunction with Ads Audio Visual Productions, Inc., Falls Church, Va. Ads Audio Visual also serves as production facility for the ALTA television celebrity announcements. Production is being completed on a second package of radio public service spots for release this fall.

Association public service broadcast activity is carried on under the leadership of the ALTA Public Relations Committee, whose membership consists of Chairman Jim Kramer, Thad Bostic, Randy Farmer, Jim Robinson, Dave Roeper, Ed Schmidt, Bill Thurman, and Edie Ulrich.

Over the years, ALTA public service messages have become familiar and highly regarded among the broadcast community—which has built solid communications momentum for the benefit of association members in every state. As the following selected comments from broadcasters regarding the spring 1982 Sgt. Braxton spots indicate, this media awareness provides an important basis for successful placement of future public service material as the association continues to present its positive messages on behalf of the title industry to the passing parade in the arena of public opinion.

Steve Sapp, KSON, San Diego—"Love Sgt. Braxton!"

Mike Crandall, WLWU, Chicago—"Sgt. Braxton and Zing are really the most enjoyable PSAs I've heard as public affairs director here."

R. Keith, WKPR, Kalamazoo, Michigan—"Excellent. Braxton and Zing are listener favorites. Keep up the good work."

Rico Craft, WTYC, Rock Hill, South Carolina—"We have received an earlier series and used them, having found them to be witty, amusing, and of considerable worth as a tool to inform the public!"

Peter Quartieri, WSWG, Rochester, New York—"Sgt. Braxton and Zing are a hit here at WSWG."

Ron Haley, WPLA, Plant City, Florida—"I think Sgt. Braxton and Zing are one of the most creative pieces of PSA material I have heard in my 14 years of radio."

Jim Russell, KLUR, Wichita Falls, Texas—"We appreciate the public service material and encourage you on your continued hard work and success."

Stan Fernan, KEYR, Scottsbluff, Nebraska—"Good!!!!"

Scott J. Hooper, WNBP, Newburyport, Massachusetts—"Our listeners and staff love Sgt. Braxton. Keep those spots coming!"

Continued on page 14

AMERICAN LAND TITLE ASSOCIATION

You Can Fly For Less SAVE \$\$ ON INDIVIDUAL AIR TRAVEL

This outstanding service is made available to our convention attendees
by your Association
ALTA Annual Convention
October 3-6, 1982
Sheraton-Boston Hotel
Boston, Massachusetts

This is the most economical and convenient way to go !!!

CALL EACH AIRLINE SEPARATELY

TWA

**25% to 30% Guaranteed
Savings in Airfares**

(Call the airline DIRECT)

800-325-4933

(In Missouri Call 800-392-1673)

TO IDENTIFY YOURSELF

USE: **ALT**

 **EASTERN**

**min. 30% Guaranteed
Savings in Airfares**

(Call the airline DIRECT)

800-327-1295

(In Florida Call 800-432-1217)

TO IDENTIFY YOURSELF

USE: **ALT**

If there are FARES LOWER than the DISCOUNT SHOWN, They Are USED!!!

Savings shown are off of coach airfares.

Reservations Confirmed on
ALL Airlines at Lowest
available Fares!!

(PAYMENT)

• Give Credit Card number to the Airline •
• Invoiced - but not less than 30 days before departure •

Cambridge Land Corporation

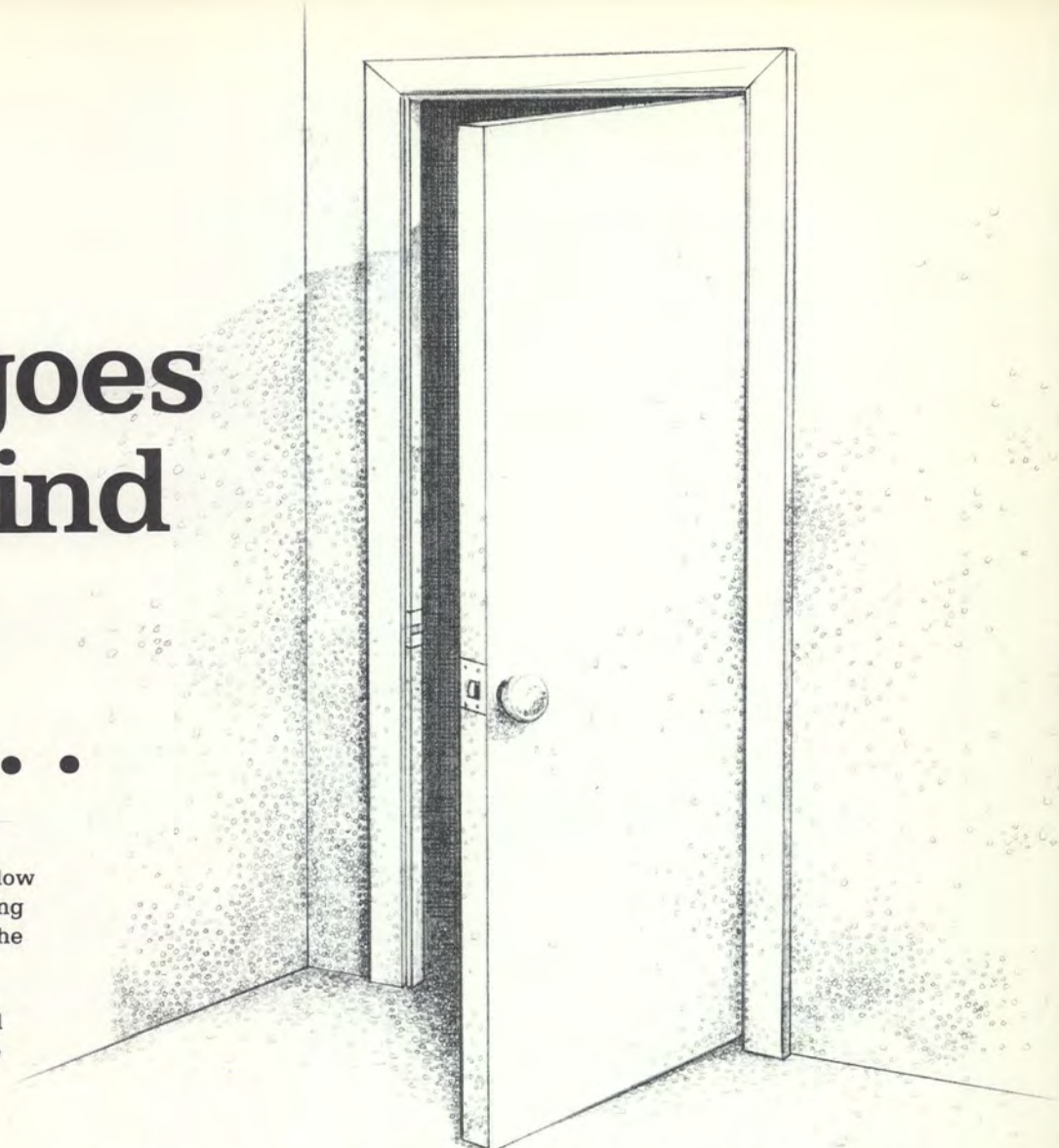
Park Ridge, Illinois is officially appointed by this Association for air transportation.

No better Fare - Anywhere !!

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

Small Companies Cope with Hard Times

According to Richard W. McCarthy, ALTA research director, title insurers reported \$55.8 million pretax operating losses during the first quarter of 1982—the worst quarter in the industry's history and the ninth consecutive deficit period. This spring, Title News conducted an informal survey of several small abstract companies to see how they are coping with the prolonged downturn in the real estate industry. Title News hopes to publish additional responses in future issues and encourages abstractors, agents, and underwriters to contribute short articles on workable, creative approaches to conducting business.

Connie A. Loomis

President and Treasurer

THE LOOMIS ABSTRACT COMPANY, INC.
Red Oak, Iowa

The Loomis Abstract Company, Inc., was founded in 1874 and has remained in the same family. Loomis serves Montgomery County, which is located in southwestern Iowa and has a population of approximately 13,000. The local economy depends primarily on agriculture—and some industry—and has been badly affected by the lengthy recession.

Coping with difficult times for this abstract company has meant resorting to creative survival tactics rather than to flashier approaches such as branching out into genealogical research, which works well in larger population centers.

The Loomis Abstract Company, Inc., has made every effort to cut expenses. The company has two full-time and two part-time employees; however, there has not been enough work for the part-timers since January. All training is on the job.

The company invested in an automatic telephone-answering system to receive calls when the reduced staff must leave the office. Loomis has sought more reasonable suppliers for materials and has been purchasing in bulk to economize. Any major expenditures for new typewriters, new carpeting, and so forth, have been temporarily put on the back burner.

The company's major service is abstracting, and Loomis maintains a complete title plant. Loomis has not curtailed any services but has raised some abstracting charges—the valuation charge and the per item charge in particular. The company has brought title certificate charges in line with abstracting charges. Loomis has had to discontinue a tradition, dating back to the company's founding, of providing attorneys and realtors with certain free services, such as researching legal descriptions.

Phillip B. Wert

Manager

JOHNSON ABSTRACT COMPANY
Kokomo, Indiana

Johnson Abstract Company was founded in 1877 and has been in continuous operation since then. The company has complete tract indices back to the early 1840s, which is when Howard County was formed.

Howard County has a population of 95,000 and is in central Indiana, north of Indianapolis. Kokomo has a population of approximately 55,000. Howard County has a strong agricultural base. The chief industrial employers include a large electronics company, a major automobile manufacturer, a steel company, a plate glass company, numerous automotive supply companies, and an exotic metals company. Only the exotic metals company is presently doing well.

Johnson Abstract Company employs seven persons full time, two of whom work in a joint plant, and one part-time bookkeeper. The company conducts in-house training and sends employees to Indiana Land Title Association seminars each spring. During the business slowdown, Johnson has tried to increase cross-training.

To ride out the recession, the company has been on a 32-hour work week since spring 1979. The shorter week has significantly cut labor costs and overhead, and the company has not lost any employees because of the reduced schedule. The company is presently one and a half to two employees under the normal level; a part-time delivery person position, usually held by a high school student, has not been filled for three years, and a full-time employee decided not to return from maternity leave. Johnson Abstract Company would investigate state unemployment service tax-credit programs for hiring veterans and other persons if the company needed more employees.

Like other companies, Johnson Abstract Company has had to cut back on dues and donations. The company's cost-cutting measures have not all been negative, however. Johnson Abstract Company has tried to develop services related to its type of records. Because of the large second-mortgage market, Johnson Abstract Company has been successful in offering a special search or a reduced-cost second-mortgage title insurance policy.

Names In The News . . .

Lawyers Title Insurance Corporation announced that **William G. Grady** was appointed Texas state counsel. Grady joined Lawyers Title in 1977 as a title attorney. He was named senior title attorney in 1978.

John F. Rothermel III was appointed assistant southwestern states counsel for Lawyers Title. Rothermel joined the company in 1980 and was promoted to senior title attorney for the southwestern states office last year.

Dale E. Thero joined Lawyers Title as branch manager of the company's Colorado Springs office. Thero has 19 years of title insurance experience and most recently served as vice president and national agency manager of a Denver, Colorado, title insurer.

Lawyers Title also announced that **James C. Torrieri** was appointed manager of the company's Freehold, New Jersey, branch operation. Torrieri joined Lawyers Title as a sales representative in 1971.

Peter F. Reilly, the former Lawyers Title Freehold manager, was named state sales manager. He was named Freehold manager in 1981, after joining the company as a senior sales representative in 1980.

G. Joseph Arcel was appointed vice president and regional sales manager of American Title Insurance Company's central regional office in Southfield, Michigan. Arcel is responsible for regional marketing programs and personnel. He joined American Title in 1980.

Richard D. Roberts was appointed branch manager of American Title's Springfield, Missouri, office. Roberts is a 13-year veteran of the title industry.

Stewart Title Guaranty Company announced the election of **Sam C. Sherwood Jr.** to vice president. Sherwood also serves as president of the company's local subsidiary, Stewart Title Associates.

Stewart Title & Trust of Tucson, Arizona, announced that **Terence Mitchell** joined the company as executive vice president. Before joining Stewart, Mitchell held management positions in the title industry in Arizona, where he has worked since 1961.

Title Insurance Company of Minnesota announced that **Norm E. Evilsizer**, agency manager for the company's Midwest region, was elected vice president. Evilsizer, who has 21 years of title industry experience, joined Minnesota Title in 1977. As agency manager, he develops the agency network within his region.

Transamerica Title Insurance Company named **Robert L. Manuele** counsel. In his new position, Manuele is involved in all aspects of title claims, underwriting, and corporate legal matters. He spent the

Before that, he was branch manager of another title insurer's Reno, Nevada, office.

Mary Pia Kastrenakes was named assistant vice president for Commonwealth. Kastrenakes previously worked for another national title company.

Michael J. Desmond was appointed Boston National Title Service manager for Commonwealth's new NTS office. Desmond, a 13-year veteran of the industry, was assistant vice president for another title insurer's Boston office.

Harvey Coggins was appointed president and chief operating officer of Guardian Title Company, a Commonwealth subsidiary. A Guardian employee since 1969, Coggins has served as the company's executive vice president since 1980.

Joseph Buchman was appointed senior vice president—corporate services for Commonwealth. Buchman, who has



Mitchell



Arcel



Evilsizer



Manuele

last 19 years as an attorney in the title insurance industry.

M. David Olson was elected senior vice president—finance and administration of Tigor Title Insurers. Olson brings 17 years of title insurance experience to his new position. Before joining Tigor, Olson most recently served as vice president and controller for Transamerica Financial Services in Los Angeles.

Larry S. Tuliszewski was appointed assistant general auditor at Commonwealth Land Title Insurance Company. A Commonwealth employee since 1980, Tuliszewski formerly worked for Touche, Ross & Co., a Philadelphia accounting firm.

Joseph M. Coyle was appointed vice president at Commonwealth. Coyle has served as the company's general auditor since 1979.

Ronald L. Hensley was named assistant vice president and branch manager for Commonwealth. A 22-year veteran of the title insurance industry, Hensley most recently was manager for Commonwealth's North Portland, Oregon, branch office.

worked for Commonwealth since 1980, most recently served as vice president—corporate services.

Guy Coccozza was appointed corporate vice president at Commonwealth. A 32-year veteran of the title insurance industry, Coccozza most recently was a vice president of Commonwealth's New York division while managing the company's White Plains office.

James J. D. Lynch Jr. was elected vice president—reinsurance at Commonwealth. Lynch retains his positions as secretary for both Commonwealth and its private mortgage insurance subsidiary, Commonwealth Mortgage Assurance Company. A Commonwealth employee since 1968, he has served on the ALTA Committee on Uniform State Laws and the ALTA Committee on Railroad Titles.

James R. Thorson was named vice president and divisional manager for Commonwealth. Thorson supervises branch and agency operations for the company's newly created Rocky Mountain division. Before assuming his new position, Thorson served as Commonwealth's sales manager in the metropolitan Denver area.



Coggins



Thorson

Gail Stoker was named manager, mortgage banker operations, for Chicago Title Insurance Company's home office in Chicago. Before assuming her new position, Stoker was assistant escrow officer for the company. She has more than 20 years experience in the title industry and has worked in several states.

Peggy Kane was named mortgage banker closing specialist for Chicago Ti-

tle's southern Cook County operations. Formerly a closing supervisor in the company's home office, Kane joined Chicago Title five years ago.

Maureen Wojtowicz was named mortgage banker specialist for Chicago Title's northern Cook County operations. Wojtowicz joined the company 10 years ago and most recently was a closing supervisor in the northwest Chicago office.

For as little as \$9,770
or \$282.35/month*...
AUTOMATE!



SULCUS COMPUTERS

- From plants to word processing, to closings, we do it all...
- Settlement/Disclosure • Forms Generation • Amortization • Indexing
 - Escrow Accounting • Telecommunications • Accounts Payable
 - Accounts Receivable • Business General Ledger • Client Time and Billing • Game Packages • Inventory • Job Costing • Payroll • And More

* Includes principal and interest for 60-month lease/purchase program.
Call your dealer today, or call toll free—800-245-7878. Pa.—412-836-2000.



Bank & Trust Building
Courthouse Square
Greensburg, PA 15601

Jim Russell, WWXL, Manchester, Kentucky—"Most interesting, audience captivating with Sgt. Braxton and Zing."

Jason McCarter, KFLS, Klamath Falls, Oregon—"For several years, I've enjoyed Braxton's adventures. Keep it up."

Bob Stafford, WQPM, Princeton, Minnesota—"Always great!"

Bea Godbee, WTJH, East Point, Georgia—"We appreciate the spots and will use as often as we receive them."

Terry McDonald, KXLF, Butte, Montana—"Creative public service announcements are a welcome relief. Thank you."

Cheri Lehe, WJCK, Rensselaer, Indiana—"There's always room for Braxton and Zing in our programming!"

Ron Conley, KWEY, Weatherford, Oklahoma—"Like your approach and good sound quality."

Scott Carson, KKBC, Carson City, Nevada—"Well done PSAs."

Keith Carroll, WRWA, Monroeville, Pennsylvania—"A very good message."

Jim Sackett, WDNC, Durham, North Carolina—"Nice job."

Boyd Barrett, KRIZ, Roswell, New

Mexico—"Very well done. We appreciate creative production."

Tony Novitski, WTCH, Shawano, Wisconsin—"All ALTA spots are entertaining—one reason why they are always used."

Dawn Santisteven, KSUT, Ignacio, Colorado—"Braxton and Zing are what we call great listening PSAs."

Robert Speiehinger, KVSR, Rapid City, South Dakota—"Very good—informative."

Randy Culpepper, WLSQ, Montgomery, Alabama—"Good spots."

Joe Ruble, KKBG, Hilo, Hawaii—"Good stuff."

Jim Marconi, KQMD, Brookfield, Missouri—"Some of the best produced and interesting spots available."

Kris Pederson, WSCI, Williamsburg, Virginia—"Send more—they're good!"

Rick Harris, WWNH, Rochester, New Hampshire—"Good quality."

Mark Andrews, WLKR, Norwalk, Ohio—"We've always found these spots very well done. Please keep us in mind."

Robert Harmon, KMCL, McCall, Idaho—"Enjoyable! Keep those PSAs coming!"

Doug Joubert, KNOE, Monroe, Louisiana—"Keep 'em comin'."



ALTA Vice President—Public Affairs Gary L. Garrity—who creates, writes, and produces broadcast public service announcements for the association—talks with Buck Hill, international jazz star, before the filming of a television spot.

DEALERS WANTED

SURVIVAL GEAR



SULCUS™

The Understanding Computer™

For a title firm to thrive tomorrow, it must survive today. For some, that's not a certainty! But "survival of the fittest" doesn't always necessarily mean survival of the biggest. SULCUS Computers trim costs at no cost in productivity for any size operation.

Now we need help in getting the word out. Maybe a SULCUS dealership fits into **your** plans. The groundwork is there—in your knowledge of the market, operable out of your present office, with a product needed by people like you.

Call or write today for details on how you can become a SULCUS dealer. You can thrive helping others survive.

Call Toll Free:
1-800-245-7878
In Pennsylvania,
call (412) 836-2000


Bank & Trust Building
Courthouse Square
Greensburg, PA 15601
(412) 836-2000

COLORADO IS TITON COUNTRY

The major national underwriting companies in Colorado selected TDI's TITON online computer system to maintain their joint title plant.

This ten-year plant serves thirty offices in nine counties throughout the Denver metropolitan area. Together, the title companies produce over 8,000 orders per month using TITON.



*counties covered by TITON.
are in white

Colorado isn't the only state serviced by TDI. Over 100 title companies in 40 counties throughout the country have entrusted TDI to provide joint plant maintenance and historical backplant services.

These companies have found plants maintained by TDI to be not only more efficient, but also more economical than previous systems.

Today's complex real estate transactions have made computers an essential tool in conducting an effective title plant operation. A computerized title plant could become one of your greatest assets.

So, if you're thinking of forming a joint plant, call TDI toll free at (800) 525-8526, or write

one of our branch offices.

TITLE DATA INC.

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

3540 So. Poplar Street
Suite 201
Denver, CO 80237
(303) 759-5344

901 North 9th Street
Milwaukee, WI 53233
(414) 276-2128

11899 Edgewood Rd.
Auburn, CA 95603
(916) 823-8620

100 No. Interegional
Suite 3700
Austin, TX 78701
(512) 478-0998



Calendar of Meetings

August 5-7

Idaho Land Title Association
North Shore Resort Hotel
and Convention Center
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 16-18

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 15-17

Palmetto Land Title Association
Litchfield Inn
Litchfield Beach, South Carolina

October 20-22

Nebraska Land Title Association
Lincoln Hilton
Lincoln, Nebraska

October 21-23

Land Title Association of Arizona
Carefree Inn
Carefree, Arizona

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**

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

BULK RATE
U.S. POSTAGE

PAID

Silver Spring, Md.
Permit No. 550