

February 1983

# TITLE NEWS

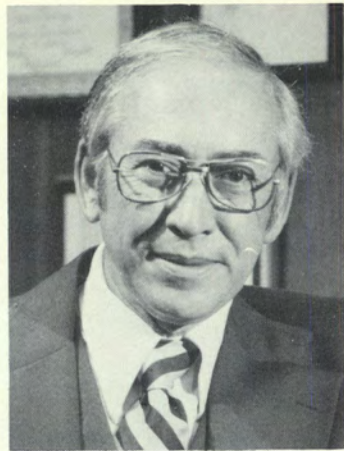
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# TITLE NEWS

Volume 62, Number 2

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## Front Cover

With prospects for economic recovery on the horizon, title company management once again faces the challenge of staffing for the handling of increased order volume—which further emphasizes the importance of well planned employee training. Articles on employee training resources and techniques are in this issue, with each written from the viewpoint of the manager.



# COLORADO IS TITON COUNTRY

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

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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.

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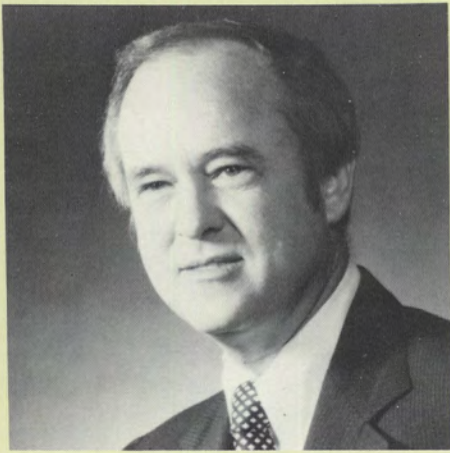
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## A Message From The Chairman, Abstracters and Title Insurance Agents Section

### WHY DO I BELONG TO THE AMERICAN LAND TITLE ASSOCIATION?

Ever ask yourself that question? If you haven't . . . you should! Otherwise you're just taking membership for granted, which is bad for you . . . and bad for our Association.

It is a good thing for members of this, as any association, to take time out every once in a while to ask themselves, "Why am I a dues-paying member?" If considered both objectively and subjectively, the thoughts that come to mind would be very revealing—thoughts that could lead to a better, more effective organization.

I asked myself that question, and came up with these reasons:

- I owe it to myself and my business to help our industry move forward at the local, state and national levels.

- It takes strength in numbers and concerted action to accomplish anything worthwhile . . . more can be accomplished collectively than individually.

- Only through membership in my Association can I obtain reports and publications prepared with my business needs in mind. Everything else put out is general in nature—aimed at a wider audience and, hence, diluted.

- The regular and special meetings I go to bring me ideas and information that I could obtain in no other way—and which are put to the test of experience before they are passed to me.

- I have many true friends among the members . . . people I enjoy being with for friendship's sake, as well as for business reasons. My life is richer and more worth living through belonging.

- Committee projects and other association activities enable me to contribute—to do my bit for the industry, the economy and the general good.

- Even when other problems command my full attention, the ALTA officers, governors and staff keep working in my interest. In such times, maintaining my membership is a vote of confidence in them, which they deserve, and which I am happy to bestow.

*Jack Rattikin, Jr.*

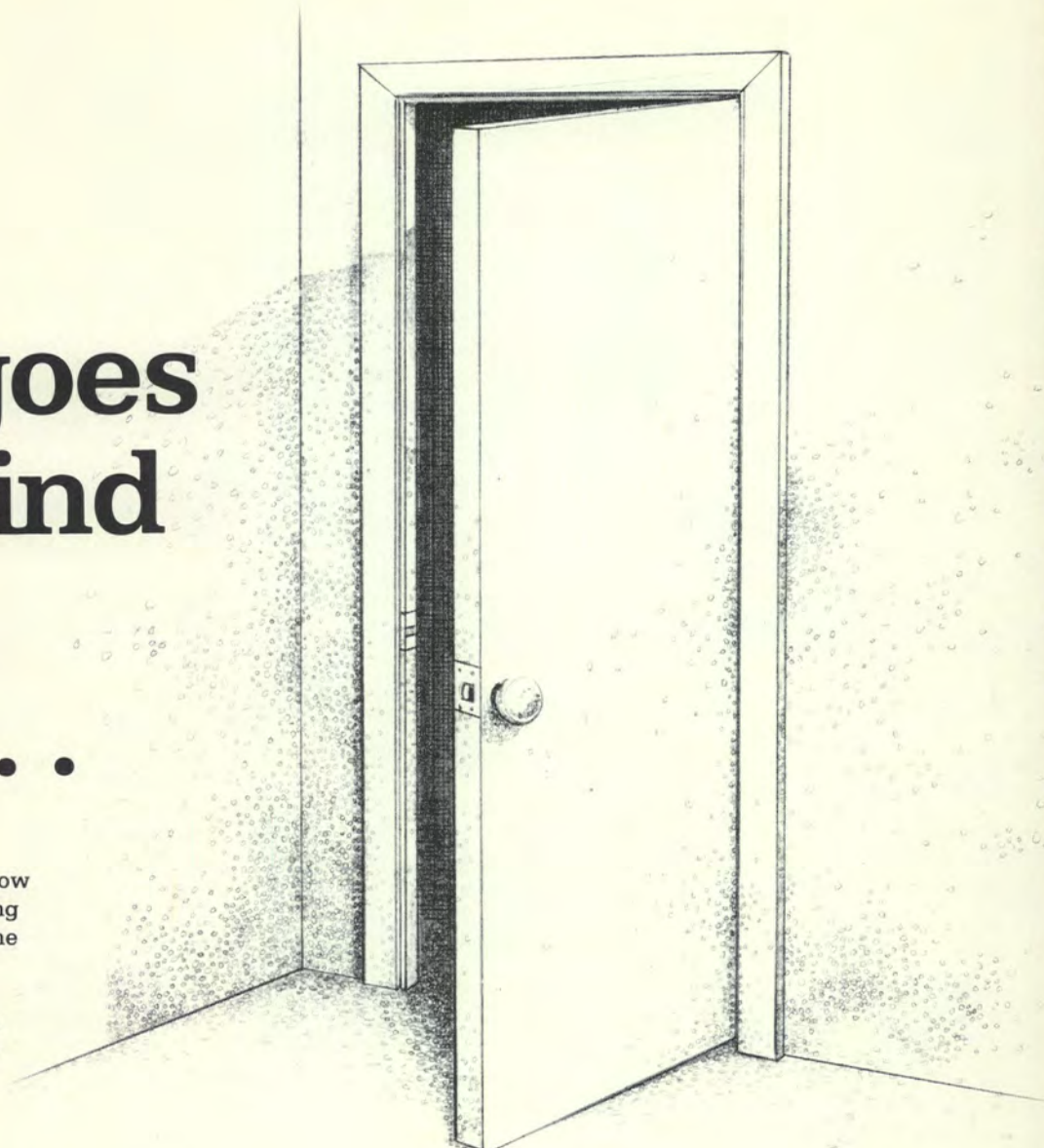
Jack Rattikin, Jr.



# 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 emphasizes the importance of owner's title insurance . . . . . \$22\*

### Protecting Your Home Ownership

A comprehensive booklet which traces the emergence of title evidencing and discusses home buyer need for owner's title insurance . . . . . \$30\*

### 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. . . . . \$30\*

### 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. . . . . \$22\*

### 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. . . \$35\*

### 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. . . . . \$40\*

## ALTA full-length 16mm color sound films

**A Place Under The Sun** (21 minutes)  
Animated film tells the story of land title evidencing . . . . . \$155

**1429 Maple Street** (13½ minutes)  
Live footage film tells the story of a house, the families owning it, and the title problems they encounter. . . . . \$140

**The American Way** (13½ minutes)  
Live footage film emphasizes that this country has an effective land transfer system including land recordation and title insurance. . . . . \$140

**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. . . . . \$115

## Miscellaneous

ALTA decals . . . . . \$3  
ALTA plaque . . . . . \$3





# Another Historic Challenge

By Phillip B. Wert

If past is prologue, the title industry is about to enter another period of historic challenge in customer service. As many ALTA members will recall, title companies were short on qualified personnel because of cutbacks as the industry emerged from the recession of 1974-75. Before long, title order volume increased substantially and numerous companies lacked the personnel to respond adequately. Customers began to complain about slow service and mistakes, and the industry faced a serious problem.

With recovery from the current recession in prospect for this year, title company managers once again are on the threshold of an upswing in business. As we move out of this severe downturn, thoughts once again turn to staffing for the handling of greater volume. Those who are prepared will be the most effective competitors—and their readiness can be helped significantly by well planned employee training.

Consideration of training activity must include the possibility of developing educational systems in house, since the need is constant. Title companies are dealing with a proliferation of information and mortgage forms in a rapidly changing market. Our work calls for us to know considerably more and to apply this knowledge with fewer employees—which means expanding individual productivity and enhancement of the capability to detect problems. Employee training is essential in meeting this demand.

Our professional knowledge must extend to equipment. For instance, many of the newer typewriters have features that may not be familiar to numerous title people. Reading their manuals can be very helpful to the supervisor as well as the operator.

Training aids are readily available and need not be expensive. For instance, transparencies can be made by many copy machines for training—and for public relations use as well. Cassettes can be helpful in training new employees as well as old timers. There are conventions, seminars, under-

writer and state or regional association manuals and programs and, of course, The Land Title Institute, Inc.

Important assistance is available outside the office—such as the programs on telephone use sponsored by the telephone company. Talking with experts such as surveyors can be helpful. And, in the area of assistance for agents, there are well qualified underwriter staff people.

Employee diversity has proved essential to our survival in these difficult economic times and is the nucleus for our future growth. Companies with effective cross-training have great potential for the diversity that enables a quick gearing up to handle expanding business volume. Also, it must be remembered that repetitive training is necessary so what is learned will not be forgotten.

In companies of any size, each employee needs a good picture of the total operation and how he or she fits in as a cog in the wheel. Individual employees must understand the importance of their contributions if the wheel is to turn smoothly and productively.

Carrying the analogy further, the wheel revolves around customer service with the title company manager at the hub. If a cog fails, the manager must reach out to the rim and provide the needed support immediately or the entire wheel will not perform adequately. This should be kept in mind as managers are trained.

Articles on employee training resources and techniques are in this issue of *Title News*, with each written from the viewpoint of the manager.

Hopefully, the content of this issue will provide a basis for thought and action as the title industry prepares for economic recovery.



Phillip B. Wert is manager of Johnson Abstract Company, an abstract and title insurance agency operation located in Kokomo, Indiana, and is chairman of the ALTA Abstracters and Title Insurance Agents Section Educational Committee. He is a former member of the ALTA Board of Governors and a past president of the Indiana Land Title Association.





# Training: Key to Productivity

By Connie Wimer

Iowa Title personnel are regarded as its greatest corporate asset, and training and development the key to increased productivity. Production requirements swung 70 percent between high and low levels last year as order levels reflected interest rate changes. Management's challenge is to maintain high levels of service in spite of economic fluctuation.

Flexibility, a contingency approach to staffing, is a significant part of Iowa Title's success in maintaining high levels of service. Most employees are trained to and can fill at least two positions. Abstracters are trained not only in production, but also in data processing and administrative departments. Employees move with the work. Rather than productivity being dependent upon one person's pace or ability it is dependent upon how well and how quickly the staff adapts to changes in volume by moving with the work load.

Whether hired for an abstracting position or a support position, all new employees go through an orientation which addresses policies of the two companies and how work flows through each. All employees are taught how to answer the phone and how to take a customer order. Depending on the position filled, a number of employees in an area carry out the entire training process for that position, the extent of their involvement being based upon their particular expertise. A training schedule is written by management and reviewed with the

trainer and the new employee. Although management is responsible for seeing that the schedule is followed, it is the new employee's peers who act as trainers. An abstracter notebook, abstracting forms, typist manual and abstracting standards book developed exclusively for Iowa Title by its employees and made a permanent part of the company library are tools used by the trainers to enhance the newcomer's understanding.

Multiple employee involvement in the training process promotes cross training by helping the new employee grasp at early stages the interrelation and dependency of jobs within the company. It also serves to enrich the job of the trainers by allowing them to invest in the company their special skills and knowledge. Thirdly, it serves as a process by which policies and techniques within the company are periodically scrutinized and questioned. The success of this type of training program is as dependent upon other policies as on the



*Connie Wimer has been owner and president of Iowa Title Company, Des Moines, for six years. The company has 20 employees, is totally computerized, and maintains four offices including the Des Moines plant and a complete plant in a smaller adjoining county. The company purchased the official court newspaper one year ago. She currently serves as secretary of the ALTA Abstracters and Title Insurance Agents Section.*

trainers themselves. Hiring standards, emphasis on training the trainer, and participative management play a significant role as well.

**F**ollowing is an interview in which the author responded to the questions of Cindy Saul Den Adel.

**CDA**—Almost 75 percent of your staff has been with the firm for four or more years. Will you discuss this in relation to hiring policies?

**CW**—I believe it relates to hiring policies, promotion policies, and general working conditions. We hire the brightest, most ambitious people we can find, train them in as many areas as possible and promote from within whenever that is possible. We also try to make this a very pleasant place to work in both physical and aesthetic ways.

**CDA**—What attributes are you looking for in an individual in an interview situation?

**CW**—I look first for intelligence. If that is present, I look for creativity, a good work record, professionalism, ambition, and a positive attitude about people and life.

**CDA**—Have you hired in the past year?

**CW**—Yes, we've hired a number of people. It has varied from a part-time high school student to an experienced abstracter.

**CDA**—The ratio of traditionally clerical personnel to paraprofessional in your firm is 1 to 6. Is this by design?



**CW**—I think it's by necessity. The very nature of this business requires para-professional people to a great degree so, yes, I believe that it is required, and it is by design.

**CDA**—One third of the employees at Iowa Title either have earned college or associate degrees or are working toward them as part-time students. Is this a significant factor in your organization?

**CW**—Yes, I think it definitely is. It's an automatic result of the qualities I look for in people. Those types of people tend to want to continue learning and advancing, and I believe it has been a great advantage to the company in the quality of the product and the service that we provide.

**CDA**—Iowa Title trains most of its personnel, and most employees are trained to fill at least two positions. In addition, almost half have pursued professionally-related adult education at the firm's expense. You are apparently committed to continuing education.

**CW**—You're right. I'm very committed for a number of reasons. I believe that it is a practical thing and that it pays off in most instances. The caliber of people at Iowa Title means response to work situations in a more positive, productive way when employees are more aware of the whole picture. They apply new things learned from classroom experience to their work experience. The exposure to other people and other ideas is healthy and useful to a growing company.

**CDA**—Isn't this an expensive arrangement?

**CW**—Yes, it can be very expensive. But in almost every instance that I can recall, it has been an investment that has paid off.

**CDA**—Aren't you afraid people will leave the company after it has invested training monies and effort?

**CW**—Yes, and this has happened to us several times. I think when it does, it oftentimes is best for other reasons for both the employee and the company. In the instances it has happened here, either the employee had reached his potential in our company or did not fit in for some reason. As you pointed out, 72 percent of our staff has been with us for four years or longer.

**CDA**—Are all employees as committed

to cross training and continuing education as you are?

**CW**—I feel that almost all our staff is equally committed. They realize that cross training makes them more valuable to the company, and it certainly

adds variety to their work life. Perhaps insecure people would not be so comfortable with it, but I don't think we have very many insecure people here.

**CDA**—How do your training programs

## Memoranda Trace Employee Progress Through Iowa Title Cross-Training

MEMO TO: Susan  
FROM: Cindy  
RE: Training

In the coming year we hope to work with you through a planned training program to familiarize you with each of the abstracting, data processing and closing areas of the company. Our first priority will be to train you in the data processing and land entry job; our second, to give you the support and training you need to fill in for Cheryl as the PCOB abstracter through the end of this year.

Upon Cheryl's return we will reassess the company needs, and your preferences, to determine where your next training should be. At this point in time, we feel certain that you should learn the courthouse abstracter/*Daily Record* reporter job, a position that you will find most challenging, and one unlike one you have ever filled, I am sure. Depending on the intensity of training, you should be able to fill in that position by mid-February, and feel comfortable there within the month.

MEMO TO: Susan's Trainers  
FROM: Cindy

We should adhere to the following schedule as closely as possible to insure efficiency and a smooth transition.

Location	Week of	Trainer	Assignment
<b>STAGE I</b>			
MO	10/11	Jane Mary	Land entry General reorientation to paper flow and ITC processes Water project clean-up
MO	10/18	Jane Ann	Land entry Pencil note compilation
MO and PCOB	11/01	Laura Cheryl	Filing processes PCOB orientation
PCOB	11/08	Cheryl Laura	Land entry and PCOB orientation Progress check
<b>STAGE II—on or around 1/03</b> Courthouse Abstracter/ <i>Daily Record</i> Reporter			
CH	1/03	Mary Cindy Don	Courtwork Judgment takeoff <i>Daily Record</i> reporting
<b>STAGE III—on or around 3/01/83</b> Loan Closing			
MO	3/01	Carol Mary	Loan closing Set-ups and abstracting

Having mastered the courthouse abstracter/reporter position, you will then be ready to reassess your preferences again. At that time, I feel quite certain that we should be looking toward closing orientation.

Please let me reiterate that our primary goal in the next few months is to match company needs with your personal desire for growth and your preferences. We can reach a comfortable compromise, but will need your honest input all along the way. Even though we are all anxious to work with you and show you our ways, we will benefit from your observations, and encourage your suggestions and criticisms. We have trained enough people to expect that the teacher usually learns more than the pupil.

One final note is to please keep the communication doors open. I will assume the responsibility for the quality of your training, but the pace is primarily up to you.

I have seen that all the people involved in your training have received a copy of the attached guideline.

Good luck!





Jane Ohnemus, Iowa Title Company computer programmer, demonstrates system features for Greg Brown, abstracter trainee, during an employee cross-training session.

nesses. I feel that officers and managers should be allowed to develop their own management style, not necessarily copy mine, as long as that style is effective.

**CDA**—There are four people including yourself on the company management team, the responsibilities of each lying in at least two of the areas of finance, production, personnel and planning. Have you intentionally overlapped responsibilities or did the situation evolve? Does this constitute cross training?

**CW**—I think part of it has been intentional and part of it has been a natural development as the company has grown. Our management team has a tremendous variety of experience, knowledge and talent. Very often while something may pertain to personnel, again because we are the size we are and because the people know each other so well, we can get input from all sorts of different areas so that part of it has been intentional. I think the more we grow, the less we're going to be able to do that. It is somewhat of a luxury in taking time from those types of people, but again it's wonderful cross training for management people to be exposed to problems other than in their specific area.

**CDA**—Describe how the management team works.

**CW**—We have four people on the management team, and we all have different assignments and responsibilities. We meet frequently to discuss major policy, personnel or acquisition decisions. Our meetings are informal, and we have been able to make decisions by discussion and consensus rather easily.

**CDA**—Isn't the management to employee ratio, which is 1 to 5, very large?

**CW**—It is very large, but we also have four offices that these 20 people work in. I think that requires a little more management time and communication. As I mentioned before, each of the four people on the management team have very special skills and that makes them invaluable to the team. They are also very flexible people who can both give and take direction from each other.

relate to the concept of job enrichment?

**CW**—I think I've touched on that lightly. Intelligent, creative people require a variety of work experiences to keep them from being bored in their daily work. Also, for their career planning, the more exposure they have to different areas, the better prepared they are going to be for any future promotion with this company or with another company. A training program that lets people know specifically what they are expected to be knowledgeable about certainly gives ease of mind and makes people feel good about their work. To leave at the end of the day feeling you have done a good job is important for job enrichment.

**CDA**—Do you think that job enrichment has universal application?

**CW**—Probably not, although far more in our company than others because we have a policy to train people as far as they are willing or able to go. I'm sure there are a number of people who want just an eight-hour job—to go to work and, when they leave, to forget about it. But I don't feel we have very many of that type of person in our company.

**CDA**—Your comments indicate an equitable approach with training dollars and effort—with management personnel as well as paraprofessional and clerical personnel. You've discussed how you see the payoffs. How do you convey to your management people what you expect in return?

**CW**—I have a great deal of confidence in my management team, and I assume they are aware that I consider it an investment. I try to make future assignments and promotions reflect their educational advances.

**CDA**—How involved are you in coaching your management people? How do you do it?

**CW**—I'm sure my management people would analyze this a little differently than I do. I think primarily by example, but I also think I make very clear what my goals and priorities are—not only for the management team, but for all employees. Those priorities are profit, service, and reputation—not always necessarily in that order. For instance, we would never risk our reputation for profit, but I expect people to know that that's why we are all here—to make a profit. We are small enough that we know each other very well—both our strengths and weak-

Continued on page 15





# LTI Continues Strong, Positive Impact

By Glenn Graff

Since becoming an ALTA entity two years ago when the recession already was much in evidence, The Land Title Institute has progressed steadily—furnishing employee correspondence study to 40 new subscriber title companies and winning additional praise for helping reduce turnover and boost morale.

The strong positive impact of LTI material is seen in the 99 per cent of employees completing the Basic Course who also sign up for and complete the Advanced General Course when offered. From this response, it is clear that enrolled employees are heeding their letter of instruction from LTI which points out: "Every employee who takes this course should realize that it is a two-way street, offering the employee an opportunity to prepare for advancement and giving the company a more competent employee. Your employer has indicated confidence in your ability as well as hopes for your future with the company by selecting you to take this course."

In addition to serving ALTA members, LTI recently has shown promise as an educational resource for federal agencies with responsibility in the real estate area. An impressive example emerged when the entire staff of the Land Acquisition Division, U.S. National Park Service Rocky Mountain Region, Denver, Colorado, enrolled for the Basic Course. This includes clerical personnel and employees with technical expertise in land appraisal and acquisition.

"My chief in Washington recommended the course," said John F. Pattie, division chief. "Many of our people have learned about land title matters by experience over the years, since our work includes land protection and fee acquisition, but this was our first concentrated exposure through course study. It was a beneficial experience for us. I have been in the real estate field for close to 30 years and it was helpful to me."

Pattie added that, besides course content, he appreciated prompt service in grading tests on the various sections and in sending out the next assignments, as provided by LTI Registrar Ramona Chergoski.

Among title company subscribers, H. Robert Naftzinger, vice president,

Commonwealth Land Title Insurance Company, Philadelphia, has found LTI study helpful in providing new employees with a basic "A to Z" picture of land title technology and the purpose of title insurance—and in identifying those with a strong interest in the title industry earlier in their careers.

"We make the LTI program available to all new full-time employees regardless of job assignment," he said. "About 70 per cent of those who sign up for the Basic Course complete it. Of those who continue and sign up for the Advanced General Course, virtually 100 per cent complete the work."

S. K. Holden, president, Boone County

Continued on page 16



Glenn Graff, president of The Land Title Institute, Inc., discusses the progress of students with LTI Registrar Ramona Chergoski in the Winter Haven, Florida, office of the organization. He is manager of the Lawyers Title Insurance Corporation branch there.





# Title School Improves Constantly

By Cara L. Detring

One of the best ways for any state association to encourage professionalism in the title industry is through the education of its own people. The Missouri Land Title Association promotes an annual title school for its members and non-members in related fields of work.

The MLTA Title School is a continuing, constantly improving school. We have found it to be valuable and we encourage all state associations to start a school that fits their member educational needs. You will find, as we have, that even members of a state association who never get directly involved in other association functions will support the title school and send their employees because it is so beneficial to their individual operations.

Our title school is unique because it is primarily taught by non-paid instructors drawn from the members of our state association. Who is more qualified to teach about the land title business than those of us who have worked in the business? Our greatest wealth is the experience of our members and we really utilize that experience in our MLTA Title School.

The MLTA Title School started in May of 1962. The first instructors were primarily attorneys, persons in the title business and professors at the University of Missouri School of Law. We started it as a two-day school and we still hold the school for two days.

A title school does not have to be expensive to be successful. Our registration fees are in the \$20 to \$30 range for two full days of instruction. That fee includes lunch on both days of the session. We keep the registration fees as low as possible for two reasons. One is to encourage attendance. The other is because many people have to arrange accommodations for at least one night. We do arrange block price for accommodations in the motel where we hold the school and we have been fortunate to keep that room price under \$40.00 per double occupancy. This really makes the title school affordable, even in the bleakest of business years. We locate our title school centrally in the state to make travel as convenient as possible for all people wishing to attend.

The MLTA Title School is held in the early spring, usually the first or second week in May. This year the school is being held May 5 and 6 at the Ramada Inn, Jefferson City, Missouri. We have coordinated our school through the University of Missouri Conference of Short Courses and offer continuing

education units of credit to those persons who attend. The university staff is most helpful in making arrangements and providing the audio-visual equipment needed by some of our instructors.

The university is paid through the registration fees for rendered services. The same type of services and arrangements for education credits can be obtained through most state colleges or universities. Depending on the economy, MLTA has subsidized part of the registration fees in different years to avoid raising those fees. Again, fees are charged only to cover the fees for the university's services, which does include printing programs, and registration packets, the cost of the meeting rooms, and the cost of the meals.

We really try to cover all facets of the title industry in our two-day school. We divide the school into three basic sections which we call Title I, Title II, and Title III. Title I covers the basic rudiments of titles. Title II gets into more detail and Title III covers title insurance.

In the past we had separate classes for abstracting and separate classes for title insurance. Now we find that it is better for the instructors to determine what type of individuals make up their classes and approach their topics from that standpoint. In other words, in each class point out the abstracter's approach and the approach from the viewpoint of writing title insurance. I think that this helps people get the "big picture" of our industry and, at the same time, get the information that they need to apply toward their own operation.

The topics in Title I include a course on the nature of property which gives the basic concepts of property and the



*Cara L. Detring is vice president of The St. Francois County Abstract Co., an abstract and title insurance agency operation located in Farmington, Missouri. Her Missouri Land Title Association activity includes serving as chairperson of the*

*MLTA Education Committee. In addition, she is chairperson of the ALTA Young Title People Committee.*



history of titles. It gives the background for our deeds and an explanation of various real property interests. We also include courses on what the examining attorney wants to see in an abstract or title file, how to search court house records and what records you need to check, and a course on basic documents and how to abstract or examine them. We also offer one full day in legal descriptions which goes into great detail on how to read, write and plat legal descriptions.

The topics in Title II include more detailed subjects such as decedents and incompetent's or minor's estates. We teach special conditions of title which include judgements, tax liens, bankruptcy, mechanic's liens, reservations of title, easements, restrictions, and plats and how they affect title to real estate. Another topic is quiet title suits and suits in partition and what information is required. We discuss chains of title, general techniques in closings and review of abstracting documents and compiling abstracts.

Topic III covers general title insurance orientation, preparation of commitment, policies, extra hazardous risk problems, endorsements, closing from commitments, escrow closings. We also have courses on public relations, converting an abstract business to a title insurance business, and something on new technology.

Each class generally runs for 1 to 1½ hours depending upon the topic. Each student can either follow each Title Course or "skip around" among the courses to get the topics he or she is most interested in or has the most need for. Each day, a student can choose four classes to attend from the 12 classes available. We have a general session each morning to make announcements and get everyone rolling in the right direction. We generally have some sort of informal get-acquainted hour at the end of the first day of classes to get everyone back together. We also have a general session at the end of the second day.

As mentioned before, we draw our instructors primarily from our membership. We have a tremendous amount of qualified people who are excellent instructors. I know that every state association has a great wealth of people in the association to draw from.

We try to fit the instructor to the topic. We use attorneys, management, secretarial persons, "chain pickers," and other skilled people. Whoever the subject matter calls for, we find an instruc-



Cara Detring leads the applause at ceremonies recognizing Mike McCalley, a past Missouri Land Title Association Young Title Person of the Year award winner. The most recent recipient of the award is Kimberly Carter.

tor to fit the bill. We always welcome speciality topics and instructors when they are available, such as speakers on computers or demonstrations of any equipment pertinent to our industry.

The by-laws of MLTA provide for an Education Committee which is responsible for planning an annual program of instruction for the benefit of the members and their employees. Our Education Committee chairman is basically in charge of the school.

In 1979, the MLTA officially created its committee, the Young Title People of Missouri, by adding that committee to the by-laws. The board of directors in 1980 directed the Young Title People Committee to assist in the promotion of the title school. With that direction, the Young Title People coordinated their activities with the title school. Each year, the Young Title People sponsor an award for the Outstanding Young Title Person of the Year. The nominee must be a member or employee of a member of the MLTA and the nominations are made in writing by any member of the association before May 1. The recipient of the award is announced at the title school and formal presentation of the award is made at the annual convention of the MLTA in September. The Young Title Person of the Year is awarded a scholarship to the ALTA Land Title Institute as part of the award. The title school is one of the activities that our

young people are able to attend so it was only natural to hold the events of the Young Title People there.

It is interesting to note that all of our nominees for the Outstanding Young Title Person of the Year in the past have attended the title school at least one year and many of the nominees have attended two or more years, even though such attendance is not a requirement for the award. We presently have 10 people sponsored by the MLTA who are taking the ALTA Land Title Institute correspondence study. Our people in the title industry in Missouri really benefit from the educational activities available through the MLTA and the ALTA.

If your state association leaders would like to start a title school, I suggest that you first contact your state university or college and find out if they have a department that helps coordinate short courses or seminars. If they do, they will generally take care of printing the program, arranging for the meeting rooms and equipment, provide registration packets and mail the programs and pre-registration materials. If your state does not have such services available, you can take care of those things yourself, with a little effort and organization.

First, plan a central location which has the facilities you need. We require one large meeting room and two break-out rooms—one for each title course. We plan the meals and size of meeting rooms based upon the prior year's attendance and we have found that we can adequately take care of those attending the school, based upon the prior year's numbers. I am pleased to report that the overall attendance at the school has doubled since the school started.

If you need to get a rough idea of how many people you should plan on for the first year, you might poll your association members and find out how many would take advantage of a title school sponsored by your association.

You will need pre-registration materials, which include motel reservation cards, programs or course schedules, and registration sheets. We mail these pre-registration packets out in March or approximately two months prior to the school. We mail this information to all of our members of MLTA, the people who attended last year's school, and to anyone else who has requested information on the school. The program contains the telephone numbers of the Education Committee chairman and Young Title People Committee chairman to call if any one desires more information about



the school, the courses, or the instructors. We also include on the registration sheet a space for the person to specify the type of course they will probably follow: Title I, Title II, or Title III. We pass this information on to our instructors so they can plan for their classes. Of course, people are permitted to register the day of the school and pay the registration fees then.

We promote the title school at all our association functions. We remind our members at zone meetings, at conventions and through our *Title Gram*, which is published every other month.

## Underwriters Aid Training At San Juan County Abstract

By Omer F. Tucker

**I**n an abstract-title plant, personnel training is not only the basis of survival in today's competitive market. It is also important to the future of our industry.

Training in how to do the job and do it right is no more important than the training of an employee to convey to your customers (clients) the fact that you not only enjoy being of service to them, but that you have the ability to instill in them the confidence and trust to a degree that they will return for your services.

Our underwriters are most helpful in providing material for training purposes. Any time we request and need an update on our bankruptcy laws, probate proceedings or any law changes, all we have to do is contact one of our underwriters and we get prompt service.

In New Mexico, periodically, we have title seminars wherein our underwriters

We generally contact the instructors in January of each year, or at the time we are putting our program together, to be sure that they are committed to teach. The title of the class, a general description of the subject matter of the class, and the instructor's name are all shown in our program or course schedule. There may be some last-minute substitutes or class changes but generally everyone is committed to the program and the schedule holds.

After your program or course schedule is set, have it printed so it can be enclosed in the pre-registration mail-

furnish teachers and speakers. Seminar topics can vary in subject matter to include title insurance, abstracts, escrow closings, chattels, community property, estate laws, etc., most based on the speakers' past experiences and the teachers' credentials.

We receive regular reports from our underwriters on different subject matters that may include instances of losses and lawsuits, which educate our staff so that we are knowledgeable in specific areas of extreme importance for title insurance and in real estate procedures.

Our county, San Juan County, New Mexico, is small. Its population is approximately 85,000 and about 91 per cent of the land is Indian reservations, federal and state lands.

Since our company is small (12 employees), we do not have formal employee training services. Most of our knowledge extends from on-the-job training through experiences past and present—and office "rap sessions." Legal aid is provided by our underwriters as well as our own legal aid.

In spite of our size, we have been in business since July, 1946, and have done well. The so-called recession has not hurt us and this I personally attribute to the fact that our employees are tops in their fields, with experience ranging to over 30 years in title insurance procedures.

The underwriters and the employees work as a team and, together, they provide excellent quality service, second to none.

ings. Of course, if you have your state college or university short courses department coordinate the school, they generally will make all arrangements for printing. You still must put the program or course schedule together.

You have to plan the general subjects you want to cover in the school for the program or course schedule. We generally try to outline the subjects and present them in such a fashion as to avoid repetition. We also try to present the general material in the early classes; in each subsequent class, the material presented becomes more specific. For instance, in Title III on title insurance, the first class in a general overview of what title insurance is and what types of coverage are available. Then we present classes on how to prepare a commitment and policy, extra-hazardous risks, closing from the commitments, and escrow procedures.

The instructors find it helpful if the school committee members will outline generally the scope of material they want the instructors to cover. This helps eliminate covering the same topic in several classes in the same course. It is also important for the instructors to be given enough time to allow questions

## Two Name Changes Announced by Ticor

Title Insurance and Trust Company and Pioneer National Title Insurance Company have received approval from the California Department of Insurance to operate under the new names, Ticor Title Insurance Company of California and Ticor Title Insurance Company, respectively.

Since Ticor Title Insurance Company of California will operate primarily within that state and Ticor Title Insurance Company will do business outside California, the latter mentioned company now assumes primary operational and underwriting responsibility for Nevada—a state previously served by Title Insurance and Trust.

Although the two companies will maintain separate legal identities, both will be referred to for marketing purposes as Ticor Title Insurance, according to Winston V. Morrow, their chairman and chief executive officer. There will be no change in the name or business activities of the Ticor Title Insurance Group subsidiary, Title Guarantee—New York, at this time, he added.



Omer F. Tucker is president of San Juan County Abstract & Title Company, an abstract and title insurance agency operation located in Farmington, New Mexico.



from the class. People ask very probing questions and, even though it sometimes puts the instructor on the spot, it can be very enlightening for the class. If it is appropriate to their topic, instructors are encouraged to provide examples and handouts for the students. These can be printed or copied by the short courses department or by your state association.

I can never thank the instructors enough who have taught in the MLTA Title School. They are all extremely dedicated people. They devote a lot of time and effort to making our title school a success and they do so with no material reward. Apparently, the satisfaction they receive through their support of our association and the enthusiasm they see in the people who attend our school is enough. The cooperation and hard work of the instructors and the organization by your association is the formula for a successful title school.

In closing, I can only encourage all of you involved in your state associations to promote the education of your people. Try sponsoring a title school. It will be one of the most rewarding activities of

your association. If you would like copies of our programs or any information regarding our title school, please don't hesitate to contact me directly at The St. Francois County Abstract Co., First and South Jefferson, Farmington, MO 63640.

**WIMER—continued from page 10**

**CDA**—What do you expect from your managers?

**CW**—I would say loyalty and commitment come to mind first. I expect them to be professional and set an example for others. I also want them to be creative about how we accomplish our goals and, naturally, I expect total honesty.

**CDA**—You are an advocate of the "open door" policy to the presidential suite. How do you handle employee problems without usurping middle management authority?

**CW**—I'm not sure that I always have—I'm still learning. As the company

grows, I sense there are problems in that area. When an employee comes to me, rather than to his immediate supervisor, I know that one or more of us is doing something wrong. I find it happening less because I am delegating more, but it has been a problem in the past.

**CDA**—"Brainstorming" is commonplace at Iowa Title. Would you describe it and its benefits as a participative management tool?

**CW**—I'll describe the way we do it. We present a problem or perhaps a group of related problems and divide into small groups, usually no more than four or five people, and start sharing ideas for solutions. It is emphasized that these do not have to be practical ideas—they can be "off the wall." We also emphasize that you build on someone else's ideas. It has worked extremely well. I think it's a very basic form of quality circles—getting input from the person who actually does the work. We've come up with wonderful ideas with this technique.

**CDA**—In what other ways do you

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Group problem solving is a common participative management technique at Iowa Title Company. Here Ann Breeding, upper left, vice president—production, presents a reorganization problem to staff members for discussion.



During the final stages of her cross-training, Susan Keegan, abstracter, receives instruction on loan closing from Iowa Title's Carol Askren, right, assistant to the president and closer.

encourage employee participation in decision making?

**CW**—We are growing in that area. We have monthly staff meetings, and at that time we share the compliments and successes that the company has enjoyed. We talk about the current problems and proposed solutions and share current goals of the company.

**CDA**—On a scale of one to ten, one being autocratic and ten being democratic, how would you rate your leadership style? Does it depend?

**CW**—It definitely depends, and I am sure it is changing and has changed a

great deal in the last six years. I would say at the present time I'm around a five. I feel I'm democratic enough to listen to all people and all ideas, but I nevertheless retain the right to make the final decision. We've been very successful in dealing with problems over a period of time in reaching consensus, rather than using one person's solution. I'm comfortable with where I am there.

**CDA**—Is participative management risky?

**CW**—Not if you have chosen your people well and they work well together.

I'm sure it could be risky in some situations.

**CDA**—Is participative management a fundamental requirement for increasing productivity and worker morale, or is it your personal preference?

**CW**—As it relates to the people I have chosen, it's a fundamental requirement. They would not still be here if it were not for the way we operate. At the same time, it is most definitely my personal preference. It allows me to specialize in areas where I'm stronger and gives others the opportunity to do the same. It works extremely well for Iowa Title.

**GRAFF**—continued from page 11

Abstract Company, Inc., Columbia, Missouri, took the Advanced General Course a number of years ago and found it informative. Subsequently, he has enrolled his employees in the same course. Most of them have been in the title industry less than two years.

"We have a rap session every once in a while when they need more explanation," he said. "They like it and find it very beneficial. They are competitive about their test grades and I think it's great."

Executives from a number of other subscribing companies also have emphasized the importance of management involvement in bringing LTI study to maximum effectiveness where their employees are concerned.

"LTI study reinforces our local training," said Larry Edger, executive vice president, American Realty Title Assurance, Columbus, Ohio. "We consider the courses an excellent base for coinciding with our own training programs that focus on state laws and requirements."

Edger added that he appreciates the follow-up that LTI provides management on individual employee test results and progress.

Stuart F. Wylde, vice president, The Abstract and Title Company, LaGrande, Oregon, expressed a similar view.

"LTI helped our employees feel we are interested in their learning more about the title business," he said. "Since the course content is general in nature, it was necessary to supplement their study with an explanation of the specifics of our business locally."



Karl F. Heeter, vice president, Lawyers Title of Louisiana, Inc., New Orleans, feels that a decision some two years ago to offer the LTI Basic Course to all new employees has contributed to a considerable reduction in turnover in lower level jobs that seemed to be coming, at least in part, "from a limited understanding of the title business—a narrow view focusing on the individual job."

Heeter pointed out that all new employees subsequently have signed up for the Basic Course after being advised of its potential value in job advancement, and said that those caring to do so may continue with the Advanced General Course.

"Since this is a self study program, management must promote continuing employee interest," he said. "When LTI sends management individual employee report cards, I pass these along to our people along with a note from me on their progress. Overall, it's a good basic program that helps our employees pull together."

Susan M. LeMay, title officer, Dane County Title Company, Inc., Madison, Wisconsin, said her company has enrolled a wide spectrum of employees in LTI study—including those in sec-

retarial, judgment clerk/court liaison, abstracting, clerical/receptionist, title officer slots, business development and management.

"LTI study has helped boost our staff morale in these difficult economic times," she said. "After looking over some of the course literature, all of our more experienced employees enrolled."

**A**fter its founding by Hart McKillop, a former senior vice president in charge of employee education and training for Lawyers Title Insurance Corporation and an ALTA Honorary Member, LTI since 1970 has offered the Basic Course in 12 sections and the Advanced General Course in 18 sections. Students are sent text booklets covering each section, along with test questions and answer sheets. After completing their "open book" tests, students send their marked answer sheets to LTI for grading. The graded answer sheets then are returned to the students along with text, questions and answer sheets for the next section until the course is completed.

LTI keeps a personal progress record

Continued on page 18

## Wichita Reporter Wins ALTA National Award



ALTA Past President Roger N. Bell, left, congratulates Seth Effrom, staff writer for the Wichita (Kansas) *Eagle & Beacon*, top winner in the ALTA-sponsored Consumer Information Category of the National Association of Realtors Real Estate Journalism Achievement Competition, during a recent luncheon of the Wichita Metropolitan Area Board of Realtors. The ALTA past president, who is president of The Security Abstract & Title Co., Inc., Wichita, also served as master of ceremonies for a humorous "roast" during the luncheon.



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# Names In The News . . .

**Paul Dickard** was appointed vice president—agency relations for Transamerica Title Insurance Company in Houston, Texas. He joined Transamerica 13 years ago and most recently was Texas division manager for the company.

Transamerica also has promoted **Michael D. Dolan** to manager of its Eagle County, Colorado, office. **Dolan** joined Transamerica in 1976.

Ticor Title Insurance Company has named **Don Wade** senior associate title counsel and Alabama and Mississippi state counsel and **Terry Williams** El Paso County manager.

**Charles C. Mette** has been promoted to vice president and manager of the Santa Ana, California, office of Ticor Title Insurance Company of California. He has been with the company since 1968.

**Teresa Ann Gooch** was elected vice president, national training manager, of Ticor Title Insurers. She joined the company in 1980 as national sales training manager.

**William A. Colavito** was appointed vice president and northeastern regional counsel in the New York City office of Chicago Title Insurance Company.

**Carol Maiorano** has been appointed title operations officer in the Brooklyn, New York, office of Chicago Title.

**Kazimierz Lojko** has been appointed assistant vice president and manager of the Garden City, New York, office of Commonwealth Land Title Insurance Company. He has 17 years of experience in the land title industry.

## Clarification—Western Title

In the December, 1982, *Title News* "Names in the News" section is an item referring to the naming of **Al Borchert** as president of Western Title Agency, Inc., Phoenix, Arizona. The Phoenix concern has no affiliation with Western Title Insurance Company, San Francisco, California.

Commonwealth also has named **Mel E. Kensinger** as vice president and manager of its Colorado Springs, Colorado, office. **Kensinger** has 25 years experience in the industry.

Minnesota Title Financial Corporation has promoted **John R. Cleaveland** to vice president and treasurer and **Charles Gregory** to vice president of finance. Both have been with Minnesota Title since 1977.

**Jeffrey R. Henderson** has been appointed vice president and director of sales for American Title Insurance Company.

**Scott A. VanBuskirk** was appointed an assistant counsel of Lawyers Title Insurance Corporation and has been transferred to the company's national headquarters in Richmond, Virginia. **VanBuskirk** joined Lawyers Title in 1974.

Also assigned to Lawyers Title national headquarters in Richmond, Virginia, is **John R. Blanchard**, who was elected to the position of vice president and treasurer. **Blanchard** joined Lawyers Title in 1977.

**Federick J. Augustine** has been appointed branch counsel of Lawyers Title's Roanoke, Virginia, office. He joined Lawyers Title in 1981.

**Robert G. Wagner** has been named manager of the Lawyers Title Merritt Island, Florida, branch office. **Wagner** has been with Lawyers Title since 1975.



**Dickard**



**Dolan**



**Cleaveland**



**Gregory**



**Gooch**



**Henderson**



**Wagner**



**VanBuskirk**



**Augustine**



**Blanchard**

**GRAFF—continued from page 17**

for each student, sending copies to the employer at intervals.

Since students progress at their own rate and no deadlines are set regarding enrollment of new employees, the subscribing company is able to enroll new employees at any time during the subscription period or enroll other



employees who did not originally sign up for the course.

Tuition rates for larger companies depend on the number of their employees. For companies with less than 50 employees, tuition is \$50 per month for a period of 12 months. For companies with less than 10 employees, the tuition is \$35 per month. All subscribing

companies pay a nominal \$3 for each text section sent to their employees.

Additional information may be obtained by contacting LTI at Post Office Box 9125, Winter Haven, FL 33880 (Telephone 813-294-6424).

Following is a subject outline for both the Basic Course and the Advanced General Course.

printed from the University of Florida Law Review)

- Sec. II The Title Insurance Industry
- Sec. III Title Industry and Related Trade Associations
- Sec. IV Title Searching and Abstracting from the Public Records
- Sec. V Abstract and Title Plants—Their Structures and Use
- Sec. VI A Word About Title Language—Title Industry Terms (Glossary)
- Sec. VII and VIII (combined)—Land Descriptions
- Sec. IX and X (combined)—Forms of Title Insurance Policies and Binders
- Sec. XI Basic Principles of Title Underwriting
- Sec. XII Escrows and Closings
- Sec. XIII The Approved Attorney System—Insured Closing Service
- Sec. XIV Rate Structures
- Sec. XV Easements—Insuring Groups of Small Parcels
- Sec. XVI Development of Title Business—Sales
- Sec. XVII Federal Agencies
- Sec. XVIII Management Problems

## Course Outline—The Land Title Institute

### Basic Course

- Sec. I What Is A Title—Real Property and Personal Property, How Titles Are Created—Nature of Chain Of Title, Possible Defects In Chain Of Title—How Title Losses Occur
- Sec. II Necessity of Land Title Assurance, Early Features of Land Title Assurance, The Recording Laws and the Public Records
- Sec. III Title Examinations—Methods and Procedures
- Sec. IV The Abstract—Its Development and Forms

- Sec. V A Word About Title Language—Title Industry Terms (Glossary)
- Sec. VI The Title Insurance Industry
- Sec. VII and VIII (combined)—Land Descriptions
- Sec. IX and X (combined)—Forms of Title Insurance Policies and Binders
- Sec. XI Basic Principles of Title Underwriting
- Sec. XII Escrows and Closings

### Advanced General Course

- Sec. I Development of Title Assurance, Article, "Title Insurance," By McKillop (as re-

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# Calendar of Meetings

## **March 16-18**

ALTA Mid-Winter Conference  
The Pointe  
Phoenix, Arizona

## **April 21-23**

Arkansas Land Title Association  
Little Rock Excelsior  
Little Rock, Arkansas

## **April 24-26**

Eastern Regional Title Insurance Executives  
Maryland Inn  
Annapolis, Maryland

## **April 28-30**

Oklahoma Land Title Association  
Lincoln Plaza Inn  
Oklahoma City, Oklahoma

## **May 1-3**

Iowa Land Title Association  
The Red Fox Inn  
Waverly, Iowa

## **May 11-13**

Virginia Land Title Association  
Tides Lodge  
Irvington, Virginia

## **May 12-15**

Texas Land Title Association  
Westin Oaks Hotel  
Houston, Texas

## **May 19-21**

New Mexico Land Title Association  
The Inn of the Mountain Gods  
Ruidoso, New Mexico

## **May 19-21**

North Carolina Land Title Association  
Williamsburg, Virginia

## **May 22-24**

Pennsylvania Land Title Association  
Hotel Hershey  
Hershey, Pennsylvania

## **June 1-3**

California Land Title Association  
Mariott Hotel  
Newport Beach, California

## **June 5-7**

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

## **June 12-14**

Oregon Land Title Association  
Salishan Lodge  
Gleneden Beach, Oregon

## **June 16-18**

Southwest Title Insurance Executives  
The Broadmoor  
Colorado Springs, Colorado

## **June 16-19**

New England Land Title Association  
Lake Morey Inn  
Fairlee, Vermont

## **June 23-25**

Land Title Association of Colorado  
Keystone Resort  
Keystone, Colorado

## **June 24-26**

Illinois Land Title Association  
The Westin Hotel  
Chicago, Illinois

## **July 13-16**

Wyoming Land Title Association  
Hotel Washakie  
Worland, Wyoming

## **July 14-16**

Utah Land Title Association  
Snowbird Ski and Summer Resort  
Salt Lake City, Utah

## **July 31-August 2**

Michigan Land Title Association  
Bay Valley Inn  
Saginaw, Michigan

## **August 4-7**

Idaho Land Title Association  
Elkhorn Village Inn  
Sun Valley, Idaho

## **August 11-13**

Kansas Land Title Association  
The Holidome  
Topeka, Kansas

## **August 11-13**

Montana Land Title Association  
Ramada Inn  
Bozeman, Montana

## **August 18-20**

Minnesota Land Title Association  
Holiday Inn  
New Ulm, Minnesota

## **September 9-11**

Missouri Land Title Association  
Sheraton Westport Hotel  
St. Louis, Missouri

## **September 10-13**

Indiana Land Title Association  
Sheraton-West (Airport)  
Indianapolis, Indiana

## **September 15-17**

North Dakota Land Title Association  
Town House  
Grand Forks, North Dakota

## **September 21-24**

ALTA Annual Convention  
Boca Raton Hotel and Club  
Boca Raton, Florida

## **September 28-October 1**

Washington Land Title Association  
Thunderbird Motor Inn  
Yakima, Washington

## **October 6-8**

Wisconsin Land Title Association  
Paper Valley Hotel and Conference Center  
Appleton, Wisconsin

## **November 9-12**

Florida Land Title Association  
Hyatt Palm Beaches  
West Palm Beach, Florida