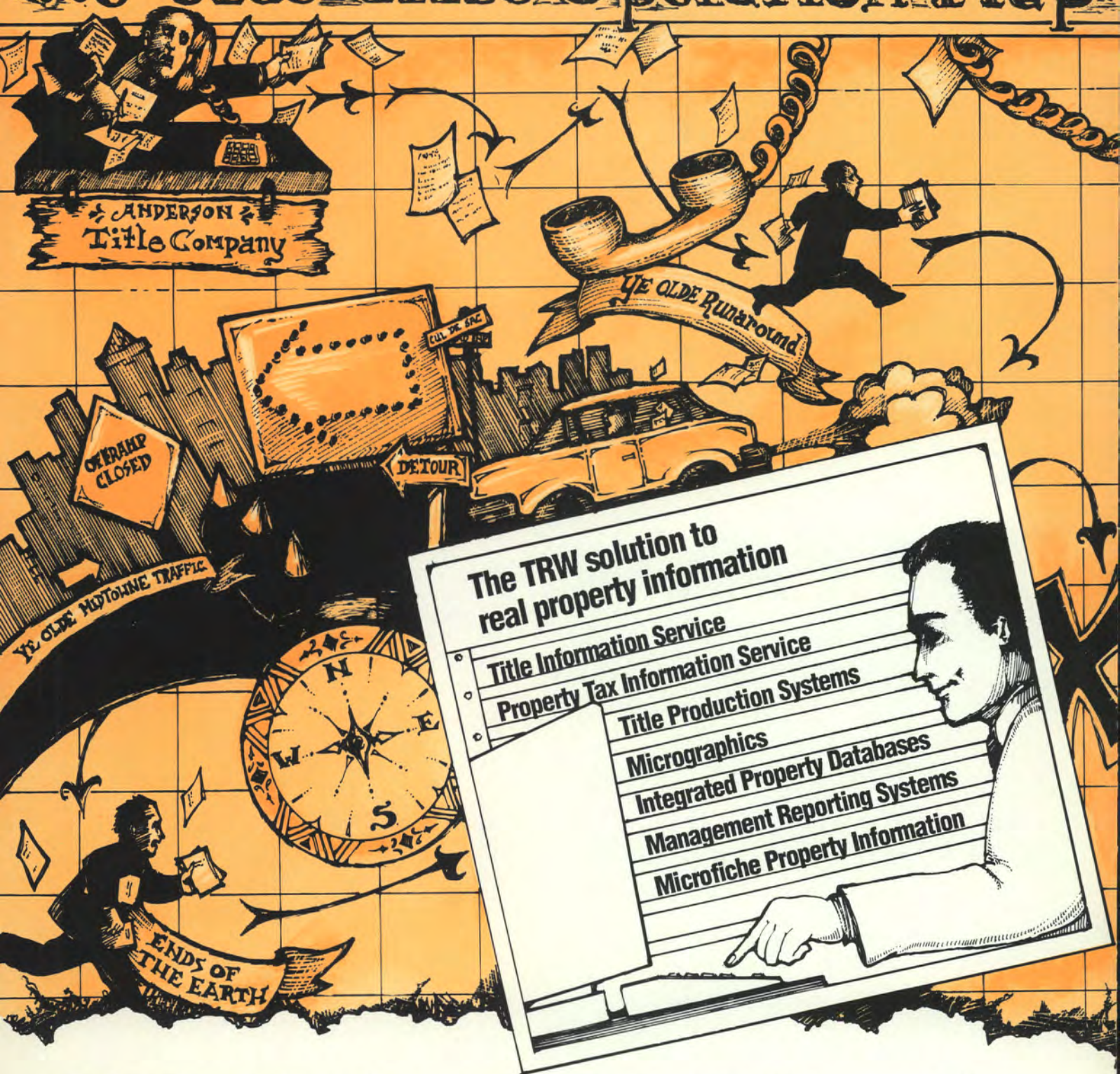


Title News

September/October, 1987



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Title News

Volume 66, Number 4

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Front Cover: During Mardi Gras, a festive crowd listens to a Dixieland serenade from a balcony in the French Quarter of New Orleans. The Crescent city is site for the 1987 conventions of the Dixie Land Title Association (September 23-26) and Louisiana Land Title Association (December 2)—and will host the 1990 ALTA Mid-Year Convention April 4-6. (Photograph copyrighted by Mitchel L. Osborne)



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Editor: Gary L. Garrity

Assistant Editor: Adina Conn

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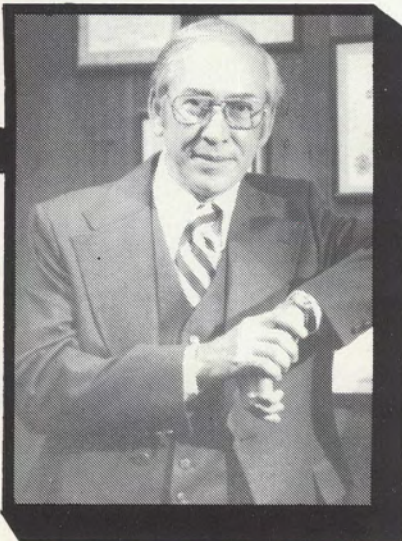
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R. "Joe" Cantrell, CPIA
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"There's hardly anything in the world that some men cannot make a little worse and sell a little cheaper, and the people who consider price only are this man's lawful prey."

— John Ruskin (1819-1900)



William G. York
President
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A Message from the President-Elect



As part of my learning process to become president of ALTA, I had the opportunity to visit our Washington headquarters and talk with the staff about how our Association operates and some of the activities they are planning for the coming year. Incidentally, I wish all of you could visit our newly-refurbished headquarters and learn first hand how well the operation there is organized. Talking with the staff left me impressed with the dedication and fervor with which they perform their jobs, as well as the expertise they bring to bear on our behalf.

This visit brought home to me how important the services are that ALTA performs for its members. They are many and varied and go a long way toward making all of us more professional in our operations. While it is difficult to say which are more important, I would like to highlight briefly our educational program, which is an ongoing benefit for all our members.

It seems to me that one of the most important functions our Association can perform is to provide, in as professional a manner as it can, an educational program, not only for our members, but for customers, legislators, regulators and the public at large. We need to educate ourselves in management techniques, automation and the technical aspects of our business, among other skills, so that we can continue to be profitable in this cyclical real estate market and provide good service to our customers.

I have always felt that, if state and federal regulators and legislators understood our business, we might not be the target of some of the investigations, regulations and enforcement actions with which we recently have been struggling. We have known for some time that our business is not well understood by the general public and sometimes is misunderstood by our customers. Increasing the knowledge of our customers and the public about our product is not only a marketing tool but fosters better relations when questions arise regarding how we operate. Also, any education we can give the media about our industry is always helpful.

To reach these targets of our educational thrust, we must have in place an organization which has the responsibility for educational projects, such as preparation of brochures, publication of books and articles, preparation of audio-visual programs, conduct of seminars and publication of correspondence courses. Our Education Committee, the Land Title Institute and our Public Relations Committee are doing a fine job in many of these areas. For example, seminars have been held at our Conventions and on a regional basis, and the Land Title Institute provides correspondence courses for all of us. Brochures and audio-visual programs on land title evidencing are available and in the past we have developed broadcast material.

I hope that within the coming months we can coordinate the efforts of these committees and set up additional educational programs. The Education Committee and the Public Relations Committee have been making plans for activity aimed at customer groups, such as real estate brokers. Also, the Board of Governors has authorized the employment of a director of education and membership services as a member of our Washington staff, with the responsibility of directing our educational efforts. Many of our state title associations have good training programs. Perhaps ALTA can assist affiliates in setting up such programs or in a sharing of ideas among education committees.

As you can see, we have in place the capacity for an excellent educational effort by our Association and plans are being made for improvement and expansion. I hope each of you will take advantage of these educational opportunities and will assist in educating others about our industry.

A handwritten signature in cursive script that reads "Marvin C. Bowling, Jr.".

Marvin C. Bowling, Jr.



PROMOTING
OUR
PRODUCT

marketing,

The following are excerpts from the 1987 Mid-Year Convention workshop, "The Complete Title Manager; Management Skills in Marketing, Advertising and Public Relations." Moderated by Barbara J. Harms, member ALTA Public Relations Committee, vice president and director of corporate communications and advertising, Chicago Title Insurance Company, Chicago, the panelists included: Timothy J. McFarlane, member ALTA Education Committee, vice president and manager, Idaho Title and Trust Company, Idaho Falls; John M. Bell, member ALTA Abstracters and Title Insurance Agents Section Executive Committee, executive vice president, The Security Abstract and Title Co., Inc., Wichita, and Robert G. Meckfessel, vice president and state manager, First American Title Insurance Company of Mid-America, Clayton, Missouri.

barbara harms



m

arketing, advertising and public relations, are viewed by many, as fields you either have a natural inclination toward, or services for which you hire outside professionals. Some title executives profess to be experts in this area, barreling full-speed ahead, while others tend to avoid it altogether. A number of individuals feel that one needs a special "knack" to develop successful programs. I suspect the truth lies

somewhere in between.

One of the problems we encounter is the differences in how title business is conducted nationwide. There isn't one solid promotion-communications answer that works for everyone. More important in what is done is the size of the organization, and the accompanying variances of resources from which you can draw.

A major difficulty when approaching marketing, advertising, and public relations is loose terminology. We all are guilty of throwing these terms around, rather than defining them. I think we have been guilty of this in titling this article. We have confused a technique to accomplish that process in an old-fashioned term that doesn't mean much in today's society. Marketing, to me, is a process involving a number of disciplines. Advertising is one technique to accomplish one's marketing objectives. And public relations, to me, is an old-fashioned term, although it encompasses a variety of disciplines.

Defining Your Audience

With respect to this area, we tend to jump in, putting the cart before the horse. We say, "Okay, we're part of an advertising campaign," or "We need more media relations in our area," or, "We need better promotional activities."

I am a strong believer in looking at the whole issue before taking the plunge, determining first what you're trying to accomplish, some basic market research, if you will. Ask yourself

& public

some very basic questions.

First, define the market. Who are your customers—what are their ages, genders, incomes and livelihoods? Are they Realtors or attorneys? These questions are the heart of the issue at hand.

You must also ask yourself, "What am I selling?" That's easy, right? Title insurance. Don't be too sure about that. Some say we're actually selling our people and services. This may be true. There are, however, other answers. Before you spend money, time and effort, ask yourself, "What am I trying to accomplish," and, "Who are my customers, and exactly what am I selling?"

One cost effective way to conduct marketing research is by utilizing the services of a local college or university. Several of our agents and a few of our branch offices have done this. You have to control the process; you can't just turn it over to them. They have some basic information, often times, including the latest trends in market research techniques. This option isn't for everyone, but the students usually are competent and the service inexpensive.

Further understanding can be gained about advertising, media relations, sales literature, events—both educational and recreational—promotional items and rewards, by treating these areas as specific issues.

A marketing support campaign does not

In terms of advertising, there are several basic questions. First, you need to think in terms of the method in which to execute your campaign: do you want to launch it alone, have your underwriter help you, or do you want to employ the services of an advertising agency?

There are usually two ways to receive compensation in an advertising agency. The first, on a commission basis, usually works best when you have lower budgets. The agency receives a 15 percent discount on an ad. If an ad costs \$1,000, it's \$850 to the agency. The agency then keeps that 15 percent, charges you full price, and takes a commission on the materials used to prepare the ad. The markup, depending upon your part of the country, can run anywhere from 12-18 percent.

The other route to go is a flat fee. In other words, every month you give the agency 'x' number of dollars in order to receive its services. You'll still pay for the space, but the 15 percent discount received by the agency is passed on to you.

If, for example, you want to maintain a mailing list, the larger your market, the more careful one needs to be. In essence, your mailing is only as good as the addresses on the list. If your list is not clean, many dollars can be wasted on postage and the items being mailed.

Another unfortunate occurrence is to produce an absolutely terrific direct mail piece, sending it to your customers, but forgetting to

can place your company's name at the bottom of the underwriter ad, and save yourself creative expenditures.

Many times, if you have a simple ad to insert, the smaller publications will set the type for you—you needn't involve the advertising agency. If your budget is limited, you work the relationship with your underwriter and your media together.

We all know journalists think they are extremely pure; that never the twain shall meet between the advertising and editorial sections of a publication. That tends to be true in the large metropolitan markets. In smaller markets, however, once you establish that rapport with the advertising people, good editorial prospects for publicity seem to follow.

Media Visibility

Media visibility can be placed in two categories: corporate, or "image advertising," and, "news." With the latter, you may have, for example, a new product, service, or even a new person on staff you want introduced to the community. There's a specific news message you want to get out. In contrast, "image advertising" reinforces your company with the public.

Obviously, the more people who receive your message, the higher the cost. You want to make sure (if at all possible) your publication targets to your particular group.

advertising,

necessarily involve all of the above mentioned subjects, nor does it normally include just one. Again, it's a shopping list for what you want to accomplish. You may want to advertise and/or you may want sales literature at certain events. By the same token, you may say to yourself, "Advertising in my area doesn't work."

The point is to use what helps once you've identified your types of customers and the product or idea you're selling. Next, you must consider how much money will be spent on your project.

With respect to advertising, I never cease to be amazed at people who don't know the difference between publicity and advertising. In an abbreviated definition, advertising is the act of paying for space in a publication. Publicity, on the other hand, is basically free advertising.

first distribute it to your employees. Such distribution (or lack thereof) simply reinforces the importance of good communications. You must make your employees and staff aware of what you're doing before alerting your customers.

Underwriters, often times, will provide services to their agents. The majority of underwriters will provide camera-ready copy of their ads. My company, for the most part, is unwilling to let you alter the copy tremendously, because it has already received approval from corporate legal staff. We do, however, tend to be fairly generous.

First and foremost, you must try to establish a relationship with your underwriter—one where you receive a steady flow of material. Sometimes you may want your own individual ads. Often times, you're basically looking to identify your own company, thus you

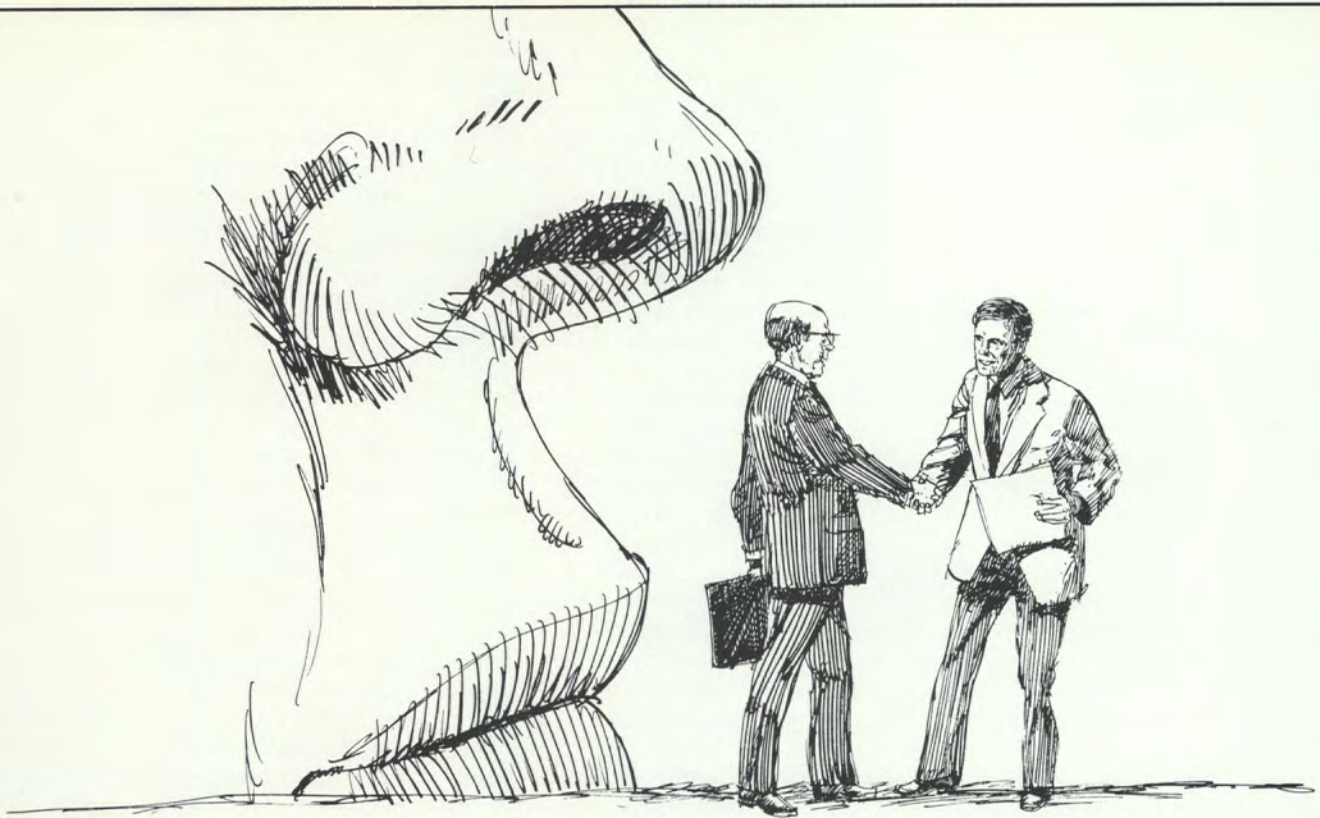
As an example from Chicago Title, with respect to the American Bar Association *Journal*, some title underwriters have advertised in the publication for years. However, it's extremely expensive.

We assessed the situation and said, "Yes, it gets to the real estate attorneys and many of the agents will see it. Nonetheless, we're wasting a lot of money by advertising to divorce attorneys and other attorneys who won't necessarily use our product."

Recently, the ABA came out with a new publication for its real property and probate section which turned out to be much more cost effective. Hence, we began to use the ABA section journal to reach this more narrowly-defined market audience.

Continued on page 11

relations



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Media Relations

Media relations can be divided into two areas, the first being news. If anyone plans activities here, whether you employ the services of a professional agency or do it yourself, make sure you have black-and-white photos and biographies of your key people. Then, for example, when someone is promoted or their responsibilities change, you have something in the file to distribute to the local papers.

The other area of media relations is the feature article. The best of all possible worlds is when a paper writes a positive feature about your business or company. That's not always easy to attain. But, as a media relationship builds over the years, you can be seen as an authority. This occurs by continuing to send news on a regular basis. Keep the cards and letters coming. Eventually, you'll be viewed as a credible resource.

Sales Literature

Sales literature refers to brochures which define the product; ones you can distribute to market groups as well as to ultimate customers. Many good ideas for agency material can be found in underwriter literature. Most underwriters are pretty generous in allowing you to reprint material—provided, of course, we're given credit. Generally speaking, there's no problem if we're given a reprint credit line.

Special Events

There are two kinds of events: educational and recreational. In terms of entertainment functions, I have two pieces of advice. In hosting an event, you need to get an extremely detailed person either involved or in charge of the "soiree." Secondly, look for something different to do, rather than the "annual _____."

"Some title executives profess to be experts in this area, barreling full-speed ahead, while others tend to avoid it altogether."

Promotional Items and Rewards

Promotional items are what I call toys, whistles, balloons—anything you want with your name on it. Keep in mind: be careful of what you select, and how much you spend.

In Illinois, for example, for years we gave away attorney calendars. We did it once a year, with the person's name embossed on it. They loved it. The problem we experienced was not controlling the distribution list. Too many calendars were sent out. We, in turn, had to back off since there was no way to discern those who would receive calendars, and those who wouldn't.

As a company, Chicago Title runs an incentive trip program for our agents. We are now starting to hear from some of our agents who have taken that idea and are executing it for the customers at the local level.

It's important to remember we're talking about incentives. If the customer gives you 'x' amount of money, you take them for a day's trip, a weekend trip, etc. It may sound like a lot of dollars, but it can be beneficial. First, it can provide you with an increasing amount of customer business. Also, your customers are with you for a day or two, an afternoon, or an evening, and you develop these relationships.

Newsletters

Newsletters don't really fit into any of the previous categories mentioned. Certain underwriters publish newsletters. It's another piece to distribute with the organization's name. And, it's free to the customer.

robert meckfessel

Responsibilities



I have agency responsibilities for Missouri and Kansas, plus four branch operations in Missouri. The largest branch consists of approximately 60 people, with a sales manager and three full-time sales personnel. This operation covers a metropolitan area, population of approximately 2½ million people. The smallest branch is a three-person operation which I have in Liberty, Missouri, a town comprised of approximately 17,000 people, in a county ranging from 60,000-100,000 people. I more or less cover the gamut, although for this program, I represent the larger market.

One of the first things necessary to consider is territory. One must look at specific areas, not just on a county-wide basis but the ethnic areas, social environment, and so on. Consider how the people think; the types of customers in those areas—whether they're Realtors, builders, bankers, etc. What motivates these people?

We also consider the desired market. I think you can select your market, if you want a certain segment of it. We have areas where the sale price of the average home is \$150,000 and areas where the average sale price is \$25,000.

You must also identify which segment of the market you'd like to pursue—commercial or residential. Some companies in the area have been very successful by avoiding commercial business. They feel it interrupts the work flow. Their bread and butter is the residential business.

In our offices, we pool from our own re-

sources—people who know the area and the territory. In St. Louis, for example, we have three distinct areas of town: North, South, and West Counties. In North County, you can take someone out to lunch and have a beer; South County, a coke; and in West County, a martini. These are three distinct markets where we hire the right sales people to fit each specific area.

"Further understanding can be gained about advertising, media relations, sales literature, events—both educational and recreational—promotional items and rewards, by treating these areas as specific issues."

Advertising and Other Communication

Sales is my philosophy, with respect to marketing, public relations or advertising. Everybody wants to be a marketing manager or public relations specialist. But what we have to do is get out there and sell our product. We don't have much of a need for marketing. PR is basically intended to get our name out and promote good will.

Advertising, as I see it, is basically intended to induce people to buy. People in the area (who use our product) are not necessarily our customers. The Realtor orders the product for the customer. We have a limited market. There's only a certain amount of people buying a house or refinancing within a given period. This being the case, when using mass-media advertising, we spend a lot of money to appeal to a very small segment.

The main use of advertising is PR—to get your name out and known around town. I don't see where advertising does much good in our industry. The only ad that becomes important is our classified, in the yellow pages.

I used to believe the yellow pages never did any good because, if the sales people had your name out, customers knew who the title companies were. As we moved into the refinancing rush, however, we're getting more and more people off the street looking for a title company. All of a sudden, yellow page advertising became important. It really depends on one's market and what's occurring in it at any given time.

Special Events

We have a local real estate column which covers events and occurrences—who's in real estate and who's being promoted. Having a write-up in the paper makes the person re-

Continued on page 36

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Zbigniew Brzezinski

The accompanying text is adapted from the 1987 Mid-Year Convention commentary by Zbigniew Brzezinski. Presently, Dr. Brzezinski is Herbert Lehman professor of government at Columbia University and senior advisor at the Georgetown University Center for Strategic and International Studies. He has served as assistant to President Carter for National Security Affairs. A native of Warsaw, Poland, Dr. Brzezinski moved to this country in 1938, where he became a U.S. citizen. A recipient of a doctorate from Harvard University, Dr. Brzezinski's experience includes serving as a member of the policy planning council of the State Department, and directing the Foreign Policy Task Force for Vice President Humphrey during the 1968 presidential campaign. He has also authored numerous books, his most recent work entitled, *Game Plan: How to Conduct the U.S.-Soviet Contest*.

It seems quite evident that we live in an age in which what we do at home is going to be increasingly affected by what transpires on the global scene. This is true particularly of the economic sector, which is no longer invulnerable to international dynamics, foreign developments, upheavals and changes on the world scene.

The day of American invulnerability to the global context is over. From now on, we are very much a part of the world; and our own internal well being, our prospects, our personal lives, and the lives of our children are going to be shaped by what happens on the world scene.

I would like to give you a sense of what is transpiring internationally; and of what these trends portend and to ponder a capsulated picture of global trends, reducing them to 10 broad propositions regarding the international scene for the next two to five years. These involve the American-Soviet relationship (clearly so important to our national security), with major regional trends, and with wider international dynamics.

I will be brief regarding each of these propositions, I hope, however, each of them will convey to you some message, cumulatively helping you to understand and to interpret events.

Analyzing International Trends

Zbigniew Brzezinski

It is often said that we live in the age of information. That statement is more applicable to American society than to most, because we now have access to information on a scale and at a pace unprecedented in history. Today, it is literally feasible for any one of us to have access to information about any part of the world, about what is transpiring at any given moment, almost instantly.

Yet, one of the paradoxes of this situation, particularly for Americans, is that, while we can know more about the world, I'm not sure we really understand the world any better. We tend to be overwhelmed by facts and information. Secondly, very often we lack a framework permitting us to assimilate and interpret these facts. Knowing a lot of facts is not the same as understanding a situation, as extracting its inner meaning. Therefore, a framework of analysis is terribly important for the assimilation of facts.

In the United States, we have a tendency to be, for example, very ignorant of history while exhibiting little interest in the subject. We tend not to teach very much about geography. Yet, history and geography condition the way nations behave. They determine the pattern of their conduct and influence their attitude.

When I was in the White House dealing with various international problems, I was repeatedly struck by the extent to which nations approach current issues with intense historical motivation.

When I first dealt with the Cyprus problem involving the Greeks and the Turks, I was struck by the extent to which, in order to deal with the current problem, one had to be willing to listen and absorb an endless catalog of grievances from the Turks about the Greeks, from the Greeks about the Turks, going back a thousand years.

It was similar in the Arab-Israeli dispute, the first time I participated in a meeting with President Assad of Syria. The discussion of the current problem between Syria and Israel was prefaced by lengthy discourse by Assad about the history of the Arab world, going all the way back to the Crusades.

And it isn't idle chatter. It really is something that motivates people. Similarly, on the Israeli side, you could not have a conversation with Prime Minister Begin about the current Arab-Israeli problem without being exposed to lengthy and deeply-felt historical discourses on the history of the Holy Land or the suffering of the Jews.

History is important, as is geography, which conditions how nations interact, how they relate to each other. Therefore, it is necessary in dealing with current issues to have a framework in the context of which events become more meaningful.

Propositions Presented

First, in the next two to five years, we will see some limited U.S.-Soviet accommodation. All societies want to structure a more stable relationship, but that process will not involve any fundamental termination of American-Soviet rivalry.

In all probability, as long as any of our children live, the American-Soviet contest will continue as it has deeply rooted, philosophical, politi-

cal and geographic causes.

Within a year, I expect there will be an accord pertaining to the medium-range missiles in Europe (though it will not be reached quite as quickly as the press may lead you to believe). The agreement reached regarding the elimination of these missiles still left some very basic issues unresolved, particularly two. The fact that, in addition to the medium-range missiles, the Soviets have a very major numerical advantage in short-range missiles in Europe. There is also the even more complicated problem of how to verify an agreement.

Verification will be the central issue worth watching for. If an agreement on verification pertaining to the removal of the medium-range missiles occurs, we will have the point of departure for reaching a much more ambitious strategic arms reduction agreement.

Many of you are familiar with SALT I and SALT II (both of which involved marginal limitations of nuclear weapons). The nuclear relationship involves our national security, our fundamental survival. If the agreement has limited effect on the arsenals of both sides, cheating also has a marginal effect. But if the agreement involves the obligation to have massive reductions, then cheating becomes central. If the Soviet Union were to cheat, it could gain a decisive strategic advantage. This is why verification is so critically important.

We have proposed to the Soviets a very ambitious verification regimen. In the technical jargon, it is called "intrusive on-site verification." If the Soviets accept it, this will mean basic change in the way they conduct their system. Literally, it will mean the physical presence of American inspectors at some bases, factories, and arsenals, all of which are closed to the outside world in the closed Soviet society. It also will mean Soviet inspectors at American bases—at Rockwell, Boeing, Lockheed, and at American arsenals.

Even though we are a more open society, there will be people who will find that hard to swallow. Similarly, how would you like having Soviet inspectors in our aerospace plants? Just think what it means to the Soviets to allow American inspectors in their totally closed military facilities.

If you are a Soviet agent in the United States, it is fairly easy to recruit agents for money, sexual enticement, or by ideological motivations. Our society is wide open. It's easy to subscribe to *Aviation Week* and get weekly reports on what we are building, location of construc-

"We have a cultural crisis—our success has made us extremely comfortable and accustomed to constantly being this way. We see it in the young, but we also see it in ourselves."

tion, dimensions of weapons, etc. Since the Soviet system is closed, we are talking about a fundamental change, one most difficult to accomplish. Therefore, when you read articles about arms control, consider verification.

The other issue critical in the limited American-Soviet accommodation is Afghanistan. If there is some accommodation of Afghanistan, I think we can expect an improvement in the American-Soviet relationship in the next 2-3 years. Afghanistan is critical to the future of Pakistan and Iran and access to the Persian Gulf. This is why we are concerned about Afghanistan. If the Soviets withdraw, we will have a measure of stability in this critical geopolitical region.

Hence, the two issues to follow for the next several years in the American-Soviet relationship are verification and Afghanistan.

Second, as a broad proposition, we can expect both powers to become more regionally preoccupied. Each will have increased problems close to home. For us, the increasingly important problem will be Central America and, eventually, Mexico.

In Central America, we will find ourselves in a difficult situation, deciding whether or not to continue efforts to help the Contras. With a

weakened President and an administration very much on the defensive, the prospects are very uncertain.

If the Contras are defeated, it will mean another Bay of Pigs for the United States. Whether one likes it or not—and I am not making partisan judgments but a strategic judgment—we have committed ourselves to helping them. We have funded them with a congressional mandate of \$100 million. If they are defeated in the field and cut off from further American aid, it is a costly defeat for the United States. Beyond that, there looms the growing crisis, political and social, in Mexico. In the decade ahead, they will become an increasing security problem for the United States.

Third, both powers are going to be increasingly concerned with domestic renewal. For the United States, we have problems with lessened productivity of our labor force, lack of imagination in entrepreneurship, growing economic and financial corruption, particularly epitomized by the Wall Street developments, increasing social hedonism. All of this is perpetuated by a political gridlock, making it difficult for us to

"Our cultural hedonism, to which we are all partial victims, will make us build walls around ourselves on the mistaken assumption that this will protect our condition of advantage and privilege. In truth, it will worsen our international position."

respond to these problems. Because the political system itself is subject to so many cross-checking influences, it is very difficult to undertake significant renewal.

We have, at the root of it, a cultural crisis—our success has made us extremely comfortable and accustomed to consistently being this way. We see it in the young but also in ourselves. A pattern of commitment and intensity of effort is no longer as high in the United States as it is in other successful societies. Thus, we do have the beginnings of the cultural crisis, perpetuated by political gridlock, making it difficult for us to respond.

In the Soviet Union, you have a political economic system based on an ideology stifling human initiative, killing personal creativity, perpetuating bureaucratic centralization, and promoting inefficiency.

Thus, you have a deep-rooted systemic crisis based on an irrelevant ideology. This is what Gorbachev is trying to shake up. He has not yet implemented a single reform because the system is so unresponsive to stimuli for change. He is, however, trying to create ideological unrest with the hope of perhaps shaking up the system.

Fourth, Europe will become increasingly neutralist in substance—not in form. NATO will continue to exist. But the substance of that European-US alliance will increasingly involve a differentiated world outlook. We and the Europeans will view problems rather differently, and we will always respond differently to situations. We will remain allies in form, but NATO will be an increasingly regional alliance concerned with stability in Europe rather than global alliance. Individual European countries will make their own accommodation with the Soviets, notably West Germany.

The same thing will occur in Eastern Europe; no East European country will leave the Warsaw Pact (the Soviet instrument of political coercion reinforcing the Brezhnev doctrine, stating, once Communism has been imposed, it can never be permitted to withdraw). No East European country will leave the Warsaw Pact, but increasingly, in the context of the membership, will gravitate toward a more separate outlook—one less associated with the Soviets, and more inclined to promote East-West European arrangements.

For the sake of an emerging distinctive European identity, Europe will become somewhat more neutralist in substance, less dependent on the United States and Russia, and more inclined to try reducing the

division of Europe into the two blocs.

Fifth, the Middle Eastern crisis will continue to involve the deterioration of stability and security. For the last six years, we've witnessed and become accustomed to a war of attrition between Iran and Iraq.

A war of attrition ends up attriting somebody. Of the two, it is more likely to be Iraq. Once that happens, there will be growing instability in the region because the other Arab regimes are potentially very vulnerable to internal upheavals. That applies not only to the states along the Persian Gulf, but also even to Saudi Arabia.

Similarly, the Arab-Israeli conflict will continue without major outbreaks of violence, yet void of significant progress towards peace. What was started at Camp David is fairly dormant between Israel and its Arab neighbors. There is a growing inclination within the body politic toward more fundamentalist attitudes.

The next several years will witness the waning in intensity and visibility of the South African conflict. We are all very conscious of the violence, brutality, and racial intolerance—a daily reality in South Africa. The salience and the visibility of this, however, over the next several years will decline, largely due to effective repressive measures.

There will be a kind of repressive stability, based not only on South African white paramountcy in the region (which has already successfully intimidated the adjoining African black countries), but also on the effective application of institutionalized and repressive force within South Africa itself. On the international scene, the issue will be less central—even if the moral abhorrence of the situation remains high.

The next several years will also witness increased global roles in Japan and China. In spite of our encouragement, Japan will not significantly assume a greater military role, however, the internal hesitation about increased defense spending will continue. Also, Japan will not become a major military power, either regionally or internationally—but will assume increased economic and financial leadership on the world scene. In that sense, it will begin to play a role along with the United States as the world's economic-financial leader. This role will now become a shared one.

China, in spite of internal difficulties, will play a more important political security role in the region as its power and confidence increase. Hence, not having played a major world role until now, China will become increasingly visible on the world scene.

Eighth, there will be an unusual combination of concentrated leadership changes in the foreseeable future. Political leadership consistently changes everywhere. The next several years will experience an unusual concentration of frequent leadership change in a number of critical societies.

A major political change in the United States will transpire in the next two years—attributed to presidential elections. A President endowed with an enormous degree of personal popularity and a large national mandate will very likely be replaced by a president—whether a Republican or Democrat—void of such a mandate. Chances are, the upcoming election will be evenly contested.

We cannot exclude (though neither can we predict with any degree of confidence) the possibility of leadership change in the Soviet Union. However, I, for one, do not subscribe to the frequently-quoted judgment that Gorbachev will be the Soviet leader until the year 2000, given his relative youth.

Gorbachev faced a great deal of political opposition within the Soviet Union. It is not to be excluded that there could be a significant political change in the USSR over the next several years.

Next year, there will be presidential elections in France. It is an open political race, with a strong contest between the Socialists and non-Socialists.

With the present prime minister extremely unpopular, having frittered away the enormous mandate he obtained two and a half years ago, there is likely to be a political change in Canada.

Mexico will also experience a change in leadership—with almost a certainty that the next president of Mexico is going to have far greater domestic problems to confront than the current one.

Khomeini is in his late eighties. At some point, his end in Iran is to be anticipated. One has to quickly add, however, that his father died at the age of 107, after falling off an apple tree he'd climbed. In addition, Khomeini has an older brother (10 years older) in good health.

Beyond that, there are potential political changes, prospectively, in Egypt (due to internal political tensions), Saudi Arabia, Tunisia, and Argentina.

All of this cumulatively suggests more intense political dynamics, and less political control on the international scene, resulting from internal political upheavals.

The global financial alignment will become potentially more unstable.

There are two major forces at work here, deserving careful scrutiny.

To begin, the indebtedness of the developing countries (particularly Latin America) to the United States will not only continue but will probably worsen—especially since the pattern of repayment is not likely to be given satisfactorily.

To keep these countries afloat and to prevent defaults, a pattern of continued lending will have to be sustained. Thus, if anything, the international debt is likely to worsen, becoming more precarious over the next five years.

This will be further impacted by an altogether new development now occurring: We have

become a debtor nation in relationship to the world.

A few years ago, the United States was the number one creditor nation on the world scene. As of this year, we are the number one debtor nation—further in debt to the rest of the world than Brazil.

Allowing for significant reductions in our annual trade deficit, it is almost certain that by the mid-1990s (at the latest), our international indebtedness will exceed \$1 trillion. At the same time, Japan will be a global creditor at \$600 billion. This is bound to have a significant impact, not only on the stability of the world economic system, but on the nature of world economic leadership. We will be compelled to make adjustments in our policies, not just economic but also political.

And finally, the last proposition: globalization. Increasingly, a truly global economy is emerging. Those countries—indeed even those firms—that have anticipated this development and have planned for it will benefit most. The Federal Republic of Germany and Japan have consistently planned in terms of a global economy, as have South Korea, Taiwan, and several others. As a result, these countries have become the economic success stories of the last decade.

Those who fail to recognize this reality or strive to obstruct it—by belated protectionism, for example—are likely to suffer. This is true in the developed countries, such as the United States, as well as in poorer



Brzezinski delivering speech to ALTA members

countries, such as Mexico.

For us, it will become very important to try and formulate a growing economic partnership with a country with which we are engaged in the greatest friction—Japan. This is true in part because of this very subtle debtor-creditor relationship, to which I have alluded. You will be reading today and for the next weeks about growing trade friction between the United States and Japan, punitive trade tariffs and protectionism. These occurrences are part of a dialectical adjustment, if you will, in which we are beginning to shape a joint economy.

Two Major Dangers

All of that will require from us a sense of historical direction. I see basically two major dangers in the world scene:

The first, if we become fatigued and overestimate the significance of limited accommodation with the Soviet Union, we will create opportunities for the Soviets to gain strategic superiority. In spite of their social-

economic backwardness, they could exploit such superiority in certain key regions—the Middle East, Europe or even Central America. Hence, it is of vital importance strategically to realize that, in the context of difficulties in the American-Soviet relationship and the limited accommodation that may now be taking place, it behooves us to maintain a significant strategic capability based on technological innovation. And this is where the Strategic Defense Initiative is crucial.

The second danger is for us to turn inward—becoming protectionists. Our cultural hedonism (to which we are all partial victims), will make us build walls around ourselves on the mistaken assumption that this will protect our condition of advantage and privilege. In truth, it will worsen our international position and prevent us from exercising continued, effective, dynamic and profitable leadership in an increasingly economically interdependent world. We are still potentially the greatest force for innovation and for good causes—provided we know how to exercise effective leadership.

ALTA, ACSM Jointly Produce New Educational Folder

Members of the ALTA Liaison Committee with the American Congress on Surveying and Mapping and their counterparts from the surveyor organization have jointly developed a new home buyer education folder, *A Land Survey—Owner's Title Insurance*. The publication is designed for easy insertion into a No. 10 envelope, and briefly describes the services of ALTA and ACSM members that can help avoid home purchase problems or insure against them.

ALTA members may purchase the new

publication for \$35.00 per 100 copies plus postage by sending orders plus checks made payable to the Association to ALTA, Suite 705, 1828 L Street, N.W., Washington, DC 20036.

ALTA Past Governor Mary Feindt, titlewoman and registered land surveyor, served as chairman of the committee effort for both organizations. Other ALTA committee members are Bruce Bobo, Carmichael Calder, John Duffy, Charles Meyer and Nick Siculan.



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1987 Mid-Year Convention Informative, Enjoyable



ALTA President John Cathey, left, The Bryan County Abstract Company, and Association Executive Vice President Mike Goodin, right, talk with Mid-Year Convention Guest Speaker Victor Kiam, chairman, Remington Products, Inc.



Association President-Elect Marvin Bowling, center, Lawyers Title Insurance Corporation, moderator for the Convention's Title Management Workshop session, "Modern Financing Techniques after the 1986 Tax Reform Act," and fellow panelists assemble for their presentation. They are, from left, ALTA Title Insurance Forms Committee Chairman Oscar Beasley, First American Title Insurance Company; Robert Mallow, Dreyer and Traub; Eugene Ranney, Northwestern Mutual Life Insurance Company; Association Forms Committee Member Russell Jordan, Lawyers Title.



Guest Speaker Zbigniew Brzezinski, seated, former White House assistant for national security affairs, is briefed on the specials during a dinner for dignitaries.

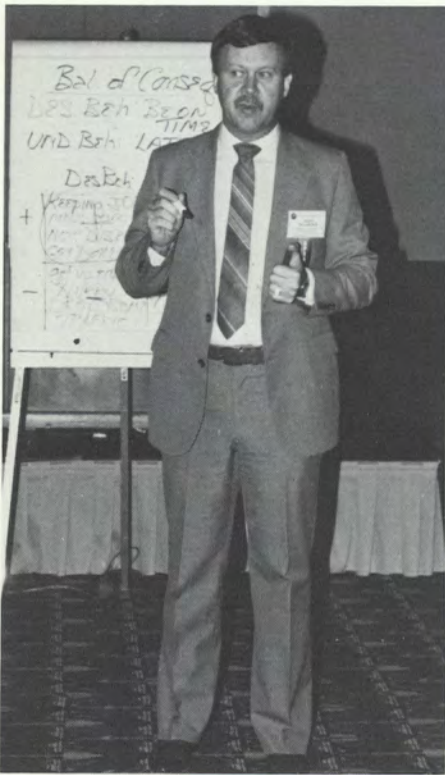
Perspectives on international affairs, imaginative entrepreneurship, and issues of concern to mortgage bankers. Managerial education. And a marvelous opportunity to relax while exchanging ideas with fellow title professionals. These and other aspects made the 1987 ALTA Mid-Year Convention in Albuquerque an informative and enjoyable experience. As the accompanying photographs on this and the following pages attest, the most recent Mid-Year proved to be a memorable event for all in attendance.



Malcolm Morris of Stewart Title, West Ashcroft, Hogan Land Title, ALTA Government Relations Director Robin Keeney, Chairman Don Kennedy, First American Title, at the Government Affairs Committee meeting.



Chairman Earl Harper, left, Southern Abstract, and ALTA Research Director Richard McCarthy, present Errors and Omissions Committee report to the Board of Governors.



Terry DeLaPorte conducts a workshop session.



John Bell, Security Abstract and Title, moderates a marketing workshop discussion.

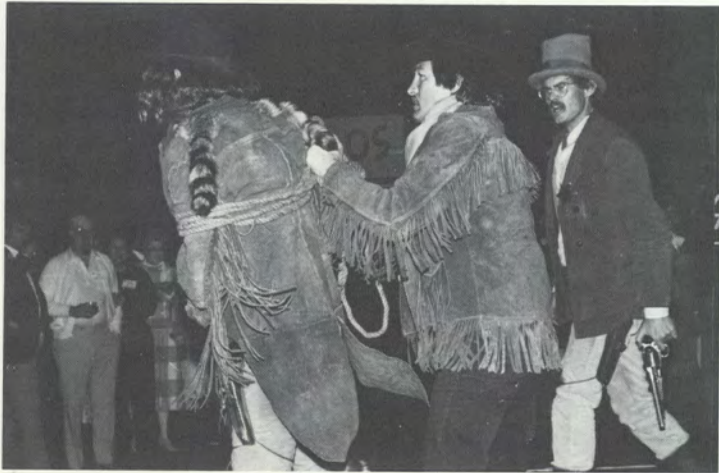


From left, State Senator Tom Rutherford of New Mexico describes hot air balloon racing to ALTA Section Chairmen Dick Toft, Chicago Title (underwriters), and Charlie Hon, Title Guaranty and Trust of Chattanooga (abstractors and agents).



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Title Management Question

What is your most effective employee training technique?



Gerald N. Cathey, President, Standard Abstract & Title Company, Inc., Little Rock, Arkansas—A new person has to be led directly into the stream of deeds, legal descriptions and mortgage forms. Here, the abstracter trainee can get his

feet wet by learning the lessons that only intensive, hands-on experience can impart.

Your abstracter trainee *will* make errors. It is management's responsibility to make sure the errors aren't too expensive.

A new person with a natural sense of curiosity, an open mind, and a strong eye for detail is a delight to teach. On the other hand, a trainee who is afraid to ask questions and thinks he can learn totally on his own is doomed to failure.

After a manager has found a trainee with the necessary raw materials, it's up to him to set the tone and the pace of the training experience. Patience, tolerance, and the same open-mindedness you ask of the new abstracter are traits that will help you establish an atmosphere conducive to learning. I also believe a spirit of love and a genuine concern for the new abstracter as a human being will make the experience more enjoyable. Other key considerations are to explain things simply and never ask a new abstracter to do anything you wouldn't do yourself.

I think that most successful abstracters are perfectionists. Usually, they are also introverted, a personality trait which helps immensely when you must concentrate on tasks that don't offer much interaction with others. An abstracter's job is to burrow into the lonely depths of land and title record books in a dogged search for facts. Who else but an introverted perfectionist could excel at this demanding task?

When a chain of title is supposed to go from link to link, but instead goes from A to B to C

to D to E to G and to H, the abstracter trainee must be able to look at this chain and realize that F was skipped. His interest in his job will tell him that something is wrong, and his desire to perform the job to the best of his ability will inspire looking deeply into the records to discover how to correct the problem.

I like to hand my trainees a blank form and ask them, "How would you fill in the blanks?" I tell them to first *read* the form thoroughly so they will understand what it requires. I tell them to be practical and think logically about the information necessary to fill in the blanks correctly. And then, I have them do it over and over again until they get it right.

If I could sum up the process of on-the-job training in a sentence, it would go something like this: Repetition confirms and strengthens habit, and the knowledge of abstracting becomes natural.



John F. Barnes, IV, Director of Personnel, Alamo Title Company, San Antonio, Texas—In analyzing corporate change and the resulting training demands, the need for an approach that is both practical and logical becomes a complex issue.

One technique suddenly becomes several techniques. With time, both the internal and external environments transform those techniques into a process. Our approach, therefore, to a most effective training technique is not a single technique or techniques. It is an educational process. Ideally, the process can be broken into four distinct areas: (1) the direction of our company; (2) the needs of our employees as company leadership sees it and, just as important, as our employees themselves see it; (3) the training itself; and (4) the effectiveness of the process.

According to *Training in Business and Industry* (McGehee & Thayer, New York: John Wiley & Sons, 1961), training in the industry has been defined as "the formal procedures which a company utilizes to facilitate learning so that the resultant behavior contributes to the attainment of the company's goals and objectives."

While creating a specific training program (part of our educational process), we set goals in terms of overall organizational effectiveness. We decide how the program will positively influence our organization in a specific area or areas, and how to make it cost effective.

At this point, the process involves three groups of individuals: company leadership; those who will be doing the training; and the

employees who will be trained. Considering the fact that American industry spends over \$150 million annually on training activities (*ASPA Handbook of Personnel & Industrial Relations*, Bureau of National Affairs, Inc., Washington, D.C., 1979), it is obvious that we must devote a great deal of thought to training programs in relation to company direction.

The second consideration in our process is the analysis of the needs of our employees. We approach this in two ways: (1) What are the needs of managers in accomplishing their goals, and (2) What are the needs of our employees in attaining goals that they, in part, set for themselves. Here again, we focus on a specific training program as part of our educational process. For example, because our computer system is extremely advanced and is constantly being upgraded, both the managers and the operators saw a distinct need for operator training. As a result, a specific, hands-on training program was designed to meet this need.

Our actual training programs emerge as a response to needs. The programs are designed to allow opportunity for consistent, two-way communication. Questions and discussion are both welcomed and encouraged. Often, we use in-house expertise offering the opportunity for the employee/participant to become familiar with and ask questions of the trainer at a later date, if he so desires. Programs that require in-depth training are spread out over several days time and are conducted in half-day sessions in order to maintain interest.

It is important to note at this time that a continuous on-the-job training program (OJT) is an integral part of the education process. We have a great deal of faith in our system and allow our managers to conduct OJT on an individual basis, depending on the needs of the trainee and the needs of the branch or department. Our program results in increased position proficiency, as well as in decreased turnover.

Perhaps the most critical step in our educational process is the critique. How effective was the program? We have two methods by which we measure program effectiveness: (1) Where applicable, training evaluation; and (2) a performance appraisal system which measures the effectiveness of our educational process in general.

The individual training allows us to alter, if need be, the subsequent training program. In order to accomplish this, we have included a section soliciting the participant's ideas pertaining to course deficiencies as well as general areas or topics that were covered. The performance appraisal system allows year-round monitoring of an individual employee's

progress and indicates other areas of professional interest within our company.

Serving our customers' needs and doing it better than our competition remains one of our strongest competitive advantages. The education of our employees is basic to remaining competitive while providing outstanding service. The training techniques we began years ago have become the educational process we use today. We expect to continue formalizing the process as we respond to our company's evolution in a competitive business environment.



Stephen C. Crawford, President, Hall Abstract & Title Co., Inc., St. Joseph, Missouri—The title industry as a whole is a labor-intensive business. The cost of training and retraining is a very expensive proposition. So, as owners and managers, it

is our responsibility to see that all employees are trained to properly function in their jobs.

Upon entering the title business in 1979, I noticed that training was lacking in the small to medium size shops. I can remember asking why this was and receiving the standard answer: "We have always done it that way." Let me add that veteran abstracters have a wealth of knowledge that can be useful in training new employees.

Training in our shop begins with learning how to post the tract books. Robert Lorenz, who has 50-plus years in the title business, takes care of this phase of training. He has been a big part of our training success, in the programs that he implemented prior to my purchase of the company.

Every employee is cross-trained in at least one other area, and most of the time in two areas. As I previously mentioned, veteran employees have abundant knowledge—but I have found they lack the ability to express or share what they know. I have said it before: we are not born with knowledge; much of what we know is gained because others took the time to share their knowledge.

In our company, job training mostly comes through hands-on experience. With very little exception, our employees also have completed the Land Title Institute Basic Correspondence Course. Some of our employees attend the excellent school held each year by the Missouri Land Title Association, and title underwriter seminars on underwriting are another good source of learning. By combining these approaches, we are able to meet our training needs—which provide the foundation for our future.



Nancy E. Carroll, Vice President, Plant Education/Training, Attorneys' Title Insurance Fund, Inc., Orlando, Florida—

Because of our widespread network of title plants throughout Florida, developing and managing a training program and then measuring the results in terms of production and quality has been a challenge. Statistics prove that we all learn through different methods, some by reading assisted by visual aids, some by verbal instruction, and others by on-the-job experience. We have combined all three into our effective and well-received program.

In the fall of 1985, research and writing started on a comprehensive, easy-to-read training manual for title plant personnel. The heart of the 300-page manual consists of six chapters covering virtually every legal instrument encountered by an abstractor or title examiner. Each sample instrument is accompanied by a definition, a full explanation of its significance in the chain of title, and guidelines for abstracting and title examination. The instrument itself is highlighted as to those elements which make it valid to parties.

The chapter on legal descriptions covers, among other things, how to plot a metes and bonds description using the government survey method and information on what constitutes legal access. Other chapters cover branch office products, plant building and maintenance, and computer transactions. There is also a statewide directory of branch office facilities and the counties they serve, as well as a directory of departments by function at our Orlando headquarters. Graphic visual aids and professional printing enhance the manual, which was distributed to all abstracters, title examiners, division heads and department supervisors in early 1986.

Work then began on a required continuing education program which includes in-house training, videotaped presentations and seminars held in locations throughout the state. The videotaped courses revolve around the training manual and other educational tools we have developed for use in our industry. Fact sheets on trusts, acknowledgments, condominiums, corporations, partnerships, fictitious trade names and other various projects provide a quick reference for revolving questions. A guide entitled, "Who, What, When and Why in the GI," provides another extremely helpful reference to miscellaneous instruments which may affect any interest held in real property (GI, of course, meaning General Index).

The videotapes present a series of 20 subjects, one set designed for abstracters and another for title examiners. Subjects included are deeds and conveyances, mortgages and related instruments, judgments and tax liens, probate and guardianship proceedings, foreclosure proceedings, legal descriptions, legal access, trusts, partnerships, condominiums, etc. Every abstractor and title examiner studies the information and then must successfully answer multiple choice questions to earn credits toward a yearly goal. Credits also may be earned by attending seminars. For each credit earned, a certificate of achievement is awarded. When the total of required credits is earned, an award is presented to the employee and the name of that employee is placed on a permanent plaque in the branch office concerned. The employee also is recognized in our company employee publication.

The Fund Concept, a monthly publication for member-agents, their employees, and our employees, has long been a major source of information that keeps the reader abreast of ever-changing real property laws that affect the business. To augment our educational program, a monthly videotaped interview with *Concept* Editor G. Robert Arnold is prepared in which important issues are discussed. These presentations are viewed at the monthly abstracting staff meetings held in each branch. An index to the topics is updated monthly so that these videos, which are placed in libraries in each branch office, may be reviewed any time a question arises.

Needless to say, we are proud of these effective training techniques, and we continually are looking for ways to expand and improve the program.



James M. DeCoursey, President, Josephine County Title Co., Grants Pass, Oregon, and Crater Title Insurance Company, Medford, Oregon — Our companies are at the awkward stage. Together, we have over 70 employees, di-

vided functionally into 40 percent title, 35 percent closing escrow, 10 percent collection escrow, 10 percent marketing, and 5 percent administrative and accounting. In addition, the personnel are physically separated into two main offices of roughly 30 employees each, and three branch escrow closing offices on the edge of cities.

On-the-job training continues to be the main method of training used in the title industry in

Continued on page 45

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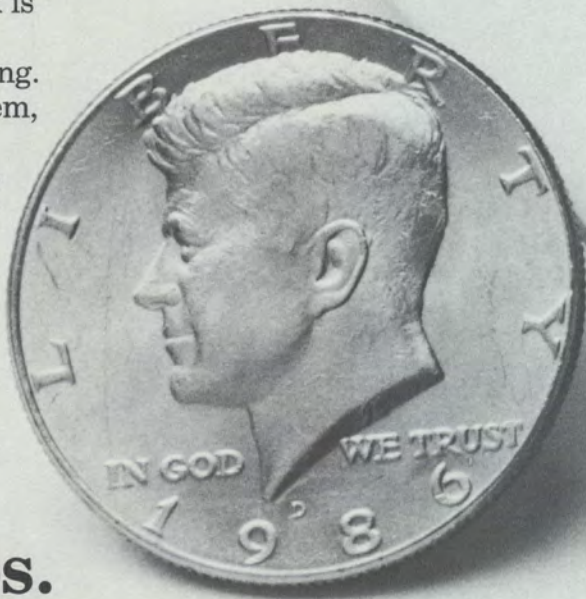
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We hope you fill out the application which follows and become a member of Archive Retrieval System, Inc. Let us make your business life a little easier.



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STATEMENT OF HOUSING AND URBAN DEVELOPMENT

This form is furnished to give you a statement of actual settlement costs. Amounts paid
own. Items marked "(p.o.c.)" were paid outside the closing; they are shown here for
cluded in the totals.

ENROLLMENT APPLICATION

2

Please enroll our organization in ARS's Reporting Service for IRS 1099B's.

Enclosed is our company check for \$75.00 to cover the onetime setup fee. Our organization is:

Name _____

Address _____

City, State, Zip _____

Employer ID Number _____ Phone _____

We would like to take advantage of ARS's Reporting Service for Real Estate Closing Information. In order to participate we agree to provide ARS with the required closing information in the ARS prescribed format. Submissions will be in batches of not more than one hundred (100) items and will occur at least monthly. Failure to submit batches as soon as 100 documents are accumulated may cause delay in processing. We further understand that the enrollment is not binding on our part, but we intend to participate through 1987.

Our monthly volume is approximately: (check one)

0 - 50 51 - 100 101 - 150 151 - 200 more than 200

A company check for \$.50 (fifty cents) per item will be sent with each batch submitted for processing. Reject items (i.e. illegible, incomplete, hand written, improper form or other condition that prevents processing) will be charged an additional \$.50 per item if the number of rejects exceeds 3% of the batch. Special request reports will be available for a \$50.00 set up charge plus \$.10 (ten cents) per record processed. ARS will return a processed copy of the batch control sheet and a printed list containing each processed item within two weeks of submission. Corrections are to be made to the printed list and included with the next submission. Magnetic media in the IRS format will be provided before January 31, 1988 (quarterly if volume is sufficient) and each subsequent year along with a printout of the included data and run totals balancing to submitted control sheets. The enrolled organization is responsible for validating the data and submitting the magnetic media to the IRS. ARS's only liability is to correct errors identified in the listings and provide replacement media for submission. Please note that all information given to ARS is held in strict confidence and will be used only for reporting to the IRS. This information will not be used for any other purpose and will never be sold without your written permission.

Enrollment Authorized by:

(name) _____

(title) _____

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(512) 698-7077

ARS

Archive Retrieval System, Inc.

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**LAND TITLE
AUTOMATION IN
WORDS & PICTURES**



RAGWARE SETTLEMENT SYSTEM MASTER MENU

- 1 - SYSTEM PERSONALIZATION
- 2 - STATEMENT ENTRY & UPDATE
- 3 - STATEMENT PRINTOUT
- 4 - SELECT PRINTER
- 5 - CHANGE SYSTEM DISK
- 6 - EXIT SYSTEM

SELECT FUNCTION



The first Land Title automation system is still the foremost.

One company was responsible for beginning it all. We introduced automation to the industry, with the first two programs designed for land title professionals.

In the mid-70's, Settlement/ Disclosure was installed in pilot locations. It offered computerized production of . .

RESPA settl balance sheet statements, check register

RAGWARE AMORTIZATION SYSTEM MASTER MENU

- 1 - PERSONALIZATION/SELECT PRINTER
- 2 - AMORTIZATIONS
- 3 - CHANGE SYSTEM DISK
- 4 - EXIT SYSTEM

SELECT FUNCTION

SULCUS
AMORTIZATION SCHEDULE
PREPARED BY: CAPITAL ESCROW CO.
21 West Belmont
Pittsburgh, PA 15222

NO.	PRINCIPAL	INTEREST	TOTAL	BALANCE	ACCT. DFT.	DATE	DATE
000	1,000.00	12.00	1,012.00	100.00	12.00	01/01/80	01/01/80
001	88.85	8.32	97.17	911.15	12.00	02/01/80	02/01/80
002	88.85	8.32	97.17	822.30	12.00	03/01/80	03/01/80
003	88.85	8.32	97.17	733.45	12.00	04/01/80	04/01/80
004	88.85	8.32	97.17	644.60	12.00	05/01/80	05/01/80
005	88.85	8.32	97.17	555.75	12.00	06/01/80	06/01/80
006	88.85	8.32	97.17	466.90	12.00	07/01/80	07/01/80
007	88.85	8.32	97.17	378.05	12.00	08/01/80	08/01/80
008	88.85	8.32	97.17	289.20	12.00	09/01/80	09/01/80
009	88.85	8.32	97.17	200.35	12.00	10/01/80	10/01/80
010	88.85	8.32	97.17	111.50	12.00	11/01/80	11/01/80
011	88.85	8.32	97.17	22.65	12.00	12/01/80	12/01/80
012				1,000.00			



RAGWARE TURBOTRACT MASTER MENU

- 1 - SYSTEM PERSONALIZATION
- 2 - ENTER/MODIFY LEGAL DESCRIPTION
- 3 - TRANSLATE LEGAL DESCRIPTION
- 4 - PLOT TRACTS
- 5 - CHANGE SYSTEM DISK
- 6 - EXIT SYSTEM

SELECT FUNCTION

When our customers wanted new ways to attract their customers, we developed an Amortization program. . .

To enable users to prepare personalized schedules for any type of loan over any time frame.

When time closes in, the single input feature means all of this information can be modified and re-done in a matter of minutes.

Turbotract plots the legal descriptions in any documents. . .

RAGWARE REGULATION Z MASTER MENU

- 1 - OPTIONAL CALCULATIONS
- 2 - REG Z ENTRY/UPDATE
- 3 - CALCULATE/PRINT DATA
- 4 - SELECT PRINTER
- 5 - CHANGE SYSTEM DISK
- 6 - EXIT SYSTEM

SELECT FUNCTION



RAGWARE TELECOMMUNICATIONS SYSTEM MASTER MENU

- 1 - SULCUS TO SULCUS
- 2 - SULCUS TO OTHER
- 3 - PLAYBACK CONVERSATION FROM DISK
- 4 - CHANGE SYSTEM DISK
- 5 - EXIT SYSTEM

SELECT FUNCTION

RAGWARE TURBOTRACT MASTER MENU

- 1 - PERSONALIZATION
- 2 - RECORD ENTRY
- 3 - SEARCHING & INDEXING
- 4 - GENERAL INQUIRY
- 5 - SELECT PRINTER
- 6 - CHANGE SYSTEM DISK
- 7 - EXIT SYSTEM

SELECT FUNCTION

For those preparing lender documents, Regulation Z prepares truth-in-lending disclosures and good faith estimates.

We get users off to a good start, with a solid grounding in their systems and software via thorough training by SULCUS professionals.

Telecommunications turns the office into a communications center, transferring information instantaneously among branches, offices, and outside sources.

Economical time now more features with the melding of information Register and hard drive



RAGWARE FORMS GENERATION MASTER MENU

- 1 - DESIGN FORMS
 - 2 - CLIENT FILE ENTRY PRINT
 - 3 - TRANSFER BASE FILES
 - 4 - TYPEWRITER MODE
 - 5 - SELECT PRINTER
 - 6 - CHANGE SYSTEM DISK
 - 7 - EXIT FORMS SYSTEM
- SELECT FUNCTION

ent sheets,
buyer/seller
checks and

Using the same data files,
Forms Generation enabled
use and re-use of information
with single input to . .

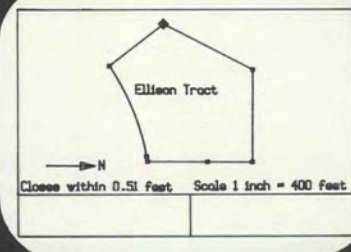


RAGWARE INDEXING SYSTEM MASTER MENU

- 1 - STARTUP
 - 2 - STORE CASES
 - 3 - RETRIEVE/TRANSFER CASES
 - 4 - ENTER/MODIFY CASES
 - 5 - SELECT PRINTER
 - 6 - CHANGE SYSTEM DISK
 - 7 - EXIT INDEXING SYSTEM
- SELECT FUNCTION

Other programs followed.
With Indexing, users could
track key information, draw it
from closed cases, store it,
then re-use it in new files.

TRACT SYSTEM
MENU
LIZATION
TRANSFER
ON
DESCRIPTION
DISK
UNCTION



parcels from
cription con-
f the closing

Allowing the user to rapidly
discern closing distance, right
of ways, easements, and over-
laps, and to scale the plot as
desired.

RAGWARE ESCROW ACCOUNTING MASTER MENU

- 1-BANK FILE
 - 2-CLIENT FILE
 - 3-TRANSACTIONS
 - 4-RECONCILE
 - 5-REPORTS
 - 6-SELECT PRINTER
 - 7-CHANGE SYSTEM DISK
 - 8-EXIT SYSTEM
- SELECT FUNCTION

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formation from the data base
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clients on each files disk.



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IRS SYSTEM
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& UPDATE
PRINTOUT
ING
I DISK
UNCTION

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800-245-7878

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Customer Name _____ State _____ Zip _____
 City _____ State _____ Zip _____
 241 N. Street Address _____ Phone _____
 City _____ State _____ Zip _____
 Contact Person _____
 Signature _____
 Date _____



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ple than ever
of the Mass
retrieval System
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hancements keep the users'
systems always current with
their needs, bringing us full
cycle: One company is still
responsible for everything.

All this and portability too. The
Model 6000P, the latest in a
long line of advances for the
land title industry.

Be sure to watch for the next
installment of the exciting
adventure of land title auto-
mation...Brought to you by
SULCUS.

For Contributions Above and Beyond . . .



MLTA's Mary C. Feindt award and its namesake.

It was a natural choice.

When directors of the Michigan Land Title Association decided to establish a new award this year, for recognizing members who contribute "above and beyond the call of duty" in the title business, they voted to name the honor after its first recipient. Only the highest levels of contribution are recognized through the award, which does not necessarily have to be presented on an annual basis.

When the criteria became known, few persons close to the Michigan title industry were surprised to learn that the award namesake chosen for the inaugural presentation is MLTA Past President and ALTA Past Governor Mary C. Feindt, president of Charlevoix Abstract & Engineering Co.

During 1987 MLTA Convention ceremonies, Mary was saluted for her longtime participation in the activity of both her state association and ALTA. Besides her state presidency and service as an ALTA governor, she was cited for work as an MLTA director, continued chairmanship of the state association's highly successful education committee (a position she still holds, where she is known as the "stimulus"), and ongoing work as speaker and panelist for a variety of MLTA events.

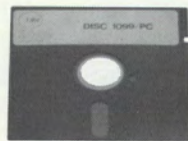
In addition, Mary has served as secretary of ALTA's Abstracters and Title Insurance Agents Section, and is chairperson of the ALTA Liaison Committee with the American Congress on Surveying and Mapping. Her work in this latter mentioned capacity has included a leadership role for both organizations in the recent updating of the familiar ALTA-ACSM Minimum Standard Detail Requirements for Land Title Surveys (she is a registered land surveyor as well as a title woman), and in the development of a public information folder jointly produced by the two groups for educating home buyers on land surveys and owner's title insurance.

Mary recalls that her first career aspiration—to become a surveyor instead of a history teacher (as her family envisioned) led to emergence of another major goal: "to unite the world of surveying with the universe of abstracting and title research."

After receiving her A.B. degree from Albion College, Mary earned her B.S. in sur-

Continued on page 32

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Rush me _____ copies of DISC 1099/PC at \$495 each.

Rush me _____ copies of the DEMO DISKETTE at \$25 each.

For a total of \$ _____ (MD firms add 5% sales tax)

Enclosed is my check. Please charge to my VISA _____ M/C _____

Expiration _____ Account# _____

Signature _____

I'd like more information about DISC 1099/PC.

Name (Please Print) _____

Title/Dept. _____

Company _____

Address _____

City _____ St. _____ Zip _____

Telephone () _____

MAIL TO: DISC, Inc. — Dept. 105 — 1314 Bedford Avenue — Baltimore, Maryland 21208

veying and geodesy from the University of Michigan the following year. She clearly remembers one UM engineering professor who proclaimed he did not get along well with women in his classes—then spent considerable time helping her line up a job. Following graduation, she found herself on a train for Charlevoix, Michigan, to work four years as an apprentice for relatives of the professor in order to qualify for a surveyor's license.

As she learned the practical aspects of surveying in Charlevoix, Mary also became involved in abstracting titles.

"In a small office, you become very innovative," she said. "I was enthralled."

The four years of low paid apprenticeship were completed and Mary received her license—an event accompanied by her first surveying job offer, which came from the Tennessee Valley Authority. But fate intervened. Mary had met Lawrence Feindt in Charlevoix and the two were soon married. They set up housekeeping there but Mary's career frustration grew. After a short time, she returned to the University of Michigan to earn her masters degree in civil engineering—and experienced more disappointment in her efforts to bring title evidencing and surveying closer together.

"The surveying professor in charge of outlining my advanced study, who authored the surveying text, did not comprehend mingling the two professions," she said. "Instead of writing my masters thesis on the relationship of title analysis to surveying, it was on roads."

In 1944, Mary and Lawrence purchased Charlevoix Abstract & Engineering and he held an outside job to help support the fledgling enterprise. Later developments resulted in Lawrence becoming an employee of Mary's company and, as she put it, "We adjusted."

Some five years later, Mary and Lawrence became the parents of Larry Feindt, now a licensed surveyor with the company.

"Nervous relatives and neighbors expressed concern over my daily activities—trudging the wild country while carrying a transit on my shoulder," Mary said of her days as an expectant mother.

Larry was born the day after his mother put in a full day in the field. Mary returned to work a week later and still chuckles at the length of maternity leaves taken by women today.

As her work continued, Mary finally began to see progress toward her objective of creating a stronger link between surveyors and title people. Following a presentation to MLTA, she saw her first paper published nationally in *Title News*. She served in various MLTA offices and became active on the Michigan Soci-

ety of Registered Land Surveyors Education Committee. She arranged for MLTA to conduct a seminar for surveyors. The governor appointed Mary to the state board of land surveyors and this led to another appointment—to the state board of architects. During this period, she participated in a study for grading national examinations for surveyors.

"I assisted in writing questions for the state survey exam, always incorporating pertinent title problems," Mary commented.

Next, ACSM leaders asked her to serve as liaison between their organization and ALTA, with closer and more productive ties the objective, and she found herself representing both organizations in this effort. Updating the Minimum Standard Detail Requirements and development of the joint ALTA-ACSM public education folder followed, which Mary observes were facilitated by diligent work on the part of dedicated committee members on both sides.

From her vantage point as MLTA Education Committee chairman, Mary has been able to work occasional lessons on surveying topics into program formats.

"Title folks need to better understand what takes place in trying to make paper descriptions on the surface of the earth, which is not flat as usually contemplated," she said. "They need to comprehend that measurements

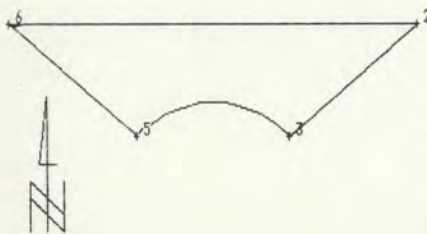
From the people who have been writing professional software for Surveyors and Civil Engineers for over 15 years.

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 SIMPLE INPUT AND RECALL

Legal Description; stored in file:EXAMPLE



POINT OF BEGINNING;
 Thence S 90-00-00 E 300.000 Feet;
 Thence S 48-35-25 W 125.000 Feet;
 Thence 127.209 Feet along a curve of radius 75.000 Feet,
 a central angle of 97-10-50,
 whose radius point bears S 48-35-25 W;
 Thence N 48-35-25 W 125.000 Feet;
 To the POINT OF BEGINNING.

Length to close: 0.000, Perimeter length 677.209,
 Precision ratio 1 Part to 1464892.404;
 AREA: 15072.80 Square Feet 0.3460 Acres

Enclosed \$295 - MAPCHECK Program Only
 Enclosed \$495 - MAPCHECK Program with Graphics
 I understand I may return the program within 30 days for a full refund if not fully satisfied. CALL 800-248-4484 FOR FAST DELIVERY.
 NAME _____
 COMPANY NAME _____
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 CITY/STATE/ZIP _____
 PHONE _____

5 1/4" FLOPPY
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 VISA
 MASTERCARD
 NO. _____
 EXPIRES _____



MAPTECH

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taken in the past were done with antiquated equipment.”

Mary said a question occasionally arises about her plans for retirement. But she dismisses the prospect.

“Someone is hurt almost daily because of inadequate representation due to a need for better comprehension of the fusion between title work and surveying,” she decided. “I have a mission to persevere in my undertaking to hopefully make the world a little better place in which to live through my efforts. There is much, much more to be accomplished.”

In 1944, Mary and Lawrence Feindt purchased Charlevoix Abstract and Engineering. As her work continued, Mary saw progress toward her objective of creating a stronger link between surveyors and title people. “Title folks need to better understand what takes place in trying to make paper descriptions on the earth’s surface, which is not flat as usually contemplated,” she said. Here in her office, Mary (seated) discusses a title order with Nancy Dixon and Arthur Emmons.



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If, and only if, you or whoever makes your travel reservations calls the American Airlines Meeting Services Desk can you take advantage of the following:

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AND ASKS FOR STAR FILE S92289. This telephone number is a direct line to the American Airlines Meeting Services Desk and is open seven days a week from 7:00 A.M. to 12:00 Midnight (CST).

Ticketing is available through American Airlines, your preferred travel agent or corporate travel office, provided the 800 number is used in obtaining the exclusive ALTA discount. Travel may commence on October 15, 1987 and must be completed on or before October 26, 1987.

American's meeting specialists will gladly assist you with your seat selection, order you a rental car and even arrange for a special meal if you like. At American Airlines, we want to make your trip as pleasant as possible--please let us know how we can help you.

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Three reasons why title companies are replacing their current systems with Genesis



UNIX™ PC

When we asked our customers why they were replacing existing systems with Genesis, they told us they wanted more-advanced technology, greater flexibility, and a system that would be around for a while.

Today

Today's technology is simply better than it was just a few years ago. And Genesis gives you state-of-the-art technology at its finest. Greater speeds and improved capabilities streamline every step — from input and retrieval through processing. And simplified easy-to-learn commands make operating the system a pleasure. Greater profits await you through the benefits of advanced technology.

Genesis is the most advanced title system you can buy today.

Tomorrow

Buying a title system today shouldn't prevent you from having the best system tomorrow. Genesis' flexibility lets you choose the capabilities and hardware you need today. But you can add on at any time, use your existing equipment and still have a fully integrated system.

Genesis is also the best system you can buy for tomorrow.

The future

Genesis was designed with a vision for the future. It is a system that will stay with you for years to come, through periodic updates and system enhancements.

Genesis is a product of Title Data, a unit of TRW, the largest supplier of title systems and services in the world. We are as committed to maintaining Genesis' state-of-the-art performance as we were to developing it. And we have the resources to back up that statement.

As you might have predicted, Genesis is the best system you can buy for the future. Find out what the future holds for you. Call 800.525.8526 outside of Colorado or 303.220.8288 in Colorado.

Genesis

The future of the title industry



Genesis. From Title Data, a unit of TRW Real Estate Information Services

ceiving the promotion feel good, but doesn't do much for us in public relations.

We try to get to know the real estate editors. They are usually at builder and Realtor functions, running after the advertising dollar. And, if you develop a relationship with them, maybe when they need information, they'll call. Otherwise, coverage in a large metropolitan market can be futile.

The continuing education programs are our greatest event. Realtors in Missouri have regulations for continuing education, as do attorneys. We host courses for Realtors on specific subjects, bringing in experts or having ones available from in-house. This gets your name out and identifies you as an expert.

I think we do a lot in our agency relationship. We host seminars for agents, local bankers and/or Realtors in the community. Realtor sales meetings are yet another successful event. We try to host a motivational program for the sales people. That gets you in the door.

We've moved away from Christmas parties, favoring instead, an annual mid-year bash. Also, business seems to be better mid-year than it does in December, and the yield on dollars spent is better.

Newsletter

In the form of a newsletter, we contract with a local attorney. He charges us \$600 a year to review the cases in Missouri. The attorney then publishes **Recent Title Decisions**. This includes a brief on every case that's been handed down, relating to titles, real estate sales or real estate brokers. We send this to attorneys throughout the state. We've also been contacted by the Missouri Real Estate Board. They publish this in their magazine and we get free coverage. We receive many requests to publish this. For \$600 a year it works very well.

timothy mcfarlane

Market Representation

i represent a smaller metropolitan market with approximately 50,000 people, and an extensive, primarily agricultural county (total population approximately 90,000 with another county in the outlying area, population 22,000).

Our office is comprised of 16 people. There isn't anyone in charge of marketing specifically. Everyone in the office is cross-trained and cross-referenced in most areas. This way, workers can take care of all tasks.

We begin with a weekly meeting in our office, comprised of all our personnel. The term, "identify," is used because, if you have a grasp on what you're trying to do, then all basic things come together in your sales techniques.

The identification process is manyfold. You must identify what you're selling; your market; and the strengths and weaknesses of the company for which you work. Next, you must identify the problems.

This process is probably the most painful, because no one wants to admit the areas in which they are lacking. Thus, in our weekly meetings, we look at what we've done, what we've accomplished, and that which we've failed to accomplish. We look at what needs to

"We all know journalists think they are extremely pure; that never the twain shall meet between the advertising and editorial sections of a publication. In smaller markets—once you establish that rapport with the advertising people, good editorial prospects for publicity seem to follow."

be taken care of in the immediate future.

There are also long-range goals. In a small market area, we view long-range as approximately six months. This is due to the transient population in our county (attributed to an industrial site located there). There are many people moving in and out of the area, thus changing the complexion of our market.

Again, that's another subject requiring attention, the complexion of the county or area in which one is marketing—the actual number of changes that occur. When doing this, one needs to ask, "What are the requirements to fulfill the needs of the Realtors, attorneys, and developers in identifying these changes?"

Advertising

We have a mailing list comprised of approximately 340, thus making it easy for us to keep on track. Since we place ads in and subscribe to a few of the publications produced by real estate agents and developers, we know exactly what's happening in the market. Our advertising is comprised of assuring that everybody in our office communicates with outside businesses. Because we're such a small county, we have a limited amount of resources to guide us. Thus, we depend on customer publications.

Obviously, everyone is listed in the yellow pages and probably is listed in the want ads for specific services they provide. We rely heavily

upon our underwriters' materials, thus allowing us to provide them to our customers. We send material out on a regular basis. When, however, we see a specific need in an office, we provide the customer with those materials. Having limited resources, we are careful about where we place the materials.

Our company, for instance, produces a city map—exclusively ours, void of advertisements. Unfortunately, many organizations—the county hospital, for example, would like 200-300 maps a month to send to prospective nurses or other employees. Cost-wise, we can't afford this, so we target who can use them best. That's a form of advertisement for us.

We don't employ an agency because it's much too costly. An agency campaign would cost us several thousands of dollars every 2-3 months. For a population of 100,000, this is too expensive. The reliance is upon the media to come to us for specific information. That is also a form of advertising.

News and the Media

Due to the nature of our size, we don't have a great deal of movement in the company. We do, however, have certain individuals doing some rather interesting things. A gentleman, for example, in our Idaho Falls office is a triathlete. He travels to a number of sporting events. Because he has a relationship with the news media, he makes sure they're attending the event, providing media coverage. In turn, his name and picture appear in the paper.

Special Events

The focus in our organization is in on events throughout the year. Just about everybody has "American Home Week" or "Private Property Week." We concentrate highly on that because that's when we receive the participation of our real estate people.

We have, as everyone does, a large network of real estate organizations affiliated with Century 21, ERA, etc. They all have their own specific area seminars. We make sure we contact those people before they contact us. If we know of an upcoming event, we contact them to see how we can help.

Another event we host is the weekly staff meeting of the mortgage or commercial bankers (or their loan officers). We invite them to have their meeting at a place of their choice, at our expense. Normally, it's a breakfast meeting, since they meet at 7 a.m. We help with the meeting by providing materials, or by speaking to the group.

We'll speak to any service club interested. Many service clubs are always looking for speakers, particularly during targeted weeks (e.g. "American Home Week"). We offer plant tours to new Realtor personnel, and introduce them to our staff.

Continued on page 38

*Now's The Time—
Order Your*

ALTA Promotional Folders

Designed for easy insertion in No. 10 envelopes . . .
concisely informative in attractive, two-color printing



Protecting Your Interest in Real Estate

Written at the home buyer level to reach the widest range of public interest. Explains why safeguarding against land title problems is essential, includes a basic discussion of how title insurance works, presents concise summaries of title hazards actually experienced, and points out that ALTA members are widely respected for their expertise. \$30.00 per 100 copies



The Importance of the Abstract in Your Community

Describes, in quick-read form, what an abstract is and tells about the role of abstracters in expediting real estate transactions. Points out that the skill and integrity of ALTA member abstracters represents an important asset to those who purchase and otherwise invest in real property. \$17.00 per 100 copies



Buying A House of Cards?

For those needing a lively, high-impact piece of promotional literature. In quick-read text, the folder makes it clear that title hazards are a sobering reality—and emphasizes the importance of owner's title insurance for home buyers. Reminds that home ownership is a major investment that can be protected by the services of ALTA member abstracters, agents and title insurers. \$14.00 per 100 copies

*Send checks made payable to the Association to
American Land Title Association, Suite 705, 1828 L
Street, N.W., Washington, DC 20036. You will be
billed later for postage.*



"The Communicators"—from left to right: R. Meckfessel, B. Harms, J. Bell, T. McFarlane

From the aspect of a small market, we enjoy having our entire staff involved in these events. We feel if everybody knows all the workers in the organization, it helps meld good, solid relationships. When that occurs, people feel comfortable to call others if they have questions, or need specific help.

Promotions and Rewards

Again, in a small market, you're working with a limited budget. My company doesn't have any type of a promotional/reward system. We try and maintain the rapport we have with our good customers. The more business we get from our top customers, the better the relationship.

For sales people, I buy promotional items, or "trinkets." The people seem to feel more comfortable walking into the office if they can hand the Realtor a pen, scratch pad, etc.

To this day, I haven't received an order from a customer saying, "Hey, I like your pen so I'm going to give you a title order." Thus, we don't use promotional items all that much.

The ones we do have are designed so the Realtors will use them—such as little plastic amortization cards to keep in their pockets. I agree—they should have something to put on their desk—something with the name in front of them. Most of the stuff I see, quite candidly, if you're giving it out in volume, is junk, either to be discarded or taken home for the children.

I have problems with the reward/incentive concept. The rewards we use are basically one-on-one. If we have a good customer, we'll take him to the baseball game or the opera. We'd rather spend our promotional dollars entertaining folks. That's our way of saying "thank you," rather than handing them something of little value. "Trinkets" are an insult to one's intelligence.

john bell



Our trade area is about

400,000. We have 55 employees and I have two people who help me full time with marketing and advertising. I represent

the middle size market area.

Several years ago, our organization began conducting surveys, produced by an advertising agency. Results indicated our perception by others in the market, our strengths and weaknesses, and the emphasis needed in our advertising. The survey research proved to be of great service in our advertising campaign and we were very pleased with the survey results.

"It is necessary to consider territory. One must look at specific areas, not just on a county-wide basis but the ethnic areas, social environment, etc."

Special Events

We host a number of different events—from one-on-one luncheons, to evening entertaining, to wine and cheese parties at the office. We have a recreational facility in the country for much of our summertime customer entertaining (barbecues, etc.).

Each year, we host a special dinner for the people who made the \$1 and \$2 million dollar Realtor Award Club. Invited to this event are

all of those people and a guest of their choice.

We also sponsor a number of yearly programs for the Board of Realtors (we've had a Christmas program for 17 years). We attend seminars and sponsor them, as well as arrange seminars that can be accredited for the hours Realtors must accumulate.

"The main use of advertising is PR—to get your name out and known around town. I don't see where advertising does much good in our industry. The only ad that becomes important is our classified, in the yellow pages."

Promotional Items

There are always several items in our reception room waiting to be picked up by customers for closings. A large number of our Realtor customers are in and out. I usually have special items available for people who make the regular calls on customers. I look for something useful to keep on their desk with our telephone number—a coaster, coffee cup, letter opener, etc. We have no reward system of any kind. The dinner we have for the \$1-\$2 million club comes closest to an incentive program.

Newsletter

We have a newsletter, a monthly publication, distributed to all our customers. When we decided to produce the newsletter, one of our competitors was publishing a quarterly report. He tended to be very verbose and lengthy. We, in turn, went in the opposite direction.

We wanted a monthly document—one quick to produce, containing some statistics. This was also a vehicle for us to impart other information to our customers. We show the deeds and mortgages filed, building permits, and mortgage report. We feature employees from time to time, and some biographical material on them. It's a chance for us to occasionally publish who to call for what service.

We list the holidays to be observed a year in advance. We may congratulate somebody on something innovative that's happened in the community. We do dollar breakdowns on local taxes. Many Realtors enjoy showing this to people—particularly those from out of town. This illustrates how the local tax dollar is spent.

The best testimonial I can provide is to tell you, the newsletter is quite often found in the customer office men's room. People are taking it with them to read!

Names in the News



Rain



Berkley



Edwards



Hanson



Impson



Klarin

Chicago Title Insurance Company has announced the following appointments: **Burton J. Rain**, senior vice president and national agency coordinator, Chicago; **John W. Berkley**, vice president and remains Central Atlantic area manager, Orlando; **Robert F. Edwards**, vice president, Detroit; **Jerry J. Hanson**, vice president and regional manager, Boise; **Richard Impson**, vice president, Chicago; **Richard M. Klarin**, vice president, Panorama City, CA; **A. Vincent Lundell**, vice president and manager, central California area; **Robert Mitchell**, vice president and regional counsel, Boise; **Emil V. Rackay Jr.**, vice president, Brandon, FL; **Ronald L. Skraban**, vice president and remains southeast Florida area manager, West Palm Beach; **John W. Tagge**, vice president, Seattle; **Gary Cortellessa**, vice president and area manager, New York.

Brian Baccus, resident vice president and remains agency administrator, Longwood, FL; **David Gerber**, resident vice president and remains county manager, Bellville, IL; **Nancy K. Hallman**, resident vice president and remains state manager, Columbia, SC; **Robert Johnson**, resident vice president and remains county manager, Campaign; **Gordon Davis**, resident vice president and remains county manager, Joliet; **Stephen Steining**, resident vice president and remains manager, Bloomington, MN; **Robert N. Jaeger**, resident vice president, New York; **William Kantosky**, resident vice president, Dayton; **Tom Ditter**, resident vice president, Boise; **James Dobler**, resident vice president and regional



Lundell



Mitchell



Rackay



Skraban



Tagge



Cortellessa

agency coordinator, Seattle; **Stephen C. Wilson**, resident vice president, Boston.

Carolyn Mazza, assistant vice president, sales, White Plains; **Gary Bean**, assistant vice president and remains senior title officer, Seattle; **Lorrie Cornett-Cotten**, assistant vice president and remains agency administrator, Dallas; **David M. Hall**, assistant vice president and remains operations manager, Washington, DC; **Betty Johnston**, assistant vice president and remains manager, Arlington, VA; **Richard Miles**, assistant vice president and national title operations manager, Memphis; **Harvey Mitchell**, assistant vice president and remains branch manager, Memphis; **Betty J. Schall**, assistant vice president and associate regional counsel, Seattle; **Lynn Sinovich**, assistant vice president, Chicago; **Robert Posses**, assistant vice president, sales, Boston; **Melissa L. Murphy**, assistant vice president, sales, Boston.

Edward Chertowsky, associate regional counsel, New York; **Alan K. McCall**, associate regional counsel, Atlanta; **Thomas D. Rusin**, assistant regional counsel, Miami; **George Kellog**, associate regional counsel, Denver; **Paul Peterson**, assistant general counsel, Chicago; **Gregory R. Pool**, assistant general counsel, Chicago; **Miriam Schneider**, corporate marketing counsel, Chicago; **Robert Borgens**, claims counsel, Dallas; **Corbett O. Durham Jr.**, office counsel, Cincinnati; **John Kettelkamp**, office counsel, Edwardsville, IL; **Alan Atlas**, office counsel, Miami.

Kathleen Whittaker, manager, CTIP Systems, Chicago; **Ralph DiDomenico**, eastern Pennsyl-



Baccus



Johnson



Davis



Steining



Cornett-Cotten



Miles

vania area manager, Philadelphia; **Jeffrey A. Lange**, agency operations officer, Melbourne, FL;

Carol J. McKinney, agency operations officer, Tampa; **Cheryl A. Morris**, agency operations officer, Miami; **David R. Miller**, national agency services officer, Chicago.

John L. Kundzins, title operations officer and manager, Loudoun, VA; **Susan Hanley**, title operations officer, White Plains; **Ben Dubois**, title officer, Orlando; **Barbara A. Dupignac**, title officer, Tampa; **Robert S. Newman**, title officer, Jacksonville, FL; **Philip Palmquist**, title operations officer, Aurora, CO; **Virginia Villa**, title operations officer, Chicago; **Patricia Winn**, title operations officer, Geneva IL; **Kathy A. Wilkinson**, title officer, Chicago; **John Walsh**, assistant title officer, Chicago; **Peter R. Petersen**, assistant title officer, Chicago.

Denise Miller, administrative manager, Fresno; **Debbie Pierce**, manager, Kalispell, MT; **Melvin R. Stephens**, administrative services officer, Denver; **Suzie Colbry**, regional administrative assistant, Boise; **Susan B. Poff**, assistant secretary, Fairfax, VA.

Midland Title has named **Donald J. Denny** as vice president and branch manager, Cuyahoga County, Cleveland.

Lawyers Title Insurance Corporation announces the appointments of the following individuals:

Thomas M. Flynn, assistant vice president-agency manager, Boston; **Venable L. Stern, Jr.**, assistant vice president of operations, Richmond; **Robert G. Opdycke**, assistant vice president-state



Flynn



Denny



Stern



Opdycke



Hinsperger



Fitzpatrick



Pruett

sales and marketing manager, Richmond; **Sherry L. Hinsperger**, assistant vice-president—state sales manager, Troy, MI; **Sandra K. Fitzpatrick**, assistant vice president-sales, Norwalk, CT; **Samuel M. Pruett**, assistant vice-president—sales, Columbia, SC.

Laura L. Miller, manager, national division, Boston; **Ronald W. Owen**, branch manager, Pittsburgh; **Susan Contos**, branch manager, Lawrence, MA; **Charles W. Young**, branch manager, Vero Beach, FL; **W. Danny Slaton**, manager, Lancaster, PA.

Robert G. Wagner, state strategic planning manager, Lakeland, FL; **Marvin R. Steinke**, Illinois state counsel, Chicago; **Carson L. Mills**, Maryland state counsel, Rockville; **Nancy Tarbell**, regulatory counsel, Richmond; **Wayne N. Jersin**, senior title attorney, Washington DC; **Drexel M. Vealey**, senior title attorney, Lakeland, FL; **Laurie A. Fleishman**, senior title attorney, Chicago; **Barry S. Allman**, Miami; senior title attorney; **Karen L. Heflin**, manager—general accounting, Richmond; **Robert M. Wilson**, branch counsel, Pittsburgh; **Martin G. Woosley**, assistant counsel, Richmond; **William I. Hart**, assistant state counsel, Richmond; **Paul W. Hardesty**, compensation administrator, Richmond.

Boone County Abstract Company, Columbia, Missouri, has announced its newly-elected officers: **Robert D. Lutz**, executive vice president; **Sandra Sue Holden** and **Cynthia M. Schnieders**, assistant vice presidents.

Title Resources Corporation has named: **Jan Klepak**, coordinator, North Dallas and Park Cities Title Resources offices; **Janell Davidson**, vice president and branch manager, Title Resources, Waxahachie. TRC has pro-



Miller



Owen



Young



Slaton



Steinke



Tarbell



Jersin

moted **Rita Cole**, branch manager, Desoto; **Shirley Kitchens**, vice president and southwest area manager, Desoto.

August Financial Corporation has promoted **Pam Ogletree**, regional vice president, August Marketing Corporation. August has also appointed **Dwight Huizenga**, regional vice president, August Marketing Corporation.

Minnesota Title announces the following election results: **J. Morton Matrick**, vice president; **Charles J. Boll**, **Carolyn M. Turner**, **Anthony B. Eden**, **Wayne J. Sobien**, **Charles M. Woodruff**, **Donna Moore**, **Pamela J. Erickson**, **Virginia A. Fritz**, **Evelyn W. Chritton**, assistant vice presidents; **John R. Zachow**, assistant vice president, associate counsel. **William L. Robinson Jr.**, was promoted to vice president.

James J. Ryan has joined Commonwealth Land Title Insurance Company as vice president and National Title Service (NTS) representative. Based in the company's Chicago regional office, Ryan will manage NTS operations in the Midwest.

Vice President A. **Roger Blauvelt**, was named New Jersey state manager. Based in Morristown, NJ, Blauvelt will oversee the operation of Commonwealth New Jersey's nine branch offices.

David S. Tussman, vice president, Los Angeles; **Helen Powell**, vice president, New York City. **Warren S. Olson** joins Commonwealth as vice president and division manager, Seattle. **Robert A. Graves** has joined as assistant vice president and Orlando branch manager, Orlando; **James Michael Denikos**, assistant vice president, Washington, DC.

The following persons have been promoted to Assistant Vice President at



Vealey



Fleishman



Heflin



Wilson



Woosley



Hart



Hardesty

Commonwealth: **Pamela L. Zimmerman**, Nashville; **Sidney C. Hollins**, Washington, DC, and **Susan E. Lackemacher**, Summit, NJ.

Clifford L. Collins, Woodland Hills, CA; **Gerald E. Shelpman**, Pittsburgh, Greensburg, and Washington, PA; **Roy J. Frank**, Redwood City, CA, and **Charles E. Duke**, Washington, DC have been promoted to division managers.

James P. Cardamone, office manager, Norristown; **Karen A. Brown**, Media, PA; **Susan G. Murta**, Philadelphia, closing officers; **Karen L. Doty**, Summit, NJ, **Paul B. Burkart**, Paterson, NJ, title officers; **Marilyn D. Hartlaub**, Summit, NJ, **Joseph Feoranz Jr.**, Cherry Hill, NJ, **Francis W. Mellon**, Philadelphia, assistant title officers.

Andy Lydick has been named vice president and assistant general counsel for Southern Title Guaranty's Legal Department. The announcement was made by Chairman of the Board and President of Southern Guaranty Co., Inc., **Don Still**.

Sanford V. Lichterman, has been named Shelby County Marketing Director for Mid-South Title Insurance Corporation. Lichterman will plan, direct and participate in marketing title insurance sales in Shelby County and surrounding areas through attorneys, agents, lenders and others involved in property transactions.

Ticor Title Insurance Company has named the following people to their respective positions: **Dan Hanson**, marketing director and senior vice president, Newport Beach, CA; **Robert Trevorrow**, western division quality control manager, Santa Ana, CA; **Jean M. Morton**, manager Ticor title's new Pittsburgh office at the Grant Building (Suite 812).



Robinson

Robert F. Walsh has been appointed senior vice president of the North-eastern and mid-Atlantic territory for August Marketing Corporation. The organization is an affiliate of August Financial Corporation, a national real estate asset management firm.



Olson

Theresa Fletcher, director of operations, San Leandro, CA; **Varsen B. Saleh**, manager, Alameda, CA, and **Kathleen S. Hunter**, assistant vice president-senior title officer, Hayward, CA, have received promotions by the Western Title Insurance Company.



Denikos

American Realty Title Insurance Company (ARTA) has announced the employment of **Joseph V. Dennison**, vice president and Florida State Manager, Tampa.



Zimmerman

First American Title Insurance Company has named **Allen Exelby**, vice president-Pierce County Manager, Tacoma, WA; **Rick A. Weidenbach** as vice president-King County manager, Seattle; **Terry D. Cooney**, vice president-Placer County manager; **Joel Parker**, vice president-regional accounting services, Santa Ana, CA, and **Christine A. Gmitter**, manager of internal audit, Orange, CA.



Collins

Kenneth E. McBride has been elected president of the Oklahoma Land Title Association. A prominent veteran in OLTA activities, McBride is president of the American-First Abstract Company in Norman, Oklahoma, a position he has held since 1981.



Shelpman

On June 6, **William A. Kramer**, president of Title Resources, was named Title Man of the Year by the Texas Land Title Association, at the annual TLTA convention, San Antonio.



Frank

The honor, awarded to the person demonstrating the most outstanding lead-



Duke

ership and involvement in the title industry, is the highest honor given by the association, whose membership consists of 650 member companies.



Lichterman

Continental Title Insurance Company announces the promotion of **Judith M. Davidson**, to vice president.



Hanson

Commonwealth Land Title Insurance Company has announced the opening of a Midwest regional office in Chicago. **Thomas E. Simonton** is regional manager and senior vice president of the office.



Morton

Fidelity National Financial, Inc., acquired 100% of Western Title Insurance Company's stock. According to **William P. Foley**, Fidelity's CEO, the cost of the acquisition is \$31 million. Closing is anticipated by September 30, 1987, conditional upon the approval of various regulatory agencies.



Walsh

Commonwealth Land Title Insurance Co., has relocated its Kansas State office to 630 Minnesota Avenue, Suite A, Kansas City, Kansas 66117. The mailing address is P.O. Box 1277. The phone number is (913) 371-4399.



Weidenbach

Also relocated is the Hartford, Conn., branch office. The new address is 750 Main Street, Hartford, Conn., 06103. The phone number remains (203) 527-8123.



Cooney

Philip J. Shea has purchased Title USA Company of Denton from Title USA Insurance Corporation. Formerly, Senior Vice President and Director of Title USA Insurance Corporation, Shea will assume the position of President and Chief Executive Officer of the Denton County Agency which op-



Davidson

erates through offices in Denton, Lewisville and Carrollton, Texas.



McBride

William G. "Bill" Cusick, veteran of 14 years in the title industry in the Tucson and Phoenix areas, now heads Fidelity National title Agency's Kolb Road office as branch manager.



Shea

A certified senior escrow officer, Cusick is responsible for supervision of the branch, residential, commercial and high liability transactions, and marketing and development to the realtors, lenders and builders of Tucson's northeastern area.

The office is located in Suite 132, 1650 N. Kolb Road, the Herder-Kolb Building.



Parker

KLTA Coordinator REEA President-Elect

Donald R. Levi, Ph.D., holder of the Kansas Chair of Real Estate and Land Use Economics at The Wichita State University, has been selected 1987-88 president-elect of the Real Estate Educators Association.

Dr. Levi coordinates undergraduate and graduate degree programs at the university, and is coordinator for the Kansas Land Title Association Abstracting and Title Insurance School. He is author and co-author of a number of books and articles on real estate. These include texts on land title evidencing written for the Arkansas, Kansas and Missouri state title associations, respectively.

Dr. Levi holds REEA's Designated Real Estate Instructor professional certification. REEA has headquarters in Chicago, and has a membership of 1,100 in the United States, Canada, and Australia.



Around the Nation

Still Elected; Texans Catch 'Wave of Change'

Catch the **Wave of Change** was the theme of the 77th Annual Texas Land Title Association Convention, held at the Hyatt Regency Hotel, San Antonio. More than 450 title industry members and guests attended. Chairpersons **Pat** and **Esther Wilson**, along with the Convention Committee, hosted the event.

Bert Massey, former president of TLTA and chairman of the Texas Land Title Political Action Committee, spoke at the PAC breakfast.

Dr. Marvin Cetron, futurist, was keynote speaker for the general session. **Robert E. Davis**, state budget director, also spoke at the session.

Four concurrent educational sessions were offered twice. **Carlos Ancira** and **Steve Cox**, both CPAs with Seidman & Seidman, Austin, presented highlights of the survey conducted in 1986 of the Texas title insurance industry. **Dan H. Hanke**, a CPA from San Antonio, spoke on "Living With Tax Reform." **Karen Ottoson** and **Jeff Dye**, both with TEAM, Inc., Houston, led a session on "Active Management Skills." **G. Bickford Shaw**, a member of the TLTA Board of Directors and president, Nueces Title Company, Corpus Christi, presented "Legal Update."

Surf City, USA, was the name of the underwriter-sponsored "Surfing and Sixties." Guests donned their appropriate attire and twisted the night away to the sounds of Johnny Dee and the Rocket 88s.

The Saturday general session featured keynote speaker **Dr. John Stoessinger**. Back by popular demand, Stoessinger, an interna-



Wynona and John Cathey at the TLTA Convention banquet. Seated at left is Charles Newman, TLTA past president.

tional political analyst, spoke at last year's convention.

Giving reports during the closing general session were: ALTA President **John R. Cathey**; TLTA President **R. C. von Doenhoff**; TLTA Counsel **Robert C. Sneed**; and TLTA Treasurer **Lloyd Draper**.

Charles H. Newman, member of the Board of Governors, presided over the election of the 1987-88 TLTA Board of Directors.

La Grande Comida del Presidente was the name of the Saturday evening banquet and dance. The new TLTA Board of Directors was installed, and **Chris von Doenhoff** passed the gavel to new President **Don H. Still**, Southern Title Guaranty Co., Inc., Austin.

The "Title Man of the Year" award was presented to **William A. Kramer**, Title Resources Corporation, Plano.



Texas Land Title 1987-88 Board of Directors: (from left) Mark Greek, R.C. (Chris) von Doenhoff, G. Bickford Shaw, Glenna W. Yates, James R. Kletke, David C. Young, Lorrie Cornett-Cotten, Marion S. Daily, Tom Giesenschlag, Celia Stallings, Don H. Still, Larry Molinare, Stephen V. Vallone and Lloyd Draper. Not pictured: William A. Kramer.

Cathey Addresses Iowa Title Convention

The 1987 Iowa Land Title Association Convention was held at The Lodge at Okoboji, Iowa. Speakers included ALTA President **John Cathey**. **Tony Soich**, senior tax consultant with DeLitte, Haskins & Sells of Des Moines, spoke on recent changes in the tax laws.

New officers and directors for ILTA are: President **Tex R. Heyer**; President-Elect **Gordon C. Hill**; Regional Vice-President **Kathryn M. Schutte**; Regional Vice President **Mary B. Brandon**; and Regional Vice President **Tim J. Juergens**.

Also present at the convention were Minnesota Land Title Association President **Kenneth Danielson**; South Dakota Land Title Association President **Ernie Carlsen** and Missouri Land Title Association First Vice President **Cara Detring**.

Members Multi-Talented At Arkansas Convention

It was proven at the Arkansas Land Title Association 79th convention that title persons

possess many talents. "Abstractors in Review," produced by President **Rod Cameron**, featured **Sam Liberto**, Stewart Title Guaranty Company, as host and commentator. **L. D. Estes**, Southwest Title Company, sang and played the guitar; **Mike Cromer**, Pulaski County Title Company, was featured as "The Big Bopper."

"A Day in the Life of a Title Person" was presented by the Board of Governors.

Convention speakers included **Martha Miller**, attorney and ARLTA lobbyist; **Craig Gill**, member of the ALTA Recruitment and Retention Committee; **Dick Toft**, ALTA chairman of Title Insurance Underwriters Section, and **Don Pickett**, professor of economics at the University of Arkansas, Little Rock.

A round table discussion included these topics: court house problems, public relations, abstracts vs. title insurance, closings and escrows, and "anything goes." Time was allowed for members to sit in on three discussion groups and voice their comments.

The following individuals were elected ARLTA officers for 1987-88: President **Lucenia Whitehead**, White Abstract & Realty Company; Vice President **Kender Carroll**, Benton County Abstract Company; Secretary-Treasurer **Jim Pugh**, Roy Pugh Abstract Company; and, directors, **Jerry Maleare**, Lakes Abstract & Title Company; **Charles Richison**, George & Richison Ab-

stractors; **Patricia Whitaker**, Forrest City Abstract Company; and, Immediate Past President **Rod Cameron**, Pulaski County Title Company. The Arkansas Titleperson of the Year award was presented to Past President **Alden Bowen**.



Lucenia Whitehead, White Abstract & Realty Company, new Arkansas Land Title Association president.

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Guerino Elected New California President

The California Land Title Association closed its 80th annual convention by electing **Jerrel L. Guerino**, Transamerica Title Insurance Company, as president for the 1987-88 term. Also elected were **William B. Morrish**, First American Title Guaranty Company, first vice president; **Gary J. Pitts**, Ticor Title Insurance Company, second vice president; and **Joseph D. Gottwald**, California Counties Title Company, treasurer.

Named to CLTA's Board of Governors are: **Robert E. Adams**, Terra Title Company; **James D. Arnot**, Humboldt Land Title Company; **John Dosa**, Founders Title Company; **Dennis R. Duffy**, American Title Company; **William Foley**, Fidelity National Title Insurance Company; **Roy J. Frank**, Commonwealth Land Title Insurance Company; **Albert J. Lagomarsino**, First American Title Insurance Company; **William B. Moeser**, American Title Insurance Company, of Miami, and **Bruce G. Sergent**, Western Title Insurance Company.

Michael C. Lowther, World Title Company, **A. Vincent Lundell**, Safeco Title Insurance Company, and **James C. Wickline** of Chicago Title Insurance Company, have also been named to CLTA's Board of Governors.



1987-88 CLTA President Jerrel L. Guerino receives plaque from Immediate Past President John C. Collopy (left).

This year's convention, held on the beautiful Monterey Peninsula, drew 375 attendees, the largest gathering in over ten years. Daily business programs during the three-day event included presentations by ALTA president-elect **Marvin C. Bowling, Jr.** and **Frank W. Abagnale**, once the world's most wanted con man, now a respected leader in the field of fraud prevention.

D. P. Kennedy, First American Title Insurance Company, a past-president of both ALTA and CLTA, was honored as CLTA Title Person of the Year.

E&O, Legal Descriptions Among Illinois Topics

The 79th Annual Convention of the Illinois Land Title Association was held at Pheasant Run Resort, St. Charles, Illinois. The 158 registrants heard panel discussions on errors and omission insurance and legal descriptions and conveyance. Other program highlights included talks on mortgage banking, and the new Illinois Foreclosure Act.

The business session included presentations by **Richard Toft**, chairman of ALTA Title Insurance Underwriters Section; **Richard Oliver**, Wisconsin Land Title Association president, and a review of changes in the title industry by **William J. McAuliffe Jr.**, ALTA senior vice president.



Illinois Land Title Association officers, directors and committee members for 1987-88.

bad faith (bad fāth) *n* [fr. *L mala fide* — more at **BAD**, **FAITH**] **1** : absence of honesty or lawful purpose (the vendor's ~) **2** : faithlessness, treachery **3** : intent to deceive **4** : insincerity — compare **GOOD FAITH**

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CC680

The new slate of ILTA officers elected at the meeting are: President **Philip M. Mangiaracina**, First Vice President **Duane L. Serck**, Second Vice President **James K. Weston**, and re-elected Secretary-Treasurer **Ann B. Mennenoh**.

Honored with Lifetime Honorary Memberships were **Hartzell Givens** of Taylorville, and **Don and Vera Rose Nichols** of Hillsboro.

MANAGEMENT—Continued from page 17

our area, and continues to be the best method available to us. Despite the emphasis on hands-on learning, we find that the process is good on detail but difficult with new people who have little understanding of our operations.

We use the Land Title Institute correspondence courses to overcome the practical problems posed by the need for background, and the time constraints placed on employees who must train and produce at the same time. For those who have not yet discovered LTI, I heartily urge that you give it a try.

We are fortunate to be living in a state that provides us with tremendous additional tools for employee education. As part of a business environment that includes the lowest overall business tax rate on the West Coast, an incorporation statute with all the advantages of the Delaware Code, and tax credits for day care facilities, Oregon has developed a small business partnership involving the Small Business Administration, its community college and college system, and state programs, which provide educational opportunities in *all* areas of business. Accounting, business planning, marketing, telephone procedures, dealing with conflict, interpersonal communications, work and family life, building self-esteem—all these offerings are available to our employees and others in the area, at very little cost, and with a frequency that allows us to comfortably provide release time for these purposes.

In addition, the Small Business Development Center of our community college provides a resource library of publications, tapes and videotapes that bring the experts to our doorstep. Telecourse opportunities coordinated by the center provide us with two-way access to the experts. These kinds of opportunities are wonderful adjuncts to the kind of training that

we can provide ourselves.

The educational process has become a partnership in the real estate industry in our area. We provide educational opportunities to lenders, Realtors and law offices, furnishing them with the details of our business. At the same time, we encourage our personnel to attend these seminars. In this way, we accomplish public relations objectives, provide training to our personnel, increase the understanding of our business among the real estate community and the general public—and we thereby build a cooperative spirit designed to achieve what we perceive as a team effort: a closing. Realtor and lender organizations provide for similar educational opportunities. The logical extension of this cooperative approach to training has been our acceptance of the role of rehabilitation trainer for injured workers who must change careers. We have successfully integrated two such workers into our labor force under programs through workers compensation insurers, and we are working with a third such party. I would urge you to consider participating in these types of programs. You will find motivated, eager people who are ready to join our exciting and challenging industry.

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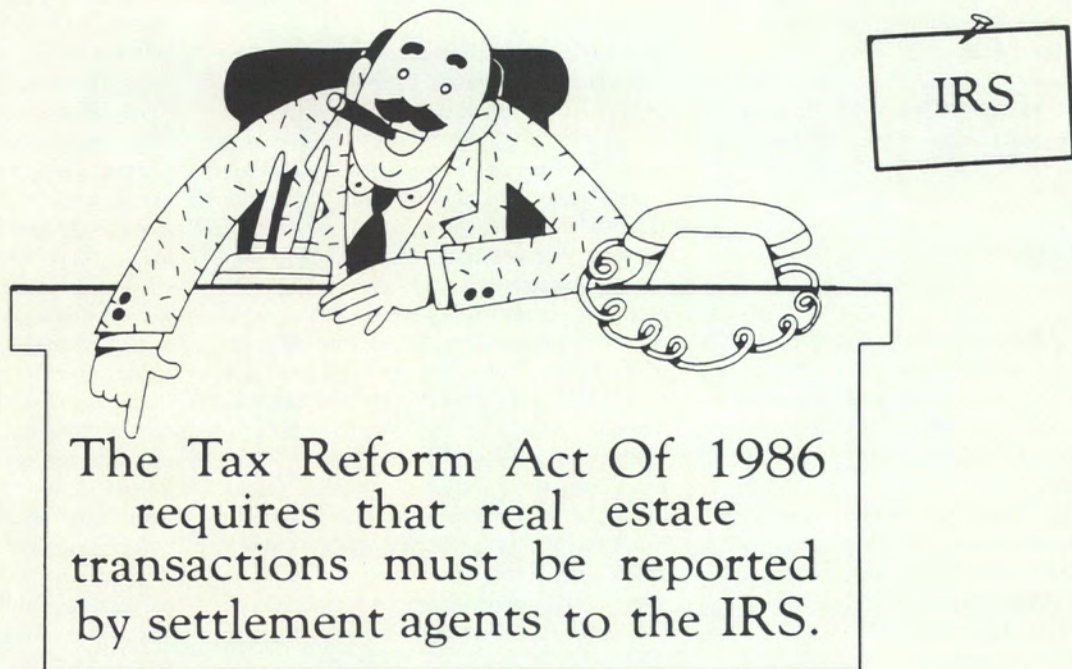
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Vintage Year in Michigan



Chef Michael Foley, right, inspects Chardonnay grapes with Dave and Linda Upton.

On a bright summer afternoon, gentle breezes drift across the dunes along the southwestern shore of Lake Michigan and rustle leaves in the Tabor Hill vineyard. Beads of moisture glisten on the grapes. An appreciative crowd is gathered at the winery's hillside location near Buchanan, Michigan, enjoying food and wine while listening to bands assembled for a traditional jazz festival.

Keeping a watchful eye on this promotional setting is Tabor Hill President Dave Upton, known to many in the title industry as an ALTA past governor and the recently re-elected president of the Michigan Land Title Association. Dave and wife Linda, who is owner and publisher of nationally-circulated *Dining Magazine*, compare notes and are pleased to see the festival is going well. Linda also serves as an advisor in matters relating to the winery and operates a California-style restaurant in nearby St. Joseph.

How Dave, a former Michigan state representative who continues as president of Southwestern Michigan Abstract & Title Company, St. Joseph, moved into a leadership role in his state's wine industry is a story of achievement that would capture the interest of even the most crusty editor.

It began in 1977, when the founder of Tabor Hill asked Dave for assistance in securing the financing needed to help the winery through a difficult period. The Michigan titleman arranged a small loan to pay for bottles and some grapes, but undercapitalization caught up with Tabor Hill. After the winery moved into foreclosure the following year, Dave decided to purchase the facility and keep it in operation.

By the time financial difficulties forced its sale, Tabor Hill was in the vanguard of a movement to establish a respected wine industry in the midwest. Its vintages already had been served in the White House, and had won a number of awards. Overall, wine was becoming more important in agri-business and southwestern Michigan offered ideal soil and weather conditions (prevailing winds that cool in the summer and are relatively warm in the winter, plus ample precipitation). According to the MLTA president, experts have judged that the best site, soil, temperature and climatic conditions for wine growing in the northern hemisphere are in Oregon, Washington, northern California, along the eastern shore of Lake Erie and around Lake Michigan, in the Finger Lakes area of New York—and, of course, in France, Germany and Italy.

In becoming the new owner of Tabor Hill, Dave decided to follow through on his original objective determined at the time he lined up the loan for its founder: Help his home area become another wine producing region on the order of celebrated Napa Valley in California.

Using political skills developed as a legislator, Dave impressed Michigan Governor James Blanchard and members of the state lawmaking body with the potential of the wine making industry in terms of agricultural employment and tourism. In 1985, the legislature authorized formation of the Wine Industry and Grape Growers Council to administer funds for promotion and development of vineyards and wineries in Michigan. Dave received a gubernatorial appointment to serve on the initial board of the council, a position he still holds.

Following a path similar to that taken when he



Dave, seated, talks with, from left, Realtor Fred Jung, Lyle Woodworth of Upton's title company.



Checking Vidal Blanc Demi-Sec.



Near huge wooden casks, progress is discussed with Winemaster Rick Moersch.



Superior cuisine and wines are served in Tabor Hill's restaurant overlooking the vineyards and rolling landscape of southwestern Michigan.

entered the title industry by purchasing his St. Joseph company in 1965, Dave—as new owner of Tabor Hill—immediately became involved in learning the complexities of the wine business and soon implemented new business strategies and marketing directions. Today, the enterprise is being recognized by a growing circle of wine fanciers and is progressing toward a goal of doubling—and even tripling—its present output of some 10,000 cases per year.

Making wine, as Dave quickly learned, is a year-round process. The season of the grapes is from last frost of spring to first frost of fall. At Tabor Hill, a growing season typically averages 184 days—from early May through the end of October—and working days can total as many as 214 a year.

Normally, the grape vines are pruned in February and March—leaving only one or two “canes” (shoots) on each to start production for the new year. Once the vines begin to leaf and bud, the vineyard maintenance program gets under way and consists of spraying, fertilization, selected pruning, and “praying for rain at the right time.” Because annual rainfall in the area averages 34 inches and snow on the average produces another 44 inches, there is no irrigation system.

Harvest usually takes place in September and October and Tabor Hill grapes are picked by hand to assure the best yield. Mechanical pickers are available but selectivity is better when hand picking is used. Different varieties of grapes ripen at different times so picking continues throughout harvest season. Once picked, grapes are crushed immediately and the juice is directed into steel tanks—where fermentation begins as yeast is added. On red grape juice, skin contact is allowed for a specific time before the skins are removed.

Site selection is critical in a successful winery, and Tabor Hill's location on a 90-acre rolling hillside is considered ideal. There are 20 acres currently planted and remaining grapes needed are purchased from local growers.

The first *Vinifera* vines grown in the midwest were planted at Tabor Hill in 1968. Through experimentation and research with Michigan State University, it was determined that the hybrid grapes of Vidal, Seval and Baco Noir—and the *Vinifera* grapes of Chardonnay, Reisling and Pinot Noir—were best for producing well-balanced juice, and were most productive in the southwest Michigan climate.

Throughout its history, Tabor Hill has experienced a challenge common to all wineries in Michigan—receiving recognition for the quality of their product. Under Dave's leadership, Tabor Hill has implemented a marketing strategy that called for developing wine tasting rooms across the southern part of the state—along with the use of billboards and brochures to attract tourists. Tabor Hill wines are served with lunch or dinner in its restaurant overlooking the countryside and vineyards.

Adding to the promotional impact at Tabor Hill this year are the previously-mentioned traditional jazz festival late in July and a harvest festival late in August that featured “Lake Michigan's largest competitive grape stomp.”

Some 80 percent of Tabor Hill wines are sold through retail stores, with the remaining sales handled by distributors in the area. The wines also are being promoted in the Chicago area, where the outlook is considered promising for new premium wines from the operation.

Helping Dave keep it all going are Lyle Woodworth, vice president of the title company, and Rick Moersch, Tabor Hill's vice president and winemaker. A recent Tabor Hill addition is Michael Foley, well known Chicago chef and restaurateur, who brings his expertise to both the restaurant and wine making operation.

With the previously-mentioned assistance, Dave is able to maintain active involvement in the affairs of both the industries in which he has an ownership interest.

"As in every industry, the title business—in Michigan and across the nation—is facing more attention for regulation by government," the MLTA president said. "It is imperative to participate in legislative matters and be ready to speak out for the interest of our industry.

"The title underwriting, title agency and abstract company owners and managers have invested a great deal in developing and maintaining title plants," he continued. "Everything possible must be done to pursue the competitiveness of the title business and not allow controlled business to enter the mainstream of what we do. It is important to listen to the smaller companies as well as the larger ones, and to anticipate the needs of each ALTA member."



Tabor Hill vintages are important in strengthening the identity of the Michigan wine industry.



Keeping in close touch with operations at Southwestern Michigan Abstract, Dave hears from Bob Schmeichel in the title plant.

Ergenbright Elected New VLTA President

The annual convention and election of officers for the Virginia Land Title Association was held at Kinsmill on the James Resort in Williamsburg, Virginia.

Guest speakers were: **Charles O. Hon III**, chairman, Abstracters and Title Insurance Agents Section of ALTA; **John Pfister**, vice president and manager, marketing research for Chicago Title Insurance Company, and **Steve Koffman**, from the State board of insurance office, Richmond, Virginia.

The following officers were elected: President **Carl E. Ergenbright**, Southern Title Insurance Corp.; Vice President **Thomas R. Klein**, Trans Virginia Title; Treasurer **Judith G. Vlad**, Professional Title Services, Inc.; Secretary **Roger Dinin**, Chicago Title Insurance Company.



Land Title Association of Colorado officers and directors: Seated from left: Jack Bowman, Prowers County Abstract Company; immediate past president; William Reed, Transamerica Title Insurance, president. Standing from left: Steve Brockman, director, Heritage Title Company; Curtis Fix, director, Yuma County Abstract Company; Howard Leino, first vice president, Security Title Guaranty Company; Jim Redecker, executive manager; Robert W. Ptolemy, secretary-treasurer, Colorado Land Title. Not present: Norman E. Larkins, director Title and Abstract Company; Charles F. Sis, second vice president, Moffat County Abstract Company.

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ALTA Governors, Education and PR Committees Develop New Ideas



Members of the ALTA Education Committee recently met in Chicago with representatives from the Association Abstracters and Title Insurance Agents Section, and Title Insurance Underwriters Section, Executive Committees, to develop ideas for a Title Management Workshop to be held at the time of the 1988 ALTA Mid-Year Convention (March 11-13 at the Westin La Paloma Resort, Tucson). Seated, from left, are Herb Wender (Underwriter Section), Commonwealth Land Title Insurance Company; Committee Chairman Cara Detring (Abstracter-Agent Section), The St. Francois County Abstracter-Agent Section Chairman Charlie Hon, The Title Guaranty & Trust Co. of Chattanooga—all of whom are ALTA governors. Underwriter Section Representatives Sam Guiliano, Title USA Insurance Corporation, and Mel Bois, Universal Title Insurance Company, are shown at third and second from right, respectively, in the second row. Committee members shown from left in the second row are Tim McFarlane, Idaho Title & Trust Company; P. C. Templeton, First American Title Insurance Company of New Mexico; Barbara Gould, Ford County Title Co.; Myron Ely, East Tennessee Title Insurance Agency, Inc.; and Betty Carlisle, Ticor Title Insurance Company. Not pictured: Committee Member Peter C. Norden, First American Title.



While "on the road," members of the Education Committee also met with the Association Public Relations Committee to discuss ideas for enhancing title industry identify among market groups. Seated with Chairman Detring is Public Relations Committee Chairman Larry Edger, American Realty Title Assurance Company. In addition to Education Committee members, those from the Public Relations Committee shown in the second row are, from left, Carl Hasselwander, First American Title; Barbara Harms, Chicago Title Insurance Company; Randy Farmer, Lawyers Title Insurance Corporation; and Luella Eller, Transamerica Title Insurance Company. Not pictured: Education Committee Member Peter C. Norden; Public Relations Committee Members Gary Pitts, Ticor Title, and Glenna Yates, Central Texas Land Titles, Inc.

New ALTA Members

(Recruiters names in parentheses)

Active

Arkansas

Network Title of Arkansas, Inc., Fort Smith (T.W. Clowdus, American Title Insurance Co., Dallas, TX)

Colorado

Colorado Title Insurance, Inc., Dillon
Grand County Title Corp., Granby

Florida

ABLE Title Services, Inc., Miramar (Gail Kovie, Commonwealth Land Title Insurance Co., Ft. Lauderdale)

Apex Title Co., Coral Gables

Citizens Title Group, Inc., Pensacola

Homestead Title Inc., Ocala

Volusia Title Services, Inc., DeLand (J.H. Boos, First American Title Insurance Co., Plantation)

WWD Title, Inc., Orlando (Floyd Cobb, Ticor Title Insurance Co., Winter Park)

Insurance Co., Winter Park)

Idaho

Land Title of Nez Perce County, Inc., Lewiston

Illinois

Grundy Pioneer Title Co., Inc., Morris (Herbert J. Schiller, Northern Land Title Corp., Woodstock)

Indiana

Bartholomew Title Services, Inc., Columbus (Jerry Allison, Ticor Title Insurance Co., Indianapolis)

Northwest Indiana Title Services, Inc., Lowell (Malcolm S. Morris, Stewart Title Guaranty Co., Houston, TX)

Stewart Title Guaranty Co., Houston, TX)

Iowa

Ringgold County Abstract Co., Mt. Ayr (Charles L. Juhl, Benton County Title Co., Vinton)

Kansas

Campbell Abstract Inc., Garden City (Lea Ann Scott, Beymer & Beymer, Lakin)

Pyramid Abstract Co., Inc., Oakley (Charles G. Stewart, Gove County Abstract Co., Inc., Oakley)

Kentucky

Appalachian Title Research, Inc., Pikeville (Charles I. Tucker, Commonwealth Land Title Insurance Co., Louisville)

Louisiana

State National Title Guaranty, Baton Rouge (Cladius Mayo, Mayo Land Title Co., Lake Charles)

Maine

Atlantic Title Co., South Portland (Charles W. Parker, Jr., Chicago Title Insurance Co., Boston, MA)

Yankee Title Co., Augusta

Maryland

Benchmark Land Title & Escrow Corp., Baltimore (Daniel Herron, Commonwealth Land Title Insurance Co., Philadelphia, PA)

Michigan

Cheboygan-Straits Area Title Co., Inc., Cheboygan
Diversified Title Services, Inc., Rochester (David F. Upton, Southwestern Michigan Abstract & Title Co., St. Joseph)

Patrick Abstract & Title Office, Centreville

Southern Metropolitan Title Co., Adrian (Kenneth Lingenfelter, First Metropolitan Title Co., Howell)

Minnesota

Land Title, Inc., Arden Hills

Missouri

Town & Country Title Insurance Co., Inc., Independence (Ted Brumfield, Title USA, St. Louis)

Montana

First Montana Title Co. of Helena, Helena (Jack Johns, Mountain Title Co., Great Falls, Loren Solberg, County Guaranty Title Co., Kalispell, Brad Stratten, American Land Title Co., Bozeman)

New Hampshire

Granite State Title Services, Inc., Rochester (Charles W. Parker, Jr., Chicago Title Insurance Co., Boston, MA)

New Jersey

Stewart Princeton Abstract, Princeton (Malcolm S. Morris, Stewart Title Guaranty Co., Houston)

New Mexico

Sterling Title Co. in Albuquerque, Albuquerque (Frank Morrato, The Sterling Group of Title Companies, Albuquerque)

New York

EN/COM Agency, N. Tonawanda

Lore Abstract Inc., Mineola (Harold Schwartz, First American Title Insurance Co., Garden City)

Madison Abstract Inc., New York (Richard Marcus, Commonwealth Land Title Insurance Co., New York)

Oneonta Abstract Corp., Oneonta

Register Abstract Co., Kew Gardens (Helen Powell, Commonwealth Land Title Insurance Co., New York)

Shepard Real Estate Services, Inc., Peekskill (Harold Schwartz, First American Title Insurance Co., Garden City)

North Dakota

Rolette County Abstract Co., Rolla

Pennsylvania

Nationwide Abstract Co., Inc., Philadelphia (J. William Cotter, Jr., Pennsylvania Land Title Association, Strafford)

Pocono Area Abstract, Blakeslee (Malcolm S. Morris, Stewart Title Guaranty Co., Houston, TX)

South Carolina

Carolina Professional Title Services, Inc., Sumter (Malcolm S. Morris, Stewart Title Guaranty Co., Houston)

Standard Title Services, Inc., Columbia

Tennessee

Maury Title & Escrow Co., Columbia (Thomas D. Garner, Southern Title Insurance Co., Knoxville)

Virginia

Independence Land Title Agency, Inc., Virginia Beach

Talco Group Corp., Abingdon

Washington

Whatcom Land Title Co., Inc., Bellingham (George Peters, SAFECO Title Insurance Co., Seattle)

Associate

California

John T. Campbell, Van Nuys (David R. Porter, Transamerica Title Insurance Co., Los Angeles)

Carl J. Stephens, Costa Mesa (James Ware, Commercial Center Bank, San Diego)

Florida

J. Michael Fitzgerald, Miami

Robert M. Graham, West Palm Beach

Thomas A. Hanson, Miami (Burton A. Hartman, Squire, Sanders & Dempsey, Miami)

Martin B. Shapiro, Miami

Illinois

John L. Tuohy, Chicago (Charles W. Nauts, Chicago)

John A. Ward, Chicago (Richard L. Pollay, Chicago Title Insurance Co., Chicago)

Iowa

Robert L. Fulton, Leon

Paul R. Tyler, Des Moines (Jay D. Stewart, American Abstract Co., Inc., Des Moines)

Louisiana

Paul J. Breaux, Lafayette

Paul Morphy, New Orleans (John N. Casbon, First American Title Insurance Co., New Orleans)

Leopold Z. Sher, New Orleans (Richard L. Turley, Ticor Title Insurance Co., Los Angeles, CA)

Maryland

Mark J. Daneker, Baltimore (Joseph Blume, Jr., Esq., SAFECO Title Insurance Co., Baltimore)

Minnesota

Roger D. Neils, St. Cloud (Brian Konrad, Lawyers Title Insurance Corp., Chicago, IL)

New Hampshire

James J. Fleming, Esq., Londonderry (Charles W. Parker, Jr., Chicago Title Insurance Co., Boston, MA)

William M. Hibbard, Concord

New York

Stuart M. Fischman, Esq., New York (Martin Kirshner, Esq., Commonwealth Land Title Insurance Co., New York)

Barbara Pappas, New York (Burton A. Hartman, Esq., Squire, Sanders & Dempsey, Miami, FL)

Joseph Sternschein, Elmhurst (Ira Zankel, Esq., Northshore Abstract Corp., Great Neck)

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Mark Raymond Spradling, Houston (Shannon J. Skinner, Preston, Thorgrimson, Ellis & Holman, Seattle, WA)

Washington

Clifford D. Hackney, Spokane (Jerry B. Palmer, Jefferson County Title, Madras, OR)

Coming In Title News

A Man and His Duck



American Title Insurance Company Senior Vice President Fred Hofmann has become a modern day Noah of sorts. In 1969, Hofmann had the idea to build a trimaran on

which he and his wife would eventually retire. Eighteen years later, he is reaping the fruits of his labor. Come with us for an exclusive tour of Hofmann's "ark," as we trace the growth of "Fat Duck" from birth to its present state.

Presidential Profile

ALTA President-Elect Marvin C. Bowling, Jr., will become the Association's eighty-first chief officer following his installation during the October ALTA Annual Convention in Seattle. The new president, who is executive vice president-law and corporate affairs for Lawyers Title Insurance Corporation, shares his thoughts on ALTA and the title industry in a profile interview.

The Entrepreneurial Edge

Victor Kiam, chairman of Remington Products, Inc., is one of our most widely-known entrepreneurs through his television commercials shown around the world in 15 languages (he liked the Remington shaver his wife gave him so much that he bought the company). His acquisition of Remington, a concern that lost \$30 million over the previous five years, and the subsequent recovery that he led, have won him lasting fame. In a special commentary, this indefatigable business leader shares his thoughts on successful entrepreneurship through imaginative management.

This—and much more—in the November-December issue!

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Calendar of Meetings

1987

September 10-13

Missouri Land Title Association
Kansas City Marriott
Kansas City, Missouri

September 13-15

Ohio Land Title Association
Quail Hollow Resort
Painesville, Ohio

September 17

ALTA Regional Seminar
Westin Hotel
Boston, Massachusetts

September 17-18

Wisconsin Land Title Association
The Landmark
Door County, Wisconsin

September 17-19

North Dakota Land Title Association
Airport International Inn
Williston, North Dakota

September 23-26

Dixie Land Title Association
Royal Orleans Hotel
New Orleans, Louisiana

September 26-29

Indiana Land Title Association
Holiday Inn at Union Station
Indianapolis, Indiana

September 30-October 2

Nebraska Land Title Association
Ramada Inn
Kearney, Nebraska

October 2-3

ALTA Regional Seminar
Little America Hotel
Salt Lake City, Utah

October 18-21

ALTA Annual Convention
Westin Hotel
Seattle, Washington

October 18-21

Washington Land Title Association
Westin Hotel
Seattle, Washington

November 12-14

Arizona Land Title Association
Doubletree Inn
Scottsdale, Arizona

November 15-18

Florida Land Title Association
Hilton at Walt Disney World Village
Orlando, Florida

December 2

Louisiana Land Title Association
Westin Canal Place
New Orleans, Louisiana

1988

January 18

ALTA Board of Governors
The Breakers
Palm Beach, Florida

March 11-13

ALTA Mid-Year Convention
The Westin La Paloma
Tucson, Arizona

April 24-26

ALTA Eastern Regional
Title Insurance Executives
Radisson Resort Hotel
Myrtle Beach, South Carolina

June 8

ALTA Board of Governors
The Broadmoor
Colorado Springs, Colorado

June 9-10

ALTA Western Regional
Title Insurance Executives
The Broadmoor
Colorado Springs, Colorado

October 16-19

ALTA Annual Convention
Toronto Hilton Harbour Castle
Toronto, Canada

1989

January 9

ALTA Board of Governors
Desert Springs Resort
Palm Springs, California

April 5-7

ALTA Mid-Year Convention
The Mayflower-A Stouffer Hotel
Washington, D.C.

April 30-May 2

(tentative)
ALTA Eastern Regional
Title Insurance Executives
Marriott's Griffin
Gate Resort
Lexington, Kentucky

June 7

ALTA Board of Governors
The Broadmoor
Colorado Springs, Colorado

June 8-9

ALTA Western Regional
Title Insurance Executives
The Broadmoor
Colorado Springs, Colorado

October 15-18

ALTA Annual Convention
Hyatt Regency Embarcadero Center
San Francisco, California

1990

January 15

ALTA Board of Governors
Hotel Undecided

April 4-6

ALTA Mid-Year Convention
New Orleans, Louisiana

April 29-May 1

(tentative)
ALTA Eastern Regional
Title Insurance Executives
Hotel Undecided

June 6

Board of Governors
The Broadmoor
Colorado Springs, Colorado

June 7-8

ALTA Western Regional
Title Insurance Executives
The Broadmoor
Colorado Springs, Colorado

September 30-October 3

ALTA Annual Convention
Hyatt Regency
Chicago, Illinois

Look to Landata to FOCUS on the Future

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Findings from a recent market study conducted by Landata, Inc. indicate that smaller title plants and title offices relying on DOS-based computer systems want the increased productivity of *fully automated* title processing.

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