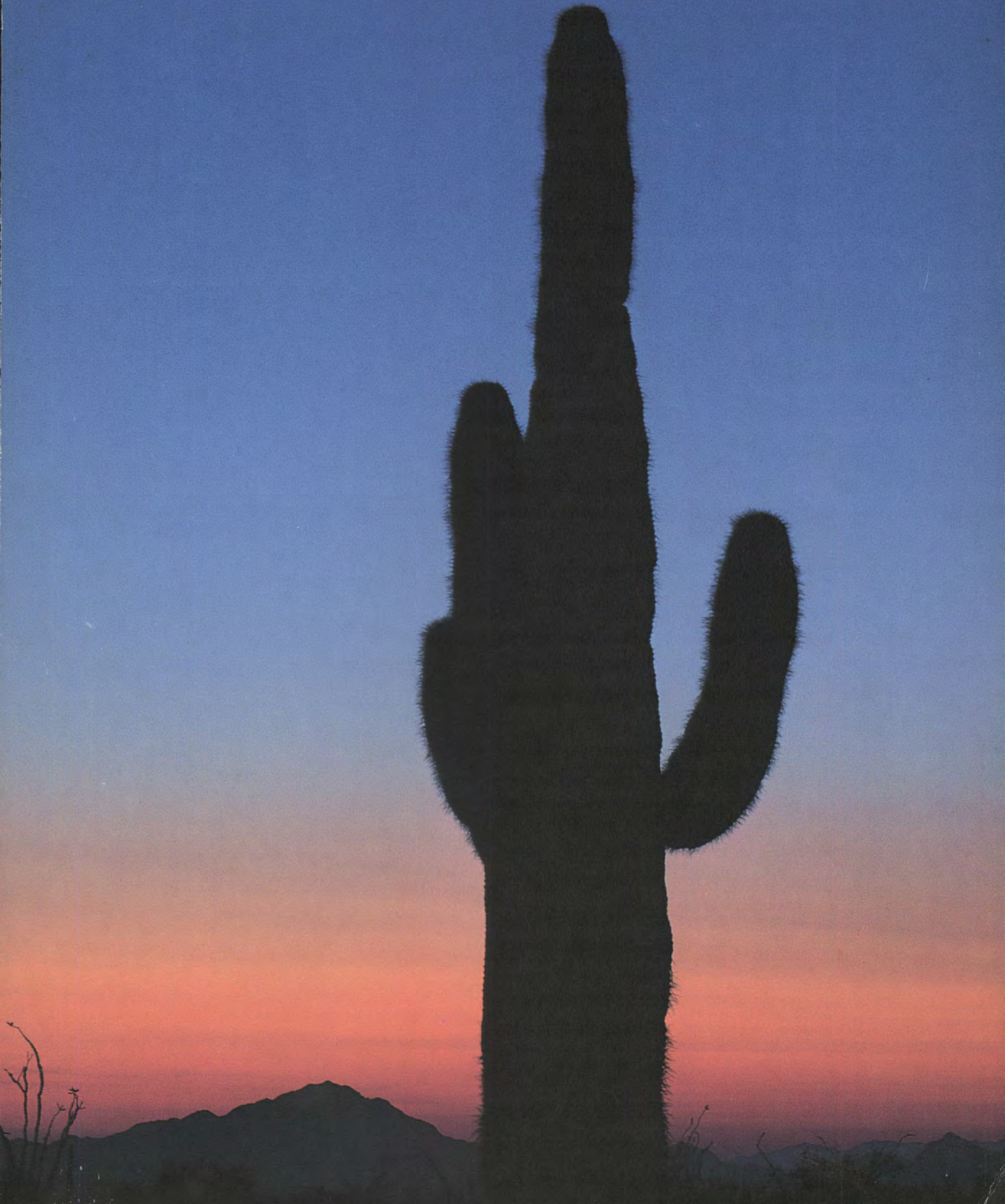
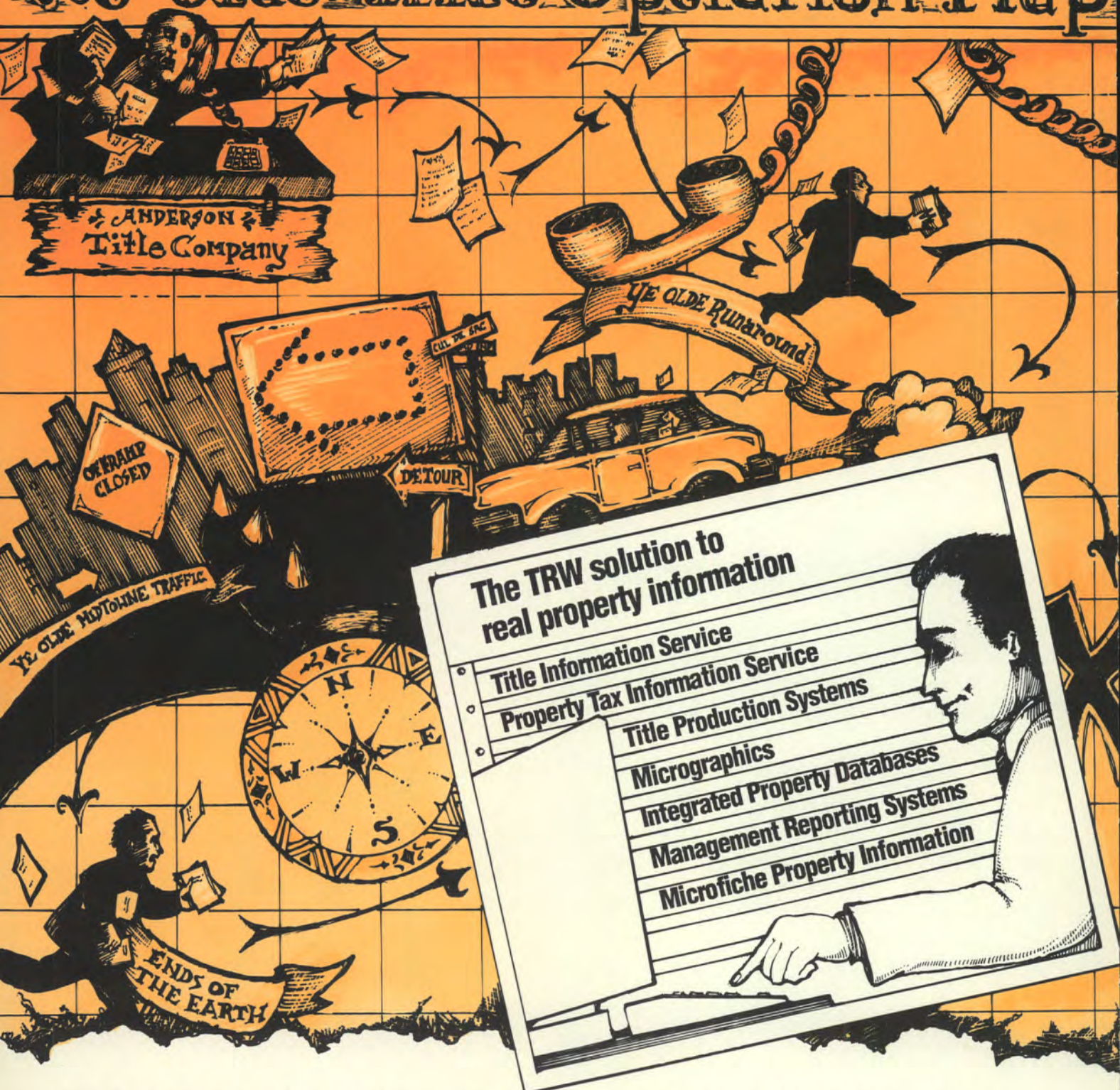


# TITLE *News*

JANUARY • FEBRUARY 1988



# Ye Olde Title Operation Map



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Volume 66, Number 6

**Front Cover:** Tucson, "City For All Seasons," is the site for ALTA's 1988 Mid-Year Convention, March 11-13. Location is the Westin La Paloma Hotel, the city's luxurious meeting facility. Shown, is a desert skyline at sunset at Kofa National Wildlife Reserve—one of Arizona's beautiful nature spots. Photograph by Pat O'Hara.

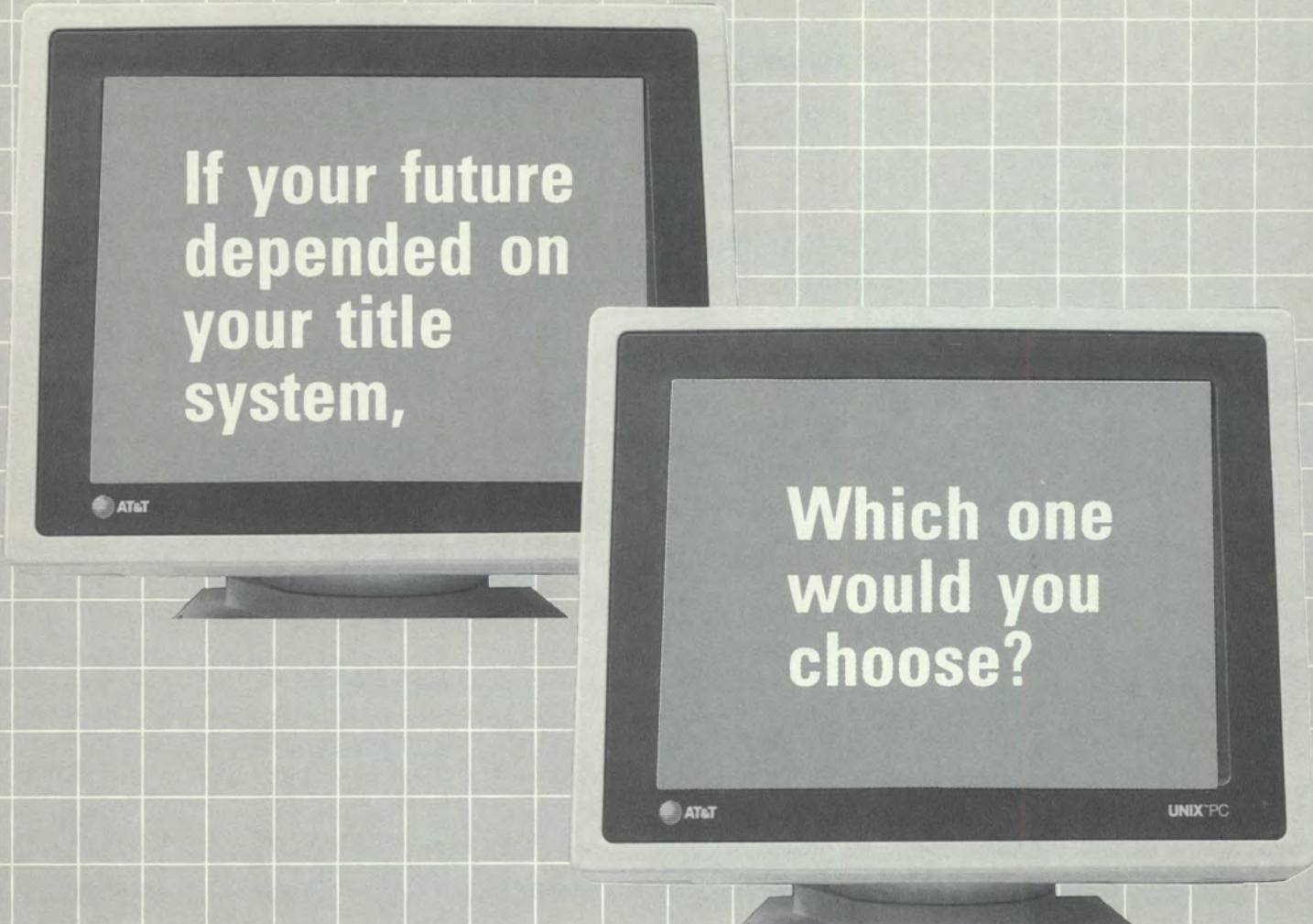
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## MESSAGE FROM THE PRESIDENT



One of the most enjoyable and perhaps most productive duties of an officer of the ALTA, as he or she goes through the chairs, is attending regional or state title association conventions throughout the country. While the stated purpose of the attendance by the officer at these conventions is to provide an update on the activities of ALTA, it seems to me that a great deal is accomplished in the area of personal contacts and sharing of information.

It certainly helps the ALTA officer to meet people active in the regional and state associations and to determine the types of activities they are involved in which might be useful to ALTA. It also provides an opportunity for the

visiting officer to learn about the organization and programs sponsored by these associations. I know that I have been constantly pleased with the high degree of ability and effort displayed by association officers and their members in various locales, as revealed by the programs and committee reports delivered at their conventions.

After having attended more than 20 of these conventions and seeing how the associations operate, it occurred to me that communication and mutual assistance among the regional and state associations—and each of them with ALTA—could be extremely beneficial. In preparation for this message, I decided to talk with some people at ALTA, and with different associations, to find out what type of liaison was going on and perhaps think of some things that might be done to improve our mutual efforts.

In the field of education, I discovered that various associations assist the ALTA Education Committee in planning for its regional seminars and that our committee stands ready to provide any assistance that a regional or state association educational committee might find helpful. I learned that associations in many states have the responsibility for putting on continuing educational programs, some leading to licensing of agents or certification as title examiners or closers. Certainly, the ALTA could furnish, on occasion, instructors possessing types of expertise which might not be readily available at the local level.

I was also advised that the associations assist the ALTA in its membership drive, furnishing their membership lists and playing our membership videotapes at their conventions. When so requested by an association, ALTA will make regional or state association membership a requirement for joining ALTA.

The state associations have been very helpful to ALTA in connection with lobbying at the grassroots level. They have lobbied members of Congress on their homegrounds, reported important state legislation, and passed helpful resolutions.

The ALTA sponsors Association Officer/Executive Seminars for the trading of ideas, publishes articles on association activities in its **Title News**, and its staff is always available to advise and learn from association officers.

As you can see, there is a great deal of mutual assistance going on between the state associations and ALTA, and I hope we can develop ideas to increase these inter-association contacts.

Marvin C. Bowling, Jr.

# The 1987 Readership Survey Of Title News

COMING...An All-New

## TITLE News

Beginning with our January-February 1988 issue, Title News will offer an entirely new look—designed to serve with the objective of ALTA leaders to enhance the magazine as a publication that every member of the Association will want to pick up and read. Besides a new brightness in appearance brought by a complete physical redesign, the magazine will emphasize better readability and more features while continuing its informative content.

These improvements are made with you—the ALTA membership—in mind. After reading the inaugural issue, please feel free to write the editors with your reaction to the new editorial profile. Your views are important. We want to hear from you. Just address your comments to Title News Editors, American Land Title Association, Suite 700, 1420 I Street, N.W., Washington, D.C. 20005.

See you next issue—with the all-new Title News.



### Introduction

In June of 1987, the editors of **Title News** conducted a research study for the primary purpose of evaluating the effectiveness of the publication. The study was conducted while the editors of the magazine simultaneously worked with a Washington D.C. consulting firm to redesign the layout and format of the publication.

Currently, the principal vehicle for providing Association members with news and information regarding the organization is through the bimonthly publication, **Title News**. The document has a readership distribution of approximately 5000 individuals.

In January of 1987, the idea to redesign

the publication was conceived. Under the direction of ALTA leadership and magazine consultants, the publication over the past six months, has undergone a series of metamorphoses. The present publication was redesigned with the goal of eliciting interest among its readership audience, and informing them of industry related events and current developments.

This issue marks the advent of the new and improved **Title News**—the only professional publication that represents the specific interests of the title industry. **Title News** has now been transformed into a cleaner, brighter, less cluttered and more topical professional publication.

The research questions in this study focus upon magazine content and format, legislative involvement by members, the respondents' need for information, their knowledge concerning trends in the title industry, and their overall perceptions about the Association. Hence, major questions concerning this research are how effective has the magazine been in serving the needs of its readership audience and how effective has it been in informing readers of industry and Association developments?

### Methodology

With respect to the organization surveyed, a mail questionnaire was completed by certain members of the American Land Title Association. The questionnaire was sent to 3564 members. In the beginning of June, the questionnaire, a cover letter asking respondents' participation, and a self-addressed stamped envelope, were mailed.

A demographic profile among members was drawn. Data revealed important relationships occurring among members representing various segments of the industry. Data also revealed significant relationships regarding members' need for information.

One-way frequency distributions were obtained for the descriptive material in the questionnaire. Frequencies, percentages, and cumulative percentages were computed for the interval data. Non parametric descriptive statistical tests were executed for certain research questions to compare and contrast differences between members from different segments of the industry.

### Results and Findings

Reporting of results is divided into two sections. The first section presents a demographic profile of members. The "typical" profile reflects the most frequent response answer for various categories contained in the personal section of the questionnaire.

The second section presents only the average of the highest and lowest responses

provided by the subjects of a 1-5 Likert index (1 being the highest, 5 being the lowest), as found in the first three sections of the study.

The 1987 study of ALTA members to evaluate **Title News** brought 813 responses (23 percent) from the mailed questionnaire. Of the 3564 questionnaires sent, 625 (84 percent) replies were obtained from Active members, 110 (14.8 percent) replies were obtained from Associate members, and 6 (0.8 percent) replies were received from Honorary or life members. Five unidentifiable surveys were included in the return rate.

The study indicated that 83 percent of the total respondents were male and 17 percent were female. This figure indicates there were over four times as many men responding to the survey as women. The majority of those who responded to the study were found to be from California. Those who reside in the Midwest accounted for the next highest overall geographic percent of the total population, while respondents from the Southeast comprised the smallest percentage of the total return.

With respect to type of business, the number of those who indicated they were agents or underwriters were closely related—179 (22 percent) were agents and 181 (23 percent) were underwriters. The majority of the respondents (39 percent) indicated "other" for type of business. Responses of those who listed their type of business as "other" included those who checked more than one answer (i.e. abstracter/attorney, underwriter/attorney, abstracter/agent, etc.).

In order to determine if the readers enjoy the design of the publication, they were asked questions regarding the format of the magazine. The question receiving the highest average, with respect to magazine format, asked if the respondent(s) felt **Title News** is an important source of information. Over 93 percent indicated they agreed with this statement. The question receiving the next highest response asked if the reader(s) would like to see different sections/departments in the magazine; some 80 percent said they would.

Over 74 percent of the respondents indicated they would prefer to read short stories in the magazine (2 pages or less). In contrast to this is the question which asked if the respondent(s) felt articles in the magazine are too long in length. While 51 percent of the respondents stated they were neutral on this issue, 33 percent disagreed with the statement and 15 percent agreed. This is of particular interest—especially

since the average story appearing in **Title News** ran approximately 3-4 pages in length.

As the data indicate, 78 percent of the people enjoy reading **Title News**, with over 69 percent indicating they would enjoy the use of humor in the magazine. About 87 percent of the respondents agreed that the design and layout of the magazine are attractive. Respondents, however, were not informed that the publication was in the process of being redesigned.

Only two questions in the section entitled, "Magazine Format," received an overwhelming neutral response—61 percent with respect to the statement that the magazine needs more photos, and 66 percent regarding the use of one standardized color used throughout each issue of the publication.

To determine if the readers were satisfied with **Title News'** reading material, they were asked questions regarding the content of the publication. Overall, the majority of people who responded to the study indicated that **Title News** is their primary source of information about the American Land Title Association (78 percent). Over 81 percent indicated that the magazine keeps them well informed on ALTA issues. In addition, over 80 percent indicated they are provided with a sense of ALTA affiliation via the magazine.

The answer receiving the highest response with respect to "Magazine Content," was the question asking members if they were interested in reading diverse viewpoints in the magazine—with over 87 percent agreement. And, while 43 percent of the respondents indicated they were neutral about writing to an editor about an article contrary to one's own view, the other 43 percent indicated they would do so.

Over 45 percent of the respondents stated they have some degree of interest in being featured in a magazine article, with over 77 percent indicating they are interested in reading news about other ALTA members. Over 54 percent stated they would be more likely to read articles which relate to people they know, with 35 percent agreeing that they would be more inclined to read the magazine if they were to see a familiar name or face on the front page.

With respect to future articles of interest, over 93 percent of the respondents indicated they would like to read articles concerning trends in the industry, followed by 79 percent who indicated they would like to read about legislative/regulatory issues at a state or federal level. Over 66 percent stated they would like to read about educational programs, with 51 percent replying

they would like to read articles dealing with general insurance issues.

The analysis of ALTA involvement revealed the majority of the respondents (88 percent) generally support the Association in its advocacy efforts on issues of concern to the title industry, with 63 percent responding they are aware of the stand ALTA takes on a bill before it goes before Congress (the other 16 percent responded they weren't sure). Almost 70 percent of the respondents indicated they have communicated with their state legislators regarding land title issues that have arisen in their respective states, with 59 percent supporting changes in the industry at a federal level.

Both chi square and t-tests were used to compare differences among certain members. With respect to communication with state legislators, males showed significantly higher percentages (58.8 percent) than females (10.3 percent). Over 32 percent of all respondents who supported changes at a federal level responded they had communicated with their state legislators. Results indicated that 33 percent of respondents who said they had communicated with state legislators had never supported changes at a federal level.

Over 23 percent of those who indicated "other" as type of business, indicated they think **Title News** to be an important source of information—more so than any other group of respondents.

## Conclusions

The study provided information to help evaluate **Title News** with respect to the publication's content, format, and other areas related to the American Land Title Association. The stated objectives of this study were to determine if the publication has been effective in fulfilling the objectives of its readership audience and informing them of new industry developments.

Information such as this would enable the future editors to provide readers with the type of information and news they would prefer to see in their Association publication. In addition, it would afford the Association with a yardstick for measuring the effectiveness of its principal mode of communication with its members.

A magazine, however, like many other publications, is limited in its role as a public information vehicle. Despite its changing role, a magazine can only provide its readership audience with news of current and future events as they happen. Perhaps the heart of magazine allure is the promise of

*continued on page 43, second column*

# Up Close And Personal: A Profile Of Four Of The 1987-88 ALTA Governors

*A special supplement for Title News Readers. A profile of four of the new 1987-88 ALTA Governors; their goals and aspirations for the coming year and more.*



**Bill Thurman enjoying a good book at home with a friend.**

**Profile:** Bill Thurman, chairman, Abstracters and Title Insurance Agents Section.

**Birthplace:** Fort Worth, Texas.

**Profession:** President, Gracy Title Company, Austin, Texas.

**Education:** University of Texas, Austin, B.S. Physical Education.

**Committees:** Past chairman and member of the ALTA Public Relations Committee. Also served on the ALTA Education Committee.

**Married:** He and wife, Ann, have been married for 36 years. They have five children and four grandchildren.

**Civic affiliations:** Chamber of Commerce, United Way, Muscular Dystrophy, Big Brothers, YMCA, Palmer Drug Abuse Program, and member of the Rotary Club of Austin.

**Hobbies:** Participating in community theater, local movies and commercials.

**Favorite pastimes:** Golf, watching sports (especially UT games), and nightly reading.

**Favorite authors:** Dan Jenkins, Stephen King, Robert Schuler and Emmett Fox.

I am proud and excited to have been elected chairman of the Abstracters and Title Insurance Agents Section of the American Land Title Association. The challenges and opportunities that we will be facing for the coming year are difficult and numerous. The warm reception I have received from many of our members, the encouraging words and support, have all been greatly appreciated, reinforcing my confidence for a successful year in our Section.

We have high standards set by Charlie Hon and his predecessors. But with the talented members elected to lead the Section, the experience and hard working committee chairmen, committees composed of those with prior experience for continuity, and brand new members for fresh ideas and enthusiasm, we will have a successful and exciting year.

It is not my philosophy to simply make changes for the sake of change. We have experienced a great deal of growth and success in the last several years. My number one priority for this year is to continue to move forward, perhaps consolidating and improving upon the advancements already achieved within our Section and its committees.

An area of top priority for this year is to maintain the progress we have experienced by the American Land Title Association in recent years of increased participation and unity by its membership. We are very diversified—we have different styles, modes of operation, and different size communities and companies. We must, however, be united in approaching our problems and goals. We must continue to express our own personal opinion and desires—but must also unite in order to accomplish our objectives as an Association and as a Section.

A top priority is to complete the fantastic job of the Errors and Omissions Committee so ably led by Earl Harper. The Abstracters and Title Insurance Agents Section expressed a need for available and affordable errors and omission insurance. The committee was formed with the aid of the ALTA staff and the support of the Board of Governors. Now, it is up to our members to buy the stock and purchase the coverage, if it is to come to fruition.



In order to survive, any industry must consist of well-trained and educated people. For this reason we need to keep the work of the Education Committee a top priority of our section. Cara Detring, as chairman of the Education Committee has done a super job leading members of this committee. Cara and the committee members, along with staff member Gary Garrity have provided our Association with some outstanding educational regional seminars. They plan to expand the number of seminars to four this year. One of my priorities will be to emphasize the need for all of us to support this committee in its efforts to expand and continually improve its seminars.

These are the areas where I feel my biggest priorities should be focused for the coming year. We welcome and will listen to any suggestions or criticisms you may have. I know through the coordinated efforts of the Abstracters and Title Insurance Agents Section members we will continue to build the strength of our section.



**Dick Toft presents a check to the United Negro College Fund on behalf of Chicago Title and Trust Company Foundation.**

**Profile:** Richard P. Toft, chairman, Title Insurance Underwriters Section, past chairman, ALTA Finance Committee.

**Profession:** President and chief executive officer, Chicago Title and Trust Company; chairman and chief executive officer, Chicago Title Insurance Company.

**Education:** University of Missouri; B.S. Business Administration.

**Civic affiliations:** Director of the Chicago Central Area Committee; trustee of the Chicago Community Trust; member of: Chicago Committee of the Chicago Council on Foreign Relations, Business Advisory Coun-

cil of the Chicago Urban League, Illinois Council on Economic Education, and chairman of the General Business Group of the 1987 United Way Campaign; Union Club of Chicago; Indian Hill Country Club; and the Mid-Day Club.

**Married:** He and wife, Marietta, have two sons.

**A**s we enter 1988, recent stock market volatility and predictions for declining title insurance revenues will bring into focus two intertwined and important aspects of our business—claims and errors and omissions insurance coverage.

Despite the ongoing evolution of underwriting methods, continuing industry automation and ever-improving safeguards, claims still vex the industry, worsening as land conveyancing becomes ever more complex.

Ominously, there are trends which suggest the possibility of more and larger claims in the future, trends such as:

- Customers becoming much more sophisticated and knowledgeable about title insurance and regularly demanding new and more complex coverage.
- Providers of risk and venture capital increasingly seeking to eliminate some of the business risks through title insurance.
- Increasing exposure to claims by state and other governmental bodies as a result of special land protection legislation. Tidelands issues are an illustration.
- Continuing and spreading exposure to fraud and forgery.
- More construction lien claims as projects are adversely impacted by uncertain economic conditions.

Addressing these and other concerns will be of great importance to the title insurance practitioner, whether underwriter or agent, in 1988 and beyond. Our industry must also be more assertive in safeguarding its interests in interaction with various parties of interest in the future.

One aspect of the industry's response to the ongoing claims problem is industry-managed errors and omissions insurance coverage, a subject of intense review at the 1987 ALTA convention.

In recent years, title agents have periodically been faced with significant premium increases for errors and omissions coverage; or even worse, have been cancelled when carriers withdrew from the market.

Recognizing the need for a cost-effective, long-term solution to this problem, ALTA has provided an alternative method of insuring agents against errors and omission losses, the Title Industry Assurance Company Risk Retention Group (TIAC).

TIAC is the industry's response to a growing problem. It is a venture we feel will be successful and will encourage those in the industry to seek internal solutions to our problems when appropriate.

This new year will present many challenges to our industry. We must be responsive and flexible in the face of an uncertain economy and real estate market. Preparedness and prudent risk management will be essential to riding out any downturn our industry may experience in 1988.



**Joe Gottwald found on his favorite fairway.**

**Profile:** Joseph D. Gottwald, representative, Abstracters and Title Insurance Agents Section.

**Profession:** President and founder of present title company, California Counties Title Company, South Pasadena, California.

**Education:** Santa Monica College, Santa Monica, California; Cal-Poly at San Luis Obispo, California.

**Married:** He and wife, Lois (co-founder of California Counties Title), have been married close to 40 years. All the children are grown. Son, James is the other owner of the present business and manages the Orange County operations.

**Civic affiliations:** Board member of the YMCA of Metropolitan Los Angeles.

**Hobbies:** Golf and travel.

*continued on page 39*

# Almost 60 Minutes . . . With Ed Bradley

By Adina Conn



**H**e's been erroneously called Mike Wallace and Harry Reasoner. But when he walks into a room—all 6'3" of that commanding presence, wearing green paisley suspenders, with stopwatch in hand, there's absolutely no mistaking him—he's Ed Bradley.

Each Sunday evening, come seven o'clock, over 35 million people watch CBS' widely acclaimed news magazine, **60 Minutes**. Now in its 20th season, **60 Minutes** has proved that a good investigative program can manage to continually stay atop the ratings. What's the secret to the show's success? "I'm not really sure," confesses Bradley. "The easy answer is to say we're good—not egotistically or as a pat on the back, but simply as a matter of fact."

One of the main reasons the program has achieved the success it has may be attributed to the show's five dynamic, on-camera storytellers and one inimitable executive producer, each of whom brings his or her individual style to the cameras, week after week. Alone, they are the colorful pieces that weave the tapestry. Together, they are one great mosaic.

Bradley joined the show in the 1981-82 season. In 1985, he received an Emmy Award for his **60 Minutes** report entitled, "Schizophrenia." In addition, two of Bradley's reports for the show won Emmy Awards in 1983: "In the Belly of the Beast," an interview with Jack Henry Abbott, a convicted murderer and author; and "Lena," a profile of singer Lena Horne.

Previously, he had been a principal correspondent for **CBS Reports**, after serving as a **CBS News** White House Correspondent. Bradley began his career with the network in September 1971, joining **CBS News** as a stringer in the Paris bureau. He was transferred to the Saigon bureau in 1972, where he remained until he was reassigned to the network's Washington bureau in June, 1974. He was named a **CBS News** correspondent in April, 1973, and, shortly after, was wounded while on assignment in Cambodia. Prior to joining **CBS News**,

Bradley was a reporter for WCBS Radio in New York. He had previously been a reporter for WDAS Radio, Philadelphia.

I spoke with Bradley shortly before he addressed the October 21 General Session at the 1987 ALTA Annual Convention in Seattle. At ten minutes to nine, Bradley eased into the conference room, stopwatch in hand, the true professional ready to begin.

I told him I would try to make the questions more interesting than routine. His reply, as he cracked that wonderful grin of his, "No interview is ever routine." We were off to a good start.

Merely to observe Bradley is a learning experience unto itself. You sit with him, and despite his easygoing nature, there's a degree of turbulence brewing under the calm. His mind is racing, and one senses there are at least a dozen different thoughts running through his head.

In the course of 45 minutes, Bradley spoke candidly on a variety of subjects. We traveled from Paris to Cambodia, and the following emerged:

**Thomas Jefferson once said that every man has two countries—his own and Paris. How do you feel about that?**

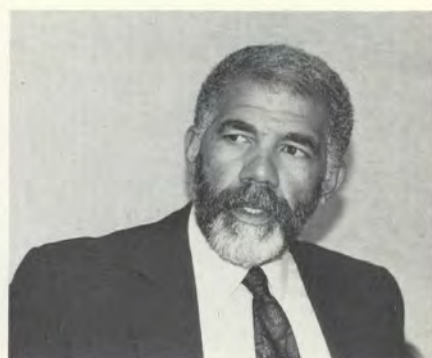
(Tosses back his head, laughing). I thought I said that. I went to Paris for six years and fell in love with Paris. I don't feel as strongly today as I did then. If you had a list of all cities and states—Paris would still be up at the top.

**Jazz great Joe Turner and singer Josephine Baker went to Paris to seek artistic freedom and to escape racial persecution. There, they were able to flourish as individuals and receive recognition for their art. Did Paris hold something of that for you?**

No. I mean I can't say I went to escape any sort of racial discrimination. The civil rights movement was already established when I left the country. I wasn't up against what Josephine Baker or Joe Turner were. There was no sense of fleeing to a country for personal freedom. What I can tell you is there exists a great class distinction in France. You know, the French are very particular about that—more so than color or race.

**Mal Goode is very critical of the lack of blacks both in front of the camera and in network management positions. What do you think would bring about a change?**

I don't know what would bring about a



change—it's a continuing problem. I'm in the process of trying to implement an educational program for interns at CBS. I'd like the news division to take on one or two college interns for a semester. They'd be working with me and, at the same time, getting hands-on experience.

***Why is there such a lack of black faces in broadcasting when the most popular show in the country is the Cosby show? What accounts for the fact that we (or the networks), will accept a Bill Cosby and not hardcore, realistic positions?***

You have to understand—as popular as a show like **Cosby** might be, it's just not typical. How many black kids live in a brownstone and have lawyers for mothers and doctors for fathers? Sure there are some. But the **Cosby** show is a comedic slice of life. It's easier to accept because it's not taken as serious drama. They deal with things in a funny way which makes the characters more acceptable.

***What's the most provocative question an interviewer could ever ask you?***

(Laughs heartily). That's easy—one I wouldn't answer!

***What was the greatest disappointment in your career?***

There were two things. The first was the Nixon resignation. Not the resignation itself—but where I was with my career at the time. I had just come back from Vietnam, where I was continually in front of the camera working. You went to Da Nang to cover a story, or to Cambodia; you went out, shot it, came back, script it and then shipped it. You didn't have the bureaucracy to deal with as you do in Washington. And you felt that what you did was important.

I came back to DC at a time when the President of the United States resigned. I was off that day. I called the desk and said, "Isn't there something I can do?" And they said, "Nope. There's absolutely nothing for

you to do." And I sort of felt, "Well, what's the point? Why am I here?" I felt useless. I went for a week to learn how to ski—I almost didn't come back.

After the Carter campaign in '76 I was assigned to the White House, and was told there would be no number one or number two correspondents—all were equal. There was a senior correspondent who was there before me, but I was told seniority had nothing to do with who got on the air.

The reality was that Bob Schieffer was both the senior and the number one correspondent. If there was only one story a day from the White House, Bob Schieffer was going to do it and I did the morning news. There was nothing I could do to change the situation. I just felt that I'd been had because I was told it wouldn't be that way—it was real disappointing. It had nothing to do with Bob Schieffer—I like him. He made my days at the White House bearable. He has a great sense of humor. But it was the system that I didn't like and I didn't like being lied to. Maybe it was my naivete. Maybe they weren't lying to me but just saying, "Well, here, you read the handwriting on the wall." But I took them literally at their word.

***Describe Don Hewitt in one sentence.***

If there is any one person credited with the success of **60 Minutes**, it's Don Hewitt. He started it and continues to nurture it. I've never seen anyone as good at fixing a piece that needs help. He is mercurial in nature in that he can be up one minute and then 30 seconds later, you've lost him. He has the attention span of a gnat—but then that's good, because you don't get bogged down in minutia. Don is not a person who writes memos or holds meetings. So we go in and do things by the seat of our pants. He wants to now, "How does it feel?" "Does it feel good in here—in your gut?" "What does it feel?" He's very good at doing that—I've never seen anyone better. I hate to think of **60 Minutes** without Don Hewitt. He is just that good.

***“I came back to DC at a time when the President of the United States resigned. I was off that day. I called the desk and said, ‘Isn't there something I can do?’ And they said, ‘Nope. There's absolutely nothing for you to do.’ And I sort of felt, Well, what's the point? Why am I here?”***

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**“I don't have five-year plans. I've always been fortunate enough to be in a situation where I enjoy doing what I am doing. And when it reached a point where it was intolerable, there was another option.”**

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**Is that your biased or unbiased opinion?**

That's an honest opinion. That's looking at all of his warts and all of the credit he deserves. Don is a man with warts, as we all are people with warts. Sometimes, Don could be more sensitive and sometimes he could give you more attention. But he's got a cage with some big cats in it that he has to deal with. And he is a big cat in the cage! That's the thing that people don't realize—that Don is as much in the cage as we are. We just get the public attention. He's involved with all of us and with all of our pieces. That's a tough job—a very tough job.

**If someone told you 20 years ago, when you were working for a radio station as a jazz d.j. and served as part-time basketball coach, you'd be a co-editor of the most successful television news magazine, what would you have said?**

Crazy! (Laughing). It wasn't in my purview and I couldn't see this. I was having fun being on the radio. You know, I've never been a person of vision in that I've never been able to say, "Okay, I'm going to do this because it's going to take me to here, which is going to take me to there, which will lead me here, which is where I want to be." If I didn't enjoy what I was doing, I always had a way out. There was always another opportunity or I just changed.

I reached a point where I didn't enjoy working for WCBS Radio anymore. But, when I first left Philadelphia to go to New York to start work at WCBS, I thought that was the greatest job on the earth—I wouldn't have traded it for anything. But there came a time when I wanted to live in Paris. So, I just up and moved to Paris. I made a change in my life.

I don't have five-year plans. I've always



**Ed Bradley perusing the convention program before his address to the General Session. Seated next to him is Wynona Cathey.**

been fortunate enough to be in a situation where I enjoy doing what I am doing. And when it reached a point where it was intolerable, there was another option.

There's always been something for me to move on to—something that's always been fun and enjoyable. I would hope it always stays that way. If I reach a point where what I do is no longer enjoyable, I hope that I'm fortunate enough to have some option—some alternatives. But what they might be . . . I don't know.

I couldn't see myself doing Dan Rather's job. I sort of like the traveling—I like doing different stories. But I'd like not to be on the road half the time. I'd like to have more time at home—more time to put into a relationship. But . . . if the only alternative is to be in one place doing the same thing every day—forget it.

**What was your most humbling experience?**

I don't know. Probably when I was wounded in Cambodia. That will humble you in a hurry! (Laughs). I mean, it's just something that makes you realize how fragile life is. I saw a man killed who was standing just where I had been standing a minute earlier. But I moved. Why did I move?

It makes you realize how random some

things are. Why did that bomb land there instead of taking me on its way? Why was that guy killed and not me? We think that we are masters of our fate—our destiny. But you know, there is so much that is random.

**Are you a victim of "happenstance" then? Are you fatalistic?**

I'm fatalistic to an extent. I believe we can have control over certain things. There are things that happen randomly. But you can control a good part of your life—of the kind of person you are. You have control of what you put into your life—what you put into your work.

I've always said there are three things that are important to success. One is talent—the talent that you're given. You've got no control over that. You either have it or you haven't. If you were born with it, you can work to make it better. But, if you don't have that modicum of talent, you can't give it to yourself.

There is hard work that goes into taking what you have and making it better—to improving your skills. And there's good luck. I've always found that being in the right place at the right time is important. But I've also found that the harder you work, the more apt you are to be at the right

place at the right time rather than someone who just sits back and waits for it to come to him.

**As a former education major, what's the greatest disservice our schools are guilty of today?**

In many cases, I don't think we do a good job of educating our children. I think there's something wrong with the school system, where the kid comes to school in the first grade and by the time that kid is in the third grade, he's fallen behind. There's something wrong with that.

I think, particularly in some schools, too much is placed on order—on keeping an orderly class rather than creating a good learning environment. And I think we don't do a good job in getting the parents involved in the education of their kids. Teachers can't do it by themselves. If parents don't know, we've got to teach them.

If you turn out a kid who doesn't realize the responsibility of being a good parent, of being involved in a child's education—of teaching a child little things as well as big things, that child then grows up the way the parents grew up. You've got this endless cycle. The circle remains unbroken. How do you break out of that? We've got to do a better job in and out of the classroom. We've miseducated people for generations. We've got to go back and reach them.

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**“Hewitt's got a cage with some big cats in it that he has to deal with. And he is a big cat in the cage! That's the thing that people don't realize—that Don is as much in the cage as we are.”**

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**Then, where does the ultimate responsibility lie? Is this indicative of society, the climate of the times, or something else?**

A lot of it has to do with government. But deep down, the responsibility comes from each of us. When it's time for me to die, I'm the one who has to die—you can't do it for me. So I have that ultimate responsibility in my life. You can't look for someone else to do it for you. Some people have to be taught that. Someone had to teach me that. I didn't just wake up one day and say,

“BINGO.”

**There have been so many events in the past 25 years which have changed us as a country. What three events do you feel have had the greatest impact on American society?**

The march on Washington, the Vietnam War and the women's movement.

**What's the best educational preparation for kids today interested in pursuing careers in the field of communications?**

I'm not so sure one isn't better off going to school and majoring in something else. I've had some bad experience with so-called “communications majors.” I find communications majors who learn this about advertising or that about news reporting and don't know how to spell or construct a proper sentence. They don't know enough about history or how to put things in context—in the right perspective. I think you need a broad education. You want to go to a journalism school for a year—fine. But I think a liberal arts education can't be beat. It just teaches you a lot about everything.

I also put more stock in practitioners than theoreticians. I think you learn a lot more in a year of doing than in a year of talking about it. That's just my theory—it's what works for me. But then it's my own bias because that's how I learned to be a reporter. I didn't go to j-school. I learned when someone said, “Go cover this.” I looked around and I learned—through trial and error.

I think there are some things you need to know through theory—things that require a good amount of study—medicine or surgery, for example. You don't want to learn to be a surgeon through saying, “Okay, this guy's got a bad appendix and I'm gonna take it out” (laughs). You've got to have a good deal of background to do that!

Basically, you are who you are—so put yourself out there and sell yourself. I'm always trying to narrow the gap between the me on t.v. and the me in the rest of my life. I want to be more of one person, rather than two separate and distinct personalities. So that's my goal.

**But with your public life, it must be quite difficult. How do you find a harmonious balance?**

It's difficult. You give up a certain amount of privacy in my position. But you know, it's like anything. There's an up side and a down side and the up far outweighs the down. If it were that bad, I'd go back to



radio. That way, nobody sees you and you have all the anonymity you want.

**Bill Cosby has said repeatedly, “I don't want to be seen as a role model, figurehead, or spokesperson for blacks.” But, when one is thrust in the public eye by choice, you put yourself in positions where you can't help it if someone sees you as a hero, role model, etc. Being the most prominent black journalist, how does that make you feel?**

People thrust you in such a position—you can't help that. I didn't ask for it, but one has to accept it. I don't wake up in the morning and say, “Let me trim my beard, I'm a role model.” But at the same time, you can't go around with an air of resentment or hostility.

**What accomplishments are you most proud of in your broadcasting career?**

I don't quite know how to answer that. There's not one **single** thing. I'm proudest of the body of my work. If I look at the big picture rather than one piece or isolating one story, I'm proudest of the big picture and where I am, what I was given and what I do with it.

**If you could do everything over, knowing what you know now, would you do anything differently?**

No. (Laughs). Because if I changed it, I might not be here today!

# Convention Set For Desert Resort

*By Lynn Antilety  
ALTA Director of Meetings and Conferences*



Tucson, Arizona, a "City For All Seasons," is the site for this year's ALTA Mid-Year Convention. "Managing the Challenge of Change" is the theme for the meeting, to be held March 11-13 at the luxurious Westin La Paloma Resort Hotel. The Westin was chosen as site for the Mid-Year over a weekend in order to offer attendees a cost-competitive event at this premier facility.

A grand variety of talks, tours, tournaments and festivities has been planned. Beginning the festivities will be an Ice-Breaker on Friday evening. Attendees are promised an unforgettable time at a western theme party, slotted for Saturday evening. The gala will feature authentic food and entertainment from the region, and "proper attire" is suggested.

During their stay in Tucson, ALTA members, spouses and guests can avail themselves of the many natural and historic treasures the city has to offer as they tour the Arizona-Sonora Desert Museum, a combination zoological park, botanical garden and geological interpretive center; De Grazia's Gallery In The Sun, a unique adobe structure with original art of De Grazia, set in the desert; the Tucson Museum of Art, home to permanent collections of pre-Colombian artifacts and Spanish paintings; and San Xavier Del Bac, a mission built in the late 18th century, by Franciscan monks, majestically set against the backdrop of the majestic purple-hued desert mountains.

Registration for the Convention begins at 10:00 a.m. on Thursday for attendees, including those arriving for the Affiliated Title Association Officer-Executive Luncheon and Seminar, and for committee meetings.

The ALTA Section Executive Committees will convene Friday morning, to be followed in the afternoon by a meeting of the Board of Governors. Tours are available for those wishing to leave poolside, and will venture to Tucson's magnificent sights. Friday evening, ALTA will host the traditional opening Ice-Breaker Reception from 6:30-8:00 p.m. Those planning to dine at one of Tucson's fine restaurants are advised to make reservations.

Spouses and guests are encouraged to attend the Saturday morning General Session, where they can enjoy commentaries delivered by Jane Bryant Quinn, **Newsweek**, **Women's Day**, and **Washington Post** columnist, and Peabody Award winner and NBC national affairs correspondent and author, Douglas Kiker. A variety of tours has been arranged for Saturday afternoon, following the General Session. In addition, there will be golf and tennis tournaments, and interested members are re-

minded to come equipped with "proper gear."

The Saturday night western theme party will feature a live western band, as well as all the barbecue one can eat. This event will be held poolside, so that attendees may take advantage of the magnificent view of the setting sun amidst the desert mountains.

"Managing in a Fluctuating Market" is the theme for Sunday morning's title management workshop. The session will be preceded by a continental breakfast, beginning at 8:15 a.m. Mel Bois, of Universal Title Insurance Company, will open the workshop with a commentary, "Managing the Manager's Chessboard." Concurrent action planning sessions will follow, with these discussion leaders and their respective topics: "Variable Expenses," Rudy Wahlstein, Universal Title, and Hal Owens, Commonwealth Land Title Insurance Company; "Claims," Bert Rush, First American Title Insurance Company, and P. C. Templeton, First American Title Company of New Mexico; and "Staffing," Cara Detring, St. Francois County Abstract Company, and Tim McFarlane, Idaho Title and Trust Company. The program will conclude at 11:00 a.m. in order to accommodate those attendees expected to make early departures Sunday afternoon.

An informal spouse/guest hospitality program is also scheduled for Sunday morning (coffee and danish will be served). A Hopi Indian story teller and Kachina doll carver will be on hand to inform and entertain.

American Airlines is the official carrier for this Convention. The airline will offer an additional 5 percent off any American Airlines promotional fare to Tucson that attendees qualify for, or, a minimum of 40 percent off a round trip coach fare on American Airlines for tickets purchased up to seven days in advance of the meeting.

Members are encouraged to take advantage of reduced air fares by staying over in Tucson on Saturday night. Other national and local airlines fly into the city, and may offer lower fares from one's original destination. Comparison shopping is suggested before making flight arrangements.

## Quinn, Kiker Headline Session

**C**ommentaries by the nation's pre-eminent personal finance columnist, and by the national affairs correspondent for NBC News, headline the ALTA Mid-Year Convention General Session program on Saturday, March 12.

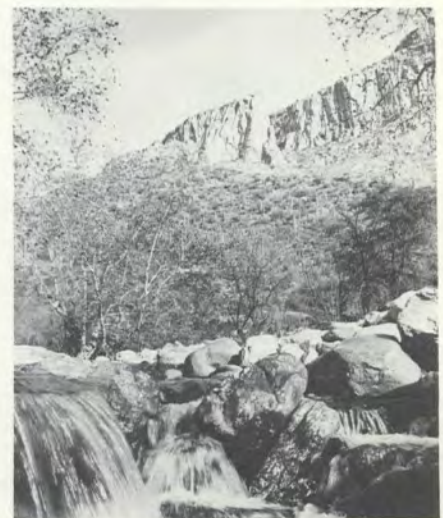


Presenting her perspective on leading issues will be Jane Bryant Quinn, whose column appears in **Newsweek**, and who also writes a column on money for **Women's Day** magazine. In addition, another column under her byline is syndicated to more than 250 newspapers by **The Washington Post**. Also, her business reports have been seen on programs including CBS News—and she in 1988 is hosting a PBS series on money management entitled, "Take Charge!"

Sharing the platform with Quinn will be Douglas Kiker, one of network television's best known and most widely respected correspondents and winner of broadcasting's coveted Peabody Award. In previous assignments, he has followed every major candidate in the past five Presidential campaigns as NBC national political correspondent; he has interviewed national and international figures as Washington correspondent for the Today Show; and he has covered Vietnam, Northern Ireland, and the Mideast as a war correspondent besides reporting on the revolution in Iran.

Quinn's talk is entitled, "Electionomics: Take Your Money and Run," and Kiker's, "After the Reagan Era—What Lies Ahead?"

Quinn has been named by **World Almanac** as one of the 25 most influential women in the United States. She is the author of **Everyone's Money Book**, pub-



Photos shown clockwise: The Mission San Xavier Del Bac, also known as the "White Dove of the Desert"; the lobby of the Westin La Paloma; Sabino Canyon, one of Tucson's beautiful sites.

lished by Delacorte Press and a Book of the Month Club selection. Her television work has won an Emmy Award, and she also has won the John Hancock Award for excellence in business and financial journalism and the Janus Award of the Mortgage Bank-



Quinn



Kiker

ers Association of America for excellence in television business reporting. In addition, she is a three-time winner of the National Press Club Award for Consumer Journalism and has won the National Headliner Award and the Consumer Federation of America Outstanding Consumer Media Service Award.

Earlier in her career, she was co-founder, editor and general manager of the **McGraw Hill Personal Finance Letter**, a sophisticated letter of financial advice, and was reporter and then co-editor for **The Insider's Newsletter**, a consumer letter formerly published in **Look** magazine.

Kiker is the author of two novels. His articles have appeared in **Atlantic Monthly**, **Harper's** and the **Yale Review**, among others. He was exposed to the turmoil of the civil rights movement as a young reporter for the **Atlanta Journal** and, as White House correspondent for the New York **Herald Tribune**, he was in Dallas when President Kennedy was killed.

He has covered auto industry strikes in Detroit, civil rights trials in Mississippi, atomic explosions in Colorado, the march on the Pentagon, and the murder of Dr. Martin Luther King, Jr. While NBC correspondent in Rome, his assignments took him from Poland to Bangladesh, and from DeGaulle's funeral to Nasser's burial.

Since becoming NBC national affairs correspondent, Kiker has reported on such diverse subjects as the Olympic cross-country torch run, the Super Bowl, the spring Presidential primaries, the rapid rise and fall of a race horse, the brief return to boxing of Champion Sugar Ray Leonard, and the nation's most poorly paid school teacher—to name a few.

Together, Quinn and Kiker promise a fascinating General Session program with wide appeal for all who attend the Convention.

## ALTA Mid-Year Convention Calendar (All meetings will be held at the Westin La Paloma)

### Thursday, March 10

9:00 a.m.-5:00 p.m.	Title Insurance Forms Committee Meeting
9:00 a.m.-5:00 p.m.	Title Insurance Forms Subcommittee Meeting
10:00 a.m.-4:00 p.m.	Convention Registration
12:00 noon-5:00 p.m.	Affiliated Association Officer-Executive Luncheon and Seminar
All Day	Other Committee Meetings

### Friday, March 11

Morning	Committee Meetings
7:30 a.m.-7:30 p.m.	Convention Registration
8:00 a.m.-4:00 p.m.	Automation Exhibits Open
9:00 a.m.-10:30 a.m.	Abstracter-Agent Section Executive Committee Meeting
9:00 a.m.-12:00 noon	Underwriter Section Executive Committee Meeting
9:00 a.m.-5:00 p.m.	Title Insurance Forms Committee Meeting
9:00 a.m.-5:00 p.m.	Title Insurance Forms Subcommittee Meeting
9:00 a.m.-5:00 p.m.	Lender Counsel Meeting
9:00 a.m.-5:00 p.m.	Life Counsel Meeting
12:00 noon-1:00 p.m.	Lender/Life Counsel Luncheon
12:00 noon	Past Presidents Luncheon
1:30 p.m.-4:30 p.m.	Board of Governors Meeting
Afternoon	Various Tours
All Day	Other Committee Meetings
6:30 p.m.-8:00 p.m.	Ice Breaker Reception

### Saturday, March 12

7:30 a.m.-4:00 p.m.	Convention Registration
8:00 a.m.-4:00 p.m.	Automation Exhibits Open
8:30 a.m.-11:30 a.m.	General Session
1:00 p.m.-5:00 p.m.	Tennis Tournament
12:00 noon-5:30 p.m.	Golf Tournament
Afternoon	Various Tours
6:30 p.m.-9:00 p.m.	Western Theme Party

### Sunday, March 13

7:30 a.m.-11:00 a.m.	Convention Registration
8:00 a.m.-11:00 a.m.	Automation Exhibits Open
8:15 a.m.-9:00 a.m.	Continental Breakfast
9:00 a.m.-11:00 a.m.	Title Management Workshop
9:00 a.m.-11:00 a.m.	Spouse/Guest Hospitality
11:00 a.m.	Adjournment



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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 March 9, 1988 and must be completed on or before March 15, 1988.

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# PLTA Speakers Bureau Ideal Public Relations Vehicle

*By Herbert R. Walton*

*The following are some helpful hints established by the Pennsylvania Land Title Association on implementing a speakers bureau and getting it to work for you.*

One of the major concerns of any educational association or trade association is the promotion of its membership product or service. For the past 15 years the Pennsylvania Land Title Association has engaged in a very active public relations program. One item in particular stands out above the rest—PLTA's Speakers Bureau.

In recent years, and particularly the last year, PLTA has made great efforts to have PLTA representatives speak before real estate, lender and legal organizations to discuss the involvement of land title insurance services in their businesses. These personal contacts have contributed greatly to their understanding of the importance of title insurance and the professionalism with which we conduct the business of title searching, examining and underwriting.

PLTA representatives have recently addressed the Pennsylvania Association of Realtors, the Philadelphia Bar Real Estate Section, the real estate departments of the Pennsylvania Electric Association, the PA Mortgage Bankers Association, and the Pennsylvania Bar. Over the years, we have addressed many civic associations as well.

The point of this is to address two very important perceptions: Nothing, but nothing, takes the place of face-to-face contact—not press releases, not articles, not public service announcements, not brochures. While the aforementioned items are important in their own right, personal presentations allow complaints to be aired and resolved. They let us explain our side of the equation, and, they open the lines of communication for more publicity such as

further speaking engagements and more access to placing articles and releases in their publications. Secondly, while it involves a commitment of time, the Speakers Bureau concept is one of the easiest and most cost-effective programs to set up.

## **How to Proceed**

Any state association can readily organize a Speakers Bureau. In fact, it doesn't have to be extremely formal but can be loosely structured. First, **set up a committee, or even one person to coordinate the Bureau.** If you have a formal association structure with an executive director, then this person could be the coordinator (Pennsylvania retains a public relations counsel), and this individual works with the executive vice president to operate the Bureau).

Second, **identify your potential audiences** including all real estate-related organizations, legal societies and lender associations. Get to know these people—find out when they have meetings, annual conventions and regional chapter meetings. Don't overlook civic organizations such as the Elks, Lions Clubs and others in which business people are heavily represented.

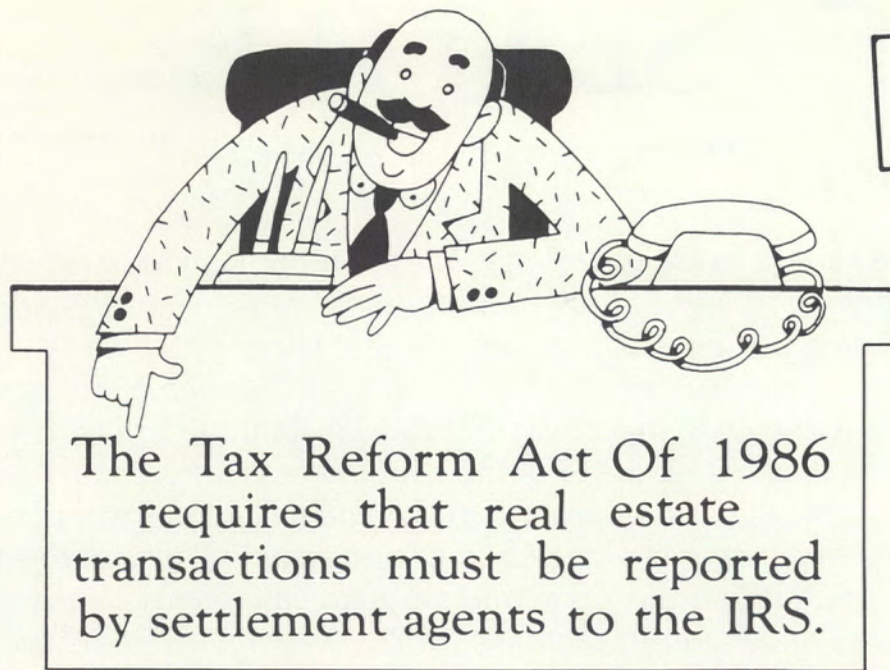
Third, **canvas your membership** to determine who belongs to what groups and who may have valuable contacts in other organizations and associations. Many of PLTA's members belong to local real estate boards, or local bar associations. Membership is your primary source of contacts.

Fourth, **identify who will represent your Association**, and their areas of expertise. It is important that one utilizes members who comport themselves well and can answer questions knowledgeably. PLTA has found that the traditional question and answer period is usually the most interesting and informative part of the programs. It is, after all, good publicity for everyone involved.

*continued on page 43*



*The author is president of the Pennsylvania Land Title Association and is an active member in the American Land Title Association. He is vice president and Pennsylvania state manager for Ticor Title Insurance Company. He has also served as vice president, treasurer and secretary of PLTA, as well as chairman of its Professional Designation Committee.*



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# SEATTLE

*Photographs By Ken Abbinante*

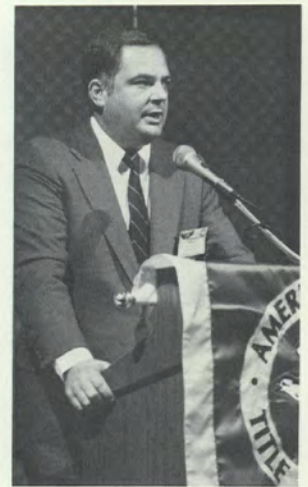
**T**hey came to the lush Emerald City of the Pacific Northwest, seeking to learn more about national concerns of the title industry, while polishing management skills.

And their quest was successful. For some 1,200 members, spouses, exhibitors and guests, the Eighty-First ALTA Annual Convention in Seattle was an exciting blend of information, education, tours and entertainment. It was an opportunity to renew acquaintances and make new ones against a backdrop of unparalleled natural beauty.

As the photographs on these and the following pages clearly show, the Seattle Convention in October, 1987, was the place to be for those closest to the heartbeat of the title business.



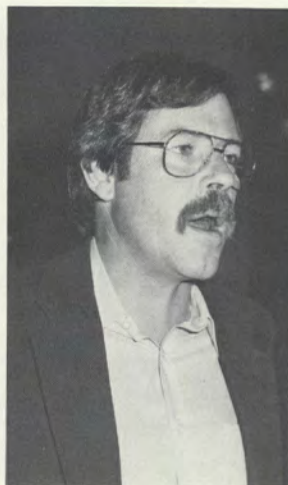
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1. The 1987-88 ALTA Board of Governors (back row, left to right): Representative, Abstracters and Title Insurance Agents Section Joseph D. Gottwald; President-Elect Charles O. Hon, III; Treasurer David R. Porter; Representative, Title Insurance Underwriters Section Herbert Wender; Representative, Title Insurance Underwriters Section Parker S. Kennedy; President Marvin C. Bowling, Jr.; Immediate Past President John R. Cathey. Front row: Chairman, Title Insurance Underwriters Section Richard P. Toft; Chairman, Abstracters and Title Insurance Agents Section Bill Thurman; Representative, Abstracters and Title Insurance Agents Section Thomas A. Griffin; Chairman, Finance Committee Richard A. Cecchetti.

2. Charlie Hon calls to order the Abstracters and Title Insurance Agents Section meeting.

3. Dick Toft speaks to members at the Business Seminar.

4. ALTA Director of Research Richard McCarthy addresses members at the Affiliated Association Officer-Executive Seminar.

5. Convention Chairpersons Gary and C.J. Kidd.

6. Carrie Hoyer making a point, at the Affiliated Title Association Officer-Executive Seminar.

7. Pennsylvania Land Title Executive Vice President Al Pentecost, listens in during an ALTA seminar.

8. Discussion leader Lynn Melby; ALTA Executive Vice President Michael Goodin; and ALTA Director of Meetings and Conferences Lynn Antilety, take time for a pose (left to right).

9. The newest ALTA Honorary Members, Past ALTA President Alvin R. Robin; and ALTA Senior Vice President William J. McAuliffe, Jr., right.

10. Wynona Cathey addresses the Spouse/Guest Brunch.

11. John Cathey presents Cara Detring with award for retiring Board member.



1. Title News Managing Editor Adina Conn, during interview with 60 Minutes Co-editor Ed Bradley.

2. Jayne Meadows makes a dramatic point at the Spouse/Guest Brunch.

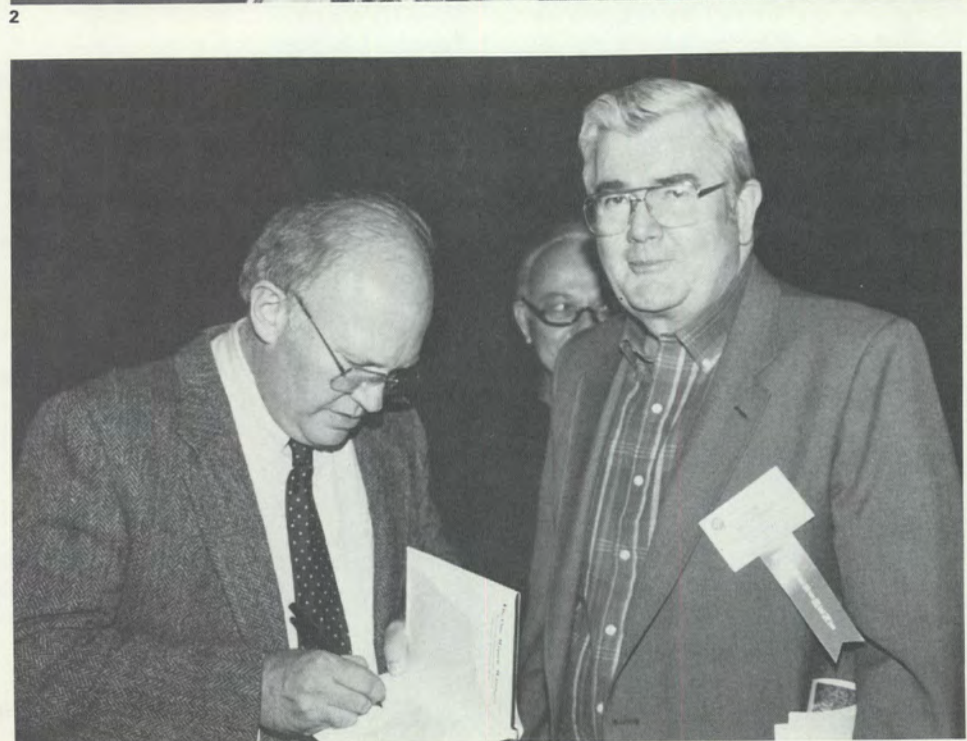
3. One Minute Manager Ken Blanchard pauses to autograph a book for ALTA Past President Tom McDonald.

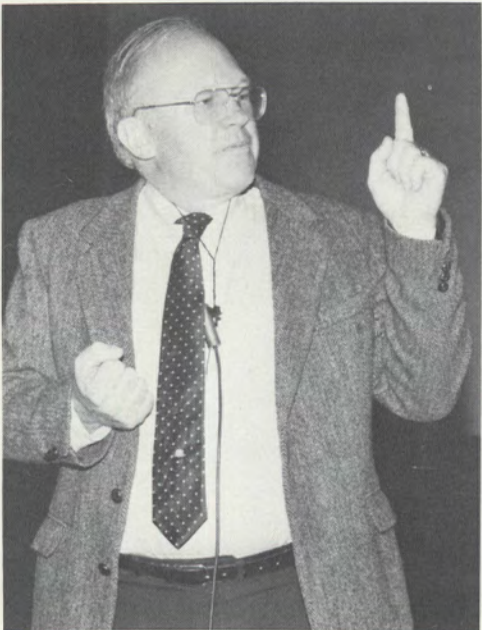
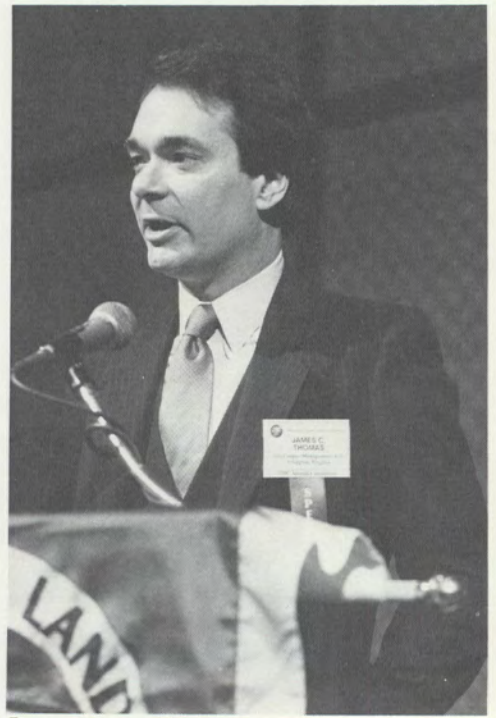
4. TIPAC Chairman Roger Bell, pauses for photo with Washington Post columnist Haynes Johnson, right.

5. Jim Thomas negotiating to win.

6. Ken Blanchard emphasizes the importance of being a good One Minute Manager.

7. Marvin Bowling shares his thoughts with Ed Bradley.





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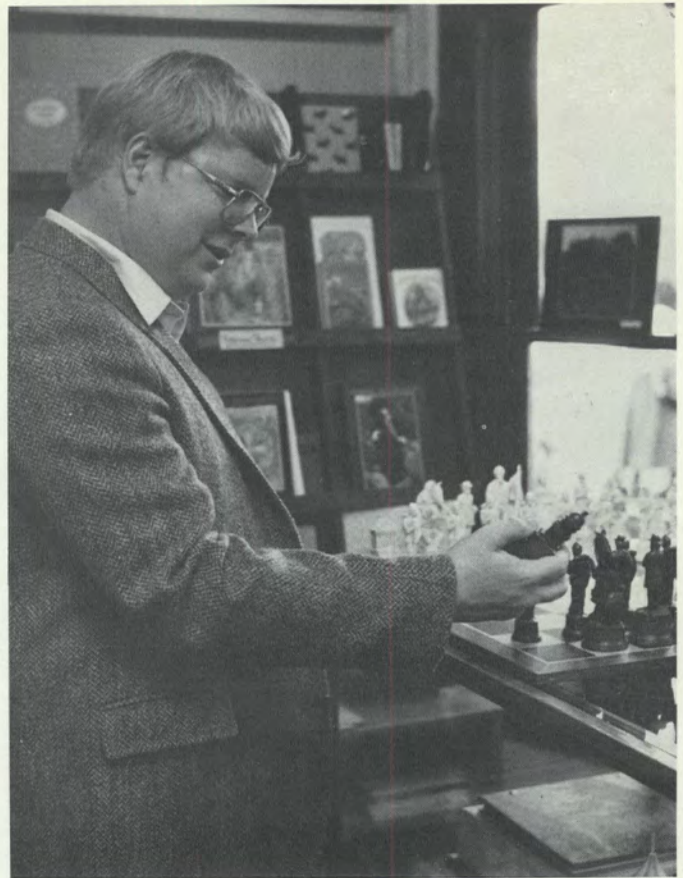
1. A curious member admires a chess set at Gilman Village.

2. ALTA members tour the Chateau St. Michelle Winery.

3. Members enjoy a "time out" from the rest of the tour.

4. Ann Hon admiring African art at one of the shops in Gilman Village.

5. Members look on with interest while touring the Boeing plant.



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1. Section Executive Committee member John Bell, shares a smile over cocktails with Bill Thurman, right.

2. Tom McDonald, left, awards Bill McAuliffe with Honorary Member plaque.

3. Mike Currier contributes to the discussion at the Abstracter and Title Insurance Agents Section Executive Committee meeting.

4. Herb Wender listens intently at the ALTA Board meeting.

5. Section Executive Committee Member John Haviland chairs the meeting of the 1987 Systems Committee.

6. Alex Matteucci loans his lap to a small friend.

7. Connie Thomsen makes a fascinating point to Gabe Hermes at the Affiliated Officer meeting.

8. An interested member makes a stop at one of the exhibitor booths.

9. ALTA Executive Assistant Beth Carpenter explains the new registration packet to exhibitor Walt Young.

10. ALTA Director of Government Relations Robin Keeney, is a captivated audience to 1986-87 Government Affairs Committee Chairman D.P. Kennedy.



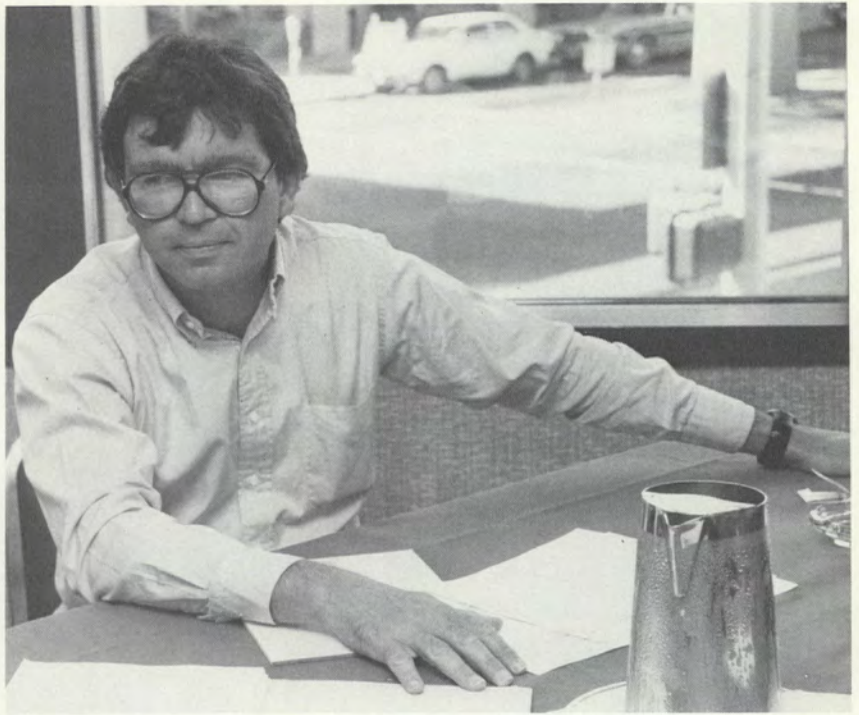
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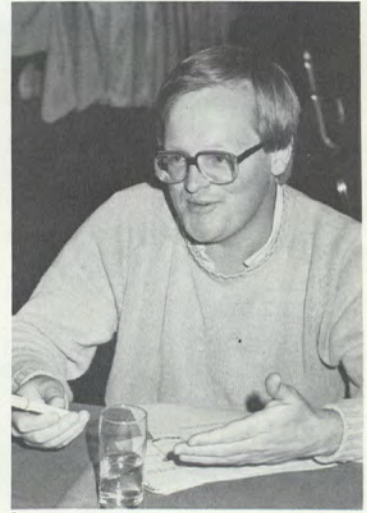
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1. Dixie Land Title Association President Larry Giardina, at the Affiliated Officer luncheon.

2. Joanne Goodin lends a helping hand to Sunny Schmidt, right.

3. Cathy Lancaster exchanges ideas with Lynn Melby.

4. From left, Wes Ashcroft, Robin Keeney and friend, listen to the World Series.

5. Jack Kunkle sets anchor with Charlie Tucker, right, at the "Sailing Sailing" icebreaker.





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1. Convention Reception Committee members Geary Lou Geist, left, and Nancy and Gary Kissling, enjoy the icebreaker.

2. Myron and Jaynie Ely engaging in evening festivities.

3. Joseph and Eleanor Mascari preparing for "White Rhapsody" banquet.

4. From left, Carloss Morris, Stewart Morris, Jr., and Jim Suelzer caught in the act.

5. Jim and Alice Robinson on break from ALTA activities.

# On The Road... With The First Lady

*By Wynona Cathey*



John and Wynona Cathey at an ALTA state convention.

**T**he past four years have proved to be a truly enlightening experience. I'd been to places I'd never heard of, let alone, dreamed of visiting—coast to coast and back again. I tried to follow the respectful three steps behind the president at all times, but it became difficult when you raced to catch a plane!

It is interesting to note the perception that many people had about the ALTA representative to their respective conventions. Some seem to think we were employees of ALTA, living in Washington, D.C. Most were shocked to learn we live in a small town and employ a staff of seven in our office. Even more surprising is when people learned I too work in the title business. To my knowledge, I was the **only** first lady of ALTA to be truly employed in the business. I told people this is a common phenome-

non in Oklahoma—especially with so many of our title companies being family owned businesses.

This nation, by now, should have the best airports and highway systems money can buy. It seems that every airport and every highway is under construction. I don't think we drove any 10 mile stretch of highway where we hadn't encountered some type of construction. I might add, we also plodded around many detours in virtually every airport we travelled to in the past year.

We stayed in some of the most wonderful accommodations and in some of the most beautiful places imaginable. Other places have been most memorable—but for a multitude of other reasons! The Grand Hotel on Mackinaw Island, for example, is 100 years old, surrounded by thousands of magnificent red geraniums blooming on the grounds. Located on Lake Michigan, the hotel is a wooden structure, with quaint bathrooms and floors that slope toward the outside walls. I can't help but harbor some concern about the likelihood of fire in this elegant old hotel. When the Michigan Association discovered that we couldn't sleep on our bed (we kept rolling off because the floor sloped so much), we were promptly moved to another room.

In contrast to the Grand Hotel is the Coeur D'Alene in Idaho—a beautiful, modern accommodation. We had a jacuzzi in our room that refused to work. As a result, we flooded the floor below us (much to the dismay of those members with the room directly below ours). I felt we received some most interesting stares at the cocktail party that evening!

Most of the state associations have conventions similar to ours in Oklahoma. I think Oklahoma is about average in size to most—the exception being Texas (they usually have about 1000 attending). And let me tell you, those Texans **know** how to have fun at their conventions!

By the end of October, I think I followed the ALTA President to approximately 60 meetings nationwide. We attended every state and/or regional association at least once, some of them twice and all national

*continued on page 39, second column*

*The author is married to John Cathey, past president 1986-87 of ALTA. She is also vice president of the Oklahoma Land Title Association, a past treasurer and secretary of OLTA, and is vice president of the Bryan County Abstract Company, with an office in Durant, Oklahoma.*

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# What You Should Know About ALTA Group Insurance

*Here are the nuts and bolts on insurance benefits you can receive.*

**By Robert B. Scherer**

## **History of the Trust**

**T**he American Land Title Association Group Insurance Trust was formed in 1957 by ALTA Past President Morton McDonald. His goal was to establish a foundation which would provide insurance for abstracters and title insurance agents—particularly those belonging to small companies. This way, smaller companies could obtain insurance on a group basis and at a lower cost. Originally, the trust was begun as a life insurance only vehicle for members as the ALTA Group Insurance Trust. As of August 1987, 225 firms participated in the program, with over 1,463 employees and 256 dependents.

## **Description of Services on Behalf of The ALTA Trust Program**

The Trust currently serves participating members by providing life insurance, medical insurance, dental insurance and disability benefits through insured programs which are underwritten by Washington National Insurance Company.

Historically, the Trust programs have been conservatively and prudently managed. In general, the ALTA programs have been consistently competitive with programs available to ALTA members around the country. In September, 1987, at the last Group Insurance Trust meeting, a more "aggressive" posture was taken. Members will now receive direct mail solicitations and outbound telemarketing. This addition of the outbound telemarketing will enable the Trust programs to reach every ALTA member firm during the course of 1988. This will significantly increase the visibility and potentially the viability of the Trust programs to ALTA members.

## **Trustee Responsibilities**

Three ALTA members and an ALTA senior officer serve as Trustees for the management of the program. Traditionally, two of the members are principals of title agencies which participate in the program and the other has financial and insurance experience with a title underwriter. Currently serving as trustees are, in addition to myself, Robert Beardsley, president, Douglas County Title Co., Roseburg, Oregon; Arthur L. Reppert, president, Clay County Title Corp., Liberty, Missouri; a past president of ALTA; and Michael B. Goodin, executive vice president of ALTA. As trustees, we are responsible for the oversight and general management of the plan. We are empowered to contract with service providers for marketing, administration, claims payment and recordkeeping functions. ALTA's Board of Governors oversees and makes appointments to the Group Insurance Trust.

## **Mack and Parker**

Mack and Parker, a Chicago based consulting specialist in association insurance programs, is under contract to the American Land Title Association Group Insurance Trust to provide creative, marketing and overall management capabilities for the Trust programs. Mack and Parker designs the creative program, implements it and continually reviews its performance. It also provides inhouse telemarketing services to help solicit and sell the programs to ALTA members. Mack and Parker assists ALTA member firms with all the necessary details to secure enrollment in the ALTA Trust Programs and should be contacted for any questions regarding enrollment.

Mack and Parker receives a portion of the members' premium as a fee for its services. Generally speaking, Mack and Parker serves as the "general counsellor" to the Trustees for the management of the programs. However, decisions by them are not binding upon the Trustees; rather, the

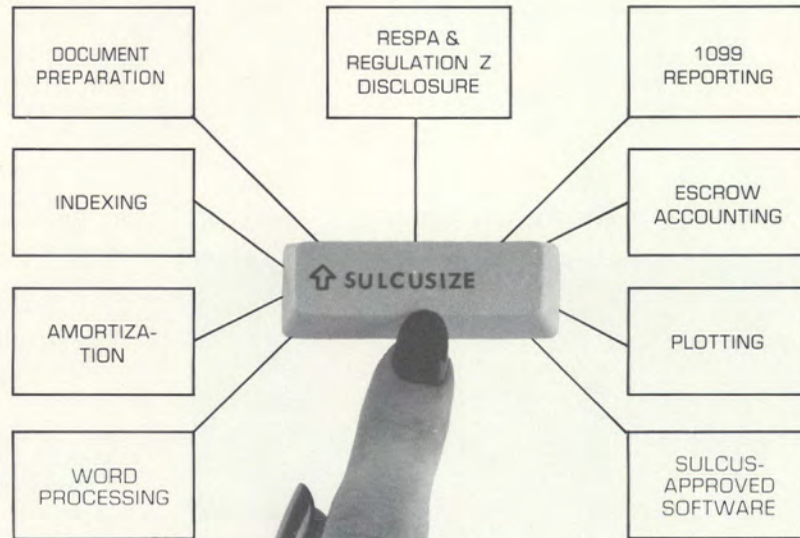
*continued on page 43*



*The author is chairman and treasurer of the ALTA Group Insurance Trust. He is also senior vice president and chief financial officer for Chicago Title and Trust Company and Chicago Title Insurance Company.*



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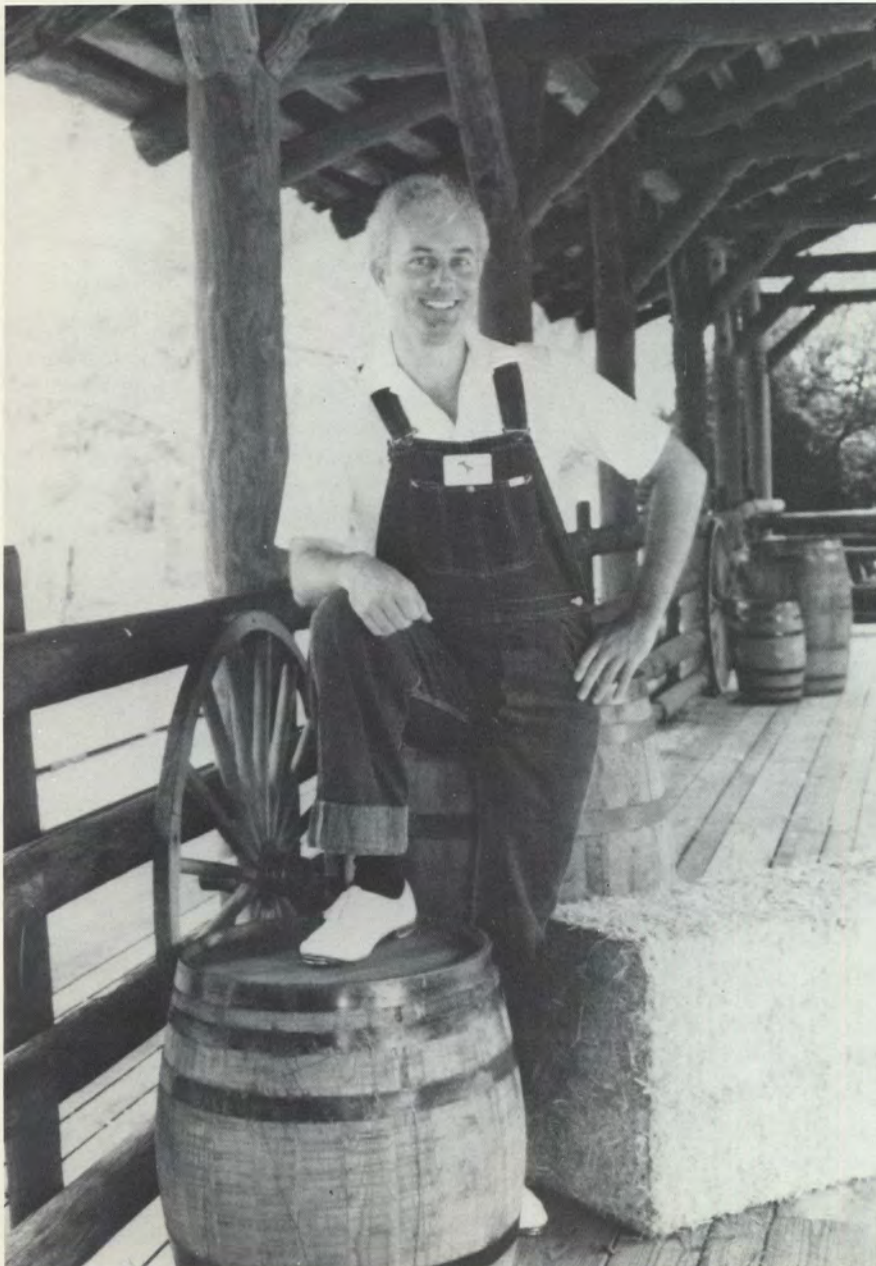


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# Foreman Heard: ALTA's Urban Cowboy

By Adina Conn



**B**y day, he's a title officer at Lawyers Title Group Inc., of Seminole; Sanford, Florida. But by night, J. Foreman Heard files away his documents and dons his jazz shoes to assume the role of championship clogger.

Clogging, deemed mountain tap dancing by some, gained "respectability" with the motion picture, **Urban Cowboy**. That movie spurred Heard's desire to learn the fine art of clogging. Says Heard, "I went to a country western nightclub, saw people clogging and said, 'Hey, that's what I want to learn, the heck with the other stuff!'"

Thanks to Martha McDonald, daughter of Tom McDonald, former ALTA president and current president of Lawyers Title of Seminole, Heard found his clogging class.

One fall evening in 1981, the McDonalds (Martha, Tom, wife Mary Lou) trekked over with Foreman to the clogging class offered at the local community college. All successfully completed the eight week course—except for Tom, who joined the ranks of the "clogging dropouts" after just two weeks. Heard was the only one who opted for "graduate courses," signing up for additional lessons—sometimes attending class 2-3 times a week.

Since his beginner days six years ago, Heard has attended weekly classes and competitions. He and the group he manages, "Buckin' Mule," have danced all over the Southeast, including Disney World, Sea World, Six Flags Over Georgia, Opryland, and the Knoxville and New Orleans World's Fairs. They have also been featured on **Dancin' USA** on the Nashville Network.

Today, "Buckin' Mule" boasts the coveted clogging cup and title of 1985, 1986, and 1987 National Clogging and Hoedown Council Champions. In competition with teams from Kentucky, North Carolina, Mississippi, Tennessee, Virginia, Georgia, and Utah, "Buckin' Mule" has earned first place trophies in all the major clogging categories; and, in competition with 92 other teams, they were named the Universal Grand Champion Team for 1985.

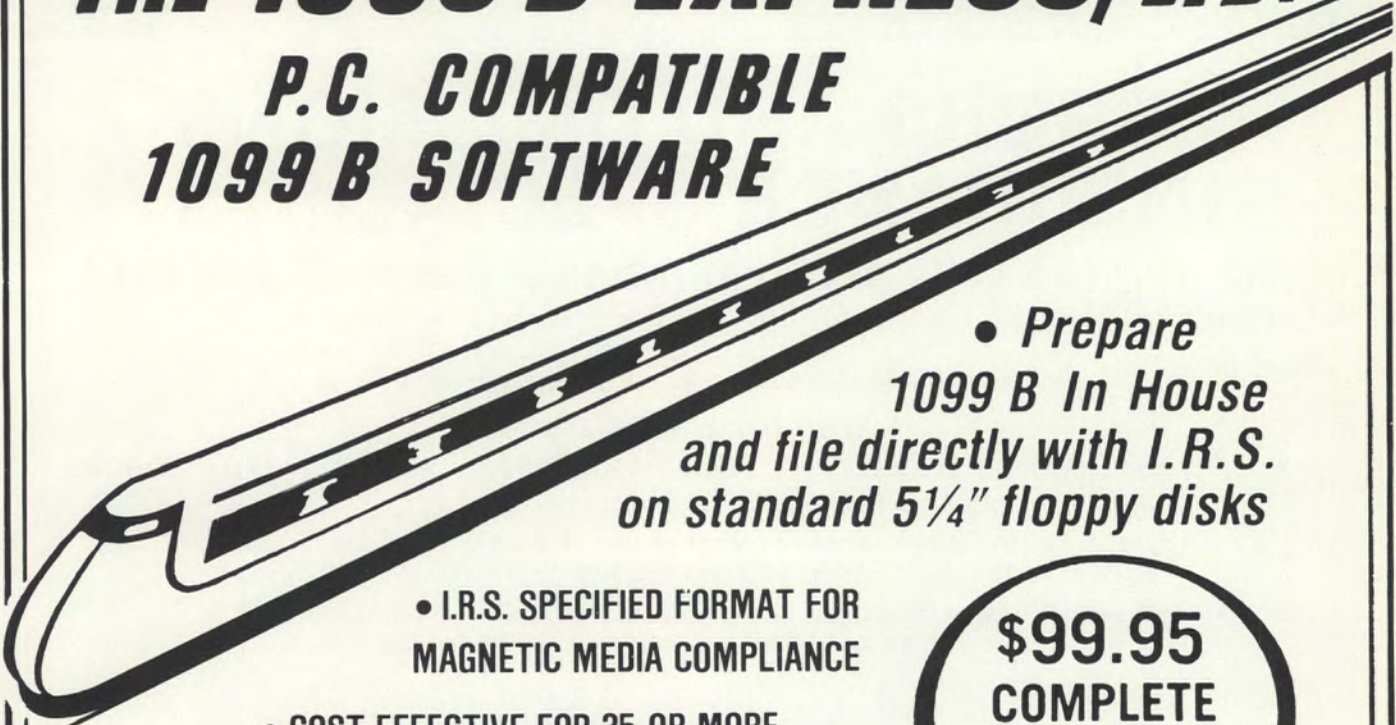
In January of each year, the Southern States Clogging and Hoedown Championship is held in Central Florida. This major three-day competition draws teams from all over the country. The "Buckin' Mule" is the organizing and host team for this annual event.

The group's specialty is a form of dancing known in clogging circles as "buck dancing." Says Heard, "It's not a new style

*continued on page 35*

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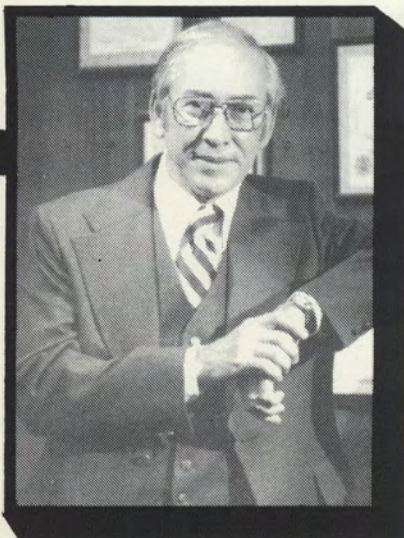
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*"There's hardly anything in the world that some men cannot make a little worse and sell a little cheaper, and the people who consider price only are this man's lawful prey."*

— John Ruskin (1819-1900)

**URBAN COWBOY—**  
*continued from page 32*

of clogging. In fact, it's probably older than clogging itself. In buck dancing, one stays primarily on the balls of one's feet with knees bent and heels seldom resting on the floor. All the motion that takes place is from the waist down, so you end up looking like a bucking mule!"

"Buckin' Mule," from Soldier's Creek, Florida, specializes in traditional mountain style dancing as well as flashy, show-stopper numbers that audiences love. The "Mules" have a diverse repertoire of music—ranging from classical (Beethoven's Fifth), to rock and roll (Bob Seger's, "Old Time Rock and Roll"), to, of course, country (Mel Tillis', "Stay A Little Longer").

"People think clogging is the same as square dancing," admits Heard. "But it's not. The music is similar, but the two are differentiated by the slides, steps and speed of the respective dance. Clogging utilizes more movements, slides, steps and figures than does its counterpart. Square dancing, on the other hand, uses an English quadrille formation, originally used by soldiers with rifles—it's a military maneuver which carried over to the dance."

"People don't realize that the name or style of a dance often times depends on where you happen to be. The evolution of the two-step probably went something like this: Some guy en route to his ballroom dance class took the wrong road. It just so

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**“I think people chose the mountains so they could find peace. In the mountains, they were totally isolated and could be themselves.”**

---

happened he ended up at 'Billy Bob's Bar' and couldn't do any of the dances they were doing. So he did the fox trot. And people turned and said, 'Hey, whaddaya call that?' To get himself out of trouble, he answered, 'This is the Texas two-step.' The name stuck!"

Also, people don't realize clogging has been around for a number of centuries—since the 1700's. During this time, the min-



**Heard, team manager, (top row left) and his group, "Buckin' Mule"**

istry perceived dancing to be a most wicked activity, and was thus forbidden throughout the community.

The pilgrims had a way of getting around this situation. They partook in what was deemed "play party figures," in which one couple would circle around other couples, diving through the extended, cathedral-like raised arms of those around them. This "pious" prayer-like positioning of the hands enabled couples to dance in the presence of the preacher.

Mountain style clogging, the type practiced by Heard and his group, is said to have its origins with the European immigrants who came to America in the late 1800's and early 1900's. This form of dancing rapidly spread through newly developed communities—particularly those in the Appalachian Mountains.

Says Heard, "I think people chose the mountains so they could find peace. In the mountains, they were totally isolated and could be themselves."

What could one do in the mountains, sans electricity on a Saturday night? Simple. You got a group together and danced! The result? Envision the Dutch on the floor performing their dance steps. Next, the Scotch would follow suit. The Irish or Germans would bring their dances unto the floor, and so on, until everyone would be in the circle dancing together, combining steps, melding into one large and colorful mosaic.

Says Heard, "Clogging is not a native dance as such, but it is the basis of native

American dances. Clogging is the forerunner of western square dancing and all country type dances performed in America today."

The dance never received any real recognition until 1932, when the Queen of England came to Washington, D.C. There, a dance group from North Carolina performed for the Queen. While watching the dance, the Queen allegedly said, "That looks like the clogging we do in England with wooden shoes." The term "clogging" stuck.

Then, in the early 1980's, with the release of **Urban Cowboy**, clogging gained remarkable fame. Heard explains that, in 1978, there were only a few clogging groups in the entire state of Florida. At that time, six clogging instructors got together to form a Florida clogging council. Today, there exist some 3,000-4,000 cloggers throughout the state, with an average of 150-200 teams, groups, clubs, etc. In addition, team competitions are held throughout the nation, sometimes on a weekly basis.

For Heard and his group, the average routine of competition begins at 6 a.m., with wake-up calls, breakfast, and plenty of warm-ups (a must) beforehand. Official competition begins at 9 a.m. Depending on the category entered, a group may dance only three times during the entire weekend.

Says Heard, "It's good not to be the first

*continued on page 43, third column*

## NAMES IN THE NEWS



McConville

The Board of Directors of Title Insurance Company of Minnesota (Minnesota Title), has announced the election of **C.J. McConville** to chairman and chief executive officer. McConville is past-president of the Minnesota Land Title Association and the National Underwriters Association. He was elected president of the American Land Title Association (ALTA) in 1977 and served as ALTA Treasurer from 1979-1981. He has been chairman of numerous ALTA committees, including the Title Insurance Underwriters Section and the Government Affairs Committee.



Cecchetti

**Richard A. Cecchetti** was elected as president and chief operating officer for Minnesota Title. Cecchetti is currently a member of the Board of Governors of ALTA and chairman of the Association's Finance Committee.



Pilskaln

Minnesota Title's Board of Directors also announced the elections of **Harold Pilskaln Jr.**, to the offices of executive vice president-law of corporate affairs and secretary, Minneapolis; and **Donald P. Waddick** to senior vice president and chief title counsel, Minneapolis.



Waddick



Kramer

Minnesota Title announces the election of **James M. Kramer** to the office of senior vice president-marketing and sales, Minneapolis. **Charles G. Gregory** was named senior vice president—Finance and Administration at Minnesota Title, Minneapolis; **Stephen C. Wilson** was named senior vice president, northeast regional manager, Boston; **Robert G. Rove** named senior vice president and western regional manager, Foster City, CA;



Gregory



Wilson

**Rande K. Yeager**, senior vice president, midwest regional manager, Minneapolis; and **Melissa Lyon Murphy**, assistant vice president and New England Manager. **Robert G. Soule** was named assistant vice president and New England states counsel, Boston; **Diana L. Morris**, Massachusetts agency representative, Boston.



Rove

**Judith A. Reiker** has been appointed vice president and southeast division manager of American Title Insurance Company.



Reiker

**Mary Southern** has joined Lawyers Title of North Carolina as office manager of the downtown Raleigh office. **Thomas Alfred Gardner** joins Lawyers Title of North Carolina as vice president and counsel for the Greensboro office.



Southern

**Dorene Mather** joins Title USA Company of Houston as an escrow officer.



Gardner

Ticor Title Insurance Company has announced the promotion of **Mark C. Wanich III** to southeastern regional manager of the company's national title service program, Washington, DC.



Mather

Title Resources has named **Eddie Gammill** new marketing director over all twelve Title Resources offices throughout Collin, Dallas and Ellis counties.

The Land Title Association of Colorado announces the appointment of **Howard J. Leino** to the Colorado Housing Council. The Council recommends to State Government Policies addressing Housing concerns in Colorado.

**Kevin J. Hayes** has been promoted to assistant vice president at Commonwealth Land Title Insurance Company,



Wanich

Philadelphia. Based in the company's Kentucky State Office in Louisville, Hayes is responsible for policy underwriting throughout the state.



Gammill

American Realty Title Assurance Company announces the promotion of **Larry Press** to vice president, general counsel, Columbus, Ohio.



Leino

**R.W. Hardison** has been named president of Mid-South Title Insurance Corporation of Memphis, Tennessee. The company, an affiliate of Lawyers Title Insurance Corporation of Richmond, has acquired an interest in Middle Tennessee Title and Escrow Company, Inc., of Columbia, Tennessee.



Hayes

**Dennis Ryan** has been appointed senior associate with Corporate Development Services, Inc., Wayne, PA. Ryan, formerly owner of a Philadelphia-based title insurance agency has joined CDS, a consulting, appraisal and intermediary firm serving the title insurance industry, nationwide.



Hardison

Landmark Title, Inc. of Manchester, has selected **Edward Roy** to manage its new subsidiary, Intercounty Abstract Company, Inc., also located in Manchester. As Vice President and General Manager, Roy was instrumental in the formation of the new company and will supervise its daily operations.



Roy

The following people have received promotions at Chicago Title Insurance Company: **Grant R. Berning** has been elected vice president in the company's Fairfax, Va., office. **Allen M. Gentry** has been elected a vice president of CTCI and remains Dallas area manager. The following individuals have received promotions at CTCI:



Berning

**Mary Ann Amari**, assistant vice president and manager, Newton, N.J.; **Joseph Brisick**, assistant vice president, sales, Westfield, N.J.; **Henry Conduzzi**, assistant vice president, Newark; **Helen Cuttitta**, assistant vice president and manager, Hackensack; **Alan DeCicco**, assistant vice president, sales, Newark; **Richard Disbrow**, title operations officer, Freehold, N.J.; **Thomas Dolan**, assistant vice president and manager, Paterson; **James J. Egan Jr.**, resident vice president and district manager, Newark; **Philip Goodchild**, manager, title production, Division I, and remains assistant title officer, Chicago; **Phillip Grant**, assistant vice president and manager, Toms River, N.J.; **William Grant**, assistant vice



Haukness

president, sales, Freehold, N.J.; **Dan Hainey**, facilities manager, San Bernardino, CA; **Rick Haukness**, San Francisco County manager, San Francisco; **Dennis Hines**, assistant vice president, Louisville; **Paul Liszewski**, assistant title officer, Chicago; **Raymond Loffredo**, assistant vice president and office counsel, Newark; **James McCrea**, title officer, Princeton; **Peter Petersen**, manager, title production, Division II, and remains assistant title officer, Chicago; **Charles Pichla**, branch manager, Arlington Heights, IL, and remains title operations officer; **Michael C. Preziosi**, senior title attorney, Roseland; **Mary Ann Reid**, assistant manager of coordination,



Roney

Santa Ana; **Jerome Repsher**, assistant vice president, sales, Paterson; **Dorothy Roney**, branch manager, Evergreen Park, IL, and remains title operations officer; **Leslie Chassman Smith**, office counsel, Miami; **Virginia Villa**, manager, title and closing services, lenders division, and remains title operations officer, Chicago; **John Walsh**, manager, Division IV, Chicago, and remains assistant title officer; **Mark Waninger**, assistant vice president and manager, Peoria; **Patricia Weinstein**, manager, Units A and L, Wheaton, IL; **Janice G. Wellington**, escrow operations officer, D.C.; and **Kathleen Wilkinson**, title officer, Chicago.



Gentry



Waninger

## NYU Offers Title Courses

New York University's Real Estate Institute is offering two intensive courses for title readers beginning February 9, 1988. Conducted by industry professionals, the courses will be taught in three locations: New York City, Mineola and Poughkeepsie.

The objective of these courses is to develop an in-depth understanding of title underwriting concepts and practices.

These courses are part of a four course "Certificate in Title Examination" offered by New York University. The curriculum for this program was designed by an industry committee under the auspices of the New York State Land Title Association.

For further information and a brochure, call NYU's Real Estate Institute at (212) 790-1300, ext. 500.

## ACROSS THE NATION

**Larry Giardina**, senior vice president in charge of public relations and personnel for Title Insurance Company of Mobile, was elected president of the Dixie Land Title Association at their annual meeting held in New Orleans, Louisiana. **Annette Gamble** with Commonwealth Land Title, Atlanta, was chosen as president-elect of the DLTA. **George Williams, Jr.**, president of Realty Title Company of Mobile, was elected vice-president. In addition, **Jane Wilbanks** of Surety Land Title of Mobile was elected secretary/treasurer.

The 1987 North Dakota Land Title Association annual convention was held at the Airport International Inn, Williston, North Dakota. Guest speakers included John R. Cathey, 1986-87 president of the ALTA; James Ryen, president of the North Dakota Register of Deeds Association; Attorneys Mark L. Stenehjem and Marvin L. Kaiser of

Williston; Dave Barkey, C.P.A. of Williston; and retirement investment specialist Judy Barbot.

At the final business session, the following officers were re-elected for the coming year: President Thomas Ward; Vice President Rodney Lindstrom; and Secretary-Treasurer Gabe Hermes.

## A TITLEPROFILE

**Patti A. Connell**  
Land Transfer Co., Inc.  
Pennsylvania

**Company:** Land Transfer Co., Inc.  
**Location:** Central Pennsylvania  
**Executive:** Patti A. Connell, Owner  
**Favorite Book:** Ayn Rand's The Fountainhead  
**Music:** Phil Collins and Aretha Franklin  
**Sports:** Racquetball and Jet Skiing  
**Fun:** Cruising on the Chesapeake Bay  
**Automobile:** Toyota Cressida  
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## GOVERNORS— continued from page 7

The last few years have been busy and successful for the Membership and Organization Committee. Membership in the ALTA is at an all time high, with campaigns that emphasize the benefits enjoyed by our members. We should continue that effort and include with it, a new concept—membership in the ALTA also offers us an opportunity to contribute to our industry—as individuals as well as companies.

We need to encourage a more widespread contributing membership to TIPAC and we can offer and encourage those interested employees within our companies to join TIPAC.

Interest should also be aroused and expanded in our membership to create a network for friendships with our congressional and legislative representatives, both in Washington and in our state capitals across the nation. We need to know the names of those of our members who already have a personal or working relationship with their elected officials and also those members who would be willing to establish new relationships, both on a local and national level. Advice should be available to inform members how to go about getting to know those who represent us in government along with the knowledge that such relationships are welcomed on the part of our elected officials.

Once we have such a network in place, we can then ask our ALTA Washington office for information on pending legislation that affects our industry. Then we can begin

to obtain the attention of our new and old friends in government, informing them of how and why this legislation affects our industry.

Let's do everything we can this year to increase our membership and to have our members enjoy a more active and rewarding relationship with the ALTA.



Thomas Griffin

**Profile:** Thomas A. Griffin, representative, Abstracters and Title Insurance Agents Section.

**Profession:** President, Mid-South Title Insurance Corporation, vice president Lawyers Title Insurance Corporation.

**Education:** University of Tennessee, Memphis State University, and State Technical Institute at Memphis.

**Committees:** Past president of the Tennessee Land Title Association, chairman of the Shelby County Title Association, past chairman of the Land Title Systems Committee.

**Civic affiliations:** Served on board of the Lions School, founding director of the MARC House, a halfway house for mentally retarded young men, and has been a director of the Sheltered Occupational Shop, helping to provide employment for mentally retarded men and women.

**Favorite pastimes:** Enjoys gardening, classical music and working with his computers—the first named, “Brutus.” The second, thus far, is unnamed, but on occasion Griffin, sitting at the keyboard, might be heard muttering softly, “et tu PC-AT?”!

As a new member of the Section Executive Committee, I expect to be particularly sensitive to the needs of the smaller members of ALTA.

Through sheer numbers, these members represent the backbone of our organization so we must not be negligent in our attention to them. In fact, I urge them, as well as all other members, to contact me personally with their suggestions, comments, needs—whatever—so that through this committee we can bring such information to the attention of the Board of Governors for action.

The year 1988 could be a tough one for all of us. I am not alone in anticipating an economic downturn of the type we've experienced in the past so services provided by ALTA to all its members will be more critical in helping us maintain profitability while continuing the high standards for which our profession has earned an enviable reputation.

## NEW ARRIVALS

Lawyers Title of Louisiana/Gulf South Title Corporation, announces its new offices in Louisiana. **James W. Mills, Jr.**, president of both companies, announced the opening of the two new offices, one in Covington, the other, in Slidell. Both of these offices are in St. Tammany Parish and are considered to be a part of the metropolitan area of Greater New Orleans.

Lawyers Title of North Carolina has opened an additional office in Greensboro. The office, located at 216 West Friendly Avenue will provide title insurance for residential, commercial and industrial properties. The office will be managed by **Al Gardner**, vice president and counsel.

## FIRST LADY— continued from page 28

meetings as well. Most of those meetings fell between May and October. As a result, I have not been home for four summers. We did, however, manage to attend our oldest son's graduation from the Oklahoma Highway Patrol Academy—from which we left to fly to California. We also managed to attend our younger son's college graduation. He and his bride graciously planned their wedding around our schedule. Thank goodness for a cooperative family! Needless to say, I am eagerly awaiting the upcoming summer where I will have time to work in my yard and enjoy my pool.

I tried to keep the president appropriately dressed and informed as to which state we were in, at all times. It really would

have been embarrassing for him to thank the people of Missouri for their wonderful hospitality, when in fact, we were in Pennsylvania!

More than once, we were forced to wear sports clothes to formal gatherings, due to lost luggage. The absolute worst was having to wear the same clothes for 48 hours, while our luggage sat on the runway in Boston, and we, in Maine!

Lots of fun . . . you bet! I wouldn't have missed it for the world. I'm grateful to have had the opportunity to meet the interesting and accepting members of the Association, and to have travelled to the many places to which we were invited. But through all the smiles, long flights, misplaced luggage and hearty welcomes from members, I must admit, right now, my backyard looks most inviting!

# HALF PRICE SALE

*For a limited time, any of the ALTA films on VCR tapes listed below may be ordered at a 50 percent reduction in the price shown in the advertisement. Please enclose check as indicated, and refer, to this listing in your order. You will be billed for postage.*

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## NEW ALTA MEMBERS

### ACTIVE

#### Colorado

Abstract & Title Company of Mesa County, Inc., Grand Junction

#### Florida

Commerce Title Agency of Florida, Inc., Apollo Beach

#### Idaho

Pioneer Title Company of Canyon County, Inc., Nampa (Rich Nyquist, American Land Title Company, Pocatello, ID)

#### Indiana

Abstract & Title Services of Boone County, Inc., Lebanon  
Sharp-Mitchell Abstract Company, Inc., Lafayette (J. David Clossin, Chicago Title Insurance Company, Indianapolis, IN)

#### Michigan

Wolverine Abstract & Title Company, Hillsdale

#### Minnesota

LeCenter Independent Abstract Company, Inc., Le Center (A.L. Winczewski, Jr., Chicago Title Insurance Company, Bloomington, MN)

#### Missouri

Metro Title Insurers, Inc., Cape Girardeau (Cara L. Detring, St. Francois County Abstract Company, Farmington, MO)

#### Montana

Guardian Title, Bozeman (Robert J. Field, First Montana Title Company of Billings, Billings, MT)

#### New Hampshire

MLJ, Inc. d/b/a Professional Title Services, Plymouth

#### New Jersey

Guardian Title Agency, Inc., Cherry Hill (David Lasseter, Stewart Title Guaranty Company, Belle Mead, NJ)  
Regency Title and Abstract Agency, Inc., Hackensack

#### New Mexico

Mesilla Valley Land Title Company, Inc., Las Cruces

#### New York

Blackstone Abstract Corporation, Mineola (Harold S. Schwartz, First American Title Insurance Company, Garden City, NY)  
BRV Agency, Inc., Watertown (Robert D. Dacey, Lawyers Title Insurance Corp., White Plains, NY)  
Greenan Agency Inc., West Seneca (Helen Powell, Commonwealth Land Title Ins. Co., New York, NY)  
Shaker Abstract Corporation, Albany

#### Pennsylvania

Aardvark Abstracting, LTD., Lancaster (Kenneth Sorensen, American Title Insurance Company, Bryn Mawr, PA)  
Abstracting Company of York County, York (Ken Kraemer, Conestoga Title Insurance Company, Lancaster, PA)  
Spectrum Abstract Corporation, East Stroudsburg

#### Tennessee

Brokers Title, Inc., Sevierville (R.W. Hardison, Title & Escrow Company of Middle Tennessee, Columbia, TN)  
Mid America Title Agency, Memphis (Thomas Pelham, Stewart Title Guaranty Company, Nashville, TN)

#### Utah

Daka Land Title, Inc., Price (Tom Ditter, Safeco Title Insurance Company, Boise, ID)

#### Virginia

Aquia Title Insurance Agency, Stafford (Malcolm S. Morris, Stewart Title Guaranty Company, Houston, TX)

#### Wisconsin

Liberty Title Corporation, LaCrosse (John Bethel, First American Title Insurance Company of the Mid-West, Madison, WI; and Norm Evilsizer, Title Insurance Company of Minnesota, Brookfield, WI)  
Mineral Point Abstract & Title Company, Mineral Point  
River Valley Abstract & Title, Inc., Hudson (Ronald Antoine, Chicago Title Insurance Company, Milwaukee, WI)  
Title Consultants, Inc., Portage (John Bethel, First American Title Insurance Company of the Mid-West, Madison, WI)

## ASSOCIATE

#### Mississippi

Robert W. Hamill, Meridian (J.L. Boren, Jr., Mid-South Title Insurance Corp., Memphis, TN)

#### Texas

American Surplus Underwriters Corporation, Barker  
Daniel L. Lowry, Fort Worth (Billie J. Ellis, Jr., Kelly, Appleman, Hart & Hallman, Fort Worth, TX)

#### Washington

Douglas Smart, Seattle (J.Dimmit Smith, Smith, Smart, Hancock & Tabler, Seattle, WA)

## Seattle, Denver Sites for ALTA Seminars

Two new ALTA Regional Seminars are on the agenda for the spring months of 1988. Chaired by Cara L. Detring, members of the ALTA Education Committee are consulting with industry leaders in the development of new regional seminars. The first, to be held at the airport Hyatt, Seattle, will be a two-day affair on Friday, April 15 concluding noontime April 16. The second seminar will be a one-day session on Friday, April 29 at the Denver Stouffer Concourse Hotel.

Program arrangements for both meetings are currently underway, being completed by the ALTA Education Committee in conjunction with title industry leaders in the regions concerned. The seminar content will be targeted for land title owners and managers in abstractor, agency and underwriter operations. Details of the programs will be discussed in a future regional ALTA mailing.

Registration for the Seattle seminar is \$70 for members and \$110 for non-members (price does not include meal or lodging expenses). Denver registration is \$82 for members and \$122 for non-members (price includes buffet luncheon). Registration checks made payable to the Association may be sent to ALTA Director of Education and Membership Services Patricia Berman, in the Association's national office, 1828 L Street, N.W., Suite 705, Washington, D.C. 20036.

ALTA has reserved a block of sleeping rooms at both hotels (\$62 single/double at the Hyatt Seattle and \$89 single/\$99 double at the Stouffer Concourse Hotel). Reservations may be confirmed and extended as desired by calling the Hyatt at 206-244-6000, and by calling the Stouffer Concourse at 303-399-7500, and identifying as part of the ALTA group. The Hyatt will release all rooms not confirmed by March 25, and the Stouffer Concourse will release all rooms not confirmed by April 7.

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## **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  
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Street, N.W., Washington, DC 20036. You will be  
billed later for postage.*

## GROUP INSURANCE—

*continued from page 30*

Trustees operate with Mack and Parker recommendations and then decide on their own as to any course of action.

In addition, Mack and Parker prepares benefit illustrations, does benefit comparisons, and generally attempts to facilitate members' satisfaction. The management of and the maintenance of the programs is given over to Mack and Parker's personnel with final authority in the hands of the Trustees. Mack and Parker personnel currently involved in the management of the ALTA Trust programs include: Kevin McCaffrey (Account Executive), Kathleen August (Account Analyst), and Betsy Hirtzel (Account Manager). In addition, Arnold Hebert and Ed Mack are the Senior Management personnel involved in the overall performance of the ALTA programs. Any of these individuals may be reached at the Trust's sales and benefit advice office. Their number is 1-800-346-ALTA.

## Pension and Group Services

Pension and Group Services, located in Kalamazoo, Michigan, is the Trust's full-service administrator. They serve as the premium billers, claim payors, and Trust record keepers. They, too, are under a direct contract with the Trust to perform these services. Pension and Group Services was selected at the recommendation of Mack and Parker. Pension and Group Services' personnel who are directly involved in the ALTA programs are: Jean Ayres (Eligibility), Stephanie Ross (Trust Record Keeping), Harry Frain (Claims Administration) and Dan Sperry. Any of these individuals may be reached at 1-800-348-ALTA.

## Washington National Insurance Company Services

Washington National Insurance Company (WNIC) serves as the underwriter for the Trust programs. It bears the financial risk, analyzes and performs the renewal activities and establishes the medical underwriting guidelines upon which the Trust

programs operate. WNIC has been in the Group Insurance business for over 75 years, with over 30 of those years involved in Association Group business. They became the underwriter for the Trust programs on November 1, 1987 at the direction of the Trustees.

## Inquiries and Problems

When members need information about the program in general, they should call Mack and Parker. Participants having premium or claim inquiries should call the Trust administrator, Pension and Group Services. If a member has not received a satisfactory response from Pension and Group Services, they should contact Mack and Parker, specifically asking for either Kevin McCaffrey or Kathy August. If the situation still does not get resolved, either one of the Trustees or the ALTA staff should be notified.

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## SPEAKERS BUREAU—

*continued from page 16*

Fifth, **prepare exhibits**, including hand-out materials and slides to support your speakers' efforts. An element of professionalism is a well-presented program supported by a dignified looking slide presentation and neatly prepared brochure handout.

Finally, **make contact with your sources and with your targeted organizations**. Try to personalize the approach with each group, showing how you will address an issue of interest to them. For example, broker groups respond well to a presentation discussing the involvement of the title insurer in the settlement or closing procedure. Mortgage lenders welcome talks on endorsement coverages, or forms.

With few exceptions, we as an industry have not taken the initiative to explain our services firsthand. We have allowed opinions, sometimes negative, to be formed about us, without the benefit of speaking for ourselves. It is a simple matter to organize a speakers bureau and begin making these personal contacts so vital to better understanding, and better appreciation for what we as an industry offer, and how critical we are to the success of the real estate transaction.

If the Pennsylvania Land Title Association may assist you in setting up your program, please feel free to call our Executive

Vice President Albert Pentecost, at 215/687-7757.

## SURVEY—

*continued from page 5*

inside information.

A publication of this kind, however, cannot establish policy, nor can it incite people to take action on pending legislation or Association decisions. Rather, a trade association magazine is a vehicle utilized to inform its public of certain occurrences within a given group. It acts as a source of information and serves as a bond that says, "we're family." If produced with the proper expertise and skills, the type of publication referred to will become a public service function for all involved.

And so the editorial staff of ALTA proudly presents to you, the reader, the premiere of the new **Title News**. It is our fervent hope that you will enjoy reading the new publication from cover to cover.

ALTA staff welcomes all comments and suggestions regarding **Title News**.

For those interested in a copy of the comprehensive results of this study, send inquiries to: **Title News Managing Editor Adina Conn, the American Land Title Association, 1828 L Street, N.W., Suite 705, Washington, D.C. 20036.**

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## URBAN COWBOY—

*continued from page 35*

group dancing. That way, you can catch other people's mistakes and learn from them before your group competes."

Costumes for competitions vary from group to group. "Buckin' Mule" does not sport an "official costume." For freestyle competition, the "Mules" wear more traditional costumes; for four-couple dancing, costumes and colors are bolder. The only "must" for the "Mules" is jazz shoes because they're "easy to move in and they enable you to shuffle and slide on the floor a lot easier," explains Heard.

"Buckin' Mule" rehearse in Sanford, but the members live all over the Central Florida area. They have adopted the mythical town of Soldier's Creek as their official home. "Buckin' Mule" is not just a group of dancers, but rather a team of entertainers who add sparkle and enthusiasm to any show.

The average age for a "Mule" is 22. There are 14 of them, ranging from a worker at Martin Marietta, to motorcycle mechanic, an air-conditioning repairman, a dancer at Florida's Sea World, to, of course, title officer. The youngest members of the group are high school students.

When not competing or in rehearsal, keeping in shape can present somewhat of

*continued on page 44*

## CALENDAR OF MEETINGS

### 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

9-10 ALTA Western Regional Title Insurance Executives, The Broadmoor, Colorado Springs, Colorado

### October

16-19 ALTA Annual Convention, Westin 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, The Ritz-Carlton Hotel, Naples, Florida

April 4-6 ALTA Mid-Year Convention, Hotel Inter-Continental, 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

### URBAN COWBOY—

*continued from page 44*

a problem for a clogger. Each day, Heard ventures to the courthouse's recording offices (conveniently located just two blocks away from Lawyers Title), where he climbs four flights of stairs (actually eight when you count the walk down), to search titles. Sometimes, this little "sojourn" occurs 2-3 times a day. Heard maintains he purposely hasn't ridden the courthouse's elevator in years. This way, he keeps his muscles working, stretched out and in shape. Exclaims Heard, "I don't have varicose veins yet, so I must be doing something right!"

Has the life of a travelled clogger interfered with his professional career? "Not really," says Heard. Sometimes, however, he finds it necessary to take half day vacations to head for competitions.

Heard admits that the success of Lawyers Title isn't related to having a "star clogger" in the office, noting that his dancing has yet to bring in clients. Confesses Heard,

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**“W**hat could one do in the mountains, sans electricity on a Saturday night? Simple. You got a group together and danced—until everyone would be in a circle dancing together, combining steps, melding into one large and colorful mosaic.”

---

"Maybe people who buy houses just don't clog," adding "You can't really say to someone, 'Hi, I'm from Lawyers Title and, as soon as you finish clogging, why don't you come over and I'll give you my business card?"

But isolating himself from work pressures often serves as a catharsis for the clogger. Says Heard, "When I'm clogging at competitions, I'm not wondering how much we [Lawyers Title] lost on File 147. I just don't think of anything else—it's a real release."

Heard is also a member of the literary ranks, taking time to edit and produce the **Flop-Eared Mule**, a publication of the CLOG (Clogging Leaders Organizations), a national association intended to promote clogging and preserve its heritage.

What's next for Heard? Anything is possible! But for now, as long as his knees hold out, he'll continue clogging. Says Heard, "Old cloggers never die... they just become square dancers!"

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