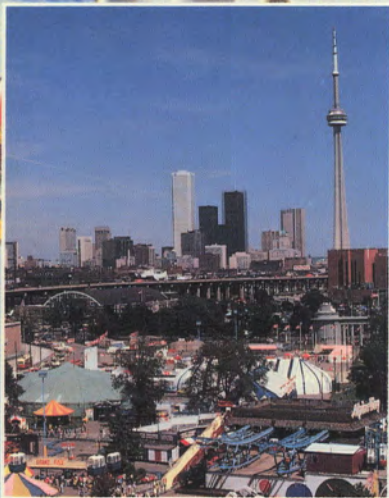


TITLE *News*

JULY • AUGUST 1988



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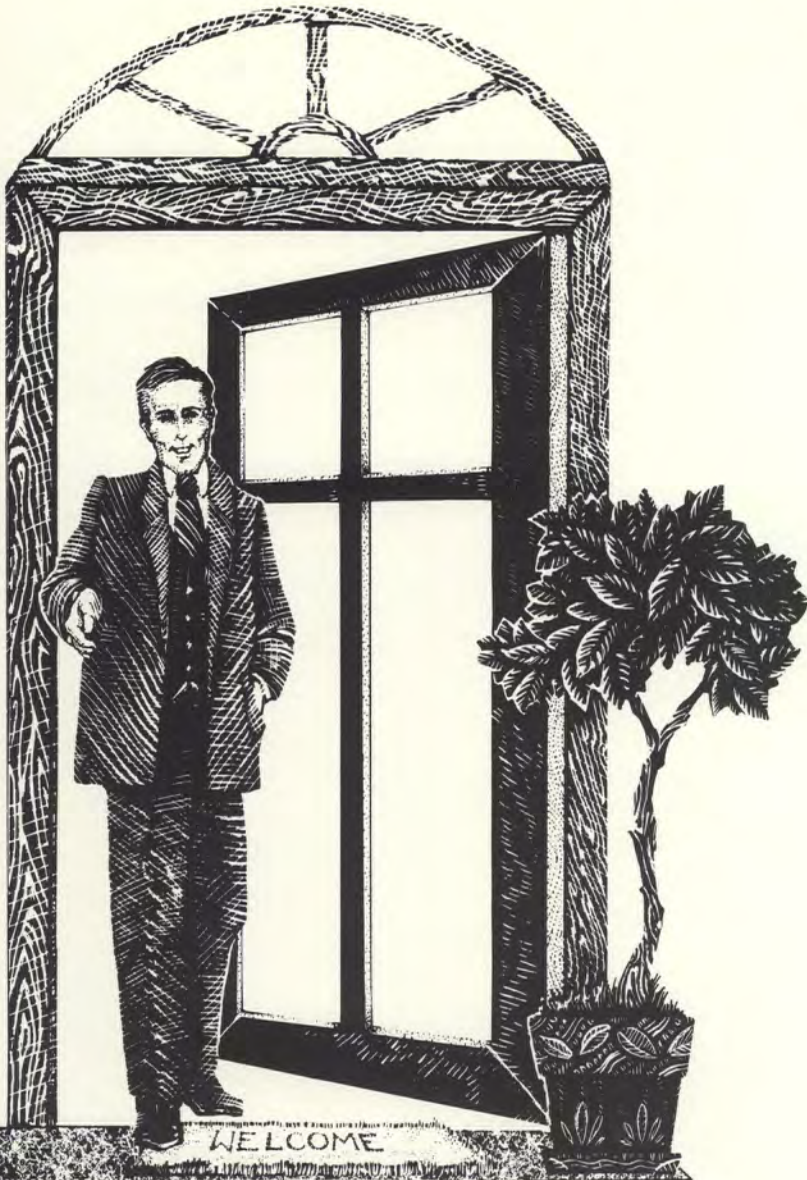
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TITLE *News*

JULY • AUGUST 1988

Volume 67, Number 3

Managing Editor: Adina Conn

Front Cover: *The many faces of Toronto (clockwise in foreground): Visitors enjoy a horse-drawn carriage ride at Black Creek Pioneer Village; Chinese Lion dance highlights one of Toronto's many festivals; Toronto skyline with CN Tower in background; streetside entertainers; and City Hall with its colorful flags (background).*

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MESSAGE FROM THE PRESIDENT



As my term as president begins to wind down, I can't help but look back and think of some of the things our Association has accomplished in recent years.

In the important area of government relations, ALTA has influenced the drafting of the 1099 tax reporting requirements by the I.R.S., relating not only to residential sales but commercial transactions and service provider and interest reporting, as well. Our input on the premium tax provisions of The Tax Reform Act resulted in an important victory for underwriters and our lobbying is going well for legislation that will keep banks out of the title insurance business. Recently, we have been given a hearing on our

Antitrust Damages Clarification Act.

In the educational area, we have perfected regional seminars, updated correspondence courses and agreed to provide educational material on title insurance for real estate brokers.

Getting our Errors and Omissions insurer going was a real accomplishment, as was the adoption of title insurance policy forms and endorsements.

We haven't hesitated to get involved in litigation when we thought it important. We filed an amicus curiae brief in the Phillips Petroleum wetlands case and have brought action against the Comptroller of the Currency in an attempt to turn around his decision that national banks may be title insurers and agents.

These are just a few of the accomplishments I have seen in recent years and they are examples of how our Association has helped in making our industry better understood and a more influential force with respect to government, the media and our customers and the public generally.

I feel our Association, through hard work by dedicated members and Staff, has accomplished a great deal. However, there are many goals yet to be met. I hope all of you will attend our annual meeting in Toronto in October to hear about our plans for the future and be a part of making ALTA even more successful in its service to the title insurance industry.

Marvin C. Bowling, Jr.



Visitors to Toronto enjoy a view of the skyline from a lakeside café.



The twin towers of Toronto's City Hall viewed through Astrolabe.

A horse-drawn carriage takes visitors for an enjoyable tour.



TORONTO: New

By Lynn D. Antilety

For years, scores of Americans cast only a passing glance at Canada and its provinces. Instead, we traveled to the sites of Europe, the Far East, the Pacific, etc., while ignoring the richness and beauty of our North American neighbor. This year, however, Association members will be afforded the opportunity to explore the wonders of this magnificent country, as they venture to Toronto, the metropolis and melting pot of Canada—the country's largest, cosmopolitan, most diverse and dynamic city, host to this year's first ALTA international Annual Convention. "Discovering New Directions" will be the theme for this year's convention, to be held October 16-19, 1988 at Toronto's Harbour Castle Westin (formerly the Hilton Harbour Castle).

Toronto's roots are Native American and British, but Metropolitan Toronto has become its own sophisticated and modern city, with a population of 3.5 million people, the largest in Canada. The city is the capital, as well as financial and industrial pulse, of the Ontario province. Since World War II, many European and Asian immigrants have settled in Toronto, adding cultural and culinary diversity to the once formal British colony.

More than 70 different ethnic groups reside in Toronto, which is actually more than just one city. There are five cities and one borough in the municipality; the cities of Etobicoke, North York, Scarborough, Toronto and York, and the Borough of East York.

Toronto is a superb meeting place; not only for its beauty, but for its grand hotels, excellent subway and bus system, and its wonderful attractions. The Harbour Castle Westin, which will house ALTA Convention attendees, is located on the newly renovated "Harbourfront," which sports Canada's largest antique markets, parks, marina, art galleries, craft studios, and Queen's Quay, a shopping, dining and entertain-

ment complex. All are within walking distance to the hotel.

What's On The Agenda?

The 1988 Annual Convention will kick off with a traditional Ice-Breaker Reception on Sunday evening from 6:30-8:30 p.m. This event, scheduled early, will allow attendees the opportunity to try some of Toronto's fantastic restaurants. Prior to the reception, President Bowling and a Canadian dignitary will open AUTOMATION SYMBIOSIS 5 with a ribbon cutting ceremony.

General Sessions

A line-up of top name speakers will be appearing throughout the convention. After a special presentation of American and Canadian Colors to open the Monday General Session, a panel comprised of industry members and outside consultants will speak about the long-awaited ALTA Errors and Omissions Insurance Program.

Pierre Salinger, ABC News chief foreign correspondent and former press secretary to Presidents Kennedy and Johnson, will present "America—A View From Abroad." Following the General Session, the ALTA Abstracters and Title Insurance Agents Section, and the Title Insurance Underwriters Section, will break for concurrent section meetings and election of section officers.

The Wednesday General Session will present Steven J. Trumper, of Osler, Hoskin and Harcourt, Toronto. Trumper, a member of the Canadian Bar Association, will speak on "Real Estate Conveyancing Practices In Canada."

"The Economy—A National and International Perspective" will be discussed by Dr. Arthur B. Laffer, professor of economics, Pepperdine University, chairman, A. B. Laffer Associates. All morning sessions are scheduled to end no later than 11:45, to allow for those embarking on the exciting tours offered.

Directions For ALTA



Toronto's dynamic skyline, dominated by the soaring CN Tower, with Island Park in foreground.

Photos courtesy of Metro Toronto Convention and Visitors Association

American Airlines

AIR CANADA 

AMERICAN AIRLINES AND AIR CANADA are pleased to have been chosen as the official co-carriers for the ALTA Annual Convention being held in Toronto, Canada, October 16-19, 1988 and for post-convention trips to Montreal and Quebec, Canada, October 20-23. Special arrangements have been made to assure you the best air service for the lowest possible cost.

Air Canada has daily, non-stop service from seven United States cities into Toronto: Boston, New York, Miami, Tampa, Chicago, Los Angeles, and San Francisco. Joint fares and schedules are available from all Washington, DC and Baltimore airports.

A limited number of seats have been reserved on Air Canada flights from Toronto to Montreal and Quebec on Thursday, October 20, for those interested in a post-convention trip to one of these unique cities.

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Ticketing is available through American Airlines, Air Canada, your preferred travel agent or corporate travel office, provided the 800 numbers are used in obtaining the exclusive ALTA discount. Travel may commence on October 8, 1988 and must be completed on or before October 23, 1988.

The meeting specialists at these airlines will gladly assist you with your seat selection, order you a rental car and even arrange for a special meal if you like.

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EXHIBIT HOURS

Combined Business Program

The ALTA Abstracter-Agent and Underwriter sections have jointly developed a Business Seminar for the Convention on Tuesday. Abstracter-Agent Section Chairman Bill Thurman, president, Gracy Title Company, Austin, Texas, and Title Insurance Underwriter Section Chairman Dick Toft, chairman and chief executive officer, Chicago Title Insurance Company, Chicago, Illinois, will open the program by defining the claims problem.

Industry members will lead in-depth panel discussions on the prevention and administration of claims.

Brunches, Lunches, and Banquets

A Spouse/Guest Brunch and TIPAC Luncheon are slotted for Convention festivities. Spouses and guests will enjoy Jack H. McQuaig as he presents "How To Live With An Executive," at Tuesday's brunch. McQuaig is a Canadian psychologist who consults with Canadian and United States executives. Paul Duke, moderator of PBS' **Washington Week in Review**, the nation's longest-running news program, will discuss "Election Countdown—Issues and Answers" with TIPAC members (and non-members), during a Wednesday luncheon. The lunch is open to all members and guests, however, TIPAC members receive a discount.

"Canada Sea-to-Sea" will be the theme of this year's Annual Banquet, featuring a five-course meal, where each course comes from a different Canadian province. A Canadian big band orchestra will provide the evening's entertainment.

The Tours

For those arriving at the Convention early, there will be an all-day trip to Niagara Falls offered on Saturday and Sunday. Lunch will be included with the tour. A "get acquainted" tour of Toronto will also be offered on Sunday. One of the best ways to get acquainted with Toronto is to view it from the world's tallest free-standing structure, the CN Tower.

Other tours on the agenda for the week include:

The Royal Ontario Museum, Canada's largest museum, covering the arts, sciences and archaeology. Exhibits on hand include the exquisite Chinese Collection, ancient Greek, Roman and Egyptian artifacts, and a dazzling gem collection.

Art lovers will enjoy the scenic drive through the Canadian countryside to visit the McMichael Canadian Collection of Art, featuring the collection of the celebrated

Canadian landscapists, the Group of Seven, as well as an impressive array of Inuit, Woodland and West Coast Indian and Eskimo Art, all of which is housed in a spectacular thirty-room gallery constructed from hand-hewn timbers and stone.

Two of Toronto's famous landmarks are the medieval-style castle, Casa Loma, and the magnificent mansion, Spadina. Casa Loma is the towering extravaganza of an eccentric millionaire built to entertain royalty, while Spadina has the flavor of a more sophisticated lifestyle. This home is a 35-room mansion whose contents span several stylistic periods and reflect the gracious lifestyles of three generations of the Austin family.

For those who love to touch and explore the sciences, the Ontario Science Centre tour is one not to miss. The opportunities are endless in this unique "hands-on" museum.

The Ceramic and Crystal Tour takes place in Yorkville, a major focal point in Toronto's development that is renowned for its elegance, sophistication and glamour. The tour includes a guided walk through the George R. Gardiner Museum of Ceramic Arts and the William Ashley Crystal Museum, also known as Canada's best known china shop. Plenty of shopping opportunities on this tour.

All tours and special events are optional. Registration material is included in the pre-convention mailings sent to every ALTA member.

Post Convention Tour

For those who want to see a little more of Canada, ALTA has blocked sleeping rooms

at Le Meridien Hotel in Montreal at a group rate of \$110 single/double (in Canadian dollars) and at Le Chateau Frontenac in Quebec at a group rate of \$115 single/\$135 double (in Canadian dollars). ALTA has also reserved space on several Air Canada flights to Montreal and Quebec from Toronto. All necessary information is included in the pre-convention mailer sent in mid-June.

Hotel

Harbour Castle Westin (formerly the Hilton Harbour Castle) is located on the shores of Lake Ontario in downtown Toronto, Canada—the largest city in our neighboring country.

Rates quoted on the reservation cards are in Canadian dollars. Currently the U.S. dollar enjoys a favorable exchange rate in Canada, so these rates will be lower when converted into U.S. dollars. A one night's deposit is required to secure reservations. This may be paid by U.S. check at the current conversion rate by calling the hotel or local bank, U.S. check at the Canadian rate (you will be credited for the difference) or credit card. If you pay by credit card, the card's bank will automatically make the exchange for you.

Sunday, October 16

3:00 p.m.-9:00 p.m.

AUTOMATION SYMBIOSIS 5 Exhibits Open (Metro East)

Complimentary refreshments served in Exhibit Hall

6:00 p.m.

Ribbon Cutting Ceremony and Attendance Prize Drawing

Monday, October 17, and Tuesday, October 18

8:00 a.m.-4:00 p.m.

AUTOMATION SYMBIOSIS 5 Exhibits Open

Complimentary refreshments served in Exhibit Hall

1:30 p.m.

Automation Roundtable Discussions (Metro East)

(Attendance Prize Drawing each day at 1:30 p.m.)

Wednesday, October 19

8:00 a.m.-12:00 noon

AUTOMATION SYMBIOSIS 5 Exhibits Open

Complimentary refreshments served in Exhibit Hall

(Attendance Prize Drawing at 8:00 a.m.)



The author is ALTA staff director of meetings and conferences. She received a Bachelor of Science in Human Resources from the University of Delaware in 1985. Before her current position, she was executive assistant to the ALTA Executive Vice President. The author lives in Arlington, Virginia, and plans to be married in August of this year.

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ALTA CONVENTION CALENDAR

Saturday, October 15

8:00 a.m.-4:00 p.m.	Convention Registration
8:30 a.m.-5:30 p.m.	Niagara Falls Tour (optional)
9:00 a.m.-5:00 p.m.	Title Insurance Forms Committee Meeting
12:00 noon-5:00 p.m.	Affiliated Association Officer-Executive Luncheon & Seminar

Sunday, October 16

8:00 a.m.-7:00 p.m.	Convention Registration
8:30 a.m.-5:00 p.m.	Title Insurance Forms Committee Meeting
8:30 a.m.-5:30 p.m.	Niagara Falls Tour (optional)
9:00 a.m.-10:30 a.m.	Abstracter-Agent Section Executive Committee Meeting
9:00 a.m.-10:30 a.m.	Underwriter Section Executive Committee Meeting
9:00 a.m.-5:00 p.m.	Lender Counsel Meeting
9:00 a.m.-5:00 p.m.	Life Counsel Meeting
9:00 a.m.-12:00 noon	Membership and Organization Committee Meeting
12:00 noon-1:30 p.m.	Past Presidents Luncheon
1:00 p.m.-4:00 p.m.	Toronto Highlights City Tour (optional)
1:30 p.m.-4:30 p.m.	Board of Governors Meeting
2:00 p.m.-5:00 p.m.	Land Title Systems Committee Meeting
3:00 p.m.-9:00 p.m.	AUTOMATION SYMBIOSIS 5 Exhibits Open
6:00 p.m.-6:30 p.m.	Ribbon Cutting for AUTOMATION SYMBIOSIS 5
6:30 p.m.-8:00 p.m.	Ice-Breaker Reception

Monday, October 17

7:00 a.m.-4:00 p.m.	Convention Registration
7:15 a.m.-8:15 a.m.	New Member Welcome Breakfast
8:00 a.m.-4:00 p.m.	AUTOMATION SYMBIOSIS 5 Exhibits Open
8:30 a.m.-11:15 a.m.	General Session
11:20 a.m.-11:30 a.m.	Section Meetings for Nominating and Election of Officers
1:00 p.m.-4:30 p.m.	Royal Ontario Museum Tour (optional)
1:00 p.m.-4:30 p.m.	McMichael Canadian Collection of Art (optional)
1:00 p.m.-4:00 p.m.	Casa Loma and Spadina (optional)
1:30 p.m.-4:30 p.m.	Automation Roundtable Discussion

Tuesday, October 18

7:30 a.m.-4:00 p.m.	Convention Registration
8:00 a.m.-4:00 p.m.	AUTOMATION SYMBIOSIS 5 Exhibits Open
8:30 a.m.-11:30 a.m.	Business Seminar (Sponsored by the Sections)
9:30 a.m.-11:30 a.m.	Spouse/Guest Brunch
1:00 p.m.-4:00 p.m.	Ontario Science Centre (optional)
1:00 p.m.-4:00 p.m.	Ceramic and Crystal Tour (optional)
1:00 p.m.-4:30 p.m.	Royal Ontario Museum (optional)
1:30 p.m.-4:30 p.m.	Automation Roundtable Discussion
3:00 p.m.	Cut-off for Banquet Exchange

Wednesday, October 19

7:30 a.m.-2:00 p.m.	Convention Registration
8:00 a.m.-12:00 noon	AUTOMATION SYMBIOSIS 5 Exhibits Open
8:30 a.m.-11:00 a.m.	General Session
11:05 a.m.-11:30 a.m.	General Session limited to Active Members
12:15 p.m.-2:00 p.m.	Title Industry Political Action Committee Luncheon
1:00 p.m.-4:00 p.m.	Ontario Science Centre (optional)
1:00 p.m.-4:30 p.m.	McMichael Collection of Art (optional)
2:15 p.m.-5:00 p.m.	Meeting of the 1988-89 ALTA Board of Governors
6:15 p.m.-7:00 p.m.	Pre-Banquet Reception
7:00 p.m.-10:00 p.m.	Annual Banquet—"Canada Sea-to-Sea"

Thursday, October 20-Sunday, October 23

Post Convention Trips to Montréal and Québec (optional)



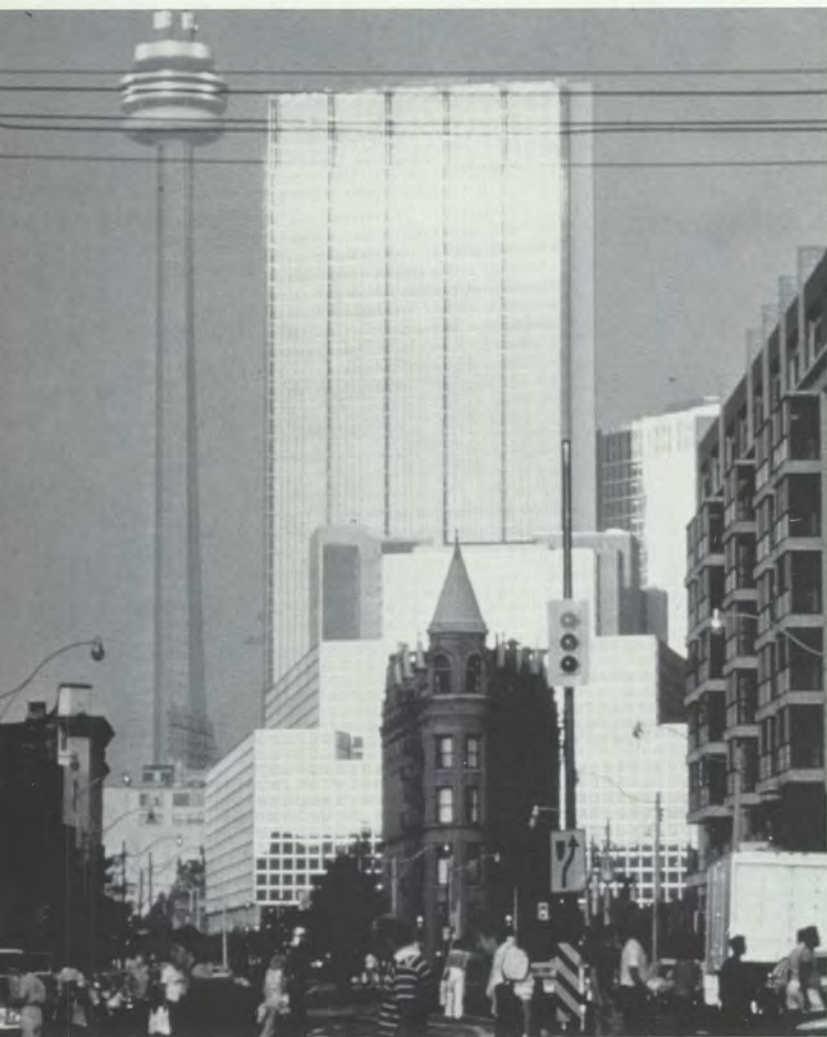
What To Do Take A

Many sites in Toronto are simply a stone's throw away. If weather permits, a walking tour of the city will prove to be delightful. Toronto is considered one of the safest cities in the world, with one of the lowest crime rates. The streets of the city are safe for walking just about any hour. Visitors can be found strolling along a number of scenic streets and avenues, taking in Toronto's beauty and attractions.

Not far from the waterfront of Lake Ontario, dominating the Toronto skyline is the city's major landmark, the needle-like 1,815 foot CN Tower. It is said this is the tallest free-standing structure world-over. From the observation deck, or even while enjoying a meal or drink in the revolving restaurant, on a clear day, one can see a clear view of Niagara Falls (located 81 miles from Toronto).

Not far away is Ontario Place, a 96-acre park whose attractions include man-made beaches, and outdoor amphitheater, and a Cinesphere. A walk away is Old Fort York, home of the British officers quarters from the 19th-century.

If weather permits, one can stroll to the foot of Bay Street, behind the Harbour Castle Westin, and board a ferry for the Toronto Islands (For ferry information, call 416-392-8193). The 10-15 minute ride, which will cost you approximately \$1.40, will carry you to a small archipelago of public parkland, formerly, 19th century resorts. If truly ambitious, you can rent bicycles, or just walk the area, taking in the community of Ward's Island, with its charming lanes and boardwalks, and its quaintly maintained cottages.





In Toronto? Walk!

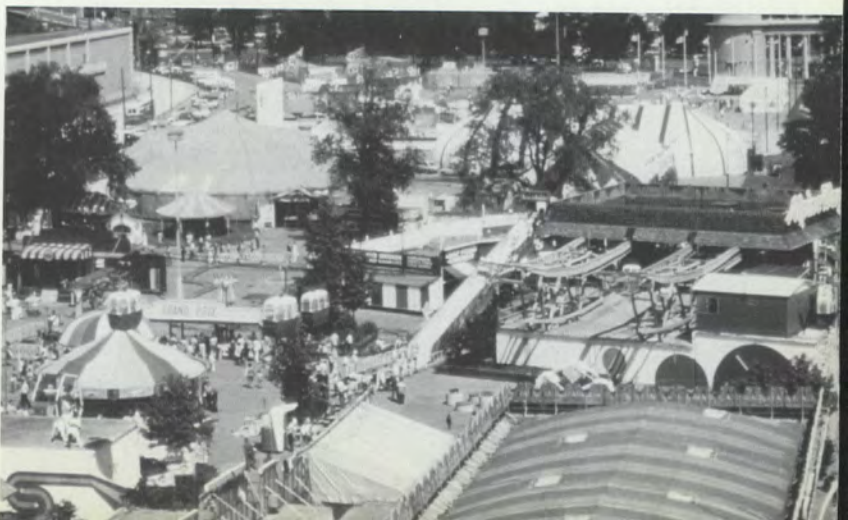
For a more cosmopolitan and perhaps brisker pace, head downtown to the financial district around King and Bay Streets (Toronto's equivalent to Wall Street). Here, you can see the triangular towers of the Royal Bank Building, encased in 2,500 ounces of gold. Further up is University Place, home of Toronto's Chinatown. Nearby is the Art Gallery of Ontario, home to the largest public collection of the works of sculptor Henri Moore. City Hall, the contemporary United Nations-like structure is also located downtown.

Farther along University Avenue one can see Queen's Park, site of the pink sandstone Provincial Parliament Building, and the Royal Ontario Museum (just recently restored). The museum boasts of magnificent Chinese and geology collections—both well worth viewing. Next door to the Museum, visitors can enjoy a more "heavenly" venture, as they tour the McLaughlin Planetarium.

The University of Toronto (the Harvard of Canada), is located in the western part of the city. Architecturally, "UT" is an amalgamation of Victorian, Gothic, and modern structures. For tours, call 416-978-2458. Located near the university are the restored Victorian mansions, townhouses and boutiques of Yorkville.

The city seems to pulse the most at places like Spadina Avenue and Queens Street West. This is where various ethnic communities mesh to form one colorful tapestry. The little streets that seem to collide among Spadina, are cluttered with the immigrant groups

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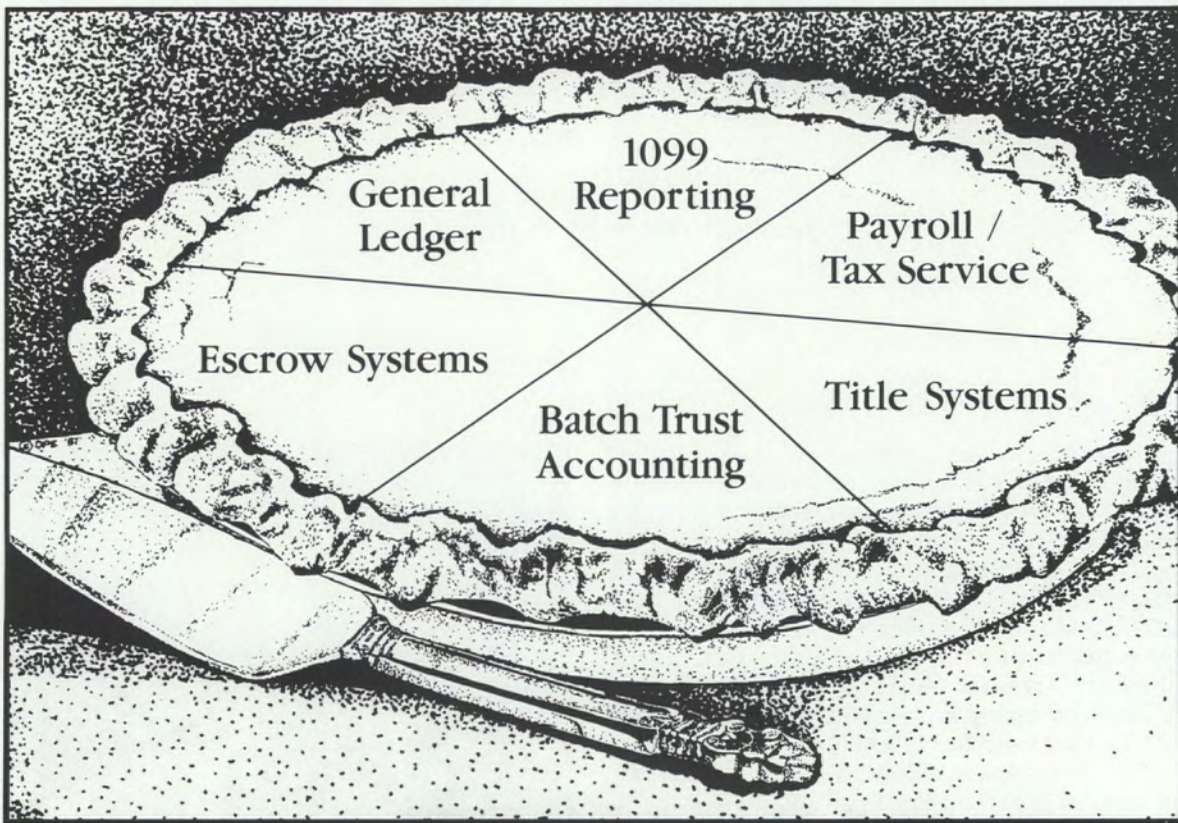
1988 ALTA ANNUAL CONVENTION TORONTO, CANADA

TUESDAY, OCTOBER 18, 1988

BUSINESS SEMINAR

Claims Management

- 8:30 a.m. Attendance Prize Drawing
- 8:35 a.m. Defining The Problem
- Abstracters, Agents—Bill Thurman, Chairman, ALTA Abstracters and Title Insurance Agents Section; President, Gracy Title Company, Austin, Texas
- Underwriters—Richard P. Toft, Chairman, ALTA Title Insurance Underwriters Section; Chairman and Chief Executive Officer, Chicago Title Insurance Company, Chicago, Illinois
- 8:45 a.m. Prevention
- (Employee selection, analysis and training; problem recognition; organizational planning; market considerations)
- Moderator—Joseph D. Gottwald, ALTA Governor; President, California Counties Title Company, South Pasadena, California
- LaNette Zimmerman, Vice President-Human Resources, Chicago Title and Trust Company, Chicago, Illinois
- Dana R. Ward, Vice President-Corporate Planning Officer and Claims Prevention Manager, Lawyers Title Insurance Corporation, Richmond, Virginia
- 9:55 a.m. Break
- 10:05 a.m. Attendance Prize Drawing
- 10:10 a.m. Administration
- (Reporting responsibility; claimant relations; working with outside counsel; role in litigation or settlement; maintaining claims records; internal auditing; involvement of underwriters and agents in claims administration)
- Moderator—Albert F. Rush, Vice President and Claims Counsel, First American Title Insurance Company, Santa Ana, California
- Blake T. Heiner, Vice President, Western National Title Insurance Company, Salt Lake City, Utah
- Theodore C. Taub, Partner, Taub & Williams, Tampa, Florida
- 11:20 a.m. Questions, Comments
- (Messrs. Heiner, Gottwald, Rush, Taub, Thurman, Toft, Ward; Ms. Zimmerman)
- 11:30 a.m. Adjournment



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ALTA Honors 83 Years Of Dedication

Introduction by Adina Conn

I am faced with an editor's nightmare—having limited space to convey years of two individuals' work and dedication, when I really could have used the girth of the Sunday edition of the New York Times.

Together, their dedication to the title industry totals 83 years of service. Alone, each one's time and efforts have culminated in a life-long commitment.

One began his career with Markle Abstract Company in 1945, Jonesboro, Arkansas, while on leave from the military; the other, by taking a "temporary" job with a title company as a tract searcher in 1947, while a law school student at the University of Minnesota. The rest is history. Both men went on to become key figures in the title industry. In addition to being Past Presidents of the Association, the two have served on more ALTA committees than anyone would imagine.

It is for this reason that the American Land Title Association is pleased to announce the two latest recipients of its Honorary membership (to be presented at the Wednesday General Session at the Annual Convention in Toronto, October 16-19): C.J. "Mac" McConville, chairman, chief executive officer and a director of Title Insurance Company of Minnesota, and Philip D. McCulloch, recently retired as executive vice president, Rattikin Title Company.

After poring through letters I received from prominent title industry figures on Mac McConville's and Phil McCulloch's behalf, certain things became very evident: many letters exceeded my requested one-page limit, no less than a half dozen superlatives per letter were used to describe both individuals, and no one knew where to begin when enumerating either's achievements to the title industry.

So many superlatives have been used in describing Phil McCulloch's and Mac McConville's monumental contributions to the ALTA, that they need not be repeated. Both have provided what all leaders aspire to provide and few attain: a role model and an inspiration which can only be approximated by others. I know these two men have been preponderant Association mentors for many.

They have been pioneers and ardent proponents in the development of so many things for the title industry, that



Phil and Lois McCulloch (top photo) clearly show their enthusiasm at ALTA Conventions.


Mac and lovely wife Gloria McConville (left) share a quiet moment together.

I'm sure, dwarf all others. Both these individuals have intensely dedicated themselves to the ALTA, and have been instrumental in advocating legislation and provision of a full range of quality services by this Association. They have unstintingly and unselfishly served as leaders of our industry: as teachers, planners, administrators, lobbyists, husbands and parents.

I'm reminded of a saying that goes, "You don't do what you do for the credit. You do what you do because it has to be done."

And so it is with great respect that I dedicate the following pages to Mac McConville and Phil McCulloch.

FAN MAIL

**MINNESOTA
TITLE** 

Title Insurance Company of Minnesota
400 Second Avenue South
Minneapolis, Minnesota 55402
612/371 1111
1/800/328 4441

Thank you for giving me the opportunity to publicly recognize C. J. "Mac" McConville's contribution to our industry.

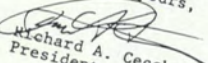
As a member of the Board of Governors, I was most pleased to participate in the vote awarding an honorary membership in the American Land Title Association to our Chairman, and my friend, Mac McConville.

Early in his career, Mac had the vision to see the growth potential of this industry and, acting on that vision, turned a small Minnesota company into a major national underwriter. Mac's contribution to the title industry over his forty plus years of service extends far beyond the borders of Minnesota. He had the vision to see the need for a strong national title Association and the willingness to give freely of his time and energy to participate in its affairs.

Over the years, he has served as chairman or as a member of nearly every major Association committee. He served as our seventy-first president in 1977-78 and has remained active on the Government Affairs Committee. He has often been called upon to represent our industry on Capitol Hill where his performance as one of our spokesmen has always been outstanding. Through his dedication, knowledge of the business, leadership ability and his high ethical standards, he has earned the respect and admiration of leaders throughout our industry and beyond.

I am particularly pleased to tell you that Mac will be staying on as Chairman of Minnesota Title and will serve in a consulting capacity after his official retirement in September of this year. Therefore, his talents and experience will still be available to our industry and our Association.

In closing, let me state simply, this honor could not have been bestowed on a more deserving person.

Very truly yours,

Richard A. Cecchetti
President

RAC:tp

RATTIKIN TITLE COMPANY
411 THROCKMORTON STREET • (817) 338-1171 • FORT WORTH, TEXAS 76104

May 12, 1988

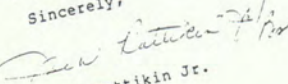
American Land Title Association
1828 L Street, NW
Washington, DC 20036
Attention: Adina Conn
Title News Editor


Ladies and Gentlemen:

I was truly delighted to hear that Philip D. McCulloch has been nominated as an honorary member of the American Land Title Association. I know of no one in recent times who has given more effort or who was more dedicated to the cause than Phil. Virtually every moment of Phil's working life was involved in the title business, either as an agent or as an underwriter, and his expertise and overall knowledge of the industry has never been questioned.

Phil McCulloch set the standard in the title insurance industry in Texas through his efforts as the only spokesperson for the industry before the State Board of Insurance. For many years, Phil made all of the pleas, arguments, and requests before the State Board of Insurance and did the job in a way that always gained the respect of all members of the State Association. His interest in his State Association and National Association knows no bounds, and from Phil's first entry into the Association, years of his Presidency and through the many years thereafter, Phil never strayed far from direct activity with the Association. Even now, several months after his retirement from Rattikin Title Company in Fort Worth, Phil is heavily involved in ALTA activities. He is presently rewriting the manuals for the Land Title Institute, and through his efforts, the LTI will be much more up to date and even more educational.

I applaud Phil McCulloch for his years of dedication to the title industry in general, and his unselfish service to everyone of us.

Sincerely,

Jack Rattikin Jr.
President

REPRESENTING

JACK RATTIKIN, JR.
RESIDENT VICE PRESIDENT

continued on page 18

Of Days Gone By . . . And Times To Come

By *Phil McCulloch*

Upon the occasion of my retirement from active participation in the daily pursuit of my career in the title industry, I have been asked to reflect upon the last 42 years of my life. The reflection is not designed to be a dissertation upon the daily events of my life, or the many things, both good and bad, that have happened to me. Instead, I have been asked to reflect upon the changes I have observed in the "then" American Land Title Association, and the "now" American Land Title Association.

In all fairness, I cannot begin to reflect and comment on my career without some preliminary remarks as to how I first "happened" into my profession. Twas utterly by accident, and due to the fact I had "time on my hands."

In October, 1945, when I returned from military service in Europe, while on terminal leave, I found I indeed had time on my hands. My older sister was employed by Markle Abstract. The company was absolutely swamped in the preparation of abstracts. They needed help in the "proof reading" of their "take offs" and their typewritten abstracts. I was reasonably well qualified, having the ability to use a typewriter and the capability of making verbal enunciation of written word. Thus, I was hired.

It was there I would meet a man who would become a leading influence on my life. Minor M. Markle, affectionately known to his family as "Little He" to distinguish him from his father Minor M. Sr. (the elder Markle was deceased when I began my association with the company he had founded, but I learned that being the patriarch of his family he was referred to as "He," the highest member of his family).

Minor soon exposed me to sections, townships, ranges, base lines and meridians, grantors, grantees, mortgages, deeds, plats, maps, patents, grants, chancery and probate courts, abstracts, certificates, rods, perches, poles, acres, quarters, halves, etc. It seemed there were hundreds of new terms, and new definitions for old ones. I began to see a new light and found myself falling in love with what I was doing.

Minor taught me a valuable lesson which stayed with me throughout my career. He taught me to draw a plat of the land, the title to which I was to abstract, and to locate the names of adjoining owners. His instruction to me was to "get the whole picture before you start to work." Another way of phrasing it is, "To understand the problem before you try to solve it." Simple, basic instructions which have remained with me to this day.

Ere long I had reached the highest rung on the ladder to which I could climb at Markle, Minor suggested I might contact "title mogul" O.M. Young in Little Rock. He was resident vice president of Kansas City Title Insurance Company. He and his partner, J. Mack Tarpley, owned several large title plants throughout the state. I joined their organization in 1950 and established friendships which would last a lifetime. Through this association I also met, among others, a great man, a past president of a trade association called the American Title Association. This man, named Jack Rattikin, was from Fort Worth, Texas. What an effect he, and the company he founded, were to have upon my life.

As for the Association . . . along the way it added the word "Land" to its name, thus becoming the American Land Title Association. The base of the operations moved from Detroit, Michigan to Washington, D.C. Each of the Association executive vice presidents have been personal friends of mine. They have done so much to build this association. As they built their organization, their supporting staffs grew from one person to a multimember, highly trained staff of professionals. This industry is well

represented by its national staff, and is highly regarded on the Hill.

In the year 1976 I wrote an article for **Title News**; the article disclosed certain amendments to the by-laws, and recommendations which the planning committee would make to the membership of that year's Seattle Convention. This article recognized the outstanding problem was an organizational one. I suppose a proper statement would be that maintaining organization and control of the association is the never ending goal of the Association's Board of Governors.

The recent consolidation of the Executive Committee and the Board of Governors into the smaller Board of Governors was one of the best moves ever made.

Reflect on changes in the American Land Title Association! It was founded in the year 1907. Because of devout, dedicated, and interested people, it grew. It got "Bigger," and thus "Better"—and it still is! I am awed, not by what has transpired in the past, but because of what is possible in the future. There is no limit, no restraint on a young person entering this field today.

I have known and walked with great people in our history. Time and space do not permit me to enumerate them here. Each of them played a pronounced role in the metamorphosis of the American Land Title Association. In the words of Caesar—they came, they saw, and they conquered. In the words of the Bard of Avon, they were born, they lived, and they died. Each of them left their mark on our industry, and our association. As for me, I had nothing when I came to this earth—and certainly I shall take nothing when I leave. But while here, I have been privileged to have a life filled with blessings, and have had the honor of being a small part in the history of a great association. In the words of my compatriot, Jack Rattikin, Jr.,—Thank you so much!

How Times Have Changed . . . Or Have They?!

By *Mac McConville*

One of the most dramatic changes I've seen in my 41 years in the title insurance business, is the growth in strength and stature of the American Land Title Association.

I started what was then deemed, the American Title Association. With a staff of three, headed at the time by Jim Sheridan (a man much loved by the members), the ATA was located on the top floor of a Detroit building. The elevator there stopped one floor short—so visitors took the stairs up the last flight. In those days, the ATA had little business in Washington, with only one policy form—the 1946 ATA Loan Policy.

Today, the Association has a good-sized professional staff, stature in Washington with Congress and Federal agencies, and provides many valuable services to its members, including the offering of a number of forms that can be used to keep up with changing conditions and customers' needs.

ALTA's move to Washington and upgrading to a professional staff were significant steps that prevented serious government inroads into our business.

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FAN MAIL

continued from page 15

I guess that my first impression of Mac McConville (and one that has lasted 25 years) is that he is a no nonsense guy with a great sense of humor. I have served with him on enough committees to know that he will insist that we do the job right, but we will all enjoy doing it with him. I also remember that he was a very popular ALTA president 10 years ago. When I see Mac and Gloria "stepping out" smartly on the dance floor at annual conventions, I know, somehow, that all is right with the ALTA!

Phil McCulloch is one of those people who put you at ease when you first meet them. He is easy to like and when he was president of ALTA (and as I recall still on a long honeymoon), those of us on committees worked a little harder because we wanted to please him. Phil always has good advice to share and spending time talking with him and Lois at ALTA meetings is always a pleasant experience.

Marvin C. Bowling, Jr.

ALTA President
Executive Vice President, Law and Corporate Affairs
Lawyers Title Insurance Corporation
Richmond, Virginia

Mac McConville . . . Where to begin? Should I start with his support for the committees of our Association? On the other hand, should I address his corporate contribution to the business or his fight for vital issues affecting the title industry on a national basis? It is almost like attempting to single out which of the waves that wash ashore is more important in altering the shape of the land . . .

Charles O. Hon, III

ALTA President-Elect
President & Treasurer
The Title Guaranty & Trust Co. of Chattanooga
Chattanooga, Tennessee

I have had the opportunity to work with Phil McCulloch and Mac McConville for the past 20-odd years—serving with them on various ALTA committees. Their leadership abilities have been outstanding. One of the most impressive things about them is that fact that even after they became past presidents, they had continued to serve on ALTA committees and had retained active roles in the direction and leadership of our Association.

John R. Cathey

ALTA Immediate Past President
President
The Bryan County Abstract Co.
Durant, Oklahoma

I first met Mac on the convention circuit in the early 60's when he was attending the Utah and other mountain state conventions. His Minnesota clap was famous, as was his great ability as a story teller. Mac was and is fun to be around.

I have served on many committees with Mac and have always been impressed by his quiet wisdom, his deep knowledge of all facets of the title business and, above all, his ability to gently influence opinion without ruffling feathers.

He is primarily responsible for building a highly respected and successful company. He loves the title industry, and he acted always with the good of the industry in mind. In short, he is the most highly respected executive in the industry.

I'll miss him, but, most of all, the industry will suffer from his absence.

D. P. Kennedy

ALTA Past President
First American Title Insurance Co.
Santa Ana, California

One of the rewarding aspects of activity in the American Land Title Association is the opportunity provided to get to know others who devote their time and talents to the affairs of our industry.

I moved into the ALTA chairs just as Phil McCulloch was completing his tour though them. His year as Past President coincided with my first year as a Section Chairman, thus he was one whom I observed closely as I sought to chart my own course. The calm, reasoned manner which typifies his approach to industry affairs is an example to us all.

Phil McCulloch is a man who has his priorities in order and his values in line. As devoted as he is to his profession, to the business activities which grow out of his practice of that profession and to the industry of which he is a part, he knows that these are not the be-all and the end-all of life.

And then there's Lois! What more complimentary thing could be said about Phil?

J. L. Boren Jr.

ALTA Past President
Chairman and Chief Executive Officer
Mid-South Title Insurance Corporation
Senior Vice President and Mid-South States Manager
Lawyers Title Insurance Corporation
Memphis, Tennessee

I have spent the last 30 years getting to know Mac McConville, and have enjoyed his company immensely. Mac is a fun individual, possessed with wonderful stories—guaranteed to make all around him laugh.

On the other hand, Mac has a very serious side to him. His exceptional talents as a leader and as a political advocate for the industry are the outgrowth of his commitment to the Association. Mac is one of the first to stand and defend his position in a most erudite, persuasive, and natural manner.

Mac has taught us much about courageous leadership—particularly when it is carried into the brutal political arena. Indeed, Mac has made a life-long commitment to the industry. And it is with regret I learn that with his retirement, Mac will not be maintaining the same active role he has taken in the past.

Gerald L. Ippel

ALTA Past President
Vice Chairman
Ticor Title
Los Angeles, California

One of the hallmarks of success in an industry is recognition by one's peers. Such evidence of respect is never awarded lightly—one obtains it "the old fashioned way".

Phil McCulloch has, indeed, **earned** the deep and abiding respect of title people everywhere. In Texas, he served as President of the Texas Land Title Association (1962-63), and was named Titleman of the Year (1959). When ALTA called, Texas "loaned" him to the nation and he ably served as President of the American Land Title Association in 1976-77. Now he is to receive ALTA's highest accolade—Honorary Membership.

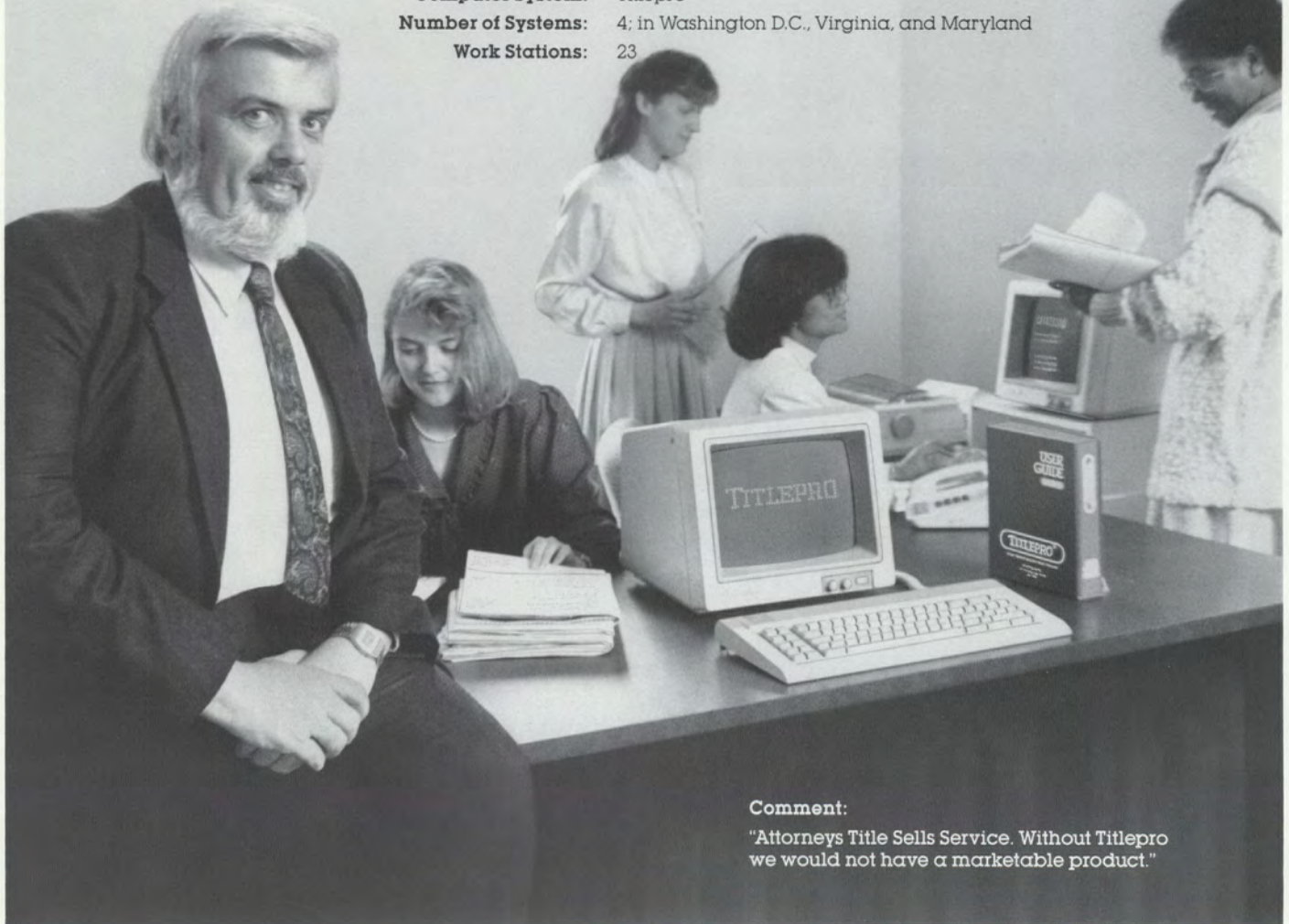
His impressive career spans many years and includes every aspect of the title business. Unquestionably, he is one of our most knowledgeable title men. Our industry is, and always will be, grateful to and proud of Phil. Aside from his obvious business acumen, however, is the warm-

continued on page 43

A TITLEPROFILE

Jack Mahoney,
President,
Attorneys Title
Corporation

Company: Attorneys Title Corporation
Location: Washington, D.C.
Executive: Jack Mahoney, Esquire
Education: M.A., J.D.
Favorites:
Book: Summa by Thomas Aquinas
Artist: Picasso
Vacation Spot: Any Golf Course
Sport: Football
Family: Wife, Jeanne and two sons, Mike and Dan
Computer System: Titlepro
Number of Systems: 4; in Washington D.C., Virginia, and Maryland
Work Stations: 23



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Mystic Lands: Memorable Moments

By Kris Sorchilla



The author (right foreground), accompanied by ALTA staffers, finds herself lost in the ambiance of the Old West at the Mid-Year Convention, Tucson.

The clearest memory I have of Canada is, as a six-year old girl, watching water pour over the Niagara Falls, which were lit up in bright colors as the night fell, and clinging to the railing because I was terrified of falling in. Other sites recalled are the museums, Fort Niagara and the hotel. Canada's natural beauty, however, remains most vivid in my memory.

Being a little older now, I suspect that memories of the forthcoming trip to Canada will focus more on the country's cultural aspects than the awe of Niagara Falls. This opportunity for further exploration of our Canadian neighbor will come in October during the 1988 Annual Convention, only this time it's Toronto I'll be exploring.

The most exciting aspect of this event is it will be the first international convention ALTA has held. Coupled with the fact that Toronto is the largest and the most culturally-developed city in Canada, the prospects of discovery and enjoyment are almost irresistible. Imagine, five days in Canada's largest city, second largest to the theatre community on the continent behind

New York City, home of the 1,815 foot CN Tower, the largest free-standing structure in the world, and sporting more than 5,000 restaurants, a ballet company, an opera company, a symphony, several sports teams and numerous other attractions. How can one possibly find time to do it all in a few days? Happily, I will have an opportunity to try, as part of the ALTA staff traveling, October 16-19, to the Annual Convention in Toronto.

Coming from a small city in Pennsylvania, I am still in awe of the constant hustle and bustle of big cities. It will be interesting to compare the rush hour of a large Canadian city to that of Washington, (I'm still in disbelief that any city could have the inordinate amount of traffic as D.C. does) and witness the beauty of Toronto as the tall buildings and city streets light up the night sky.

Observing the culture and traditions of our neighbor is as important to me as exploring the city itself. At the top of the priority list, however, is meeting new members. These are the people who will ultimately make this experience worthwhile.

Admittedly, I'm looking forward to this convention with more enthusiasm than I had before attending my first convention last March in Tucson, Arizona. This anticipation not only stems from travel to an exciting city, but also knowing what to expect of an ALTA convention.

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*The author is the administrative assistant for the American Land Title Association. Prior to joining the association, the author was a contributing writer for the **Johnstown Tribune-Democrat**. She holds Bachelor of Arts in journalism from the Pennsylvania State University.*

TRAVEL TIPS FOR THE CANADIAN BOUND

- Citizens or legal, permanent residents of the United States do not require passports or visas and can usually cross the U.S.A.-Canadian border without difficulty or delay. However, to assist officers in speeding the crossing, and particularly to re-enter the U.S.A., native-born U.S. citizens should carry some identification papers showing their citizenship, such as a birth, baptismal or voter's certificate.
- The ALTA Annual Convention has been registered with Canadian Customs. When going through customs upon arrival, simply state that you are with the ALTA group.
- Money system in Canada is based on dollars and cents, as in the United States. Because of current monetary exchange rates, there may be a difference in value between the two currencies. Currently the U.S. dollar enjoys a favorable exchange rate in Canada. This will mean lower hotel rates and "more for your dollar."
- Money may be exchanged at any bank or exchange house in Canada or at the hotel. When paying by credit card, the bank will automatically make the exchange.
- A small amount of U.S. currency should be converted before leaving the United States to cover taxi or bus fares and other incidentals immediately upon arrival in Toronto.
- Most American credit cards and principal bank cards are honored in Canada, but it is advisable to check with your own bank before leaving home.
- American state drivers' licenses are valid in Canada for varying periods of time as legislated by the individual provinces and territories.
- Toronto, Montréal and Québec are all on Eastern Time.
- Weather in Toronto should be in the 50s during the day and low 40s at night. Montréal and Québec should be slightly cooler.
- It is recommended that visitors to Canada obtain traveler's health insurance before leaving the United States because health insurance plans often do not extend coverage for services received outside the country of residence.
- Canadian hospital and medical services are excellent. Visitors taking medicine prescribed by a doctor should bring a copy of the prescription in case it needs to be renewed by a doctor in Canada.
- Canadian postage stamps must be used on all mail posted in Canada.
- Toronto, Montréal and Québec levy a sales tax on goods and services purchased for use or consumption within the provinces. Visitors may apply for a refund of this tax once they have accumulated \$100 worth of receipts for non-disposable merchandise to be used outside Canada. Tax forms from the Ontario Government will be available at the registration desk throughout the convention.
- U.S. residents returning from Canada may take back free of duty \$400 worth of articles for personal or household use. These articles must accompany the individual.

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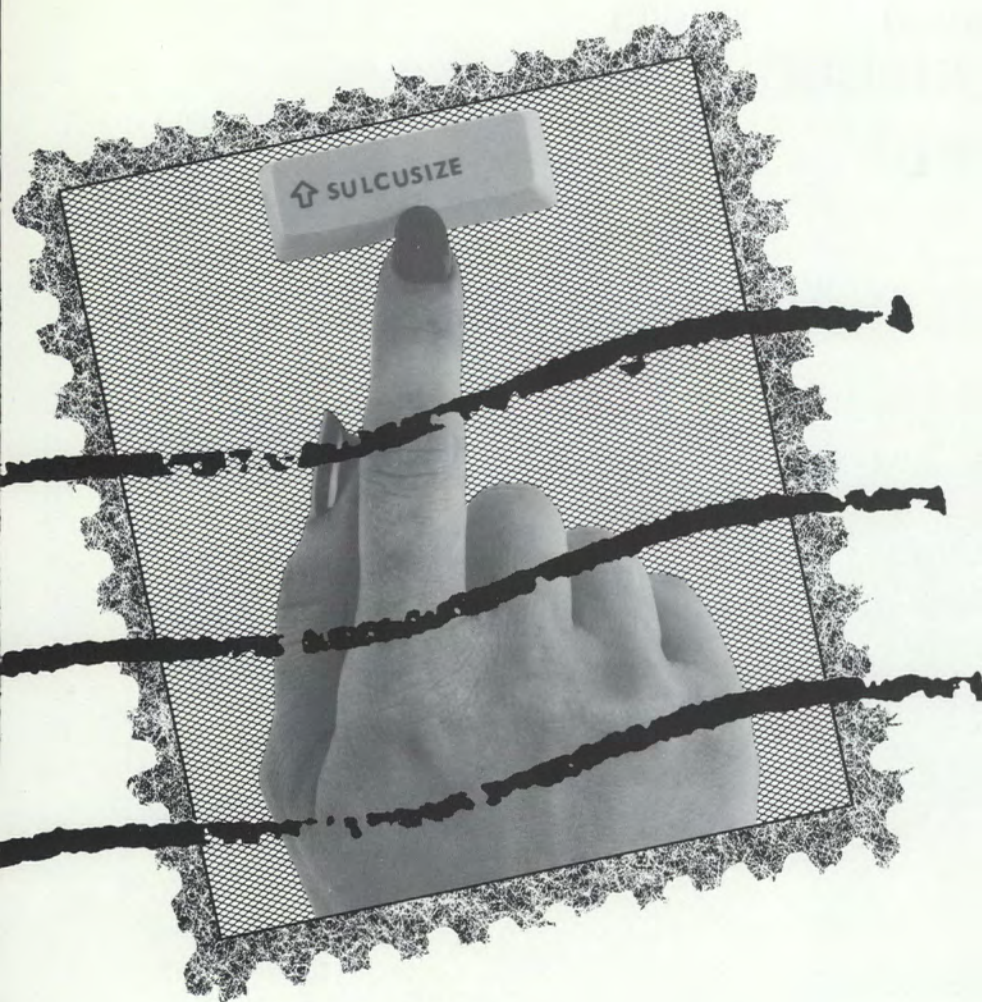


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Montréal and Québec Where The Accent . . . Is On French!



Québec sidewalk cafés (top photo); bottom, the sidewalks of Vieux (Old) Montréal.

Montréal

It's a Paris away from Paris. The signs are "en français," as are the looks and sounds of the city! In fact, the entire ambience of the city is French. But it's not. It's Montréal, the largest city in the province of Québec, Canada's second largest city, and ALTA post-convention site. The second largest French-speaking city in the world, after Paris, Montréal is a colorful, vibrant melange of several European cultures.

International acclaim came to Montréal when it hosted the world EXPO '67 and the 1976 summer Olympics. The structures built specifically for those events continue to stand as major landmarks and attractions for today's visitors.

The heart of the city rests in the 764-foot Mont Réal (pronounced 'Mon Royal'), a magnificent park and gardens atop the city. A car ride up the hilltop affords one a breathtaking view of the city, which was named after this park. Just below Mont Réal lies downtown Montréal.

The Museum of Arts, a noted museum, is located on Rue Sherbrooke, along with many chic boutiques and grand hotels. McGill University (the Yale of Canada) is also along Sherbrooke. For a guided tour call 514-392-6744. American and Inuit Indian artifacts can be found in the McCord Museum.

Southwest, one can find the exact model of St. Peter's Basilica at the Mary, Queen of the World Cathedral. The Dow Planetarium is also located nearby.

Hop aboard the Metro and visit the lush and wondrous Botanical Gardens. There, one can take a tram-tour, or attempt the lengthy but scenic walk of the nine-mile area. Across from the gardens is the Olympic Park. Once there, visitors can take guided tours (walking or tram), of the area where Nadia warmed the hearts of many, along with other spots of interest.

Nestled on the waterfront is the ever-famous Vieux-Montréal. The restored buildings and restaurants of the 17th century entice visitors to come, relax, and partake in the festivities. Vieux Montréal is a lively part of the city, with colorful entertainers and artists always on-hand.

Place d'Armes, facing Notre Dame Basilica, is considered the historical center of Montréal. Notre Dame is home to an opulent altarpiece with a huge 5,772-pipe organ. Place Jacques Cartier, nearby, is dotted with outdoor cafes, boutiques, and street artists.

Across the water, easily accessible by Metro, is Ile Ste. Helene, island setting for the "Man and his World" pavilions at EXPO '67. Today, the isle is home to La Ronde, a recreational amusement park and the Montréal Aquarium.

Montréal also has an underground, linking shops, theatres, restaurants, and a variety of other attractions, together.

Québec City

High on a cliff, overlooking the St. Lawrence River, lies the majestic city of Québec, ALTA's second post-convention site. Although smaller than its other Canadian cosmopolitan cities, Québec boasts of being the capital of the French-speaking Québec province, site of the oldest French settlement in North America, and the only walled city north of Mexico.

Québec is comprised of two areas: the modern half of the city, located outside the walls, and fortified Old Québec, divided into Upper and Lower Towns. Old Québec, however, remains the city's nucleus.



Activity in Upper Town revolves around the cobblestoned Place D'Armes. On one side of this landmark lies the world-re-nowned Château Frontenac, with its many turrets and towers aligning the skyline. On the other side is a gathering for tourists known as Rue du Tresor. Directly behind the square is the Musée du Fort. Here a show tracing the city's beginnings take place every half-hour.

The Terrasses Dufferin, a scenic iron-railed boardwalk, is located directly behind the Place d'Armes. This path leads to the Governors walk, located adjacent to the historic Citadelle. A prime landmark of Québec City, the Citadelle was constructed by the Duke of Wellington in 1820-32. The building continues to be tended by Canadian rule.

The National Assembly of Québec, the 19th century Renaissance-style building, and scene of many passionate debates, is located just beyond the wall. The National Battlefields Park, neighboring the Assembly, is the location where General James Wolfe captured the city and all of French Canada for the British Crown in 1759.

A brief funicular ride from the Place d'Armes drops you off in Lower Town. There, the restored cobblestoned Place Royale is the site of Samuel de Champlain's 1608 settlement. Notre Dame des Victoires faces the square. Maison de Chevalier, located nearby, is home to a collection of early French-Canadian furnishings.

1

2



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4

1. Tall sidewalk entertainers greet Montréal visitors.

2. A passerby takes time to be sketched by one of the many sidewalk artists in Old Montréal.

3. The famous Chateau Frontenac sits atop the hill in Québec City.

4. One of Québec's caleches along 'La Porte St. Louis.'

5. The botanical gardens of Montréal with a view of the Olympic Stadium (background).



5

Québec photos courtesy of Québec City Region Tourism and Convention Bureau. Photos of Montréal courtesy of Adina Conn.

Title Industry Tackles Congress

Read an insider's view of how the title industry finally got its day in the hallowed halls of Congress.

By Robin E. Keeney

May 4, 1988, dawned much like any other day in the nation's Capitol. To the title insurance industry, however, the date marked a pinnacle of achievement in the long-standing battle against the Federal Trade Commission (FTC) and the private plaintiff treble damage lawsuits spawned by FTC action. It was on that day that the title industry brought its case to the United States Congress.

1985 FTC Attack

The overall war began three years ago, when the FTC initiated an administrative complaint that boldly targeted six national title insurance underwriters, charging that their participation in rating bureaus in 13 states amounted to price fixing of title search and examination services, and was a violation of federal antitrust law. The FTC disregarded the fact that rating bureau activity had been conducted openly and above board for over 30 years, expressly authorized under state law. Further, the FTC action was a blatant attempt to single out one segment of the insurance industry in order to attack the McCarran-Ferguson Act and state regulation of insurance. Instead of approaching the legislative arena to address these issues, the FTC used litigation against the title industry to achieve public policy changes.

Not only did the FTC action call into question the current regulatory structure of the title insurance industry, but also the legality of past industry practices. In addition, the day after the FTC complaint was issued, private antitrust actions for treble (triple) damages were filed against the six underwriters—Ticor, Chicago, SAFECO (now Security Union), First American, Lawyers, and Stewart Title Insurance Companies—making allegations identical to that of the FTC. The 13 states in question were: Arizona, Connecticut, Idaho, Louisiana, Montana, New Jersey, New Mexico, New York, Ohio, Oregon, Pennsylvania, Wisconsin and Wyo-

ming. ALTA's **Capital Comment** responded with, "Given the well-established understanding by federal courts, by state insurance regulators and by the title insurance industry, the six affected companies view the action of the FTC as entirely unwarranted and grossly unfair. Title insurance underwriters have participated in rating bureaus in complete good faith and fundamental fairness dictates that any change in the law be accomplished prospectively, not retroactively."

Title Industry Seeks Legislative Solution

As the title industry began spending millions of dollars to fight the FTC, the six title companies teamed with the Association in bringing the case to Congress. Hamilton Fish, Jr. (R-NY), ranking Republican on the House Judiciary Committee, and Senator James McClure (R-ID) spoke for the title industry by introducing the Antitrust Damages Clarification Act in both houses of Congress. The bill sought to clarify existing case law by removing the treble damage liability for past activities of title insurance companies in establishing or using any rate or tariff subject to state insurance regulation. In response to ALTA "Urgent Action Requested" bulletins, the extensive ALTA membership grassroots network became actively involved by sending Congress over 1,000 personalized letters—the largest title industry response to a legislative issue. Co-sponsors by the dozens signed on to the title industry bills.

Congressman Fish repeatedly brought his bill to the attention of House Judiciary Committee Chairman Peter Rodino (D-NJ). Excerpts from his letters to the Chairman pointed to the slow process of lawmaking in Washington. On April 11, 1986, Mr. Fish wrote to Mr. Rodino, "You may recall a conversation we had several months ago about my legislation. You expressed your view that hearings on the bill should be postponed until ongoing treble damage litigation has been settled. I am now pleased to report that the class action cases against the title insurance industry are currently in the advanced stage of settlement . . . it is an appropriate time to request a hearing . . . It

continued on page 41

The author is director of government relations for the ALTA. Ms. Keeney previously represented the National Association of Small Business Investment Companies. Before that, she worked for the Direct Selling Association.



1. ALTA President Marvin Bowling, Jr. (left), extends a heartfelt thanks to House Judiciary Committee Chairman Peter Rodino, Jr. (D-NJ), while ALTA Director of Government Relations Robin Keeney (left background) looks on.

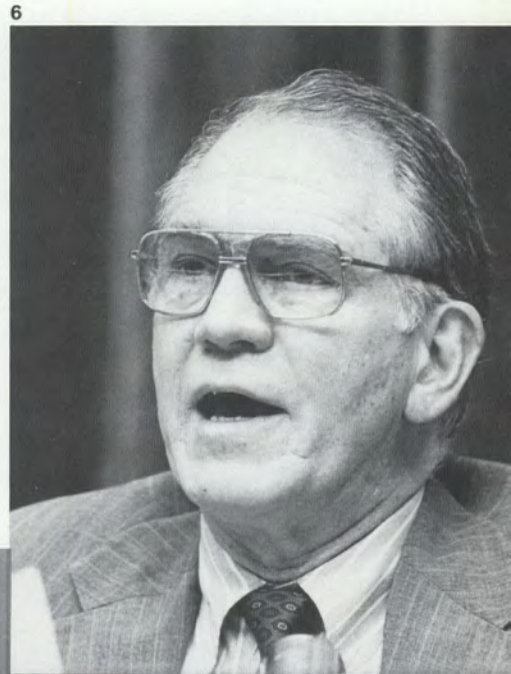
2. Minority Chief Counsel, House Judiciary Committee, Alan Coffey Jr. (left), takes a moment to confer with Congressman Carlos Moorhead (R-CA).

3. Former Oregon Insurance Commissioner Josephine Driscoll testifies in support of ALTA's bill.

4. Congressman William Hughes (D-NJ), a co-sponsor of H.R. 1766, questions the opposition.

5. Congressman Moorhead (left), extends a warm greeting to his constituent Gerald Ippel at the ALTA hearing.

6. Ranking Minority Member, House Judiciary Committee, Hamilton Fish, Jr. (R-NY), shares his views with the ALTA panel.



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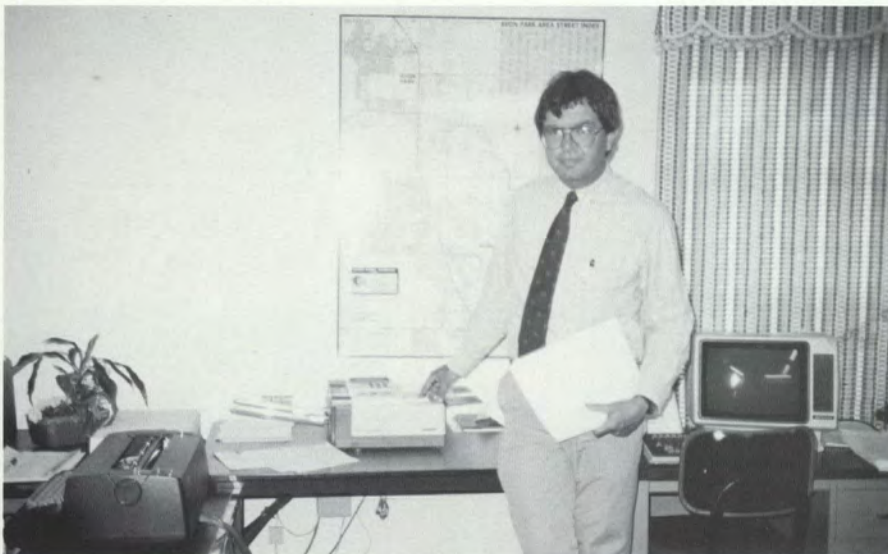
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Ferrari And Fax Machine Both Start With The Letter 'F'

By John D. Haviland



The author, accompanied by his Fax machine, at home in his office in Sebring, Florida.

Replacement of the Ferrari 328 with a new model code named 348 will not occur before model year 1990. RATS!!

Now that that's settled, remember back in the early 70's, a time I call the the 1970's B.F.X. (before Federal Express), when, to get documents or hard copy from point "A" to point "B," it was necessary to send the office "cub" via plane for an airport handoff to another "cub" to achieve overnight or same day delivery? (I was one of those office "cubs." Sounds exciting, doesn't it? Let me assure you, it wasn't!).

Well, now we have Federal Express, Airborne, or a dozen other overnight services that have made those days of B.F.X. seem like a fairy tale era when, "it's in the mail" meant just that.

FAX machines, however, are raising their ugly heads under their Group 3 line to

change business for today and tomorrow. No longer can we use the overnight service as a scapegoat for lack of copies of material to be distributed. No, now there is FAX.

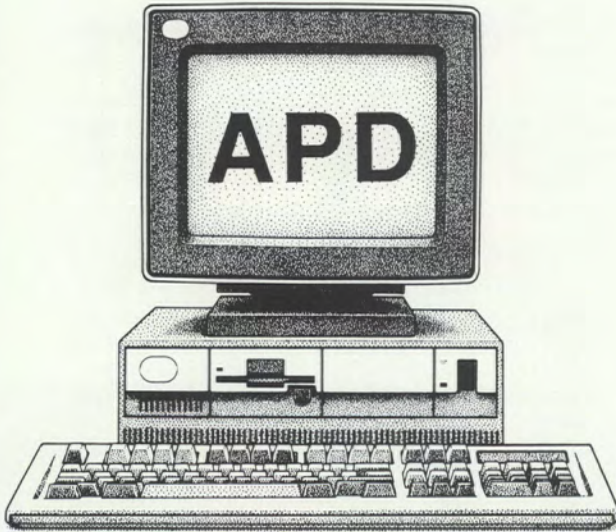
FAX or Telecopy machines with their Group 3 have made it economically possible for the small to mid-sized office to enjoy the service in house. These businesses are now able to send documents via phone from point "A" to point "B" at a cost starting at around \$1,000.00. And the machines' reliability is excellent.

So, you got the "it'll do everything computer," and the "gas cylinder, height adjusted, headrest included, body sculptured, ergonomically designed, back support office chair," and you're sitting there all comfy thinking "there is nothing more I possibly need for complete office automation." Then, the salesman smiles and says, "the Group 3 FAX will soon be as common as your business phone." You look deep into your business heart and know that FAX is not the last "must have" machine. The real problem, however, is not having to buy the FAX. We have one in our office and find new ways to use it daily, from bank payoff letters received to copies of document proposals. No, it's just that during the business Camelot of the early 1970's, B.F.X., you could say, "it's in the mail," and honestly get away with it.

For more information on FAX or other modern automation ideas, contact ALTA's Automation Library for Vendors who will gladly assist you in the complete automation of your office.

The author is president of the South Ridge Abstract and Title Company, Sebring, Florida. He is a current member of the Abstractor-Agent Executive Committee. He is also a member of the ALTA Systems Committee, where he served as chairman from 1986-1987.

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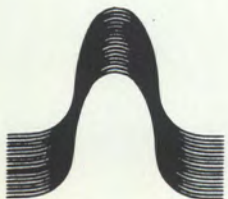
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NAMES IN THE NEWS



Patterson



Holl



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Brown



McKay



Reese

George P. Gentekos has been promoted to vice president and branch manager at Commonwealth Land Title Insurance Company, Stamford, CT. He will be responsible for all marketing and underwriting activities at the Connecticut office.

The following people have also received promotions at Commonwealth:

Linda Patterson, named vice president and closing branch manager of office, Plano, TX; **David J. Holl**, vice president, Philadelphia, PA; **Dan Burgett**, promoted to assistant vice president and Pinellas County manager, Clearwater, FL; **Catherine M. Brown**, promoted to assistant vice president, Louisville, KY; **Joseph Cenicola**, promoted to assistant vice president, Paterson, NJ; **Stephanie J. McKay**, appointed to Longmont planning and zoning commission, Longmont, CO; **Nanci K. Reese**, branch manager, Lancaster, PA; **Francis W. Mellon**, promoted to title officer, Philadelphia, PA; **Charles W. Kiehl, Jr.**, promoted to title officer, Lancaster, PA.

Minnesota Title announces the following appointments: **Raymond H. Benefield**, vice president and Tennessee manager of Title Insurance Company of Minnesota, and president of Attorneys' Title Company (Minnesota Title's affiliate), Nashville. **Benefield** will supervise the development and servicing of Minnesota Title's agency operations in Tennessee, as well as oversee the administration of Attorneys' Title Company. **Lawrence S. (Scott) Pierce** has been named vice president and Florida state manager, Tampa, FL.



Mellon



Kiehl Jr.



Astheimer



Alpert



Ridolfi



Wagner

Pierce will supervise the development and servicing of agency operations throughout the state, as well as oversee the administration of Minnesota Title's branches in Jacksonville and the Tampa Bay area. **John B. Keegan** has been named vice president and Connecticut state manager, Stamford, CT; **Martin R. Haller** has been named associate title counsel, Boston, MA; **Dana C. Solms**, named Maine/New Hampshire agency representative, Boston, MA.

Lawyers Title Insurance Corporation announces the elections of: **Kenneth Astheimer**, senior vice-president and director, national divisions, Richmond; **Janet A. Alpert**, senior vice-president—operations, Richmond. The following individuals have received appointments at Lawyers Title: **Benjamin F. Ridolfi, Jr.**, vice president, New Jersey state manager, Trenton; **Robert G. Wagner**, assistant vice-president—Florida state planning manager, Lakeland; **John Updegraff**, appointed multi-states claims counsel, Dallas, TX; **John M. Martin**, senior claims attorney, New York state office, White Plains; **Kristine Bradt Kendrick**, senior title attorney, Atlanta National Division office, Atlanta; **David P. Nelson**, senior title attorney, Norfolk; **Amy A. Chestnut**, manager, White Plains, NY branch office; **W. Danny Slaton**, manager, Philadelphia, PA branch office; **Judson L. Denyes**, appointed manager of the Datatrace Tampa Bay Plant Center, Tampa, FL; **Robert S. Sunleaf**, assistant branch manager, Chi-



Updegraff



Nelson



Chestnut



Slaton



Baum



Gaddis

cago; **David A. Baum**, appointed risk administrator, Richmond, VA; **Vera Gaddis** and **Melanie Peterson** have been promoted to assistant secretary, Charlotte, NC.

First American Title Company announces the promotion of **Barbara E. Willis**, from corporate staff member to manager of statutory accounting, Santa Ana, CA.

American Title Insurance Company, a Meridian Bancorp subsidiary headquartered in Miami, has named title insurance veteran, **John W. Tagge**, as its new president. As president, **Tagge** will be responsible for the overall operations and business development of the company, which has 106 affiliated offices throughout 45 states.

John D. Axt has been named manager of Stewart Title of New Hampshire, an affiliate of the Houston-based company. In his new position, **Axt** will be responsible for marketing Stewart Title's services in New Hampshire and managing the operations of the company's Manchester office.

The Board of Directors of Mid-South Title Insurance Corporation has elected **Donald E. Grabski, Sr.**, senior vice president, legal, escrow and policy writing. **Grabski** joined Mid-South Title in 1986 as vice president, legislative/regulatory liaison and Jordan.

Scott H. Jordan has rejoined Ticor Title Insurance Company as vice president and major account executive at the company's Atlanta office. **Jordan**, who will be responsible for developing the company's services and operations through-



Peterson

out the greater Atlanta area, had been with Ticor from 1980 to 1985 as account manager for Georgia, Alabama and Mississippi. Prior to rejoining Ticor, **Jordan** was vice president and regional manager for First Alabama's Real Estate Financing Inc., operation.



Tagge

William G. (Bill) Cusick, veteran of 15 years in the title insurance industry in Tucson and Phoenix areas, has been named a lead escrow officer with Fidelity National Title Agency, Inc. **Barbi Shaffer**, a specialist in exchanging, has joined Fidelity National, to head a new escrow unit at the firm's main offices, Tucson, AZ.



Axt

Howard A. Steindler, a partner in the Ohio-based law firm of Benesch, Friedlander, Coplan and Aronoff, has recently been accepted into the American College of Real Estate Lawyers. The College is a non-profit organization composed of approximately 659 lawyers, 18 of whom are from Ohio, who have gained distinction in the practice of real estate law.



Grabski

Peter H. Dailey, chairman of Enniskerry Financial Ltd., a private investment company headquartered in Los Angeles, has been elected to the combined board of directors of Chicago Title and Trust Company, and Chicago Title Insurance Company. Dailey, a former United States ambassador to Ireland (1982-1984), has had a distinguished career in both the private and public sectors as an advisor to Presidents and government agencies and as an international advertising executive and investor.



Jordan



Dailey



Abbinante

The following people have received promotions at Chicago Title Insurance Company: **Christopher Abbinante**, resident vice president and manager, Cook County, IL, was elected vice president, Chicago; **Brian L. Baccus**, resident vice president and Florida agency administrator, elected vice president, Longwood; **William L. McKenna**, resident vice president and King County, WA, manager, elected vice president and appointed Pacific Northwest regional manager, Seattle. He also was appointed president, Chicago Title Insurance Co. of Oregon; **Linda H. Pease**, resident vice president and manager, DuPage County, IL,



Baccus



McKenna



Pease

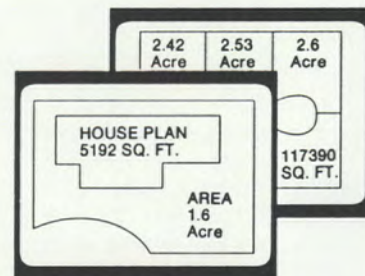
elected vice president, Wheaton, IL.

Also at Chicago Title: **J. Christopher Allio**, assistant vice president and remains regional accounting manager, Fairfax VA; **Linda Andreozzi**, vice president and remains branch manager, Miami, FL; **Patricia Ayers**, assistant vice president and branch manager, Pittsburgh, PA; **John F. Binckes**, resident vice president and remains branch manager, Tampa, FL; **Timothy Boze**, assistant vice president and remains production manager, Seattle, WA; **Terry R. Coapstick**, title operations officer and remains title production manager, Merritt Island, FL; **Benjamin Diamond**, title officer, Fairfax, VA; **Stephen**

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Emery Jr., office counsel, Pittsburgh, PA; **Charles Gillespie**, assistant vice president, Seattle, WA; **Beatrice Gilvin**, assistant vice president and sales manager, East Brunswick, N.J.; **Stuart Gluck**, associate regional counsel. He formerly was assistant regional counsel. **Leon Gold**, national agency service officer, Chicago Title Insurance Co., Chicago. He formerly was senior auditor, SAFECO Title Insurance Co., Panorama City, CA. **John H. Kettelkamp**, assistant regional counsel, Edwardsville, IL; **Daniel P. Kubitz**, accounting officer, Dallas, TX; **Cheryl Lange**, escrow officer, Merritt Island, IL; **Jeffrey A. Lange**, assistant vice president and area agency manager, Orlando, FL; **Robert Maiorano**, construction escrow officer, Miami, FL; **Michael M. McCormick**, regional accounting officer, Atlanta, GA; **Joseph Nolan**, associate regional counsel, Seattle, WA; **John M. Obzud**, executive vice president and chief operating officer, Chicago Title Insurance Co. of Maryland, Baltimore; **H. Kelley Ouzts**, resident vice president and state manager, Atlanta, GA; **George Peters**, assistant vice president, Seattle, WA; **Patricia Picard**, assistant escrow officer, Evergreen Park, IL; **David T. Potter**, resident vice president and remains branch manager, Fort Myers, FL; **Robert B. Tanner**, assistant regional counsel, Orlando, FL. **Robert Anderson**, assistant vice president, National Business Unit, Seattle, WA; **James Brooker**, vice president, sales, Cleveland, OH; **James R. Budzinski**, title operations officer and remains Court Department manager, Chicago, IL; **Anthony Debevits**, assistant vice president, San Bernardino, CA; **Theresa Eckelson**, assistant es-



Ayers



Narucki



Luttrull



Emery



Brooker

crow officer, Waukegan, IL; **Richard Frost**, assistant vice president, Monterey, CA; **Ruth Hadsell**, assistant escrow officer, Waukegan, IL; **Francis Hendrix**, construction escrow officer, Skokie, IL; **Robert J. Ibler**, title officer, Waukesha, WI; **J.J. Scott Immel**, assistant vice president and associate regional counsel, Santa Ana, CA; **Jeff Knudson**, resident vice president and associate regional counsel, Santa Ana, CA; **Dave Lusetti**, assistant vice president and assistant regional counsel, Pasadena, CA; **Robert J. Narucki**, East Brunswick, NJ; **Yvonne Owens**, resident vice president and National Business Unit marketing manager, Dallas, TX; **Jay Pugh**, assistant vice president, National Business Unit, Seattle; **Paulette Stevenson**, escrow officer, Minneapolis, MN.

Bob Luttrull, owner and president of Pioneer Abstract and Title Company, Muskogee, OK, has been elected president of the Oklahoma Land Title Association. New Oklahoma Land Title Association officers elected to serve along with Luttrull are: President-Elect **Wynona Cathey**, Bryan County Abstract Company, Durant; Vice President **Linda Carpenter**, Custer County Abstract Co., Clinton; Secretary **Marty Askins**, March Abstract Co., Duncan; Treasurer **Herschell Beard**, Marshall County Abstract Co., Madill; Past President **Kenneth E. McBride**, American-First Abstract Co., Norman; Director **Don Kidd**, Capitol Abstract and Title Co., Oklahoma City; Director **Jack Kirkpatrick**, Guaranty Abstract Co., Tulsa; and Director **Mark Bilbrey**, Warranty Title and Abstract Inc., El Reno.

Jerry Nixon has been recognized by the Arkansas Land Title Association

as Arkansas Titleman of the Year. **Nixon** is president of Arkansas Title Insurance Company, Pine Bluff, AR.

LTI Founder Dies



McKillop

Services and burial were in Winter Haven, Florida, for Ian Hart McKillop, attorney, title insurance executive and founder of The Land Title Institute, Inc., who died there May 2.

His active career in the title industry spanned half a century, and this knowledge was put to use in 1970 when he founded LTI to provide employee correspondence study across the nation. He wrote much of the initial text material for LTI's Basic Course and Advanced General Course.

In 1980, he donated LTI to ALTA and remained a director of the educational organization until shortly before his death. He was an Honorary member of ALTA.

He was a retired senior vice president of Lawyers Title Insurance Corporation, where he was assigned major responsibility in the company's employee education activity.

In earlier years in his home town of Winter Haven, he was awarded the Bankers Cup for community contributions that included leadership in the establishment of the local hospital and airport. When he received his law degree from the University of Florida at the age of 20, he was found to be the youngest law graduate in the history of that institution.

Survivors include a son, James H. McKillop of Los Angeles, member of the ALTA Education Committee and a vice president of Ticor Title Insurance Company; a daughter; six grandchildren and five great grandchildren.

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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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MYSTIC LANDS

continued from page 20

Six months ago, if anyone had asked what sunshine, sand, and gorgeous sunrises reminded me of, I'd probably have named a few favorite summer beaches. Nowadays, however, it's the Arizona desert that comes to mind, thanks to the opportunity to attend the 1988 Mid-Year Convention in Tucson. When recalling the good times shared by all and the wonderful people met, it becomes easy to forget the sole purpose of attending the convention—work. A sure sign of an experience enjoyed!

When in December, after working a month at ALTA, I was asked to work the convention, my initial reaction was that of excitement at the opportunity to travel to a different city (at the time, one with a considerably warmer climate than that of DC)! I was somewhat apprehensive about what exactly, a desert had to offer. We all know the typical stereotypes—nothing but sand, cacti, buzzards and tumbleweeds for miles, maybe an occasional rattlesnake (something to really look forward to!). My fian-

ce's teasing remarks about checking my shoes for scorpions every morning didn't help, either.

I wondered, though, how much of Tucson I would really see from behind the registration desk at the Westin La Paloma hotel. The main purpose of going to Tucson was to work—this was no vacation. Just by looking at our schedule of events I knew that long hours awaited me. Relaxation time wasn't a consideration since I expected the entire atmosphere, even that of the parties and the hospitality suites, to be business-like.

Needless to say, I was in for some real surprises!

Around the hotel was something totally unexpected—green! Not just cacti, but plants, flowers and trees blooming right in the heart of the desert. I watched groundhogs play in front of the hotel, hummingbirds hover around the flowers outside my window, and witnessed the most spectacular sunrise over the Arizona mountains I will probably ever see. The climate was much gentler than imagined—I never realized the desert had no humidity, nor did I realize how cold it would be at times. Most surprising was the serenity of

the desert that relaxes one while savoring the view from the hotel windows.

The aspect most enjoyed about my first convention was meeting the members. The convention required much hard work and seemingly countless hours, but the business-like atmosphere dissipated after work ended. It was wonderful relaxing and meeting the people who for several months, had been a voice on the phone. I met some very fascinating and fun-loving people, laughed while three men competed to be selected as dancing girls during the Western theme party, and even got "crittered" in one of the hospitality suites. From President and Mrs. Bowling down to little Nathan and Nicole Lanier, I was impressed by the friendliness and appreciation expressed for the work the ALTA staff does, and by the patience of those members whose registration packages we could not find or whose names we misspelled on their badges.

I enjoyed your company so much and am looking forward to seeing everyone again in Toronto. Being an annual convention, I suspect this one will be twice the work of the mid-year convention, but I'm sure that also means I'll have twice the fun I had in Tucson!

Customs Regulations

Entry into Canada from U.S.

Citizens and legal residents of the U.S. do not need passports or visas. Native-born U.S. citizens should have a birth or voter's certificate which shows citizenship; naturalized citizens need naturalization certificates or other evidence of citizenship; permanent residents (who are not citizens) need the alien registration receipt.

Visitors from the U.S.A.

Every 30 days, returning U.S. residents are allowed to bring back duty free \$400 (retail value) worth of merchandise provided they have been out of the U.S. for 48 hours. This amount can include one carton of cigarettes, 100 cigars (no Cuban), one pound of smoking tobacco and 32 ounces of liquor, provided the buyer is 21 years of age. If the length of stay is less than 48 hours, \$25 worth of merchandise may be taken back to the United States duty free (4 oz. of alcohol, no tobacco). Goods bought in Canada but manufactured in the U.S. are duty free and not included in the basic exemption. Handmade crafts and works of art are also exempt, however, a receipt of purchase may be required. For further information on U.S. customs regulations, phone (416) 676-2606 in Toronto or contact U.S. Customs at Terminal 1 or Terminal 2 of Pearson (Toronto) International Airport and request the booklet 'Know Before You Go.'

Sales Tax Refunds for Visitors

Provincial retail sales tax of 7% is levied on goods and services purchased for use or consumption within Ontario. In general, visitors may apply for a refund of this tax once they have accumulated \$100 worth of receipts for non-disposable merchandise to be used outside Ontario. For Sales Tax refund brochure/application form, please write or call:

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Fall First: NYU Offers Masters In Real Estate

Beginning this fall, the School of Continuing Education at New York University offers a Master of Science degree in Real Estate Development and Investment. Sponsored by the School's nationally recognized Real Estate Institute, the professionally-oriented program complements other existing graduate offerings of the University.

"As the variety of institutions entering the real estate field multiplies," noted NYU President, Dr. John Brademas, at the program's formal announcement in December, "the need for structured graduate education becomes critical. Our new Master of Science program was developed specifically to meet this need."

Students may complete the degree in one year of full-time study or two to three years of part-time study in day and evening classes. Taught by leading NYU professors, real estate practitioners, attorneys, accountants, lenders, developers, engineers, and construction managers, the comprehensive curriculum is based at the University's Midtown Center, 11 West 42nd Street. Students may also choose electives from NYU's highly respected Graduate School of Business Administration and Graduate School of Public Administration. The Real Estate Institute's fall Masters program includes:

—**Legal Issues in Real Estate Lending, Investment, and Development:** Legal issues that arise in the course of property development, starting with site acquisition and continuing through contracts and leasing.

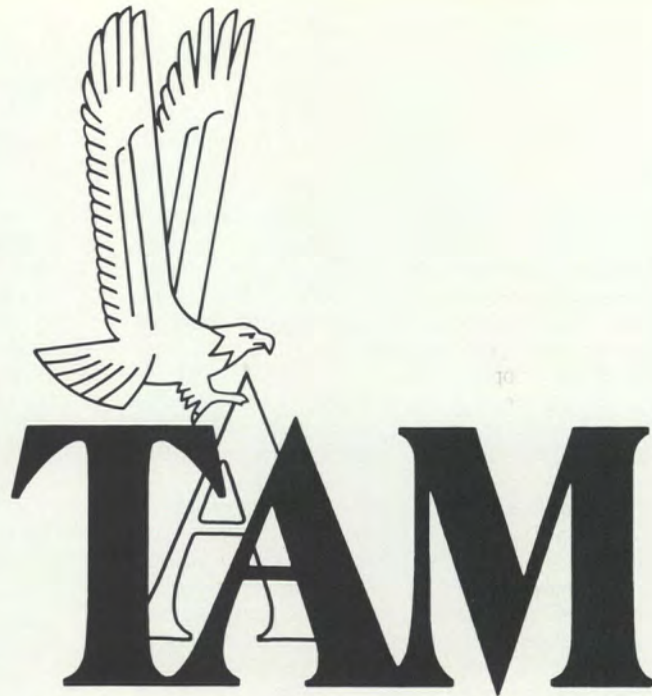
—**Real Estate Accounting and Reporting:** Basic accounting applied to the study of income-producing properties, such as acquisition costs, construction accounts, and rental operations.

—**Market Analysis and Site Selection:** The forecasting of supply and demand, national business cycles, regional and local trends, and the effects of urban infrastructure on site suitability.

—**Land Development: Politics and Planning:** The politics of planning, regulatory processes, zoning, and community participation examined through case studies.

—**Financial Instruments and Financial Structures:** Covers the methods used by developers and investors to raise capital, and analyzes the tax implications of their decisions.

A gift of \$1.2 million from Mr. Larry Silverstein and his wife, Klara, helped underwrite the School of Continuing Education's new graduate program in real estate. Mr. Silverstein, president of Silverstein Properties, is chairman of the Real Estate Institute's advisory board and a New York University trustee.



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83 YEARS OF DEDICATION
continued from page 16

I remember the year 1959 when the Federal Government decided it would be a good idea to issue a title insurance policy to any purchaser of an FHA or VA foreclosed home. No more policies from private title insurers! Dick Howlett of TICOR, Bill Baker of Lawyers Title and myself were called to Washington by President Ernie Loebbecke to prepare a White Paper on why this was undesirable. We spent about two days in a room at the Mayflower working on ALTA's response. Fortunately, it was persuasive and the idea was dropped.

This incident also highlights one of the side benefits of participating in Association activities. Although we were fierce competitors, that meeting with Baker and Howlett was the basis for two friendships I have treasured for many years.

Many underwriters that were around 40 years ago are no longer in existence—they've become parts of other companies. Some of them operated only in a single state or a region. Even some of the larger companies I competed against—Kansas City Title, Louisville Title, Title Insurance Corporation of St. Louis—have disappeared. Perhaps the pendulum is swinging back as we see new underwriters being formed.

Unfortunately, a number of companies have their genesis in what I consider the biggest problem facing the industry and which has exerted

the most dramatic influence on our business in the last 20 years: controlled business. It's not a new concept. Most, if not all of the major underwriters started out with banks, savings and loans or attorneys as early investors and founders. Our industry, however, appeared to have outgrown dependence on such business, and developed new markets and new business on the basis of service, product and quality.

Today we see markets severely contracting as the amount of uncontrolled business continues to shrink. We see our industry bending over backwards to find ways to give our customers a piece of the action—often for doing little or nothing but directing the placement of the order. It's not a pretty sight.

On a similar note, the issue of claims has become equally upsetting. Ugh! Plaintiffs' attorneys, class actions, fraud, forgeries, changes in basic case law—have exacerbated claims to levels never even wildly imagined in those "good old days."

But to end on a most positive note . . . The one thing that remains a constant is that some of the great people I know, I have met in the title industry—honorable people whose word you can trust and whose company you can enjoy. That will be what I will remember most of my 41 years in this business . . . the great people who were and are a part of it.

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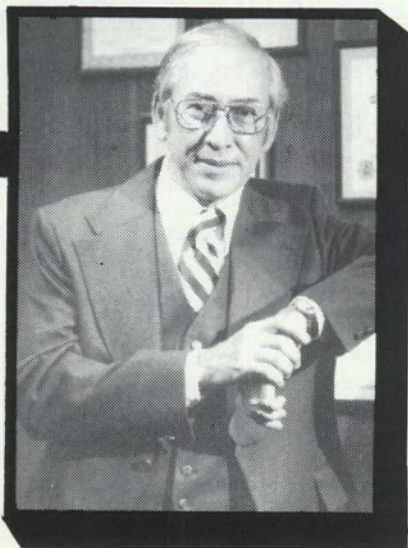
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1988 AFFILIATED ASSOCIATION CONVENTIONS

July

28-30 Wyoming, Holiday Inn, Douglas, WY.

August

11-13 Montana, Billings Plaza Holiday Inn, Billings, MT.

11-14 Idaho, Coeur d'Alene Resort, Coeur d'Alene, ID.

11-14 North Carolina, Wintergreen Resort, Wintergreen, VA.

18-20 Minnesota, Cragun's Resort on Gull Lake, Brainerd, MN.

18-21 Kansas, Wichita Marriott, Wichita, KS.

21-24 New York, The Equinox, Manchester Village, VT.

September

8-10 Missouri, Holiday Inn-Executive Center, Columbia, MO.

14-17 Dixie Land, Perdido Beach Hilton, Gulf Shores, AL.

15-17 North Dakota, Sheraton Galleria, Bismarck, ND.

18-20 Ohio, Hotel Sofiteo, Toledo, OH.

21-23 Nebraska, Midtown Holiday Inn, Grand Island, NE.

21-23 Washington, Red Lion Inn, Pasco, WA.

21-23 Wisconsin, Embassy Suites-Brookfield, Brookfield, WI.

24-27 Indiana, Indianapolis Hilton at the Circle, Indianapolis, IN.

November

10-12 Arizona, Holiday Inn, Casa Grande, AZ.

9-12 Florida, Omni Jacksonville Hotel, Jacksonville, FL.

December

9 Louisiana, Meridian Hotel, New Orleans, LA

Levi Assumes REEA Presidency

Dr. Donald R. Levi, professor of real estate at Wichita State University, and a resident of Derby, KS, has assumed the presidency of the Real Estate Educators Association (REEA) for 1988-1989. Levi holds the Kansas Chair of Real Estate and Land Use Economics at WSU and coordinates the academic undergraduate and graduate degree programs as well as the research and industry public service programs.

Levi comes from a family of abstracters, real estate brokers and appraisers in Southwest Missouri. He earned BS and JD degrees from the University of Missouri-Columbia and a PhD from Washington State University. He has also served on the faculties at the University of Missouri, Washington State, and Texas A & M University. While at Texas A & M he also served as associate director of the Texas Real Estate Research Center.

During his 20-year career in the area of real estate education, Levi has authored or co-authored more than 30 real estate-related papers and articles as well as six textbooks, including **Real Estate Law** (1980) and **Personal Finance** (1982). His latest book entitled **How To Teach Real Estate To Adults** will soon be published by the REEA and made available to the industry at large.

Prior to his 1987-1988 term as President-Elect, Levi served a three-year term on the REEA Board of Directors. He received the designation of DREI (Designated Real Estate Instructor) in 1985, awarded by REEA to recognize significant accomplishment in the field of real estate education, with particular emphasis on outstanding classroom performance and communication in the art of teaching others.

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METRO TORONTO: THE FACTS

- Toronto is the largest city in Canada with a population of more than 3.5 million.
- More than 70 different ethnic groups live in Toronto, with the Anglo-Saxon, Italian and Chinese populations representing the majority of residents.
- Toronto is the second largest theatre community on the continent . . . only New York City is ahead of it.
- Toronto is home to the largest free-standing structure in the world . . . the 1,815 foot CN Tower, with revolving restaurant and observation decks.
- Toronto is considered one of the safest cities in the world with one of the lowest crime rates.
- Toronto is more than just a city. In fact there are five cities and one borough in the municipality; the cities of Etobicoke, North York, Scarborough, Toronto, York and the Borough of East York.
- Toronto is a major movie production centre often referred to as "Hollywood North."
- Toronto has more than 5,000 restaurants, reflecting the cuisines of its many cultures.
- Gas in Canada is sold in litres rather than gallons because they are on the metric system. There are 3.8 litres to an American gallon.
- Toronto has a great underground city stretching more than 3-miles below street level downtown. Enter from the Eaton Centre, The Sheraton Centre or any number of other major complexes.
- Toronto's transit system has been chosen the best in North America by American and Canadian cities. Three subway routes combine with thousands of buses and street cars to move millions of Torontonians every day.
- There are more than 40 major attractions in Toronto, including the world-renowned Royal Ontario Museum, The Art Gallery of Ontario, The Ontario Science Centre, Black Creek Pioneer Village, Ontario Place and Harbourfront.
- The Toronto Blue Jays of the American Baseball League, the Toronto Argonauts of the Canadian Football League and the Toronto Maple Leafs of the National Hockey League are the professional sports teams.
- The National Ballet, The Canadian Opera Company and the Toronto Symphony take the stage regularly.
- The Toronto Stock Exchange is one of the most important financial institutions in North America. Toronto is the head office to hundreds of major corporations.

WALK IN TORONTO

continued from page 11

that broke the mold on Toronto's Anglo homogeneity. Spadina Avenue has been the immigrant's passageway in Toronto since the turn of the century. Along the area, you can stop and treat yourself to a terrific meal of memento from one of the various Chinese, Vietnamese, and Jewish shops or restaurants.

Other places to "discover one's roots," can be found by exploring Little Athens, across the Don River, on Danforth Avenue, Cabbagetown, once the home of British immigrants, or by venturing off to Little Italy, near Dufferin Street and St. Clair Avenue.

The Metropolitan Shopping Experience

Toronto, richly steeped in high fashion

and haute couture, could fill a number of cities with its myriads of shops, boutiques and centers. The world-famous underground shopping arcade in Eaton Centre (between Yonge and Dundas Streets), stretches more than three miles below street level. For six blocks north and south one can find more than 300 stores, restaurants, banks and offices. Birks, Canada's noted jewelers, are found in Eaton Centre, along with the known Eaton department store.

For those who dare, Bloor Street, between Avenue Road and Yonge, boasts of a number of world-famous couturiers, such as Yves St. Laurent.

The Bay, a department store run by the noted Hudson's Bay Company, is also at Bloor and Yonge Streets.



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INDUSTRY TACKLES CONGRESS

continued from page 26

is vitally important that the Committee consider and pass this bill before other treble damage suits are filed. . . .”

On May 6, 1986, Congressman Rodino responded, “A factor for scheduling consideration is the status of the FTC enforcement proceeding against six title companies. . . . Because of the pendency of the FTC proceeding, the Committee must take care to avoid even the appearance of interfering with executive branch adjudicatory deliberations. A hearing on the legislation at this time could run the risk of the Committee receiving testimony bearing directly on the same facts and issues now under active consideration by the FTC.”

On numerous occasions, Mr. Rodino promised the industry a hearing on the bill, but was distracted, however, by such consuming concerns as the Iran-Contra hearings, impeachment of a judge and various timing conflicts. One month after another hearing postponement, U.S. District Court Judge Donald VanArtsdalen fortuitously approved a “fair, reasonable and adequate” settlement in the treble damage class actions. The judge supported all the title industry positions, namely that their participation in rating bureaus was protected under the state action doctrine—the limited exemption from antitrust enforcement under the McCarran-Ferguson Act. The settlement culminated months of pleadings, proceedings and negotiations—adding up to a huge financial burden to the title industry.

The advent of the new Congress in 1987 brought with it the reintroduction of the Antitrust Damages Clarification Act in both the Senate and House. Congressional pressure mounted as the title industry pressed for hearings. “Dear Colleague” letters from cosponsors circulated Congress, urging support of the bills. In response to over 100 cosponsors in the House of Representatives, Mr. Rodino again told Mr. Fish that he would hold a hearing on the bill “as soon as the schedule allowed.”

Simultaneously, Senate Judiciary Antitrust Subcommittee Chairman Howard Metzenbaum (D-OH) continued his crusade for repealing the McCarran-Ferguson Act. Because it related to a state regulation issue, the Senator refused to consider the equities of the title industry’s case. Mr. Metzenbaum’s stone-walling efforts resulted in industry focus on the House.

continued on page 44



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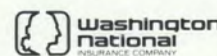
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Evergreen Title Corporation of Naples, Naples
First Title & Abstract, Inc., Naples
North Florida Title Company, St. Augustine

Georgia

Belford Land Title Company, Savannah

Illinois

Mid-Illinois Title Services, Inc., Bloomington (Ann B. Mennenoh, H. B. Wilkinson Company, Morrison, IL)

North American Title Company, Crystal Lake
Suburban Title Company, LaGrange Park

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First American Title of Indiana, Inc., Indianapolis
Tippecanoe Title Services, Inc., Lafayette

Maryland

Ralph & Ruth Frier Title Services, Baltimore

Massachusetts

Bay State Title & Abstract Company, Randolph
Taconic Title Services, Pittsfield (Charles Parker, Esq., Chicago Title Insurance Company, Boston, MA)

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New York

Abstract Research Corporation, d/b/a Atlantic Abstract, Poughkeepsie (Helen Powell, Commonwealth Land Title, New York, NY)

A.R.S. Abstract, Ltd., Astoria (Helen Powell, Commonwealth Land Title, New York, NY)

Four Corners Abstract, Rochester (Richard Marcus, Commonwealth Land Title, New York, NY)

Independent Title Services Company, Inc., Pittsford (Robert "Ted" Dacey, Lawyers Title Insurance Company, White Plains, NY)

Title North, Inc., Glens Falls (Harold S. Schwartz, First American Title Insurance Company of New York, Garden City, NY)

Oregon

Hood River County Title Company, Hood River

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Arbor Abstracting Corporation, Honesdale
Mercury Abstract Company, Inc., York (Ken Sorensen, American Title Insurance Company, Bryn Mawr, PA)

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McCook County Abstract & Title Insurance, Ltd., Salem (Michael P. Reisetter, Dakota Abstract & Title Company, Brookings, SD)

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Oklahoma

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Vermont

Thomas E. Murphy, Montpelier (Sheldon Bowers, formerly with National Life Insurance Company, Montpelier, VT)

Washington

David H. Rockwell, Bellevue (Warren S. Olson, Commonwealth Land Title, Seattle, WA)

FAN MAIL

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hearted, fun-loving side of Phil that endears him to us all. Whether he is dancing in his "Astaire-like" style; masquerading for "theme" parties (sometimes defying recognition!); or, at any time, sharing in the fellowship of others, a good time is made better by his presence.

All of the "sides" of Phil McCulloch emphasize the integrity, inspiration and strength of a man who is, above all, a good friend. He cares deeply for our industry and for those in it; willingly shares his knowledge, experience and optimism with us all—and continues to lend his talents to safeguard the welfare and future of the business of title insurance.

This tribute is written by one, but represents a "cast of thousands", Phil. You are an honorable man in every sense of the word. We thank you for touching our lives—and making it better!

Diane Dietert

Director of Education and Training
Title USA Insurance Corp.
Owner, Title Training of Texas
Houston, Texas

When I first started in the title industry in Texas in January of 1971, one of the first big names I observed was Phil McCulloch. I was doing some basic research on some title insurance hearings and legislative matters, and his name kept popping up everywhere as the testifying proponent for the Texas Land Title Association. Four months later at my first TLTA convention, I met Phillip McCulloch, and like all the rest of the young people in the industry then, I stood in awe of the man who

was the spokesman for the state title industry. There were, of course, several others who stood on the same footing with Phil in this posture.

Phil has not only testified at numerous hearings before our regulators and our legislature, but he has also been a peacemaker within the industry. To call him the paragon of reason is trite, but fairly effective, except that he is more practical than reason is. Phil had a way of bringing the various antagonists and different interests together in finding an accommodation that seemed to suit all involved.

Phil has been with agencies and underwriters. He is recognized as an expert in many areas, his professional abilities are highly regarded in the industry, and he has always exemplified the credo of "keep every giving service".

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CALENDAR OF MEETINGS

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November

10 ALTA Regional Seminar, The Westin Hotel, Cincinnati, Ohio

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 ALTA Eastern Regional Title Insurance Executives Meeting, 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 ALTA Eastern Regional Title Insurance Executives Meeting, The Greenbrier, White Sulphur Springs, West Virginia

June 6 ALTA 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

1991

January 14 ALTA Board of Governors, Quail Lodge, Carmel, California

April 10-12 ALTA Mid-Year Convention, San Diego Marriott Hotel and Marina, San Diego, California

September 25-28 ALTA Annual Convention, The Westin Copley Place, Boston, Massachusetts

1992

March 25-27 ALTA Mid-Year Convention, The Mayflower Hotel, Washington, DC

October 14-17 ALTA Annual Convention, Hyatt Regency and Maui Marriott, Maui, Hawaii

1993

March 24-26 ALTA Mid-Year Convention, The Westin Peachtree Plaza, Atlanta, Georgia

October 3-6 ALTA Annual Convention, Opryland Hotel, Nashville, Tennessee

INDUSTRY TACKLES CONGRESS

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When Chairman Rodino finally consented to schedule a hearing date, after announcing his retirement from Congress (scheduled to occur the beginning of the 101st session).

House Judiciary Committee Hearing

The House Judiciary Subcommittee on Monopolies and Commercial Law set the stage for the title industry hearing on the Antitrust Damages Clarification Act. On May 4, 1988, ALTA President Marvin Bowling, Jr., Lawyers Title Insurance Corporation, and ALTA Past President Gerald Ippel, Tigor Title Insurance Company, represented the industry before the Committee. Well prepared, both witnesses discussed the tremendous burden faced by the title industry of fighting against the dissemination of state regulation of insurance, President Bowling referred to the "nightmare of legal proceedings that cost the industry mil-

lions of dollars, substantial settlement charges and exposed us to liability for every title insurance transaction in 13 states over a four-year period." He called on Congress to give favorable attention to the title industry bill.

Similarly, Mr. Ippel addressed the issue of title search and examination in the evaluation in the underwriting of title risks. "No business in America should be subject to treble damage antitrust liability for absolute adherence to state law, when both the Congress and federal courts have indicated that state law prevails," said Mr. Ippel.

Implications for the Title Bill

Although successful at the House hearing, the election year brings its own individual pressure to the 100th Congress. With the window closing on legislative opportunity, chances for passage of the Antitrust Damages Clarification Act are fading. Putting this conclusion into a positive light, however, consider that the title industry

hearing came in the midst of intense congressional attacks on McCarran-Ferguson and state regulation of insurance. It offered title industry leaders and supporters a vehicle in which to air their grievances against the FTC, as well as a forum to discuss the unique nature of title insurance. To conclude such a well-orchestrated, industry legislative effort on the title bill, with a hearing before the House Judiciary Committee, puts the title industry in a solid position to face the expected battles of the 101st Congress. Title industry representatives nationwide can build upon the solid foundation of achievements represented in the May hearing, and look forward to even greater conquests in 1989.

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