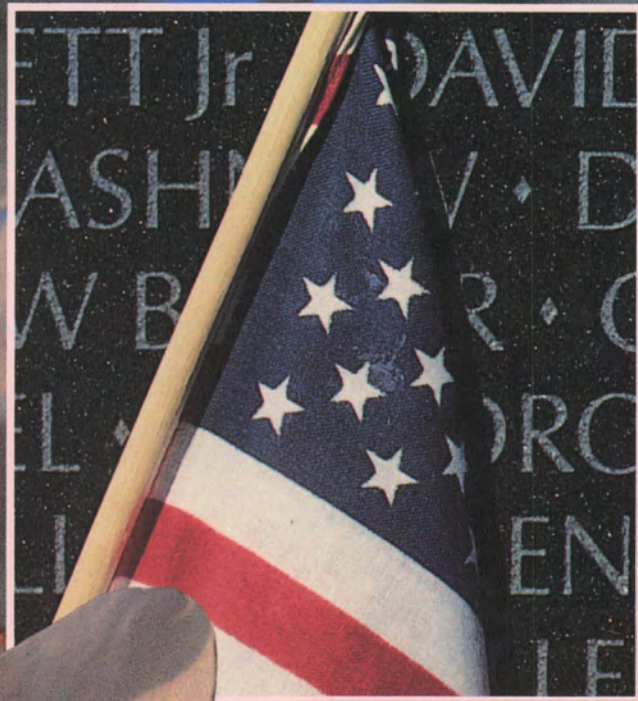


TITLE *News*

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And History**
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Mid-Year Convention
April 5-7,
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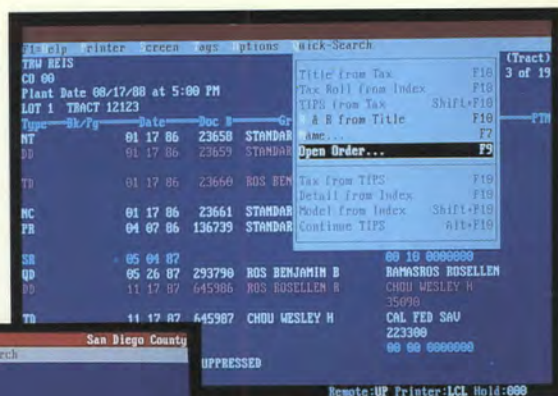
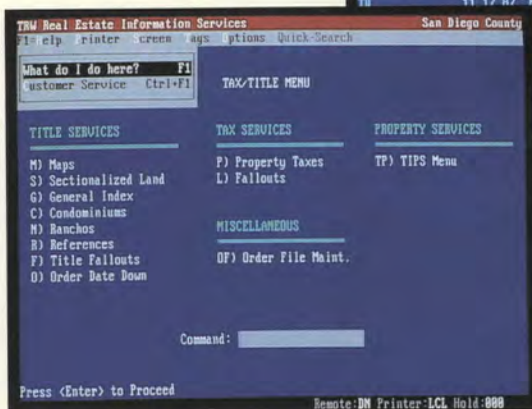
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Volume 67, Number 6

Editor: Adina Conn

Cover Photograph: *Cherry Blossoms and history, the themes for the upcoming ALTA Mid-Year Convention, to be held in the nation's Capitol—April 5-7. See story on page 4. Photograph by Jake McGuire, Washington Stock Photo*

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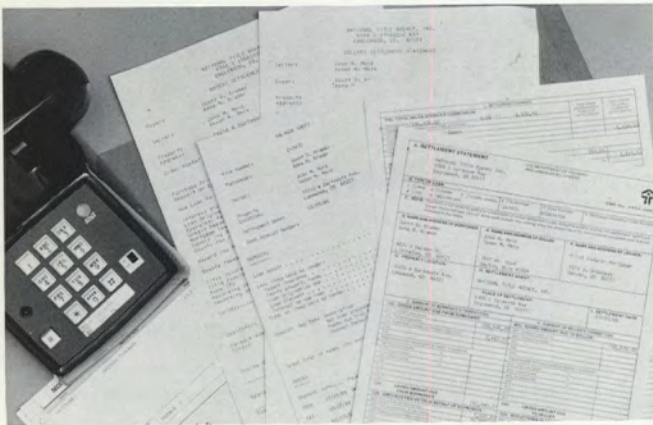
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MESSAGE FROM THE PRESIDENT



We don't have to search very hard to locate our industry's worst enemy. All we need do is glance into a mirror.

The real estate market, in general, has been adequate for a few years now, and title underwriters normally would have shown a decent profit. Unfortunately, this is not the case. Where have the earnings gone? Why is there only a minimal return in a business climate as we have now?

I recently appointed a special committee to study one phase of the problem. That committee is called the Risk Management Committee, and its charge is to examine losses and determine where our problems lie and what may be done to correct or, at least, slow them. Our pre-

mium structure does not warrant losses in the 15 to 20 percent range, and that would appear to be where we are heading if remedial action is not taken.

Many of these losses are directly attributable to the appointing of agents with, at best, very limited knowledge of the title insurance business. Another factor seems to be that underwriters too often fail to make clear to a prospective agent that the insurer—and not the insured—is the principal in the principal-agent relationship.

A law dictionary defines an agent as, "A person authorized by another to act for him, one entrusted with another's business" and "One who represents and acts for another under the contract or relation of agency."

The key in a principal-agent relationship is that the agent is to act for the principal and in the principal's best interest. All too frequently it seems that principals in our industry have signed agents whose likelihood of acting in the principal's best interest was at least questionable from the beginning.

Those who invite a thief to dinner should not be shocked when this guest leaves with the silverware. Neither should they be surprised when other dinner guests—old, faithful friends—must be served embarrassingly meager portions, or cannot be invited at all, because too little is left as a result.

Although problem agents are not the only negative factor impacting on the profitability of our industry, those appointed under competitive pressure—and who follow by engaging in poor underwriting—represent a major threat to the soundness of the title business.

Generations of dedicated title men and women have built a legacy of success for our industry by maintaining the highest levels of underwriting. The survival of our industry, as we know it, depends heavily on a recommitment to this standard of excellence.

Charles O. Hon III

Washington, DC— Capitol Site For Mid-Year Convention

*By Lynn D. Wilkinson
ALTA director of
Meetings and Conferences*



“**H**eritage of Opportunity” is a most appropriate theme for the 1989 ALTA Mid-Year Convention to be hosted in Washington, DC, our nation’s Capitol, April 5-7. Washington, the home of the Declaration of Independence, the Constitution, the Bill of Rights, and the United States government, is a city involved with our past, present and future.

The Mayflower Hotel, a historic landmark in Washington, is the site for the Association’s meetings. The grand hotel has been host to the Inaugural Ball of every president since the Coolidge Inaugural in March, 1925. The Mayflower, recently restored to its original splendor, represents an era unsurpassed by all others.

Washington will offer attendees the opportunity to indulge in the daily activities of the nation’s Capitol. Visitors will also be on time for the city’s Annual Cherry Blossom Festival. The cherry blossoms are one of the most extraordinary sights imaginable, surrounding the Jefferson Memorial and the Tidal Basin as well as dotting Constitution and Independence Avenues.

Cherry Blossoms

The acquisition of the cherry trees began around 1914 as a beautification project of First Lady Mrs. William Howard Taft. Under her direction, the Department of Agriculture imported 90 cherry trees from Japan. When the mayor of Tokyo learned of Mrs. Taft’s horticultural interest, he made a gift of 3,000 more trees as a “memorial of national friendship between Japan and the



United States." More than 50 years later, the Japanese made another gift of 3,800 additional cherry trees to Lady Bird Johnson, yet another First Lady renowned for her beautification of Washington.

Today the trees are viewed by thousands each year, as scores of visitors flock to the city. The average blooming date is April 7, however, the cherry blossoms have flowered as early as March 20 and as late as April 18. ALTA is hoping that they have an "average" year. Regardless, ALTA has scheduled numerous other exciting events. TIPAC will hold its yearly Board and State Trustees Meetings in conjunction with the Mid-Year Convention. Due to this time frame, some very special events have been planned.

Registration

Convention registration will open on Tuesday, April 4 for attendees, including those arriving for the Affiliated Title Association Officer-Executive Luncheon and Seminar, and for committee meetings. Hiring an effective state legislative lobbyist will be the timely topic for this seminar.

Committee Meetings

The ALTA Section executive committees will convene on Wednesday morning, followed by an afternoon meeting of the Board of Governors. The TIPAC Board and State Trustees will have a breakfast and discussion of state by state fundraising techniques and their roles as state TIPAC Trustees. Tours capturing our nation's history are planned for the afternoon. Wednesday evening, ALTA will host an Ice-Breaker/Federal Reception in conjunction with the exhibit show. Key members of Congress and senior officials of Federal agencies will join the Association for this reception.

ALTA and the Education Committee have planned the Thursday morning Title Management Workshop, "Preparedness: The Greatest Asset." Attendees will have a choice of 2 of 3 one-and-a-half-hour seminars on these important issues: health issues in the work-place; planning for crisis management and solving the problem of "good funds."

Spouse/Guest Brunch

Spouses and guests can enjoy a provocative and in-depth panel discussion with "Women of Washington" during the Spouse/Guest Brunch Thursday morning. The panel is composed of women involved in the mainstream of political life in the nation's Capitol. Each woman will discuss

continued on page 41

Brinkley And MacKay Top Off Convention

David Brinkley, 40-year veteran of broadcast news, and host of the ABC Sunday morning news program, *This Week With David Brinkley*, will be the key speaker at the Mid-Year Convention's General Session.

ABC News President Rooney Arledge describes Brinkley as being, "one of the two or three gigantic figures in broadcasting history."

Brinkley, a veteran political reporter, has covered every presidential election and nominating convention since 1952. He has reported many of the major national news events in recent history: he co-anchored special reports on the Apollo 11 landing on the moon, the Watergate scandal, the funerals of Presidents Eisenhower and Johnson, participated in special coverage of the resignation of President Nixon, and reported on the events following the assassinations of President John F. Kennedy, Senator Robert F. Kennedy, and Martin Luther King, Jr.

From 1976-79, with John Chancellor, he co-anchored the *NBC Nightly News*, after which he served as commentator for the program.

During his 14 years on *The Huntley-Brinkley Report*, Brinkley won every major broadcasting award, including 10 Emmy Awards and two Peabody Awards.

Sharing the podium with Brinkley, will be Harvey B. MacKay, author of the best-seller, *Swim With The Sharks Without Being Eaten Alive*. He is chairman of the board and chief executive officer of Mackay Envelope Corporation in Minneapolis, which he founded in 1959.

MacKay has been a guest lecturer at various universities and business schools such as Harvard, Cornell, and Stanford. His credits to the community are exemplary. He has served as cabinet director of the United Way, past director for Temple Israel and the Hennepin Center for the Arts, and is the recipient of the "Distinguished Community Citizen" award presented to him by the March of Dimes.



1989 ALTA MID-YEAR CONVENTION WASHINGTON, DC

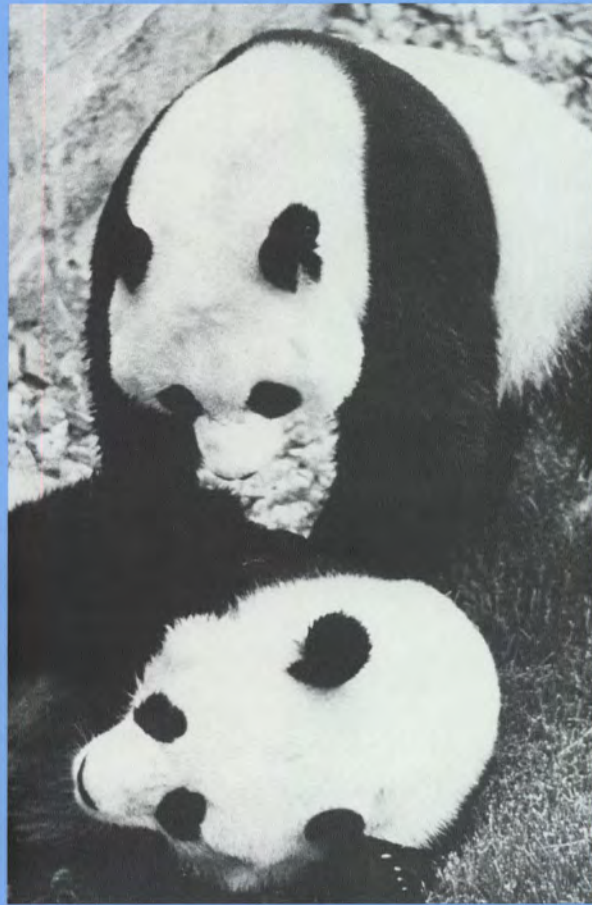
CONVENTION TITLE MANAGEMENT WORKSHOP EMPHASIZES PREPAREDNESS

Land title executives attending the 1989 ALTA Mid-Year Convention will be able to participate in a Title Management Workshop Thursday, April 6, under the theme, "Preparedness: The Greatest Asset."

The morning workshop program will be divided into two consecutive, 90-minute segments. Participants will be able to select two sessions for the morning from a total of three being offered on the following subjects:

- *Health Issues in the Workplace* (A management perspective on dealing with AIDS, substance abuse, smoking, etc.)
- *Planning for Crisis Management* (Contingency planning for emergencies ranging from fire and flood to internal problems; emphasis will be on determining what to do in advance, along with assigning responsibility)
- *Addressing the Problem of "Good Funds"* (Handling difficulties in fund clearance and disbursement; legal requirements; state legislation)

Overall program development has been through the ALTA Education Committee, with assistance from the Public Relations Committee, in lining up the session on crisis management. Convention attendees are being asked to indicate the sessions they wish to attend in their registration responses.



Mid-Year Convention Lobbying

With the new Congress in session, the title industry faces such eminent threats as banking expansion into title insurance and the dismantling of our current system of state regulation of insurance. ALTA members who will attend the Mid-Year Convention in Washington are encouraged to make the industry's voice heard in the halls of Congress during their visit to the nation's Capitol. To help with this effort, ALTA's government relations department will sponsor a "Lobbying Briefing" session on Wednesday, April 5, from 1:00 p.m.-1:30 p.m. The briefing will provide helpful hints on how to lobby and background on key ALTA legislative issues. After the briefing, transportation will be provided to and from the U.S. House and Senate office buildings between 1:30 p.m. and 5:00 p.m.

The briefing session will prove to be useful for those ALTA members who have lobbied Congress in the past as well as those members who have never experienced the excitement of presenting their case before a prominent lawmaker. Information will be provided about the new leadership in the 101st Congress, important members to contact on the Banking and Judiciary Committees, and tips on how to effectively present the title industry's point-of-view. ALTA members will also learn the legislative schedule of the House and Senate on the day of the briefing in order to be well-informed before going to the Hill.

ALTA members should make appointments with their respective senators, representatives, and important members on key committees, at least one month prior to coming to Washington. One of the easiest ways to contact Congress is to dial the capitol switchboard at 202/224-3121 and ask to be connected with a specific congressional office. Simply explain to the receptionist that you will be in Washington and would like an appointment with the senator or representative to discuss some very important issues facing the title insurance industry. If no time is available on that day's schedule, ask to meet with a key staff member who handles banking, judiciary, insurance and/or housing issues. Sometimes it is more productive to meet with senior staff who are familiar with one of the industry's issues. More information on this specially orchestrated lobbying effort will follow in the first convention mailing.

ALTA Mid-Year Convention Calendar (All meetings will be held at the Mayflower Hotel)

Tuesday, April 4

9:00 a.m.-5:00 p.m.	Land Title Systems Committee Open Meeting on Proposed Generic Reporting Form
10:00 a.m.-4:00 p.m.	Convention Registration
12:00 noon-2:00 p.m.	TIPAC Board of Trustees Luncheon Meeting
9:00 a.m.-5:00 p.m.	Title Insurance Forms Committee Meeting
9:00 a.m.-5:00 p.m.	Title Insurance Forms Subcommittee Meeting and Committee lunch
12:00 noon-5:00 p.m.	Affiliated Association Officer-Executive Luncheon and Seminar

Wednesday, April 5

8:00 a.m.-2:00 p.m.	Convention Registration
5:00 p.m.-7:00 p.m.	
8:00 a.m.-9:30 a.m.	TIPAC Board and State Trustees Breakfast
9:30 a.m.-12:00 noon	TIPAC Board and State Trustees Program
9:00 a.m.-12:00 noon	Title Insurance Forms Committee Meeting
9:00 a.m.-12:00 noon	Title Insurance Forms Subcommittee Meeting
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
12:00 noon-2:00 p.m.	Lender/Life Counsel Luncheon
12:00 noon-2:00 p.m.	Past Presidents Luncheon
1:00 p.m.-5:00 p.m.	Land Title Systems Committee Meeting
1:00 p.m.-1:30 p.m.	Lobbying Briefing
1:30 p.m.-5:00 p.m.	Transportation provided for Capitol Hill visits
1:00 p.m.-5:00 p.m.	Various Tours
1:30 p.m.-5:00 p.m.	Board of Governors Meeting
2:00 p.m.-8:00 p.m.	Automation Exhibits Open
6:30 p.m.-8:00 p.m.	Ice Breaker and Federal Reception

Thursday, April 6

8:00 a.m.-2:00 p.m.	Convention Registration
8:00 a.m.-2:00 p.m.	Automation Exhibits Open
8:30 a.m.-11:30 a.m.	Title Management Workshops
9:30 a.m.-12:00 noon	Spouse/Guest Brunch
12:00 noon-2:00 p.m.	ALTA/TIPAC Luncheon
1:00 p.m.-5:00 p.m.	Various Tours
8:00 p.m.-10:00 p.m.	Monuments by Moonlight Tour

Friday, April 7

8:00 a.m.-12:00 noon	Convention Registration
8:00 a.m.-12:00 noon	Automation Exhibits Open
8:30 a.m.-12:00 noon	General Session
12:00 noon	Adjournment

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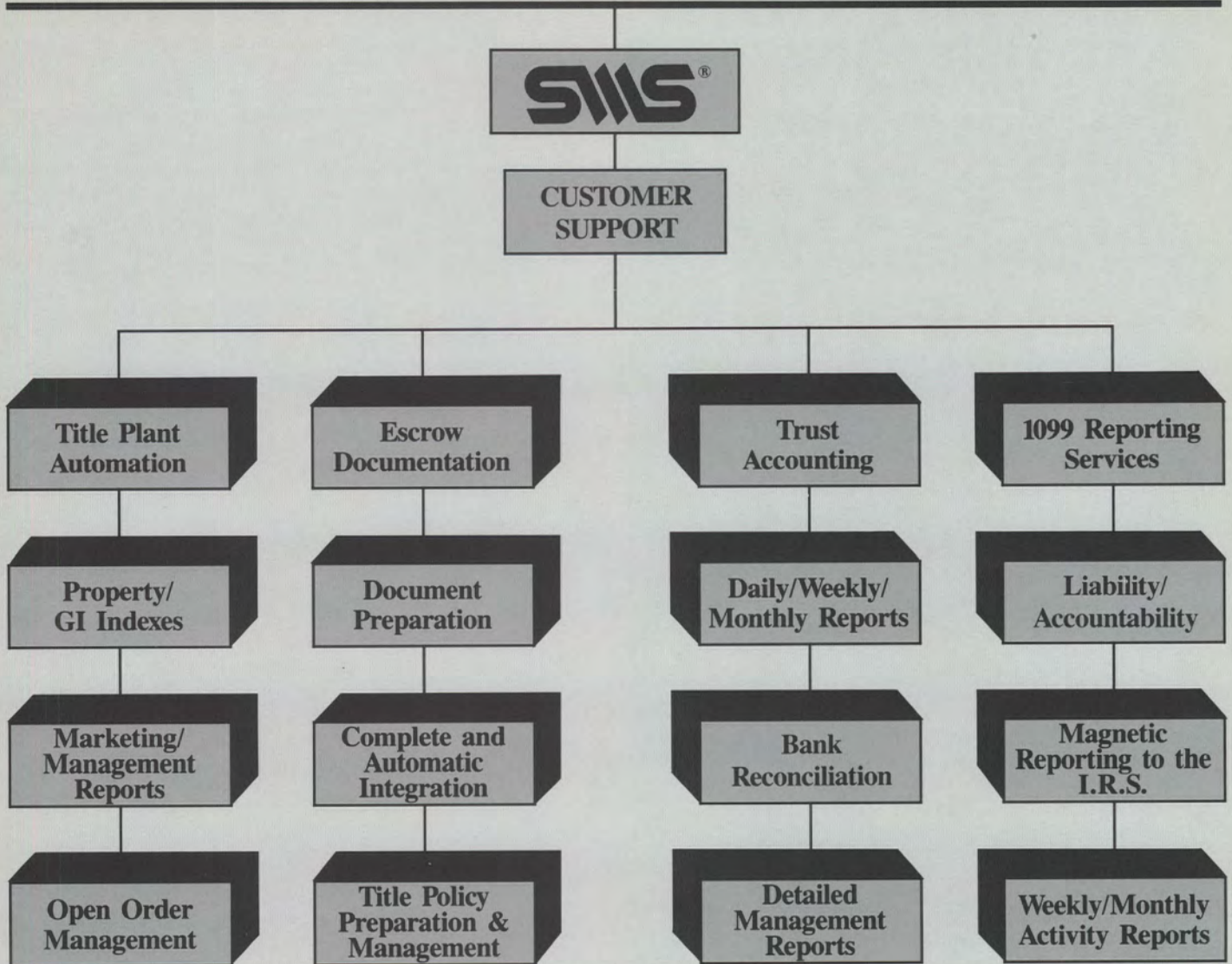
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New Year Rings in New Governors



Top photo: The 1988-89 ALTA Board of Governors from left to right: Chairman, Title Insurance Underwriters Richard A. Cecchetti, Title Insurance Co. of Minnesota, Minneapolis, MN; Representative Herbert Wender, Commonwealth Land Title Insurance Company, Philadelphia, PA; Section Representative William T. Seitz, Ticor Title Insurance Co., Los Angeles, CA; Section Representative Richard J. Oliver, Smith Abstract and Title, Inc., Green Bay, WI; Section Representative Thomas A. Griffin, Mid-South Title Insurance Corporation, Memphis, TN; Chairman, Abstracters and Title Insurance Agents Bill Thurman, Gracy Title Co., Austin, TX; Chairman, Finance Committee David R. Porter, Transamerica Title Insurance Company, Los Angeles, CA; Treasurer Parker S. Kennedy, First American Title Insurance Company, Santa Ana, CA; President-Elect Richard P. Toft, Chicago Title Insurance Company, Chicago, IL; Charles O. Hon, III, The Title Guaranty and Trust Co. of Chattanooga, Chattanooga, TN. Bottom photo: Dick Oliver relaxes at home with one of his favorite historical books.



Profile: Richard J. Oliver, representative, Abstracters & Title Insurance Agents Section.
Profession: President, Smith Abstract & Title, Inc., Green Bay, Wisconsin.
Education: Marquette University (B.S., B.A.).
Family: Happily married to wife, Kitty, for 33 years; 3 children.

Civic Affiliations: Town of Allouez Centennial Associate Chairman; General Chairman of Allouez Bicentennial Committee; Planning and Zoning Committee; Charter President, Allouez Optimists; Director, Brown County Humane Society; North Brook Country Club; Past President, Home and School Association.

Committees: Land Title Systems Committee; Past Director and President of Wisconsin Land Title Association; Director, WISTIPAC; Abstracters & Title Insurance Agents Executive Committee.

Hobbies and Pastimes: Skiing (Downhill); Golf (seems to be going downhill too); Old car restoration (working on a 1915 Model "T"); Journals of Lewis & Clark; Irish History; Pontooning on the Fox River.

I look forward to my time as representative of the Abstracters and Title Agents Section. I am particularly happy as it coincides with the 100th anniversary of the founding of our firm in Green Bay. I hope to be sensitive to the cares and concerns of the small-to-medium sized firms working in the local communities, while still maintaining a close and harmonious relationship with our underwriters.

A great concern of mine has been the development of the Vendor Automation at our conventions. The Land Title Systems Committee nurtured this project, and has seen it expand. The automation exhibitions have proven to be a tremendous help to ALTA members who were anticipating moving into automated equipment. We hope that the Expos will continue to grow and be helpful to our membership.

Additional studies are underway concerning uniform reporting by agents to their underwriters and introduction of new products, in addition to computers, for the Expo.

Another interest is to closely follow the fine work of our Education Committee. We in the trenches, benefit immensely from the hard work and effort of this committee. The restructuring of the Land Title Institute will be a tremendous opportunity for the Association.

Please, do not hesitate to participate in all of the ALTA's extremely worthwhile programs.

This is your Association. Wouldn't it be great if each of us got one new member to join both ALTA and our home state associations? With strength in numbers,

we far better represent our profession. Let us all contribute to making ALTA an even more powerful and representative vehicle for our profession.

Profile: William T. Seitz, Title Insurance Underwriters Section, representative; ALTA Group Insurance Trust, advisor.

Profession: President and Chief Operating Officer, Tigor Title Insurance Company of California.

Education: Lehigh University; B.S., Business Administration.

Married: He and his wife Carolyn have been married for 31 years and have two children.

Earlier this year I made the gigantic move from the New York City area to Southern California to assume my present position with my company and, more recently, was elected to the ALTA Board of Governors. Both of these new responsibilities permit me to shift my personal, business, and industry perspective, from a regional to a national one.

Since becoming a part of the industry 15 years ago, I have been impressed with the professional nature of our business and the value of the services which we perform. During these years, however, it has also been evident to me that many of the regulators and users of our services fail to understand or appreciate our contribution.

In several states, legislators and regulators are once again casting their eyes at our industry with a view that we should assume responsibility and liability for duties which we do not perform. At the national and state level, the associations which represent our industry have effectively presented our story to protect ourselves and our policyholders from unwise directives from these quarters. It is clear that we must continue these efforts.

Throughout the years, real estate transactions have become more complex. In turn, the industry has been called upon, and has frequently agreed, to grant affirmative coverages and assume risks beyond those which our industry, with its single and relatively low premium, should be willing to grant.

The economic picture for the next several years will certainly be at a lower



level than the previous ones. A recession is not unthinkable. Throughout these periods, although a difficult task, we must bring our costs down to retain acceptable levels of profitability which are essential to increase our capital base.

Summarizing the current perspective for our industry, we can look forward to a period to being exposed to greater risks and lower profitability. The first level of responsibility for dealing with these challenges clearly falls to all the individual underwriters and agents. Our Association and its Board of Governors, however, can and must provide active leadership on these concerns. As a member of the Board of Governors I expect to encourage the Association to continue to play an appropriate role in addressing these issues.



Top photo: Bill Seitz enjoying the festivities at an ALTA Annual Convention; middle, Dick Oliver tracing one of the many journeys of Lewis and Clark; bottom, Bill Seitz listening intently at an ALTA committee meeting.

The Duke Of Washington's Round Table

By Adina Conn

“
It may sound corny,
but I believe the
highest duty of a journalist
is to provide as much truth
as you can. The emphasis
on entertaining people
means we're getting away
from our fundamental
responsibility as
journalists.”

This was not a childhood love affair with the quill.

In fact, it began as a fluke in his senior year of college. It was there, when in desperate need of one more course to complete his schedule, a friend suggested a class in journalism because it was “easy.”

The “easy” course proved to be the toughest in his university curriculum, but paved the way to a notable career in broadcast journalism. Today, Paul Duke is regarded as one of the nation's most respected journalists. He is moderator of the PBS award-winning news program, *Washington Week In Review*.

The program is a kind of contemporary version of the Algonquin Round Table.

Each week, under Duke's sovereign, four “squires” of the quill, assemble around the

great table to discuss with journalistic insight and wit, the week's “happenings” from each individual's respective realm.

Duke, genuinely noble in character with his thoughtful and pensive manner, is a most unassuming and articulate individual.

His journalistic expertise, Duke attributes to his curious nature, maintaining everything is interesting to him.

In this interview, Duke reveals his candid and honest impressions regarding *Washington Week's* success, the media's role in politics and elections, the lack of ethics in government, and more.

At a dinner party, it is every host's most fervent prayer to have gathered at the same table, the most stimulating of conversationalists. Essentially,

A year ago this January, an all-female program made *WWIR* History. The four journalists who joined moderator Paul Duke (center) were (from left) Cristine Russell, *The Washington Post*; Georgie Anne Geyer, *Universal Press Syndicate*; Ellen Hume, *The Wall Street Journal*, and Linda Greenhouse, *The New York Times*.



that is what you preside over each week with Washington Week in Review. You're a contemporary knight heading Washington's "Round Table." What's your secret ingredient for this recipe?

I think we serve up an intellectual stew. For one thing, it's an array of people who have been covering a variety of stories. These reporters come together and talk amongst themselves, so there's a certain dynamic which makes us different from

“We just have a different tone—a different tenor to the program. It's just a simple little formula which happens to work. And my view is—if it ain't broke—don't try to fix it.”

other programs. We're really not offering a lot of fancy opinions or strong viewpoints. What we are doing is being good reporters and talking about the week's events. There's a distinction.

I think, that just like at a good dinner party, it's people talking about what's been happening in their lives, what they've learned and what's been going on with them over the past week, or month. People can tune in to those who have been at the White House, on Capitol Hill, the Pentagon, or traveling with George Schultz. The reports and impressions rendered by the *Washington Week* staff tend to make one feel that you've invited Henry Kissinger, a White House aide, or some other top figure, into your home. There's a certain intimacy here which comes across. And we care.

I think one of the great secrets of the program is that it's presented in a very conversational way—we talk to one another, and convey an easy informality. We're not putting on an act. We're just being real people talking about real things. We try to help people understand what's going on.

How do you feel then, about individuals on other news programs, who instead of telling it like it is, "perform" for the viewers, using pomp, circumstance and histrionics to get their point across?

It's not my style of journalism, I'm an old-fashioned reporter who believes in dealing in facts. It may sound corny, but I believe the highest duty of a journalist is to provide as much truth as you can. I abhor the trend toward "show biz" journalism—hype and theatrics. By entertaining people, we get away from our fundamental responsibility as journalists.

On the other hand, American journalism is not a monolithic force. It's a great big ball park, and there's room for all kinds of players.

I frequently run into people who denounce the press. Sure there are elements of the press that go too far, but that's not the whole press corps. You still have in this country, very responsible and important elements of the press as exemplified by such publications as *The New York Times*, *The Washington Post*, *The L.A. Times*, and *The Wall Street Journal*. But then you've also got the *National Enquirer*.

But is that really considered journalism? This seems to be a whole new class of writing now categorized as "celebrity journalism." There seems to be this great insatiable thirst for people to read the intimate details about other people's private lives . . .

Sure. And I think it does subvert journalistic standards. Take sports for example. You tune your set and get these former players who are now commentators. They're not real journalists—they're pop journalists, or celebrity journalists, but certainly not the people who necessarily bring the highest standards to journalism. Nonetheless, even though I deplore the trend toward show biz journalists, I'm the first to defend their rights under the First Amendment.

It's been said that some people arrange their Friday evening schedules in order to catch your show. On the flip side, there are those who criticize your show for being pretentious and stuffy, accusing the cast of being self-indulgent. How do you feel about that?

Certainly, we're not a perfect institution. We get a lot of mail from people who don't like what they hear—who want us to reflect their biases. But that goes with the territory. There's no way to avoid getting criticized. That doesn't disturb me as long as we continue to have a core audience, or a group of people who really count on us for doing a



“I'm an old-fashioned reporter who believes in dealing in facts.”

reasonably good job.

There are people who think that at times, we play too much inside baseball. You just can't please all of the people all of the time. I think we've discovered what we're good at—so we're just going to continue doing that!

We have a fine team of people, and we're friends. We see one another socially, at dinner parties, etc. There's a lot of comradery, because there's a mutual respect among us. We all share the same objective—rendering a good journalistic service.

We just have a different tone to this program. It's just a simple little formula which happens to work. And my view is—if it ain't broke—don't try to fix it.

This time last year, you had a show featuring women only. That's quite a change from the usual format. Do you think the show worked as well?

It was a good show. I think, if I can use this phrase, a lot of the "gals" are becoming much like the guys. We're getting a tougher breed of women reporters because they're not out just covering fashion shows these days, or the woman's side of the news. They're out covering the political campaigns, the White House, Capitol Hill. They're in all the places that used to be "male only" slots.

What happened on that particular show is very revealing in itself—because it happened naturally. We usually pick the stories before we select the reporters. And that week, the reporters on each of the stories just happened to all be women.

Do you feel that the press abuses its role in covering national elections?

I think the press is abused in elections. Politicians always try to use the press. If you're not doing well, or you're getting unfavorable publicity, it's an old American tradition to beat up on the press.

Are we guilty of promoting an image rather than a public figure?

Yes, I'd say so. This is the age of image politics. All you have to do is think about how the Bush campaign played on it this year. First of all, they chose Dan Quayle—



Joining Duke (center) are WWIR regulars including (from left): Ellen Hume, *The Wall Street Journal*; Jack Nelson, *The Los Angeles Times*; Howard Fineman, *Newsweek*; Charlie McDowal, *The Richmond Times-Dispatch*; Gloria Berger, *U.S.-News and World Report* and Haynes Johnson, *The Washington Post*.

not on the basis of his qualifications, but on the basis of what the image makers thought a vice presidential candidate should be.

The question becomes—are the issues which are emphasized important? George Bush made great headway by emphasizing secondary issues—crime for example.

“We’re not putting on an act. We’re just being real people talking about real things. We try to help people understand what’s going on.”

That's primarily a local issue. The president really isn't going to do much about crime, or even gun control. And Bush emphasized the pledge of allegiance—an absurdly silly issue and one that's really not top priority. But the issues were used by George Bush to arouse fears. To my way of thinking, they were largely bogeyman issues. Negative campaigning is as American as apple pie, and we have to acknowledge that.

Has our negative campaigning done us more harm than good?

I suspect it has. But I also suspect there was another problem in 1988—most people didn't like the final presidential choices. The truth is, most people would have preferred candidates other than Bush and Dukakis. But of course you never know how a candidate will really turn out until he's President.

In 1980, the Democrats started out by ridiculing Ronald Reagan. They thought it ludicrous that he was running for President—yet he won by a landslide. And say what you will about Reagan—he's been a strong President—whether you agree or disagree with what he's achieved.

I think with Reagan, it was a toughness of conviction. No president other than FDR had such an outstanding first term this century. Everything Reagan wanted, he got. Frankly, that surprised me,

because I'd never seen anything like it in my 30 years in Washington.

Do you feel that the press has gone too far in delving into the private lives of public figures?

Sometimes I think so. It's also a different era and a different press.

I covered the campaign of 1960—my first campaign. I traveled extensively with Kennedy and covered the White House for *The Wall Street Journal*. We heard a lot of rumors. I was not a member of the inner press circle—but you'd hear such reports.

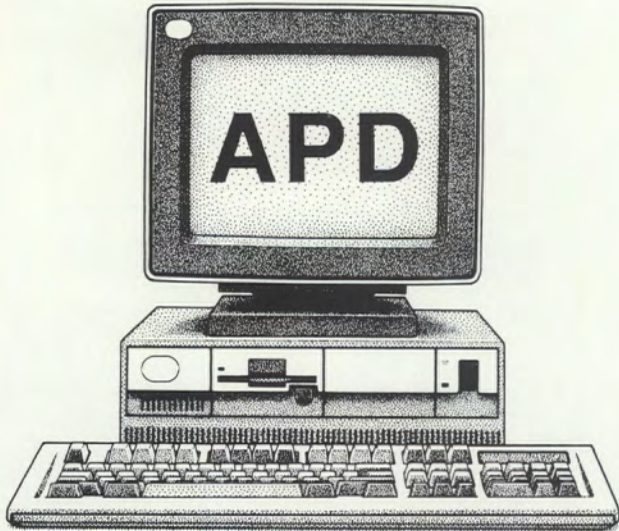
I tend to err on the side of conservatism in the sense that I don't believe you print things until you pin them down. Today, the press reports everything and in my estimation, sometimes too much.

It has become our insatiable drive now, to learn every fact about the personality and character of a person—to go back in to their grave and dig up stuff which really doesn't matter.

It seems to me the public interest would be far better served by telling more about the views and positions of the candidates, and what they've done. That's the impor-

continued on page 42

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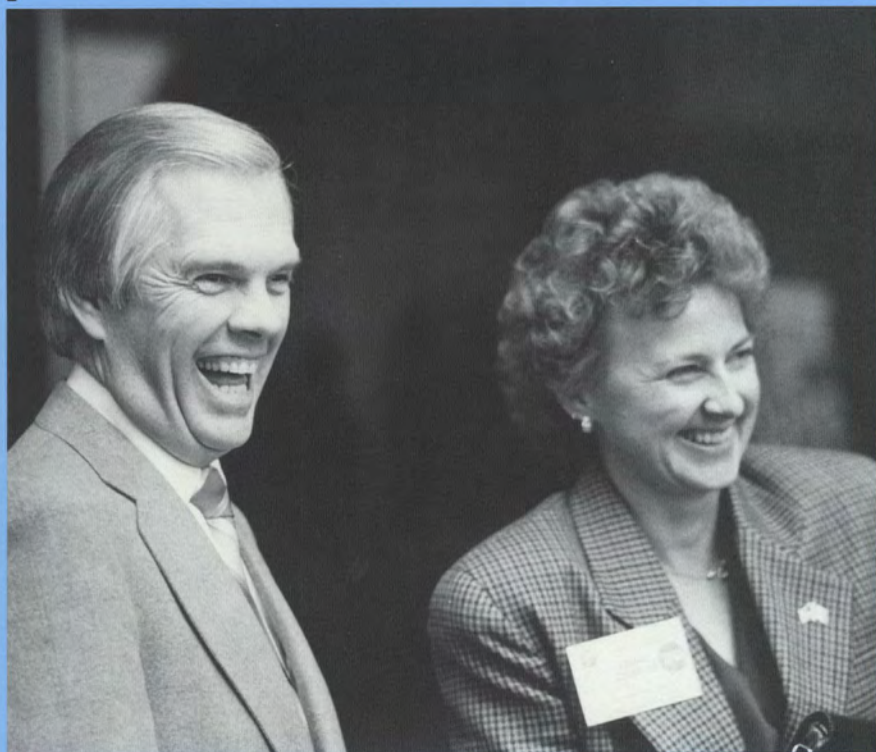
Terrific Times In Toronto

*Memories of the 1988 Annual Convention
Photographs by Ken Abbinate
and Adina Conn*



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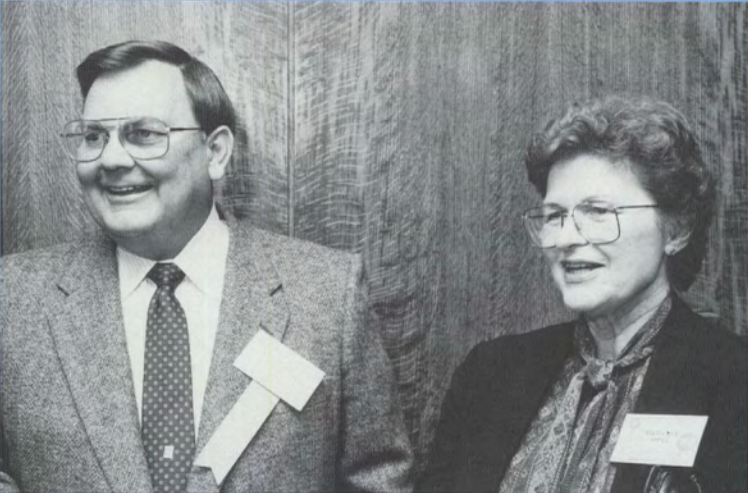


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1. ATLA President Charlie Hon and wife, Ann, share a festive moment together at the banquet.



2. Mike and Linnie Currier—ALTA's most photogenic couple, always with a smile for every occasion.

3. ALTA Director of Meetings and Conferences, Lynn Wilkinson, greets the members at the Ice Breaker reception, with a Canadian "tradition."

4. Penny Wender (left), and Marietta Toft take time from the seven-course banquet, to share a smile for the camera.

5. ALTA Past President Gerry Ippel and wife Mary Lee, enjoying the President's reception.

6. Wisconsin members at their finest: WLTA President Carrie Hoyer (left), and Cathy Wiese.



1. At Casa Loma (from left), Kent Jacobs, Sir Lancelot and Brian Beckner debate the true meaning of chivalry.

2. Mike Reisetter, South Dakota Land Title Association secretary, hones up on his game of pool at Spadina Mansion.

3. ALTA Governor Tom Griffin selects a radiometer at the gift shop in the Royal Ontario Museum.

4. Len McKay decides whose bark is really worse than its bite.

5. Nancy Matteucci—first ALTA woman in space to orbit the ROM!

6. Bill Gowen, leisurely lounging at Casa Loma.

7. Charles and Laverne Schleevogt choosing appropriate souvenir items.

8. Louis Carie (left), and Marcy Reisetter touring the Ceramic Museum.

9. An ALTA member, intrigued by early ceramics.



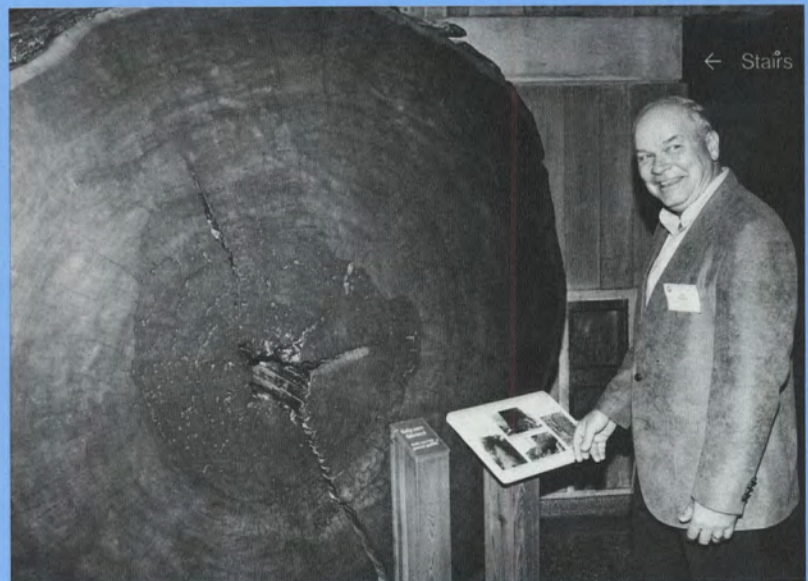
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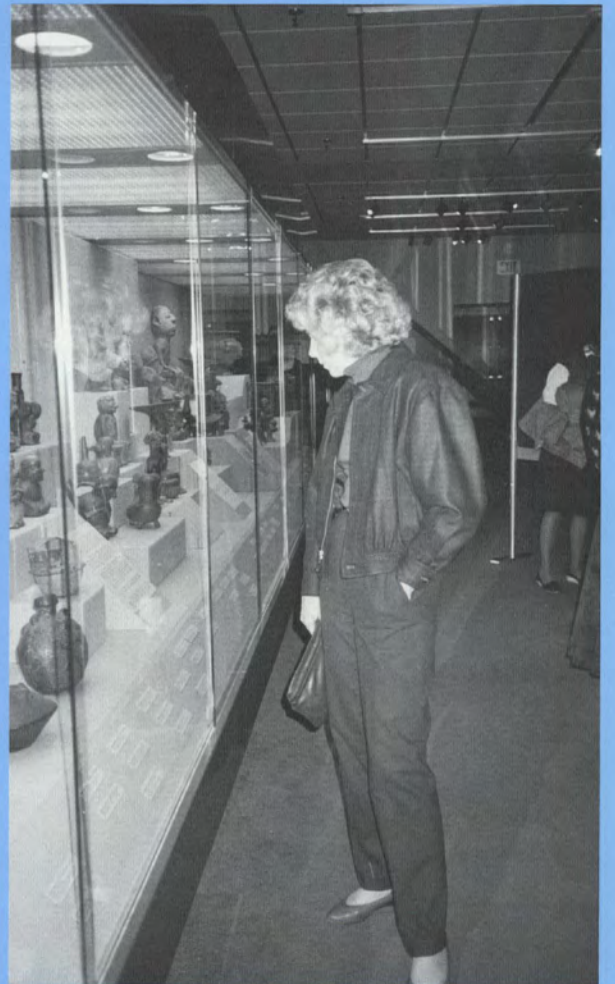
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1. The proud 1988–89 ALTA Honorary members: ALTA Past Presidents Mac McConville (left), and Phil McCulloch.



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2. John Cathey, ALTA past president (left), presents Marvin Bowling, ALTA immediate past president, with a "farewell" gift.

3. Ann Bowling bids a fond thank you to the Association for her year as First Lady.

4. Paparazzi found Pierre Salinger updating himself on national elections and industry events, with the latest issue of *Title News*.

5. Tom Clark receives a Canadian style welcome at the Ice Breaker reception.

6. Chuck Brodeur (left) makes a point to a skeptical looking E. Gordon Smith.

7. Three Presidents all in a row (from left): ALTA President Charlie Hon, ALTA Immediate Past President Marvin Bowling, and ALTA President-Elect Dick Toft.



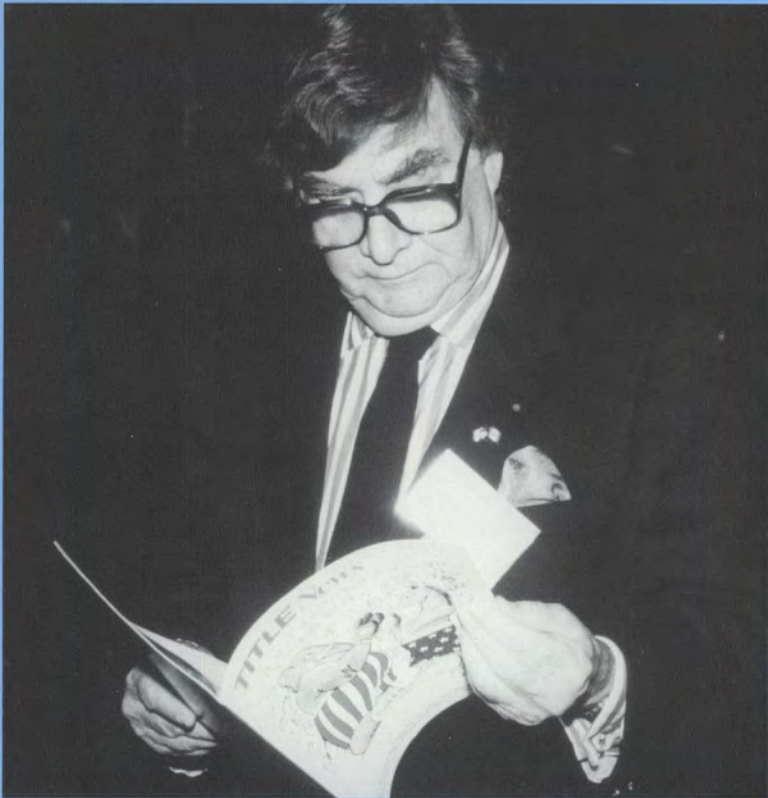
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8. Mary Lou McDonald admires the original pottery given to the attendees at the spouse/guest brunch.

9. Nels Merritt thoroughly enjoying the General Session.



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1. Larry Green, executive vice president of the California Land Title Association (left), explains the importance of envelopes to Executive Vice President of the New Mexico Land Title Association Dave Lanier, at the Affiliated Officers Seminar.

2. Retiring TIPAC trustee Joe Burke ponders a thought at the TIPAC Trustees breakfast.

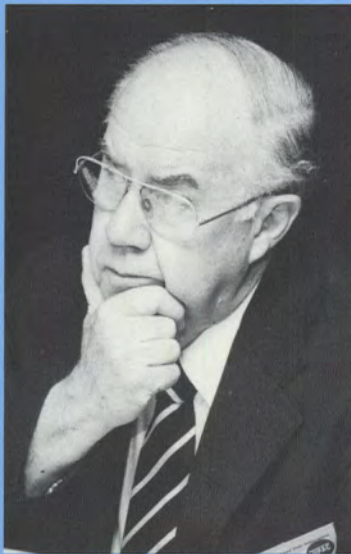
3. ALTA Governor Dick Oliver (left), emphasizes the importance of vendor automation to John Haviland, at the Abstracter-Agents Executive Committee meeting.

4. ALTA Treasurer Parker Kennedy (left), and Dave Porter, ALTA chairman, Finance Committee, enjoy an amusing moment at the Title Insurers Underwriters meeting.

5. Bill Thurman (left), ALTA chairman, abstracter-agents, shares a laugh with fellow ALTA Chairman, Underwriters, Dick Cecchetti, at the Board of Governors meeting.



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1. Mac McConville (left), spins a fascinating tale to captive listener, Pierre Salinger.



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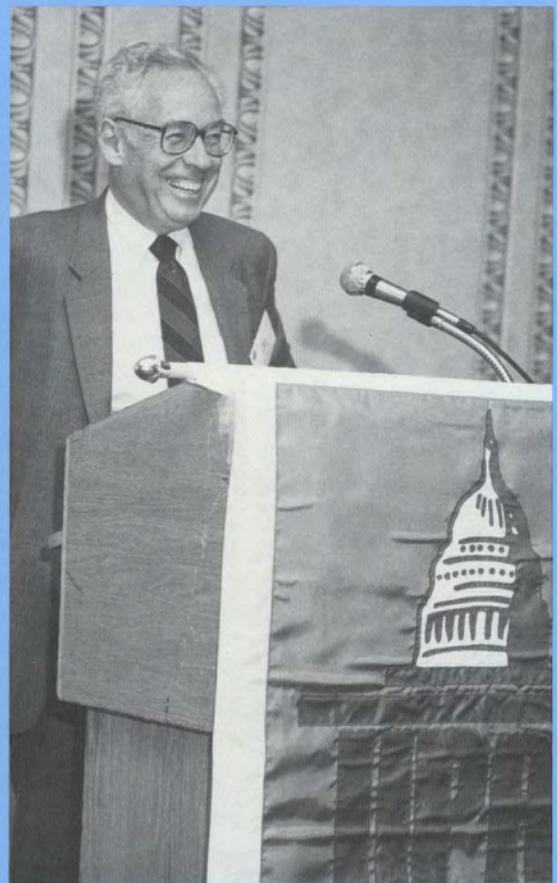
2. Economist Arthur Laffer (left), with ALTA Executive Vice President Jim Maher.



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3. From left: Kathy Maher, spouse/guest brunch speaker Jack McQuaig, and Ann Bowling clearly enjoying themselves at the luncheon.

4. *Washington Week in Review* moderator Paul Duke shares his humor with the crowd at the TIPAC luncheon.



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5. Business seminar speaker Lanette Zimmerman, defers to a fellow speaker.



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1. Marvin Bowling (left), congratulates General Session winner Tom Connor.



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2. Dick Toft (left), presents a happy ALTA member with the prize at the Business Seminar.



2

3. Joe Seabeck (left), is presented with the prize by Marvin Bowling, at the Grand Opening of the automation exhibit.

4. Bill Thurman (left), lends a hearty handshake and the lucky envelope to winner Tom McDonald, ALTA past president.

5. General Session early prize drawing winner Bill Gowen (left), receives his prize from Convention Host Gary Kidd.

6. ALTA Legislative Assistant Sherri-Lynn Minor (right), hands the surprised Ray Sweat his prize drawing at the TIPAC luncheon.



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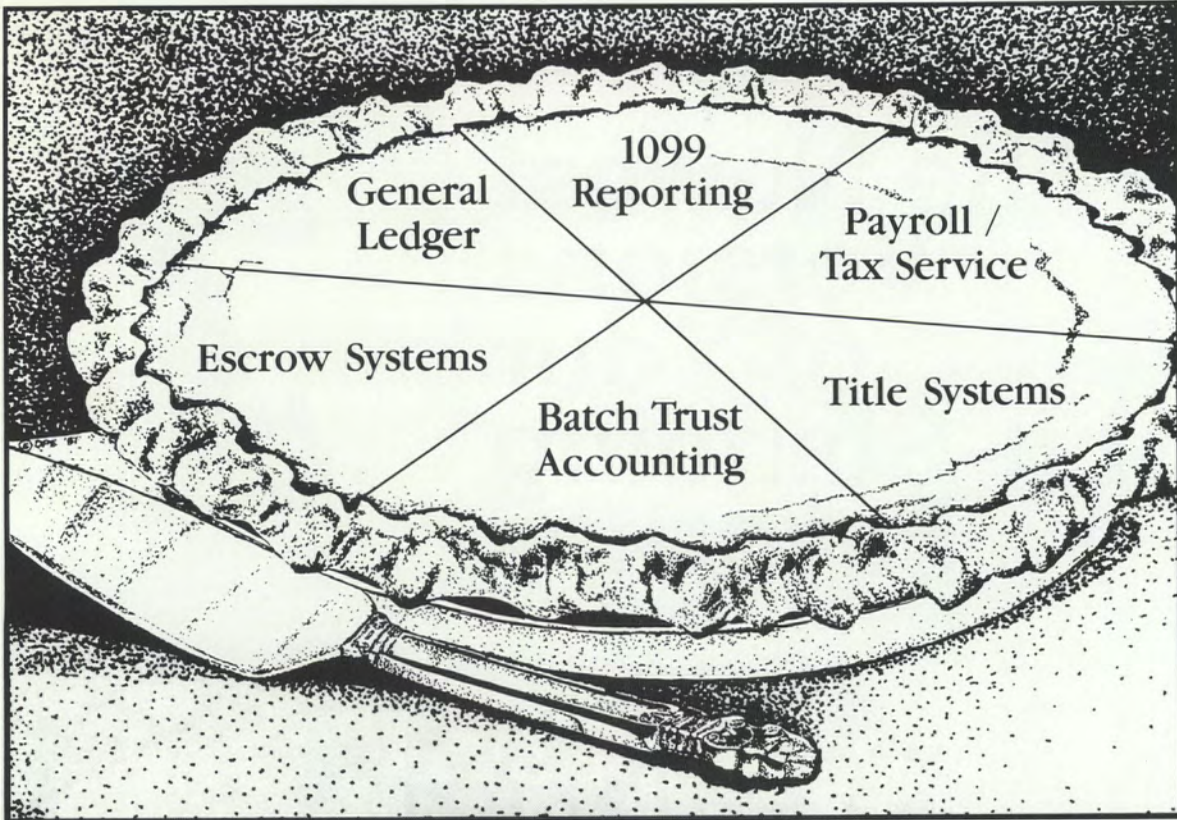
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This chart shows the current revisions of each of our land title programs.

Program	Revision Number
Settlement/Disclosure	6.5.08
Forms Generation	3.9.09
Escrow Accounting	6.1.01
Regulation Z	6.4.07
Indexing	3.6.06
1099 Reporting	1.0.01
Amortization	5.4.02
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MIRS	6.2.00

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ALTA Adopts New Forms

By Oscar Beasley
ALTA chairman, Title
Insurance Forms
Committee

New ALTA policy forms were adopted at the Toronto Annual Convention. In this article, Oscar Beasley, chairman of the ALTA Title Insurance Forms Committee, explains the content and philosophy behind these very different forms.

At its most recent convention in Toronto, the ALTA adopted a new type of lender's title insurance. This insurance is embodied in two equivalent forms, identified as the Master Residential Loan Policy, Schedules A and B (with Residential Loan certificate), and the Short Form Residential Loan Policy. These abbreviated forms of title insurance may well be the harbingers of the future.

Both of these forms provide identical coverage and accomplish the same purpose (i.e. brevity of the policy). The new forms require very little typing, including no full legal description. Also, the forms incorporate the terms of the 1987 ALTA Loan Policy.

The contrast between the ALTA policies previously adopted and the new Short Form or Master Policy is startling. The title insurance industry has never before been accused of brevity in its policies. Rather, we have been chided due to our verbal overflow. Brevity has suddenly become vitally important and is now being sought by the industry in the new forms.

The purpose of the new policy is to enable more rapid issuance by a company or agent and easier review by the lender. The limited amount of typing in a form of this kind requires the lender to review **only** what is typed. This information consists of the name of the borrower, loan number, property address, amount of the loan, amount of the policy, and policy number. The information provided is sufficient for the lender to identify the loan. The legal description used in the policy is then adopted by reference from the mortgage document.

Schedule B

A new concept has been adopted for Schedule B. In a full ALTA Policy, Schedule B contains exceptions to coverage: those matters covered by the policy but which the insurer wants not to cover. In the majority of the United States, exceptions are just exceptions to coverage. Affirmative assurance, which is additional coverage to that given within the policy's insuring clause, is done by endorsement.

In the Short Form or Master Policies, the exceptions, for example, for covenants, conditions or restrictions, are generic in nature. That is, the exception does not include specific covenants or recording information. In the Short Form or Master Policy, the lender receives in the exception, affirmative insurance in the same paragraph that no violation of the covenant, present or future, will result in a forfeiture or reversion of the title, nor will it impair the lien of the insured mortgage.

Easements and servitudes will be excepted. Affirmative insurance, however, will be provided so that improvements do not encroach upon the easements, nor will the usage of the easement interfere with the improvements. Such provisions include lands, shrubbery, and trees.

All minerals will be excepted. This includes lessees of minerals. Affirmative insurance, however, is provided in order for the usage of the land for residential purposes will not be prevented nor interfered with by reason of the exercise of the mineral rights. Subsidence is specifically excepted from the policy. The lender is given survey coverage without the need for a survey.

In addition, the form provides for an addendum to be used **only** for matters which prime the lien of the insured mortgage. Provision is also made for the attachment of certain specified ALTA endorsements. This can be accomplished by checking the specific permitted endorsement on the first page of the short form or certificate. If other endorsements are required, the forms may not be utilized.

The ALTA has also adopted a new endorsement, ALTA Endorsement Form 9, (Restrictions, Encroachments, Minerals), in addition to the new ALTA Short Form or Master Policy. This so-called "REM" Endorsement is similar to the one referred to as the CLTA 100 or the comprehensive endorsements used by various companies in the East. This endorsement insures that there are no covenants, conditions or restrictions which would divest, subordinate,

continued on page 37

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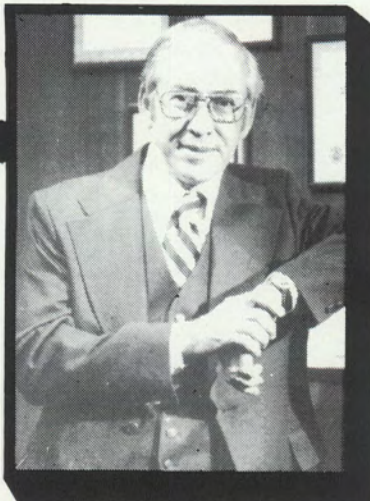
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"There's hardly anything in the world that some men cannot make a little worse and sell a little cheaper, and the people who consider price only are this man's lawful prey."

— John Ruskin (1819-1900)

"A title agent for title people"

TIAC Takes Charge

*By Richard W. McCarthy
ALTA director of Research*



ALTA Abstracter-Agent Section Chairman Bill Thurman (right), congratulates the recipient of the first errors and omissions insurance policy issued by TIAC—Roger Jones (center), president of Barron County, Wisconsin, Abstract Company, Inc. The two are accompanied by Wisconsin Land Title Association 1988-89 President Jim Duffy, president of Ashland Land Title Co.

The first shareholders meeting of the Title Industry Assurance Company (TIAC), errors and omissions insurer, was held on October 16, 1988, in conjunction with the ALTA Annual Convention. Shareholders present, together with those who voted by proxy, elected the first Board of Directors of the company since the original issuance of the organization's license. The Board is composed of the following individuals:

Hughes Butterworth, Jr.	Lawyers Title of El Paso, Inc., El Paso, TX
John R. Duffy	Ashland Land Title Company, Ashland, WI
F. Earl Harper	Southern Abstract Company, Bartlesville, OK
Douglas C. Pierson	Pierson, Affolter & Wadhams, Burlington, VT

Paul A. Ransford	Tuscola County Abstract Corporation, Wayne, PA
Edward R. Schmidt	Commonwealth Land Title Services, Indianapolis, IN

Following the shareholders meeting the Board met and elected TIAC officers:

Edward R. Schmidt, Jr.	Chairman
John R. Cathey, Ardmore, OK	President
Hughes Butterworth, Jr.	Vice President
James R. Maher, ALTA	Secretary
Richard W. McCarthy, ALTA	Treasurer
Douglas C. Pierson	Assistant Secretary
Roger D. Teese, Burlington, VT	Assistant Treasurer

On November 10, 1988, the TIAC Board of Directors convened in Burlington, Vermont (home to the group's corporate offices). At that time, the Board established a marketing strategy committee and approved banking, auditing, actuarial, investment and management contracts.

So many "players" are involved in this ALTA formed Errors and Omissions program. To fully comprehend the function, responsibilities, and role of the organizations, it is first necessary to identify all of the "actors" involved.

ALTA

The ALTA has spent \$400,000 in attorneys' and consultants' fees plus staff time, committee expenses, mailings, etc., to establish TIAC's existence. Beginning in October 1987, TIAC became an independent corporation domiciled in Vermont. ALTA has and will continue to offer staff support to TIAC. The Association, however, is no longer affiliated with the Company. The ALTA Board of Governors has endorsed TIAC as the E&O insurer for the title industry.

Recognizing ALTA's contributions to the formation of the organization, TIAC's Board has endorsed the position that participation in the E&O program is limited to ALTA Active and Associate members. ALTA staff will work with TIAC in the areas of public relations/marketing, membership recruitment, convention, advertising space, and management.

continued on page 43

ONE GOOD REASON your E&O rates may be too high

Expensive legal fees don't have to inflate the cost of handling abstractor-title insurance agent errors and omissions insurance claims. Lawyers who are unfamiliar with the title business can push up an insurer's bill while learning, thus making more likely the possibility of an increase in your E&O rates.

Title Industry Assurance Company (TIAC) claims are handled the sensible way—by attorneys who are well acquainted with title evidencing. This improves cost control while keeping rates competitive.

TIAC, organized through the American Land Title Association, provides E&O coverage for ALTA Active and Associate members. Exclusively. Besides expert and cost effective claims handling, there's no multi-line coverage for you to worry about—where unfavorable loss experience by another, higher risk group can mean a substantial rate increase for those in the same E&O family.

TIAC protection is designed to remain available—even when market conditions are poor and competitors disappear. Through TIAC, an important answer has been developed for the E&O availability-affordability problem that has troubled title professionals for years.

Give TIAC a call and review your E&O needs with our underwriting manager. When the bottom line is at stake, it's worth discussing.



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ALTA's Best Kept Secret

*By Cara Detring
chairman ALTA
Education Committee*

I became acquainted with the Land Title Institute's correspondence courses long before I became involved with the ALTA Education Committee and the Land Title Institute itself. I was convinced that the courses were very valuable training tools. So, when I helped implement a program in Missouri to select and recognize a Young Title Person on an annual basis, I also recommended that each year the MLTA award the courses to our nominees. And so we did.

LTI—Facts and Figures

The Land Title Institute was founded in 1970 by Hart McKillop, a retired senior vice president and director of continuing education of Lawyers Title Insurance Corporation. In 1980 Mr. McKillop donated the LTI to the American Land Title Association. Its operations have been based in Winter Haven, Florida, under the watchful eye of Ramona Chergoski, who has served as registrar and executive vice president.

Since its inception, there have been 363 subscribing companies whose employees have participated under the Group Plan, and under the now available Individual Plan, over 250 individual enrollees have participated. In the last eight years, nearly 3000 persons have earned Certificates of Achievements for completing the course, and more than 69,000 textbooks have been shipped countrywide. In addition to title industry professionals, students

have enrolled from the areas of real estate, financial institutions, state insurance commissioners, and the U.S. government—the Coast Guard, Navy, Department of Interior, and Justice Department.

It is expected that in mid-1989 the LTI will relocate its office to space adjacent to the ALTA headquarters in Washington, D.C. Under the guidance and expertise of the ALTA Education Committee, the existing textbooks currently are being revised into a new basic correspondence course designed to familiarize entry level employees with the land title industry. In addition, Oscar Beasley and his staff at First American Title Insurance Company, Santa Ana, California, are developing for the LTI, a series of text materials to further educate more advanced, title production employees. These documents will constitute the new advanced correspondence course.

The Missouri Land Title Association signed up with the Land Title Institute and started awarding the opportunity to the people who had been nominated for Young Title Person of the Year to enroll in the course. Many of us in Missouri felt that awarding the course was another way to recognize the achievements of those young people and to provide them with something that could help them in their chosen line of work.

Now, we find that our nominees have already completed the courses offered by the Land Title Institute. Our best and brightest young people jump at the chance to become more knowledgeable about our industry. We still award the courses, but happily, our bright young people are taking the initiative to enroll themselves, or taking advantage of their company's offer to take the LTI correspondence courses. Those same bright, young people are showing up as nominees for Young Title Person in Missouri. That is not a coincidence.

ALTA's Land Title Institute really is ALTA's best kept secret. The value of the course is realized by those companies whose employee's have been given the opportunity to take the correspondence courses. What I have found, is that the people who complete the course have more initiative, are more aggressive and are more serious about their employment within the land title industry.

The Land Title Institute's correspondence courses enable your employee to learn more about the industry, as well as how to efficiently service your customers' needs. Your employees thus become better informed, and help provide better service to your customers. A well informed employee enhances your company's image. All of this can contribute to your company's competitive edge.

You might say, "All this from the Land Title Institute course?" Well, no, not directly, but the courses provide the basis for the growth of that employee, the basis for the enhancement of your company's image and ability to provide good service. Remember, it is not necessary for your company to spend the time and money to develop materials about the industry in general. You do not have to recreate the wheel. You just need to utilize the "basic wheels and chassis" provided by the Land Title Institute and add your own "extras" after that.

You owe it to your company and to your employees to take a look at the Land Title Institute courses. Discover for yourself what ALTA's best kept secret can do for all of you.

FINALLY, An Indexing Solution...

It Only Takes 5 MINUTES To Go...

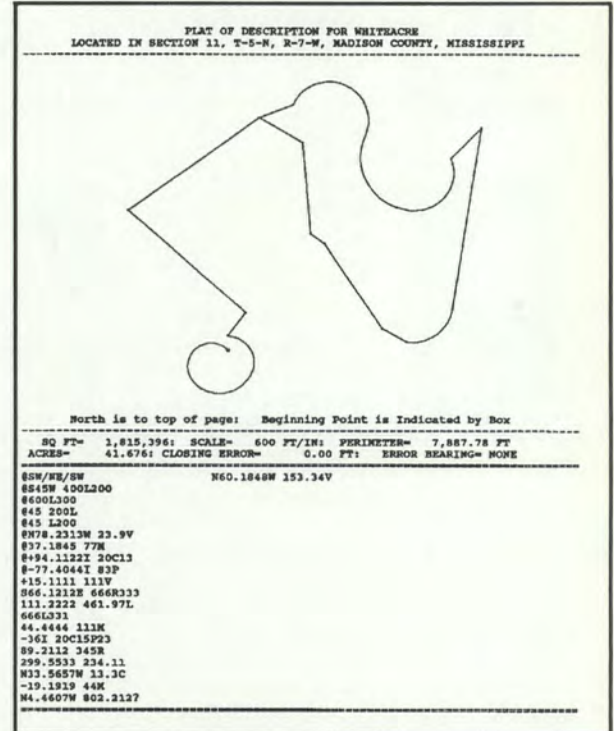
...From This...

Exhibit "A"

Whiteacre, a part of Section 11, T-5-N, R-7-W, Madison County, MS, being more particularly described as follows, to-wit:

- Begin at SW corner of NE 1/4 of SW 1/4 of said Section 11,
- Curve to Left with chord bearing of South 45 deg. West, chord distance of 400', and radius of 200'
- Curve to Left with arc length of 600' and radius of 300'
- Curve to Left with central angle of 45 deg. and radius of 200'
- Curve to Left with central angle of 45 deg. and arc length of 200'
- Run North 78 deg. 23' 13" West for 23.9 vara
- Run through azimuth of 37 deg. 18' 45" for 77 meters
- Run through interior angle to Right of 94 deg. 11' 22" for 20 chains and 13 links
- Run through interior angle to Left 77 deg. 40' 44" for 83 rods to Point of Beginning.
- Run through deflection to Right of 15 deg. 11' 11" for 111 vara
- Curve to Right with chord bearing South 66 deg. 12' 12" East, chord distance of 666', and radius of 333'
- Curve to Left with central angle of 111 deg. 22' 22" and radius of 461.97'
- Curve to Left with arc length of 666' and radius of 331'
- Run through azimuth of 44 deg. 44' 44" for 111 meters
- Run through interior angle to Left of 36 deg. for 20 chains, 15 poles, and 23 links
- Curve to Right with central angle of 89 deg. 21' 12" and radius of 345'
- Run through azimuth of 299 deg 55' 33" for 234.11'
- Run North 33 deg. 56' 57" West for 13.3 chains
- Run through deflection to Left of 19 deg. 19' 19" for 44 meters
- Run up yonder way as far as an arrow can be slung from a hickory bow
- Run North 60 deg. 18' 48" West for 153.34 vara to Point of Beginning.

...To This...



QUICK-PLAT/index^(tm) was created by the combined talents of a title company attorney, a surveyor, and a programmer, all of whom have many years of experience in their respective fields. The QUICK-PLAT series of software modules makes platting, analyzing, coding and indexing legal descriptions as easy as using a word processor. Version 1.0 includes a Multi-Tract module along with the Index module.

Features:

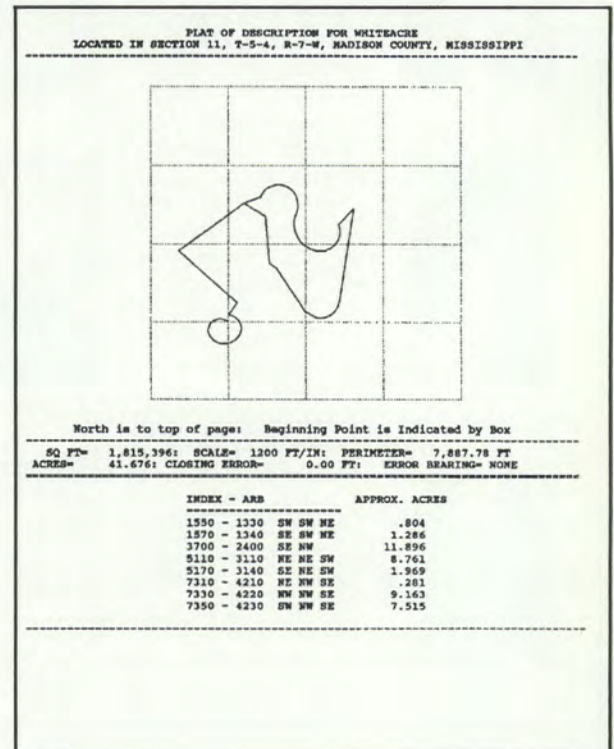
- Automatically plats, analyzes, codes and indexes descriptions in standard government sections by index numbers, arb numbers and regular governmental subdivisions
- Automatic computation of Area and Closing Errors
- Entry of curves in four most common formats WITHOUT directional limitations
- Allows missing calls
- Allows inter-mixing of units of measurement
- Allows inter-mixing of bearings, azimuths, interior angles, and deflections
- Allows tract rotation for adjustments in magnetic North
- Allows user to see relative location of any tract to any other tract in a section
- Ability to zoom in on descriptions in a section
- Full screen editing at any phase, even after platting
- Multi-Tract module permits mapping of government grants and multiple out-sales from parent tracts.
- Allows plats to be printed in user-defined scale.
- PLUS many more

Specifications:

IBM PC compatible w/graphics adapter
384K RAM minimum
DOS 2.1 or higher
HP LaserJet II+ / IBM Graphics compatible

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126 Chiswick Circle
Jackson, MS 39211

NAMES IN THE NEWS



Tomblin

Frederick L. Tomblin has been elected president and chief operating officer at **Commonwealth Land Title Insurance Company**, effective this first quarter of 1989. Tomblin, who has been with Commonwealth for 11 years, will replace **Joseph D. Burke**, who is retiring after 30 years with the company. Said Chairman and Chief Executive Officer of Commonwealth, **Herbert Wender**, "Fred brings a wealth of knowledge and expertise to his new position, along with the experience to generate even greater successes for the company nationwide." In his new position, Tomblin will be responsible for Commonwealth's agency and direct operations nationwide.

The following individuals have also received appointments and promotions at Commonwealth:

Stephen H. Weatherby, promoted to vice president and controller, effective the first quarter of 1989; Philadelphia, PA; **Warren A. Kennedy**, appointed senior vice president and western regional manager, effective first quarter of 1989, Los Angeles, CA; and **James P. Kozel**, appointed senior vice president and regional manager of the Mid-Atlantic Region, effective the first quarter of 1989, Philadelphia.

The following people have received promotions at **Chicago Title and Trust Company**:

Charles E. Weisfuss, appointed assistant vice president, Chicago; **Stephany Addis**, appointed assistant regional counsel, Chicago; **Marion Latham**, appointed assistant vice president, Manhattan, NY; **Ruth A. Lundy**, appointed resi-



Skraban

dent vice president and remains branch manager, Manhattan; **Elizabeth McGinnity**, appointed associate general counsel, Chicago; **Gordon Anderson**, appointed assistant vice president, Santa Ana, CA; **Jeff Macelli**, appointed assistant vice president, San Diego; **Clark Strubar**, appointed vice president, Sacramento; **Gustavo Abello**, appointed operations officer, Chicago; **Patricia Flowers**, appointed assistant escrow officer, Chicago; **Ronald L. Skraban**, appointed regional manager, Southeast Atlantic Region, and remains vice president, from Florida State manager; **Richard Bowers**, appointed assistant vice president, Sacramento, CA; **Larry Priest**, appointed vice president, Fairfield, CA.

Melville R. Bois, president of Universal Title and Financial Corporation, has announced that **Rudy E. Wahlsten** has been named state manager for the Minnesota operations of Universal Title Insurance Company.

Lawyers Title Insurance Corporation announces the election of **Charles H. Foster, Jr.** as president and **Janet A. Alpert** as executive vice-president—operations. Both are assigned to the company's national headquarters in Richmond, VA. **Robert C. Dawson** will continue as chairman and chief executive officer. Lawyers Title also announces the appointment of: **Dale P. King**, branch manager, Decatur, GA; **Lana Archer**, branch manager, Monroe, MI; **J. Scott McCall**, assistant counsel—claims, Richmond, VA; **Keith Hendrix**, named assistant branch manager, Tampa,



Hidalgo

FL; **Kay Hidalgo**, appointed branch manager, Pueblo, CO; **Richard A. Holifield**, named assistant branch manager, Orlando, FL; and **Tony Burrus**, named office manager, Amarillo, TX.

Continental Land Title Company, headquartered in Los Angeles, CA, announces that **Ronald G. Golden**, has been named vice-president—Ventura County manager. He is assigned to the company's office in Camillo, where he was previously vice-president—sales manager of the branch. Continental is a subsidiary of Lawyers Title Insurance Corporation.

Parker S. Kennedy, executive vice president of **First American Title Insurance Company** has named two new assistant counsels. **Mary Elizabeth Powell** of Irvine will be assisting **Oscar Beasley**, the company's senior title counsel. **Craig J. Zinda** of Mission Viejo will assist the legal department with the administration of claims.

Landmark Title, Inc., has appointed **Leslie P. Weiss**, a vice president at the company, to supervise the opening of a new branch office in Salem, NH. Landmark has named **Constance A. Wolkowski**, as manager for Intercounty Abstract Company, a subsidiary of Landmark, Manchester, NH; **Karen Huard** has been named branch manager of Benchmark Title Company, Kennebunk, ME.

Mark Edward Winter has been promoted to senior vice president and director—national operations by **Stewart Title Guaranty Company**, Washington, DC.

Stewart Title of Oregon, Inc., announces the



Weatherby



Wahlsten



Holifield



Kennedy



Foster



Burrus



Kozel



Alpert



Powell



Addis



McCall



Zinda



Lundy



Hendrix



Weiss



Wolkowski

appointment of **William O. Carter** as president of the Oregon organization. **Francene DePrez**, former president of Stewart Title since 1985, has accepted a position as director of national marketing with **Stewart Title Guaranty Company** in Houston, TX.



Carter

Wiggin and Nourie, one of the oldest and largest law firms in New Hampshire, announces the partnerships of **Anthony C. Marts**, and **Edward L. Cross**. **Gary M. Burt** has joined Wiggin and Nourie as an associate in the litigation department.

William F. Boll has been appointed vice president and sales manager of the Riverside and San Bernadino County offices of **World Title Company**, CA. **Dona Amerison** and **Sharon M. Easterday** have been ap-



Marts



Cross

pointed to key executive positions in the Burbank headquarters of World Title. **Amerson** was named vice president, escrow operations manager. She will be responsible for overseeing all escrow departments in the 11 World offices. **Easterday**, was appointed assistant vice president and claims officer, overseeing the claims office at the Burbank headquarters. **Guido Schenkuizen** has been named senior advisor to the legal department of World Title, Burbank; and **Baron Tennelle** has been named vice president and San Diego County operations manager.

American Realty Title Assurance Company (ARTA), is pleased to announce that **Wayne Colegrove** has become manager/agent for ARTA's West Office, Columbus,



McNamara



Holl



Kurtz

OH.

Thomas E. Evans, Jr., has been named president of Fidelity National Title Agency of Maricopa County, Phoenix, AZ.

Industrial Valley Title Insurance Company, a member of the IVT Group, is pleased to announce the promotion of **Timothy J. McNamara** to vice president. He is directly responsible for all Philadelphia Title Production Operations. Other appointments in the Philadelphia office include: **Frank P. Hill, III**, appointed to assistant vice president; **David J. Holl**, appointed to associate counsel; and **Rosemary J. Kurtz**, appointed to Human Resources administrator.

TRW Inc. announced the appointment of **Michael T. Henney** as general manager of

Student's Essay Leads To 26-Year Career

Twenty-seven years ago, in the fall of 1961, when Stetson University College of Law student Harold A. Drees penned his "50 Keys to a Single Dwelling" essay, he had no idea the paper would lead to a 26-year career position with the nation's oldest and largest bar-related title insurer.

Today the Stetson Alumnus is senior vice president and director of legal services with Attorneys' Title Insurance Fund, Inc., the 40-year-old Orlando-based title insurance and title information provider.

"I entered the paper in The Fund's Student Essay Awards competition," Harold recalls. "The paper was an analysis of the pitfalls of condominium ownership. Florida had no condominium law at the time, so in the essay I dealt with some of the title-description, tax and co-ownership issues that likely would evolve with the proliferation of the condominium throughout the state."

Although Harold's essay wasn't selected as a winner in the statewide student essay competition, the work led him to a prize that has proven to be even more valuable.

"It just so happened that The Fund, forecasting that the condominium would be big in Florida, was busy developing a specialty

in condominium law. They had just hired a former law professor to head up this effort, but, sadly, he died before coming to work.

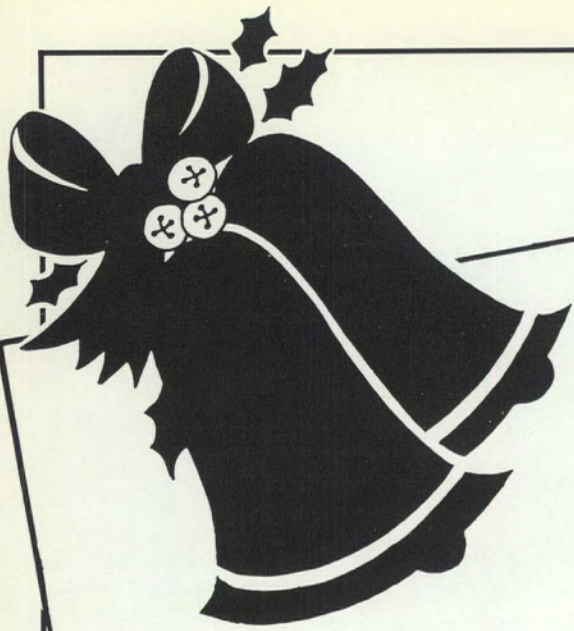
"After they read my paper, they invited me in for an interview. I joined the company in 1962, and have been here ever since."

The Fund's Student Essay Awards competition gets underway in the fall of each year and involves the law colleges of six Florida universities: Florida, Florida State, Miami, Stetson, St. Thomas and Nova.

Papers written by students at each of the law colleges on some subject in the field of real property are judged at the faculty level for prizes donated by The Fund. In keeping with its long-standing tradition of supporting real property legal research, The Fund has recently increased its case award from \$150 to \$250 for each winning essay.

The Fund also distributes the winning student essays among its 6,300 member attorneys statewide upon request. In addition, all of the student essays are kept on file, and often are used as a reference base for research on related legal issues.

The Student Essay Awards competition is one of three phases of a Law College Program instituted by The Fund in 1956.



One of the nice things about the holidays is the opportunity it gives us to say "Thank You" and offer our best wishes for 1989.

We hope the year ahead brings you happiness and health. We hope, too, that we can play a part in making it rewarding for you.

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its newly organized Title Information Services operating unit, Anaheim, CA.

Just in time for the New Year, the following companies have made these additional appointments and promotions:

Lawyers Title Insurance Corporation announced the following appointments at their national headquarters in Richmond, VA: **H. Randolph Farmer**, senior vice-president-sales and marketing; **Frederick H. Hemphill, Jr.**, senior vice president—administration and information systems; **Dana R. Ward**, vice-president and chief of staff—operations; **Scott A. VanBuskirk**, vice-president and corporate counsel; **Robert S. Bozarth**, counsel—major transactions; and **Hugh D. Reams**, counsel—underwriting. The following individuals have received appointments at Lawyers Title from affiliated offices: **James D. Hewitt**, elected vice-president—Florida state manager, Lakeland; **A. Glenn Graff**, elected vice-president—operations liaison, assigned to the Florida state office, Lakeland; **M. Duane Smith**, appointed manager of the company's Phoenix National Division in Phoenix, AZ; **Charles W. Keith**, senior vice-president—operations in the Pennsylvania state office, Pittsburgh; and **Frank J. Sheehy**, senior vice-president—

operations in the New England state office in Boston, MA.

Lawrence M. White of Irvine, California, vice president of operations for **First American Title Insurance Company**, was recently elected to the board of directors of Peoples Abstract Company of Des Moines, Iowa, according to President **Sidney Ramey**.

Peoples Abstract Company is a subsidiary of First American Title Insurance Company. **James L. Kott** has been promoted to vice president—state manager of Oklahoma for First American, according to President and Chief Executive Officer D.P. Kennedy.

Title USA Insurance Corporation Chairman **William E. King** has announced the promotion of **O. Less Pearson** to executive vice president for services, Houston, TX. In his new position, Pearson will oversee management information systems, human resources groups and Title USA's subsidiary, **Great West Information Services Corporation**. Title USA also announces the promotion of **E. Marcus Jones** to vice president for finance and administration, Houston. Jones's responsibilities will include overseeing the risk management, corporate audit, financial analysis and corporate administration areas of the company.

Commonwealth Land Title Insurance Company

proudly announces the following additional appointments: **J. Michael Harrington**, assistant controller, Philadelphia, PA; **Richard A. Angelo**, vice president and Mid-Atlantic regional counsel, Philadelphia; **John J. Foster**, vice president and Mid-West regional counsel, Chicago, IL; **Ray Constand**, vice president, Denver, CO; **Roderick J. Danish**, vice president, Orlando, FL; **M. Gordon Daniels**, counsel for Eastern Pennsylvania and Delaware, Philadelphia; **Bruce Perweiler**, assistant counsel, Washington, DC; **Tony Car-**

ter, assistant vice president, New York City, NY; **Darlene E.P. Clark**, assistant vice president, Washington, DC; **Manuel Labra**, assistant vice president, Miami, FL; **Nanci K. Reese**, assistant vice president, Lancaster, PA; **Robert B. Seisholtz**, assistant vice president, Ft. Lauderdale, FL; **Barbara E. Abrams**, closing officer, Philadelphia; **Gary Sternick**, closing officer, Philadelphia; **Marietta J. Fogarty**, title officer, Riverhead, NY; and **Bruce Thornberry**, title officer, Louisville, KY.

FORMS

continued from page 28

extinguish or affect the validity, priority or enforceability of the lien of the insured mortgage.

Secondly, the endorsement insures, unless there is a Schedule B exception, that there are no present violations of any covenants; that the existing improvements do not violate setback lines; that the documents referred to in Schedule B do not establish easements, provide a lien for liquidated damages, create special charges or assessments, or contain an option for purchase. Additional paragraphs insure that there are no encroachments, or violations on the land of existing covenants which would impair the mortgage or damage existing improvements including lawns, shrubbery or trees, because the improvements encroach upon easements or because of the exercise of mineral rights.

The forms as completed are not yet filed in all states, but this will, of course, be accomplished by the individual companies.

CONSIDER THE FACTS

The development and growth of any company depends on the ability of management to make and implement the right key decisions. However, managers hard at work running the day-to-day operations, frequently lack the time or background necessary for specialized one-time projects. Which is why successful managers turn to specialists outside the company for effective solutions to problem areas. *Corporate Development Services, Inc.* provides objective expertise for a variety of needs, including performance review systems, financial planning and budgets, leadership advisement and more. For prompt confidential service contact: **Lawrence E. Kirwin, Esq.**, President

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**American
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Appraisers**

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Wayne, PA 19087
215-688-1540

*The title
industry
is our only
business!*



ACROSS THE HOMEFRONT

The following are the newly elected officers and directors of the **Dixie Land Title Association**: **President Annette Gamble**, Commonwealth Land Title, Atlanta, GA; **President-Elect George K. Williams, Jr.**, Realty Title Company, Mobile, AL; **Vice President Kelly Ouzts**, Chicago Title, Atlanta; **Secretary-Treasurer Jane Wilbanks**, Surety Land Title Company, Mobile; **Director at Large Randy Nash**, Lauderdale Abstract Company, Florence, AL; **Director-Alabama James K. Merrihew**, Commonwealth Land Title, Mobile; **Director-Georgia Robert L. Watts**, Lawyers Title Insurance Corporation, Marietta; **Director-Mississippi Jo Williford**, Mississippi Valley Title Ins. Co., Jackson; **Past President Larry Giardina**, Title Insurance Company, Mobile.

A "fun-loving" group of 140 members and guests turned up at the Wisconsin Land Title Association's Convention. Among the participants, the following individuals were elected officers to the state Association: President **James Duffy**, Ashland Land Title; President-Elect **Steve Evans**, Outgamie Abstract & Title Co.; Director **Mark Ciborowski**, Wisconsin Title Service Co.; Director **Mike Skoglund**, Schmitt Abstract & Title; Director **Gene Ouchie**, Chicago Title Insurance; Director **Bob Gajewski**, Shawano Abstract & Title; Director **Mike Gisvold**, St. Croix County Abstract; Past President **Chuck Schiereck**, Chicago Title Insurance.

NEW ARRIVALS

Lawyers Title Insurance Corporation announces the formation of three new wholly-owned subsidiary companies in Texas: **Lawyers Title of Dallas, Inc.**, **Lawyers Title of Tarrant County, Inc.**, and **Lawyers Title of Denton, Inc.**, will operate in areas formerly served by Hexter-Fair Title Company, Tarrant Title Company, and Lawyers Title Agency of Denton.

Landmark Title, Inc., has opened a full-service facility at 18 Pelham Road, Salem, New Hampshire. The branch

will serve customers in Salem, Londonderry and surrounding areas.

American Realty Title Assurance Company (ARTA), with Corporate Headquarters in Columbus, Ohio, is pleased to announce a new satellite office in the heart of Clintonville. It is located at 3442 North High Street. ARTA also announces the relocation of its agent, ARTA of Delaware, managed by **John Elliott**. Elliott and his staff will continue their practice at: 17 West

Winter Street, Delaware, Ohio 43015, (614) 369-0875, FAX (614) 369-0875.

Fidelity National Title Agency, Inc., moved into one of Tucson, Arizona's most rapidly expanding business and financial areas when it opened a sixth facility in the Gateway Plaza at Speedway and Kolb. Served by two escrow officers, **Robin G. Ness** and **Melissa Ross Leiner**, with Ness as branch manager. The new office is located at 1010 N. Finance Center Drive, Tucson.

Chicago Title Goes To Japan

In recognition of the growing amount of foreign investment in U.S. real estate, Chicago Title Insurance Co. executives recently participated in a series of seminars in three Japanese cities—Tokyo, Nagoya and Osaka. The workshops, arranged in conjunction with the Chicago branch of the Japanese Chamber of Commerce and Industry, examined the practical aspects of acquiring or constructing commercial or industrial facilities in the United States.

In Osaka, speakers (photo, left to right) Shigeru Matsumoto, accountant, Tohmatsu, Awoki & Sanwa/Touche Ross International, Schaumburg, Ill., Hugh A.

Brodkey, vice president and associate general counsel of Chicago Title Insurance Co., and Kayoko Rohan, vice president of The Rothschild Realty Group/Alter Group, Wilmette, Ill., listen as Kyozauro Nishizawa of the Osaka Chamber of Commerce addresses workshop participants. Brodkey spoke about issues involved in insuring title to land in the United States. Other workshop speakers were from the Chicago law firm of Masuda, Funai, Eifert & Mitchell Ltd.; and the Tokyo law firm of Yamashita, Ohshima & Akita.



In Osaka, speakers Shigeru Matsumoto (left), accountant, Tohmatsu, Awoki & Sanwa/Touche Ross International, Schaumburg, Ill.; Hugh Brodkey (center), Chicago Title; and Kayoko Rohan (right), listen as Kyozauro Nishizawa (far right) of the Osaka Chamber of Commerce addresses workshop participants.

A TITLEPROFILE

Jeffrey M. Dreifuss,
Executive Vice President

Rosemary G. Hall
Settlement Coordinator
Linda O. Crawford
Chief Processor

Company: The Sentinel Title Corporation

Location: Columbia, Maryland Branch

Executive: Jeffrey M. Dreifuss

Education: J.D., University of Baltimore

Favorites:

Author: J.D. Salinger

Sport: Skiing and Golf

Vacation: Any ski resort in Colorado

Family: Wife, Susan, and children,
Joshua, Daniel, and Sarah

Hobby: Camping

Computer

System: TITLEPRO

Work Stations: 5



Jeffrey Dreifuss:

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TITLEPRO. **The System of Preference** **for Independent Title Agents.**

Titlepro is a multi-user, multi-processor IBM-PC and PS/2 compatible computer system designed and developed by title people for title people.

Titlepro is modular, so you may select the modules you need, for your binder, policy and forms production; for closings, disbursements and escrow accounting; for indexing, scheduling; for task tracking, management reports, remittance reports, and more.

Titlepro saves time, because title information is entered just once, and used throughout the system without retyping.

Titlepro is fully IBM-PC/XT/AT and PS/2 compatible, and is provided on Novell Netware for the ultimate in multi-station performance.

Titlepro provides installation and training at your office, and courteous, dependable follow-up assistance.



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In Pennsylvania call 717-299-2100 FAX 717-293-8144

NEW ALTA MEMBERS

(The names listed in parentheses are recruiters who have now qualified for membership in the ALTA President's Club.)

ACTIVE

California

United Title Company, Los Angeles

Colorado

The Title Group, Inc., Boulder

Florida

Haven Title Title Company, Winter Haven
Lore Title of Florida, Inc., Boca Raton
Marathon Title Company, Marathon
Plantation Title Company, Fort Lauderdale
Southwest Florida Title, Inc., Marco Island

Georgia

Southland Title Company, Atlanta

Illinois

Associates Title & Abstract Company, Princeton
Lincoln County Title Company, Lincoln
Northwestern Illinois Title Company, Inc., Freeport

Indiana

Francis & Pell, Terre Haute
National Escrow Title, Inc., Greenwood
Scott County Abstract Company, Scottsburg
Sullivan County Abstract, Sullivan

Kansas

Banks Title Company, Lawrence

Kentucky

Lawyers Title of Northern Kentucky, Fort Mitchell

Maine

Coastal Title Company, Damariscotta

Massachusetts

Closings Ltd., Danvers

Michigan

United Abstract & Title Insurance Company, Bad Axe

Minnesota

Dahle Abstrating Company, Willmar
Registered Abstracters, Inc., Anoka
Renville County Abstract Company, Olivia

Missouri

Landmann Abstract & Title Company, Sedalia
United Title Company, Inc., Liberty

Nevada

Nevada Title Company, Las Vegas

New Hampshire

Concord Land Title Company, Inc., Manchester

New Jersey

Eastern Title Agency, Inc., Eatontown
Investors Title Agency, Inc., Metuchen

New Mexico

Otero Land & Title Company, Alamogordo

New York

Atlantic Title & Abstract Corp., Ithaca
Colonial Abstract & Escrow, Ltd., New City
County Seat Abstract, Johnstown
Hanna Abstracts, Inc., Elizabethtown
Lance R. Pomerantz, Blue Point
Stewart Title Insurance Company, Syracuse
Universal Abstract, Inc., Hempstead
Universal Service Abstract, Staten Island

Ohio

Greer County Abstract & Title, Mangum
National Title Agency, Cleveland
Olde Reserve Title Agency, Medina
Tower City Title, Highland Heights
Xanders & Xanders Company, L.P.A., Cincinnati

Oklahoma

Latimer County Abstract Company, Wilburton

Pennsylvania

Midtown Abstract, Inc., Easton
Pennsylvania Land Transfer, Media
People's Abstract, Inc., Philadelphia
Pro-Search, Inc., Allentown
Realty Settlement Services, Lancaster
Robert Chalpin Associates, Inc., Norristown
Security Search & Abstract Company, Philadelphia

SMC Abstract Company, Inc., Royersford

South Dakota

Campbell County Abstract & Title Company, Mobridge
Sanborn County Realty & Title Company, Woonsocket

Tennessee

Associates Title, Inc., Chattanooga

Texas

Bexar County Title, San Antonio

Utah

Landmark Title Company, Salt Lake City

Virginia

Central Title & Abstract, Inc., Manassas
Judicial Title & Closing Company, Fairfax
Old Colony Abstract & Title, Richmond

Wyoming

Pioneer National Title Insurance, Green River

Puerto Rico

Apex Title Insurance Agency, Inc., Hato Rey

ASSOCIATE

District of Columbia

Joe H. Harris, Washington
Donald N. Memmer, Washington

Illinois

Suzanne Bessette-Smith, Chicago
Fred R. Kaufmann, Jr., Chicago

Iowa

David P. Ellingson, Des Moines

Louisiana

Kirby O. Price, Monroe

Maryland

Marylee Machado-Dixon, Silver Spring

Ohio

David Brian Bennett, Cambridge
Daniel P. Randolph

SPENCER SYSTEMS

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ANNIVERSARY SALE

To celebrate Spencer Systems upcoming 10th Anniversary of serving the computer needs of the land title industry, we are pleased to make the following special offer:

15 Closing/policy/escrow programs \$3,000.00

7 Title plant maintenance programs \$3,000.00

ALL PROGRAMS (save \$1,000.00) \$5,000.00

Features: • Fully integrated, not a conglomeration of "canned" programs. • "Mature" programs with 25, 20-100 year plants constructed. • Used by over 36 title companies in 4 states. • Written by the Spencer family who has owned 10 title companies. • No training costs required with video tapes. • Easy installation by purchaser or local computer suppliers. • 60 day, money-back guarantee. • Search for plant records in over 100 combinations. • Used on PC's, Networks of PC's, & larger mini-computers. • Used to build 1st computer plants in Texas & New Mexico in 1979.

To see for yourself how you can cut your labor costs by as much as one-half with these easy-to-use programs, just call or write for our **FREE** VHS video demonstration tape to:

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Spencer Systems of New Mexico
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CONVENTION

continued from page 5

her individual road to Washington, her husband's demands and political career, the predicaments with public life, and personal interests and aspirations. The brunch will be included in the spouse/guest registration fee, but you must sign up for this event on the Convention Registration Form.

TIPAC

For the first time, TIPAC will combine its annual Board and State Trustee meetings with the Mid-Year Convention. Open only to the Trustees, the TIPAC schedule includes Tuesday evening private dinners with members of Congress, breakfast on Wednesday with a keynote speaker, followed by a roundtable discussion of state-by-state fundraising techniques. A joint luncheon sponsored by ALTA and TIPAC is scheduled for Thursday afternoon, featuring syndicated columnist and satirist, and noted network television political commentator, Mark Shields. An insider's view of the 101st Congress will be provided from Shield's own inimitable perspective.

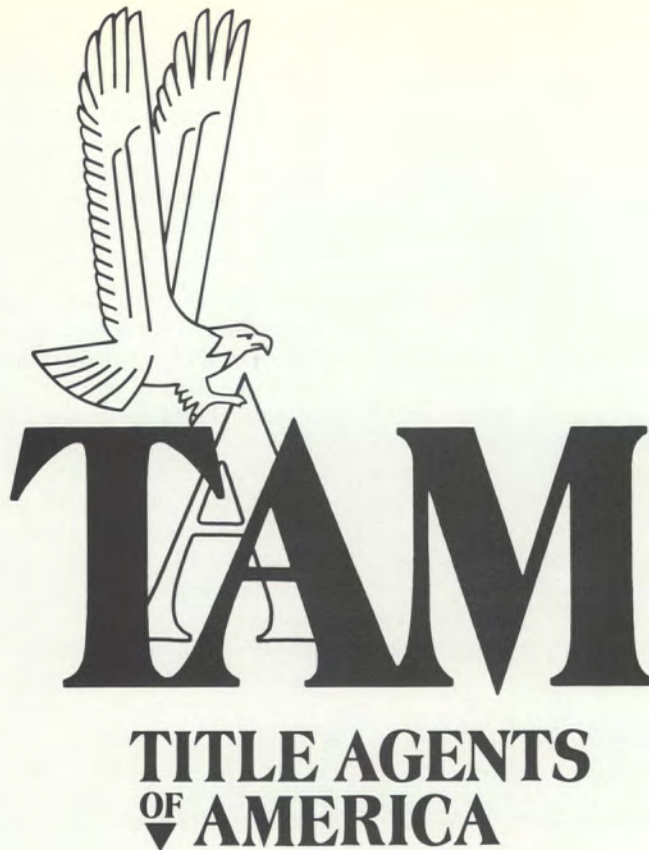
General Session

For those who don't attend the luncheon, several tours are scheduled for the afternoon, as well as a "Monuments by Moonlight" evening tour.

Everyone is encouraged to attend the Friday morning General Session featuring commentaries by David Brinkley, television anchor of *This Week with David Brinkley*, and Harvey Mackay, author of *Swim With The Sharks Without Being Eaten Alive*. Adjournment of the convention will follow the General Session.

Hotel Accommodations

The first convention mailing is scheduled for mid-January and will include the convention registration form as well as a hotel reservation card. Please note that The Mayflower offers a deluxe, **renovated**, room at \$145 single/double and a standard room at \$105 single/double. Deluxe rooms are limited and will be available on a first come, first serve basis. As was noted earlier, the convention falls during the Cherry Blossom Festival, a major event in Washington, DC. It is **extremely important** that sleeping room reservations are made as early as possible to ensure you a reservation in Washington.



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DUKE

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tant thing, as far as I'm concerned.

I think politicians are entitled to private lives too—just as we non-politicians are. There's been a lot of discussion within the press itself regarding the Gary Hart affair. I think Hart was fair game for one reason. It wasn't that he was fooling around with another woman while he was married—it was that he was trying to convey the impression that he and his wife had patched up their differences, and everything was peachy. He challenged the press to show otherwise

“It has become our insatiable drive to learn every fact about the character of a person—to go back into their grave and dig up stuff which really doesn't matter. It seems to me the public interest would be far better served by telling more about the views and positions of the candidates, and what they've done.”

and the press exposed him as a hypocrite. That was both the meaning and the tragedy of the Gary Hart story.

How do you feel about those who hold high positions in government and then leave to enter private consulting firms, capitalizing on their knowledge and prior connections?

I think that's one of the worst ethical problems in government today; this revolving door, I think it's shameful. In many instances, a lot of people take these government jobs only because they anticipate they'll go on to make a fortune. It's very difficult to know how to deal with this, because what do you do? Do you recruit people and then sign them to a blood oath that they'll never go work for private industry afterwards? It's a very difficult problem.

Should a president be obligated to hold a certain number of press conferences a month?

I don't think you need a quota system. I favor a policy of frequent press conferences—a lot of press conferences. FDR had something like 350. Reagan has held

48 in eight years, a disgraceful performance.

The president is our highest public servant. He should feel some sense of public responsibility in dealing with questions of the press. It's sad the way Reagan has handled this—with Sam Donaldson having to chase him down on the helicopter terrace.

There have been so many historic and political events which have had a profound effect upon our nation within the past 40 years. Which three do you feel had the greatest impact?

First, the Kennedy assassination because there is the possibility JFK would not have expanded the Vietnam War and got America as involved as Lyndon Johnson did. The assassination also nipped in the bud a new period of American life—a kind of return to idealism.

Then there was the Vietnam War itself which so divided this country. It produced the reaction from campus radicals—the great protest movement of the 60s. This paved the way for Richard Nixon's election in 1968. Nixon came into office on a false issue. So there was a kind of domino effect.

The final event would be the election of Reagan in 1980. The Reagan era has become a Reagan revolution. And despite how one may feel about him, Reagan has brought a new tone to Washington, a more conservative brand of government. He changed the political rules more than any president since FDR.

If someone told you 25 years ago you'd be where you are today...

I'd say, "crazy." No way.

I was lucky. My parents never put any pressure on me at all. I could be whatever I wanted to be. I do remember when I was going into journalism in 1948 and my mother was not especially pleased. Today,

“One of the things about American journalism which I think a lot of people don't realize is, it's not a monolithic force.”

it's regarded as such a glamorous profession. In those days, though, it was regarded as a business of ne'er-do-wells, of drunks and bums. And, you didn't make much money.

I was drawn to journalism because of a curious nature. Everything is really interesting to me. And you never get bored.

H.L. Mencken had it right—"Journalists live the life of kings."



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TIAC

continued from page 30

Hanna Insurance of Vermont Limited

Hanna's offices are the home office of TIAC. In addition, Hanna's personnel maintain the books and records of TIAC. They are also the official accountants for TIAC, and provide the organization with its state regulatory support.

Potomac Insurance Managers, Inc.

Potomac Insurance Manager, Inc. (PIM), provides the day-to-day underwriting and management of TIAC. This includes: the sending and receipt of applications, the issuance of premium quotes and the receipts of premiums, the binding and issuance of policies, the receiving notice of claims and the notification of claims counsel. PIM also oversee the issuance of the monthly bordereaux, acts as the reinsurance intermediary, acting as TIAC's authorized agent in the various states and divides the received premiums between TIAC, RC and the other reinsurers.

The Wyatt Company

After providing two years of consulting on the formation of TIAC, the Wyatt Company, based in Chicago, has been retained to set TIAC's loss reserves. In addition, the Wyatt Company will continue to provide risk management consulting to the E&O program.

Johnson & Lambert

The public accounting firm of Johnson & Lambert has been retained to provide independent audits of TIAC and TRC and to prepare the tax returns for both firms.

Pierson, Affolter & Wadhams

Aside from serving as assistant secretary to both TIAC and TRC, Douglas C. Pierson also holds the position as TIAC's Vermont regulatory and corporate counsel. Pierson issued records and acts as escrow agent for all shares of TIAC.

Crowell & Moring

Crowell & Moring, a Washington, D.C. law firm, has been and will continue to be TIAC's risk retention group and securities counsel. Crowell & Moring was instrumental in securing TIAC's "No Action Letter" from the Securities and Exchange Commission on the issuance of its stock.

Rubin, Eagan & Feder

The Dallas, Texas office of Rubin, Eagan

& Feder has been retained as claims counsel for the Errors and Omissions program. Jack Tickner, TIAC's claims counsel has extensive title insurance claims experience.

Bell, Boyd & Lloyd

The Washington, D.C. firm of Bell, Boyd & Lloyd has provided anti-trust counsel to TIAC concerning the requirement that participants in the program be either Active or Associate members of ALTA.

The Program; The Insurers

TIAC, a risk retention group, is the errors and omissions insurer and is solely owned by ALTA Active and Associate nontitle members. TIAC issues the E&O policies and holds 7% of all risk insured.

A risk retention group is an insurance company that is formed by a group of similar risks to provide liability insurance to members of the group. All insureds must own stock in the risk retention group and no outside investors are permitted. TIAC was incorporated in Vermont in October of 1987. On June 1, 1988, the group received its certificate of authority to write insurance from the Vermont Department of Banking and Insurance. TIAC then, as required by the 1986 Risk Retention Act, notified from the Department of Banking and Insurance the various states that it was operational and intended to write insurance in the 50 states plus the District of Columbia.

Title Reinsurance Company (TRC) is the stock properly/casualty insurer owned by a number of ALTA-member title insurance companies. TRC is domiciled in Vermont and reinsures TIAC. Under the current arrangement, TRC assumes 93 percent of all risks insured and obtains reinsurance for two-thirds of all that risk. That is, ultimately TIAC holds 7% of all risks, TRC holds 26 $\frac{1}{3}$ % of all risks and the outside reinsurers hold 66 $\frac{2}{3}$ % of all risks. TRC has reinsurance treaties with two of the largest professional liability reinsurers in the world.

Program Participation

As previously mentioned, participation in the errors and omissions program requires two things: membership in ALTA and stock ownership in TIAC.

A participant current must purchase 1 $\frac{1}{2}$ shares of stock for each 5 professional employees. Since there are no partial shares traded, a prospective participant must round up the number of shares to be purchased to the next higher whole number.

Shares of TIAC sell for \$1000 each.

Coverages, Deductibles and Limits Available

Title abstracters, agents and when purchased with one of the other two, escrow/closing coverages are available.

Policies may be purchased with limits of from \$100,000 per occurrence up to \$1 million per occurrence. The annual aggregate limits are double the per occurrence limit. The choice of per occurrence deductibles is from \$2,500 up to \$50,000. Claims attorney fees are part of the deductible and policy limits.

Premiums

As in all programs, the limits and deductibles chosen effect the insured's overall premium. In addition to the deductibles and limits chosen, the state in which the insured does business together with its revenue, the number of professionals, coverages chosen and business mix affect the overall premium level.

Today's professional liability insurance market is extremely volatile. Premiums rise and fall drastically from year to year and the availability of the insurance at any price varies dramatically over the insurance cycle. TIAC was formed to provide stability in the title abstracters and agents errors and omissions insurance marketplace. Given that TIAC's purpose is to provide stability and a constant market, its premium should not vary greatly over the cycle. This implies that when the insurance markets soften, there may be less expensive coverages. When the markets tighten, however, the less expensive coverages will either substantially increase premiums or disappear from the market. Through TIAC the only changes in premium will be those necessitated by the group's loss experience. As a "single line" insurer, TIAC will not be influenced by adverse experiences from other lines of insurance, such as: medical malpractice, etc.

Participants in TIAC will, in the long run, pay the amount that the group's collective loss experience dictates as a reasonable premium to cover its own losses and expenses. Individuals will be able to make their business decisions knowing that E&O insurance will be available at a fairly constant price.

For more information on TIAC, please contact the ALTA.

CALENDAR OF MEETINGS

1989

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

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

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

1990

January 15 ALTA Board of Governors, The Ritz-Carlton Hotel, Naples, Florida

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

1993

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



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