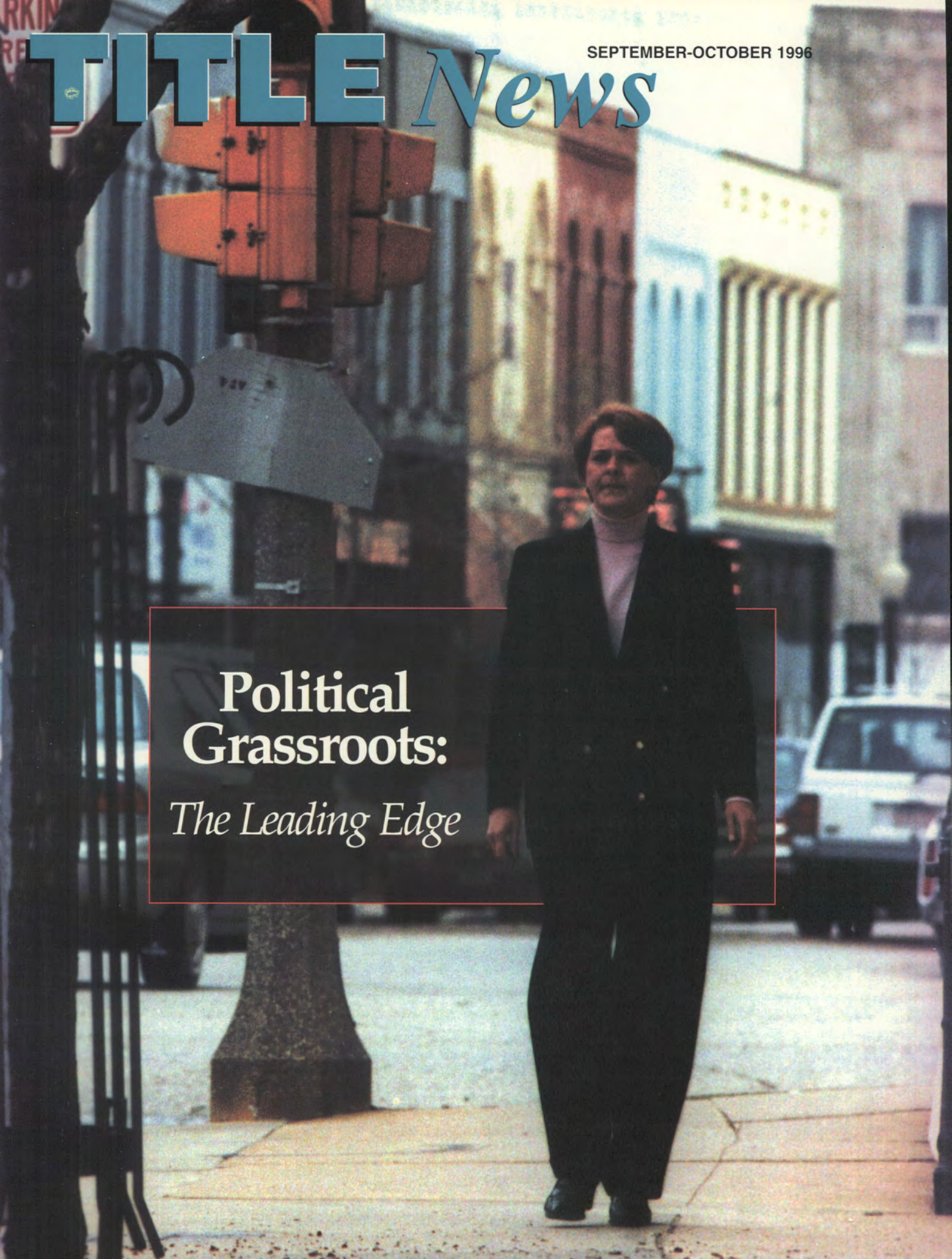


TITLE *News*

SEPTEMBER-OCTOBER 1996

A woman with short brown hair, wearing a dark double-breasted suit jacket over a light-colored turtleneck and dark trousers, is walking on a city sidewalk. To her left is a traffic light pole with several orange traffic lights and a grey directional sign. The background shows a city street with buildings and a white car.

**Political
Grassroots:**
The Leading Edge

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Volume 75, Number 5

\$5 per issue (member rate) \$8 per issue (non-member rate)

FEATURES

On the cover: Grassroots political involvement often is mentioned as a critical need for the title industry. With their always-crowded schedules, though, can title managers maintain a realistic commitment toward politics? Gloria Kirking, shown on her home turf in Portage, WI, is a widely admired industry leader who emphatically demonstrates that political involvement not only is an always worthwhile objective- but also a necessity for those seeking to effectively address issues of major industry concern. For more on Gloria's emergence as a force in Wisconsin Republican politics, please turn to page 12. (Wisconsin State Journal photograph by Craig Schreiner)

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By Judy Lehman

Has the time arrived for teleconferencing and satellite seminars to replace on-site events in title industry education? Your view is requested via an accompanying questionnaire.

9 The Hardware/Software Purchase Game

By Randall Hood

The acquisition of hardware and software is being taken much more seriously by title managers than in the past. Having a plan on what steps to follow will provide a basis for measuring success.

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Ranking as a well respected political power in her home state of Wisconsin for 20 years is Gloria Kirking, president of Title Consultants, Inc., of Columbia County. Having politics at center stage makes business sense for Gloria.

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Putting up a Web Site without solid thought and planning is viewed as a waste of valuable resources by this author.

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By Carol Beguelin

Being overwhelmed by computer jargon and concepts can leave senior managers isolated from where it is happening in what they are supposed to be leading.

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A MESSAGE FROM THE PRESIDENT-ELECT



With the fall Annual Convention now approaching, I thought it might be appropriate to reflect on ALTA's agenda for this next year, at least as we have identified it to date. Certainly, we will begin this year with a relatively "full plate," with the Association's strategic planning process now in full swing.

The strategic planning process is a structured way to update the ALTA functions as we move forward toward the new millennium. ALTA's Board of Governors has established the Year 1999 as the target date for completion of goals and objectives established as part of the planning process. I'm not sure how different the Association will actually look in the year 1999, but I like the process we are going through. Taking a fresh look at how we do things can't ever hurt.

The core part of the strategic planning process is a systematic review of the programs and services ALTA provides to its membership. This is combined with a re-thinking or "re-engineering" of how each member of ALTA's staff carries out individual duties and responsibilities in an effort to provide the services members really want in the most efficient and effective manner.

The underlying foundation for that process is based on the premise that the great strength of our Association is the time, energy, and creativity brought to the Association by each of its members. The real test of how well we accomplish our goals will be measured in terms of whether we create an environment where our membership is encouraged and motivated to contribute and, more importantly, that membership energy and creativity can be effectively used to support the Association's mission and goals.

However, I think anytime we start using words and phrases like "re-engineering the Association," we need to do so, however, against the background of our industry's purpose. In my mind, the land title industry carries with it special burdens and responsibilities.

Clearly, the title industry is a group of individuals and companies who have found a profitable profession in many different segments of the title evidencing business, and I believe ALTA's Mission Statement is fully reflected of our membership's goals for the Association:

Mission Statement

The mission of ALTA is to prepare members to compete successfully in a changing real estate marketplace by providing information, education and technology services; by advocating member concerns; and by communicating with and providing related services to important constituents.

However, I believe we're engaged in a special craft. Our business helps bring the reality of private property ownership, the cornerstone of our free enterprise system, to many different Americans in a safe and efficient manner. It's a morally correct, functionally important business that has attracted many honest and hard working people to a unique industry.

I'm excited and challenged about how we might see and do things differently in the "high technology" future, and that holds whether we're talking about our respective businesses or the future of this trade association. We can and should approach new ideas and solutions from a "forward" thinking perspective, yet never forgetting about the importance of the American land transfer system and the part we play in it—caring as much about the future as we have about the past.

Dan R. Wentzel

What Is Your View?

Quality Education through Technology:

Are We Ready?

By Judy Lehman

We are living in a marvelous time of technological changes. Every facet of the way we do business and communicate has changed drastically in the past 10 years. With my voice mail leaving messages to your voice mail, we rarely speak to an individual. With the fax machines and modems, we are expected to do our jobs fast -- with EDI even faster.

With all these new technological advances, how do we prepare for the future in the area of education? How is educational material to be presented -- self study, meetings, seminars?

The Education Committee of the American Land Title Association is also caught up in these technological advances. The way educational material has been presented in the past is through videos, correspondence courses and seminars which have been presented all over the country.

Now with computers seeming to be on almost every desk, it is time to consider whether teleconferencing and satellite presentations are a better way for us to receive educational offerings than on-site seminars.

Correspondence courses in books or CD ROM?

Teleconferencing instead of driving to a

Help us determine the title industry viewpoint.

Please complete the accompanying questionnaire. . .

specified location? This form of material presentation is already being done as a routine matter in the midwest for seminars of up to perhaps an hour in duration. You pre-pay for the teleconference hook up. Everyone in your office could listen



The author is a member of the ALTA Education Committee and is president of Lehman Land Title, Inc., located in Brentwood, TN.

to the speaker by speaker phone, but the only persons receiving CLE credit are those who have pre-paid.

Advantage -- time saver and cost reduction. You simply sit in your office and at the designated time join in the teleconferencing and listen with the full capability of asking questions. No driving to a seminar site, parking fees, etc.

Satellite seminars -- You would drive to a designated satellite receiving area. A seminar would last probably three hours and CLE credits would be obtained. Speakers probably would be in the Washington, DC area and televised all over the US to satellite markets as requested.

Advantage -- quality of speakers, timely topics. It would remain to be seen as to whether the cost would be more or less than the ALTA/affiliated title association seminars we now hold.

What do you think? Are we ready to change our educational format?

We need your input! What do you think of teleconferencing or satellite seminars? Your thoughts are important!

Help us determine the title industry viewpoint. Please complete the accompanying questionnaire and fax to ALTA's Pat Berman at 202-223-5843. ✉

Educational Technology Questionnaire

Please photocopy, complete the following items and fax/mail by October 11, 1996, to Pat Berman, American Land Title Association, Suite 705, 1828 L Street, N. W., Washington, DC 20036 (Fax: 202-223-5843). Thanks.

1. Have you previously used educational teleconferencing?

Yes No

2. If yes, what is your evaluation of this approach?

Helpful Not Helpful

Please write any additional comments in the space below:

3. If ALTA's Land Title Institute were to offer educational material of interest to you by teleconferencing, would your participation be

Quite Likely Somewhat Likely Not Likely

4. Have you previously used satellite seminars?

Yes No

5. If yes, what is your evaluation of this approach?

6. If ALTA or LTI were to offer educational material of interest to you by satellite seminar, would your participation be

Quite Likely Somewhat Likely Not Likely

7. Do you feel title industry educational material presently offered by LTI is satisfactory?

Yes No

8. If no, what improvements do you feel should be made?

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The Hardware/Software Purchase Game

By Randall Hood

In recent years, we have watched the title industry embrace technology. Each company has shown its own individual approach in addressing automation issues and, in the future, we can be assured that technology choices and decisions will increase in frequency among title managers.

Although members of the ALTA Land Title Systems Committee are dedicated to defining and providing insight into the broad technical challenges that face title organizations, the final decisions so critical to an individual company remain with its management. Among the most important are what is involved in the purchase of hardware and/or software.

Just about everyone in the title business seems to agree that technology has become a major element in marketing our companies and their products. As customers continue to demand faster-better-less expensive title service, managers must be willing to devote more time and other precious resources to the purchase process. Accordingly, the acquisition of hardware and software is being taken much more seriously than in the past.

What should you buy? Which vendor can you trust to meet your needs? How much must you spend for the result desired? How do you install? How automated do you need to be? The following paragraphs are intended to help you find answers for your particular organization.

The effective purchase of hardware and/or software is anchored by a process or methodology outlining steps to follow. Having a plan also provides a basis for measuring your success.

The methodology for purchase is a collection of defined tasks that identify your requirements; outline the scope; evaluate the business needs; and develop the appro-

priate solutions. In the methodology is a process that identifies your requirements, sets forth why you want them met, and how you plan to get there (using a "request for information").

Developing the methodology you use should not be complicated. Essentially, it is a checklist involving steps the title manager, technology staff member and/or consultant follow in order to build assurance that what is purchased meets the require-

As customers continue to demand faster-better-less expensive title service, managers must be willing to devote more time and other precious resources to the purchase process.

ments of what is needed. The methodology amounts to a collection of major and minor tasks.

Identify Your Requirements

First, document your requirements. This not only helps communicate your needs to vendors, it also helps outline and limit the scope of a search for solutions. Start by documenting your business requirements. Then collect and document your technology requirements. This documentation also helps in evaluating vendor products and in tracking your progress. If you have not identified your requirements, how can you or your vendors determine when they

are met?

Weight Your Requirements

Once your requirements have been identified, it is a good idea to review them before weighting each in terms of importance. Which requirements are must haves? Like to haves? Nice to haves? Remember that vendor products probably will not meet all your requirements; their solutions are pre-designed and developed for a widely focused range of customer needs rather than specific applications. If you want a custom solution, be prepared to commit the resources that will be required.

How Formal Should The Process Be?

The process depends on the size and business impact of the purchase. If you are making a major investment, your company might desire more detail and structure in the requirement-gathering and purchase process. For enterprise-wide hardware or software purchases, your company might enlist consultants to assist with completion of these steps.

Developing the task list also varies, depending on the size of your investment



The author is a member of the ALTA Land Title Systems Committee, and is vice president-chief information officer for Centex Title and Insurance Companies, Dallas. A 19-year veteran of the computer systems and technology field, he presently serves Centex Title as a business technology strategist, incorporating technology, communication, software and hardware options to meet the needs of that organization. He also has served as chairman of the Texas Land Title Association Land Title Systems Committee for two years, and continues membership on that committee.

and/or the impact of the investment on your company. If your scope is to purchase hardware and/or software for an entire division or company, your checklist should be quite detailed. On the other hand, if the scope calls for purchasing a small network, the checklist might well be abbreviated—unless the small network is for a complete enterprise of some complexity.

What Should You Let Your Vendors Know?

Let the vendors know who you are, what is important to you, and what your commitment to technology is or is not. Communicate to them what your process for selection will be, and describe your overall acquisition process. Provide the parameters and the boundaries for your selection process. Give them the details on vendor roles, responsibilities and schedules.

What Costs Should Be Identified?

What cost questions should be answered in your initial communication? Details on hardware and software licensing costs, maintenance and support costs should be identified and understood.

Also, server and work station requirements and costs. Identify concurrent user costs vs. site license costs, third party costs and cost of consulting, conversion and customization.

Be sure you understand and detail training costs. Training often is the cost most seriously underestimated, and should include allowances for expensive changes and cultural impact of new and different technologies.

What About Vendor-Specific Questions?

In your questioning, evaluate a vendor's stability, product stability, commitment to product and customers. Develop an understanding of the vendor's vision for products. Distinguish among futureware, shelfware and vaporware. Identify user group participation and vertical relationships (how important propriety is to a vendor).

Vendor stability includes such questions as:

- How long has the vendor been in the business of hardware/software?
- How long has the vendor served the title industry?

Product stability should question what version of the product is available for sale, how widely used the current version is, and how many sites are using the product. Questions concerning product and customer commitment should uncover how

much support you should expect, and what type of vendor partnerships (focus groups, user groups, customer test sites) you can join.

Futureware is defined as software or hardware that currently is not available in production, but for which the vendor sells or *demonstrates the concepts or test versions* of the product with assurance of a production date.

Shelfware is a product that looks great but has little practical use.

Vaporware is a product demonstrated or discussed that exists only in concept, with no definite production date.

'Under-The-Sheets' Technical Questions?

How useable is the product, is it repository based, does the software have adequate security, does the product allow multi-tasking, is the software multi-platform? Does the software support GUI (graphical user interface), was the software

The effective purchase of hardware or software is anchored by a process or methodology outlining steps to follow.

developed using object-oriented code? Does the vendor provide adequate help facilities?

Does the vendor have an upgrade path, are there sufficient import and export capabilities?

Are there report-writing abilities, links and interfaces? Are there audit trail concerns, word processing and spread sheet needs? Are there communication, topology or network concerns?


While some of the above questions are more technical than a title manager may care to encounter, their answers can greatly impact how *useable*, *scaleable* (ability to upgrade), or *portable* (non-proprietary) a product under consideration for purchase will be.

Title Industry Software Specific Requirements Does the software allow easy, head-down order entry, does the product support order tracking, indexing and/or aging? Does the product support EDI and imaging? Are marketing and reporting requirements satisfied? Are there work flow efficiencies to be gained? Does the product integrate escrow accounting and general accounting, plant processing and commit-

ment/policy production?

Getting Started

Samples that can help you get started are available through ALTA, your regional/state title organization, title underwriters, vendors and consultants.

Although this article does not cover all the variables present in hardware/software purchasing, the preceding paragraphs can be used to outline a process that is potentially useful. While your goals naturally are focused on solving business needs and meeting challenges, the process nonetheless can substantially help when it comes to simplifying and documenting what needs to be done. 

Florida Acquisition For First American

First American Title Insurance Company has announced its acquisition of Alachua County Abstract Company, Gainesville, FL, previously an agent of the underwriter for 18 years. Both Gainesville offices have become branches of First American.

Alachua County Abstract was founded in 1885, has a complete title plant for two counties and has been totally automated since 1981.

Bart Riley, manager of the First American office Martin County, returns to Gainesville as area manager.

Genesis, Freddie In EDI Solution

Genesis Data Systems, Inc., and Freddie Mac have announced completion of a software solution allowing lender compliance with several current electronic data interchange (EDI) mandates in the mortgage finance industry.

These include Freddie Mac's requirement that its customers send investor reporting in EDI format (TS 203).

The product, developed by Genesis, is EDI Office 1.3, a fully integrated package including translation and mapping capabilities for all X12 transaction sets, as well as communication links to Freddie Mac's GoldWorks and many other value added networks.

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Political Grassroots: *The Leading Edge*



Grassroots political involvement often is cited as a critical area of need for the title business.

While there is virtually no doubt concerning the importance of a political dimension in the career of a title owner or manager, is an effective commitment of this nature realistic—given the unending demands on the time of those who guide company operations throughout the nation?

In Portage, WI, politics are for real as they command substantial time and attention in the working life of Gloria Kirking, president of Title Consultants, Inc., of Columbia County. As Gloria puts it, political involvement represents more than a fascinating pursuit in the best American tradition. For this industry leader, politics occupy center stage for very sound busi-

ness reasons. From her vantage point as a grassroots force in the Republican party, Gloria often finds herself on the leading edge with candidates and issues having major implications for her business.

Although widely respected among Republicans and Democrats alike, Gloria has never held office in her party—by choice.

“Often, I am county campaign chairman for various candidates,” she said. “I never wanted to be in the party leadership because that is more internal—and I’m an external person. I need to get other people involved who are not card-carrying members of the party. I go for helping the candidate get elected, not politics within the party.”

For Gloria, the political action began during 1976 in the Portage city council chambers, when, as a vice president for

Central Wisconsin Title, she led an effort on behalf of the Jaycees and Jaycettes that persuaded municipal fathers to allocate \$1,500 for an American Revolutionary Bicentennial celebration.

After working individually with each council member, learning their respective viewpoints and finally convincing them the celebration would be a good thing for the community, Gloria discovered that political involvement was something she enjoyed.

Some 20 years later, her continuing effort in the political arena has included the following highlights:

- Serving as a finance committee member and county campaign chair for each candidacy of incumbent Governor Tommy Thompson, who now is in

his third, four-year term, longest service for any governor in the history of the state

- Repeatedly supporting Republican opponents of Democratic Representative Robert Kastemeier, who held the Wisconsin Second Congressional District seat from 1958 through 1990, when he was defeated by Scott Klug, for whom Gloria is campaign chair and a finance committee member
- Attending her second Republican National Convention this year, as a member of the Wisconsin delegation
- Recovering from the impact experienced when, after working long and hard in the 1992 Bush Presidential campaign, her candidate was defeated (she currently is Dole campaign chair for her county)
- Serving as a key player in an initiative led this year by Wisconsin Land Title Association President Mike Wille, The Title Company, resulting in enactment of a state "good funds" law advocated by the association
- Besides the aforementioned, remaining continually involved in state, county and local campaigns, including those of mayors, aldermen, circuit judges, registers of deeds, treasurers and the like

Court House Focal Point

Supporting the campaigns of candidates for county office is a natural because title professionals spend so much time in the court house while performing their regular work, Gloria observes.

"You get to know the elected officials, because you see them on a daily basis," she said.

"You know what they are doing in office, you deal with the way their records are kept, they cooperate with you, so it only does you good to reciprocate and help them stay in office."

Supporting political friends and other groups often translates into future assistance when needed, Gloria believes. As an example, she recalls the president of the state chapter of the National Truck Stop Owners Association, whose Congressman was actively involved with two bills of importance to that organization. Gloria helped raise funds for the campaign of that Congressman, and as a result is confident

the association leader will call on his members to support her later on when she is raising funds for a candidate closer to home and closer to her issues.

Gloria works closely with ALTA, the National Association of Realtors and the National Association of Home Builders - calling on staff when assistance is needed to identify issues and candidates who warrant support. She takes an active interest in more than one issue at a time, and, when justified, will support candidates on both sides. As an example, she points to backing candidates from both parties on the abortion issue, although she is pro-choice.

"I am a well-defined Republican, but I have written campaign checks to Democrats," Gloria added. "Usually, this has

From her vantage point as a grassroots force in the Republican Party, Gloria often finds herself on the leading edge with candidates and issues having major implications for her business.

been in response to a request from my trade associations for support of more moderate Democrats involved in certain issues. In Wisconsin, the Democrats controlled the state legislature for many years. Although their overall program is not pro-business, there are individual Democrats who support business issues."

In a *Wisconsin State Journal* article, Republican State Senator Bob Welch described Gloria as one of the "go to people."

Senator Welch commented, "If you want to do well as a Republican in Columbia County, you've got to go see Gloria. She's very good at organizing, and she knows how to direct traffic in a campaign."

How does she organize and direct with an approach that wins accolades from prominent Republican figures? In Gloria's view, it starts with her three-ring binder including a separate tab for every city, village and township—and a listing of people in those places who help her run campaigns.

"These individuals have helped time after time with various candidates," she said. "I have three or four people in each locale. After 20 years, I now have some of their

kids, too. Mom and dad helped, and now it's the college students and teenagers joining in. It's a fun thing--we don't make it seem like work. I stress things like, 'Isn't it great to be part of the political process--getting the vote out?'"

In sum, Gloria firmly believes that a successful political campaign can be attributed to the best Rolodex.

"And I have an excellent political Rolodex," she added.

Extra Effort Important

This always busy owner-manager, and mother of two, emphasizes that going the distance is worth it in her world of title industry politics.

"The extra effort is important because there are a lot of people who just write a check, and then sit back and say, 'Well, I did my part,'" Gloria commented. "But, if you've also been active and put in the extra effort, when the time comes that you need something or want access to these candidates, their door is open to you--*first*. They've seen you on the campaign trail, they have been in your home, it's a very personal kind of thing. These issues affect my business, and I need access to the people who make the rules. Since I am the one who has walked in the parade beside that candidate, I have greater access than the person who just wrote a check."

An important element in the success of WLTA's effort to obtain "good funds" legislation was the securing of support from state Realtor and builder groups. Since Gloria was instrumental in the founding of the Portage chapter of the Wisconsin Builders Association, the Mid-Wisconsin Home Builders, in 1979, she, along with Marvin Ripp of First American Title Insurance Company, were major influences in lining up builder support for the "good funds" initiative. She and Bush Nielsen of Chicago Title Insurance Company convinced the state Realtor organization that its backing should be provided for the legislation.

Heading the "good funds" initiative was State Senator Brian Rude, La Crosse Republican, who, according to Gloria, worked closely with his constituent, WLTA President Wille, in moving the related bill through to enactment. WLTA Legislative Committee Member Nielsen and Lobbyist Peter Christianson also were an integral part of the legislative effort.

Similarly, Gloria--who retains her home builder and Realtor organization membership ties--was an effective influence in bringing builder support to the victorious Thompson gubernatorial campaigns.

Congressman Klug and another Repub-

lican candidate who has received Gloria's support, State Representative Ben Brancel, were on hand last fall for the groundbreaking at one of her favorite projects, a new \$3 million senior center in Portage. The facility was built on the site of a burned out downtown structure after intervention by the Portage Area Economic Development Committee, headed at the time by Gloria. A persuasive element in the decision of the two legislators to attend: Gloria advised it was important.

In addition, Gloria was instrumental in persuading Congressman Klug to support current ALTA efforts toward securing a federal legislative prohibition against further

In sum, Gloria believes that a successful political campaign can be attributed to the best Rolodex.

national bank incursion into the title insurance business.

Gloria, who has received ongoing praise for her local economic development efforts, also takes considerable pride in her role that helped land a new, \$70 million Cardinal Glass plant for Portage.

Her reasons for remaining a force in politics warrant consideration by title professionals in both parties.

"I like to be in control of my life and my business," she declared. "Part of that is the political process. Unless we are active in supporting those who reflect our views and are reasonable, it's our fault if something in government adversely affects our pocketbook.

"When it comes to our business, more and more real estate and financial professionals want a bigger piece of the pie and see title insurance as a place to expand. Our best hope for protecting against these advances is an active political role." 🐦

Investors Opens Asheboro Branch

Investors Title Insurance Company, which has headquarters in Chapel Hill, NC, has announced the opening of a branch underwriting office in Asheboro, NC.

Lisa Foust staffs the new office; Cecilia Flinchum, Greensboro office of the company, is marketing manager.



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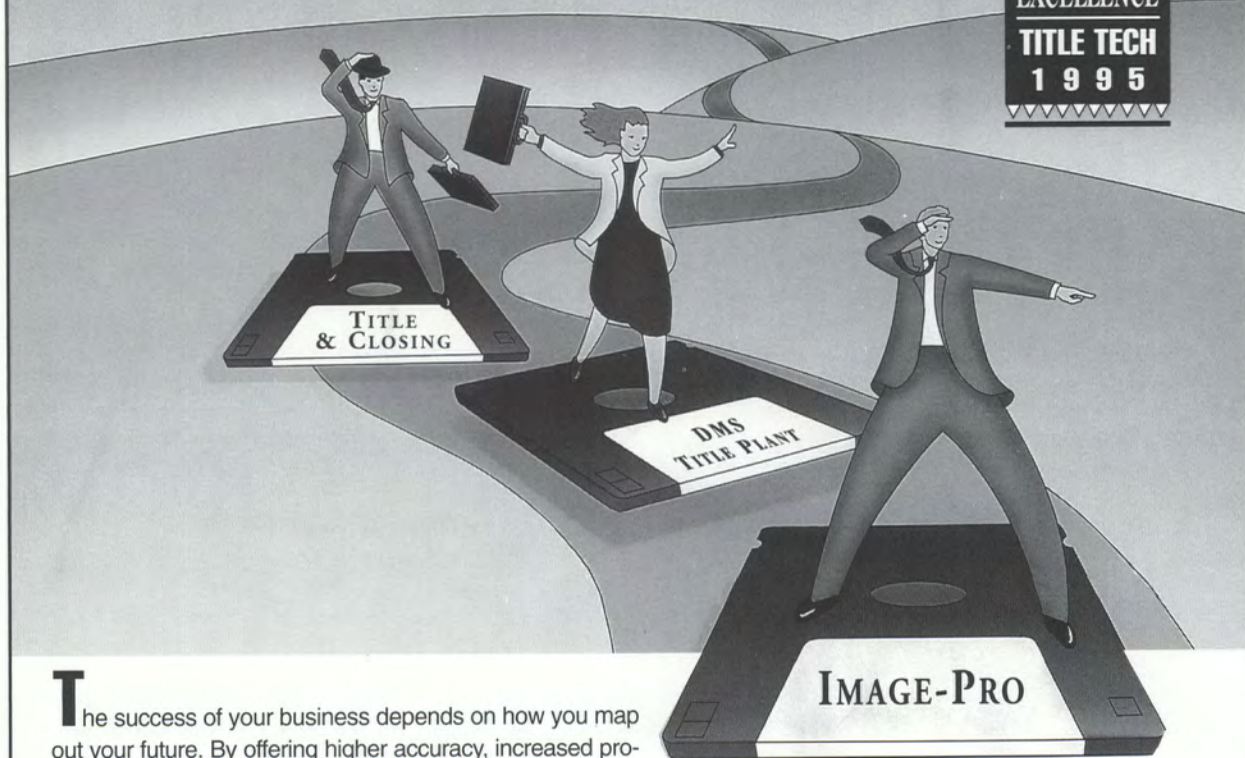
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I'm on Line. Now What?

By John L. Jones

So you finally are connected to the Information Highway. Where do you go from here?

Did you give it any thought? Maybe you got a cheap connection--or some free time--and decided to take a Sunday drive to see what all the hoopla's about. At first, it's dazzling and a bit confusing, like driving down honky tonk road on the main drag of Anytown, USA. Bright colors, lots of movement and new things. But, somehow, too much, moving too fast.

If you are there to do business, you better know where you want to go. And you better have a map. Otherwise, you're likely to be road kill.

You're going to have a Web Site? You could put a picture of your office on it. Another page could have your rates. Better yet, maybe you can put in a quotation calculator so anyone could enter the sale price or mortgage amount and, presto, an instant rate quote!

Putting up a Web Site without solid thought and planning that generates Browser appeal is, in my view, a waste of valuable resources. At the risk of raining on your parade, just send me the check for your Site development and maintenance instead. At least I'll send you a picture postcard from the beach, and maybe a t-shirt.

The Internet needs fewer Web Sites. Not necessarily because it can't handle the traffic. It's the litter. And disconnected Web Sites with no purpose are litter.

A Web Site is not the only reason to be on the Net. The Internet is potentially the greatest communication tool yet. Communication is interactive AND two-way. It combines the capabilities you use today: telephone, fax, mail, conferences, meetings, etc.

In addition, the Internet is an incredible source of data. Granted, it's not well catalogued or indexed. But, for sheer volume, it is unparalleled in the number of sources on every imaginable subject.

Take advantage of the communications and source data features when you plan your Internet use. Think about how these relate to your business. Can you use the Internet to augment or improve things you do now? Will it lower your costs? Make your people more productive? Generate revenue?

Don't forget your clients, employees, vendors and the public. If your Internet use is for communication, someone needs to be on the other end.



The author is president of Arion Zoe Corp., an electronic commerce consulting firm based in Tampa. In addition to his consulting work, he prepares and delivers educational presentations - one of which is scheduled for the 1996 ALTA Annual Convention. He can be reached by e-mail at jjones@bookends.com

They won't be there for your benefit, whether that's saving money or improving your productivity. They will be there for their own reasons. You need to know what those are.

You also will need to let them know you are there. A presence needs to be part of your total business and marketing strategy. When you installed a fax, did you sit by waiting for someone to send you something? Or, perhaps you talked to your customers about it. What did you tell them when they gave you a blank stare and said, "What's a fax?" Today, the fax number is standard information on business cards and letterhead.

If you still are asking, "Now what?," let me share some of my imagining. How about providing customers a way to review the status of their files, including the ability to view documents? How about a complete transaction status system that includes the tasks and documents of the lender, surveyor, appraiser, pest inspection people, and others? Maybe electronic disbursements at closing? A reduction in the need for face-to-face settlement owing to digital signatures, electronic transmissions of original documents, and improved security?

Far fetched? The technology is in place and proven. It is just a matter of industry acceptance and the building of application software. The software is being written as this commentary goes to press. 🐦

Cool Surfing: Doable For Senior Managers

By Carol Beguelin

Thank God I started the company—otherwise, I couldn't get a job here." So says Bernard Weiss of Signature Eyeware, Los Angeles, acknowledging that it's a stretch for anyone not computer literate to land a responsible job in his organization these days.

How many senior managers are in the same boat throughout the title industry and elsewhere? Blown away by computer jargon being charged even more as the Web generates seemingly infinite waves amid our culture, these able leaders are forced into a first line defense: denial. Don't let them know you don't know. Pretend it's beneath you or just not important at the top level. You're too busy for learning this tek stuff.

Defensive? Perhaps. But not being in tune when encountering Internet, Home Page, URL, ISDN, Browsers, Netscape. Zoning out when the coffee break debate starts over Windows 95 and NT, Java and Shockwave. It can leave you isolated from where it's happening in what you are supposed to be leading.

The effect can be debilitating. Sometimes permanently.

My advice? Study the basics. Pick up the terminology. Understand the concepts. But begin at the beginning. Don't be afraid to admit you are at the primary stage.

Having worked with a good many people new to automation, I know that most fail to benefit from going "hands on" without taking rudimentary instruction first. Usually, it feels like being tossed into the deep end of a swimming pool without be-

ing taught how to float—while clutching an anvil.

"Just play with it, you'll learn," I once heard a technician tell a beginner. Not usually so, I'm afraid. Reminds me of when I was a kid and the parents tried to teach me pinochle.

"Just bid, you'll learn as you play," Mom said. Well, it didn't happen.

As technology continues to explode, you still can catch the wave and surf the Net. Learn what the Net is, how the Web fits in—what you need and don't need and how to stay on your board without a serious wipeout. It's doable. But develop a basic understanding first. Then you will be prepared to continue running things—from strength. Because you have added a helpful working knowledge.

There are good introductory courses to familiarize you with automation rudiments. I offer one on Web Sites myself. It's out there. All you need to do is swallow a little pride, make a time commitment, and sign up.

Yes, you can be a cool surfer. But remember. It helps to learn what's in the waves first. Before you pick up a board. 🐬



The author offers *BOOT UP*, a basic workshop for the computer fearful, which has been included as an educational session for the 1996 ALTA Annual Convention. She can be reached by e-mail at cbootup@earthlink.net

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NAMES IN THE NEWS



Abbinante



Gentry

Chicago Title Insurance Company has announced the election of **Christopher Abbinante**, Eastern division manager, and **Allen Gentry**, Central division manager, to senior vice president. **Michael Bauschelt**, New Business and Technology Department, has been named vice president.

Elsewhere at Chicago Title, **Jane Byers** now is office counsel and National Business counsel and **Chrystyna Cameron** escrow officer, both Chicago; **Ronald Carter** has been named assistant vice president and remains administrative services manager and **Marsha Laner** now is resident vice president, both Kansas City, MO; **Richard Adams** has been promoted to assistant vice president and remains residential escrow manager and **Elise Kitchens** now

is assistant vice president and remains system administrator, both Houston.

New assistant vice presidents for the company in Stamford, CT, are **Joan Jimmie**, who remains agency representative, and **Allison Valentine**, who remains sales representative. **Eileen Buquor** has been named title operations manager, Newport News, VA; **Carol Carter** has been promoted to assistant vice president and remains county branch manager, Olathe, KS; **Andrew Hess** has been promoted to assistant vice president and systems manager, Cleveland; **James Houlihan** has been promoted to assistant vice president and full service operations manager, San Antonio; and **Adrienne Verdone** has moved up to assistant vice president and remains manager,



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Philadelphia.

Christopher L. Rosati has been promoted to vice president and controller at Commonwealth Land Title Insurance Company and Transnation Title Insurance Company, Philadelphia. **Sally P. French Tyler** has joined Commonwealth's National Title Services Division as assistant vice president and account executive, Atlanta, and **David T. Fox** has become the company's agency manager in Boston.

In Transnation's Phoenix operation, **Robert Peck** has been promoted to vice president, National Title Services Division, and **Phyllis L. Neal** has advanced to vice president and remains manager of escrow operations. **Martin**

J. Strelecky, NTS counsel in Seattle, has been promoted to Transnation NTS vice president there.

Gary J. Beban, president and general manager of CB Commercial Real Estate Group, Inc., has been appointed to the board of directors of The First American Financial Corporation and its principal subsidiary, First American Title Insurance Company.

Gerald A. Aust has been appointed vice president - sales and marketing, Lawyers Title Insurance Corporation, Richmond, VA. **E. Duane Ellis** has been named executive vice president of Lawyers Title Services Company, Inc., a subsidiary operation marketing real estate services.

Walter W. (Bo) McAllister III, chairman of the board of Texas Insurance Agency, Inc., has been named to the board of directors for Alamo Title Holding Company and its subsidiary, Alamo Title Insurance of Texas. Members of the McAllister family have been shareholders in the title operation since its formation in 1922.

Ruth O'Connor, vice president, has been named manager of the Rosemont office for T. A. Title Insurance Company, headquartered in Media, PA.

Kenneth C. Kirkner, assistant vice president, now is district manager, and **Margaret H. Mucha** has been advanced to president and chief operating officer of 1031 Corp., a subsidiary providing tax assistance regarding sale of investment properties.

Rattikin Title Company, Fort Worth, TX, has named two assistant vice presidents for business development. They are **Cathy Keetch** (Fort Worth) and **Amy Hyde** (Arlington).

SoftPro Services Site No. 3,000

SoftPro Corporation, makers of the familiar ProForm Closing and Title Insurance Forms package, has announced its three thousandth customer site nationwide.

The Raleigh, NC, based operation has been in business 12 years, offering a complete library of programs for automating the closing and title process. In addition, the company provides modules for order tracking and management, trust account management and reconciliation, document image automation, 1099-S magnetic media reporting, title plant indexing and amortization schedules.

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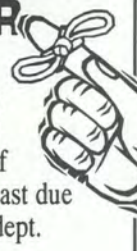
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Asgn	Due Date	Time	Action	Cmnt	Br	Order#	Cmplt	By
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RB	03/23/95		Receive Survey	memo	01	95-00004	02/24/95	RB
RB	03/23/95		Receive Survey	memo	01	95-00005	02/24/95	RB
RB	03/23/95		Receive Survey	memo	01	95-00006		
RB	03/23/95		Order Survey	memo	01	95-00014		
RB	03/23/95		Order Tax Cert.	memo	01	95-00014		
RB	03/23/95		Receive Survey	memo	01	95-00007		
RB	03/23/95		Receive Survey	memo	01	95-00008		
RB	03/23/95		Commitment Due	memo		95-00001		
RB	03/24/95	08:30am	Closing Room 2	memo	01	95-00004		
RB	03/24/95	09:30am	Closing Room 1	memo	01	95-00005		
RB	03/24/95	01:00pm	Closing Room 1	memo	01	95-00007		
RB	03/24/95	03:00pm	Closing Room 3	memo	01	95-00008		

F8 Completed F9 Edit

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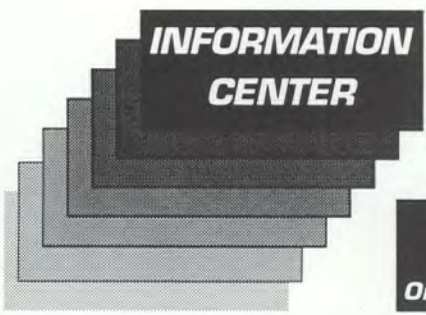


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Thomas P. Moonan, chairman of the board, Monroe Title Insurance Corporation, Rochester, NY, now is the company's president and chief executive officer. He replaces **Dennis W. O'Neill**, who departed to pursue other interests.

ALTA Staff Named To MERS Council

ALTA General Counsel Ed Browne and Director of Information Systems and Technology Kelly Throckmorton have been named to the Advisory Council of Mortgage Electronic Registration Systems, Inc., which is gearing up to begin operations early next year.

According to MERS, the Council consists of representatives from the broader real estate finance industry who are not directly involved with originating, funding or servicing mortgage loans. Through the Council, those with the electronic registry are seeking to engage in constructive dialogue and disseminate information with affected industry segments beyond mortgage banking itself.

Boise Acquisition By Commonwealth

Boise Title & Escrow, Inc., including a title plant and two offices in that Idaho location, has been acquired by Commonwealth Land Title Insurance Company.

The office now operates as Transnation Title & Escrow, Inc., a full service subsidiary of Commonwealth's affiliate, Transnation Title Insurance Company.

Clay Preuit, formerly president of Boise Title, now is vice president of the new subsidiary.

Software Aids Bureau Imaging

AXXIS Corporation, Winter Springs, FL, has announced AXXIS ARCHIVE, commercial application software developed especially for electronic document imaging service bureaus in single user and network versions.

According to the announcement, ARCHIVE maintains both on line and near line customized data base and indexing structures for every client.

Russian Title Insurance Reportedly Chancy as Short Term Protection

Taking real estate ownership private has accented the need for title insurance in Russia, according to *Kapital*, Russian language business weekly there. But, according to a report from that publication carried in *Russia Review*, the currently available insuring for ownership rights is proving to be chancy and relatively expensive.

Ranking high on the list of concerns is the recent overturning by the Moscow City Court of lower court decisions approving private ownership, as required by law, of apartments in the community. A market for the Russian version of title insurance is reported to be developing slowly, with coverage typically short term since owners there generally are prohibited from making efforts to annul real estate sales after three years. Sources indicate the relatively low number of title orders is due more to cost of the coverage than lack of interest among potential insureds.

Annual title insurance premiums, according to *Kapital*, do not exceed 2 percent of a property's market price, which must be paid to the insured in case of loss. Unconfirmed reports indicate the number of claims on Russian land titles has been substantial, the publication said. Questions about the legal status of Russian title insurance are adding to the atmosphere of uncertainty, since the Moscow government reportedly has yet to provide for licensing of the coverage. This could mean problems for those purchasing policies who seek legal redress after encountering claims.

In order to be licensed, real estate brokers in Russia must carry their own insurance to cover claims against them. But a relatively low money requirement for their coverage means that an insured faced with multiple claims or an annulled sale on a more expensive property can readily exceed the amount a broker is required to carry.

Duff Honored



Robert W. Duff, right, First American Title Insurance Company senior vice president, is congratulated after being presented the Pacific Coast Builders Conference Bill O'Neill Award for contributions to the California building industry. Among his numerous honors from the building industry, Duff is the only National Association of Home Builders associate member from California who has been elected a director of the national organization, this coming through the California Building Industry Association. Also shown is John Perkins, who is the 1995 recipient of the O'Neill Award.



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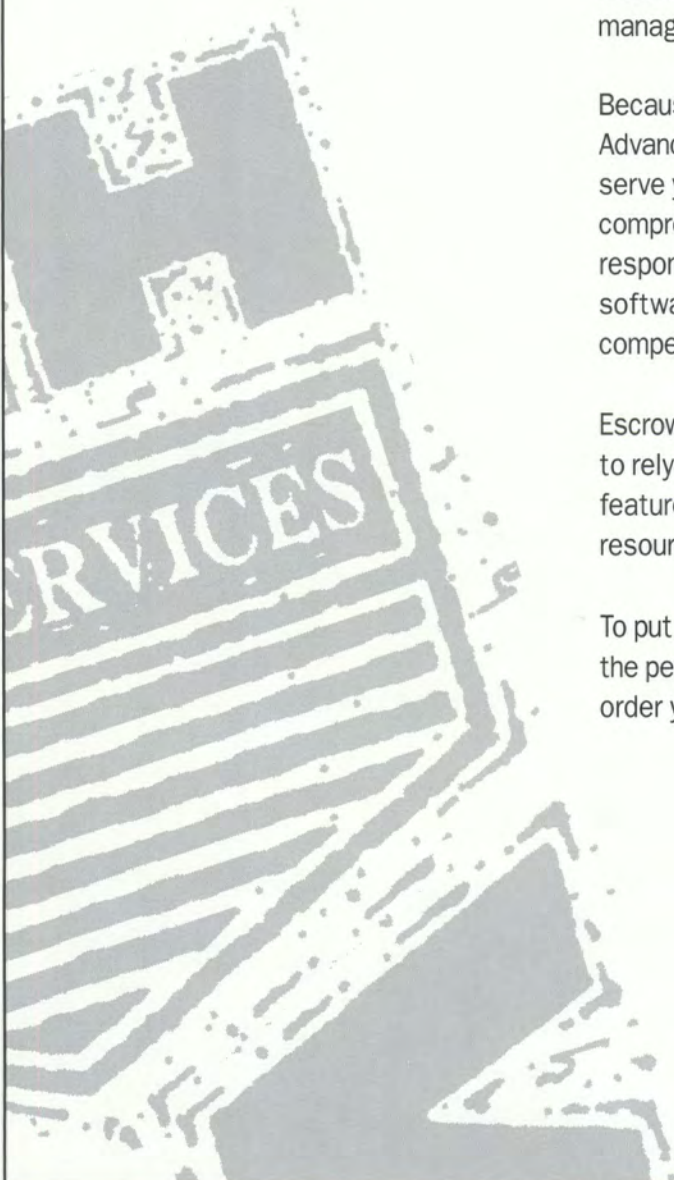
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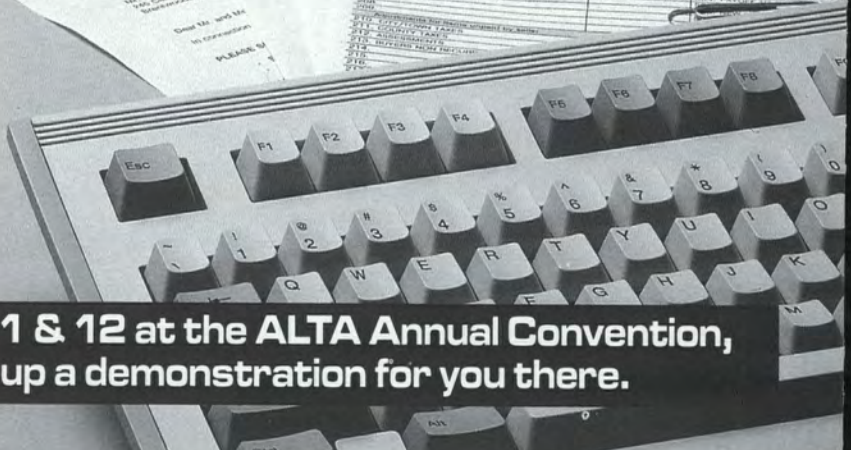
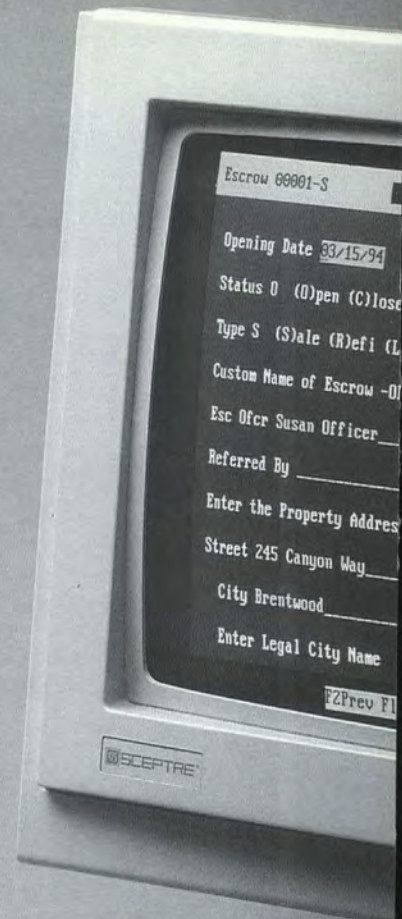
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1996 AFFILIATED ASSOCIATION CONVENTIONS

September

5-8 **MD-DC-VA**, Princess Royale, Ocean City, MD

8-10 **Ohio**, Hyatt Regency, Cincinnati, OH

11-13 **Nebraska**, Holiday Inn, Hastings, NE

12-13 **Wisconsin**, Radisson, La Crosse, WI

12-14 **Dixie**, Sandestin Beach Resort, Destin, FL

12-14 **North Dakota**, Ramada Plaza Hotel, Fargo, ND

12-15 **Washington**, Campbell's Resort/Lake Chelan, Chelan, WA

18-20 **Nevada**, Hyatt Regency, Incline Village, NV

19-21 **Indiana**, Westin Hotel, Indianapolis, IN

19-21 **Missouri**, Doubletree Hotel & Conference Center, St. Louis, MO

November

3-6 **Florida**, Hilton Innsbrook Resort, Tarpon Springs, FL

6-9 **Arizona**, Carefree Inn, Carefree, AZ

December

5-6 **Louisiana**, Omni Orleans Hotel, New Orleans, LA

Industry Veterans Honored by PLTA

Four title industry veterans have been honored at the Pennsylvania Land Title Association 75th Annual Convention.

Elected PLTA honorary members were Mitchell E. Panzer, Philadelphia attorney and trustee emeritus of the Pennsylvania Land Title Institute; Marvin H. New, retired Commonwealth Land Title Insurance Company vice president who is a past governor of ALTA and past president of PLTA, as well as a co-founder and trustee emeritus of PLTA; and Edward S. Schmidt, retired Commonwealth vice president and secretary who is a founder and current trustee of PLTI as well as past administrator of that organization.

Leroy F. King, Title Insurance Rating Bureau of Pennsylvania general manager and former executive vice president of PLTA,

was presented the association's James G. Schmidt Distinguished Service Award. King is a retired senior vice president for Commonwealth.

New PLTA officers installed for 1996-97 are president, John J. O'Driscoll, Commonwealth; vice president, Mark S. Korman, Conestoga Title Insurance Co.; treasurer, Anne L. Anastasi, Genesis Abstract, Inc.; and secretary, Thomas M. Croke, IV, United General Title Insurance Company.

BH&G Affiliation For Commonwealth

The *Better Homes and Gardens* Real Estate Service and Reliance Group Holdings, Inc., have announced an exclusive affiliation of the service with Commonwealth Land Title Insurance Company and its affil-

ate, Transnation Title Insurance Company, both wholly owned subsidiaries of Reliance.

In announcing the affiliation, spokesmen for both organizations cited quality and service bringing improved efficiency to home purchase closings.

Utah Agent Bought By First American

Affiliated Title Company, exclusive agent of First American Title Insurance Company in Orem, UT, has been purchased by the underwriter for an undisclosed amount in cash and notes.

Acquisition was from C. Bryant Stafford, who has been named vice president-Utah County manager for the operation, now a branch of First American.

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Title Solutionspage 21

1996 CALENDAR OF MEETINGS

September

8-10 **Reinsurance Committee**, Inn at Napa Valley, Napa Valley, CA

13 **ALTA's Land Title Institute/Oklahoma Land Title Association Regional Seminar**, Doubletree at Warren Place, Tulsa

October

16-19 **ALTA Annual Convention**, Westin Century Plaza Hotel, Los Angeles

November

2-5 **Title Counsel**, Mansion del Rio, San Antonio

Review Continues For Closing Letter

Review among ALTA members and title customers is continuing on a proposed uniform closing instruction letter being developed as part of the Association's support for President Clinton's initiative to increase the national home ownership rate to an all-time high of 67.5 percent by the year 2000.

Drafting of the proposed letter has been accomplished through the ALTA Closing Committee.

ALTA support of the Presidential initiative relates to the Association membership in the National Partners for Home Ownership, a voluntary group of 56 private and public real estate sector organizations dedicated toward that objective.

Earlier, the ALTA Board of Governors approved four activity areas within the initiative for participation by the Association. They are designated by the Administration as Alternative Approaches, Technological Improvements, Standardization of Settlement Instructions, and Bulk Purchase of Settlement Services.

Figures released by the Census Bureau that are used to track progress toward the home ownership goal showed an ownership rate of 65.4 percent for the second quarter of 1996, a 15-year high. These are the latest figures available at this writing.

Michigan Addition By First American

Superior Abstract & Title Co., Inc., a Michigan operation dating back to 1875 with offices in Bay City, Midland and Saginaw, has been purchased by First American Title Insurance Company for an undisclosed amount through a combination of cash and notes.

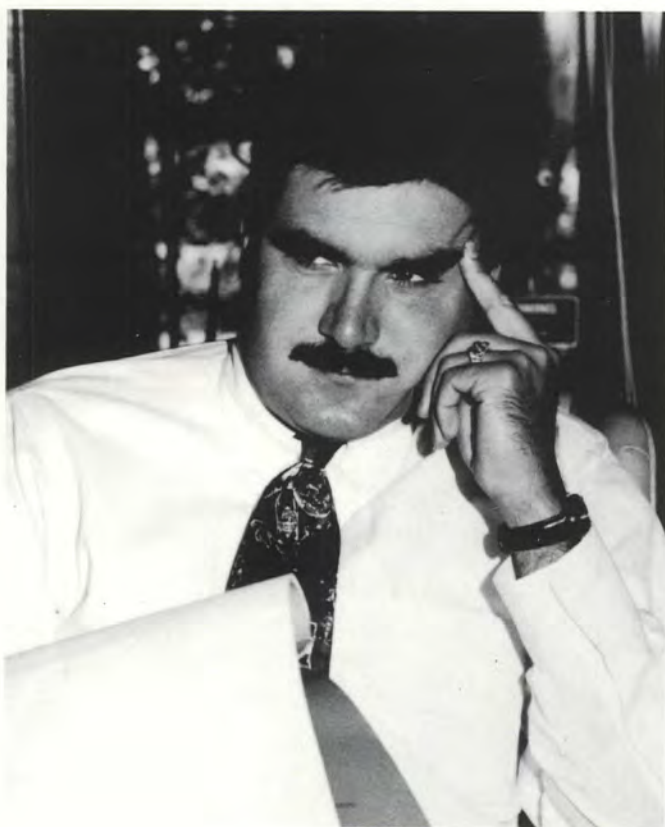
All three offices now are branches of First American. Lora Cooper and Ann Wegener continue to manage the Saginaw and Midland operations, respectively, while Barbara Dinuer manages the Bay City office.

“To err is human...
To omit is human, too.”

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