

January/February 2007

Official Publication of the
American Land Title Association

Title News



ALTA Celebrates 100 Years





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by Benjamin J. Henley

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ALTA EVENTS

Date	Event
March 6 - 7	Federal Conference The Willard Intercontinental Washington, DC
April 22 - April 26	Tech Forum Hyatt Regency Denver, CO
October 10-14	ALTA Annual Convention Chicago Hilton & Towers, Chicago, IL

STATE CONVENTIONS

February 23 - 24	Alaska
April 12 - 14	Oklahoma
April 19 - 22	South Carolina
April 29 - May 1	California
May 3 - 5	New Mexico
May 7 - 9	Iowa
May 18 - 21	Pennsylvania
June 3 - 6	New Jersey
June 5 - 7	Wyoming
June 7 - 10	Virginia
June 8 - 10	Texas
June 21 - 23	Arkansas
June 21 - 24	New England



ALTA 2007 Federal Conference

MARCH 6 - 7

The Willard
Intercontinental Hotel
Washington, DC

TitleNews

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Fighting the Good Fight

As we head into 2007 and ALTA's 100th Anniversary celebration, our industry faces many challenges. I truly believe that this anniversary year will be a defining year, not only for ALTA but for the title insurance industry.

I have had to explain some negative articles about our industry to friends and associates. However irresponsible and inaccurate the stories are, perception becomes reality to some.

We know we help facilitate the greatest real estate transfer process in the world. Unfortunately our critics, and in some cases irresponsible reporters, are defining our industry. We are in a battle for the minds of customers and consumers. We are in a fight to change the perception of our industry. And it's a tough one.

My 15 year-old son has a friend, Josh, who has cancer. He's in a fight for his life. Josh was on my basketball team and was a tough kid who always worked hard in practice. He never quit on the basketball court and I know he will never quit in the fight for his life.

We're in a fight and we can't quit either. What do we do? First, we must realize the importance of our actions. As the old saying goes, "Actions speak louder than words." We alone hold the fate and destiny of the industry in our hands. We must do everything within our power to shape it responsibly. That will be the foundation for regaining the confidence in our industry and in the products and services that we provide.

Second, we must challenge each other to make the right choices. Some will have to change their behavior. As an association, we must challenge some of our peers to change and we must be certain that it is change for the good.

As an industry we know that our fight is a worthy one. It won't be easy, but it's not impossible either. It will require a strong and united voice, and that voice is ALTA. Our unity and strength as an organization does not depend on 100% consensus. We have differences, but we must derive strength from those differences, not weakness. The wisdom and experience of our members will lead us to constructive change that will be good for the entire title insurance industry. As an association, we must act together, stand united and speak as one voice for the industry. That is our duty as members of ALTA.

Are you up for the fight? I am. I know ALTA is ready.

I know that Josh is fighting every day with determination and courage.

He has no choice.

We too, must fight every day. Do we have a choice?



- By Gregory M. Kosin, President, ALTA

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The ALTA Exhibits at NARdi Gras!



This past November ALTA exhibited at the 2006 Realtors® Conference & Expo in New Orleans. Over 25,000 people attended the conference.

In an effort to reinforce the importance of recommending owner's title insurance to homebuyers, ALTA members provided Realtors with copies of the DVD, "Title Insurance: Protecting the American Dream, One Home at a Time." The DVD is part of ALTA's Public Awareness Program and explains the process involved in the title search, the types of issues that arise, and how the title industry works to resolve these issues and protect the homebuyer. It also stresses the importance of an Owner's Policy for all homebuyers.

In addition to Noel Alzua from ALTA's PR firm, Ervin Bell, members of the Louisiana Land Title Association represented ALTA in the booth at the four-day expo including: Jack Carville, Jennifer Cummings, Melvin Maxwell, Jack Robichaux, Wanda Rodgers, Lindsey Roussel, Steve Sklamba, Earle Thompson, Debbie Thompson, Ken Wright, and Ron Wood. This is the first time that ALTA has attended the NAR Annual Convention, and our presence was well received.

"Most of the Realtors I spoke to were either interested in what our product was all about, or had no idea what title insurance was but were willing to at least spend a few minutes watching the title insurance DVD," said Melvin

Maxwell.

"It is important that we try to tell our story to everyone, but it is especially important to interface with those that directly affect the real estate closing process. In most areas, either the real estate agent or the loan originator has a great influence on who does the closing and what, if any, title insurance is purchased," Maxwell added.

Many Realtors expressed a genuine enthusiasm for the DVD and indicated that they were going to use it as both a training and an educational tool for their own offices, as well as an informational tool for their clients.

The ALTA Public Awareness Program is an ongoing effort and much of our success relies on the participation of all our members. Therefore, ALTA encourages members to utilize the DVD and other tools provided in Title Industry Marketing Kit to educate Realtors® in their local markets.

If you haven't received your free Title Industry Marketing Kit, contact Lorri Ragan at lorri_ragan@alta.org. Additional kits are only \$50 for members. A bulk discount on DVDs is also available, while supplies last, to any ALTA member who wishes to order in quantities of 25 or more. Please contact Lorri Ragan for pricing.



▲ Members of the Louisiana Land Title Association represented ALTA at the booth. They are, from left to right, Debbie Thompson, Ron Wood, Melvin Maxwell, Earle Thompson, Steve Sklamba, and Jack Carville.

ALTA Federal Conference Weeks Away



The historic Willard Hotel in Washington, DC is the location for ALTA's 2007 Federal Conference, March 6-7. With all of the scrutiny of our industry this past year, including the study by the Government Accountability Office, (GAO) this is one Federal Conference you don't want to miss. New this year, we will host a luncheon on March 7 in

the Rayburn House Office Building and have invited members of Congress to join us. Look for registration material in the mail shortly, or visit ALTA's Web site and look under Federal Conference. And see the article on page 28 by an attendee from last year to hear her experience at this unique conference.

Title Statistics Released

For the eighth year, ALTA has collaborated with A.M. Best on the report, "Title Insurance and Industry Statistics" released in November. The study outlines the economic growth in 2005 and examines title industry attributes, economic results and issues, regulatory environment, business



risks and unique challenges the industry faces in the rapidly changing real estate markets.

To order a copy, go to the Research Section of ALTA's Web site.

ALTA News You Can Use

ALTA E-News has been revamped to provide members with even more news and information about the industry. The new e-mail product will be called "ALTA News You Can Use" and will come to your e-mailbox twice a week – Tuesdays and Thursdays.

It will contain news from ALTA, but will also feature market news, national headlines about the industry, news from our government officials and regulators, as well as other industry news. We hope you enjoy this new member benefit designed to help keep you more informed.

Tech Forum Proceedings Available On Line

If you were not able to attend last year's Tech Forum, ALTA members can now access the proceedings by going to the Tech Forum section of ALTA's Web site and logging in. The proceedings are also available to those who

attended the convention. And mark your calendar now to attend the 2007 Tech Forum, April 22-24 in Denver, CO. Visit the ALTA Web site for the most up-to-date information on the educational sessions.

ALTA Hires Receptionist/Office Assistant

Help us welcome Kristele Pyles, the new ALTA receptionist/office assistant. Kristele will be the friendly voice you hear when you call ALTA. Kristele comes to ALTA from Verizon phone company

and is currently in studying for her masters degree in Human Resources. Say hello the next time you call headquarters!



PRESIDENTS ROLL CALL

LOOK FOR THIS SPECIAL PRESIDENTS ROLL CALL SECTION IN EACH ISSUE OF TITLE NEWS THIS YEAR, WITH A LISTING AND PHOTOS OF ALL ALTA PRESIDENTS. HERE ARE THE FIRST 20 PRESIDENTS FROM 1907 THROUGH 1927.



W.W. Skinner*
1907 - 1908
Chippewa Falls, WI



H.L. Burgoyne*
1914 - 1915
Cincinnati, OH



Will H. Pryor*
1921 - 1922
Duluth, MN



A.T. Hastings*
1908 - 1909
Spokane, WA



L.S. Booth*
1915 - 1916
Seattle, WA



Mark B. Brewer*
1922 - 1923
Oklahoma City, OK



W.R. Taylor*
1909 - 1910
Kalamazoo, MI



R.W. Boddinhouse*
1916 - 1917
Chicago, IL



George E. Wedthoff*
1923 - 1924
Bay City, MI



Lee C. Gates*
1910 - 1911
Los Angeles, CA



T.M. Scott*
1917 - 1918
Paris, TX



Frederick P. Condit*
1924 - 1925
New York, NY



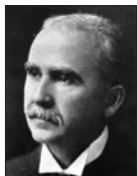
George Vaughn*
1911 - 1912
Fayetteville, AR



James W. Mason*
1918 - 1919
Atlanta, GA



Henry J. Fehrman*
1925 - 1926
New York, NY



John T. Kenney*
1912 - 1913
Elkhorn, WI



E.J. Carroll*
1919 - 1920
Davenport, IA



J.W. Woodford*
1926 - 1927
Seattle, WA



M.P. Bouslog*
1913 - 1914
Jackson, MS



Worrall Wilson*
1920 - 1921
Seattle, WA

*deceased



Centennial Gems

In conjunction with ALTA's 100th anniversary celebration, this section of *Title News* will recap memorable times, issues and people over the past 100 years. Check here each issue for Centennial Gems.

- ALTA started out as the American Association of Title Men in 1907. The name was changed in 1924 to the American Title Association. It remained that until 1964 when the American Land Title Association was adopted.



- *Title News* was first published in 1921.
- The first association directory was published in 1908 and listed 181 individual members and 14 state associations members. By contrast the 2006 ALTA directory listed more than 3,000 member companies and more than 40 state and regional land title associations.

- When the association headquarters moved to Washington, DC, then Executive Vice President William J. McAuliffe, Jr., was told that ALTA did not lobby. Today the ALTA government affairs program is one of the most important member benefits.



- The first the association was made up of mostly abstracters. Today ALTA is made up 88% agents/abstracters and 1% are underwriter members. The remaining members are associate members.

Have You Celebrated 100?

If your state association or title company has celebrated 100 years, we want to know about it!

We'd love to list your company in *Title News* and

on the special Anniversary section of the ALTA Web site. Send your information to lorri_ragan@alta.org.

Oh, the Places We've Been for Convention 1907 - 1927

- 1907 Chicago, Illinois
- 1908 Des Moines, Iowa
- 1909 Seattle, Washington
- 1910 Detroit, Michigan
- 1911 Little Rock, Arkansas
- 1912 Galveston, Texas
- 1913 Cedar Point, Ohio
- 1914 Omaha, Nebraska
- 1915 San Francisco, California
- 1916 Cincinnati, Ohio
- 1917 Chicago, Illinois
- 1918 St. Louis, Missouri
- 1919 Nashville, Tennessee
- 1920 Kansas City, Missouri
- 1921 Des Moines, Iowa
- 1922 Cedar Point, Ohio
- 1923 Omaha, Nebraska
- 1924 New Orleans, Louisiana
- 1925 Denver, Colorado
- 1926 Atlantic City, New Jersey

State Associations Celebrating 100 Years

The following state associations have also celebrated 100 years (or are about to):

Michigan	1901	Illinois	1907
Iowa	1903	Indiana	1907
Washington	1904	Kansas	1907
Colorado	1906	Missouri	1907
Wisconsin	1906	Oklahoma	1907
California	1907		

Let the Celebration Begin!

This year marks the 100th anniversary of ALTA. We plan to celebrate all year long and finish with a bang at our big party during the Annual Convention where it all started - in CHICAGO! Here are some of the things we will be doing to generate some excitement and celebrate this amazing milestone!



It's been my pleasure to serve as the chair of ALTA's 100th Anniversary Committee. Members of the committee have had conference calls once a month since late 2005. That's a lot of meetings! (See the sidebar for a full list of committee members.) We've accomplished a lot, and we are all excited about the things we've come up with to celebrate this momentous occasion.

Creating a Logo

The committee decided that a great way to involve the membership in the anniversary was to hold a logo contest. The contest was promoted in *ALTA E-News* and *Title News*, and we received 18 entries. We have some very creative members! The winning logo was submitted by Catherine Loveland of Connecticut Attorneys Title in Rocky Hill, CT, and she won a trip to the 2006 convention in San Francisco. We should all be proud of our tagline – 100 Years of Protecting the American Dream. See it on this page and in many places throughout the year.

DVD Product

The committee reviewed proposals from three video production companies to develop a DVD about our history. Each sent DVDs they had done for other companies celebrating anniversaries so that we could get an idea of what ALTA could do and what their capabilities were. We selected Seven Three Media out of State College, PA, to produce our DVD.

We got right to work identifying hot topics and industry luminaries to speak on those subjects. It was actually quite interesting listening to committee members talk about the issues we faced years ago, and not surprising to find that some of those issues are still around today. RESPA is one issue that we have been working on for many, many years. Indian Land Claims is another. Over the years, government affairs issues have been a big part of ALTA. TIPAC, our political action committee, was started in 1988 to help us with those issues. But did you know that when ALTA moved to Washington, we were not allowed to lobby? Here is what we learned from committee member Bill McAuliffe, who was executive vice president of ALTA from 1965-1984 during his interview for the DVD:

“When I became executive vice president, I was told that the association did not lobby. We were here to relate to the government agencies



ALTA's 100th Anniversary Committee

Cara L. Detring, Chair
Preferred Land Title Company
Farmington, MO

Anne L. Anastasi, CLTP
Genesis Abstract, Inc.
Hatboro, PA

Roger Bell
Formerly with
The Security Abstract
and Title Co., Inc.
Wichita, KS

Mark A. Bilbrey
Warranty Title & Abstract, Inc.
El Reno, OK

J. Herschel Beard
Marshall County Abstract Co.
Madill, OK

Gregory M. Kosin
Greater Illinois Title Co.
Chicago, IL

Charles J. Kovaleski
Attorneys' Title Insurance Fund, Inc.
Orlando, FL

Randy M. Lee
Stewart Title Austin, Inc.
Austin, TX

William J. McAuliffe
ALTA Executive Vice President
1965-1984

Mardy McCullough
McCullough's Title Co.
Lincoln, NE

Jack Rattikin, Jr.
Rattikin Title Company
Fort Worth, TX.

that were related to our interests and to various trade associations. Then along came an issue, and I was working with Congress and all of a sudden I had to register as a lobbyist. At that point ALTA decided that, yes, we could lobby.”

The production company traveled far and wide to conduct interviews with many former and current members of our industry. We think we got a good cross section of men and women, underwriters and agents, and were pleased with the way the interviews turned out.

The 12-minute DVD will debut during the ALTA Annual Conven-

tion this October in Chicago. You will not want to miss it. As a bonus, there will be special sections on the DVD with more excerpts from the video interviews.

Copies of the DVD will be given to convention attendees and available upon request to those not able to attend the convention. In addition, portions of the video will be posted on ALTA's Web site to enjoy all year. We are really looking forward to the finished product!



Written History

In addition to being interviewed for our DVD, Bill McAuliffe also took on the Herculean task of writing ALTA's history for the past 50 years. Bill went through volumes of old convention proceedings, board minutes, issues of *Title News*, and other association publications. Information from the resulting article will be shared all year in *Title News*, will be available on ALTA's Web site, and will be distributed at ALTA's Annual Convention in Chicago.

The history of the first 50 years was summed up by Benjamin Henley in the proceedings from ALTA's 50th convention in Miami Beach, FL. You can read that summary in this issue of *Title News* on page 16.

We will also be working with the state affiliates celebrating 100th anniversaries to have them display memorabilia during the Annual Convention.

Anniversary Page on Web Site

A special anniversary section has been developed for ALTA's Web site. There you will find clips from the video interviews historical photos, excerpts from our history, and

historical facts, as well as information on how you can show your pride and order various products displaying the 100th anniversary logo. We hope to update this section of the Web site all year long.

There will also be a section to list your company's name with a link to your Web site if you, too, are celebrating a 100th anniversary. We want our members to be able to share their history too.

Items for Sale

A variety of items will be available all year with the anniversary logo and/or dates. Anniversary pens (see the photo above) were distributed to attendees at ALTA's 2006 Annual Convention in San Francisco. They will also be distributed at the Federal Conference, Tech Forum and Annual Convention. Lapel pins, short and long-sleeved shirts, jackets, hats, and golf balls will be available for sale shortly. Check the Anniversary page on ALTA's Web site for information on ordering these products to share in the celebration.

Other Promotions

A banner ad will be developed to promote the anniversary on our Web site,

and *Title News* will have an anniversary section in each issue. All snail mail coming from ALTA will have an anniversary sticker on it, and emails from ALTA staff will have an anniversary message at the bottom of each email. Look for anniversary messages on our fax cover sheets and on our office answering machine as well. Members will also receive a special anniversary membership certificate during the year. If you happen to visit the ALTA offices, look for the sculpted anniversary piece in the lobby.

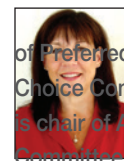
Time Capsule

We would like to create a time capsule that would be stored not buried. If you have suggestions for what we can include in our time capsule, please let us know. Business cards with notes on the back is one idea, or perhaps an online time capsule, but we'd love to hear other ideas from you.

Convention Celebration

Finally, we will have all sorts of special things going on during ALTA's Annual Convention this year. We will have a special Centennial lounge with memorabilia displays special events during the meeting, and a very festive closing banquet with an anniversary gift for each attendee. You will not want to miss this one.

Let the celebration begin!



Cara L. Detring is president of Preferred Land Title Company/Land-Choice Company in Farmington, MO. She is chair of ALTA's 100th Anniversary Committee, chair of TIPAC, and a member of the Government Affairs Committee. Cara served as president of ALTA in 2000 -- ALTA's first female president.



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Historical Highlights of ALTA -- the First 50 Years

This article was originally printed in the November 1956 *Title News* as part of the proceedings of ALTA's 50th Annual Convention that year in Miami Beach, FL. It is interesting to note that some of the issues they dealt with back then are still around today.

As a segment of history, 50 years is a short period of time. However, the impact upon the society of men of the events that have transpired during the half century, which encompasses the existence of the American Title Association, has been greater than that of the developments in any previous period in the whole recorded history. This is emphasized to all of us by recalling the many firsts that, during our lifetimes, have appeared as novel experiments and that now are indispensable to our comfort and almost necessary to our existence. Many of us can remember when there was no general use of the electric light and the telephone and when there were no automobiles and no phonographs. Most of us have seen the radio, television, and air transport make their appearance, and all of us are appalled by the implications of what is presently known of the phenomenon of the fission and fusion of the atom.

by Benjamin J. Henley



PROCEEDINGS
 FIFTEENTH
 ANNUAL
 CONVENTION
 American Association
 OF
 Title Men

FOUNDED AT CHICAGO
 August 8, 1907

HELD AT DES MOINES, IOWA.
 September 15, 16 and 17, 1921



at _____
 M. _____
 of _____ County _____
 By _____
 Recorder.
 Deputy Recorder

See list 2 in A3

See list 2 in A3

During a period when such great changes have occurred, you could justifiably assume that the problems of the title business, which induced the formation of the American Title Association 50 years ago and the methods of transacting the business in which its members were and are engaged, would have likewise shown great change. If that should be your conclusion, you need only read the proceedings of the first two conventions of the Association to accomplish complete disillusionment. Except that title insurance, struggling upward over the years, has reached a status of recognition in this country almost equal to that of the redoubtable abstract, the character of the business and the problems with

which it is involved are much the same as they were fifty years ago.

The Association is Organized



The inspiration for the formation of the Association came from the Wisconsin Association of Title Men, and as proof of the adage that any organization is the shadow of one man, the proceedings clearly outline the silhouette of Mr. Walter W. Skinner of the Chippewa County Abstract Company of Chippewa Falls, Wisconsin, as the dynamo who brought the American Association of Title Men (AATM) to life. The organization meeting of the Association, which was devoted entirely to the procedure

of organization, met at the Palmer House in Chicago on August 8, 1907. In the proceedings of that meeting the purpose of the meeting is stated as follows:

“Believing that there was urgent need of an organization of the abstracters and title men of the United States for the purpose of unifying the abstract profession; for the organization of associations of abstracters and title men in states where none exist; for the establishing of a magazine devoted to the interests of the abstract profession and the conveyance of real estate; for the just defense against the attacks made upon the abstracter profession; for enlightening the public upon the subject of abstracts of title and upon the laws relating to conveyancing of

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real estate and for securing uniformity in the abstracts furnished the public, the Wisconsin Association of Title Men issued and circulated a letter as generally as addresses of abstracters and title men could be obtained asking the advisability of undertaking an organization of that character.”

It is interesting to note the absence in this statement of any reference to title insurance.

It was provided that the dues for individual members should be \$2 per annum.

Considering the local character of the title business as it existed, it is surprising that there were present at the meeting 59 representatives from the abstract business of 13 states. Most of these men resided in, and were connected with, offices in the middle west. Only one state from the far west, Washington, was represented. With the exception of Florida, none of the Atlantic coast states was counted present.

The proceedings of the first convention are unique in that they consist largely of letters to the president of the Association responding to his request to those who attended to write a paragraph or more on the subject of the new association under the caption “Possibilities I Did Not See.”

The Second Convention

The second convention of the Association convened at Des Moines, Iowa, on August 19, 1908. The report of attendance showed a reduction in the

number of individuals present, but there was an increase in the number of states from which they came. There were registered at the convention 41 delegates from 17 states. Geographically the representation was much the same as in 1907.

What might be called the first directory of the Association was published in the proceedings of 1908, as a list of members. This directory

listed 181 individual members and 14 state association members. The membership comprised about an equal number of individuals and corporations. Few of the corporate names indicated that their owners offered title guaranties or title insurance as one of their products. Most of the individual members were from states, which had state association membership.

With some slight changes, I believe that I could read to you most of the addresses that were delivered at that convention as discussions of current problems and current events, and you would find them to report accurately most of our problems of today.

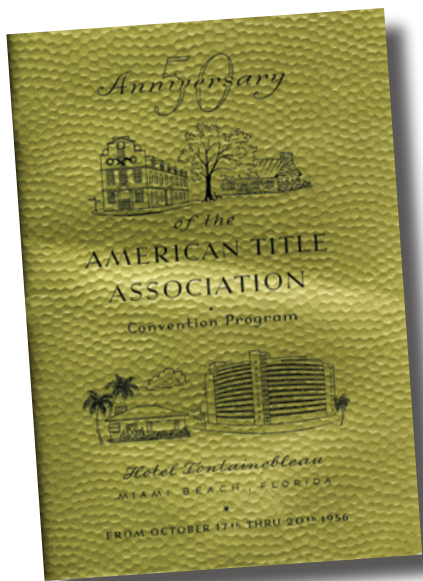
In his report to the convention, President Skinner referred to “the indefiniteness and inaccuracies of the real estate and abstracters’ directory” and urged that the state associations ought to undertake to get up state directories of responsible and reliable abstracters and furnish such directories to the national association. He

also stated that he had come across so many queer things in conveyancing that he believed the Association ought to work along the lines of uniformity in conveyancing and should take up the matter of appointment of notaries and surveyors. In the matter of conveyancing he preceded Charley Swezey by some 45 years. He was also concerned because “any man who is 21 and can write his name can be appointed as notary, and it makes an abstracter actually cry to see some of the mistakes that come in for record.” He thought that both notaries public and surveyors should be appointed by the state for life. He said that in his state “anybody that can get elected can survey and if he can make the people think he is wise they will elect him and what does he do. He will make some of the worst descriptions of metes and bound that you ever saw.”



Mr. Lee Gates of Los Angeles urged that the public should be educated concerning the title business because there is a very prevalent idea abroad that the profits in the title business are exorbitant. This he moderately resented because he said that “in southern California up to ten years ago (prior to 1908) there was scarcely a successful title company in all of the country.” It might be noted here that particular aspect of the title business in southern California has experienced almost as great a revolution as has been wrought in the laws of physics by the atomic bomb.

A description by Mr. Gates of methods of conducting the title business in California, with little change, would describe the business as it is conducted there today, with the exception that in southern Cali-



fornia title insurance has replaced the certificate of title, which he described as the principal type of title evidence issued. Even as to the escrow system, the business then was conducted much as it is today.

Mr. Lambert of Indiana told the convention that the Indiana Association was “organized to put up the best opposition possible against the Torrens System. Several states already have this law and others are considering this mode of title registration. New York will be the next to give it a test February 1, 1909. It is every abstracter’s duty to make ready and that very soon to meet this contest as it is surely coming in some states.” Several other speakers referred to the Torrens System as one of the problem children of the business. Mr. Gates expressed the opinion that it could never be made effective in America under our present form of constitution and concluded that the advocacy of the system and the agitation for it was merely an evidence of popular unrest and the desire of people to obtain a better method than then existed of ascertaining the condition of

their title. He thought that southern California had little to fear from the Torrens System or county-owned abstract system.

Directory trouble early plagued the association officers. President Skinner at the second convention said that he found the previous year’s “work was hampered considerably by the indefiniteness and inaccuracies of the real estate and abstracters’ directories.” These deficiencies could not, however, then be charged to headquarters of the Association.

Mr. George Vaughan of Little Rock, Arkansas, in a paper entitled “The Use of Printer’s Ink in the Abstract Business” was the first of a great line of advocates of advertising for the title business. He advocated many of the same media that we use today and particularly he mentioned newspaper advertising, blotters, and direct mail.

Mr. Lee Gates of Los Angeles urged that the public should be educated concerning the title business.

Mr. A.R. Watkins of Fargo, North Dakota, reported that a law had been passed in his state making it obligatory upon any person who had prepared an abstract to have in his possession a plant, a correct abstract of the county records, and also to give bond.

State Associations vs. National

There was much discussion about the organization of state associations. While I found nothing to indicate which of the states first had a state association, it is clear that several of

them preceded the American Association of Title Men. The Iowa association was organized in 1903; the Washington and Wisconsin associations were formed in 1904. Several of the states were organized between the first and second conventions of the Association. Mr. Skinner noted that organization of title associations in the West was hampered because “the railroad facilities are such that they cannot meet without great inconvenience and expense.”

It is apparent that some state associations were not wholly convinced that a national association was desirable. Mr. Skinner indicated embarrassment because, as he said, “my own state has discouraged efforts toward perfecting the organization of this association and thought it better not to join the Association at the present.” For this reason, he felt that he was probably not qualified to

be president of the Association. Notwithstanding his concern, he was made the first president as well as the second on the theory that, as an individual he was a qualified member of the Association.

At the second convention, Mr. W. R. Taylor of Kalamazoo, Michigan, made application for membership in the national association on behalf of the Michigan Association. He stated, however that the application must be considered as informal because the Michigan Association was not then in funds for the reason that “our



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treasurer recently removed to California and took his records with him and the money.” He therefore had no record of the members of the Michigan Association and no money with which to pay their dues.

Financial Struggles

In recent years, convention reports from our finance committee chairmen and association treasurers have been gems of wisdom and entertainment, but it was not always so. I can record, as a matter of personal knowledge, that this organization of title men, which is now the American Title Association, has experienced financial difficulties. Those difficulties, however, were nothing compared to the ones which confronted the organizers. In the plan of organization adopted at the organization meeting, it was provided that the dues for individual members should be \$2 per annum and that each state association should pay \$1 per year to the national association for each of its members. On these munificent dues, it was obvious that the national association should not pay the expenses of delegates to conventions, so it was provided that each state association could, at its option, send delegates to the national associa-

tion and pay their expenses. I am not sure that the latter authority was ever exercised by any state association.

The organization plan also stated that when the Association found itself in funds, it was to reimburse Mr. Skinner for his expenses in organizing the first meeting. At the second convention, in 1908, the treasurer reported that he held in his possession a bill of Mr. Skinner’s for \$137, which must be paid, and that the Association had in its treasury from \$115 to \$125 before the receipt of additional dues. He confidently predicted that with the additional dues the Association “would have

under the new name of “American Title Association,” adopted by constitutional amendment at the 1924 convention, the income gradually increased but so did the outgo, and until the present dues structure was adopted in 1945, the struggle for substance was bitter. For many of those years the Association was financed principally by a so-called “sustaining fund,” which was obtained by an appeal at each convention from the current outstanding orator of the Association to members to donate funds to pay the hired help and to meet other expenses. It was a question of merely “passing the hat.”

It is apparent that some state associations were not wholly convinced that a national association was desirable.

in sight somewhere from \$130 to \$140 and that this would render the Association solvent and in a position to pay Mr. Skinner’s bill.”

Under the name “American Association of Title Men,” the Association grew and almost prospered until the 17th annual convention in 1923. I say, almost prospered, because the report of the secretary to the 1923 convention commented upon the progress of the Association and said, “This is the first year we have not been burdened by a deficit. We do not have a deficit but a small amount of money.”

A reading of the proceedings of the following years indicates, however, that the prosperity commented upon was somewhat chimerical, for while

Sections Are Formed

While the organization meeting was made up mostly of abstracters, and the abstract business was dominate in most parts of the country, the organizers foresaw the rise of title insurance and the desirability of providing for some representation of that business in the Association. So the original bylaws adopted in 1908 provided that departmental sections of the association might at any time be organized to meet annually in connection with the meetings of the association for the special duty and consideration of such matters as pertain particularly to the work of either abstracters or title examiners or of insurers of title. They stated also that other sections might be organized at any time if such

organization is approved in writing by the Executive Committee of the Association.

The authority to form such sections was not availed of until the sixth convention held in 1913. At that meeting a group of title insurers organized the title insurance section under the name of the Title Insurance and Guaranty Section and adopted by-laws for its functioning.

At the convention of 1914, the Executive Committee appointed a committee to establish the Title Examiner's Section, and while the 1913 proceedings do not disclose the procedure for the formation of such a section, the proceeding of the 1915 convention, held at San Francisco in honor of the Panama Pacific Exposition, list the officers of the Title Examiners' Section. At the 1914 convention, the organization of the Title Examiner's Section was completed and the proceedings of that year report the activities of both Title Insurance and Title Examiner's Sections. The abstracters were still in the driver's seat in the Association and required no section. Except for the minor influence of the title insurers and title examiners, they were dominant.

Believe it or not, it was not until 1924 that the abstracters concluded they should have a special section. Until that time, the American Association of Title Men, and under its new name, the American Title Association was the child of the abstracters, and might I add that they nurtured it well and presented to the industry a lusty progeny. So, in the proceedings of the 1925 convention, we find published for the first time the bylaws of the three sections for the Association, the Abstracters, the

Title Insurance and the Title Examiners.

Ten years elapsed after the formation of the Abstracter's Section before the last of the four sections, which ultimately came into being, was formed by amendment of the Association Constitution at the 1934 convention. At the convention of 1932, at the insistence of members of the Association who were then doing a national or regional business, the National Underwriter's Section was organized for that group. At the same time the name of the Title Examiner's Section was changed to "Legal Section." For the next 17 years the activities of the Association were directed through the four sections, i.e., the Title Insurance Section, the Abstracter's Section, the Legal Section, and the National Title Underwriter's Section.

At the 1951 convention, the chairman of the National Underwriter's Section reported to the convention that his group had concluded that the Section was not beneficial to the title insurance industry and, with their approval, the Board of Governors had at its previous meeting provided for the merger of the section with the Title Insurance Section. At that convention meeting, the Constitution of the Association was amended so as to terminate both the National Underwriter's and the Legal Sections, and to continue only the other two: the Abstracter's and the Title Insurance Sections. At that time, it was clear to all, that the spread of title insurance, throughout the country, had made most problems with which the Legal and National Title Underwriter's Sections dealt common to all sectors of the title business. So, since 1952, we have struggled along with two sections, which provide a forum



for each of the two major divisions of our industry.

A Magazine is Born



Tom Scott, when he was president, inaugurated the first regular bulletin, or magazine feature, used by the Association, and later, as executive secretary, he continued its publication.

In 1920 and early 1921, a monthly letter was issued. These letters finally emerged into a printed monthly bulletin more or less in its present form, which made its first appearance in the fall of 1921, under the title of "Title News." While the format of *Title News* has changed from time to time, it still has many of the characteristics it carried in its early issues.

The proceedings of the 1926 convention were made part of *Title News*, but were printed in a separate booklet in the same form as previous proceedings had been printed over the years. For the first time, in 1927, the proceedings were printed as a regular issue of *Title News*, and they have been so printed continuously since that time.

From 1924 to 1949, *Title News* was printed in the form of a magazine with pages of 8 ½ x 11 inches, setting those copies of the proceedings and the magazine apart from the earlier and later publications of the Association which were ordinary booksize. Commencing with 1950, it was decided that the book was too large, and the publication reverted to the ordinary booksize of the earlier years. I do not doubt that these changes were of great importance, but it is just a little bit difficult to see why.

Executive Secretary Hired

At the 13th convention in 1919, the annual address of President Carroll from Iowa contained a discussion of the organization of the Association, in which he stated that the Association

could no longer continue on the then basis of organization without certain stagnation. He recommended that “a permanent secretariat should be established and an executive secretary placed in charge of this office.”

This recommendation was approved, and Tom Scott of Texas, who was the 11th president of the Association in 1917-18, consented in 1920 to act as the first executive secretary of the Association until the convention of that year.

Following the 1920 convention, Mr. Frank P. Doherty of California was designated executive secretary and became the first paid staff officer of the Association. Frank then was and now is a practicing attorney in Los Angeles and devoted only a portion of his time to the Asso-

ciation. I cannot refrain from here paying a tribute to the service of Frank Doherty to the title industry. For many years he was secretary of the California Land Title Association and contributed greatly to its early development. At the 1922 convention, Frank, in his report as executive secretary, noted that “it is customary, in singing the swan song, to get somewhat sentimental.” Thus he terminated his service as executive secretary.

To succeed Frank, Dick Hall of Kansas was selected and assumed the duties of the office, following the 1922 convention. Having been a part of the Hall Abstract Company of Hutchinson, Kansas, and having long participated in the activities of the Association, Dick was admirably



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Vol. 1.

Paris, Texas, August 1st, 1918.

No. 1

qualified for the position. He continued as executive secretary until he resigned with the adjournment of the 1932 convention. His contribution to the success of the Association during his nine years of service was immeasurable.

Then came Jim Sheridan from Detroit in 1933. Jim, like Dick Hall, left an active career in the title business to assume the duties of executive secretary. The transition from vice president of Union Title and Guaranty Company of Detroit was easy and successful, but before Jim was comfortably lodged in the chair of executive secretary, we were confronted with the depression problems resulting from the deluge of business created by the Home Owner's Loan Corporation and the accelerated loan program of the Federal Land Banks, as well as the impact upon our business of the National Reconstruction Act with its many restrictions on operations. We were hardly out of the woods on these activities before the pressure of land acquisition for military purposes caused by the second world war was upon us. Many questions arose in the conduct of business for the federal

government in the enormous volumes that these operations involved. They were handled by Jim for the industry with expedition and precision. He spent much time in Washington during those trying years, and largely through his efforts the title industry discharged its obligations to the common welfare with credit. In this, as in his other duties, his has been a job magnificently done.

Thus, you will note, that 36 years, far more than half the life of the Association, has seen its top executive job occupied by four men. Two of them served us for 34 years. They made the job of president of the Association look easy to 34 successive presidents. At times it was far from being an easy task. The duration of their allegiance to us is proof that each served us well. Those of us who have been privileged to have them guide us in the administration of the affairs of the Association and to aid us in the solution of the problems of our industry, however, need no such proof. I express to them, for all of us, our deep appreciation of their service to us all.

Because of their number it would be futile to attempt to name the many

persons who have been instrumental, over the years, in building this structure which has contributed so greatly to the growth and stability of our industry. However, we must take note that there is present today one of those who met at the Palmer House in Chicago 50 years ago, to aid in the birth of the Association. It is an honor and a pleasure to present to you Mr. Hugh H. Shepard, president-attorney of the Shepard Abstract company, of Mason City, Iowa, with which he was identified in 1907. Mr. Varick C. Crosley, President of Crosley and Boeye, Inc., of Webster City, Iowa, is our other living founder, but ill health prevents his presence with us at this time. At the time of the organization of the American Association of Title Men, Mr. Crosley was a president of the Iowa Title Association. The names of both frequently appear in the proceedings of the Association, in the years which followed its organization. They were active participants in its birth and adolescence. It is appropriate that we extend our homage to them and through them, to express our appreciation of the work of the great pioneers who had the vision to recognize the future of the title business in this country and established a medium through which it could voice its organized views and aid in the great growth of the industry which followed.



Benjamin J. Henley was president of the California Pacific Title Insurance Company in San Francisco, at the time this presentation was made at ALTA's 50th Annual Convention in 1956. Henley was president of ALTA in 1935.

Election 2006- What Does it Mean for the Title Industry?

Title insurance does not seem to be the focus of the 110th Congress. However the GAO study is due out in the spring, which might mean hearings on industry practices. Read about the new players important to our industry.

Senate:

The Democrats will pick up the majority in the Senate 51-49 when we count incoming Independent Bernie Sanders (I-VT) and Sen. Joe Lieberman as voting with the Democrats. Lieberman won as an Independent in Connecticut after being abandoned by the Democrats in his primary race.

Senator Chris Dodd (D-CT) will take over the Banking Committee. Senator Richard Shelby (R-AL) will remain important on the committee as the ranking member. Dodd is known as a supporter of the insurance industry due to its heavy presence in Connecticut. New Democrat

Senators assigned to the Banking Committee are Senators Akaka (HI), Brown (OH), Casey (PA), and Tester (MT).

New Chairmen that might affect the industry include the following: the Finance Committee chaired by Sen. Max Baucus (D-MT) the Judiciary Committee chaired by Sen. Patrick Leahy (D-VT); and the Commerce, Science and Transportation Committee chaired by Sen. Dan Inouye (D-HI).

House:

Democrats have taken over the House of Representatives. The Democrats have captured 232 seats to the Repub-



licans 201. No incumbent Democrats lost their seats. Two races remain undecided.

Next year the House Financial Services Committee will be chaired by Rep. Barney Frank (D-MA). The populist Rep. Frank is one of the most intelligent Members of the House who understands that business and government must work together to succeed. He has given us some indication that the focus will come off real estate industry practices, including title insurance, and target increasing low and moderate income housing production.

There are seven Republican vacancies and two Democratic vacancies

on the committee due to retirements and losses. The ratio will switch to give Democrats majority control over all committees and subcommittees. Potential subcommittee chairmen according to seniority include: Reps. Paul Kanjorski (D-PA), Maxine Waters (D-CA), Carolyn Maloney (D-NY), Luis Gutierrez (D-IL), and Nydia Velazquez (D-NY). It is unknown today whether all these senior Members will take chairs with this committee or switch to other committees as Democratic representation increases.

Committee Republican seats lost due to retirement are Reps. Bob Ney (R-OH), Mark Kennedy (R-MN), and Katherine Harris (R-FL). Reps. Jim Leach (R-IA), Sue Kelly (R-NY), and Jim Ryun (R-KS) were defeated. Democratic members retiring to run for the Senate were Harold Ford, Jr. (D-TN) and Bernie Sanders (I-VT), who won his Senate race.

Other committees with some interest in title industry issues should see the following chairs take the gavel: Energy and Commerce, Rep. John Dingell (D-MI); Judiciary, Rep. John Conyers (D-MI); and Ways and Means, Rep. Charlie Rangel (D-NY).

Control of Senate

	109th Congress	110th Congress	Gain/Loss
DEMOCRAT	44	49	+6
REPUBLICAN	55	49	-9
INDEPENDENT	1	2	+1

Control of House

	109th Congress	110th Congress	Gain/Loss
DEMOCRAT	201	234	+33
REPUBLICAN	233	201	-32
INDEPENDENT	1	0	-1

Analysis:

It is anticipated that legislation to create a new optional federal insurance charter for Life and Property/Casualty insurance companies will be reintroduced early in the 110th Congress. Chairman Dodd has not given any indication of where he stands on this issue. Chairman Frank has expressed some support for an optional charter for life insurance companies but has some reservations about an expansion to property/casualty.

Both chairmen are expected to focus their respective committees on low and moderate income housing production, predatory lending, ID theft and data security, and credit card practices. It is also expected that if legislation is not enacted during the lame duck session in December regarding regulation of Fannie Mae and Freddie Mac, that this issue will be revived in the 110th Congress.

The GAO study of the title insurance industry is scheduled to be completed during the first quarter of 2007. Depending on the results of that report, hearings could be scheduled on title industry practices.

The Title Industry Political Action Committee (TIPAC) supported 75 candidates up for election in 2006. Two candidates retired, and ten lost either their bids for reelection or for higher office.



A TIPAC dollars help support the ALTA Federal Conference and speakers.



Edward C. Miller is ALTA's chief counsel and vice president of public policy. He can be reached at 800-787-2582 ext. 214 or ed@alta.org.

My Experience at ALTA's Federal Conference

This Nebraskan was intimidated as she eased into the first session wondering what she might encounter. She found out that little separated us in our respective profession, customs and cultures. Get a look at the ALTA Federal Conference from the eyes of a first-time attendee.

In March 2006 I attended the ALTA Federal Conference for the first time. The experience was two firsts actually. It was my first time in Washington, D.C., too.

Being there gave me a great sense of reverence, camaraderie, and connection to other title people I'd never met, and, going even farther, a connection to America that I'd never sensed before. It was exhilarating. It was humbling. It was an opportunity of a lifetime!

My experience was eye-opening. It's a big world out there. A big world with big government, big regulations, and big circumstances if the rules aren't followed with regard to our daily business conduct. Here I was, fresh off the plane, fresh out of the cornfield, and fresh in Washington, DC.

What would I do there? Who would I meet? Would I have the slightest impact?

Have you ever been in a situation where you didn't know the people around you, but together you went through an experience. For instance, you were waiting for a flight that was delayed for many hours or you were in the same seating area at a championship game. Not so long ago, we shared a bond as Americans during 9/11. Going through these experiences where there's an investment in time made, voluntarily or involuntarily, creates a natural camaraderie amongst strangers whether we mean for it to or not. Over that time together, we complain, cheer, talk about the weather, or find out through longer conversations that

it really is a small world out there because through the endurance of our immediate situation, we've had time to find out that we know the same people through business, family, or some other source. We leave the situation usually shaking hands, exchanging business cards, or giving words of support, congratulations, or encouragement as if we've known the other person all our lives even though we may never cross paths again. This is the type of experience I had when I went to the ALTA Federal Conference. I felt a common bond with those I met who share the same passion and enthusiasm for our industry. We are brothers and sisters in what we do for a living, because we speak a very special language, one that at times requires a lawyer as an interpreter!

Those that know me in my home state of Nebraska know that I'm not shy or timid, and I've been accused of having a strong personality. Strong personality? Maybe. I think of it more as a strong character because I'm passionate about what I do for a living. Either way, this Nebraskan was intimidated beyond belief as I eased into the first meeting wondering what I might encounter and whom I might meet. Shaking off the tenseness of a new situation, I began to talk to people from North and South, East and West about our industry, Nebraska's association, their associations, our challenges, their challenges. I found out that little separated us in our respective profession,



customs and cultures except southern drawls, northern accents, and the fact that I left my overalls at home.

ALTA Can Help

Navigating me through the experience? ALTA. I cannot say enough wonderful things about the people that work for ALTA. As I prepped myself about whom I might meet on the Hill and what I might say, I learned at the last possible moment before my meeting with Senator Ben Nelson that what I was prepared to talk about were issues that weren't to be discussed because there was no information back from HUD. Clinging to my new friend, Ed Miller, ALTA's brand new chief counsel and vice president of public policy, I asked: "Ed, I have these appointments with new discussion topics. What do I do now?" Ed was not able to go with me to the Hill due to another meeting. However, he said, "Take Mike Wille with you. Just tell them who you are, what you do for a living, and what it means to the consumer." Seconds later, Mike Wille appeared before me. He asked, "Do you have your camera?" I told him I did and off in a cab we went. Mike was gracious, kind, understanding and knowledgeable. I chatted him up from the hotel to the Hart Building, learn-

ing he knew quick ways into buildings, shortcuts around town, and all about his love affair with politics.

I'm sad to say, as I write this, that my comments come on a posthumous note instead of a note in which he could read how grateful I was to him for being there for me when I needed him. He didn't know me from Eve, yet he jumped in a cab with me to go see a Senator. In doing that, he changed how I felt about my abilities and strengths. I did have the opportunity to tell him while he was at the Nebraska Land Title Association's

■ I felt a common bond with those I met who share the same passion and enthusiasm for our industry.

convention in September of last year how much he helped me and how much I appreciated it. My experience with him gave me the confidence I needed, and he left me with a wonderful memory that I will never forget.

The Global Impact

Other encounters I had in Washington touched me globally. The evening of my arrival I met a gentleman from the country of Congo. His name is Noel Tshiani. He overheard some of us talking in the lobby of the hotel about title insurance, and was curious about our land registry practices in the United States. He told us that he worked for the World Bank and is the country manager of Congo. He explained that he owned a piece real estate in his country and had for six or seven years. He cleared the land over that time, having plans to build a hotel, which he hoped would bring more economic development to his country. After he finished clearing the land, a man showed up insisting that he had ownership in the real estate. He said he told the man to take documentation to his lawyer and he would take his documentation to his lawyer, and they would sort it out in court. He then went to the Land Registry office in his country, but found no claims by the other man to the real estate. The claimant vanished,

and Noel wrote him off as a corrupt bully. Noel fears that once the hotel is complete, this same sort of thing will happen again and he could lose his investment without proper protection, for all they have is a Land Registry office. He has no assurance or insurance about anything in his hotel's future. I came away from the conversation with him more certain than ever that our



A Becky McKittrick and Mike Wille (l) meet with Senator Ben Nelson (D-NE) in his office during the 2006 ALTA Federal Conference.

industry provides a beneficial, worthwhile service. I suggested to him that he solicit ALTA to create a delegation to send to his country to assist them in organization of a better land records system as well as implementation of title insurance in his country. So, we'll see what the future holds for the country of Congo as it tries to become a more developed country.

What I Gained

I returned to Nebraska a different person. I returned beaming with pride in our country and industry, but also humbled by the people I met and the surroundings I was within.

I returned more knowledgeable about our government and also in awe of the countless large buildings that line the National Mall, each filled with departments of government. In visiting all of the magnificent sights of Washington, D.C., I also felt strength and pride standing with those that I did not know while gazing up into Abraham Lincoln's face at the Lincoln Memorial or crying with eyes upward while viewing the stars and stripes in the Smithsonian that covered the large, gaping hole left in the Pentagon on 9/11.

I returned a little less naive about world matters, taking into account how lucky we truly are as Americans, but I felt helpless about how to help those like Noel Tshani establish what many of us have that we take for granted – insured land ownership. I returned feeling like I made a difference, even if just for a day, because I got to speak with lawmakers that were part of a bigger picture. Maybe just one person like me really didn't make a difference. Why would I? I'm just one person. I would like to think I did. What I want you to get out of this article, if anything, is the notion that we have strength in numbers!

Sure, I'm just one person, but our industry is more than 100,000 strong! One hundred thousand people can be a force to reckon with if we all make it a point to talk to our congressional representatives either by visiting them, calling them, or writing them. One hundred thousand people cannot be ignored!

Why You Should Attend

I encourage everyone to attend the ALTA Federal Conference – at least once if not more often. Realistically, its going to take all of us to turn

around the general misconceptions about our industry and to teach those that need to be taught why the industry is beneficial and worthwhile. It is going to take each and every last one of us to make the decision that we are going to safeguard our industry, prove our worth, and protect the American Dream: homeownership.

I've grown up in the industry, having written title insurance since I was 18 years old, and I'm still going strong nearly 17 years later. I can't say enough wonderful things, not only about ALTA but also about the Nebraska Land Title Association. For without grassroots associations, such as NLTA, and its dedication to education in its mission of "making title people the best there is," I wouldn't have had the opportunity to learn what I know and become involved.

Come On Over!

Last, let me add to known brothers and sisters and unknown brothers and sisters of the title industry, you are always welcome in Nebraska. We don't ride horses to work, but we sure would have fun if we did! And if you are coming to one of our conventions, it would be best to bring a bathing suit to the pool, because if you don't, you'll cheerfully get pushed in fully clothed and become a cardcarrying member of the NLTA swim team! There truly is no place like Nebraska! Thank you, NLTA! And, thank you to all of the wonderful people that work for ALTA!



Rebecca McKittrick is president of Suburban Title & Escrow, Inc., Omaha, NE. She can be reached at: 402-934-2001 or bmckittrick@subtitleneb.com.

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Integrating Your Marketing Communications

Integrated marketing communications is designed to make all aspects of marketing communications—advertising, sales promotion, public relations, direct marketing, and e-commerce—work together as a unified force, rather than letting each work in isolation.

If your company is like most, you use a number of tactics to communicate with customers and prospects—sales calls, a Web site, a newsletter, informational brochures, and articles and advertisements in local and industry publications, to name a few.

But do all of your marketing and communications efforts work together to deliver a clear, consistent, and compelling message to your various customers?

And does everyone in the company know what your marketing strategy is? Do they know how to use your company's marketing messages in their everyday contacts with customers?

The beginning of the year is a good time to look at developing a comprehensive strategy that coordinates all

of your company's marketing communications efforts to achieve the best results. Integrating your marketing communications can be your New Year's resolution for your company.

Commonsense Approach

Integrated marketing communications is a commonsense concept. It involves carefully coordinating various communications channels to deliver a clear and persuasive message about the company and its products or services.

Pioneered by Dr. Don E. Schulz of Northwestern University's Medill School of Journalism, integrated marketing communications has been implemented in Fortune 500 companies and other businesses worldwide.

It is designed to make all aspects of marketing communications—advertising, sales promotion, public

relations, direct marketing and e-commerce—work together as a unified force, rather than letting each work in isolation.

The idea behind integrated marketing communications is to build positive and lasting relationships with customers and other stakeholders. When they hear consistent messages and see similar visuals, they are more likely to pay attention to and act on them.

A well-designed integrated marketing communications plan helps all of the people who represent your company to the public—salespeople, customer service representatives, the receptionist, and the CEO—understand the importance of their roles in creating relationships with your clients.

Elements of the Program

Several elements define an effective integrated marketing communications program:

It focuses on the customer. The plan centers on the customer's point of view, rather than on the company's products or services. The strategy begins with a clear understanding of the customer and what motivates purchasing decisions.

Particularly in a changing market, the products and services you sell need to match what customers want and need to buy, and the buying experience you offer needs to meet customers' expectations.

It is driven by data. The plan is based on the wealth of data available

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Increase Efficiency. As the market continues to shrink and the title business continues to change, taking control and increasing efficiency becomes more necessary than ever before. By increasing efficiency and realizing the resulting capacity, you will be better able to manage costs with regard to revenue and maximize the profitability of your business.

How Can You Improve Efficiency?

Question Everything. The first step is to revisit your business processes and the technology used to execute them. Asking “Why are we doing that in this way?” helps uncover steps that may not be necessary. While you’re questioning things, review the technology used to execute those processes and do your homework to see if more current and flexible solutions exist that could better support those processes.

How Can You Find Out More Information?

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Call **1.800.542.5503** or visit **www.ramquest.com** TODAY and download our FREE white paper titled ***Change is Good: Success Stories of Businesses Who Questioned Everything.*** You can even register for a FREE guided demonstration of our Business-Ware, **THE STANDARD IN LAND TITLE SOFTWARE.**

Do More - Do It Better - Make It Easier - See The Value



to help marketers identify and understand the company's customers—their needs, motivations, attitudes, and behaviors—and make informed decisions on how to communicate with them effectively. Data also helps a company better understand its competitors and the overall market.

Data sources can include a company's customer database, sales results, customer surveys, demographic profiles, and industry reviews. Among the resources available from ALTA is its annual survey with A.M. Best Co. (available at www.alta.org under Research), which covers economic results, business risks, and challenges the industry faces in the changing real estate and insurance markets.

It integrates all communications efforts. Customers and other stakeholders—such as business partners, regulators, employees and the media—don't distinguish between messages aimed at them and those intended for others. Integrating a company's communications disciplines ensures that all of your target audiences hear a consistent voice.

And integration is not limited to communications disciplines. All a company's business processes—from product development to customer service—need to be aligned to achieve the greatest marketing success.

It creates an effective brand. A brand is all of the attributes—good and bad—that influence what customers think of a company. A brand identity can include a name, a symbol, a positioning statement, organizational values, or a combination of these.

The value of a brand lies in what people think it will deliver. Ideally, you want customers to think of what they want from a brand, such as outstanding service or quick turnaround,

and associate that attribute with your company.

Creating a successful brand strategy requires a deep understanding of the needs and wants of your customers and prospects. It also requires integrating your brand strategy throughout the company at every point of public contact.

The payoff is a more focused and effective effort that reaches your most important audiences and advances your company's overall mission.

Current Users

One adopter of integrated marketing communications is Saturn Corporation, which based its strategy on extensive customer research. Marketers identified 40 contact points between the car company and its customers, including when a customer sees a Saturn ad, walks into a showroom, and brings a car in for service.

Saturn used its research to create consistent communications and build relationships with buyers. It also developed staff training programs that recognize the importance of people other than communications professionals in communicating with consumers.

Fidelity Investments developed an integrated marketing program to boost awareness of Powerstreet, its online investor program. Among the elements were briefings to inform analysts and reporters about its online brokerage offerings, participation in trade shows and industry forums, distribution of business card-size

CD-ROMs to connect investors to *Fidelity.com*, and email communications and meetings to educate employees.

The Fidelity program also featured “guerilla marketing” techniques to deliver investing messages to business professionals on their way to work. It included giving breakfast bags to commuters boarding ferries and trains

and running TV ads in airport business lounges and videos on in-flight programming.

Keys To Building Your Program

Developing an integrated marketing communications plan involves several steps, but the payoff is a more focused and effective effort that reaches your most important audiences and advances your company's overall mission.

Establish a budget. Determine what resources you will devote to your integrated marketing communications effort in terms of money, people, and time. Knowing what you intend to spend will help you focus on doing what is most important to your company's success.

Conduct research. Collect and analyze data on which you can build a unified strategy that reaches every market segment with a coordinated message. Focus on the wants, needs, and perceptions of customers and prospects. What motivates them to

buy the types of products and services you offer? What makes them become repeat customers?

Set goals and objectives. From your customers' point of view, what do you want your communications

Particularly in a changing market, the products and services you sell need to match what customers want and need to buy.

efforts to achieve? What do you want customers, prospects, and other audiences to do or think as a result of your marketing communications efforts? What measurable objectives will get you there?

Identify target audiences and design messages. Determine the audiences you need to reach, including customers, prospects, business partners, suppliers, regulators, legislators, and local and industry media. What

coordinated, complimentary messages will work for the audiences identified? How will you position your company and the unique solution it provides?

The ALTA Title Industry Marketing Kit (see sidebar) includes

language on the value of title insurance that you can incorporate into your message development. Another source is ALTA's Title Insurance Primer, a publication on what title insurance is and its importance as a safeguard for real estate purchase and investment.

Develop the strategy. Determine the steps you need to take to achieve your goals and objectives and reach your target audiences with your integrated messages. How will you use your company's various communications disciplines to build positive relationships with customers and other stakeholders? What tactics will help you achieve your goals and objectives and enable you to have a coordinated dialogue with your customers?

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Determine who will be responsible for executing each plan component. Figure out how you will manage all of the components to ensure that they remain both targeted and synchronized, particularly if those components fall under the responsibility of different departments. Establish a timeline for carrying out the plan.

Execute the plan. Once the plan is in place, make sure those directly involved are on board and have the tools and training they need to carry out their part. At the same time, communicate the plan to everyone in the company, even those without a specific role. Tell them what you're trying to accomplish and why. Every employee can influence your customers' buying experience and, as a result, contribute to the plan's success.

Among the training tools ALTA offers members is "Title Triumph®: The Game of Land Title Knowledge," a team-building tool you can use to reinforce employees' industry knowledge and improve their ability to communicate your messages to customers. The question-and-answer board game is available on the ALTA Web site.

Evaluate results. As you carry out the plan, test what works and feed the results back into the plan. Did you accomplish your goals and objectives? What did you learn in the process that you didn't know before? What do you need to do differently next time?

Part of the evaluation process should be getting direct feedback from customers, which can help you adjust your plan to be even more effective. As former U.S. Secretary of State Dean Rusk said, "One of the best ways to persuade others is with your ears—by listening to them."

ALTA Offers Free Marketing Kit

ALTA's Title Industry Marketing Kit, part of the association's Public Awareness Program, has become a component of many title insurers' marketing communications programs. The kit enables companies to use the same messages at the grassroots level that ALTA uses in its national media relations, advertising and other communications efforts.

The kit is free to ALTA members, and is designed to educate real estate professionals, lenders and consumers about the value of title insurance. The value message is integrated into every component of the kit, which includes a video, PowerPoint presentation, brochures, sample print advertisements and sample byline articles. Also available on ALTA's Web site under the Public Awareness Program section, are additional articles, ads and on-hold messages for the company telephone system promoting title insurance. To order your free kit, send an e-mail to lorri_ragan@alta.org.



Challenges to Success

Because it involves looking at communications on a macro level rather than at individual components, adopting an integrated marketing communications program takes a broad perspective.

That can be a challenge in organizations in which marketing, public relations, and advertising are separate disciplines. A key to success is ensuring that integrated marketing communications has top-level support.

"Perhaps the greatest barrier to implementing integrated marketing communications (IMC) in a given company is the absence of direct support from the CEO," wrote University of South Florida Professor Loyd Pettegrew in "IF IMC is So Good, Why Isn't It Being Implemented?" in Northwestern University's 2000-2001 Journal of Marketing Communications at <http://jimc.medill.northwestern.edu/index.html>.

To be effective, Pettegrew says, an integrated marketing communications program must be implemented systemically and simultaneously at all levels and functions of a company. It also must fit the unique culture in which it operates, because a one-size-fits-all program does not exist.

Despite the challenges of integrating your marketing communications, the payoff can be a business strategy that enables your company to build profitable, long-term relationships with customers and other stakeholders.



Ellen Schweppe is president of Ellen Schweppe Company, LLC, an editorial services firm serving the financial services and other industries. She can

be reached at (703) 435-5621 or ellen@schweppecompany.com.

Mover & Shakers

CALIFORNIA

First American Title Insurance Company, Santa Ana, has several announcements.



Gary L. Kermott, president of First American Title Insurance Company, has been promoted to vice chairman. Kermott

has been president since 1999. In addition to his new position, Kermott will retain the position of executive vice president of The First American Corporation. He is currently president-elect of ALTA.



Curt G. Johnson has been named president of First American. Johnson began his career with First American in 1996, and

most recently he served as senior vice president and National Commercial Services director.



Paul Johnston has been appointed vice president, sales & marketing manager for Old Republic Title Holding Co, Inc.,

Oakland. Prior to joining Old Republic, he served as Northern California sales manager for another major underwriter.



Kathleen M. Collins has been promoted to senior vice president, director of corporate compliance for First American. Collins

has served as vice president, special counsel, and associate counsel for First American since 2001. She started with First American in 1997.

CALIFORNIA CONT.

LandAmerica Financial Group, Inc., has several promotion announcements.



Edwin J. Kezar, Jr., located in San Bernardino, has been promoted to senior vice president—west region. He will continue in his role as production resource manager. Kezar joined the company in 1996.



James P. Kozel has been promoted to senior vice president—west region. He is based in Burbank and has been serving as area manager overseeing LandAmerica's Gateway Title subsidiary.



James T. Smith has been promoted to senior vice president—west region. He is based in Irvine and has been serving as area manager for LandAmerica's Lawyers Title Insurance Corporation subsidiary.



Peter Ostrander has been named vice president, national commercial accounts manager for Old Republic Title Holding Company, Inc., Oakland. Previously he worked for another underwriter in Seattle, WA.

John Pasco has been appointed senior vice president, Contra Costa County Manager of Old Republic Title Company, Oakland. Most recently, Pasco was operations manager and senior counsel in the Alameda County office.

PENNSYLVANIA



Juliann Hickey has been appointed vice president and national title service commercial underwriter for Fidelity National Title Insurance Company's Philadelphia branch. Hickey previously worked as an underwriter in both Florida and Pennsylvania with LandAmerica Financial Group.

TEXAS



RamQuest Software, Plano, has two announcements. **Mark Holley** has been promoted to vice president, sales and marketing. Holley joined the company in 1991, and most recently he was associate vice president, business development.



Mick Goldstein has been named senior vice president, business development. Prior to joining RamQuest, Goldstein was executive vice president and chief strategic officer at RealEC Technologies.



Bob Wright has been named executive vice president of Skywire Software, Frisco, an affiliate of Hall Settlement Systems. Wright is the former general counsel of SoftBrands, Inc.

VIRGINIA

LandAmerica Financial Group, Richmond, has several announcements.



Theodore L. Chandler, Jr., has been promoted to chairman and CEO. Chandler joined LandAmerica in 2001 and most recently was president and CEO. Chandler is currently a member of the ALTA Board of Governors.



Leonard C. Anderson has been promoted to senior vice president – director of technology resources. Previously he was vice president – director of IT development.



Richard P. Gonzalez has been promoted to executive vice president – chief information officer. Most recently he was senior vice president – chief information officer.



Robert Kuntz, Jr., has been promoted to senior vice president – director of infrastructure. Previously he was manager – systems programming.

Mergers/ New Companies

First American Title Insurance Company, Santa Ana, CA, has acquired Barbour Title Company of Winfield, KS, and The Rogers Abstract & Title Company, a division of Barbour Title Company in Wellington, KS.

First American has also acquired Offutt Systems, Inc., Greensboro, NC, a provider of multiple listing services. In addition, **First American** has acquired the business operations of KTR Newmark Real Estate Services, LLC, and KTR Newmark Consultants, LLC, New York, NY.

Old Republic National Title Insurance Company, Minneapolis, MN, has acquired Troon Management Corporation, Hatboro, PA, and Sentry Abstract Company, Reading, PA.

The Ohio Land Title Association has changed management companies effective December 1, 2006. The new management firm will be Offinger Management, Columbus, replacing Ardmore Management of Columbus. Mark Bennett will serve as OLTA's new executive director.

Kudos

Currier Honored for Title Work



Michael C. Currier, president of Guaranty Title Company, Carlsbad, NM, was inducted into the New Mexico Military Institute's (NMMI) Hall of Fame. Currier was honored for his eminence, specifically for his state and national leadership with the title industry.

Currier attended NMMI junior college after high school. He then went on to graduate from the University of New Mexico and began his career in the title industry. He served as president of the New Mexico Land Title Association in 1981, and president of ALTA in 1992. Currier has served as a member of the NMMI Alumni Association's Board of

Directors for six years and as a member of the NMMI Foundation Board of Trustees for eight years. He served as chairman of the board from 2003-2005.

RamQuest Ranked Among Fastest Growing Companies

RamQuest Software, Inc., Plano, TX, has ranked number 251 on Deloitte's 2006 Technology Fast 500, a ranking of the 500 fastest growing technology, media, telecommunications, and life sciences companies in North America. Rankings are based on a percentage revenue growth over five years from 2001- 2005. RamQuest Software grew 606% during this period. RamQuest was ranked 242 on Deloitte's 2005 Technology Fast 500. In addition, RamQuest ranked 11 on the 2006 DFW Technology Fast 50, a ranking of the 50 fastest growing technology firms in the Dallas – Fort Worth Metroplex.

In Memoriam

Rick Garlick, former regional vice president of First American Title Insurance Company in Golden, Colorado, died on October 3. He worked in the title industry for 37 years, the last 29 with First American. He was past president and instructor for the Land Title Association of Colorado and was a member of its Legislative Committee. Rick loved hockey and had officiated for the NHL. Rick is survived by his wife, Lynn; son, Christopher; daughter-in-law, Brandi; and granddaughters, Britt and Caitie. At his request, no services will be held, and all who knew him are encouraged to celebrate his life.

> member news

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Western County Title Search, Inc.
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Wamego Title Insurance
Wamego

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