

January/February 2008

Official Publication of the  
American Land Title Association

# TitleNews

## Principles of Fair Conduct.



Dozens of title companies have adopted the Principles of Fair Conduct. Learn how they are putting them into action, and how you can help promote our industry's value to legislators, regulators and consumers.

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CONTENT CERTIFIED  
BY THE  
FEDERAL  
COMIC REVIEW BOARD

**OLD REPUBLIC TITLE**

# SPECIAL AGENT

LOOKS LIKE  
A JOB FOR ME—  
AND OLD  
REPUBLIC TITLE!

THE HIGHEST  
INDUSTRY RATINGS  
SINCE 1992 REFLECT  
THE AMAZING **STABILITY**  
**AND RESOURCES**  
WITHIN HIS REACH!

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SERVICE IS  
HIS PERSONAL  
MISSION!

HIS  
CUSTOMERS  
ENJOY  
INCREDIBLE  
CONFIDENCE  
AND PEACE  
OF MIND!



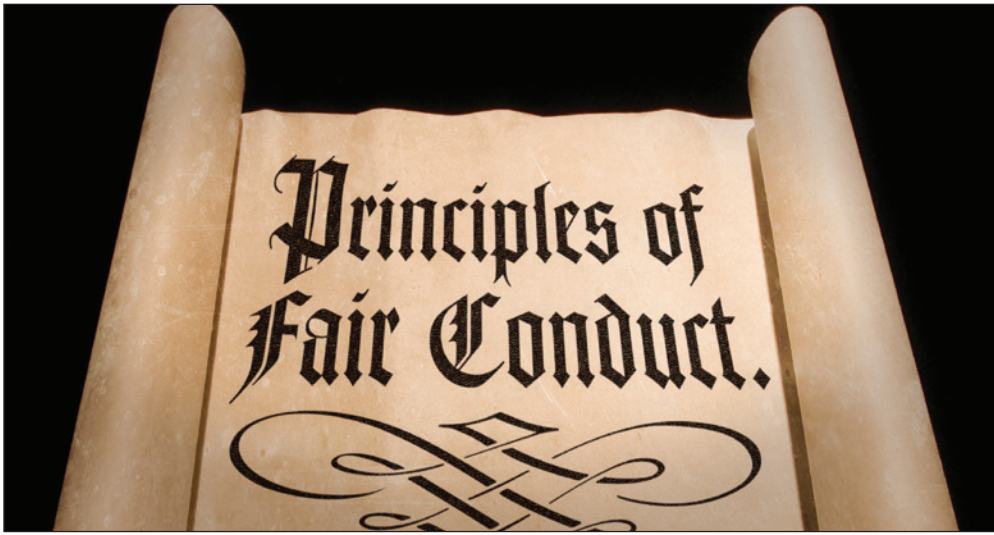
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## ALTA EVENTS

Date	Event
March 10-12	2008 Federal Conference The Grand Hyatt, Washington, DC
April 13-15	Tech Forum 2008 Mandalay Bay Resort & Casino, Las Vegas, NV
October 15-18	ALTA 2008 Annual Convention Grand Hyatt Kauai Resort & Spa

## STATE CONVENTIONS

February 22-24	Alaska
April 3-5	Oklahoma
April 9-11	Tennessee
April 27-29	California
May 3-5	New Mexico
May 4-6	Iowa



# TitleNews

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point of view

# A Challenge for You and Me

**T**he honor and excitement of chairing the Agents section is nothing short of overwhelming. The shoes to fill of the previous chairs are enormous, but I will give it my all while representing the industry's agents with pride.

This year the section will work on three areas. The first is membership.

The only way we will grow ALTA is through the Agents section, since the vast majority of the country's underwriters are already members. I am asking each agent member to bring in just one more member; not 5, not 10...just one. This would automatically double our number and tremendously increase our voice with legislators and regulators. Just one member each. If you need any help in courting a new member, let me know and one of the section executives will happily assist.

The second goal is to establish a national designation program. Our professionalism and integrity have been challenged by the press and people who have the power to affect our livelihood, and it is time that we help our members demonstrate their value. We recognize that many state associations have designation programs. While still in the planning stages, the thought is that in the new program we will automatically accept members who have achieved the highest standing within their states as eligible for national designation once they join ALTA and have completed a nationally focused course presented by LTI or the state association.

The national designation will allow members within states that do not currently have a program to demonstrate their knowledge and professionalism. A small ad-hoc committee made up of a state executive, the chair of the Education Committee, an underwriter member, and ALTA staff has been formed to map out the plan.

I call the third goal "99%." Ninety-nine percent of the title community in this country are appalled at the thought of giving a kickback, 99% do not run sham operations and wouldn't think of charging the consumer a penny more than the proper rate. These 99% have the integrity, knowledge, and desire to be stellar professionals every single day. We are tired of being lumped in with the other 1%.

It's time to take back our good name. Even though agents within the 99% already conduct their businesses within the guidelines and the spirit of the Principles of Fair Conduct and Consumer Initiative (see the cover story), it is time that we let the world know that we do our business properly. Each agent should publish the principles as their own and tell the world that they are good, that they have integrity and value. Agents need to talk to their employees, legislators, and regulators about the principles and incorporate the ideas within the Consumer Initiative into their sales and marketing efforts. Let's not assume that others know our integrity and value, let's proactively tell them and let's take back our good name now! I look forward to your participation. Contact me at [Anne.Ancas@altdirect.com](mailto:Anne.Ancas@altdirect.com) or write me at the e-mail address below.





# news

## Federal Conference Just Weeks Away

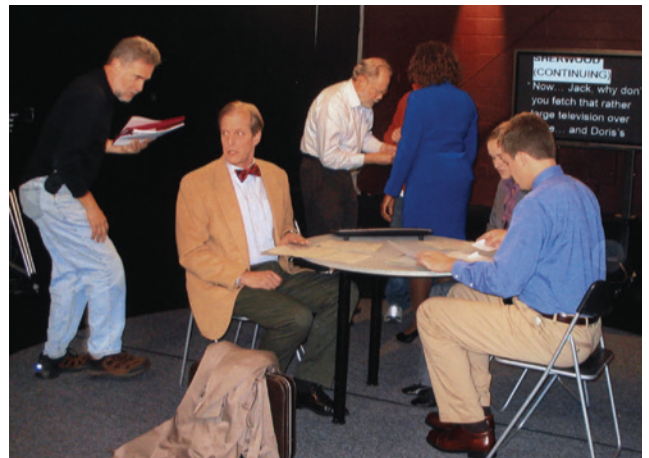
The 2008 Federal Conference is just weeks away . . . March 10-12 at the Grand Hyatt in Washington, DC. The ALTA Federal Conference is the premier conference to find out what is happening on Capital Hill and at the state regulatory level, and how it will affect your business. Attendees have the opportunity to meet with their members of Congress during a reception or in meetings in the members' offices.

To register, visit the ALTA Web site under Meetings, and select Federal Conference. Make your hotel

reservations by calling the Grand Hyatt Washington at (202) 582-1234. The room rate is \$265.

We have also negotiated discounts for airfare through American Airlines and car rental through Avis. For airline reservations, either call 800-433-1790 (a \$10 fee applies via telephone) or go to [www.aa.com](http://www.aa.com) and enter the promotional code A7838BA. Avis reservations can be made either by calling 800-331-1600 or going to [www.avis.com](http://www.avis.com) and entering the AWD # D833367.

## ALTA Policy Jackets Explained in Training DVD



▲ Professional actors set up for filming the new educational video, "The Policy Detectives: An Introduction to ALTA's 2006 Loan and Owner's Policies."

A new educational video, "The Policy Detectives: An Introduction to ALTA's 2006 Loan and Owner's Policies," gives title professionals a section-by-section training on the newly adopted industry forms and the primary parts of the policy jackets.

The new video, which replaces its predecessor "A Policy Overview," was produced by the Land Title Institute, ALTA's educational subsidiary. The video would be helpful for title industry employees; customer groups, such as attorneys,

lenders and real estate agents; real estate law students; and regulators. This program does not cover the differences between the 1992 and 2006 policies.

The video is \$71 for ALTA members and \$101 for nonmembers. For more information on the video and to order your copy, visit the Land Title Institute page on ALTA's Web site and select Educational Videos. Or contact Kevin Russel at 800-787-2582, ext. 232, or [kevin\\_russell@alta.org](mailto:kevin_russell@alta.org).

**ALTA**  
**2008**  
**FEDERAL CONFERENCE**  
**Washington Affecting Your Business**  
**March 10 - 12, 2008**  
**THE GRAND HYATT**  
**WASHINGTON, DC**

# > news

## Industry Responds to Consumer Initiative Challenge

ALTA members have responded very favorably to adopting the Principles of Fair Conduct, part of the larger Title Industry Consumer Initiative, launched last fall in response to the 2007 GAO report on the industry. The Title Industry Consumer Initiative includes a consumer education program, the adoption of principles, plans for member education on regulatory compliance and ethical standards, and a plan for working more closely with state and federal regulators to ensure that the title industry is meeting the needs of consumers.

The list of companies and state land title associations who have pledged to

adopt the Principles of Fair Conduct grows every day. These businesses have pledged to engage only in business practices that are lawful and consistent with a high standard of ethical behavior and to treat consumers in a fair and ethical manner. You can find a list of the companies who have adopted the principles on ALTA's Web site.

Read the cover story of this issue of *Title News* to learn how title companies are implementing the principles in their businesses. To learn more about the Title Industry Consumer Initiative and how you can adopt the Principles of Fair Conduct, visit the ALTA Web site and click on the Initiative button.

## Annual Convention Proceedings Available

### OnLine

If you were not able to attend the 2007 Annual Convention in Chicago, you can access the proceedings by visiting the Annual Convention page on ALTA's Web site.

After you log in, you'll have access to recordings and handouts from the majority of sessions at the convention . . . a wealth of knowledge. Share them with staff that might not have been able to attend.

## Tech Forum Returns To Vegas, Baby!

The ALTA 2008 Tech Forum, April 13-15, will be held at the beautiful Mandalay Bay Resort & Casino in Las Vegas.

The ALTA Technology Committee held another Call for Presentations this year, and educational sessions will follow four tracks based on different substantive areas in a typical title company: Marketing & Compliance, Owner-Manager Strategy, Title Operations, and the Techie Track.

Visit the ALTA Web site under Meetings to register. To reserve your room, con-

tact the Mandalay Bay at 702-632-7000 and ask for the ALTA convention room rate of \$219. We have also negotiated discounts on airfare through American Airlines and car rental through Avis. For airline reservations, call 800-433-1790 (a \$10 fee applies via telephone) or go to [www.aa.com](http://www.aa.com) and enter the promotional code A6948AT. Avis reservations can be made either by calling 800-331-1600 or going to [www.avis.com](http://www.avis.com) and entering the AWD #D833367.



## ALTA Hires Membership Director

Miriam Hankins has joined the ALTA staff as director of membership and marketing. Miriam joins us from the National



Propane Gas Association where she was director of member services. Miriam received her Bachelor's

degree from the University of Maryland and is currently working on her MBA at Liberty University in Virginia. She has extensive association experience in membership and marketing and is excited about the opportunities and challenges currently in front of ALTA in these areas. Welcome Miriam!



## ALTA Launches Program to Help States

Part of ALTA's Title Industry Consumer Initiative, launched last September, is the creation of an ALTA state program to work with state land title associations to educate state regulators about the value of the title insurance industry.

Designed with a focus on member service, ALTA's state program directly assists state associations through a variety of important techniques, including a new Web portal enabling states to easily exchange regional industry trends and local advocacy strategies. The Web portal also provides timely news updates, details policy issues, and provides links to state government resources. Priority issues gleaned from the State Legislative & Regulatory Committee Reports, generated by the state associations, will be collected into an "issues matrix" to serve as a clearinghouse for policy-related information and developments across the country.

To showcase these state issues to a broader audience, ALTA's News You Can Use and *Title News* will include legislative and regulatory updates from across the country. State

land title associations are encouraged to contact ALTA staff with newsworthy developments and other items they would like included.

Additionally, the program strives to assist state associations with their grassroots advocacy campaigns by monitoring and researching issues; assisting in the crafting of testimony and providing assistance in communicating with elected officials. Staff also provides grassroots training for any state association wishing to create or improve upon their current advocacy program.

ALTA is also increasing its presence and participation in state-focused public policy groups. State policymakers turn to these groups for the latest information on issues and model legislation. Through its involvement in these groups, we will ensure that the industry's interests are represented in front of state public policy officials.

For more information, please contact James Cox, ALTA's state legislative and regulatory representative, at 800-787-ALTA ext. 216 or [james\\_cox@alta.org](mailto:james_cox@alta.org).

## Enter Web Site Contest & Win

ALTA is looking for the Most Innovative Web Site of 2008. Are you doing amazing things on your company Web site? Is your Web site helping you:

- Promote Company Identity?
- Deliver Exceptional Customer Service?
- Provide Transaction Support?
- Enable Interactive Opportunities?
- Display Dynamic Content?

If this sounds like your Web site, then this contest is for you! Nominations will be accepted at [www.alta.org/innovation](http://www.alta.org/innovation) through Friday, February 1st. The ALTA Technology Committee will review all of the nominations, and finalists will be

notified by February 29th.

The finalists will be invited to participate in a breakout session panel during ALTA 2008 Tech Forum in Las Vegas on Monday, April 14th. During the moderated panel, finalists will be invited to discuss their Web development philosophy and demonstrate their Web sites for Tech Forum attendees. Session attendees will vote at the end of the session to determine the winning Web site. The winning company will receive two complimentary registrations for a future ALTA Tech Forum and the use of the "ALTA's Best of 2008" logo for their Web site.

## Visit the Public Records Issues Page on the ALTA Web Site

Changes to the accessibility of public records can make it harder or easier for title professionals to do business. Topics such as redaction and electronic access are not just local any more; they cross county and state lines. States often look to their neighbors for legislative and regulatory precedent, so it's important to know what's happening across the country.

ALTA has created a Public Records Issues Web page to be a clearinghouse for information on access to public records. If you know of current legislation, regulation, or business practices in your market that impact your ability to access the public records, we urge you to post the information under the Government Affairs/State section of ALTA's Web site.

# ALTA Members Pledge to Uphold Principles of Fair Conduct

Dozens of title companies have pledged to adopt the principles of Fair Conduct. We interviewed several of them to learn how the Principles are being put into action.

**I**n the last issue of Title News, we announced the launch of the Title Industry Consumer Initiative, ALTA's multi-faceted strategy to educate and empower consumers, promote high standards of ethical and legal conduct among members, and work more closely with legislators and regulators at the state and federal level.

The centerpiece of the Initiative is the Principles of Fair Conduct. The principles were created to promote the highest standards for ethical and lawful behavior within the title industry—behavior that best serves the needs and interests of consumers who pay for our products and services.

The principles are more than lofty ideals. They include specific actions that members can take and implement within their organizations.

by Michelle Sweet



Principles of  
Fair Conduct.



At press time, more than 45 ALTA members and 11 state and regional affiliated land title associations have pledged to support the principles. To find out how members feel about the principles, ALTA's role, and what specific actions they are taking to implement them, we interviewed a cross section of large and small title agencies from different regions throughout the country, as well as several underwriters and a state land title association. Here's what they had to say.

### Land Title Guarantee Company (LTGC), Denver, CO

LTGC employs 700 people in more than 50 offices throughout the state of Colorado. After the principles were launched, the company immediately initiated a series of internal discussions with employees to talk about the values the company embodies, and the importance of educating their customers.

"Our company is proud to be a part of the title industry, proud of our employees, and proud to support the Consumer Initiative," said Diane Evans, vice president of LTGC. "It is vitally important that consumers, real estate professionals, and legislators understand what we do."

Evans believes that everyone in the industry has suffered from the "bad actors" and the negative attention that has generated, and she would like to see the focus placed on the vast majority in the industry who are doing everything right. She is pleased that ALTA has taken this proactive step.

"Who else but ALTA, as our national trade association, is better suited to voice the value we place on the economy, the service we provide in maintaining our real estate records,

and the need for that independent party to facilitate a consumer's real property transaction," said Evans. "This Initiative is the first step in reaffirming our value in the 'American dream' of homeownership."

### Fidelity National Title Group, Jacksonville, FL

Fidelity National Title Group comprises five respected title insurance underwriters throughout the country, Chicago Title, Fidelity National Title, Tigor Title, Alamo Title, and Security Union Title. Through its direct operations and agencies, Fidelity provides title insurance in 49 states and the District of Columbia.

Chris Abbinante, president of Fi-

said Abbinante. "We have to stop letting others tell our story. We need to let the public know that what we do has value. Our number one focus should be on the consumer and helping them fulfill their dream of homeownership."

### TiTAN, Wyoming, MI

Judy Sasfy is managing partner of The Independent Title Agents Network (TiTAN), a nationwide title agent referral network. She enthusiastically supports the principles, and has begun to ask all her new applicants to pledge to uphold them.

Sasfy's company sets a great example of working cooperatively with regulators. Prior to launching the

■ If you would like to take the pledge and add your company or association to the list, contact Ed Miller.

delity National Title Group's Eastern Operations, is passionate about the title industry and the vital role it plays in the real estate process. His company takes very seriously the importance of adherence to the laws and regulations governing title insurance.

Fidelity hired a former U.S. attorney to oversee the company's compliance efforts and is cooperating with the FBI on mortgage fraud investigations. They've also installed a fraud hotline, strengthened their auditing programs, and stepped up their agent training efforts.

"The negative attention we've received over the last several years, and the focus on the few who have behaved badly, has affected us all,"

business in June 2007, they met with HUD officials.

"Because our business involves referrals, we wanted to make sure our company was structured properly so that we were in compliance with RESPA Section 8," said Sasfy.

The report by the U.S. Government Accountability Office released in April 2007 strongly encouraged this kind of two-way cooperation between members of the title industry and regulators at the state and federal level. The report also recommended that HUD officials respond in a timely manner to industry requests for clarification on RESPA guidelines. TiTAN's actions are a tangible example of putting this into action.

### Thomas Title & Escrow, Scottsdale, AZ

Thomas Title & Escrow is a seven-member firm that provides title insurance, real estate settlement, and escrow services in Arizona. The company was founded in 2006 by ALTA member and company President Frank Busch.

Thomas Title & Escrow follows the practice of regularly disseminating federal and state legislative action to clients and staff, as well as relevant articles from title industry publications that emphasize best practices. The company also conducts a variety of education presentations for clients to help them better understand the process. Perhaps the most unique approach to consumer education was the creation of a blog, called The Title Trove. Through this medium, they are educating their clients on a wide range of topics, from basic definitions to more complex issues such as broken priority.

“For our company, adopting the ALTA principles was a natural fit because they address two of our hot buttons: industry practices and commitment to our clients,” said Busch. “We need to be more assertive in promoting the important role we play in protecting real estate, and we need to be more assertive in self-policing within our industry.”

### First American Title Insurance Company, Santa Ana, CA

First American Title Insurance Company, a subsidiary of The First American Corporation, operates through an extensive network of agents and hundreds of offices throughout the United States and internationally.

First American has a corporate compliance director and segment

compliance officers in place throughout the organization that oversee industry compliance, including title segment divisional compliance officers and coordinators. The company has integrated employee training programs in RESPA law, ethics, information security, and other key conduct practices. Also, management is encouraged to proactively reach out to the regulators and legislators in their states to ensure communication and understanding of expectations and practices.

“The act of putting these clear principles in writing allows us, as an industry, to consistently measure how we conduct business and provides us with an ongoing measure of oversight,” said Curt Johnson, president of First American Title. “I think they also help to clarify for consumers, regulators, and legislators that we do, in fact, uphold these good principles on a daily basis.”

### Illinois Land Title Association, Springfield, IL

The Illinois Land Title Association (ILTA) board of directors met in October 2007, shortly after the Initiative was launched, and passed a motion to officially adopt the ALTA principles.

The association lost no time in taking proactive steps to implement them. In addition to posting the principals on the ILTA Web site, and promoting them to members through the association newsletter, the membership application now asks new members to pledge adherence to the principals.

The association’s PR committee is working on a poster of the principles suitable for framing so that their members can post them in their offices. And a new promotional DVD being developed for prospective

members will include a brief segment on the principles.

“This is such a positive step, and ALTA is to be commended for showing leadership,” said Executive Director Michael Lane. “But the Principles alone mean nothing without action. We have to take action. And we need to keep telling our members about them to keep them alive.”

### PRINCIPLES COMMITTEE

ALTA approved the creation of a new standing committee that will review the Principles on a regular basis to ensure that they remain relevant and timely and continue to reflect the needs of members and the customers they serve. Immediate past President Greg Kosin, under whose leadership the Consumer Initiative and Principles were launched, has agreed to chair the committee.

“We have taken a big step by proclaiming to our constituents that our industry is serious about these principles,” said Kosin. “As we move forward, it will be up to each one of us to let our actions speak louder than our words.”

For a current list of ALTA members and state associations that have pledged to adopt the principles, go to ALTA’s Web site, under The Title Industry Consumer Initiative tab, at [www.alta.org](http://www.alta.org). If you would like to take the pledge and add your company or association to the list, contact Ed Miller at 800-787-2582, ext. 214, or [ed@alta.org](mailto:ed@alta.org).



**Michelle Sweet** is director of media relations for Ervin Bell Marketing Communications, the firm ALTA works with on the Public Awareness

Campaign. She can be reached at [msweet@ervinbell.com](mailto:msweet@ervinbell.com).



## 2007 annual convention highlights



▲ President Greg Kosin (l) thanks Jim Maher for his nearly 20 years of service as ALTA's Executive Vice President. Jim retired in October 2007.



▲ ALTA Board members discuss how they will implement the Principles of Fair Conduct in their own companies.

# Annual Convention Highlights



▲ Members dressed to the nines for the 100th Anniversary Closing Banquet!



▲ Former *Laugh In* star Arte Johnson thrilled the audience with clips from the TV show.



▲ 2008 ALTA President Gary Kermott (l) thanks outgoing President Greg Kosin for his year as President.



▲ Jack Rattikin, Jr. (l) was presented an ALTA Honorary Membership by his son Jack Rattikin, III.



▲ Past President Mike Currier (with wife Linnie) was one of several past presidents who attended the convention.



▲ Golfers played in the 2nd Annual Michael F. Wille Memorial TIPAC Tournament.

# Kurt Pfothenhauer Takes the Helm as ALTA's New CEO

As ALTA enters its second century as an association, Kurt Pfothenhauer (the p is silent) steps into the top staff position as ALTA's new CEO beginning January 7, 2008.

**K**urt comes from the Mortgage Bankers Association (MBA) where he served as senior vice president, government affairs and public policy. In that role, he has been the chief lobbyist for the mortgage lending industry for the last five years.

"I am pleased that Kurt accepted our offer to become the next CEO of ALTA," said ALTA President Gary Kermott. "His background and experience are ideally suited for this position. As this story goes to print, he has already met the staff, formulated some great ideas for growth, and is planning his first 6 months on the job, and he hasn't even started yet! This kind of initiative, energy, and proactivity will serve us well."

Kurt fills the position previously held by Jim Maher, who retired after 23 years with ALTA. Jim is still

involved in a consulting capacity for the association.

"It was with somewhat mixed emotions that I made the decision to retire, but I am gratified that someone with Kurt's abilities has stepped into that role and am confident that ALTA will continue to serve its members well under Kurt's leadership," said Maher.

## A Track Record for Success

In his position with the MBA, Kurt oversaw a staff of 27 and managed a budget of \$5 million. He and his team were responsible for legislative and regulatory advocacy as well as fostering relationships with key industry allies such as consumer groups, GSE's and policymakers. At the federal level, he advanced MBA positions on such key issues as Mortgage Reform, Terrorism Risk Insurance and GSE Reform.



Kurt believes that, to be truly effective as an association, you need to get members involved at the grassroots level. While at MBA, he tripled the size of the Political Action Committee (PAC), increasing the budget from \$400,000 per two-year election cycle to \$1.2 million and building a force of 10,000 mortgage banker activists.

Kurt also has extensive experience in dealing with the news media, navigating through a troubling year for the mortgage banking industry. As the industry spokesperson, Kurt advanced the industry's position and appeared on such well-known outlets as CNN, FOX and Bloomberg News.



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# ALTA 2008 Tech Forum

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“I know what it’s like to try and tell your story to the media when they are determined to write only negative things about you,” said Kurt. “It’s important to build solid relationships with reporters, define your message, and consistently deliver that message. It’s also important to shoot straight with reporters as opposed to trying to gloss things over, because that’s the only way to build credibility. As in all relationships, credibility is the most important asset you have.”

Prior to joining the MBA, Kurt was Chief of Staff for U.S. Senator Gordon Smith (R, OR). In that capacity, he built and managed a staff of 47 people in seven offices, and oversaw a \$1.4 million budget. He was the chief architect of the

successful campaign to re-elect Sen. Smith, the only Republican state-wide-elected official in the Pacific Northwest.

Kurt’s background also includes experience in the private sector as vice president of public affairs for United Parcel Service, a \$21 billion corporation with 355,000 employees and operations in more than 200 countries. He managed 15 outside consultants and administered an annual budget of \$10 million. He also ran the \$3 million per-election cycle company PAC, developing issue campaign strategies and testifying before Congress.

Kurt received his undergraduate degree from the University of Notre Dame, and a Master’s degree from Yale University.

### A Personal Perspective

Kurt comes from a long line of Lutheran ministers and at one time planned to follow in his family’s footsteps. After graduating from college, however, he decided his real passion was policy and politics, and instead headed to Washington, D.C. where he believed he could make a difference. He immediately landed an entry level position on Capitol Hill as a legislative correspondent for Rep. Denny Smith (R, OR). In three short years he became the Congressman’s Chief of Staff.

In addition to his political career, Kurt’s background has some colorful moments. Between his junior and senior year of college, he did a stint as a “roustabout” on an offshore oil rig.



“It was during the recession in the early 80s, when student aid was significantly curtailed,” says Kurt. “The unemployment rate was at an all-time high, and summer jobs were impossible to get. So I got in my car,

newspapers that day because I had made that commitment. That experience has really stuck with me.”

Kurt says experiences like these were character-building and helped shape who he is today.

■ “I know what it’s like to try and tell your story to the media when they are determined to write only negative things about you.”

an old police cruiser bought at auction, and drove down to Louisiana. I took a job in an oil patch, eventually landing a berth on an offshore rig. The work was grinding, but the pay was great.”

A clean-cut college student from Notre Dame, Kurt worked among a bunch of hard-driving, tobacco-chewing rig workers who at first viewed him as a ‘college boy’ who wouldn’t last long.

“It was excruciating work with 12-hour shifts, but once the guys saw that I wasn’t going to quit, I was able to earn their respect.”

Before Kurt left the rig, he was foreman of his own crew and earned enough money to graduate college debt-free.

Kurt grew up in South Bend, IN., and thanks his mom for teaching him an early lesson about responsibility.

“When I was 11 years old, I had built the biggest paper route in South Bend,” says Kurt. “I woke up one day, sick as a dog, with three-feet of snow on the ground. My mom made me go out and deliver

“Walking is easy when the road is straight. It’s persevering through the tough times that forms your character and gives you perspective.”

Kurt lives in Oakton, Virginia with his wife Nancy and their five children, who range in age from 14 to 20. Their favorite activity as a family is snow skiing, taking frequent trips to Utah and Colorado.

“With five kids all involved in their own activities, our ski trips are a touch point for our family,” said Kurt.

### Looking Ahead

On leaving MBA, Kurt feels he left a “good team on deck.” As evidence of this, his departure initiated eight departmental promotions as everyone moved up the line.

“I felt good about my accomplishments at MBA, and the work was certainly challenging, but this opportunity was too good to pass up.” said Kurt. “I’m honored to have been chosen to lead such a prestigious organization as ALTA. Title insurance is vital to the real estate process, which is a key con-

tributor to our nation’s economy. The industry deserves immense respect and has earned a ‘seat at the table’ as a major player.”

Kurt says he is anxious to work with staff and get to know ALTA members. High on his agenda is building the association, increasing revenues, and expanding member services.

“The people I’ve come across in this industry are some of the most professional, upstanding and hard-working people I know,” said Kurt. “I want to help motivate more companies to join the association, adding to our fiscal strength and political clout.”

Working for the MBA and as chief of staff in both houses of Congress has given Kurt tremendous experience in team building and motivation. His management style is to lead by example.

“I believe the best way to motivate people is to demand the best of yourself, and then invite others to join you,” said Kurt.



**Michelle Sweet** is director of media relations for Ervin Bell Marketing Communications, the firm ALTA works with on the Public Awareness

Campaign. She can be reached at [msweet@ervinbell.com](mailto:msweet@ervinbell.com)



# Stress: The Equal Opportunity Destroyer

Employees usually show telltale signs of stress and burnout. Managers need to deal with the effects immediately to prevent valuable, well-trained, experienced workers from walking out the door.

Jane has years of experience as a marketing executive, a demanding position that requires her to travel and manage multiple projects and deadlines. These challenges often leave Jane feeling exhausted and overwhelmed. She admits that she is not handling the job pressures well, and is calling in sick and missing days on the job. In fact, going to work is increasingly hard, and her stress has become a chronic issue. She feels tired all the time. Her acute stress is painful, and she has not found ways to discharge it. Jane is in danger of burning out.

For many people, the phenomenon called “burnout” is a typical stress reaction. Simply put, burnout means a worker has lost motivation and job performance has declined; it can lead to termination or leaving the job. Its effects need to be dealt with immediately to prevent valuable, well-trained,

experienced workers from walking out the door. This can and does affect the company’s bottom line.

Stress has been called an equal opportunity destroyer. No one is immune from its effects. Some workers may express their stress openly, but others may suppress and ignore stressor signals until they are desperately ill. Stress can cause physical symptoms such as headache, stomach problems, and ulcers and can leave employees vulnerable to disease. Emotional and behavioral stressors can also impact the overall productivity of the workplace. A worker who does not manage his or her stress may find that job performance declines and sick days increase.

Acute stress is painful but brief, and fortunately most employees readily find ways to discharge it. Chronic stress takes a terrible toll on the productivity of the workplace when it



goes on for days, weeks, months, or even years without being processed or discharged.

Employers need to know how stress is affecting workers and offer solutions for stressors to ensure their employees’ wellbeing and continued fitness for duty. Various experts even say that 80 percent – even up to 100 percent of illness – is stress-related.

In the workplace, many workers even become addicted to their own adrenaline. They love the rush they feel when they are stressed to the max and pumping hard. This can apply to home or work or even exercise. These workers may crash and burn before they’ll seek help for their addiction and drive at work.

## Checking Workers’ Stress

A wise employer or supervisor will monitor employees and notice if they are in danger of experiencing burnout. Is their job satisfaction and job performance declining? Does work seem harder to manage?



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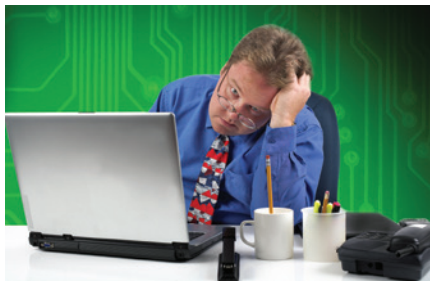
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A symptom checklist can help workers identify if they are experiencing burnout and are at risk for illness and other severe consequences.

Workers who check four or more symptoms need to act fast to keep from breaking down completely.

Workers may be burning out if they:

- Often forget things. (What ten o'clock appointment?)
- Feel unusual fatigue. (Can't I go home yet?)



- Suffer from insomnia. (Watching old movies at 3 a.m.)
- Experience changes in appetite. (Ravenous, or nothing looks good.) This can be associated with weight changes as well.
- Experience changes in behavior and mood. (Leave me alone or I'll kill you!)
- Often feel grumpy and crabby. (Grrrrrrrrrrrrrrrrrrrr)
- Get sick a lot. (My third cold this month)
- Want to withdraw from others. (Go away!)
- Feel anxiety and worry. (Now what's wrong?)

### Stoking the Fires of Enthusiasm

Workers who check four or more of the symptoms above are probably in the process of burning out. Managers and supervisors will need to intervene now, before it's too late! Encourage workers to tailor these three simple steps to their own style and personal-

ity, and they'll be well on their way to recovering vibrant energy and zest for life.

### First, Balance Your Lifestyle!

- Nobody's perfect - why expect or demand that of yourself? For that matter, why expect or demand perfection from someone else?
- Draw upon your unique strengths to cope. Do the things that help you feel calm and centered. If you've forgotten what those are, you need to invest more in yourself so you can reconnect with what you know.
- Don't let one aspect of life dominate the others. Do you have a hobby or other activity you enjoy? If not, things are getting out of balance.
- Do you constantly feel you are out of time? Then it's time to cross off something you don't enjoy. Let someone else do it! Who knows, they just might enjoy it.

### Second, Create Support Systems

- It's tough feeling alone, especially in the middle of a group of busy people. So find people you can talk to at work, at home, or in the community. Find a place or activity that's stress free.
- Share something with someone. Join a professional organization or socialize with people in your field who work for different employers. Everyone needs to be able to talk over work problems.
- Become a mentor or resource for someone else, perhaps in your own workplace, or your church, or other organization. Realizing how much you have to offer to others can be a great antidote to frustration and burnout.

### Third, Gain Control Over What You Can And Let Go of What You Can't.

- Remember that no one is indispensable. Find a better way to get the job done rather than just doing more of the same.
- Try to see opportunities instead of problems. It may be time to review your career goals if you are working just to earn money. Many people find that if they can do what they love, they love what they do.
- Schedule your days (and weeks, months, years) and work your plan. Investigate ways to adjust your schedule with flextime, job-sharing, or taking a new job.
- Find a mentor you respect. You are not the first person to struggle with work-life balance, and other people (even your boss) might have a lot of suggestions to offer.

### Regaining One's Zest for Living and Working

Most important of all, workers (and employers and supervisors!) need to remember that life is really much too short to waste it feeling freaked out and frazzled. By restoring some balance between the demands of the workplace and personal life, people can douse burnout and prevent stress from taking its terrible toll. Every person needs to take time to manage their stress so they can enjoy life.



**Nancy D. O'Reilly, PsyD**, is a clinical psychologist, researcher, and founder of the WomenSpeak Project. She has more than 25 years of

experience counseling others on women's issues, aging, mental health, victimization, workplace violence, and stress. For more information, please visit her Web site: [www.womenspeak.com](http://www.womenspeak.com) or call: 417-860-5834.



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# Predicting the Title Industry Future

What does the future hold for the title insurance industry? We've asked some industry professionals for their best predictions on what is in store for the future. See if their answers ring true for you.



**D**uring 2007, a series of *Title News* articles looked back on 100 years of developments that shaped ALTA and the industry.

As ALTA enters a new century, a panel of industry experts offered their perspectives on future challenges, emerging markets, and potential growth areas for title insurance. They also discussed how the industry should adapt to assure its continued success and what it should do to enhance stakeholders' understanding of title insurance and its benefits.

The panel included the following:

**Anne L. Anastasi**, president of Genesis Abstract, Inc., in Hatboro, Pennsylvania, and chair of the ALTA Abstractors and Title Insurance Agents Section

**Theodore L. Chandler, Jr.**, chairman and chief executive officer of LandAmerica Financial Group, Inc.,

in Glen Allen, Virginia, and chair of the ALTA Underwriters Section

**Gary L. Kermott**, vice chairman of First American Title Insurance Co. in Santa Ana, California, and ALTA president

**Barbara Miller**, president and chief operating officer of TSS Software Corp. in Annapolis, Maryland, and longtime ALTA vendor member

## How do you see the title insurance industry changing over the next decade?

**Kermott:** First and foremost, companies must respond to the current downturn in market activity. Almost every company is going to get smaller before it gets bigger. Many have said that this is the most dramatic and sudden downturn they have seen in their careers.

Another challenge for title companies is the quest to improve

productivity and efficiency. Technology helps, but technology is expensive. The importance of improving productivity and efficiency, besides the profitability benefit, is driven by our constituencies. Our customers, like customers in any industry, are looking for quality service at a better price. Additionally, many of our legislative and regulatory constituents are applying pressure on our industry to lower fees.

Market conduct and compliance is another aspect of our industry that will stimulate change over the next several years. The Title Industry Consumer Initiative and the ALTA Principles of Fair Conduct will hopefully gain momentum, and our industry will improve its stature in the eyes of our critics. We should strive to be recognized as an industry that conducts its business at the highest levels of professionalism and integrity.

**Miller:** I see the next decade as a period of unprecedented need for title insurance and related services. Once we are past the current painful real estate market adjustments, which should play out in earnest through 2008, the base will be formed for a continuation of the market expansion that began in 2001.

To no small extent, demographics will drive this change—above all, the projected increase in the U.S. population from just over 300 million people to 350 million people by 2018. The next ten years should prove that

consumers and lenders are faced with increasing title challenges.

**Chandler:** With increasing economic and regulatory pressure on the margins in our industry, I believe that the coming decade will see members in our industry seeking out new sources of revenue and new ways to apply our skill sets and assets, particularly in the areas of information management.

Pricing will be a significant driver of change. During the coming decade, many states will reevaluate the model they use for title insurance

greater liability and business risk to them beyond the title policy.

Educating the consumer about the value of title insurance as well as the protection it provides, the costs of that protection, and the freedom to compare and choose providers will only become greater in importance. Consumer activism and regulatory demands for education and transparency will increase—and should. Homeowners pay for title insurance, so they should understand it. This is our obligation, and although states may include consumer education programs as part of various regulatory settlements, it should not need to be dictated. It should be recognized as crucial to, and by, the industry.

## ■ I see members in our industry seeking out new sources of revenue and new ways to apply our skill sets and assets.

real estate is now undervalued as an asset class, and as that becomes evident, the title insurance industry will be one of the beneficiaries.

In the interim we will likely see consolidation among the major underwriters and the emergence of several smaller, more regionally focused companies. This will create opportunities for independent agents. We will also witness an even greater role for technologies that will allow settlement services providers to deliver products and service more effectively and efficiently.

**Anastasi:** As an industry we will become better at conveying our value to the real estate industry and the overall economy of the United States. The industry's worth as the most important factor in protecting the integrity of the recorded documents in this country will be further appreciated as

ratemaking. The best models will be those based on actuarially sound and clearly stated factors set out in statutes or rules, a clear data reporting plan, and a reasonable public forum for discussion and challenge of any statute.

Rates must become more simple and transparent to ensure that both customers and regulators can easily recognize the fairness and value in the prices we charge. And rate statutes must be uniformly enforced to maintain a level and fair marketplace.

An important issue revolves around how underwriters will create and maintain relationships with providers such as brokers, builders, and lenders. Large lenders will move toward more standardized forms such as closing instructions. Title insurers will seek ways to control attempts to shift

### What are the greatest challenges the industry will face?

**Anastasi:** Our greatest challenge will be attracting young workers into a relatively unknown industry. We will also be challenged to explain why technology will never enable us to push a button and produce a title search and exam. Professionals will still need to review document copies, make determination of insurability and discern the steps necessary to cure title problems.

**Miller:** There is an intensifying and troubling trend in the United States in the direction of more regulatory controls, taxation and government-imposed transaction fees on real estate. This will impose challenges for the industry in the form of increased regulatory compliance and uncertainty. If this trend is not reversed, it will impede recovery in the real estate market and make matters more difficult for the title industry in terms of identifying and implementing product and service innovations.



In this connection, the 2008 elections will be extremely important. If they bring about higher taxes and a burst of new antibusiness legislation and regulations, particularly with respect to the mortgage lending industry, economic recovery in the title industry will be delayed significantly.

**Kermott:** Operationally, companies will continue to deal with expanded paperwork created by legislation and regulation. HUD has announced that RESPA reform will be forthcoming, and this will undoubtedly create additional burdens for the title industry.

In addition, many states are evaluating the rate structure in the title insurance industry. In states where rates are promulgated we have seen either a reduction of title insurance rates or further examination of the rates; also in states where we file and use our rates, some insurance departments are rejecting rate increases. Coupled with a softening market, this will create challenges for all companies.

Another challenge is to educate regulators, legislators, and consumers about the value and importance of our industry. We are so good at what we do that we are sometimes taken for granted, or sometimes people wonder why title insurance is even necessary! When such a notion is suggested, I often think, "If not us, who? If not our system, what system?" Our industry facilitates millions of transactions every year, and we do so economically and efficiently. It's the best system in the world, and it's high time that the industry is appreciated for its tremendous contributions to our country's economy.

### What must the industry do over the next decade to assure its success?

**Kermott:** It's pretty clear that many of our legislative and regulatory constituents demand more transparency to the consumer. This will not happen overnight, but it's important that the industry take steps to provide information to the consumer.

**Anastasi:** Title rates will need simplification so that they are more understandable and fair. Title underwriters will need to take a stand when it comes to questionable actions by their agents.

**Miller:** The industry must become a greater force for free market reform, as opposed to just tinkering with the present burdensome and increasingly confusing regulatory structures at the national and state levels. Sanctioning protective legislation and regulation designed to entrench the status quo is a mistake.

The title industry plays an enormously important and valuable role in the protection of property rights and the marketability of real estate. The U.S title industry constitutes a repository of knowledge on mitigation of risk with respect to real property matters that is unsurpassed by any other industry or country.

This fact is not well understood by most consumers and government officials. Consequently, its value is grossly underestimated. The industry must become more assertive in making this crucial point well-known. In the final analysis, a title industry that is ready, willing, and able to compete in a free market environment will have the greatest assurance of success.

Additionally, it is vital that the industry work to overcome the perception that it is protected by special legislation and government favors and, therefore, profits excessively at the expense of consumers. This premise, right or wrong, has been at

the root of much unfavorable media reporting on title insurance per se and the industry in general.

The industry must make a valid moral case for title insurance and the profits it earns from selling title insurance and related services. The essence of such a case is that the industry has a right to succeed by offering products and services that consumers need and want, so long as it does so without engaging in coercion or fraud.

### What are the emerging markets and growth areas for the industry?

**Miller:** Capitalism is spreading throughout the world. Commensurate with this revolution is an unprecedented recognition of and respect for property rights in countries where such a phenomenon was unfathomable a generation ago, most notably India and China but there are many more examples. Emerging markets in need of our industry's expertise have never been as plentiful or as geographically widespread as they are today.

**Chandler:** Most title companies are developing multilingual service capabilities to target growing English-as-a-second-language customers. However, domestic emerging market opportunities in our industry are less likely to come from identifying some new, untapped, underserved customer group and more likely to result from doing a better job of serving current customers and existing prospects.

We are transaction services providers; we are not the impetus for the transaction. As a result, we go where transactions are taking place. Latin America, for example, is a region with an increasing number of residential and commercial transactions involving entities who want the

protection they're accustomed to having in the U.S. or Canada or Europe. Specifically LandAmerica is focusing on the Dominican Republic, Panama, Mexico, and Costa Rica.

Central and Eastern Europe are emerging markets for us, more so than Western Europe by virtue of general political stability. Certainly India and China will become increasingly active. However, India holds more immediate promise because of the British influence in India's legislation and the near impossibility of actually owning land in China.

**Kermott:** There are clearly opportunities internationally for title insurance underwriters and title companies that want to expand into other countries. If you want to do so, you have to be patient. It takes time to establish an appropriate system and to introduce and receive acceptance of our types of services and products. But the long-term benefits can be significant.

Opportunities for title agents can be geographic in nature, but probably more important is identifying and venturing into new revenue sources. Demand on our industry for new products is being driven by changes in the composition of our customers. Today, many national banks demand streamlined products that can be ordered and delivered electronically. This does not preclude agents from issuing these types of products, but the agents must invest in technology.

Also, some products that come to mind that local title agents should consider, if they are not currently offering them, are foreclosure reports, UCC policies, and products related to loan originations, such as flood determination, appraisals, and surveys.

## What should the industry do to enhance understanding of and appreciation for title insurance by stakeholders, such as regulators, legislators, and consumers?

**Miller:** ALTA's Consumer Initiative, especially the [www.homeclosing101.org](http://www.homeclosing101.org) Web site, is an important, albeit small, step toward better educating consumers on the nature and value of title insurance. Overcoming the widespread ignorance and misconceptions concerning the range of benefits that title insurance offers will require a much more significant educational and public relations investment. In my judgment, the industry needs to make a full-court press on this issue.

**Kermott:** This is what is so paradoxical to me: Our industry is under attack and criticism by so many regulators, legislators, and media, while emerging economies around the world look at our real estate conveyancing system with envy. In his book *The Mystery of Capital*, Hernando De Soto outlines, among other things, the importance of the U.S. real estate conveyancing system as a key component to unlocking the capital in our nation's real estate.

We should continue doing what has been started with the Title Industry Initiative, including the consumer Web site [www.homeclosing101.org](http://www.homeclosing101.org). We should also make a concerted effort to visit our regulators and legislators with a consistent message. The ALTA Public Relations Committee is working on a brochure that can be left with these constituents, and this will give all of us a tool to use when visiting regulators and legislators.

**Anastasi:** Regularly scheduled meetings with lawmakers and regula-

tors will help keep the concerns of the industry in their sights. Open communication with interested parties will go far in conveying the value of the title insurance industry which, in turn, protects the peace of mind purchased by consumers and lenders.

**Chandler:** Our industry stands at a crossroads. To advance our message about the crucial contribution our industry makes to the economic viability of our country means joining forces and setting aside many of our historically divisive points of view. For example, when both agents and underwriters benefit reasonably, the result is greater than when we benefit at one another's expense.

In the next decade, the title insurance industry will continue to evolve as a result of increasingly well-informed customers. Successful service providers will incorporate more customer feedback into their processes and, in turn, deliver greater value to those customers. Consumers today are better educated and more comfortable with technology than ever, prompting them to expect faster, more accurate service available when they want it and delivered how they want it.



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# Update on the OFAC Compliance

There are several due diligence steps title industry professionals need to take in order to ensure that they don't deal with parties in violation of U.S. law. Learn what to do when you get a "hit" on the Treasury's SDN list and how to comply with the requirements.

It's been four years since the U.S. Department of the Treasury issued final rules that require certain financial institutions, including title companies, to establish procedures to verify the identify of new account holders for anti-money laundering purposes. What title companies may not know is that regulations administered by the Office of Foreign Assets Control (OFAC) at the Treasury Department have been in existence long before the USA Patriot Act. These regulations apply to all U.S. persons – not just financial institutions.

Shakira Van Savage, a compliance officer at OFAC, spoke with *Title News* to provide an update on complying with the guidelines and what to do if a title company found a hit on the SDN list.

## What is OFAC?

OFAC's mandate is to enforce economic and trade sanctions against foreign states, terrorists, and international narcotics traffickers in addition to other specially designated targets. OFAC acts under presidential national emergency powers, as well as authority granted by specific legislation, to impose controls on transactions and freeze targeted assets under U.S. jurisdiction.

The administration of antiterrorist programs is only one of OFAC's many responsibilities. OFAC administers a broad array of sanctions against foreign countries as well as what are called Specially Designated Nationals or SDNs – individuals and entities all over the globe that are subject to U.S. sanctions. It is important to note that the SDN is not all-inclusive – OFAC's country-based programs also contain broader

prohibitions – such as dealings with the governments of targeted countries and certain prohibitions on dealings with residents or citizens of targeted countries. Ms. Van Savage, however, focused on issues related to the SDN list. The sanctions programs targeting SDNs are of great importance to members of the real estate industry. Settlement agents and title companies are prohibited from engaging in any transactions with SDNs and are required to freeze SDN assets. ALTA has a link to the SDN list on its home page and title companies should check customers' names against the list.

## SDN Due Diligence

What should you do if a customer's name is a match on the SDN list? Van Savage recommended several due diligence steps title companies should take before calling the OFAC compliance hotline.

**Step 1.** If you have established that you have a hit against the SDN list or targeted countries (as opposed to a hit indicating CIA, World Bank, or other hit), you must evaluate the quality of the hit. Compare the name in your transaction with the name on the SDN list. Is the name in your transaction an individual while the name on the SDN list is a vessel, organization, or company (or vice versa)? If yes, you do not have a valid hit and can proceed with your transaction as usual. If not, proceed to the next step.



**Step 2.** How much of the SDNs name is matching against the name in your transaction? Is just one of two or more names matching? (i.e., just the last name?) If yes, you do not have a valid match. If you have a complete, or near-complete, name match, proceed to the next step.

**Step 3.** Compare the complete SDN entry with all of the information you have on the matching name in your transaction. An SDN entry often will have, for example, a full name, address, nationality, passport, tax ID or cedula number, place of birth, date of birth, former names and aliases. Are you missing a lot of this information for the name in your transaction? If yes, go back and get more information and then compare your complete

information against the SDN entry. If no, go to the next step.

**Step 4.** Are there a number of similarities or exact matches? If yes, please call the OFAC hotline at 1-800-540-6322. If no, you do not have a valid match.

**Set Up a Compliance Program**

OFAC is not a regulator and cannot make companies comply; however, Van Savage recommended title companies set up an internal control system. Here is a brief list of things you might consider:

1. Make OFAC regulations an integral part of overall compliance efforts. Your internal program can be tailored to reflect your exposure to potential SDN transactions.
2. Ensure that all employees are fa-

miliar with the U.S. sanctions.

3. Designate an OFAC compliance officer within your firm to report procedures and manage blocked accounts.
4. Subscribe to the e-mail notification service on the OFAC Web site at [www.treas.gov/ofac](http://www.treas.gov/ofac).
5. View the list of frequently asked questions also on the OFAC Web site.

By following the common sense due diligence guidelines outlined here, title companies will be more likely to stay in compliance with U.S. law without an unreasonable expenditure of resources.



**Lorri Lee Ragan, APR**, is the director of communications for ALTA. She can be reached at [lorri\\_ragan@alta.org](mailto:lorri_ragan@alta.org) or 1-800-787-2582 ext. 218.

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First American SMS

# > member news

## Member News

### CALIFORNIA

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



**Karen J. Collins** has been appointed vice president, chief diversity and inclusion officer. Collins joined the company in 1988 and most recently served as a senior leader for the client relations organization.



**Michelle Cheney Donaldson** has been named corporate director of diversity and inclusion. She is a former human rights commissioner for the state of New York and will create policies and practices to promote a diverse workforce.



**Stephanie M. Swenseid** has been named corporate director of supplier diversity. Swenseid, who works within the company's corporate procurement department, is responsible for defining and overseeing diversity supplier participation requirements.



**Elise Luckham** has been named vice president, director of corporate real estate. Luckham has 19 years of corporate real estate experience, and most recently was vice president, corporate services for New Century Mortgage.

### MARYLAND

**Faith Burns** has joined TSS Software Corporation, Annapolis, in the sales department. Burns began her title career in 1982 with Trio Petroleum Corporation of West Virginia searching courthouse records. In 1986, she formed Harder Abstracting, Inc., and later transitioned it to a national underwriter.

### TEXAS

#### First American Title Insurance Company has several announcements.



**Brian Bowman** has been named Houston-area division president. Bowman joined First American in 1997 as a sales representative, and most recently served as San Antonio division president.



**Steven S. Presti** has been named president and division manager for the Dallas/Fort Worth metropolitan area. Presti began his title career in 1989 as a sales representative for First American, and most recently was working with another large national title insurer as division president for that company's Austin and Dallas/Fort Worth operations.



**Luis Yeager** has been named San Antonio-area division president. Yeager joined First American in 2002 as a law clerk in the Santa Ana, CA office. Most recently he was chief operating officer for the San Antonio division.

### VIRGINIA



**John P. Barnes**, has been named group vice president – residential services, for LandAmerica Financial Group, Inc., Richmond. Barnes is an 18-year veteran of the mortgage industry. Most recently he was executive vice president – sales for a mortgage software and settlement services company for lenders.

## In Memoriam



**James A. Bear**, owner and president of Iowa Title and Guaranty Company, Maquoketa, Iowa, died July 20, 2007, of esophageal cancer at his home. He was 61.

Jim Bear was born May 12, 1946, in New Hampton, Iowa, to Raymond I. and Bernice A. Busch Bear. He graduated from Loras College with a bachelor's degree in English in 1967. He attended Mount St. Bernard Seminary in Dubuque, studying theology in preparation for the priesthood.

Jim left the seminary in 1969 and accepted a teaching position at Northeast Community Schools, Goose Lake. While there, he taught composition, college prep writing, world literature, speech, drama, and journalism. Additionally, he directed plays and musicals and advised the high school yearbook staff.

Jim was drafted into the Army in 1970 and served as a personnel clerk in Kaiserslautern, Germany. He was honorably discharged from active military service with the rank of SFC-5.

# member news

Jim returned to Northeast Community Schools in 1972. He received his master of arts in administration in 1975 but left teaching in 1985 to attend law school at the University of Iowa, where he received a juris doctor degree in 1988.

After graduation he opened a law office in Preston, where he practiced until his death. After his family, Jim's greatest love was music. He also enjoyed reading, gardening, cooking, and attending his sons' sporting events.

He served as director for the area ecumenical ministry, leading choirs for the Thanksgiving and Tenebrae services for 14 years. He served the communities of Preston and greater Jackson County in many regards: as president of the Jackson County Bar Association president of the local and regional ISEA as chair of the Maquoketa Area Foundation as chair of the Preston Library Board and as chair of the St. Joseph's Parish Council.

Survivors include his wife, Annis and sons Philip and Karl, both of Preston; his mother, of Waucoma; and four siblings, Janice Bear of West Union, Joann Wurzer of LaCrosse, Wis., John Bear of New Hampton, and Jolene Rimrodt of New Hampton; two nieces; three nephews; and a brother-in-law.

## New Members

### CALIFORNIA

**Susan Rykowski**  
*La Mesa*

### CONNECTICUT

Frank Cox  
**First Choice Recording Services, LLC**  
*Ellington*

### FLORIDA

Chad Wilson  
**Maximum Title, LLC**  
*Miami Beach*  
Allan Michaels  
**Title Source USA, Inc.**  
*Maitland*

### GEORGIA

Mark Owens  
**Element Title & Abstract Co.**  
*Decatur*  
**J Lynn Akins**  
*Columbus*  
**Judy Hogan**  
*Mauk*  
Cathy Bowen  
**Northwest Metro Enterprise, Inc.**  
*Kennesaw*

### ILLINOIS

Gary Labeledz  
**American Eagle Title, LLC**  
*South Elgin*  
Mark Schwarzbach  
**Great Lakes Title Company**  
*Oakbrook Terrace*  
Jeffrey Picklin  
**Republic Title Co.**  
*Rolling Meadows*  
Joe Eckburg  
**Stateline Title, LLC**  
*Roscoe*

### INDIANA

Tracy Cole  
**Cole Abstract**  
*Waldron*  
Steven Garver  
**Trademark Title, Inc.**  
*Fort Wayne*  
Henry Antonini  
**Vermillion County Abstract Company, Inc.**  
*Clinton*

### KANSAS

David Elliott  
**Graham County Abstract & Title Co., Inc.**  
*Hill City*

### KENTUCKY

**Tim Bledsoe**  
*Louisville*  
Jason Beitz  
**Interstate Abstracts**  
*Louisville*  
Jeanetta Conner  
**Jeanetta Smiths Conner**  
*Grove*

### LOUISIANA

Dinah Stallworth  
**Abstract & Signing Services, LLC**  
*Natchitoches*  
**Shannon Prather Heath**  
*Jefferson*  
**Patricia Kuss**  
*Madisonville*

### MARYLAND

Robert Eldridge  
**Empire Title Services, LLC**  
*Baltimore*  
Juan Campos  
**Platinum Title & Escrow Settlement Services, LLC**  
*Silver Spring*  
Betty Mull  
**Prosperity Abstract Title, Inc.**  
*Baltimore*  
Alexander Agjliga  
**Spectra Title & Escrow, Inc.**  
*Largo*

### MASSACHUSETTS

Andrew Armata  
**All American Title Services, Inc.**  
*Lowell*

### MICHIGAN

Peter Allen  
**DCFU Title Agency, LLC**  
*Dearborn*  
Sandra Watson  
**Title Select LLC**  
*Farmington Hills*

### MINNESOTA

Dallas Schultze  
**AgStar Title Services**  
*Mankato*  
Tami Bartnick  
**First Financial Title**  
*Burnsville*



# > member news

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## MISSISSIPPI

Perry Phillips  
**TSI-Title Services, LLC**  
*Hattiesburg*

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## MISSOURI

Randall Doennig  
**Meridian Title Company, LLC**  
*Springfield*

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## NEW HAMPSHIRE

Kristin Prince-Hubbard  
**Title New Hampshire, LLC**  
*Bedford*

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## NEW JERSEY

Robin Pascale  
**American Title Solutions**  
*Brick*  
Elise Russo  
**Insignia Title & Abstract LLC**  
*Hamilton*  
Michael Meskin  
**MGM Land Title Abstract, Inc.**  
*Elizabeth*  
Jason Walters  
**Paradigm Title Group**  
*Old Bridge*  
Tomasz Swiatek  
**Polonia Title Agency, LLC**  
*Clifton*  
Mark Pico Prominent  
**Title Agency, Inc.**  
*Teaneck*  
Teresa Munson  
**Premier Title Company, LLC**  
*Brick*

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## NEW YORK

Arleen Stewart  
**Affirmative Land Services, Inc.**  
*Ronkonkoma*  
Ephraim Frenkel  
**NY Land Title Agency, LLC**  
*Flushing*  
Michael Knuth  
**KBK Abstract & Settlement Services, LLC**  
*Schenectady* Eric Mandel  
**Star Settlement Solutions, Inc.**  
*White Plains*

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## NORTH CAROLINA

Jean Allen  
*Rockwell*  
Kimberly Griffin  
*High Point*

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## OHIO

Michael Bostrom  
*Hilliard*  
David Bolon  
**Foundation Title Agency, LTD.**  
*Westerville*  
Lisa Rookard  
**Land and Mortgage Title Agency, LTD.**  
*Columbus*  
Joyce Harer  
**J&M Title**  
*Tiffin*  
Betsy McCord  
**Partners Land Title Agency, LLC**  
*Dayton*

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## PENNSYLVANIA

Lynn Meyers  
**Eagle Land Transfer**  
*Media*  
Michael Wade  
**Knights Abstract, Inc.**  
*Feasterville*  
Melissa Martineau  
**Mid Atlantic Regional Abstract II**  
*Quakertown*  
Mary DeSandro  
**Quality Abstract Services Inc.**  
*Feasterville*  
Christine Gabla  
**Weichert Title Services, LLC**  
*Media*

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## TENNESSEE

Malena Arms  
*Jamestown*  
Nancy Blakenship  
**Blakenship Abstract**  
*Milan*  
Michael Davis  
**Frontier Title & Escrow, Inc.**  
*Goodlettsville*  
Patricia Ignomirello  
*Murfreesboro*  
Ginger Kestner  
**Signature Title, LLC**  
*Murfreesboro*  
Jeffrey Walker  
**Walker Title LLC**  
*Mountain City*  
Lisa Posey  
**York Title Agency, Inc.**  
*Memphis*

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## TEXAS

Patsy Everett  
**East Texas Title Company**  
*Bullard*  
Jerry Smallwood  
**Texas Title Assurance, LLC**  
*San Antonio*

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## VIRGINIA

William Cranor  
**Augusta Abstract & Title, LLC**  
*Staunton*  
Virginia Williams  
**Diverse Title & Settlement Agency, Inc.**  
*Roanoke*  
Tammey Elder  
**Elder Abstracting Services**  
*Midlothian*  
Charles Duff  
**Greater Williamsburg Title, Inc.**  
*Virginia Beach*  
John Chaplin  
**Harrison Title Insurance Agency, LLC**  
*Midlothian*  
Earl Miller, Jr.  
*Marion*  
Arthur Shaheen  
**Patriot Title Company**  
*Blacksburg*  
Priscilla Galbreath  
**Portside Abstracting**  
*Virginia Beach*  
Robert LaRoche  
**RSL, Inc.**  
*Springfield*  
David Testa  
**Quick Search Abstracts, LLC**  
*Winchester*  
Brett Thompson  
**Thompson Title, LLC**  
*Virginia Beach*

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## MEXICO

Manuel Fernandez Banen  
**S.A. DE C.V.**  
*Mexico City*

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## Associate Members

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## NEW YORK

George A. Schnell, Jr.  
*Fairport*

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## WEST VIRGINIA

D. Kevin Moffatt  
**Law Office of D. Kevin Moffatt, PLLC**  
*Charleston*

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## INDIA

Raju Elangovan  
**E-Merge Tech Global Services**  
*Chennai, Tamil Nadu India*



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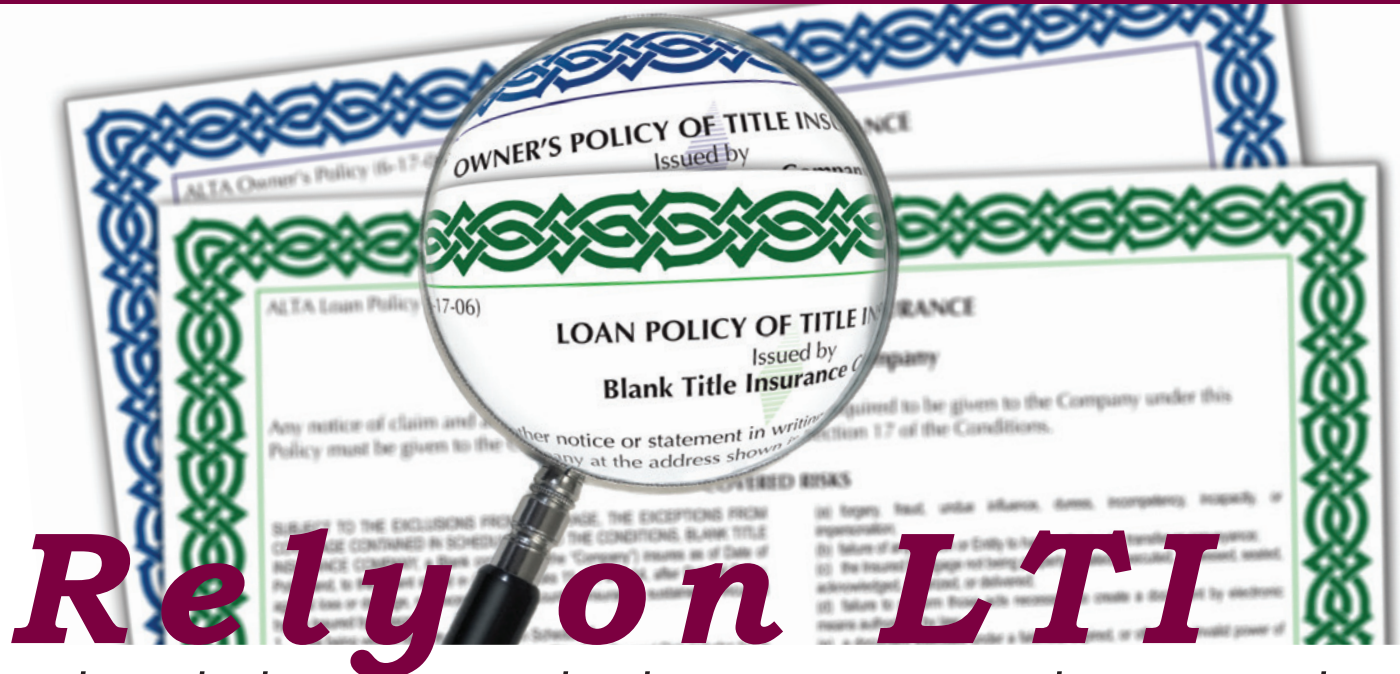
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