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Official Publication of the
American Land Title Association

TitleNews

Hire Smart: How to Find, Keep and Pay Top Talent

Title Companies Should Begin
Filling Pipeline for Potential
Employees to Capitalize on
Recovering Market



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ALTA CONFERENCES

October 9-12 | 2013 Annual
Convention
Palm Beach, FL

BEST PRACTICES MEETINGS

June 14 | Missouri
Lake of the Ozarks, MO

July 14 - 16 | Michigan
Thompsonville, MI

STATE MEETINGS

June 13 - 15 | Arkansas
Jonesboro, AR

June 17 - 18 | DC
Baltimore, MD

June 19 - 21 | Texas
Austin, TX

June 20 - 23 | New England (CT,
ME, MA, NH, RI, VT)
Cape Code, MA

July 11 - 12 | Illinois
East Peoria, IL

July 14 - 16 | Michigan
Thompsonville, MI

Aug. 7 - 10 | Kansas
Manhattan, KS

Aug. 8 - 10 | Minnesota
Brainerd, MN

Aug. 15 - 17 | Pacific Northwest
(ID, MT, OR, UT, WA)
Portland, OR

Aug. 18 - 21 | New York
Lake Placid, NY

Aug. 29 - 31 | Dixie Land
(AL, GA, MS)
Orlando, FL

Sept. 5 - 7 | North Carolina
Hot Springs, VA

Sept. 8 - 10 | Ohio
Columbus, OH

Sept. 11 - 13 | Colorado
Avon, CO

Sept. 12 - 13 | North Dakota
Minot, ND

Sept. 16 - 17 | Indiana
French Lick, IN

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PUBLISHER
Michelle L. Korsmo

EDITOR IN CHIEF
Jeremy Yohe

COMMUNICATIONS
MANAGER
Shawn Sullivan

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from the publisher's desk

Great Buzz Following Record-setting Lobby Day in D.C.

Each spring in the Mid-Atlantic states, the winged bugs known as cicadas emerge out of their underground 17-year slumber (a different brood awakes each year) and fill the air with a loud buzz. This year's brood started hatching in May and is expected to be the second largest ever.

If you heard a buzz last month, it wasn't from the cicadas. Rather it was from the collective voice of a record-setting 250 title professionals descending on Washington, D.C., for our largest-ever Federal Conference and Lobby Day. During the conference, we set other records as well. For the fourth consecutive year we have achieved all-time record membership. To date, ALTA has 4,350 member companies. Membership of the Title Action Network (TAN)—ALTA's free grassroots organization that promotes the value of the land title industry—passed the 3,000 mark. We are on schedule to reach our 2013 goal of 5,000 TAN members. (You can join by going to www.titleactionnetwork.com.)

Not only did we have record attendance at the Federal Conference, we also met with more members of Congress and their staff than any previous Federal Conference. In all, title professionals from 30 states held nearly 270 meetings with members of Congress and their staff during Lobby Day on May 9. How big was our "fly in" as it's called in D.C.? We held more individual meetings with members of Congress than other real estate finance associations did when they were in town this year.

It was truly inspiring to see so many advocating for our great industry. There were many Lobby Day veterans in attendance, but there also was a strong contingent of first-timers as well answering the call of duty and explaining how decisions on Capitol Hill impact businesses across the country. For an account of Jeff Bates' first experience lobbying for the industry, check out the Last Word on page 30.

In addition to meetings with members of Congress on the Hill, the week started with ALTA committee meetings, including Government Affairs, State Legislative and Regulatory, TIPAC Trustees, the RESPA Task Force and both the Agents and Underwriters Sections. Attendees heard about the Consumer Financial Protection Bureau's (CFPB) efforts to integrate mortgage disclosures, tax reform and efforts to reform of Fannie Mae and Freddie Mac. We also heard from great speakers, including members of Congress, CFPB staff and an expert panel examining ways to improve the consumer experience at closing. For more coverage and photos from the Federal Conference, don't miss the July edition of *TitleNews*.

There's a lot of work to be done over the summer, but I look forward to seeing everyone again at this year's Annual Convention, to be held Oct. 9-12 at The Breakers in Palm Beach, Fla.

Until then, thank you for attending the Federal Conference and Lobby Day. Your participation makes all the difference! Let's keep the buzz going!



- Michelle Korsmo, ALTA chief executive officer



ALTA Issues Spam Email Warning

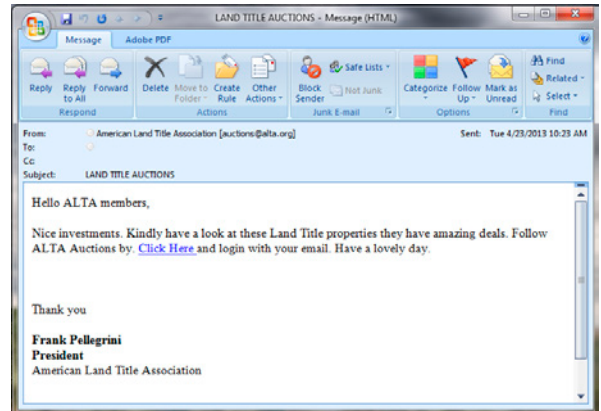
In April, spam emails with the subject line “Land Title Auctions” were sent to members, ostensibly signed by ALTA President Frank Pellegrini. These emails were not sent by ALTA. Shortly after learning about the spam emails, ALTA alerted membership and investigated the source of the blast. ALTA determined the spam email originated from someone in Brazil. ALTA contacted the companies that host this account in an effort to end the spam. ALTA assures members that its network has not been compromised and all membership information remains secure.

Here’s guidance from the Federal Communications Commission on how to protect against spam:

- Look for an email provider with strong anti-spam filtering capability. You don’t have to use the email service provided by your Internet Service Provider (ISP), the company from which you purchase your access to the Internet, but can choose an independent email service. One way

email providers compete for your business is by providing better filtering tools. You can also talk to your provider if you think spam filtering could be improved.

- Some email spam filters have settings that can be changed to make them stronger. Check your filter to be sure it’s set where you want it. If you have questions about changing settings, contact your email provider.
- Identify unwanted spam with the “spam” button. Many email services allow you to select spam email, and then push a “spam” button to identify it as unwanted email. Use this button if you have it, because it lets your email provider know what email you don’t want.
- Email settings also allow you to prevent images such as logos and pictures from automatically displaying when you open an incoming email. Disabling images can help you avoid malware and spyware; it also disables “tracking pixels,” which spammers use



to determine whether their emails have been opened, and thus that the messages have been sent to a valid address.

- Set your email so it doesn’t automatically accept incoming appointments or download attachments, again so that you don’t let

spammers know the email has been sent to a valid address.

- Protect your friends’ addresses by putting them on the “BCC” line when sending emails to a group of people who don’t know each other.
- Never respond to spam.

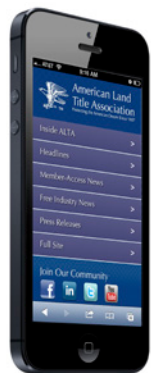
ALTA Unveils Mobile Website

ALTA has created a new mobile website to make it easier to get industry news while on the go.

Currently, the mobile site features ALTA news, industry information and press releases. Member-only information can be accessed with your login and password. The mobile site also allows you to easily connect to ALTA’s

social media networks. ALTA is exploring ways to expand its mobile offerings online.

The mobile website can be accessed at m.alta.org.



ALTA Sets Record Membership for Fourth Consecutive Year

ALTA announced that it has achieved all-time record membership for the fourth consecutive year. To date, ALTA has 4,271 member companies, which surpasses last year's membership record by more than 200 companies.

"Each day the voice of our industry gets stronger because of the new members we gain," said Frank Pellegrini, ALTA's president. "By continually growing, the association can better serve an industry that protects the 'American dream' for millions of consumers each year."

ALTA expects membership to expand further throughout the remainder of 2013.

"We are very excited that we have more than 875 new members this year," said Michelle Korsmo, ALTA's CEO. "In addition to recruiting large numbers of new member companies, we continue to increase the number of our existing members who renew their membership annually. We are confident 2013 will continue to broaden the reach of our association within the land title insurance industry."

Enhancing the member benefit continues to be a



top priority for ALTA and helps explain the continued growth for the association.

"In the past year, we have launched several new programs, overhauled many existing programs to serve our members better. We also developed industry Best Practices that highlight procedures the industry exercises to protect consumers and lenders, while ensuring a positive and compliant real estate settlement experience," Korsmo said.

"We want to be the ultimate resource available to professionals throughout the land title insurance industry. Whether you apply for a National Title Professional designation, chat with us on Facebook, join us at a record-breaking conference, become a Title Action Network member or attend a Title Topics webinar, we know our members are receiving the best resources the industry has to offer."

ALTA Awards Three National Title Professional Designations

ALTA awarded three National Title Professional (NTP) designations May 7, during its Federal Conference in Washington, D.C.

The professional designation was received by

- *Marianne Mathieu of Fidelity National Title Group in Mineola, N.Y.*
- *Sarah Sutton of Fidelity National Title Group in Cleveland, Ohio; and*
- *David Townsend of Agents National Title Insurance Co. in Columbia, Mo.*

"I congratulate this extremely talented group of land title insurance industry professionals," said ALTA president Frank

Pellegrini. "Their experience, dedication and knowledge is more than deserving of this prestigious designation. I appreciate their hard work and encourage all members of the land title industry to apply for the NTP designation today."

The NTP designation recognizes land title professionals who demonstrate the knowledge, experience and dedication essential to the safe and efficient transfer of real property.

To apply for the NTP designation or for more information, please visit www.alta.org/ntp.

Register for a Best Practices Webinar on Enhancing Consumer Care and Resolving Complaints

A process for receiving and addressing consumer complaints is important to ensure that any instances of poor service or non-compliance do not go undiscovered.

Join us for a webinar at 2 p.m. ET, Wednesday, July 24 as we discuss ways to meet this pillar of ALTA's Best Practices.

Presenting will be Terrie Miller of H.B. Wilkinson Title Co. and Allison Gareffa

of Old Republic National Title Insurance Co.

The speakers will provide steps and processes that can be implemented to enhance consumer care, share examples and results, provide sample forms and discuss how to effectively train employees to ensure this Best Practice is followed.

To register, go to www.alta.org/titletopics.



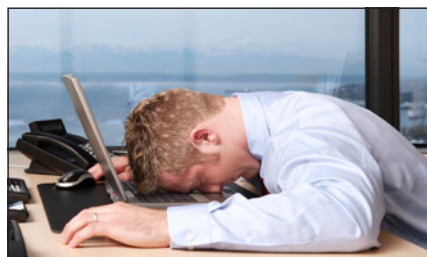
The Title Avengers

Alfred Santoro of Esquire Title Services in New Jersey provided the winning caption to this photo. To participate in future photo caption contests “like” us on Facebook at www.facebook.com/altaonline. If you have a photos you’d like to have captioned and considered for *TitleNews*, send them to Jeremy Yohe at jyohe@alta.org.

Social Media Tip: Engage Your Facebook Audience

Instead of a traditional Facebook post or photo, consider using other Facebook tools to keep your audience engaged. When you are typing a status on your page, you can choose other features such as “offer,” “question” and “event.” With an “offer,” you can create a special promotion that only those who have liked your page can redeem. Using the “question” function you can poll your audience, providing your own answers or allowing your audience to create new responses. Lastly, you can use the “event” feature to showcase your next

event or promotion to your online audience before they arrive to the event. If you have any questions about this tip, or have a tip of your own, contact ALTA’s manager of external communications, Wayne Stanley at wstanley@alta.org.



Keep Calm and Love Title

In May, we launched the new ALTA “Keep Calm and Love Title” T-shirts at our Federal Conference and Lobby Day in Washington, D.C. These shirts are available in men’s and women’s sizes in the ALTA Store at www.alta.org. The ALTA staff received the first shirts and took the opportunity to show them off. Check out the photo at www.facebook.com/altaonline.



June is National Homeownership Month

This month, ALTA will highlight the many important ways the land title industry assists consumers during their pursuit of the “American Dream.” We will also showcase the importance of purchasing an owner’s title insurance policy. We hope you will join our conversation and share our posts on your own social media platforms.

ALTA on Capitol Hill

ALTA President Frank Pellegrini sent a video message to Capitol Hill prior to our Lobby Day during ALTA’s Federal Conference. A link to the video was sent to more than 260 congressional offices for their staff to review prior to our meetings. Visit www.youtube.com/altavideos and click on the “ALTA Federal Conference and Lobby Day 2013” video.



Best Practice Blues?

~~VET~~ FRET NO MORE!

The American Land Title Association recently published Best Practice guidelines illustrating seven critical areas that enable title and settlement agents to demonstrate the assurances that lenders and regulators require and eliminate the need for third party vetting services. Overwhelmed? Don't be. You likely have some of the areas covered already and for the rest, there's op2. When it comes to ensuring that you have the tools you need to provide a positive and compliant real estate settlement experience, op2 has you covered.

op2 helps eliminate Best Practice blues.
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Haven't seen ALTA's Title Insurance and Settlement Company Best Practices? Scan this QR code with your smart phone or visit alta.org/bestpractices/ to review them now!



Hire Smart: How to Find, Keep and Pay Top Talent

Title Companies Should Begin Filling Pipeline for Potential Employees to Capitalize on Recovering Market

Title companies must continuously gauge order counts and maintain the appropriate number of employees to handle fluctuating volumes and maximize profits. Because employee costs are such a dominant portion of an agency's expense, hiring the right people is vital.

With the market on a recovering trajectory, companies looking to potentially grow market share need to staff up now. Title companies should fill their recruiting pipeline with qualified candidates to help make the hiring process fluid when ready to increase headcount, according to Cynthia McGovern, founder of California-based Orange Leaf Consulting. >>

By Jeremy Yohe



“The mistake many title companies make is that they don’t have a pipeline of qualified candidates, so when they need to hire, they end up starting from scratch,” she added.

Lee Innocenti, a principal with Performance Strategies, said when managers are thinking about making a hiring decision, they should focus on how a person will fit into the company’s culture and the type of

skills a candidate has. The key is to determine the right combination.

“Starting at the lowest levels of an organization, skill competency is the most important. Seventy percent should focus on skills,” she said. “The higher up in an organization, there is more importance on fit because they probably already have the skills.”

For most companies, the interviewing process is to fill

positions for the workforce level. Innocenti advises to analyze skill competency first, then fit second.

“If they don’t have the skills, you shouldn’t care if they fit,” she said.

While a candidate’s education should be considered, experience should be the deciding factor when considering an applicant. Innocenti said education should only account for 20 percent of the decision

Total Number of Employees (Thousands) Original Data Value												
Title Abstract and Settlement Officers												
Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2003	61.8	62.8	64.0	65.1	66.4	67.4	67.9	68.9	69.2	69.7	70.9	69.7
2004	69.3	69.3	69.6	71.0	72.9	73.0	72.6	72.2	74.0	72.5	72.3	72.9
2005	72.6	73.5	73.0	74.1	73.8	74.6	75.8	76.6	77.1	78.3	78.8	79.0
2006	79.9	79.2	79.6	79.1	77.9	77.9	77.7	78.1	77.7	78.0	77.9	76.5
2007	75.0	75.7	75.5	74.7	73.7	72.5	71.1	70.0	68.7	66.4	65.1	64.1
2008	63.5	62.6	61.0	59.7	58.3	58.2	57.1	56.1	55.6	54.2	53.5	52.6
2009	51.0	50.2	50.1	49.8	50.4	50.2	50.7	50.7	50.2	50.3	49.6	49.7
2010	49.6	49.5	49.2	48.6	47.9	47.9	47.3	47.3	47.7	47.4	48.1	48.6
2011	48.9	49.5	49.7	49.7	49.2	48.5	48.1	48.8	48.7	49.7	50.2	50.1
2012	50.4	50.2	50.5	51.2	51.9	52.4	52.6	52.0	52.7	52.6	53.8	54.0
2013	54.0	54.7	54.3*									

Direct Title Insurance Underwriters												
Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2003	100.2	101.3	103.8	104.6	105.3	106.7	108.5	111.0	110.6	109.0	107.2	105.1
2004	106.1	107.1	106.8	107.7	108.9	110.0	109.6	108.6	108.2	108.3	108.0	108.8
2005	107.7	108.1	107.2	107.5	105.5	104.8	103.9	104.1	104.6	105.8	107.0	106.8
2006	108.3	108.0	107.9	107.8	107.0	106.0	106.5	106.1	105.9	103.9	103.1	102.9
2007	102.4	100.8	100.1	98.5	97.8	97.3	96.0	94.2	93.3	89.5	87.8	86.4
2008	84.7	85.0	84.8	84.3	83.2	82.4	81.4	80.3	78.6	78.1	76.4	74.9
2009	70.0	70.1	70.7	70.7	71.5	71.3	71.2	70.1	69.2	69.1	69.7	69.6
2010	69.9	69.5	68.2	67.8	68.0	68.0	68.2	69.3	70.5	71.4	70.8	70.5
2011	70.8	71.0	71.8	71.2	70.8	70.9	70.5	71.1	70.6	69.7	70.9	72.5
2012	71.6	71.6	71.8	72.3	71.9	71.0	72.0	72.1	72.7	73.1	74.1	74.7
2013	74.9	75.5	75.5*									

*preliminary

Source: Bureau of Labor Statistics

process when considering someone's competency. This varies from job to job, however.

Innocenti said that managers should hire for today's need and also for tomorrow's vision. New hires should have today's skills, but must possess tools for the future.

"You need to have some idea of where your business is going and what's going to be expected out of your hire three years down the road," she said. "As the economy changes, we have to reduce workforce and then rehire those who have new skill sets."

Innocenti suggested managers perform a job analysis in preparation for interviewing. Managers should gather their best performers and ask them how they do the things that make them so successful. This can help managers ferret out best practices and competencies. This will become the benchmark for the answers you are looking for during interviews.

McGovern said title companies should focus on sales skills when looking for potential hires.

"I know, no one wants to hear that, but we are in the business of selling title," she said. "We call it customer service and client relations, but it is all sales. Good sales people are naturals at giving great customer service. They are addicted to pleasing people."

Whether a company is hiring a "true" salesperson or an escrow officer, a post closer or an examiner, McGovern said the candidate should have basic sales skills. Potential hires should be able to talk to people, ask for business and solve problems, while having a positive attitude and an innate motivation.

"If you start there, you should be in good shape," according to McGovern.

5 Recruiting Mistakes

Cynthia McGovern, founder of Orange Leaf Consulting, offers five recruiting mistakes title companies typically make when hiring.

1. **Recruiting Only When You Need to Fill a Position:** Recruiting is an ongoing process. You should always be recruiting. Don't wait until you need to fill a spot; always be on the lookout for top talent and work to hire them. You have to remember that recruiting is not passive and if you are really going after top talent, you may need to court them.
2. **Managers Neglect to Assess Their Current Staff:** Many companies do not assess their current team to see what gaps exist. It is necessary to look at the talent that you have and where the gaps are before you attempt to fill an open slot. Figure out what talents you need to round out your team and go from there.
3. **Companies Assume the Candidate Must Have Industry Experience:** This is a huge misconception in the title industry. It certainly helps if the candidate understands the industry, but it should not be a leading factor in hiring someone. Look for the right skill set. You can teach them the industry.
4. **Company Does Not Have an Interview Process:** Although managers are often the decision makers, you want to involve your team in the hiring. Create a process and stick to it. Something such as screening resumes, phone interviews, first interview, personality/psychometric test, second interview with teammates and other departments (have them interview on both sides of the house) and "test" for a skill set, such as a presentation for sales people or work a file for escrow.
5. **"Buying Business" from a Competitor:** Don't assume that when you recruit from a competitor that any of their book of business will follow through your door. When a candidate tells you that he or she can bring in a certain amount of business per month, cut that number by 50 percent and then cut it in half again—and you might get closer to the truth. Many times you buy an employee, don't get many of their customers but get all of their problems.

With the boom in social media growth, title companies should also consider hiring someone who can use this area to expand business. McGovern said her clients are interested in learning how to leverage social media in their own businesses, and we need employees who are well-versed on the subject.

"Companies need at least one person who can manage their social

media persona," she suggested. "whether it be writing a blog or posting on Facebook, Twitter and LinkedIn." All new hires should be familiar with social media. If not, McGovern encourages title companies to send them to a class to learn.

5 Tips to Recruiting Rock Stars

- 1. Start with a Strong Job Description:** Make sure you have updated your job description and expectations to reflect what the job really entails. If you are truly going after top candidates, they will want this upfront to know what the job really is.
- 2. Prepare for the Interview and Take Time to Create Behavioral Questions:** Don't rely on the standard, boring questions ("Tell me your greatest strength/weakness.") Instead, create behavioral questions that give you insights into how they deal with the day-to-day. ("Tell me a time that your greatest weakness caused you a problem and what you did about it.")
- 3. Involve Your Team:** Get your entire team involved in the process. Get them seeking top team members and reward them for bringing in great talent. Google, Yahoo and others pay top dollar when their employees bring in great additions to their work groups.
- 4. Check References:** Just because someone gives you a list of references, don't assume they will always pan out. Always—let me repeat—always check references. As a suggestion, request references from two previous employers, one previous customer and a friend. Always perform a standard background check. (Be sure you have questions ready for the references.) Also, if you are hiring an industry veteran in your area, ask around. Don't be afraid to call people you may know who have worked with your candidate in the past. Be careful not to divulge that they are considering coming to work for you if it is not public knowledge they are looking for a job. You can be creative here and often get much better information than you ever would from an actual reference they provided.
- 5. Create a Ramp-Up Plan for New Hires:** This is part of the recruiting process. A good candidate will want to know what you expect in their first 90 days. Have this mapped out and use it as a recruiting technique to help them be successful as quickly as possible in their new position. Studies indicate that a new hire has made a decision within the first week on whether or not they made a good decision. The on-boarding process will help facilitate a smooth training and ramp-up for your new employees.

- Cynthia McGovern, founder of Orange Leaf Consulting

said. "The unemployment rate suggests a ready reservoir of qualified applicants often with lowered expectations of employment packages, making them more cost-efficient to hire. However, the majority of my placements stem from employed candidates seeking enhancements of responsibilities, growth potential and compensation basis. There appears to be an intrinsic and yet intangible value placed on the person who is surviving and thriving in a mercurial jobs economy."

Ford said astute employers will seek candidates from both sectors, as those benched may be star players forced from their field by sheer economic factors. He said these potential employees may have utilized their downtime to update technical skills, expand their networks and improve their knowledge of trends and opportunities "that may be unclear to those still in the game."

He noted a surge in people seeking diversified and vocational complimentary educational opportunities. As an example, a person with a bachelor's degree working in mid-management might be trying to obtain a Master of Business Administration "to punch up his or her technological skills and practical application thinking."

During the height of the housing bubble, title companies had to train employees on the fly. Now, there's a better opportunity to hire people with experience.

"I have noticed a significant increase in the availability of candidates meeting both criteria despite corporate cutbacks and lingering high rates of unemployment across wide stratum," Ford said. "Many employers, employees and ex-employees appear to be attaching a heightened

Available Talent

During the economic downturn, title companies were forced to cut staff significantly. This left a lot of talent on the sidelines. Ed Ford, an executive recruiter for Corporate Management Advisers, said this may create an opportunity for companies

looking to grow its business as the market crawls back.

"There is a paradoxical status in play assessing the degree of likely success of employed candidates and those who are not employed or under-employed with relevant experience and qualifications," he



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Underwriters in the Old Republic Title Insurance Group, Inc. are: Old Republic National Title Insurance Company, Mississippi Valley Title Insurance Company and American Guaranty Title Insurance Company.

National Average Hourly Earnings

Abstracters, Settlement Officers

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2006			28.53	27.90	27.43	27.16	26.33	27.07	28.05	27.11	26.80	25.79
2007	24.84	24.71	24.22	24.12	24.19	23.40	23.17	22.91	22.35	22.01	21.73	21.52
2008	21.24	21.27	21.25	20.79	20.92	20.04	19.19	19.41	19.45	19.69	19.48	19.73
2009	19.86	19.82	19.81	20.10	20.19	20.55	20.53	20.67	20.65	20.50	20.72	20.74
2010	20.71	20.66	20.73	21.15	21.45	21.67	22.06	22.25	22.21	22.12	21.91	22.54
2011	22.85	22.93	23.04	22.45	22.50	22.48	22.70	22.71	22.65	23.41	23.25	23.21
2012	23.21	23.63	24.38	23.84	23.75	23.67	23.55	23.63	24.00	23.94	23.84	23.86
2013	23.67	23.65	23.67*									

Direct Title Insurance and Other Direct Insurance Carriers

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2006			30.71	30.60	30.54	30.35	30.19	30.59	30.22	27.52	28.54	27.54
2007	27.60	27.40	27.59	27.47	27.79	27.24	27.25	26.87	27.15	27.75	27.90	28.28
2008	28.17	28.35	28.34	28.30	28.44	28.51	28.24	28.59	28.90	27.98	27.66	28.30
2009	28.33	28.80	28.22	28.44	28.46	28.84	29.04	29.08	29.45	29.57	30.39	30.25
2010	31.08	30.55	30.66	30.77	30.95	31.18	31.49	31.44	31.35	31.01	30.68	30.33
2011	30.50	30.23	30.13	29.40	29.03	28.32	28.01	28.10	28.17	28.23	27.80	27.83
2012	27.51	27.84	27.94	28.26	28.26	28.25	28.35	27.87	28.62	28.06	27.64	28.20
2013	28.02	27.54	28.55*									

* preliminary

Source: Bureau of Labor Statistics

emphasis on seeking and offering the maximum yield on the compensation dollar. More employers are signaling a willingness to invest in skills upgrades for a pared work force.”

But title companies shouldn’t just rely on those “born into the business,” according to McGovern. She encourages employers to first understand the skill set needed and then fill with a qualified person. The candidate may even come from another industry.

“If you need a good sales person, look at people that you buy from, such as those in copier sales, other areas of insurance, and even cars. If you need escrow staff, look at people who are detail oriented, multi-taskers with great customer service skills,

such as administrators at other companies,” McGovern said. “Start by defining the basic skills first and then think about jobs where these skills are important. It might be easier to hire the temp who knows something about escrow, but in the long run, it might not be the best decision you ever made.”

Build a Standardized Hiring Process

Innocenti said that 80 percent of turnover is the result of bad hires. It’s best to keep looking for a qualified employee rather than settling for someone because the work is piling up.

“Many people have learned to interview well and beat the system,” according to Innocenti. “They have

pat answers and have read all the tough questions. To get around this, managers should use behavioral-based questions. This is one way to ensure they are being honest with you.”

In preparing and planning for an interview, managers should have a concrete job description developed and specify critical competencies needed to perform that job. A list of key questions should be prepared and a review of the applicant’s resume should be completed. During the interview, the manager must maintain control.

First, an opening introduction should be offered by identifying who you are and your role in the hiring process. It’s important to tell the

applicant that you will be asking questions first and then time will be allotted for them to ask questions. Innocenti said managers should avoid opening with an explanation of the job requirements. As a manager asks questions, it's essential to explore the candidate's competencies.

In concluding an interview, a manager should explain the next steps by inviting further questions, ensuring the applicant feels good

In preparing and planning to interview a potential hire, develop a concrete job description and specify critical competencies needed to perform the job.

about the company and finally, thanking the applicant.

In reviewing a resume, Innocenti said a manager can learn a good deal about a candidate. One telltale sign is if someone has inappropriate information on the resume. Innocenti said if this is the case, the person is probably out of touch and doesn't seek help.

Managers should pay close attention to gaps in employment history, stability of employment, whether the resume is accomplishment-focused or responsibility-focused. Some other considerations include the general appearance and length of the document, and whether it's in alignment with profiles on social

media sites. Managers should assume some inflation in all resumes.

"In reading a resume, it's not just the words, but also the patterns that you can distill from how long they have been in a job and how often they change jobs," Innocenti said. "See if the resume tells what the applicant has accomplished."

While stability of employment is important, it must be noted that in this economy candidates may have

been forced to move jobs because they were let go.

"If someone is continually laid off, you have to wonder why, and consider that a red flag," Innocenti said. "I was stricter in people's length of employment 10 years ago, but have found I've relaxed those standards because of the economy."

How Do You Get Honest Answers?

If someone has demonstrated certain behaviors for another employer, that person will probably exhibit the same behavior at a new company. Managers should ask questions focused on past performance and require an applicant to give specific examples. Broad-brush or self-assessment type

questions and looking for positive or contrary evidence can give a manager a window into a person's true behavior.

A few examples of these types of questions include:

- "Describe a time in your last job when you had a problem you couldn't resolve."
- "In your last job, what words would your coworkers use to describe your sales skills?"
- Please give specific examples of when you successfully demonstrated your competency to a previous employer.
- "Tell me about a time when you were not successful."
- "Tell me about a supervisor with whom you did not work well."
- "When did you have problems in your last job that you couldn't resolve?"

Applicants must evaluate their performance from their own or others' viewpoint.

Interview Mistakes

It's advised to avoid treating the applicant disrespectfully because hiring is public relations. Managers should ensure an applicant leaves with a positive view of the company. They may not become an employee, but they could become a future client or even a future boss. Innocenti shared an example from her past where there was a scheduling mistake and the candy company with which she had scheduled an appointment couldn't complete the interview. The company gave her a bag and told her

to go to their shop and take whatever candy she wanted.

Many times, managers are afraid to probe why people are unemployed because they don't want to embarrass someone. But Innocenti said managers need to know why something happened, how it was handled and what they did to get back on their feet.

“Don't be afraid to get creative with flexible work schedules, vacation packages and benefits. It's not always about the money when recruiting.”

“This tells everything about their work ethic and character,” Innocenti said.

If a candidate has lost a job, managers should probe how they are getting back on their feet. This will indicate emotional maturity, and ascertain whether the candidate is a self-starter and has adequate self-esteem.

Hiring employees because you think you can get them cheap, or can work them harder is a temptation managers should avoid. Innocenti said the job applicant will resent you and torture you before they quit. “Don't you believe a grateful employee will be a good employee?” she asked.

If there's a choice between a slightly less-qualified, unemployed person or a fully competent employed person, managers should keep in mind they are not running a charity.

“This can be a trap, but stick with the most qualified person,” Innocenti

said. “Your job is to pick the most qualified. Hiring the smart way is to avoid letting emotions sway the final decision.”

When to Hire, What to Pay

While some companies wait to hire when they are busy, others wait to hire until they hit a certain amount of overtime. Ford said his

most progressive clients stay on the rim tracking cyclical advances and retreats—or near crashes in recent years “As the economy inches toward steady accession, they nose out the available talent and aggressively recruit it,” he said. “Companies that wait until ‘things level out’ are often leveled as a result of a skills shortage created by the departure of key personnel. Growth and recovery are steady, but their best people are now working for their competitors.”

When looking to hire during this market, title companies should take a fresh look at staffing needs.

“Develop well-worded job announcements and job descriptions,” Ford said. “Utilize social networks such as Facebook, LinkedIn and Twitter to enhance company image and presence in the market.”

When bringing in a new employee, title companies should be flexible on the compensation packages that

are offered. Successful employers consider every possible benefit available to each level of its employee tiers and tailor packages to the predominant desires of its work force.

“Flexibility is the prime element in factoring the ratio of the compensation components,” Ford said. “Multiple studies have demonstrated the stronger the input the employee/candidate perceives and believes he/she holds in ascertaining the compensation, work environment and benefit structuring, the higher the rate of productivity and creativity.”

McGovern encourages pay for performance and believes employees should receive a reasonable base plus some sort of commission structure based on productivity and results.

For sales, she said companies could give a higher commission for new business and a smaller one for maintenance. For escrow, an employee could receive a commission for the number of files handled or customers retained. A bonus could be awarded for error-free months. She said companies could consider offering a retention bonus to an escrow officer who is able to get multiple orders from a new client.

“Don't be afraid to get creative with flexible work schedules, vacation packages and benefits,” McGovern said. “It's not always about money when recruiting, so don't make it the focus until you know for sure that is what the prospective employee wants.” ■



Jeremy Yohe is ALTA's director of communications. He can be reached at jyohe@alta.org.

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To improve is to change!

Our commitment to our agents is tireless. That is why we have expended significant effort to not only educate our agency personnel about the regulations and requirements proposed by the CFPB, but also to develop strong affiliations with various service providers that can help our agents in meeting the ALTA Best Practices. Change is good, but it can be daunting. We can help you find the best answers to your questions.



Title Company Finds New Revenue Stream Making Life Insurance Referrals

Columbia Title Receives Half of the First Year's Premium if a Referral Nets Purchase of a Policy

As president of Indiana-based Columbia Title, Jill Marshall constantly thinks of ways to bring in new business. Generating new revenue in an industry tied to transaction volume can be difficult, so she decided to try something out of the norm.

During her time in the banking industry, Marshall became familiar with credit life and debt cancellation products, but felt they didn't provide the best coverage for consumers. In late 2012, Marshall started working with James Harvin of JLH Associates to introduce Quick Life, an Internet-based life insurance referral concept, to the title industry. Working with Quick Life, she learned that the majority of Americans lack adequate life insurance coverage. Marshall realized the closing table offers a prime opportunity to introduce the benefits of life insurance and make a referral.

"Purchasing life insurance normally occurs during a life-changing event—like the birth of a baby or the purchase of a new home," Marshall explained. "During a purchase or refinance, there are four potential customers—the buyer, the buyer's real estate agent, the seller and the seller's agent or a loan officer—who might be interested in a quote."

Some title agents have expressed concerns about regulatory compliance. Since this is only a referral program, Harvin said title agents need not worry about licensing or monoline restrictions that limit title companies from offering other lines of insurance. Having set up about 250 of these programs, Harvin recommends title agencies create a separate licensed entity. If a policy is purchased after a referral is made, the licensed entity receives half of the premium for the first year.

"This eliminates any conflicts regarding compliance," he said.

"Nobody wants to muddy the waters in how compensation is structured."

Title agents don't need to be licensed because they are only creating an introduction and aren't selling or soliciting insurance, Harvin said. Marshall added that there are no RESPA issues because there are no fees for the referral on the settlement statement, and the life insurance transaction occurs outside of the closing.

The Texas Land Title Association recommended that its members consult legal counsel familiar with the Texas Insurance Code—particularly life insurance regulations—before participating. Another state insurance department recently reviewed the structure and found no issues.

"Participation may require life insurance licensure and compliance with those regulations before engaging in such a program, and there could also be other regulatory restrictions that would affect your ability to participate," the TLTA said.

Up-front costs for a title agency considering the program would involve any expense required to set up a separate life-licensed entity. Harvin helps title agencies set up the licensed entities. There's also a one-time \$1,500 fee to Quick Life. Title agencies can link to the program on their websites and receive marketing templates and signage that explain life insurance and the Quick Life system. Webinars are provided to help title agents become comfortable making referrals at the closing table.

“We talk about how to make the introduction and show how they are doing young families a favor,” Harvin said. “Seventy percent of people under 35 don’t have life insurance. If they just bought a house for \$200,000, it can be devastating if one of them dies.”

Marshall said her closers were uncomfortable making the referral at first, but the online training provided by Quick Life helped them understand the importance of life insurance and believe in the product.

“Once you get your closing agents trained and comfortable, it’s a no-brainer,” Marshall said.

She shared an example of how the referral program can bring in extra revenue. Columbia Title was doing a closing for someone buying gas

stations and after the referral, the buyer decided to obtain a \$3 million life insurance policy.

Marshall said her company uses an opt-out policy, telling the buyer and seller that they will be referred to an affiliated company for a life insurance quote unless they aren’t interested.

Originally established as Tippecanoe Title Services in 1987, Columbia Title is headquartered in Lafayette, Ind., and has three branch offices. Marshall said Columbia Title’s main office closes around 100 transactions each month. This creates 400 referral possibilities annually from the one office.

Initially, Marshall said 10 percent of her closings resulted in a referral for the purchase of a term life insurance policy. Following tweaks

to the 30-second referral script, that rate grew to nearly 20 percent of Columbia Title’s closings generating a referral for the purchase of a life insurance policy.

“We’ve had to change a few things up,” she said. “My closing agents weren’t used to asking the questions. The wording of the offering was awkward at first, but they are easing into it.”

Harvin estimated average life insurance premiums to be around \$490, which nets the life-licensed entity an average of \$245 per policy referral. Marshall, however, reports an average policy of around \$700 so far.

“We see it as an opportunity to create a new profit center without much expense,” Marshall said. ■

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E - R E C O R D I N G M A D E S I M P L E

Market Share Analysis

2012 Total Title Insurance Premium

State	Premium Written		% Increase/Decrease	State	Premium Written		% Increase/Decrease
	12/31/2012	12/31/2011			12/31/2012	12/31/2011	
1 California	1,665,065,181	1,334,161,566	24.8%	28 Idaho	93,670,931	74,238,821	26.2%
2 Texas	1,429,093,727	1,152,104,912	24.0%	29 Alabama	79,901,135	66,076,239	20.9%
3 Florida	892,733,527	718,616,833	24.2%	30 Hawaii	78,503,472	60,581,341	29.6%
4 New York	825,022,488	719,533,092	14.7%	31 New Mexico	78,082,046	65,874,256	18.5%
5 Pennsylvania	505,256,890	409,974,159	23.2%	32 Kentucky	64,377,773	54,073,741	19.1%
6 Arizona	367,821,094	321,299,690	14.5%	33 Oklahoma*	64,067,768	53,701,113	19.3%
7 Illinois	361,169,250	252,197,972	43.2%	34 Dist. of Columbia	59,783,961	52,467,089	13.9%
8 New Jersey	352,594,796	307,177,147	14.8%	35 Nebraska	54,979,260	43,628,135	26.0%
9 Ohio	323,735,375	287,980,608	12.4%	36 Arkansas	49,554,998	40,326,077	22.9%
10 Virginia	313,767,357	265,479,996	18.2%	37 Kansas	47,600,899	40,098,854	18.7%
11 Michigan	305,894,416	250,487,475	22.1%	38 Missouri	47,031,705	42,475,344	10.7%
12 Colorado	287,580,604	228,627,264	25.8%	39 Montana	45,291,349	38,007,739	19.2%
13 Washington	270,663,118	217,095,593	24.7%	40 Delaware	39,349,690	32,266,166	22.0%
14 Massachusetts	250,271,096	205,713,975	21.7%	41 Mississippi*	36,282,537	30,941,075	17.3%
15 Georgia	211,195,371	162,450,478	30.0%	42 Alaska	35,239,434	36,930,917	-4.6%
16 Maryland	207,244,326	178,511,186	16.1%	43 New Hampshire	32,107,673	27,744,131	15.7%
17 Oregon	205,777,819	159,554,977	29.0%	44 Maine	28,441,382	24,529,637	15.9%
18 Utah	173,714,014	138,204,653	25.7%	45 Wyoming	24,511,425	21,933,314	11.8%
19 Nevada	136,967,624	141,856,573	-3.4%	46 Rhode Island	24,461,878	20,499,608	19.3%
20 Wisconsin	136,734,839	111,300,539	22.9%	47 South Dakota	20,050,552	17,008,182	17.9%
21 Tennessee	135,500,515	106,810,237	26.9%	48 West Virginia	17,954,599	16,062,298	11.8%
22 Louisiana	133,612,862	105,219,655	27.0%	49 Vermont	12,852,496	12,523,064	2.6%
23 North Carolina	124,001,414	96,653,036	28.3%	50 North Dakota	12,085,905	8,523,521	41.8%
24 Minnesota	123,646,135	109,311,863	13.1%	51 Iowa	11,364,584	9,690,675	17.3%
25 Connecticut	111,087,563	97,388,437	14.1%				
26 Indiana*	100,224,145	83,904,347	19.5%				
27 South Carolina	95,646,183	80,060,331	19.5%				
				Totals	\$11,434,358,528	\$9,469,597,142	20.7%

* One company in this state is estimated.

Source: ALTA 2012 Market Share Analysis



Celebrating 25 Years of Service to ALTA Members and the Title Industry!

Times were tough for title professionals in the 1980s. Like today, E&O insurers were either ceasing to offer coverage or raising rates dramatically. To respond to this crisis, ALTA members created Title Industry Assurance Company (TIAC) to provide a long-term stable E&O market for its members.

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ENDORSED BY THE MAJOR TITLE UNDERWRITERS

U.S. Supreme Court Rules Virginia Can Reject Out of State Requests for Public Records

The U.S. Supreme Court ruled 9-0 that Virginia may restrict access to public records to its own residents.

The ruling in *McBurney v. Young* upheld a federal appeals court decision validating Virginia's Freedom of Information Act (FOIA) law that limits public record disclosure to those persons or entities that are "citizens" of Virginia.

Writing the opinion for the court, Justice Samuel A. Alito Jr. said there is no constitutional right to obtain all the information provided by FOIA laws. The federal FOIA statute was enacted in 1966 and the Virginia law in 1968. "There is no contention that the nation's unity foundered in their absence, or that it is suffering now because of the citizens-only FOIA provisions that several states have enacted," he wrote. The court also found no commerce clause violation, saying that the law neither regulates nor burdens interstate commerce.

One of the parties in the case, Roger Hurlbert

of Sage Information Services, was a public record aggregator of real estate information whose public records request was denied because he was based in California. The second plaintiff was Mark McBurney, a former state resident who sought records related to his child support application.

Hurlbert claimed Virginia's citizens-only FOIA provision hindered his ability to make a living in violation of the privileges and immunities clause.

"We hold, however, that petitioners' constitutional rights were not violated," Alito wrote in the opinion. "By means other than the state FOIA, Virginia made available to petitioners most of the information they sought, and the Commonwealth's refusal to furnish the additional information did not abridge any constitutionally protected privilege or immunity. Nor did Virginia violate the dormant Commerce Clause."

Much of the information was available in other

ways, he added. "Requiring noncitizens to conduct a few minutes of Internet research in lieu of using a relatively cumbersome state FOIA process," he wrote, "cannot be said to impose any significant burden."

Kansas-based Title Company Acquires Missouri Agency

Continental Title Holding Co. Inc., an independent title insurance agency with headquarters in Overland Park, Kan., recently acquired Assured Title Company of Warrenton LLC.

The acquisition gives Continental Title a greater footprint in the metropolitan St. Louis market, according to Matt McBride, CFO and an owner of Continental Title.

"This move enhances our ability to provide exceptional title and escrow services in the entire metropolitan area and indeed throughout the entire state of Missouri," McBride said. "By combining forces, Continental Title will be able to provide enhanced title and escrow services

The court noted that other states—including Tennessee, Alabama, Arkansas, Missouri, New Hampshire and New Jersey—have laws similar to Virginia's limiting non-resident access.

in every area in which we operate."

With the acquisition, Continental Title will now have 13 offices throughout the St. Louis metropolitan area. Continental Title was founded in 2001, starting with offices in Clayton and Kansas City, Mo. The company continues to be locally owned and operated. Since its inception, Continental Title has grown to 28 locations in six different metropolitan markets.

The combined entities anticipate annual revenue for 2013 to be \$26 million. As part of the acquisition, Brian Scheidegger will join the ownership group of Continental Title of Missouri LLC. He will serve as vice president of business development.

Massachusetts Rejects 'In For One, In for All' Theory in Title Coverage

The Massachusetts Supreme Judicial Court recently ruled in favor of the title insurance industry in a dispute over coverage under a lender's title insurance policy.

The ruling in *GMAC Mortgage v. First American Title Insurance Co.* confirmed the responsibility an insurer has in defending an insured's claim.

As background, a husband and wife lived in a home in Massachusetts. Title to the property was only in the husband's name. In 2001, the couple refinanced and attempted to convey the property to both the husband and wife. Due to a recording error, the deed was transferred to the husband and wife, but the

mortgage was still only in the husband's name.

In 2007, the husband died and the wife stopped paying the mortgage. After the husband's death, record title to the property vested solely with the wife. GMAC was left with no ability to enforce its mortgage against her or the property.

GMAC sued the wife to enforce its mortgage rights. The wife countersued for a number of wrongful foreclosure and consumer protection claims. GMAC settled out of court with the wife, but attempted to recoup all its legal fees and losses against the lender's title insurance policy issued by First American. GMAC argued the underwriter should pay for all legal

costs associated with the case since the original mistake was with the title and all the subsequent claims and counter-claims arose from that.

First American argued that title insurance wasn't like other lines of insurance and it shouldn't be the title insurer's responsibility to defend the lender from consumer protection act claims and others raised by the homeowner in the foreclosure case.

Unlike commercial general liability policies, which courts have ruled must provide coverage to all claims in a lawsuit if merely one claim is covered—the "in for one, in for all" theory—the SJC ruled that title insurance policies do not

provide such wide-ranging coverage, according to Massachusetts real estate attorney Richard Vetstein. Reaffirming the notion that a policy of title insurance is merely an indemnification policy and not a guaranty of perfect title, the justices ruled that First American's duty was only to cover the aspects of the wife's claims affecting title, and not her wrongful foreclosure and consumer protection claims. Vetstein said this ruling will mostly affect the relationship between lenders and title insurance companies, but also provides a good reminder about what title insurance does and what it doesn't cover.

GRS Group Expands Into Texas

GRS Group, a provider of commercial real estate assessment services and title services, recently expanded its footprint into Dallas. Specifically, GRS Title Services LLC is now a licensed commercial title insurance agency in Texas.

GRS Group is an authorized title insurance agent for Fidelity, Chicago, First American, Commonwealth and Old Republic.

To build out the team in Dallas, the firm has hired industry veteran Suzette Switzer Hinds to oversee the title operations.

"We're thrilled to expand our presence in Texas and Suzette brings a wealth of experience to our growing list of high profile commercial clients throughout the world," said Dennis Vendetti, managing director of GRS Title Services.

CFPB Fines Mortgage Insurers \$15.4M for Alleged Kickbacks

Amplifying the Consumer Financial Protection Bureau's (CFPB) mission to protect consumers, the bureau in April announced enforcement actions against four mortgage insurers for alleged kickbacks to lenders in exchange for business.

Genworth Mortgage Insurance, Mortgage Guaranty Insurance

Corp., Radian Guaranty Inc. and United Guaranty Corporation must pay \$15.4 million in penalties to the CFPB. The companies also agreed to end the alleged practice of kickbacks, will be subject to monitoring by the CFPB and are required to make reports to the CFPB in order to ensure compliance with the provisions of the orders.

Nebraska Title Company Settles Employee Classification Dispute

A Nebraska-based title company has agreed to pay 24 workers a total of \$92,782 in back wages following an investigation by the U.S. Department of Labor's Wage and Hour Division. The investigation found violations of the Fair Labor Standards Act's overtime and record-keeping provisions when residential and commercial real estate closers were found to be improperly classified as exempt from overtime requirements.

"Improperly classifying workers as being exempt from overtime is a common violation found in the real estate industry," said Michael Staebell, the division's district director in Des Moines, Iowa. "The criteria for exemption from overtime are very specific to ensure workers are properly compensated for all hours worked. Simply paying someone a salary does not automatically make them exempt. Other employers should take this as an opportunity to review their payroll practices to ensure that they are paying their employees in compliance."

The investigation determined the title company failed to pay nonexempt employees overtime compensation

at time and one-half their regular rates of pay for hours worked beyond 40 in a week, as required by the FLSA. Instead, the Department of Labor's Wage and Hour Division reported the firm wrongly considered closers to be exempt from overtime requirements and paid them fixed salaries each week, without regard to the number of hours worked. The employees' job duties failed to meet the criteria for an exemption to apply. The company also allegedly failed to incorporate production bonuses into employees' regular rates of pay when calculating overtime rates, according to the investigation. Record-keeping violations were also cited during the investigation when the employer failed to keep time records for the employees improperly classified as exempt.

The FLSA provides an exemption from both minimum wage and overtime pay requirements for individuals employed in bona fide executive, administrative, professional and outside sales positions, as well as certain computer employees. To qualify for an exemption, employees generally must meet

certain tests regarding their job duties and be paid on a salary basis at not less than \$455 per week. Job titles do not determine exempt status. For an exemption to apply, an employee's specific job duties and salary must meet all the requirements of the department's regulations.

The FLSA requires that covered, nonexempt employees be paid at least the federal minimum

wage of \$7.25 per hour for all hours worked, plus time and one-half their regular rates—including commissions, bonuses and incentive pay—for hours worked beyond 40 per week. Employers also are required to maintain accurate time and payroll records.



E-recording Jurisdictions Climb Toward 1,000

The number of recording jurisdictions that are electronically recording documents recently passed the 900 mark, according to Kay Wrucke, the Marin County, Minn., recorder and president of the Property Records Industry Association (PRIA).

"This milestone is particularly meaningful because '900' represents approximately 25 percent of the total number of recording jurisdictions in the country," Wrucke said. According to PRIA's tracking system, it took from the late 1990s until August 2006 to reach the

200 e-recording counties mark. More than 1,000 counties are expected to be electronically recording documents by the end of 2013.

"Between June 2012 and April 2013, the number of counties committing to the e-recording process increased by 9 percent," said Larry Burtness, the recorder in Washoe County, Nev., and PRIA Technology Committee co-chair. "As the PRIA e-recording standards continue to mature, the number of counties leveraging this technology continues to expand."

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First-Timer Learns Why Lobby Day Is ‘Best Day of the Year’

Although I’ve been in the industry for 10 years and have attended numerous ALTA events during my career, I had never attended a Federal Conference and Lobby Day in Washington, D.C.

That changed when I attended my first Federal Conference in May. Not knowing what to expect and being a little intimidated by the Washington, D.C., scene, I was pleased to find everything made easy for me. A first-time attendee orientation settled the jitters. Knowledgeable ALTA staff educated me on the issues at the forefront of our current legislative session. It was comforting to know that it wasn’t necessary to arrive prepared to participate in a meaningful way.

What was most apparent to me at this event was the passion of our membership. The whole point of Lobby Day is for the most enthusiastic and committed members of our industry to come together so our collective voice can be heard.

As we carry out our daily duties, it is difficult to stop and think about who is shaping the course of our industry, let alone what we can do to alter the course in a positive way. It is common to talk about scrutiny from D.C., pending legislation and regulation, and the unknown impact the Consumer Financial Protection Bureau will have on our businesses. The Federal Conference is the place where we can influence outcomes and explain our value. Members of Congress listen when we show up!

Another eye-opener was the impact of TIPAC, which helps elect and re-elect members of Congress that support our industry and understand our issues. TIPAC events and funds at the Federal Conference and elsewhere allow us to reach our key allies in Congress and shape our future.

Lastly, I can’t say enough about the staff of ALTA. Watching them calmly guide us through our self-created chaos was amazing. From coordinating hundreds of legislative appointments to shuttling us from point to point, everything appeared like a well-oiled machine.

At the opening night reception, I was told by an attendee that Lobby Day is “the best day of the year.” After participating in my first Lobby Day, it’s hard to disagree. It was an honor and a lot of fun to participate with and learn from my colleagues while in D.C. I encourage others to get off the sidelines, make the investment in our industry and plan to attend next year.



- Jeffrey Bates is chief operating officer of D. Bello Associates and a TIPAC trustee



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A cartoon illustration of a man falling upside down. He is wearing a white shirt, a blue tie, and blue pants. He is holding a smartphone in his right hand and a pen in his left hand. The background is a light blue sky with white clouds.

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