Monthly Bulletin

of the

American Association of Title Men

Vol. 2

JUNE, 1923

No. 7

Convention Announcement

Special Ak-Sar-Ben Show—Omaha to be Mecca of Titlemen September 4, 5, 6

Henry J. Fehrman, his co-workers of the title fraternity of Omaha, together with the solid support of the Nebraska Association of Title Men, and exceptional consideration from the Chamber of Commerce of Omaha, are all bending every effort towards making this year's Convention the most successful yet held.

Omaha prides itself upon its civic enthusiasm, and especially the support given conventions. It claims to be the premier convention city of the United States and certainly no city has ever extended any more hearty spirit of hospitality and desire to make our meeting a success than has Omaha this year.

The title men and women of the city have entered into the program and the Chamber of Commerce offers un-

usual support.

There will be everything done to make your visit pleasant. Entertainment of every nature is available and the Ak-Sar-Ben Festival Committee has been so gracious as to set the last night's show on September 4, holding it over for our special benefit. Is it not up to us then, to show appreciation by an unprecedented attendance?

The Convention will be held at a time most opportune for those in the title business to get away from the cares and routine of the office. Do not let unforeseen, possible yet not probable, things keep you away. The attendance last year at Cedar Point was very much affected by the uncertainty of the railroad strike, and yet nothing came of it. Everyone got there without trouble and were able to get home. So just make up your mind to go and when the time comes, get into the car or on the train and head for Omaha.

It behooves every one in the title business to attend this meeting. The business is going through a period of rapid advance and progress. There

are many matters of pure business bearing to become acquainted with and in addition, problems which we as an organization are going to have to solve.

The program will be interesting. It will be instructive and you will learn from it. Everyone takes a vacation, so why not spend yours at this convention?

Headquarters will be at the Hotel Fontenelle. It will be a good plan to make reservations well in advance. Do this by writing to the Hotel Committee, and sending the letter to Frank Norton, Chairman. There are many other good hotels, but you will be taken care of in the best manner by simply making reservations in advance.

Some special entertainment will be provided the ladies, and it is hoped there will be a large number of them present. A real banquet will be given where there will be something doing all the time. Everything will be provided and ready. It only remains for us to furnish the crowd. Will you be one of it?

Mr. Fehrman announces the following committees:

Finance: John Campbell, Chairman; George T. Lindley, Vice Chairman; Clifford C. Sadler, Frank H. Meyers, Arhtur C. Thomsen, T. F. Wiles, Alfred L. Hansen, Fremont. Entertainment For Women: M. M. Morrell, Chairman; M. T. Brennan, Vice Chairman; Mrs. Harry D. Reed, Mrs. E. P. Mathews, Miss Elizabeth M. Shahan. Banquet: L. R. Slonecker, Chairman; E. P. Mathews, Vice Chairman; Ellery H. Westerfield, C. C. Sheppard, Carl E. Herring, H. S. Standevan, Harry D. Reed, Verne Hedge, Lincoln. Entertainment for Men: Clifford C. Sadler, Chairman; Alex. C. Reed, Vice Chairman; T. W. Blackburn, Edward M. Martin, Leslie S. Smith, T. B. Dysart, James H. Hanley, Winthrop B. Lane, Morton G. Hoffman, J. C. Hamilton, Wahoo, Russell A. Davis, Fairbury.

Hotel and Transportation: Frank Norton, Chairman; B. F. Leonard, Vice Chairman; Winfield R. Ross, J. P. Moore, Jr., Joe Kliment, Oscar W. Johnson, Amos E. Henely, E. L. Staple, R. R. Hazen.

PRESIDENT BREWER ON SECOND TRIP EAST.

President Mark B. Brewer is now on his second trip through the eastern part of the country. His first was in March when he attended the Pennsylvania Association meeting and then visited New York and some of the other New England states. He will represent the American Association at the New York meeting at Buffalo.

President Brewer has been enthusiastic in his work in the Association this year. He has been quietly, yet enthusiastically, handling the affairs of the organization and the convention this year will show a record of achievements and the foundation laid for many more.

He has been unsparing of his time and efforts. At present he is very much occupied with plans for the coming convention, and the arrangements of

the program.

The expiration of his term as president this year will be the pinnacle of many years of interest and work on behalf of the association. He has had a wide experience in all branches of the title business, as abstracter, title officer and examiner. The proceedings of the past several years, in fact since the founding of the association, show that he has served faithfully as layman, committeeman and official. owe him many thoughts of gratitude for what he has done and likewise may know that he will always be an active worker in the association and interested in the development of the title business.

NEW YORK MEETING, JUNE 22 AND 23.

The Third Annual Convention of this Association was held on these dates in Buffalo. President Brewer attended as the representative of the American Association.

MONTHLY BULLETIN

of the

American Association of Title Men

Richard B. Hall Hutchinson, Kan. Hall Abstract Co.

Entered as second-class matter December 25, 1921, at the post office at Mount Morris, Illinois, under the Act of March 3, 1879.

OFFICERS.

Henry J. Fehrman, President.......Omaha, Neb. Peters Trust Co.
J. R. West, Secretary......Nashville, Tenn. Security Title Co.

Title Insurance Section.

Jehn E. Potter, President......Pittsburgh, Pa.
Potter Title & Trust Co.
Roy E. Calhoun, Secretary.......Atlanta, Gs.
Atlanta Title & Trust Co.

Executive Committee. Mark B. Brewer, Ex-Officio. George E. Wedthoff, Chairman.

George E. Wedthoff, Chairman.

Will H. Pryor, Duluth, Minn.
Pryor Abstract Co.

Henry J. Fehrman, President. Omaha, Neb.
Peters Trust Co.
John E. Potter. Pittsburgh, Pa.
Potter Title & Trust Co.
George E. Whitcomb. Northwood, Iowa
Geo. H. Whitcomb & Son.

K. Jones. Cheyenne, Wyo.
Pioneer Title & Loan Co.
M. P. Bouslog. New Orleans, La.
Louisiana Abstract & Title Guaranty Co.
J. W. Woodford. Tulsa, Okla.
Title Guarantee & Trust Co.
Henry E. Monroe. San Francisco, Calif.
California-Pacific Title Insurance Co.

JUNE, 1923.

THE ASSOCIATION'S DIRECTORY AND TORRENS INFORMATION.

It was announced after the Executive Committee meeting in February that a new directory was proposed and that the Association would prepare Torrens data for distribution. Many are inquiring about them. The directory must be complete and correct. The most practical channel for distribution is being investigated and much study being given the issuance of this book. A great many of the state associations are conducting membership drives before the close of their fiscal years in the fall and it is not practical to issue this book until these lists of members will be complete. Many abstracters are dilatory in either joining or renewing their memberships and this is the main reason for the hindrance of progress in the publication. It is planned to get the book out immediately after the Omaha Convention and will only be hindered by lateness of information, membership lists, etc.

The compilation of the Torrens data is a big undertaking and the work cannot be hurried. Much data is being collected and edited in an endeavor to make the book practical and effective. Here again failure to furnish information is holding up progress. A ques-

tionnaire was sent to every state secretary and to individuals in those states where there are no organizations. Several have failed to return them.

However, the members may rest assured that the Association is going to issue a real, worth while pamphlet on the Torrens law and the history of its operation. It is a matter for much thought and effort and everything is being done that is possible to make it a success.

ABOUT PROPOSED CHANGE OF NAME.

As previously announced, a proposal will be presented at the Omaha Convention to change the name of the Association to "The American Land Title Association;" also to have all state associations change to conform as well as fix a uniform fiscal year from January 1 to January 1.

All state associations meeting since February have been asked to have a resolution of endorsement of this passed at their annual conventions, and they have all done so without exception.

They have likewise been asked and have passed resolutions favoring the Association's program for the advancement of the Nos. 1 to 15 of the proposals for uniform land laws throughout the various states.

DO NOT FORGET THE SLOGAN CONTEST.

The interest in this contest has been very disappointing. It is hoped that many more will submit a phrase as outlined in the March Bulletin. The contest closes July 4 and interest in it will prove very valuable.

Many industries and products have been made by a simple slogan. "Try the Drug Store First," has made millions of increased sales for the drug stores. "99,999 per cent Pure," and "Have You a Little Fairy in Your Home," made two brands of soap a household word. "By Preserving the Exterior You Save All" advanced paint sales into the millions.

Some such a phrase would popularize both abstracts and title insurance. A little thought-you might be the one to do it.

NEW TITLE COMPANY, MIAMI, FLORIDA.

Announcement has been made of the organization of The Commercial Bank, Trust & Title Company, of Mi-ami, Florida. It will open for business about June 1, or as soon as the company's building will have been completed.

In addition to general banking, it will have trust and title departments, with special attention to issuing of title insurance.

Officers of the new institutions are: Walter M. Jerymyn, Chairman of Board; M. J. Noble, President; C. M. Clayton, and W. L. Huntley, Jr., Vice Presidents; George L. Branning, Secretary Treasurer.

PROGRESS OF MINNESOTA TEST CASE ON ASSESSMENT OF ABSTRACT BOOKS.

The briefs in this case were submitted to the court some time ago. The Ramsey county attorney accepted all points in same and rests his side of the case on the fact that abstract companies are corporations working for profit and as such their records should be taxed. Our attorneys contend that our records are only memorandum notes and of no value to any one until put in the hands of especially trained and skilled workmen and therefore are on the same taxable basis as a writer's notes, which have been decided by the courts to be subject to copyright and hence nontax-

EXECUTIVE COMMITTEE KANSAS ASSOCIATION HOLDS MEETING.

The Executive Committee of this Association, together with Richard Roehr, of Junction City, host for the next convention, met in Wichita and formulated plans for the coming convention, which will be held in October at Junction City.

The publication of a new directory for the members was also authorized and will be distributed in a short time. An opportunity will be afforded an abstracter in each of the very few counties where there is no member as yet to join and be listed. This directory will be given a large distribution and it will be advantageous to be listed as a member. There are 104 counties in the state and every one of them is represented in the membership, but a very few. The Kansas Association has a great membership, both in numbers and in standing of the firms listed. It has always been active and accomplished some worth while things each year.

One of the achievements this year was an arrangement for the purchase of certain office equipment at discounts.

ST. LOUIS COMPANY ABSORBS BRANCHES INTO AD-JOINING COUNTY.

The Title Guaranty Trust Company St. Louis Mo., announces that it has absorbed The Hunsche-Buder Land Title Company and the enlarged business will be conducted at the office of the Title Guaranty Trust Company, 710 Chestnut Street.

The officers and employes of the Hunsche-Buder Company will continue with the new company.

OBITUARY.

The many friends of C. O. Swickard, of Carlsbad, President of the New Mexico Association, will be grieved to learn of his recent death. He was very active in business and interested in the welfare of his profession. His efforts were largely instrumental in the organization of the New Mexico Association and he was very enthusiastic in securing cooperation among the abstracters of the state in the problems affecting the business.

SECOND ANNUAL MEETING OF PENNSYLVANIA ASSOCIATION SHOWS YEAR OF ACCOM-PLISHMENTS.

The Second Annual Convention of the Pennsylvania Title Association was held in Harrisburg. This year, as last, "Money and Commerce" a publica-tion of Pitsburgh devoted to finance, realty, insurance and industrial matters, published a full report of the meeting. This is a fine spirit on the part of the publishers and will do much for a better understanding of the responsibilities and purposes of the

title profession.

The Pennsylvania Association is composed of the strong title companies of the state and expresses its purpose as being "TO AFFORD ALL CORPORATIONS FORMED FOR THE PURPOSE OF THE EXAMINATION OR INSURANCE OF TITLES TO REAL ESTATE OPPORTUNITIES FOR CONFERENCE UPON MAT-TERS OF MUTUAL INTEREST AND TO PROTECT OWNERS OF REAL ESTATE IN PENNSYLVANIA FROM LEGISLATION AFFECTING THE STABILITY OF TITLES TO REAL ESTATE, AND TO ASSIST IN SE-CURING LEGISLATION BENEFI-CIAL TO OWNERSHIP OF REAL ESTATE."

Though but in its second year, it has been very active in working towards this end. An active part has been taken in both the advancement of constructive legislation in land matters and the defeat of ill-advised laws. The work has not been nearly so much for the object of protection to the title business, but for the broader purpose of acts beneficial to the entire commonwealth thereby creating respect-and commendation for the title com-

Pennsylvania presents a different condition than any other state. The title companies have a big field in general banking, trust, mortgage and other activities in addition to title

work.

The program showed work done by the Committees on the banking code, legislation, uniform practice and procedure and uniform title policies; Addresses on "Mortgages," by Mark R. Craig, Title Officer of Potter Title & Trust Company, Pittsburgh; "Title Insurance, Its Practical Aspects," Harry C. Bare, Title & Trust officer, The Merion Title & Trust Company, Ardmore; "The Revised Price Act," by Peirce McCutchen, Title Officer; Land Title & Trust Company Philadelphia.

The banquet on the second evening was an extraordinary event. Colonel Sheldon Potter, President of Chelten Trust Company, Philadelphia, was toastmaster and the addresses were by President Mark B. Brewer on, "Just Titling Around," and Ralph Bingham,

the humorist.

John E. Potter, President of the Potter Title & Trust Company, Pittsburgh, was honored by again being elected president. Other officers for the ensuing year are John E. Umsted, Vice President, Continental-Equitable Title & Trust Company, Philadelphia; Treasurer, Townsend E. Levis, Secre-tary, Media Title & Trust Company, Media; Secretary, Harry C. Barre, Trust & Title Officer Merion Title & Trust Company, Ardmore.

OHIO ASSOCIATION HOLDS AN-NUAL MEETING.

The Annual Convention of the Ohio Title Men's Association was held in the Gibson Hotel, Cincinnati, May 18 and 19. The Title Guarantee & Trust Company was the host and did everything possible to entertain the visitors. The Union Central Life Insurance Company was also very considerate in its interest in the meeting.

The program included addresses on, "The Influence of the Title Man on the Community," by Augustus O. Bing, of the Union Savings Bank and Trust Company, Cincinnati; "Titledom, Its Place Today," by Richard B. Hall, Executive Secretary of the American Association of Title Men; and "From the Examiner's Viewpoint" by L. R. Fox, Examiner for the Union Central Life Insurance Company.

The Ohio Association passed a reso-

lution endorsing the proposed change of name of the national association to The American Land Title Association and to change its name to conform. It also endorsed the Association's fifteen proposals for uniform laws and plan to have the State and National Associations fiscal years from January I to January 1.

A great deal of the time was spent in discussion of problems and exchange of ideas, and these sessions proved very profitable. The visitors were entertained by a theater party the first evening and a luncheon at the Real Estate Board building on noon of the

last day.

New officers elected for the year were President, J. W. Thomas, of the Bankers Title & Guarantee Company, Akron; Vice President, G. N. Coffey, Wayne County Abstract Company, Wooster; Secretary Treasurer, David Westheimer, Title Garantee & Trust Company, Cincinnati.

MISSOURI ASSOCIATION ISSUES DIRECTORY.

The directory of the membership authorized at the last convention has been distributed. This is a practical thing and will be of benefit to the abstracters. It is being sent to trust companies, mortgage companies, attorneys, etc., and also supplied in quantities to the abstracters.

A letter accompanies each calling attention to the Association its purpose and endeavors to increase efficiency and reliability of the members, and the best service can be had from a member of the titlemen's association.

The first page gives the purpose of the association and a copy of its code of ethics.

MEETING PLACE AND DATES OF TEXAS CONVENTION.

The Executive Committee of this Association met a short time ago and accepted the invitation of Tom Dilworth to meet in Waco on August 6 and 7. Meeting in Tom's home-town is inducement enough for every one

A Message From President Brewer

To the Members of The American Association of Title Men:

The Seventeenth Annual Convention of the Association will be held in a short time, September 4,5 and 6. Indications point to a most successful meeting and a record breaking crowd. There are many problems confronting the title men today—likewise the evolution of things has brought many changes in our business. Those in constant keeping with the activities of the Association this year have realized that the title business now as never before needs more organized effort and a better understanding of the problems which have and will continue to arise. They will be

presented and discussed at this meeting.

We should be alert, we should take an intensified interest in our business. This getting together, taking a direct part in things and discussing matters with those from all parts of the country is the most effective thing possible. Our hosts in Omaha await us. I wish you could all realize the value of these meetings, not only from the pure profit-

able standpoint but from the great fellowship which developes.

We are endeavoring especially hard to have a most instructive and interesting program. To the end, therefore, that it conform to the wishes of the membership I ask for your suggestions. It is the desire that it be devoted to subjects that you want to hear about. Will you then give your ideas and suggestions on the slip provided on the back hereof?

The American Association of Title Men is now an established institution. It's work is only beginning and it will be more active and more effective from now on. It needs not only the moral but active support of every member. The response has been most gratifying in every way this year. It has been an inspiration but likewise a realization of the need for and responsibility of the Association.

This year's convention promises to be of great worth. I hope you can find it possible to be there and urge that make every effort to attend. Cordially yours,

you make every effort to attend.

MARK B. BREWER, President.

to attend. He is one of the most popular men in his profession and originator of the famous, "Dilworth Abstracts."

The abstract contest for the Lewis Fox cup will be one of the features of the meeting.

ABSTRACT CONTEST TO FEATURE NORTH DAKOTA MEETING.

The annual convention of this Association will be held in Grand Forks on July 16 and 17. The North Dakota convention is always very interesting. The sample instruments for making the abstracts to be entered in the cup contest have been mailed out and every one is urged to submit a sample of his work. This is for the cup offered by the St. Paul Land bank.

The St. Paul bank is certainly to be commended for its interest in this. There is no one thing any better than this contest that would work for betterment of the abstracters work. It will do much towards standardizing the abstracts of the state-something which would be a great thing for better satisfaction for users of abstracts. It will instill a spirit of pride and more efficiency. It can truly be said that this contest which has been conducted the past few years has made North Dakota abstracts as a whole the equal of any in the country and a step towards the best.

The North Dakota Association has an enviable record. The association is new. The entire state has gone through a period of experiment and trying of new things, but the abstracters have shown an interest in the betterment of their profession and advanced in efficiency. It has maintained a bulletin service, fought adverse legislation and stands as an example of what cooperative action will do.

The meeting will be held during the annual State Fair and should have a good attendance in support of the efforts of those active in the Association.

RULING ON FEDERAL LIENS IN MINNESOTA.

The following letter gives the last

opinion handed down by the Collector of Minnesota:

Department of Justice.
OFFICE OF UNITED STATES ATTORNEY DISTRICT OF MIN-

NESOTA, ST. PAUL. St. Paul, November 30, 1921. Mr. Joseph E. Therrien,

Pine County Abstract Company,

Pine City, Minn. My dear Therrien:

Your letter of November 23, 1921, in regard to the recording of tax liens under Section 3186, R. S. U. S., received. There is some confusion of opinion about the filing of these liens. It is, however, my opinion that when they are filed with the Clerk of United States District Court for the State of Minnesota, they are liens upon the property of the persons from whom the taxes are due at any point within the District of the United States District Court of Minnesota, which includes the whole state. It follows that as an abstracter, you should satisfy yourself in some way that no liens have been filed with the Clerk of the United States District Court against owners of property.

I am enjoying good health, and am much pleased to learn that all of you are also.

ALFRED JAQUES,

United States Attorney.

ANNOUNCEMENT OF MARRIAGE OF GEORGE E. WHITCOMB.

The many friends of George Whitcomb, member of the Executive Committee, former official of the Association and active worker always, will be pleased to learn of his marriage to Mrs. R. W. Decker, of Mason City, Iowa, on May 5.

George and his wife may know that they have the best wishes of a host of many real friends.

CLEVELAND COMPANY BRANCHES INTO ADJOINING COUNTY.

Announcement is made of the acquisition of the Lorain County Abstract Company, Elyria, Ohio, by The Guarantee Title & Trust Company.

Calendar of Coming Events

June 20th-21st
Annual Convention,
Iowa Association of Title Men,
Des Moines.

June 22nd-23rd
Annual Convention,
New York State Title Association,
Buffalo.

July 16th-17th
Annual Convention,
North Dakota Titlemen's Association.

Grand Forks.

August 2nd-3rd
Annual Convention,
Michigan Abstracters' Association,
Muskegon.

August 6th-7th
Annual Convention,
Texas Abstracters' Association,
Waco.

August 3rd-4th
Annual Convention,
California Land Title Association,
Yosemite National Park.

September 3rd
Executive Committee, American
Association of Title Men,
Omaha.

September 4-5-6
17th Annual Convention,
American Association of Title Men,
Omaha.

Omana.

October

Annual Convention,
Missouri Association of Title Men,
October

Annual Convention,

Kansas Association of Title Men.

The Elyria office will continue in operation as before under the management of the Cleveland Company.

DATES OF MICHIGAN MEETING SET.

The 1923 meeting of this Association will be held in Muskegon, on August 2 and 3.

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The time is short. DO IT NOW.