Title News

the official publication of the American Land Title Association





Public Relations
in the
Land Title Industry





President's Message

SEPTEMBER, 1969

The time of our 1969 Annual Convention is fast approaching. If any of our members, intending to attend, have not as yet sent in their request for reservations, may I suggest that they do so very quickly. It looks at this time as if we will have a magnificent program, both from the standpoint of the business of the Association, and entertainment. We would all benefit by participating in the affairs of the Association, particularly this year, when it is at Atlantic City, the "world's premier health and pleasure resort".

One of the common complaints about our Association which gives rise to a great deal of criticism directed at us, is that the title evidencing profession has not spent enough time, or money for that matter, on public relations, and therefore our image has been damaged. It will be noted that this issue of *Title News* is devoted to this subject.

Again, may I say that we are all looking forward to greeting the members of the Association at the Convention.

Sincerely,

Gordon M. Burlingame

Title News

the official publication of the American Land Title Association

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ON THE COVER: An integral part of ALTA's nationwide Public Relations Program on behalf of the land title industry is the dedicated work of the Association Public Relations Committee. Shown before screening television film clips at a recent meeting are (from left) these members of the committee: Francis E. O'Connor, senior vice president, Chicago Title and Trust Company; Bill Thurman, executive vice president, Rattikin Title Company; H. Randolph Farmer, director, public relations and advertising, Lawyers Title Insurance Corporation; James W. Robinson, senior vice president, District-Realty Title Insurance Corporation; William L. Robinson, vice president, Burton Abstract and Title Company; and Edward S. Schmidt, committee chairman, who is secretary and assistant vice president for Commonwealth Land Title Insurance Company. Carroll R. West, vice president, Title Insurance and Trust Company, and committee vice chairman, was unable to be present when this photograph was taken. Articles in this issue are devoted to the important subject of land title industry public relations.

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GARY L. GARRITY, Editor

Earning Public Acceptance



Author Schmidt, right, and TI's Carroll R. West, respective chairman and vice chairman of the ALTA Public Relations Committee, discuss activities comprising the Association's PR Program.

When "Hello, Dolly" was performed on Broadway for the 1,000th time, most of the people in the audience were seeing it for the first time. Although they had whistled and hummed the music, listened to and seen excerpts on radio and TV, read reviews—it was only when they were actually a part of the audience, seeing it for themselves, that they were really relating themselves to the show. They had become involved.

It's the same way with earning public acceptance in the title insurance industry through a sound public relations program. You have to get into it and make it work.

It's generally recognized today that an effective PR operation is as important a business function as any other of the more classic corporate actions. The larger title insurance underwriters have operated for a long time within this knowledge, and it is no accident that they have become well and favorably known for service and financial stability. It has supported their success and growth from a local to a national status.

Although most individuals and smaller companies in the land title industry also know that a good image is a prerequisite to business and corporate growth and development, many are unsure as to what they should do in the PR field, and how they should go about making it work.

It's really quite simple, but there are certain underlying precepts that have to be understood before you can anticipate any degree of success in your program.

Although public relations has been defined as gaining and maintaining public understanding and support, I like to think that "being good and getting credit for it" is a pretty fair definition of effective PR. Note the "good". Successful public relations can only follow good performance. You must always conduct yourself and your business in a proper manner if you are to earn public acceptance and approval. Your personal public relations is the sum total of your influence upon the lives of other people. It is really a reflection of your character and conduct.

With this in mind, then, place yourself in relationship with the genuine drama of property ownership and its protection-things that we, who are caught up in the daily operations within this field, are often prone to forget. This is high drama. Buying and owning a property in our American society is, for most of us, the biggest financial undertaking of our lives. And when you consider the heartache that is spared when protection is given to innocent investors against defects in the title of their property then it makes our business full of real, down-to-earth drama.

But this is not all. Just being known for straightforward acts of intelligent and swift consummation of business is unto itself newsworthy. Think about it. When once you are recognized for a competent, reliable title search and abstract service, you can have no better base for an effective public relations program.

But what do we do with these Sunday-to-Sunday situations? What makes a simple act of business efficiency of any importance to anyone else?

Just a matter of standing back and re-examining what you are doing. There is always something in the socalled commonplace to make it of interest to others. For example: decrying the loss of human life on the highways, one person wrote a letter to the editor. It was printed and, in general, soon forgotten. Another went about erecting crosses at the site of each fatal highway accident, capturing the imagination and response of motorists, and winning widespread newspaper coverage from editors who knew the value of imagination applied to a story.

A railroad company opened its annual shareholders meeting—generally a ritualistic affair—by ringing a beautiful brass bell from an ancient locomotive. All at once, members of the meeting were magically a part of the railroad business, and were thinking and reacting positively to the railroad problems being presented to them from the rostrum.

Small matter? Hardly. Just a question of looking at something in a different way, breathing the spirit of imagination into the usual, the commonplace.

Look beyond the "mechanics" of your work. Look into the backgrounds of the people you are dealing with. There's a story there. The young couple with a distant dream. The older folks whose dreams now have a different aura. The businessman who had the courage to back up his good judgment with his capital. It's there. Just be aware of it. Think about it . . . write it down . . . tell it to the editors.

Editors of any kind of written, or spoken, or looked at, media want stories of what people in their audiences have done. Actually they wouldn't be in business unless they had these stories. They couldn't produce their work without them. So it behooves you to let your light out from under the bushel. Find your story, write it, give it to the editors, and let your PR program start into print.

Think about our land title abstracting and insurance business. We are undergoing—like so many other businesses—tremendous changes in what we do, and how we do it. Linking yourself to these changes, using them to your advantage, is also a part of formulating your own public relations program.

Computers give us facts more swiftly . . . microfilm and photocopy

change the old ways of conducting business. All these innovations, however, are really directed toward one thing—better service for our customers. Be alert to the possibilities of stories within these activities. They exist.

Please don't think that you are doing the same kind of business you did 5 or 10 years ago. We are always dealing with a passing parade. And, despite the fact that our basic service and protection remains essentially the same, we are facing attitudes in the younger generation completely different from what they were 10 years ago. Older citizen requirements also have changed. Middle-age-bracketed people, too, have their individual aims and ambitions.

So what we are facing today is a moving market and a moving industry. We have to gear ourselves to this.

It is not really complex, as far as a public relations program is concerned.

All that most of these people need to know about you are the basic attitudes which make our business so strong: integrity, reliability, financial and personal stability, competence, fair pricing.

These are strong words. But in the conduct of your personal and business life, they are at the root of a tight PR program.

Set goals for yourself, goals you can accomplish without pressure or frustration. I shall be known for what I do in my community this year. I shall become a part of the mainstream of my community life—the educational complex, the athletic program, the social endeavors. Three years from now I shall have a bigger office in the upper valley.

This takes work. You have to give of yourself before anything comes back to you. But if you set reasonable goals, you can make them.

And when you do, let the editors of our communications systems know about it. Don't be afraid of having your moment in the sun . . . as often as it occurs. Remember, no one else is going to do it for you.

Obviously, during this process, you have to be thinking outwardly toward

Planning A Program

You are 39 years old. You began working for a medium size title insurance company when you were graduated from college. You love it. You have worked in every department and have served as manager of several of them. Somewhere along the way a transformation occurred—you became a "title man"—one of a rare breed of dedicated men and women for whom there is really no other occupation.

Now, after 17 years, you have been elected vice-president, whose principal (but not only) responsibility is public relations. You recognize that this assignment is prompted by a vague, gnawing feeling on the part of your president and the board of directors that the company should be "doing something" in the way of public relations.

What is the first thing you do?

The first thing you do is take a look at yourself—and your company. Remember that you are an adviser, not a decision maker. You recommend policy; you don't determine it. But make it clear to top management that you can function effectively only if you have assurance of attention, support and participation at the very highest level.

Now what about your company's operation? Are improvements in service indicated? As public relations director, you are essentially a salesman. And you want the best possible

service to sell. Recommend whatever improvements that can practically be accomplished.

Next, consider employees and fellow officers as a public relations task force and take such steps as are necessary to instruct and inspire them. Your company has a staff of 142 men and women. Each one should be an enthusiastic sales representative. Outside help is available. Hold regular staff meetings and persuade local editors, psychologists, professional public relations practitioners, and sales training experts to address your employees. Excellent movies and film strips are available from the telephone company, the Small Business Administration, and many other sources.

Now are you ready to plan a program of public relations? Not yet. You must first ask some important questions: (See objectives and activities chart on page 6.)

Where do you stand now with respect to public acceptance?

What do you hope to achieve what message do you wish to convey?

What audiences do you need to reach?

What media can you employ to reach these audiences most effectively?

How much can you afford to spend on a public relations program?

After you identify your different publics, take steps to find out what they are thinking about your company. You might think you already know, but you'll be surprised what attitudes will be discovered by an initial adventure into market research. If a professional public opinion survey is too expensive, do it yourself. Call on customers—those you have and those you have lost. Visit lenders, Realtors, lawyers and homebuilders. Tell them frankly about the purpose of your visit and you will learn a great deal about your own company.

At last you are ready to plan a public relations program. Develop it around a theme; and that theme will be determined by your survey of customer opinion. So will the techniques of your public relations activities. Perhaps yours is the newest company in the area. You are fighting tradition and established relationships. Under those circumstances, you will wish to emphasize the modern techniques and equipment you employ. "Title Protection in the Space Age" might well be your theme. In any event, adopt a theme and build your image-making efforts around it.

To pay off where it really counts—in the profit and loss statement, a public relations program must be both continuous and well rounded. A "single shot" doesn't count for much. You should at least consider all of the following as part of your public relations arsenal.

Advertising. Except under very extraordinary circumstances, your company can't afford to conduct an



Author Robinson, left, and Richard H. O'Brien, vice president, with a visual aid used in District-Realty Title's speaker bureau program.

advertising campaign directed toward the general public. But you can accomplish a great deal in carefully selected trade media with colorful, imaginative advertisements that pack a wallop. Unless you have had special training, you will be well advised to retain a local advertising agency. Don't stint on the art work. A bargain in art is a foolish economy. Be consistent in all your ads. Since your budget will be limited, use your advertising funds as a rifle instead of a shotgun. Aim at the heart of those customer groups who direct the most title business. The decision to advertise in law journals, the various street and name directories and the yellow pages of the telephone book will depend upon your local situation. You will also be pressured into advertising in various programs and publications at the request of special customers. This really isn't advertising; it is an attempt to purchase good will and it usually has little or no value. There are many good texts on advertising. You can secure a variety of them by writing to the National Association of Real Estate Boards.

Publicity. A good feature story in one of the metropolitan newspapers or in the Realtors or homebuilders magazines is worth many times as much as the same space of paid advertising. Cultivate those editors, sup-

ply them with "hard news" whenever it is available. When asked to submit an article, sit at your dining room table and struggle with it until the text is completed. Put some life in your copy. Use action verbs; strong language; dramatic examples to tell the title insurance story. One useful device is the furnishing of monthly statistics regarding recordings. After a while the editors rely upon your release and carry the story without fail. Send out a release on every newsworthy event-promotions, interesting title situations, human interest stories and changes in the board of directors.

Direct Mail. You can develop a mailing list of the people in your community who are most important to you. Be sure you break that list down by area and customer type so you can mail your literature to north side attorneys, to west side Realtors or to all of the lending institutions in a given area. Usually it takes three mailings to make a real impact. In view of the competition for attention among the mountain of mail arriving at each executive's desk every day, you should give careful attention to the form and design of everything you send out on behalf of your company. Unless you have an abundant supply of clerical help, you will probably benefit by using the services of a direct mail company where you can store your plates and receive immediate service for addressing, stuffing, and mailing communications. The mailing service will even advance the postage.

Personal Solicitation. In a very large company, you would probably find separate departments for marketing, customer relations, public relations and sales. In a company your size, you are responsible for the whole ball of wax. There is no substitute for a well trained, alert sales representative. The trick is to find one. Space doesn't permit a recitation of all the qualities you should look for in a salesman, but be sure that you don't send a boy to do a man's job. Be very certain that the person you select to represent your company knows at least as much about the customer's business as the customer himself. Insist upon daily reports. Meet with your salesman every morning and help him follow the leads he has developed. Organize a "task force" of experts to appear before the staffs of large customers who have complaints or who are just seeking information.

Participation in the Affairs of Related Professional Groups. You will discover that a great deal of your time is spent in evaluating the im-

portance of participating in various events sponsored by the Bar Association, the Homebuilders group, the Real Estate Board, the Mortgage Bankers Association and the Savings and Loan Association. Which of your officers should attend what dinner? Should you furnish prizes for a certain golf outing? Should you award a trophy at the Real Estate Board convention? Unfortunately, you are probably in a community where you and your competitors have for years furnished a lot of free liquor for your customers. I say unfortunately because it gives the real estate brokers, the lenders and the other customers the idea that title company profits are excessive, so whenever a function is being planned the first question asked by the committee is, "How much can we get from the title companies to pay for our cocktail party?" It is better by far to contribute your time and

energy to these customer groups. Work with their committees, help them with their problems. Be a speaker at their dinners and conventions. Help them plan their activities but avoid, to the extent that it is competitively possible, giving the impression that a title company is a fountain of dollar bills that can be tapped at will. Naturally, you and other officers of your company will maintain memberships in the important customer groups.

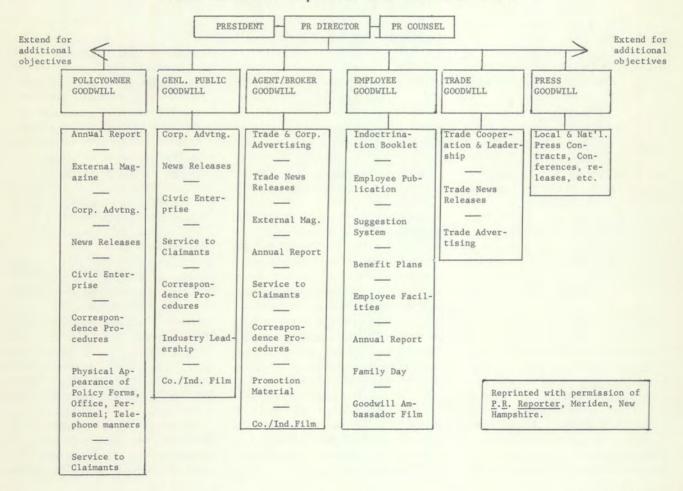
Speakers' Bureau Experience has proved that one of the most effective ways to secure favorable attention at minimum cost is a speakers' bureau properly conceived and executed. To accomplish this, you need a variety of canned speeches, some "volunteer" speakers chosen from among your officers, a colorful flier to announce the availability of the speakers program, a list of all the civic and fra-

ternal organizations in your community and a bright secretary to serve as a clearing house when the requests begin to pour in. Visual aids are a big help. So are movies and film strips. You can secure a wide range of excellent talks and prints of two movies by writing to the ALTA office. One important benefit of a speakers' program is the certainty that the local newspapers will always carry a story about a speech you gave to one of the business groups. It isn't that the editor regards your message as vital, but everyone in attendance is not only a reader, but also a potential advertiser in the newspaper.

Entertainment. As you get to know your customers better, you will wish to arrange special events which will enhance your relationship. This, of course, is done on a very selective basis, either as a reward for past busi-

Continued on page 17

Public Relations Objectives and Activities Chart





Effective Customer Relations

Donald J. Griffin Vice President Chicago Title and Trust Company Like its parent, public relations, customer relations is getting a tarnished image!

A professional football player has a good year and some corporation hires him for the off-season, and announces that he will do "customer relations" work for them. Most probably he is going to do "sales promotion" work.

A multi-starred general retires and, shortly, a national manufacturer announces that he will do "customer relations" work for them. The odds are that he is going to try and obtain government contracts.

A popular misconception is that "customer relations" is the "wining and dining" of customers or potential customers.

Actually, as the term implies, customer relations is the relationship of an organization with the people who buy its products or services.

Management quite properly wants to insure that this is a satisfactory relationship for both parties and that it is properly maintained; and this, then, is the customer relations function.

Quite obviously, the goal of a good corporate customer relations program should be to create a climate conducive to the development and maintenance of personal relationships between its customers and members of its staff.

Ideally, this relationship should bind the customer to the organization for the services that he needs and that it is capable of fulfilling.

The cornerstone or foundation of a customer relations program for a title insurance company or an abstracter should be founded on memberships in the various customer organizations.

Participation in the regular affairs and activities of these groups affords the best opportunities to meet and get to know customers and potential customers. All levels of management should participate in these affairs.

Let's dispense with any lengthy discussion about the participation of staff in the affairs of the customer organizations. We all are cognizant of the values and benefits that accrue to the company and staff from these contacts. The selection and training of people for these assignments must be careful and deliberate, and their performance should be evaluated regularly.

Within reasonable limitations, we should assist these customer organizations with the establishment and maintenance of activities and projects in which there is a mutuality of interest (assist—not subsidize).

Such involvement necessitates the establishment of "ground rules", i.e., what you do for one group you must be ready to do for another group of similar size and purpose; and a meticulous adherence to those rules is extremely important.

Books have been written about one facet of customer relations—customer entertainment!

Space does not permit any lengthy discussion of this area, but, obviously, customers like to be entertained and should be entertained judiciously.

Obviously, entertainment of groups usually costs less on a per capita basis than entertaining individually. Occasions at which you can inform, as well as entertain, are the ideal vehicles for group entertainment.

Legislative seminars, at which members of your staff can discuss newly-enacted legislation, quite obviously are more valuable to the customer and to you than occasions which are strictly social. Serving refreshments following such a seminar would enhance the occasion but would be incidental to its main purpose.

If you start with the premise that you can't "buy" business (and I don't think that you can), you'll soon agree that the more you can be "helpful" to customers, the less need there is to entertain extensively.

Practicing lawyers would much rather that you invite them to a meeting where a member of your staff or an expert would discuss "Truth in Lending" or some other timely matter of import, than to a cocktail party.

Aside from the day to day attention to customer relations matters, you must also constantly have in mind the impression you want your customers to have of your organization.

Ideally, a company should want to be known for being well informed, reliable, helpful, and interested.

Your customer relations activities

should be patterned and executed towards that end.

Thousands of things contribute to the impression people have of your organization, many of which you can't control (such as a practice common to the industry). Your customer relations activities can be controlled.

One activity of my company which has had great acceptance from our customers is a trip through the Chicago area waterways and ports.

Guests meet at our main office in the morning, hear presentations about our operations and then are taken by bus to the Lake Calumet area where port officials make a presentation, then board a boat for a tour of the area, and come back downtown via the Lake for dinner at a Yacht Club.

An individual from the U.S. Corps of Engineers narrates during the trip. We feel that it is an informative as well as pleasurable day for our guests.

Many native Chicagoans are flabbergasted at the amount of waterborne freight arriving and leaving, as well as the concentration of industry and maritime activity in the area. All are impressed by learning how the activity affects their business and personal lives.

This is but another example of activities through which we seek to inform rather than to entertain.

Seminars for employees of customers are ideal vehicles for our industry.

During the past several years we have had many one-day seminars for the real estate staffs of major national organizations.

These programs have been "tailor made" for the staffs of railroads, utilities, oil companies, and other large organizations. While our costs for these affairs apart from staff time are negligible, our rewards have been substantial.

Contrast, if you will, entertaining the vice president-real estate of a major corporation with helping him train his staff, and you can readily see why we engage in such activities.

Providing speakers for meetings of customer groups similarly enhances the image of your organization.

Tours of your offices for students in real estate courses are, likewise, opportunities for future customers to become personally acquainted with members of your staff.

We publish and stock some fifty publications dealing with various aspects of our business and real property law, which are in constant demand. While most of these are restricted to lawyers, many of our publications for real estate brokers also are "best sellers".

On the negative side, my associates and I have absolutely no enthusiasm for gadgets and gimmicks or anything in the "novelty area", feeling that they would detract from the impression we would like our customers to have of our organization.

Even our advertising is customer relations oriented. For years we featured a theme in all of our advertising: "There's no place like a home of your own." In an attempt to help all of our customers, the theme was started in newspaper ads, repeated in television commercials, and window displays, that we made available to customers.

A current newspaper ad with the unusual heading, "Go Ahead And Sell Your Own Home—You Riverboat



Prominent attorneys and businessmen from Du Page and Cook Counties (Illinois) and the Milwaukee area gather for a Chicago Title lake tour.



Author Farmer reviews advertising material used in the comprehensive Lawyers Title program.

Advertising Our Product

H. Randolph Farmer
Director of Public Relations and Advertising
Lawyers Title Insurance Corporation

The future of the land title industry is largely dependent upon a public understanding of our service and our product. Even though the placement of title insurance orders is largely in the hands of "controls" (lawyers, mortgage lenders, builders and Realtors), it is John Q. Public who pays the premium.

Advertising is only one phase of a marketing program and is designed to create a "buying climate" by building respect for the title insurance company while creating a desire for the product. To cash in, the follow-up (which in our case means personal contact) is all important. Not just calls, but calls with a plan and purpose must be made consistently on prospects. Such calls should be coordinated insofar as possible with the advertising program.

Advertising can be divided into two broad classifications: (1) institutional (building prestige and goodwill for the company) and (2) product (selling title insurance). The first is generally directed to our major controls, the product-informed consumer (Realtors, lawyers, mortgage lenders, etc.). Its aim is to sell a name in the competitive field and to create the desire to have the product with that name on it. The second is aimed directly at the consumer market, or John Q. Public himself.

The two classifications require almost completely different approaches. The "controls" make up a knowledgeable audience. We can take it for granted that they know about title insurance and its coverages. We can talk to them in our language. We can use trade terms such as "title defects" or "saleability of mortgages" . . . both basic terms, but not clearly understood by the general public without some explanation. We can talk to our "controls" in terms of stability, dependability, and territorial coverage and they relate the importance of these to their own particular interest. John Q. Public, however, cannot do this because he has little or no knowledge of our product and therefore has no basis upon which to form an opinion concerning the value of these corporate virtues.

Joseph J. La Barbera Director of Advertising and Publicity Title Insurance and Trust Company

Making It News



Author La Barbera, right, and Los Angeles Times Real Estate Editor Dick Turpin go over release.

Professional publicity practitioners are much like prospectors for they, too, are constantly digging for "gems". Rare nuggets are the prospectors' goal; newsworthy items are "gold" for the publicity practitioner.

For the prospector, success comes when his find is assayed and found to be valuable. For the publicity practitioner, success is represented by media—newspapers, magazines, radio, television and films—accepting his stories, releases and ideas for publication or broadcasting or screening.

Underlying any successful publicity effort are basic principles which must be adhered to if a favorable opinion of your organization is to be formed by the public. Applied to the title and abstracting profession these principles could be:

- 1. Have your own house in order.
- Learn and uphold the good practices in the title and abstracting business; eliminate the bad practices (if there are any) and do all you can to influence others in the profession to do the same.
- Keep informed by reading the latest literature concerning your business and by attending seminars, meetings and conferences.
- Don't try to put something over on the public because no publicity effort can succeed if it is used to whitewash or cover up improper practices or inferior service.
- Establish good working media and community relations programs.

Becoming active in community affairs will at one time or another afford you the opportunity of meeting, on a social basis, a very important person in the community, one who is constantly interested in the area which he serves. That person is the area editor. He is eager to receive that "gem" of yours—that newsworthy item—and publish it.

Good press relations begin with good personal relations with the staff of the paper, or papers, in your community. I cannot stress too strongly: Get acquainted with your local editor! If necessary, walk into his office, in-

New Home Buyer Education Award Developed by ALTA

ALTA has developed a new Home Buyer Education editorial award that will be presented, beginning this year, in conjunction with the annual National Association of Real Estate Boards Creative Reporting Contest.

Public relations committee and staff effort by both associations resulted in creation of the new award, which will be presented to journalists employed by newspapers or magazines whose major distribution is to the general public. The award is designed to encourage better informing of the home buyer on what he or she needs to know about real estate.

Possible subjects for award consideration include a story or series of stories on explanation of real estate closing costs; home owner rights under eminent domain; explanation of land title defects and the problems they cause; tips on how to get the best value in purchasing a home; land title searches and land title insurance and their purpose; real estate ownership compared to personal property ownership; and historical articles that dem-

onstrate the nature of land titles. Entrants may select any story or stories (up to three entries) they deem appropriate for consideration—as long as the material was published between September 1, 1968, and August 31, 1969.

Judging of the ALTA award competition will be by the same panel that judges the NAREB Creative Reporting Awards. A special medal designed as the ALTA Home Buyer Education Award will be presented in gold, silver, and bronze to the respective first, second, and third place winners. Certificates will be presented to those receiving honorable mention. In addition, cash awards of \$100, \$75, and \$50 will go to the respective medal recipients.

Plans are for an ALTA representative to present the first Home Buyer Education Award prizes November 11 during the NAREB Convention in San Francisco. The NAREB Creative Reporting Awards will be presented at this time.



Paul D. Moonan (shown here), president, Monroe Abstract & Title Corporation, Rochester, N.Y., recently was elected president of the New York Board of Title Underwriters at the annual meeting of that organization. Other officers elected at the meeting: John A. Albert, vice president, Inter-County Title Guaranty and Mortgage Company, New York City, board vice president; Alvah Rogers, Jr., vice president, Chicago Title Insurance Company Home Title Division, New York City, alternate vice president of the board; and T. Richard Kennedy of Donovan, Donovan, Maloof & Walsh, New York City, board secretary-treasurer.



Albert R. Riggs, vice president, Guaranteed Title Division, American Title Insurance Company, New York City, has been elected president of the Connecticut Board of Title Underwriters. He is in charge of national accounts for the Guaranteed Title Division.



Artist's sketch of new ALTA Home Buyer Education Award.

association corner



Yardley to Oregon Title Association Helm

The Oregon Land Title Association held its sixty-second Annual Convention at Gearhart on the Oregon coast June 18-21.

Officers elected during the convention were: Jesse L. Yardley, Bend Abstract Company, Bend, Ore., president; Jack L. Pottenger, Pioneer National Insurance Company, Portland, Ore., vice president; and Stanton W. Allison, Portland, Ore., executive secretary-treasurer.

Michael B. Goodin, ALTA secretary, spoke to the assembled title men and women on recent developments in national association activity and of proposed amendments to the association constitution and by-laws.

Other speakers were Dr. Edward Reed, vice president, United States National Bank of Oregon, who discussed economic trends for 1969 and the future; Frank Benecke, president, Northwest Division, Transamerica Title Insurance Company, who commented on the newly formed rating bureau in Oregon; Herbert Alstadt, consultant, Pioneer National Title Insurance Company, who talked about "Title Insurance Industry Past"; and

Warren Pease, regional vice president, Pioneer National Title Insurance Company, who spoke on "Title Insurance Industry Future."

Edmond G. Feuille Elected by Texans

Edmond G. Feuille, president, Southwest Title Company, El Paso, Tex., was elected 1969-70 president of the Texas Land Title Association at the organization's fifty-ninth Annual Convention at Fort Worth.

Other new officers are Billie B. Schraub, manager and secretary-treasurer, Guadalupe County Abstract Company, Seguin, Tex., vice-president, and J. W. Bertram, Texas state manager, Stewart Title Guaranty Company, Houston, Tex., secretary-treasurer.

An address by Lt. Gov. George Nigh of Oklahoma; remarks by Joel Houston, director of title insurance for the Texas State Board of Insurance; and comments by Ed Dee, Federal Housing Administration regional director, Dallas, on "New FHA Regulations of Concern to Titlemen," were among program highlights.

Paul F. Dickard, Jr., well-known titleman and member of the ALTA







A succession of highly interesting topics kept attention focused on the speaker's platform during sessions of the sixty-second Annual Convention of the Oregon Land Title Association. At left, Dr. Edward Reed, vice president, United States National Bank of Oregon, discusses the nation's economic outlook. At center, Frank H. Benecke, president of

Transamerica Title Insurance Company's Northwest Division, comments on Oregon's newly-formed rating bureau as 1968-69 Association President Louis C. Lomax, vice president and manager of Transamerica Title's Hillsboro (Ore.) branch, listens. At right, Warren J. Pease, Pioneer National Title Insurance Company regional vice president, talks about "Title Insurance Industry Future."



Memorable scenes from the Texas Land Title Association Annual State Convention include the designation of ALTA President Gordon M. Burlingame, chairman of the board, The Title Insurance Corporation of Pennsylvania, as an honorary Texan in ceremonies including the conveying of a Texas stetson in traditional manner by State Association



President Harold Eastland, manager of Eastland Title Guaranty Company, Hillsboro, Tex. Another highlight was the receipt by Paul F. Dickard, Jr., left, member of the ALTA Board of Governors, of the Texas Association's "Titleman of the Year" award. William F. Harris, president of Houston Title Guaranty Company, the concern that sponsors the award, is shown making the presentation.

Board of Governors, was named as the 1969 recipient of the state association's "Titleman of the Year" award during the convention.

ALTA President Gordon M. Buringame, chairman of the board, The Title Insurance Corporation of Pennsylvania, was a featured speaker—and was made an honorary Texan and received a traditional stetson at ceremonies conducted by Harold Eastland, manager of Eastland Title Guaranty Company, Hillsboro, Tex., and 1968-69 state association president.

New Jersey Group Names McDermitt

The forty-seventh Annual Convention of the New Jersey Land Title Association was held at Absecon, N.J., June 30-July 1.

Officers elected at the meeting are John McDermitt, title officer, New Jersey Realty Title Insurance Co., Newark, N.J., association president; William H. Woodward, branch manager, Lawyers Title Insurance Corp., Camden, N.J., association first vice president; James J. Egan, Jr., vice president, Chelsea Title and Guaranty Co., Newark, N.J., association second

vice president; Raymond A. Buckman, vice president, Commonwealth Land Title Insurance Co., Atlantic City, N.J., association treasurer; and Emil E. Kusala, assistant vice president, Chelsea Title and Guaranty Co., Rutherford, N.J., association executive secretary.

Dr. John T. Cunningham, historian,

presented a featured talk spiced with amusing anecdotes on land titles and the colonization of New Jersey.

Guests of honor included Charles L. Bertini, president, New Jersey State Bar Association; Horace Bryant, commissioner of banking and insurance, State of New Jersey; Gordon M. Burlingame, president, ALTA.



This photograph from the New Jersey Land Title Association 1969 Annual Convention pictures Harace J. Bryant, Jr., New Jersey's commissioner of banking and insurance, flanked by two title association presidents—John McDermitt, title officer, New Jersey Realty Title Insurance Company (left) New Jersey Association, and Gordon M. Burlingame, chairman of the board, The Title Insurance Corporation of Pennsylvania, ALTA.

names in the news





ALLMAN

CASKEY



ADAMS

District-Realty Title Insurance Corporation, Washington, D. C., has announced the election of three officers.

Barry S. Allman, formerly a company title officer, was elected a vice president. Allman is assigned to the Maryland legal department of the company. Vance Caskey has been elected to serve as vice president in charge of the national department.

Stanhope Adams was elected a title officer. He is now manager of the final department and serves as an examiner in the legal department.

Robert W. Duff, who has managed the subdivision department of the Orange County, Calif., division of First American Title Insurance Company for several years, has been promoted to vice president in charge of subdivisions for the firm's multi-state operation. In addition, he is serving as Southern California assistant to Robert L. Kelchner, First American vice president and senior title officer.



SPRAYBERRY

The promotion of Gerald A. (Jerry) Sprayberry as manager of Fresno (Calif.) County Operations for Title Insurance and Trust Company has been announced. Prior to his new assignment, he served as assistant county manager.



KERR

HARAK

H. Drewry Kerr, Jr., assistant vice president-sales, Lawyers Title Insur-

ance Corporation, has been, transferred to the home office national division in Richmond, Va. He was formerly in the Florida State office in Winter Haven, where he was in charge of business development for the state.



VOLINO



CHADWICK

A. J. Harak has been elected manager of the Washington, D. C., branch office and J. Walter Chadwick has been elected manager of the Akron, Ohio, branch.

Nicholas Volino has been named title officer of the Mount Clemens, Mich., office. Volino was previously assistant title officer in the company's Michigan State office in Detroit.

The presidents of two First American Title Insurance Company subsidiaries have been appointed regional vice presidents for the parent concern, which is headquartered in Santa Ana, Calif. C. Wayne Wood, who heads First American Title Company of San Bernardino, now supervises subsidiaries and affiliates in Fresno, Kern, and Tulare Counties—in addition to San



WOOD

WANGBERG



TEMPLETON

Bernardino County. Don R. Wangberg, in charge of First American Title Company of Sacramento, heads operations in the counties of Amador, Calaveras, El Dorado, Placer, San Joaquin, Stanislaus, Sutter, and Tuolomne -as well as Sacramento County.

P. C. Templeton has been named vice president and manager of a new First American office at Albuquerque, which will serve New Mexico.

First American also has announced

the appointment of John C. Lewis as director of business development for its Ventura County (Calif.) office, located at Oxnard.



FISHER

American Title Insurance Company has named Stanley M. Fisher executive vice president.

Arthur Schoenher has been appointed manager of an American Title branch office opened at Albany, N.Y., to serve the upper New York state area. Denis O'Sullivan is title attorney for the branch office and Robert X. Monahan is sales representative.

Title Insurance Company of Minnesota has announced that Al Borchert, an assistant vice president, will head its recently opened Phoenix, Ariz.,





BORCHERT

SIKOKIS

branch office. George Sikokis is assistant manager and chief title officer for the operation, which was established with purchase of a complete title plant for Maricopa County.



BRODIE

Irvin Brodie has been named a new business representative for Industrial Valley Title Insurance Company, Philadelphia.



ALTA Research Committee Chairman Jack Jensen, Association staff members, and Association General Counsel Tom Jackson recently met with U.S. Senate staff personnel in Washington to discuss real estate closing costs and title insurance in connection with Senator William

Proxmire's study of these subjects. Seen here, from left, are Martin Lobel, legislative assistant to Senator Proxmire; Kenneth McLean, an economist for the Senate Banking and Currency Committee; Jensen, who is a senior vice president for Chicago Title and Trust Company; and William J. McAuliffe, Jr., ALTA executive vice president.

Titlemen Form Bureau in Wisconsin

Organization of the Wisconsin Title Insurance Rating Bureau has been announced by Leonard C. Donohoe, Jr. of Chicago Title Insurance Company, Milwaukee, the bureau's newly-elected president.

Consisting of title insurance companies operating in Wisconsin, the bureau will work with the Wisconsin insurance commissioner in promoting good title practices and maintaining fair title insurance charges.

Present members include American Title Insurance Company, Miami, Fla.; Capitol Land Title Insurance, Inc., Madison, Wis.; Chicago Title Insurance Company, Commonwealth Land Title Insurance Company, Philadelphia; Lawyers Title Insurance Corporation, Richmond, Va.; Pioneer National Title Insurance Company,

Los Angeles; St. Paul Title Insurance Corporation, St. Louis; and Title Insurance Company of Minnesota, Minneapolis.

Donohoe said that all bureau standing committees have been activated and are in operation. These include a forms committee, a rating committee and a public relations committee.

Other officers besides Donohoe are Larry M. Galloway, Pioneer National Title Insurance Company, Milwaukee, vice president, and Richard P. Buellesbach, Milwaukee, secretary-treasurer.

EARNING-continued from page 3

the people you serve, not inwardly toward yourself. No real and genuine business transaction has ever been lastingly made on a selfish basis.

What really is needed in our land title industry is a deliberate information explosion. People have to know about what we do and why we do it. They have to be informed of the character and substance of our work.

Only with information does there come understanding. Only with understanding can there be appreciation.

Only when you are appreciated have you earned public acceptance.

Note the word "earned". It means work—and here's a check-list of public relations opportunities that you can start to work on now:

- 1) Personal contacts with clients.
- Professional relations with business associates.
- 3) Office personnel training.
- 4) Participation in community ac-
- 5) Local publicity releases on news.
- 6) Direct mail, oriented to your
- company image.

 7) Institutional advertising—selling your company.
- 8) Speaking engagements.

If this list of specific actions might seem imposing, remember you are not alone. You are backed up by the staff of ALTA and its PR Committee . . . men who want to help you at any point along the line. Just ask them for assistance.



Renovation and enlargement scheduled in keeping with architectural renaissance of the local financial district will result in a new look for the facade of the building now housing Title Insurance Company of Mobile, Ala. A concept of the remodeled building is shown in this sketch, which architecturally depicts the area's historic past in relationship to the dynamic future. Additional executive office space and appropriate facilities for the data processing department will be results of the project, according to Harold G. Goubil, president of the company.



Myron P. Walker, assistant secretary and assistant title officer of West Jersey Title and Guaranty Company, Camden, N.J., recently celebrated his fiftieth anniversary with the company. He began his career with West Jersey Title July 15, 1919, and received his early land title training under William S. Casselman, founder of the company.

ness or an attempt to secure future title orders. One fine way to pursue these relationships is to arrange for small group luncheons in your own office. A catering service will provide the food at no great expense. Ball games, golf outings and theater parties are equally effective.

Company Tours. You are concerned, of course, not only with immediate title orders; you are also building for the future. Seek the opportunity to speak to and educate high school civics classes, university law classes, YMCA real estate classes and groups of customers. An excellent device to accomplish this purpose is a tour of company facilities. Every title company officer is proud of his "title plant." There is much human interest and a great deal of factual information buried in those records. Secure the cooperation of a few key personnel; help them plan little talks about their departments and be sure to provide everyone on the tour with a sample file including an order blank, a chain, a judgment search, a title report and a policy.

A Company Publication. In all of your promotional work, you are talking not to a crowd, but to a parade. Customers change. They die or they move away. They are replaced by younger men and women. All of your efforts must be repetitive. One good way to be sure that your company name is regularly before your various publics is to publish a house organ. You can combine this, as many others do, with an employee publication. There are firms that specialize in writing and editing news letters and other publications, in the event taking on the job as editor overwhelms you.

Company Literature. Your company desperately needs a supply of literature which outlines the history and tells about the service your company provides and which helps brokers and lenders educate their customers about title insurance. There is no limit except money on the kind and variety of pamphlets you can produce and distribute. As a starter,



District's Vice President Frank Paroni; Elizabeth Stanley, center; Lynn Paxton check literature.

write to the ALTA and ask for a sample of every kind of literature available to members. If you can't afford anything of your own, get a supply from ALTA and stamp your company name in the available space.

Special Promotions. You will wish to contact every newly licensed broker and every newly admitted lawyer in your community. Provide them with a package of order forms, affidavit and deed blanks and other information they will need to deal effectively with your company. If you can afford it, arrange a cocktail party for the new real estate brokers and attorneys. Plan other special events. A personal letter at Christmas time, for example, or a pocket planner or a Fourth of July picnic or a luncheon in honor of Saint Swithin's Day. Use some imagination in projecting your company image to the people who bring you the business.

Civic Activities. Every company owes something to the community to which it belongs. The most lasting and effective public relations activities involve identifying yourself with your customers' interest and with the welfare and benefit of the community. I don't mean you should spend all your time as a Scout master or a fund raiser or a master of ceremonies, but your company will grow in

prestige and in influence to the extent that it identifies itself with the public interest and with the interest of your customer groups. Some companies establish university scholarships for promising law students. Others take an active part in the Community Fund. Still others conduct outstanding seminars on legislation and court decisions. Select the activities which are promising in your area and you will reap great rewards.

Annual Report. Your company treasurer is going to undergo great agony in producing a financial statement properly authenticated by outside auditors. That statement will be transmitted in one form or another to the company stockholders. Having gone this far, why not use the annual report as a business-getting device? Here again, it is penny-wise to economize on art work and printing. Turn out a publication that represents your company in a dignified but persuasive manner.

Giveaways. More times than I care to remember, when I had completed a lecture on public relations, someone in the audience has asked, "What do you think about giveaways?" My answer is always the same. I favor any device (within practical budget limitations) which helps project a

favorable image for my company. Giveaways are in a special class. They should be in good taste; should be repetitive in nature; should above all be useful to the recipient. You will be plagued by "junk" salesmen. They will furnish you with whole libraries cataloging everything from ball point pens to imprinted golf balls. You can spend a fortune on giveaway items without really accomplishing a great deal. My suggestion is that you select two or three distinctive items which are useful and which carry your company name. Make them traditional for your firm. Supply them year after year as a sort of company trademark.

What About a Budget? Surprisingly, a great many of the activities we've been discussing do not cost much money. Instead, they require time, effort and dedication on your part. Company tours; a speakers' bureau; feature stories and publicity releases-they all cost next to nothing. Your budget will depend to some extent on competition and special circumstances existing in your community. One expensive item involves your participation in the affairs of related professional groups. You should sit down a year in advance and prepare a chart showing every activity of each of the customer groups. You will know then how much you must budget for membership dues, initiation fees, dinner tickets, prizes, giveaways, and entertainment. Paid advertising is costly, but frequently it is the only way to tell a story at the time it badly needs to be told. It is also an essential part of a well-rounded program. I suggest that anywhere from three to five percent (exclusive of salaries) of your company's gross income is a realistic amount to budget for your public relations program.

How to Evaluate Your Program. One of the hazards of the public relations profession is that results can rarely be determined with any degree of certainty. You can report activities but accomplishments must sometimes be assumed. The best check you have on the value of the public relations course you are pursuing is to retrace your steps. Survey the

same customers and potential customers you contacted originally. Be continually alert to customer attitudes and complaints.

There is Much More. We have, of course, merely scratched the outer skin of the sleeping giant called public relations. We have said nothing about the techniques involved in holding a press conference, or how to handle adverse publicity, or how to use audio-visual equipment to the best advantage. Please consider this discussion as a check list of basic activities which, if implemented conscientiously, will enhance the prestige, influence and profit of your company.

So now you are a public relations man! You will be harassed, entranced, stimulated, dejected, excited and scared to death half the time. Because you are "in public relations," you will be expected to have a magic wand that will solve all problems, including your secretary's spat with her boy friend and some damaging publicity which appeared in the Sunday edition of your city's newspaper. Paradoxically, you will find that everyone knows more about public relations than you do-your boss, your assistant, your secretary, your children and your wife. If you think you are going to be a success because you "like people," forget it. If you like everybody, you must be some kind of a nut because some people aren't very likable. Public relations is a profession which requires careful planning, much technical knowledge, a great deal of hard work, a vivid imagination and a lot of intestinal fortitude. In any event, you're hooked now, so sit down at the drawing board and begin to plan a public relations program that is all embracing, clear cut, dynamic, direct and imaginative. Lots of luck!

CUSTOMER-continued from page 8

Gambler You", which stated quite pointedly the pitfalls of selling your own home, provoked requests from customers for 191,000 reprints of the ad. Countless customers wrote to us

to thank us for running the ad in their behalf.

Quite obviously, there are many other customer relations activities that space limitations prohibit mentioning here.

One other suggestion. Customer Relations shouldn't be "item No. 7" on the agenda for your regular management meeting. Someone on your staff should have the responsibility for managing your relationships with your customers and should be giving attention to the matter every day.

Whoever has this responsibility in your organization should see that the customer's point of view is taken into consideration, in all matters which would affect the customers or your relationship with them.

To paraphrase the late President John Kennedy, "Ask not what your customers can do for you—but rather—what can you do for them".

If you keep this thought in the forefront of your mind, you'll be amazed at how many things you can think of that will be helpful to your customers, individually and collectively.

A company *must* be a good corporate citizen, *should* be a good neighbor, *ought* to be a willing partner of the customer groups. If you are all of these, operate your business efficiently, and manage your customer relations activities wisely—you should have a successful business.

ADVERTISING-continued from page 9

Planning an advertising campaign can be as involved or as simple as the planner cares to make it. A year's campaign may be planned to the most minute detail of copy and format—or it can be "loosely" planned.

A long campaign, planned in detail, tends to disclose coming features by about the third to sixth month. Agencies for other companies studying such a series of ads can beat competitors to the punch along toward the end of the campaign. Another danger lies in the tendency toward repetition of format which will become monotonous.

"Loose" planning diminishes these

dangers and is usually considered best for long-range campaigns. It involves setting the direction of the campaign even, if desired, to the extent of writing tentative subject headlines for each ad. But the detailed planning of copy and format of each ad should be left for a later datefar enough ahead of deadline to insure that the preparation of the ad will not be rushed. Then the ad is prepared, not with the thought, "We did it this way last, so we'll go along this way now" but rather "Because we did it this way last, we'll go off at this angle now." This approach tends to keep copy revolving around all the features to be sold and maintains a consistently fresh approach to format and layout. Over the long pull, keeping advertising "fresh" is the real labor of the job but it offers a greater sense of accomplishment than any other feature of advertising intangibles.

It should be kept in mind that the best advertising is that which gets the results at costs which are justified by many factors. It should also be kept in mind that advertising is a specialty just as intricate as the title business itself. And, it is just as true that advertising is oversimplified in most uninitiated minds. The mere fact that a person knows whether or not he likes an ad simplifies the whole process of advertising in his mind—ergo, he is an advertising specialist! This brings on "personal preference" advertising.

"Personal preference" carried to extremes is one of the dangerous traps in any kind of advertising. All advertising must have a "personal preference" origin because it is devised by individuals—and most advertising people are extremely individualistic. You can look through any magazine or newspaper and tell a little about the people who devise, design, and write copy for the ads. Sharp contrasts in black and whites or in color tones; soft shades of grays (in black and white ads) or pastels (in color ads); heavy copy; light copy-these are a few areas in which personal preference shows up. But, carried to extremes, they make for monotony in advertisements. This is dangerous in print media, and becomes even more so in radio and television.

Personal preference of the sponsor in programs is the bugaboo of radio and TV executives. A classic example concerns the self-appraised intellectual wife of a sponsor who insisted on a classical music program to sell a rural radio audience. Wasted money!

Once an advertising campaign is planned, how is it to get before those it is designed to influence? That's the point at which media consideration enters the picture. There are a dozen or more kinds of media available to advertisers, but the principal ones are newspaper, magazine, radio and television.

"Circulation" or "audience" are important factors in determining what medium should be used. Generally speaking, advertising rates are based on circulation. Salesmen usually get around to quoting the "per impact" or "per thousand impact" rate—the cost in pennies or dollars of putting an ad before one or one thousand readers.

Unfortunately, there is no one formula used by all media to compute the "per impact" rate. All sorts of factors enter the picture. Prestige publications are apt to have a slightly higher advertising rate on a per impact computation. "No-waste" circulation publications such as the trade journals usually run higher "per impact" than consumer magazines. In radio and television it is difficult to figure relative costs. In theory, rates are based upon the area covered by the signal and the audience survey ratings of the stations. Actually, competition and need for business are the two factors most in control.

Because of the need for so many industries to reach specified segments of the public, literally hundreds of special-interest, special-audience magazines have sprung up catering to large and small segments of industry, commerce and finance. These are the "trade journals" or vertical publications—vertical meaning, simply, that the editorial content of the publication drops like a plumb line, into a single industry and, so, the circulation of the publication is lim-

ited to those people interested in the industry covered.

In advertising to our major "controls", the trade journal, or vertical publication, is the most practical medium even though the "per impact" rate may be higher because there is little or no waste circulation and advertising can be pitched to a specific audience. Media selection for consumer advertising is more difficult.

The large number of real estate transactions each year points to everchanging audiences that must be informed repeatedly about our product and the companies that sell it. Advertising — adequately budgeted and well applied—can be an effective way of building respect for our industry and creating a greater desire for our product.

NEWS-continued from page 10

troduce yourself, and tell him what organization you represent. Inform him that from time to time you will be furnishing him with stories having news value.

There is nothing mysterious about a press release. Written on regular typing paper, and double spaced, the release should contain in one of the upper corners, the name of the organization sending the release, its address, and the name and telephone number of a person who can be contacted by the editor if there is some question he wants answered concerning the release.

The following could be a sample release:

Title Insurance and Trust Company 433 South Spring Street Los Angeles, California 90054 Joe La Barbera, 626-2411, Ext. 778

FOR IMMEDIATE RELEASE

The promotion of John Brown as manager of western area operations for Title Insurance and Trust Company has been announced by Hale Warn, president. Brown assumes his new responsibilities immediately.

A native of Chicago, Brown is a 20-year veteran of the title industry. He joined the company in June, 1949, at its San Francisco office and has progressed through various positions including searcher, title officer, advisory title officer and management assignment. Immediately prior to his new position, Brown served as San Diego County manager for the company.

(Personal biographical information)

-end-

September 1, 1969

Ten Points for Developing Better Press Relations

- Keep your stories short and newsworthy—competition for space is keen.
- Write stories to be cut from the bottom up—in other words, put your most important material in the first paragraphs.
- Send stories to editors well in advance of deadlines.
- 4. Check all factual material.
- Address all material by title—unless you're positive of the individual's name.
- 6. Do not phone the editor to ask if he received a certain story.
- 7. Never ask to see the editor's written story before it goes to press.
- Don't goof! Don't harass an editor to do advance stories on an event and then fail to invite him or his representative to cover it.
- 9. Don't ask editors for clippings or

M. Edwin Prud'homme & Associates

Management Consultants for the Land Title Industry

P. O. Box 632

Austin, Texas 78767 Tel.: (512) 476-6116



- tear sheets. They're very busy men
- Never thank an editor for running a story. Compliment him on the way he handled the story, if you wish. He published it because it was newsworthy.

As a result of many conversations with many editors, the consensus is this: a sincere publicity practitioner, whose sole purpose is to inform the public, is looked upon as a welcome member of an editorial staff. This press status is worth working for.

meeting timetable

September 4-5-6-7, 1969 Missouri Land Title Association Plaza Inn, Kansas City, Missouri

September 11-12-13, 1969 North Dakota Land Title Association Plainsman Hotel Williston, North Dakota

September 12-13, 1969 Kansas Land Title Association Lassen Motor Hotel Wichita, Kansas

September 12-13, 1969 Nevada Land Title Association Reno, Nevada

September 28-29-30, October 1, 1969
ANNUAL CONVENTION
American Land Title Association
Chalfonte-Haddon Hall Hotel
Atlantic City, New Jersey

October 9-10-11, 1969 Nebraska Title Association Lincoln, Nebraska

October 16-17, 1969
Dixie Land Title Association
Calloway Gardens
Pine Mountain, Georgia

October 23-24, 1969
Carolinas Land Title Association
Whispering Pines Motor Lodge
Southern Pines, North Carolina

October 26-27-28, 1969 Indiana Land Title Association Stouffer's Inn Indianapolis, Indiana

October 30, November 1, 1969
Florida Land Title Association
Causeway Inn Resort
Tampa, Florida

October 30-November 1, 1969 Wisconsin Land Title Association Holiday Inn Eau Claire, Wisconsin

October 31-November 1, 1969 Land Title Association of Arizona Francisco Grande Hotel Casa Grande, Arizona

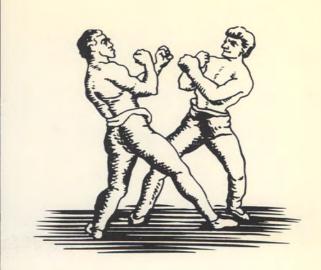
December 3, 1969 Louisiana Land Title Association Royal Orleans Hotel New Orleans, Louisiana

1970

April 1-2-3, 1970
MID-WINTER CONFERENCE
American Land Title Association
The Roosevelt Hotel
New Orleans, Louisiana

October 7-8-9-10, 1970 ANNUAL CONVENTION American Land Title Association Waldorf-Astoria Hotel New York, New York

THE FIGHT THAT LAUNCHED AN INDUSTRY



We're referring to a legal contest—one that eventually led to the founding of the title insurance industry. The incident took place in Philadelphia in 1868. It involved a conveyancer who was sued by a purchaser for an error in the title search. The error was failure to certify an existing judgment. The conveyancer had been aware of the lien, but the attorney he consulted told him it was invalid. Later, this advice proved incorrect, and the buyer lost his investment because of the lien. He then brought suit against the conveyancer. The Pennsylvania

loss occurred without negligence on anyone's part, and the suit was dismissed. This decision made it apparent to an interested group of individuals that there was a definite need to protect investors with indemnity against title defects.

After appropriate legislation, a title insurance company was formed March 28, 1876. That company was the original predecessor of Commonwealth Land Title Insurance Company.

Today, Commonwealth is one of the largest and strongest insurance companies in America devoted exclusively to the insurance of titles to real estate.

Title Insurance since 1876 • Assets in Excess of \$28,000,000



1510 Walnut Street • Philadelphia, Pa. 19102 • Phone (215) WA 3-0400 Operating in 41 states, the District of Columbia and Puerto Rico through Commonwealth, its subsidiaries and agents,

American Land Title Association

