Under the direction of our very able President, the detailed advance plans for our Mid-Winter Conference in New Orleans assured its success.

As revealed by the reports at this Conference, the members of your Executive Committee, and the Chairmen and members of our several committees, have been unusually busy on behalf of the Association since the last Annual Convention in Denver.

Among the more important new activities is the work of our new Conference Committee under the Chairmanship of George Garber, which held its first meeting with the Conference Committee of the American Bar Association. The encouraging results of this first meeting were reviewed in New Orleans. A second meeting with the American Bar Committee is now set for April 22.

Our newly created Federal Legislative Committee under the Chairmanship of Jim Schmidt had an immediate work load with its deliberations on the proposed Metric System Bill, the Federal Land Bank Bill, and the proposed new regulations of the Bureau of Public Roads.

Most of the Association's standing committees have also experienced increased activity because of the many changing conditions and practices in our industry. As an example, the Committee on Federal Tax Liens provided an extremely valuable panel discussion on the new Treasury Department regulations.

In addition to the reports and discussions of these committee activities, Life Counsel provided a presentation, "From the Customer's Viewpoint," with a most distinguished panel of speakers, chaired by Charles Smith. The insight provided by this presentation alone made attendance at the Conference well worth while.

This increase in Association activity emphasizes the importance of attending not only our Association's Annual Conventions and Mid-Winter Conferences, but also the several regional conferences which are attended by members of the Title Insurance Section. I look forward to seeing many of our members at these regional conferences, which will take place between now and the next Annual Convention in Oregon.

Sincerely,

Alvin W. Long
A recent news dispatch carrying a Midland (Mich.) date-line, announcing a new curriculum in Land Title Management for Northwood Institute, revealed how, when and where formal education on the college level had started and gave details of expansion of the course of study.

The announcement was made by R. Gary Stauffer, executive vice president of the Institute, and the Texas Land Title Association.

"The new program," said Stauffer, "is in answer to the need for professionally trained young men and women in the land title business."

At the same time, it was revealed that the first students in Land Title Management are expected to be enrolled at Northwood's Center Hill (Texas) campus during the 1967-1968 academic year.

Stauffer announced plans for
Northwood Institute's Executive Vice President R. Gary Stauffer (standing) and members of Land Title Management Committee discussing subjects offered in Texas campus's new program. Others in picture, from left: M. Edwin Prud'homme, committee chairman and president of Lawyers Title Agency of Texarkana; Alex H. Halff, vice president, Alamo Title Company, San Antonio; and Wiley Alliston, vice president, Stewart Title and Guaranty Co., Dallas.

the opening of classes at the Northwood Institute at Midland and at the Northwood of Indiana (West Baden) campus. He said that the final plans would be made as soon as changes in the curriculum relative to the laws and practices of the land title industry in the two states can be made.

The college has worked closely with the Texas Land Title Association and national officers of Lawyers Title Insurance Corporation in developing the program, which will be a model for the courses to be offered at Midland and West Baden, scheduled to start in 1968.

The courses include history, philosophy and organization of the land title industry; property law; abstracting; reading, interpretation, and platting of property descriptions; and title insurance.

Stauffer listed the following titlemen as members of the Advisory Committee at the Texas campus who are continuing to assist the college in getting the courses started at Cedar Hill:

Chairman M. Edwin Prud'homme, president of Lawyers Title Agency of Texarkana, Texas; Wiley Alliston, vice president of Stewart Title & Guaranty Company of Dallas; Alex H. Halff, vice president of Alamo Title Company, San Antonio; and Jimmie Pigman, president of Dalhart Abstract Company, Dalhart, Texas.

Even as these history-making educational moves were being made in Texas, meetings between Northwood administrators and titlemen from Michigan and the home office of Lawyers Title Insurance Corporation in Richmond were being held in Midland.

Purpose of these meetings, according to Frederick A. Thomson, senior vice president of Lawyers Title, one of the conferees, was "to support the effort and offer every possible cooperation in providing material for the title course on Northwood Institute's Midland campus as well as the other campuses."
Lawyers Title executives meeting with the educators at Midland were, besides Thomson, whose headquarters are in Detroit, Hart McKillop, senior vice president and the corporation's director of continuing education, whose offices are in Winter Haven, Fla.; Earl Blackwell, Richmond Lawyers Title's director of employee relations; and Wallace A. Colwell, manager of Lawyers Title's National Division office in Detroit.

The Institute's representatives at the meeting were:

Arthur E. Turner, president of Northwood; Stauffer; Dr. W. Victor Bielinski, dean of academic affairs; and Gilbert A. Currie of the law firm of Currie & Kendall of Midland, counsel for the Institute.

Northwood Institute has supplied Lawyers Title News this report on the meetings:

"There is a demand for men and women basically schooled in land title matters," said McKillop. This is a fact not well recognized by educational institutions. The demand is not only in the title field. The great majority of large corporations which engage in widespread operations now have real estate departments which are hungry for personnel experienced in land title matters. The chain stores, oil companies, chemical companies, automobile manufacturers, and, in fact, most every type of industry which operates nationally has found a land title department to be an economic concomitant of their business. At the local level, banks, trust companies, savings and loan associations and mortgage lending institutions all have need of land title oriented personnel.

"The title insurance companies are always in the market for quali-
fied personnel. Lawyers Title Insurance Corporation has roughly 1,775 employees many of whom could have profited from such a course."

McKillop described the Northwood Institute undertaking as a milestone in land title management.

"This is conceived as a comprehensive program," he said. "We are talking here about a balanced curriculum rather than isolated, specialized courses. This is the first time, to my knowledge, that any institution of learning has provided an associate degree in this field."

(McKillop's reference to the degree is based upon announcements made recently by Stauffer that the courses on all Northwood campuses having to do with the land title industry would lead to an associate degree with two years of college studies, 25 per cent of which will be in specialized land title courses, 25 per cent related business courses and one-half liberal arts studies—a curriculum designed to help meet the growing needs in the title industry for personnel in the areas of examination, abstracting, escrow and closing.)

McKillop reminded the conferees of an old saying in the title business: "Real estate is the foundation of all wealth, and underneath the real estate lies the title."

Senior Vice President Thomson told the conferees that the country was facing a population explosion, with a great diversity of recordings increasing throughout the country. He put it this way:

"As the country develops and matures, increased homeownership and mobility of Americans raise the number of property transactions. The number of two-home families, for example, has greatly increased the need for transfer work. The concentrations of population and the movement of persons to urban areas tend to increase title transactions."

"When we think of from 6,000 to 8,000 abstract and title plants in the country, we also think of the plant owners whose sons are going into the business. These young men could benefit greatly by this course at Northwood."

"This course offers opportunities for small businesses. And it offers untold opportunities for women who have been employed in various positions, right up to branch managements."

"For a student going into a two-year program, this curriculum gives numerous opportunities to go into business in any state, subject to local laws. It is going to be difficult to get enough people to meet the needs of the land title business."

In the thinking of Thomson, land title work is not all on the strictly commercial, or business level.

"When you start delving into the history of titles, you see the glamour and pathos of all that has gone into the handling of property. The people in this industry meet big names, more often, perhaps, than in any other business. One meets such a diversity of people. In title work you are dealing with the foundation of all wealth."

Blackwell, who has spent many years as a personnel director and in his work has been in close contact with hundreds of men and women coming into or leaving the
employ of the company he represents, said:

"We are primarily interested in this program because Northwood Institute is a multi-campus organization, and we as a national organization have need of persons trained for the work they do. Our operations reach into 46 states, including Hawaii and Puerto Rico, and also into our neighboring country, Canada. In that country we are doing title work in seven of the provinces."

McKillop, Thompson, Blackwell and others from the home office in Richmond and elsewhere are helping as their services are needed in the development of the course syllabuses, instructional materials and reference materials for the land title courses. Some of them undoubtedly will serve from time to time as guest lecturers and further help the Institute to keep the courses up to date.

Northwood Institute was founded at Alma, Michigan in 1959, by Arthur E. Turner, now its president, and R. Gary Stauffer, presently executive vice president.

Total assets at the start were $100,000, and there were only 100 students.

The main campus was moved to Midland, Michigan in 1962, and the enrollment for the 1967-1968 academic year is in excess of 1,100, the students coming from 35 states and 16 foreign countries.

Situated on 268 acres of land, the buildings and other facilities of the main campus, designed by Alden B. Dow Associates of Midland, blend harmoniously with the surrounding pines and hardwoods, creating a scene of quiet, inspiring beauty.

The campus at Alma is maintained as a branch campus, with extension centers located at Lima, Peru, and Quito, Ecuador.

Northwood's Southwestern campus is at Cedar Hill, Texas, and the newest campus is at West Baden, Indiana, opened in 1967. Further expansion is contemplated in the United States, in South America and in Europe.

Assets are now in excess of $8 million.

Differs from Other Schools

The administration of Northwood Institute points out proudly that the school "is a well-spring of usable knowledge. Differing from most other institutions of learning, it is designed to meet a need felt by American business. It fills a vacuum between liberal arts colleges and vocational schools."

Northwood offers degree work in Advertising, Arts and Sciences, Automotive Marketing, Banking and Finance, Business Management, Food Service Management, Journalism, Land Title Management, Retailing and Marketing and in Secretarial Science. It also offers baccalaureate degrees.

The college works closely with business leaders in each of the fields in which it undertakes to train students for business careers.

Advisory committees composed of leaders in each field meet periodically to study and keep course requirements up to date. No attempt is made to influence teaching methods, but the course content is kept in line with the requirements of business and industry concerned. Among business men, Northwood's good reputation seems firmly established.
"We give the students enough Liberal Arts so they can hold their own," says President Turner. "But we give them that extra in terms of specialization that enables them to get a job and make a go of it as soon as the leave. It's the extra 25 per cent other colleges don't have."

Leaders Write Texts

The major automobile manufacturers — Ford, General Motors, Chrysler, Volkswagen, along with numerous automobile dealers—participated in the development of courses on the merchandising of cars. More recently, the National Automobile Dealers Association underwrote an extensive program for the publication of textbooks and a certification program for the retail auto industry. The Certified Automotive Merchandiser program is a result of this effort, and the textbooks are known as the CAM Library.

The famed ad agency, Campbell-Ewald, helped lay out the course in advertising, and the Manufacturers National Bank of Detroit advised Northwood on the banking curriculum.

Turner and Stauffer scraped up part of the original capital to start the school by soliciting small gifts which amounted to about $42,000. They borrowed an additional $50,000 and Northwood Institute was born.

In 1963, there came a million-dollar gift from H. H. and Grace A. Dow Foundation.

All Northwood campuses are self-supporting, running on student incomes. Gifts are used for development only.

Most Northwood students are highly motivated, with specific goals. They are expected to reach a career decision promptly after entering the classrooms for study.

Turner says the school is ready to add campuses and courses as long as business wants them and as long as they don't lose money.
WHOM DOES THE SETTLEMENT ATTORNEY REPRESENT?

By Emmett E. Tucker Jr.,
Attorney-At-Law
Washington, D.C.

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While this is admittedly a controversial subject concerning which there is disagreement among title company officials, real estate brokers, mortgage lenders, lawyers, and others active in the real estate field, there are few subjects more needful of debate, deliberation, and action.

In the aftermath of recent disclosures concerning real estate transactions which resulted in the conviction and sentencing of professional persons active in the real estate field in this area, each segment of the real estate business and professional community should now re-examine its relationship with the general public and with the other interests "represented" at real estate settlements. The public and all practitioners in the real estate field seek greater assurance among themselves, to some extent, in this connection—and they should have it.

Reputable and ethical members of the real estate community certainly want to avoid not only those actions which are improper but also those actions which can be misleading to the public by having even the appearance of impropriety. A general loss of public confidence in any segment of the real estate community is to be avoided at all costs.

The question posed by the title of this article is difficult to answer in a categorical way. Whom does the settlement attorney represent? A simple and legally correct answer is that it all depends upon the factual situation. The settlement attorney represents the party to whom he renders legal advice and for whom he acts or exercises delegated authority.

Like any attorney-at-law, he cannot act in a vacuum. He must act as an advisor, a fiduciary, or professional agent whenever he acts at all as an attorney. He is an individual set apart by law as one licensed to advise or expound upon the law and legal questions to the person who is his client and is permitted to charge for his services. The settlement attorney can be said to represent one party only and can represent no other party whose interests are adverse to those of his client.

Independent Representation

So that there will be no doubt as to where I stand with regard to a solution to this problem, I have the
firm conviction that a real estate settlement is an adversary proceeding in which all interests should be independently represented, namely: the seller, the purchaser, the lender and the title insurance company.

There are both moral and legal reasons why a settlement attorney cannot represent more than one client in the same transaction. In two different places in the Bible we find a recognition of the principle that no man can serve two masters.1 Lawyers are bound by the Canons of Professional Ethics which contain, in Canon 6, an admonition to the practitioner of law that it is unprofessional for him to represent conflicting interests except by express consent of all concerned given after a full disclosure of the facts.2

The question then is: Are there conflicting interests involved at a real estate settlement? I say that the answer is, clearly, yes. The seller and buyer in the typical settlement have already agreed upon price and the broad outline of their transaction. What they have not done or agreed upon, unfortunately, are the vital details incident to procedure itself, such as:

Who will search the title?

Is the title good?

Who will check the deed? Does it contain all a person is entitled to receive?

Who will ascertain the legal sufficiency of collateral agreements necessary to close the particular transaction?

What about the termite warranty? Should it be obtained from the seller or from a reputable exterminating firm?

What is the difference between a general warranty deed and special warranty deed? And which should be insisted upon? And so forth . . .

The most graphic evidence of the presence of conflicting interests at settlement is the many disputes and law suits which we all know have developed between the parties after settlement regarding their respective individual and highly personal rights and obligations.

All Parties Representation

There are those who disagree with me and contend that it is perfectly proper for a settlement attorney to “represent all parties”; except for the rare dishonest, and regrettably there possibly will always be some of these. Individually, the people who preside at settlements are completely honest, thoroughly professional, and thoroughly trustworthy. Recognition of this practical fact, however, completely and absolutely misses the point involved.

Assuming all these fine qualities exist in every settlement attorney, I still make the point that it is improper for him to proceed with settlement except after he has made a full and express disclosure to the parties regarding his identity and professional allegiance as the person conducting the settlement. If the individual is a practicing attorney he should so state, making it clear whom he does represent.

If the individual is a settlement
clerk he should state that he is not an attorney, that he represents no one, and that he is present only for the limited but very necessary purpose of computing the figures to be entered on the settlement sheets. If in the face of these disclosures the parties still wish to proceed, I believe the settlement attorney or settlement clerk may proceed with complete propriety to conduct the settlement.

The Dividing Line

I think nevertheless that this is not the most effective solution to what I feel is the problem underlying whom the settlement attorney represents at settlement: this basic problem lies in the question of what is the dividing line, in actions at settlement, between the practice of law and performance of title company business. The organized legal profession on the one hand has characterized certain actions by non-lawyers at settlement as being the unauthorized practice of law. Title companies on the other hand have claimed that their staffs from the practical standpoint of daily routine and highly specialized training should alone handle the mathematical calculations involved at settlement. Clearly, a better identification of whom the settlement attorney represents will flow from a better accommodation between these conflicting views of the legal and real estate professions than now exists.

I would suggest that the groundwork for such an accommodation be laid before the real estate contract is signed by the parties, through each being given an opportunity to consult with an attorney of his choice who would be available to represent him at settlement if necessary.

The opportunity for consultation between attorneys and all parties would then provide advance identification of whom the settlement attorney clearly would be representing at settlement, which would be the particular title company involved. At this particular, pre-contract stage, all parties would then have an opportunity to examine with their attorneys all questions concerning their personal rights and liabilities before the signing of the contract put the final, binding seal on their act within the meaning of the statute of frauds.

Education, not only of the public, but also of all the real estate field, to suggest to a party that he take the opportunity of using legal counsel as to a particular transaction before he signs the real estate contract should be the common responsibility of both the legal profession and the real estate profession. The existence of that proffered opportunity, by itself, I suggest would in a short time help all to identify whom the settlement attorney represents.

A native of Blacksburg, Virginia, our author Emmett E. Tucker is a partner in the law firm of Hanson, Cobb, O'Brien and Tucker of Washington, D.C. He attended Roanoke College at Salem, Virginia, and earned his LL.B. Degree from Washington and Lee University School of Law in 1952. His settlement experience covers a wide range from residential to commercial transactions.
IN MEMORIAM

TRAGIC ACCIDENT CLAIMS LIFE OF MAE ROBIN

Grim tragedy struck the home of ALTA’s President Alvin R. Robin Thursday evening, January 25. A terrible accident took the life of the Association’s First Lady, Mrs. Mae B. Robin.

Mrs. Robin was born in Brunswick, Georgia, but moved to Tampa, Florida at an early age and spent most of her life in that city. Mae and Al had been married 24 years. She was extremely active in the Davis Island Community Church and was a member of the Tampa Women’s Club and the Davis Island Garden Club.

Shy, gentle, and soft-spoken, Mae Robin endeared herself to all who knew her. Her husband and her children were the principal interests in her life.

Mrs. Robin’s death leaves two sons, Tracy and Bryan. The entire title industry is grief-stricken. In our sorrow, we extend to Al Robin deep sympathy and understanding.

ENTIRE COUNTRY MOURNS JACK RATTIKIN

The quality of an industry or an association is the sum total of the personalities that make up such a group. Among the thousands who have come and gone in the title industry, there are a few who have displayed the instinct for leadership; the courage, the integrity, and sense of dedication which has endeared them to their fellow pro-
fessionals. Such a man was Jack Rattikin.

Now Jack Rattikin has passed to the fuller and richer life in which he believed, leaving behind a tradition of service and dignity of which the members of his splendid family may be truly proud.

Jack Rattikin passed away in a hospital in Fort Worth, Texas, early Monday morning, January 1. His association with the title industry extended throughout most of his adult life. He entered the title business in Texas in 1927, and attended every annual convention of the Texas Land Title Association except one. He attended his first American Land Title Association in 1929, and attended all but one of each subsequent annual meetings. He never missed an ALTA mid-winter conference from the time he entered the title business.

Jack Rattikin was elected president of the American Land Title Association in 1939. He served as president of the Texas Land Title Association for two years—1933 through 1935. His record of accomplishment is impressive.

In 1962 Mr. Rattikin was selected by his fellow titlemen as the Texas Titleman of the Year. The citation accompanying his award read, in part, as follows:

“For his continuous long-standing efforts to improve relations between the title industry in Texas and allied trade groups using our services, such as the Mortgage Bankers Association, Association of Home Builders, Real Estate Associations, Savings & Loan League, Texas State Bar Association, etc. Over the years Jack has probably spent more time and money in this direction than any other individual in the title association.

“For his continuing interest in legislation affecting the industry, beginning with his contribution toward the adoption of the original Title Insurance Act in 1929, and extending down through the last session of the Texas Legislature. During all of this time he has consistently been ready and willing to lend his support to good legislation and to oppose that which appeared not to be in the best interest of the title industry, all of this at considerable cost to him in both time and money.

“For his work on innumerable committees of the Texas Title Association, extending over a period of nearly 35 years, and on a scale which defies the ability of anyone in the Association to outline in detail but which all members know to be most impressive.

“For his ever-readiness and ever-willingness to help out his fellow titlemen in time of need, which characteristic he has demonstrated on countless occasions to the knowledge of your Committee. On a number of such occasions the assistance which he rendered was at great risk to his own personal business, and at high cost to himself in money and time. He has never failed to come to the rescue of a deserving titleman in need, to the extent of his capabilities.

“For his courage and tenacity in the face of adverse circumstances and crises with which he has been confronted from time to time, several of which have been of such an order as to have caused an average man to abandon the title business and go into some other field. His
example in this connection has doubtlessly influenced the lives of younger titlemen coming up in the business, and given them the courage to stand for what they believed to be right even when it meant facing a monumental task.

"He was instrumental in organizing the 'Kegs,' the association of past presidents, which organization has contributed substantially to the stability of the Texas Title Association through all of the years since its formation in 1934."

Texas—and America—have lost a great man. We are comforted by the knowledge that the younger generation of the Rattikin family carries on in the same tradition.

DOUGLASS HENDRIX PASSES AWAY

Douglass Hendrix, 45, Executive Vice President and Counsel of Arizona Title Insurance and Trust Company, died January 19 in a Phoenix hospital after a four-month illness.

He joined Arizona Title in 1952, became supervisor of title and plant operations in 1957 and was promoted in 1965 to the position he held at the time of his death. He was a director and past president of the Land Title Association of Arizona.

Born in Weleetka, Okla., Mr. Hendrix was a graduate of the University of Oklahoma and practiced law in Elk City, Okla., before serving in Korea as an army captain. He was awarded the Silver Star for heroic action there, and also was a World War II veteran.

Funeral services were held January 22 in Phoenix. Surviving are his wife, Mozelle; three sons, Joe, Thomas and John, all of Phoenix; his mother and two sisters.

EARNEST T. HOBERECHT, VETERAN ABSTRACTER DIES

Earnest T. Hoberecht died Thursday, January 11, at the Watonga, Oklahoma Hospital following a heart attack. He was 78 years old.

He was the owner and operator of The Blaine County Abstract Co. in Watonga, Oklahoma and President of the Oklahoma Land Trust.

Hoberecht was born in Otttville, Missouri, December 18, 1889. He accompanied his parents to Oklahoma at an early age and spent most of his boyhood years in Watonga. On October 16, 1912, he was married to Grace Woolman, who died in 1956. They had two children, Earnest Hoberecht, Jr., and Marita Jeanne Mills.

Hoberecht entered the banking business in Watonga after World War One and was President of the First Bank and Trust Company of Watonga. After leaving banking, he entered the abstract business, first forming a new company and then buying out and merging with the Blaine County Abstract Co., which he operated until the time of his death.

Hoberecht was an outstanding booster for Northwest Oklahoma and served as head of a number of civic clubs and organizations throughout his long career.

BETTER HOMES AND GARDENS REPRINTS ORDER A SUPPLY TODAY
American Land and Title Association  
1725 Eye Street NW  
Washington, D. C. 20006  

Gentlemen:  
Your association’s name was given to me by Mr. Berger, owner and manager of the Rock Island County Abstract Company, for information that I am seeking. 
I have been practicing law for more than 25 years last past and my specialty has been mostly in the field of real estate, that is abstracting and preparing new abstracts and continuances, examination of titles, etc. 
I am searching for an abstract company in the United States, and it is rather difficult to come by. Since there is this association, perhaps you can give me information as to how I can proceed to find someone who is willing to sell an abstract plant, or would like to have a partner or buy in either as a partner or as a stockholder with the privilege of having the opportunity to work in the abstract plant. 
Your assistance will be greatly appreciated. Please let me hear from you at your convenience. Thanking you in advance, I remain

Very Truly yours,  
Don A. Petruccelli

DAP:lb
SPECIAL ANNOUNCEMENT FOR ALTA MEMBERS IN ARKANSAS, KANSAS, LOUISIANA, MISSOURI, NEBRASKA, OKLAHOMA AND TEXAS!

Would you like to discuss and solve problems confronting you in your business with experts in the industry—with a minimum amount of time spent away from your office?

It can be done by attending the Regional Meeting sponsored by ALTA’s Abstracter’s Section in Dallas, Texas, Saturday, April 6. Chairman Tom Holstein has arranged for an outstanding program which is aimed at solving the grass-roots problems of the small and medium-size abstracters and title insurance agents. All ALTA members are urged to attend however.

The low registration fee of $15.00 includes the cost of lunch and printed material. Here is the tentative schedule for the meeting:

Friday, April 5: Register at the new Dallas Marriott Motor Hotel. On your own for dinner.

Saturday, April 6:

9:00 “Function of Management”—Frederick Disney, Management Consultant and former University Professor

11:00 “Basic Techniques of Public Relations”—Robert K. Maynard, Director of Advertising & Public Relations, Lawyers Title Insurance Corporation, Richmond, Virginia

11:30 “Personal Salesmanship”—James W. Robinson, Secretary and Director of Public Relations, American Land Title Association, Washington, D.C.

12:00 Lunch—Tom Holstein, the speaker, will discuss “Relations With the Bar”

2:00 “Relationship of Agents and Underwriters”—Don B. Nichols, Past President, American Land Title Association

3:00 “Modern Machinery for the Small Office”—Russell Lawry, Systems Planning Division, Chicago Title and Trust Company, Chicago, Illinois

5:00 Adjournment

SEND YOUR REQUEST FOR HOTEL RESERVATIONS NOW TO:
THE AMERICAN LAND TITLE ASSOCIATION, 1725 EYE STREET, N.W.; WASHINGTON, D.C. 20006. SEE YOU IN DALLAS!
HAPPINESS IS

A CONVENTION

A rugged wilderness of towering mountains, lush valleys, fertile fields, and stately forests. Combine this with an emerging society dedicated to gracious living, with clean modern cities and towns and the best educated people in the world. There you have Oregon.

And nestled on the Willamette River near its confluence with the mighty Columbia is Portland, the site of ALTA's 1968 Annual Convention. Almost in Portland's backyard is Mount Hood in the Cascade Mountains, location of Timberline Lodge, a mecca for winter sports throughout the year.

Fred McMahon, president of the Oregon Land Title Association, is the 1968 General Convention Chairman. Marion (Mrs. McMahon) is chairman of the Ladies Hospitality Committee. Other convention chairmen have been appointed and already they are hard at work making plans for the 1968 meeting. You haven't savored real hospitality until you have been a guest in Oregon. Watch future issues of Title News for details of the best convention ALTA ever held and make plans now to be in Portland September 29 through October 2.
IN OREGON

THE NATIONAL CONVENTION WILL OPEN AT THE PORTLAND HILTON HOTEL

ABOVE: Tallest building in Oregon, the Portland-Hilton Hotel, is the site of ALTA's 1968 annual convention.

LEFT: Columbia River Gorge. A drive along this valley passes eight waterfalls and eight state parks in just eleven miles.
Transamerica Corporation, San Francisco, Calif., a diversified service organization, unveiled plans recently for a major entry into the field of computer services.

In announcing the formation of a new subsidiary, Transamerica Computer Company, Inc., President John R. Beckett described it as "the first move to make Transamerica a major factor in the multi-billion-dollar computer industry." The company's planned capitalization is set at $100 million, and it will operate as a wholly-owned subsidiary of Transamerica Corporation.

"Transamerica Computer has been established to provide a broad range of computer services. Initially however, the company will lease computer equipment through a nationwide leasing organization," Beckett said. The equipment will be primarily I.B.M. System/360 computers and peripheral equipment made by I.B.M. Corporation and other manufacturers.

Beckett named James J. Ritter President of Transamerica Com-
as a title officer in the Clackamas County operations and since April 1966 has been Assistant Manager of the Beaverton office.

He graduated from Northwestern Law School and is a member of the Oregon State Bar. He is presently a member of the Beaverton Rotary Club.

CROUSER NAMED MANAGER BY PIONEER NATIONAL

Larry Crouser has been appointed Manager of the Escrow Department of the main office of Pioneer National Title Insurance Company according to an announcement by Herbert Altstadt, Vice President and Division manager.

Crouser is a graduate of Gresham High School and attended Portland State College. He joined the searching department of PNTI in 1958. He was appointed customer relations representative in 1960 and since 1964 has been assistant manager of the Newport office.

Crouser is a former member of the Portland Board of Realtors, Portland Home Builders, Portland Realtors Exchange Club and Multiple Listing Service. He has served as Secretary of the Lincoln County Realty Board and was active in the Newport Junior Chamber of Commerce and United Fund activities.

LAWYERS TITLE INSURANCE CORPORATION OPENS SEVENTH NATIONAL DIVISION OFFICE

Lawyers Title Insurance Corporation, Richmond, Virginia, announces the opening of its seventh National Division office in Atlanta on January 1, 1968. The new office is located in the Title Building at 30 Pryor Street, S. W., which is also the headquarters of Lawyers Title's Georgia operations.

The National Division devotes its major efforts to working with large national companies whose needs for title services extend into widespread territories. Other National Division offices are located in Chicago, Dallas, Detroit, Los Angeles, New York and Richmond.

Robert V. Jones, Jr. was elected Manager of the Atlanta National Division. A law graduate of Mercer University, Jones joined Law-
yers Title in 1956. He managed the Columbus, Georgia Branch office until 1965 when he was transferred to Atlanta.

M.B.A. ANNOUNCEMENT
The Mortgage Bankers Association of America has highly commended President Johnson’s recommendation to Congress for lifting the interest rate ceiling on FHA insured and VA guaranteed mortgages. In a telegram sent to the President today, John deLaittre, executive vice president of MBA, stated, “Prompt action on this recommendation is essential if mortgages are to be restored to a competitive position in our money markets, and we are to provide home financing for our growing population.” Removal of the statutory interest rate ceilings on FHA/VA loans has been a long-standing goal of MBA, the 2,000 member trade association which represents the correspondent system of real estate lenders.

MEL KENSINGER HONORED
Mel Kensinger, Secretary and General Manager of Colorado Springs’ Colorado Title Guaranty Co. (and its affiliate, El Paso Abstract Co.) was honored recently by the prestigious Colorado Springs Homebuilders Association when it named him 1967 Associate Member of the Year.

The “President’s Award” is made annually to the associate member, who in the opinion of the award committee makes the most significant contribution to the Association and the home building industry, which is an important and contributing factor in Colorado Springs’ rating as the 7th fastest growing city in the country.

Kensinger, who is a board member of the Land Title Association of Colorado, is also a board member of the Colorado Springs Chamber of Commerce, Vice President of the Colorado Springs Country Club, former Chairman of the United Fund Commercial Division Campaign, and active participant in many other civic activities.

LOUISVILLE TITLE INSURANCE COMPANY ELECTS NEW PRESIDENT, OFFICERS
Louisville Title Insurance Company’s Board of Directors announced the election of Jesse M. Williams, Louisville, Kentucky, as President. Mr. Williams joined Louisville Title in 1946, and, most recently served as Executive Vice President.

Mr. Williams is a graduate of the University of Louisville and the University of Louisville Law School. He is a member of the Kentucky Bar Association, Director of Louisville Title Insurance Company, and Director of Commonwealth Land Title Insurance Company.

John S. Osborn, Jr., Louisville, Kentucky, was promoted to Executive Vice President and General Counsel.

Mr. Osborn joined Louisville Title Insurance Company in 1950 and has served as Senior Vice President and General Counsel.

Mr. Osborn graduated from the University of Louisville and the University of Louisville Law School. He is a member of the Louisville Bar Association, Kentucky Bar Association, and a Director of the Louisville Title Insurance Company.
Harrison H. Jones, Louisville, Kentucky, was promoted to Senior Vice President in charge of National Operations.

Mr. Jones joined Louisville Title Insurance Company in 1947, serving most recently as Vice President, National Operations.

Mr. Jones graduated from Centre College and the University of Louisville Law School. He is a member of the Kentucky Bar Association and the Board of Governors of American Land Title Association.

COMMONWEALTH LAND TITLE INSURANCE COMPANY OPENS NEW HEADQUARTERS OF SUBSIDIARY COMPANY IN NEW YORK

Commonwealth Land Title Insurance Company, Philadelphia, Pennsylvania has announced the opening of the new headquarters of a subsidiary company, Commonwealth Land Title Insurance Company of New York, in the Chrysler Building, 405 Lexington Avenue, New York, N.Y.

In charge of operations of the subsidiary company is J. Jennings Mahran, who has been named Senior Vice President and Chief Counsel. James G. Schmidt is Chairman of the Board; Fred B. Fromhold, President; and Robert F. McMackin, Senior Vice President.

Mr. Mahran, who has spent nearly 50 years in the banking and real estate fields, has served as associate counsel to the New York State Banking Department and as assistant to the Superintendent of Banks. He holds a law degree from New York University Law School and teaches real estate at Brooklyn College, Adult Education Division.

Mr. Mahran is also a member of the executive committee of the Real Property Law Section of the New York State Bar Association, representing the Second Judicial District. He is an experienced title insurance executive and was previously Vice President and chief counsel of a New York Title Company.

TWO NEW DIRECTORS AT DALLAS TITLE AND GUARANTY

M. J. Greene, President of Southern Trust and Mortgage Company and Jack Sommerfield, Vice President of Dallas Title and Guaranty Company, Dallas, Texas, have been elected to the Board of Directors of Dallas Title and Guaranty Com-
pany. Election of the new directors was at the annual stockholders meeting of the company just concluded and the announcement was made by Dallas Title and Guaranty's Chairman of the Executive Committee, Jack E. Crozier.

M. J. Greene joined Southern Trust and Mortgage Company in 1950 and worked in all phases of company operations before becoming President of the company January 1, 1965. He is a graduate of New York University, had four years Army service and worked as a Certified Public Accountant for several New York area firms before settling in Texas. He still holds CPA certificates in New York and Texas.

Greene has served in numerous civic activities in Dallas, is a past President of the Dallas Mortgage Bankers Association, is currently a director of the Texas Mortgage Bankers Association and is Treasurer of the Greenhill School of Dallas.

Jack Sommerfield is a native of Houston, was graduated with a B.A. degree from the University of Texas in Austin and acquired a law degree from S.M.U. in Dallas. His business background has included several years experience with a major fire and casualty company and three years association with Murray Investment Co. where he was Vice President and house counsel. Since joining Dallas Title, Sommerfield has served as Vice President and heads the company's agency operations.

**DAYTON UNDERWRITERS ELECT TUCKER PRESIDENT**

Robert A. Tucker, Vice President of the Ohio Title Company, Dayton, has been elected President of the Dayton Title Insurance Underwriters Association for 1968. Mr. Fred Allbrey, of the Inter-County Title & Guaranty Co., was named Vice President and Mr. Peter M. Knowlton, of the Berks Title Insurance Company, was elected Secretary-Treasurer.

**LOUISVILLE TITLE ESTABLISHES REGIONAL COUNSEL OFFICE**

Jesse M. Williams, Executive Vice President, Louisville Title Insurance Company, Louisville, Kentucky, announced the appointment of Arthur Noel Nystrom as Regional Counsel and the establishment of a Regional Office at 204-205 Security Bank Building, Kansas City, Kansas, effective January 1, 1968.

"Mr. Nystrom is particularly well-qualified to work with our agents and customers in this key region," Williams stated.

Nystrom is a graduate of the University of Kansas, a U. S. Marine veteran, and is Immediate Past President of the Missouri Land Title Association.

Nystrom, who lives in Overland Park, Kansas, attended Savonburg, Kansas, High School. He is

**NYSTROM**
a member of Sigma Nu Fraternity, Phi Alpha Delta Legal Fraternity, Missouri Bar Association, Kansas Bar, Lawyers Association of Kansas City, Kansas City Bar Association, Independence Bar Association and the American Judicature Society.

Prior to joining Louisville Title Insurance Company, Art Nystrom’s business experience included the law firms of Blackmar, Newkirk, Eagers, Swanson and Midgley; and Terrel, Hess, Van Osdol and Magruder, in Kansas City, Missouri; and the Jackson County Title Company.

CHICAGO TITLE INSURANCE CO. NAMES RELIGA RESIDENT COUNSEL FOR MIAMI OFFICE

Stanley F. Religa has been named Resident Counsel for the Miami National Service Office of Chicago Title Insurance Company, effective February 2, 1968. The announcement was made by Alvin W. Long, president.

A member of both the Florida and Illinois Bars, Mr. Religa is recognized as an expert in Florida real estate law. In his new post he will be responsible for the administration of all Chicago Title Insurance Company agents in the state of Florida.

Born and raised in Wisconsin, he attended Oshkosh Teachers’ College and graduated from John Marshall Law School in Chicago. He became associated with Chicago Title and Trust Company, parent organization of Chicago Title Insurance Company, in 1941 and, except for military leave of absence from 1942 to 1945, served in the Chicago company’s Title Division in several examining responsibilities until 1952.

Subsequent to that time, Mr. Religa has gained extensive examining and title legal experience with title insurance companies in Florida and served as manager of the Miami National Service Office of Chicago Title Insurance Company from 1964 to 1966. The office is located in the Alfred I. duPont Building in Miami.

EXCHANGE OFFER EXTENDED

Directors of Richmond Corporation, Richmond, Virginia, announced that, subject to the conditions stated in the prospectus, the holding company’s exchange offer became effective on January 25, 1968. The announcement came as a result of the attainment of more than eighty per cent of the outstanding shares of both Lawyers Title Insurance Corporation stock and The Life Insurance Company of Virginia stock.

Acceptances of the offer were received from holders of 869,114 shares or 83.28 per cent of the outstanding stock of Lawyers Title and by holders of 2,884,486 shares or 81.07 per cent of the outstanding stock of Life of Virginia. Directors also extended until noon on February 15, 1968, the time within which stockholders of each corporation may participate in the exchange offer.

In commenting on the results, Richmond Corporation President Warren M. Pace and Executive Vice-President George V. Scott said, “We are quite pleased that stockholders of Life of Virginia and Lawyers Title have supported the establishment of this holding company. It’s our belief that expansion opportunities are available to holding companies in the...
insurance industry which are not otherwise available to insurance companies. We believe those opportunities include not only the life and title insurance businesses but include other insurance lines and financially oriented businesses. Diversification into such operations is believed to be particularly desirable in both the marketing and investment phases of the businesses.”

The Board of Directors announced the election of Richmond Corporation’s Executive Committee, composed of Warren M. Pace, President and Chief Executive Officer; George V. Scott, Executive Vice-President; D. H. Christian, Executive Vice-President; and five directors of the holding company: Lewis G. Chewning, President, Virginia Folding Box Company Division, West Virginia Pulp and Paper Company; Lewis F. Powell, Jr., Partner, Hunton, Williams, Gay, Powell & Gibson; E. Claiborne Robins, President, A. H. Robins Company, Inc.; W. Harry Schwarzschild, Jr., Chairman of the Board, The Central National Bank of Richmond; and J. Harvie Wilkinson, Jr., chairman of the board, State-Planters Bank of Commerce and Trusts.

Shareholders of both Lawyers Title and Life of Virginia are being advised by mail of the extension of the exchange offer and the election of the Executive Committee.

PROMOTIONS ANNOUNCED BY TITLE GUARANTEE COMPANY

Mr. Joseph S. Knapp, Jr., President of the Title Guarantee Company, Baltimore, Maryland, announced the following promotions in the Legal Department: Paul L. Plack, from Vice President and Title Officer to Senior Vice President and Chief Title Officer; Charles F. Rechner, Jr., from Assistant Vice President and Title Officer to Vice-President and Title Officer; Joseph S. Knapp, III, from Title Examiner to Assistant Vice President and Title Officer.

Mr. Plack, an attorney and member of the Baltimore City Bar Association, has been associated with the Company since 1935 and has served as an Examiner, Assistant Secretary, Secretary, Vice President and Title Officer. He succeeds Elbridge B. Donaldson, Senior Vice President and Chief Title Officer, who retired on December 29, 1967. Mr. Edward C. Golder, a Settlement Officer for the Company for 25 years, also retired on that date.

Mr. Rechner joined the Company in 1946 and has served in the Title Department as an Examiner and in the Legal Department as Title Officer and Assistant Vice President. He obtained his A.B. degree from Johns Hopkins University and LL.B. degree from the University of Maryland. He is a member of the Maryland State Bar Association and the Baltimore City Bar Association.

Mr. Knapp, III, Assistant Vice President and Title Officer, became associated with the Title Company in September, 1950. Before being promoted to the Legal Department, he served as a Title Examiner in the Title Department. In September, 1954, he entered the United States Navy and was commissioned an Ensign. After attending the Naval Justice School in Newport, Rhode Island, he was as-
signed to the Naval Air Station at Pensacola, Florida, as Assistant Legal Officer. After completing his military service, he rejoined the Company in December, 1957. He received his B.S. degree from Loyola College and his LL.B. degree from the University of Maryland, and is a member of the Maryland State Bar Association and the Baltimore City Bar Association.

SECURITY TITLE INSURANCE COMPANY PROMOTIONS

H. Eugene Tully, President of Security Title Insurance Company, Los Angeles, recently announced the following promotions: J. R. Wright, Vice President, Security Title Insurance Company and former Supervisor of Branch Operations, was appointed Vice President, in charge of Administration. In his new position, Wright will supervise the Data Processing Department as well as the Systems and Procedures Department.

Wright, who lives in Pacific Palisades, has been with Security Title since 1964 when he transferred from General American Insurance, Security’s Seattle-based parent company. He completed 29 years with General America, finally becoming the general operations director in Seattle.

A. W. Dusebout, Vice President of Security Title Insurance Company, and former Director of Marketing, was appointed Supervisor of Branch Operations. Branch operations include 22 company-owned offices and 17 affiliated offices statewide.

Dusebout joined Security in 1965, having spent 9 years with Security’s Seattle-based parent company, General American Insurance. As Director of Marketing for Security, he coordinated all phases of market research, advertising and sales.

Robert E. Blau, Vice President of Security Title Insurance Company and former manager of Security’s Ventura office was named Director of Marketing.

Blau has been with Security Title since 1948 and has managed offices in El Centro and Riverside as well as Ventura. As new Marketing Director, he will coordinate all phases of marketing research, advertising and sales.
NEW OFFICERS,
HOME TITLE DIVISION, CTIC

The following promotions and new appointments of officers were approved at the last meeting of the Board of Directors, Home Title Division, Chicago Title Insurance Company.

Luther V. Dye was appointed Title Officer. He will continue his responsibilities in the New York Office.

Meyer L. Trubatch was appointed Title Officer. He will continue his responsibilities in the Brooklyn Office.

Charles J. Hennebeul was appointed an Assistant Vice President—Sales. He will continue his responsibilities for the development of sales in Suffolk County.

John D. Issing was appointed an Assistant Vice President—Sales. He will continue his present responsibilities for the development of sales in our Mineola Office.

Ben M. Liberti, Associate Counsel, was appointed Assistant Vice President. He will continue his responsibilities as Manager of the Hackensack Office.

THE ABSTRACT CORPORATION PROMOTES FOUR

The Abstract Corporation, DeLand, Florida, through Morton McDonald, Chairman of the Board, announces the promotion and addition of the following officers:

THOMAS S. MCDONALD of Sanford, formerly Vice President, has been named Executive Vice President.

THELMA S. MCDONALD, formerly Secretary, has been named Vice President.

DAVID N. BERRIEN of Sanford has been named Vice President.

WALTER A. DRUMB of DeLand has been named Secretary and Manager of the Abstracting Department.

F. MORTON MCDONALD continues as President of the Corporation.

CHICAGO TITLE AND TRUST ELECTS NEW V.P.'s

Paul W. Goodrich, Chairman of the Board and President of Chicago Title and Trust Company, recently announced the election of five Vice Presidents and a number of officer appointments.

Paul L. Bartolain, Assistant Vice President, Policy Production Administration, was elected Vice President and named Manager of the company's Lake County Division in Waukegan.

Frank A. Casurella, Jr., Assistant Vice President, Order and Billing Administration, was elected Vice President.
Donald G. Kosin, Assistant Vice President and Manager of the Escrow Department, was elected Vice President.

Dean G. Phelus, Assistant Vice President, Record Maintenance Administration, was elected Vice President.

Joseph J. Staver, Assistant Vice President in the Lake County Division, was elected Vice President and will assume the duties of a newly created position with responsibility for civic, public and customer relations in Lake County.

William E. Burns, Assistant Secretary and Manager of the Madison County Office, was appointed Assistant Vice President.

Jack V. Grust, Assistant Secretary and Manager of Examining, was appointed Assistant Vice President and named Manager of Policy Production Administration.

Mr. Bartolain joined the staff of Chicago Title and Trust Company in 1939 in the Title Division. He gained experience in Tract Book, Probate, Preliminary Examining, Judgment, Final Examining, Personnel, the Court Department, Record Maintenance Administration, Order and Billing Administration, Services Administration, and Policy Production Administration. In 1955 he was appointed Assistant Secretary and became Assistant Vice President in 1959. He was graduated from DePaul University Law School in 1948 with an LL.B. and was admitted to the Illinois Bar that year. In 1957 he completed the University of Chicago Executive Program, receiving an M.B.A. degree.

Mr. Casurella became associated with the company in 1955 in the Final Examining Department. He has since worked in Unit E, Unit T, Examining, Personnel, Customer Units, National Title and Order and Billing Administration. In 1963 he was appointed Assistant Secretary and his appointment of Assistant Vice President became effective in 1965. He was graduated from the University of Notre Dame in 1950 with an A.B. degree. In 1951 he earned his LL.B. from that school and was admitted to the Illinois Bar that same year. In 1964 he received his M.B.A. degree from the University of Chicago Executive Program.

Mr. Kosin joined the company staff in 1956 in the Preliminary Examining Department. He subsequently gained experience in Unit 20, Unit U, Final Examining, Unit H, Customer Units, Cook County Operations, Order and Billing Administration and Personnel. In 1963 he was appointed Assistant Secretary, and in 1965 he became Assistant Vice President and Manager of the Escrow Department. Mr. Kosin attended Morton Junior College and Northwestern University, earning his B.S. from Northwestern in 1953. In 1956 he received his J.D. from the Northwestern Law School. He received his M.B.A. from the University of Chicago Executive Program in 1966. He is a member of the Illinois Bar.

Mr. Phelus joined the staff of Chicago Title and Trust Company in 1946 in the Preliminary Examining Department. He later gained experience in Unit F, Final Examining, Unit 3, Unit J, Customer Units, Tax and Special Assessments, Record Maintenance Administration, Office Planning and
Layout, Escrow and Services Research. He was appointed Assistant Secretary in 1957 and in 1964 was appointed Assistant Vice President. He earned an LL.B. degree from the John Marshall Law School in 1938. He is a member of the Illinois Bar.

Mr. Staver became associated with the company in 1925 in the Tract Book Department of the Illinois Title Company. In 1941 he was elected Treasurer of that company and in 1953 became Secretary. In 1956 Illinois Title Company merged with Chicago Title and Trust Company and became the Lake County Division, and at that time, Mr. Staver was appointed Assistant Secretary. In 1965 he was appointed Assistant Vice President and Manager of the Lake County Office. He earned his diploma in commerce from Northwestern University in 1955.

Mr. Burns joined the company staff in 1959 in Examiner Training. His experience has included work in Unit 20, Final Examining, Units W, U and S, the Chicago Unit, Will County, the Northern Illinois Regional Office, the Springfield Office and the DeKalb County Office. In 1965 he was appointed Assistant Secretary and in June of 1967 he was transferred to Madison County as Assistant Secretary and Manager. He earned his B.A. degree from the University of Chicago in 1956 and his J.D. from the University of Chicago Law School in 1959. He is a member of the Illinois Bar.

Mr. Grust became associated with the company staff in 1957 in Examiner Training. He received subsequent experience in several of the units, including Unit U, Unit L, Customer Units and as Manager of the Judgment Department. In 1965 he was appointed Assistant Secretary and Manager of the Examining Department. He graduated from the University of Wisconsin with an LL.B. degree in 1954 and was admitted to the Wisconsin Bar that year. He became a member of the Illinois Bar in 1957.

WESLEY A. LANGLOW RETIRES

The retirement, effective Dec. 11, of Wesley A. Langlow, Senior Vice President and General Counsel of the Northwest Division of Transamerica Title Insurance Co., has been announced by Frank Benecke, President of the firm.

Langlow, a life-long resident of the State of Washington, is completing 35 years' service with Transamerica Title and its predecessor, Puget Sound Title Insurance Co.

After his graduation from the University of Washington in 1926 with a bachelor of laws degree, Langlow served in the State of Washington Inheritance Tax and Escheat Division prior to entering the title insurance business in June, 1933.

He is a past president of the Washington Land Title Association and of the American Right-of-Way Association and has served on committees of both organizations. He is recognized as an authority on the laws of real property in this state.

Langlow is a member of the Seattle-King County, Washington, and American Bar Associations.

LEONARD DONOHOE PROMOTED

Announcement of the promotion of Leonard C. Donohoe, Jr. to the office of an Assistant Vice
President of the Title Guaranty Company of Wisconsin Division of the Chicago Title Insurance Company in Milwaukee was made by Alvin W. Long, President of the Chicago Title Insurance Company, Chicago, Illinois.

Leonard C. Donohoe, Jr., joined the staff of the Title Guaranty Company of Wisconsin in June of 1952 after receiving his L.L.B. degree from Marquette University. In 1962 he was appointed Title Officer and in May of 1966 he was promoted to Chief Title Officer, which duties he will retain.

**LAWYERS TITLE ANNOUNCES ELECTION OF TWO SENIOR V.P.'S**

George V. Scott, President of Lawyers Title Insurance Corporation, Richmond, Virginia, announces the election of Joseph C. Hughes as Senior Vice President and Nelson B. Merritt as Senior Vice President and Director of Sales. Hughes had been a Vice President and Merritt had been Vice President and Director of Sales in the company's Home Office in Richmond.

Hughes, a native of Waynesboro, Virginia, was graduated from the Wharton School of Finance and Commerce of the University of Pennsylvania in 1937. He worked for B. F. Goodrich Company and Basic-Witz Furniture Industries before joining Lawyers Title in 1940 as a closing officer.

After serving in the Navy, Hughes returned to Lawyers Title in 1946 and was assigned to the Columbus, Ohio Branch Office as a Field Representative. In 1948 he was named Senior Field Representative and the following year he was named Ohio State Manager, which position he held when he was named Vice President and transferred to the Home Office in 1959.

Merritt, a native of Michigan, was graduated from the Detroit College of Law in 1937. A Navy veteran, he was a member of the Michigan State Legislature and a practicing attorney in Midland, Michigan before joining Lawyers Title in 1949 as a Field Representative in Detroit.

In 1952 Merritt was named Manager of Lawyers Title's Akron Branch Office. He was named Manager of the Chicago National Division Office in 1954 and three years later he was named Manager of the Detroit National Division Office. He was elected Vice President and transferred to the Home Office in 1962.
OPEN LETTER TO ALL NATIONAL TRADE ASSOCIATIONS:

In keeping with our efforts to assist national associations with manpower problems, I would like to recommend to you the skills and services available through sheltered workshops for the handicapped.

We are enclosing a brief article on workshops, with the hope that you will read it and share its message with your members. If all or part of the article can be used in your trade journal or newsletter, we would appreciate receiving copies of the issue in which it appears.

Sheltered, as well as competitive, employment of the handicapped depends upon the public's acceptance and understanding of mental and physical disabilities. For too long, the handicapped have struggled against prejudices, indifference, fears, and superstitions. They need your help to become self-sufficient. You need their help to achieve the benefits only full employment can bring to the Nation's economy.

For additional copies of the enclosed material or further information please contact:

The President's Committee on Employment of the Handicapped
U.S. Department of Labor
Room 7138
Washington, D.C. 20210

Thank you for your cooperation.

Sincerely,

RODNEY L. BORUM
Administrator
The following was enclosed with the letter from Mr. Borum:

"It is part of America's promise that every citizen should have the opportunity to escape from perpetual dependence, make the most of his capacities, and take a full part in community life."

Lyndon B. Johnson

To help fulfill this promise, over 1,300 sheltered workshops throughout the Nation provide vocational evaluation, training, and/or work experience for the handicapped in a variety of work situations. For most, jobs in a workshop are transitional. For the severely handicapped, a sheltered workshop may be the best they can achieve.

Workshops offer contractors a wide variety of services, ranging from simple sorting to highly complex cable-harness assembles for electronic firms. They welcome "nuisance" jobs, which cut costs for contractors in many ways: by reprocessing materials that have been declared surplus or waste, by sorting floor sweepings to save valuable parts that have been dropped in assembly work, by renovating or repairing equipment formerly thought expendable.

Each job opening created by a contract or a subcontract means that a handicapped person is given a chance to prepare himself for employment, to become a taxpayer rather than a tax receiver. This aspect of the program represents a considerable savings for the Nation's economy since it is estimated that for every dollar spent to rehabilitate a handicapped individual, a minimum of $7 is returned in Federal income taxes alone after employment.

Jim Lewis, a double amputee, with a total of only five fingers on his two hands, learned to solder as a result of a contract between Lockheed Aircraft Corporation and Goodwill Industries of Santa Clara in San Jose, California. He demonstrated his ingenuity despite his handicap by attaching tools with masking tape to his hands; by breaking a record for soldering and applying minute sleeves to diodes; and by completing a Lockheed electronics training class with the highest grade in a class of 42 students. Jim Lewis is a Lockheed employee now, making room at Goodwill for another handicapped worker to follow in his footsteps.

The 1,300 workshops in the country today, with a total of about 50,000 employees, doing an estimated $150 million worth of business annually, provide a resource for manpower, willing and able to supply a wide variety of goods and services at competitive prices.

Alexander B. Trowbridge, Secretary of Commerce, believes, "The public as well as the private sector benefits through new businesses sources and increased competition, and all America benefits when every citizen, including the handicapped and the disadvantaged, are given an opportunity to be productive."

Harold Russell, Chairman of the President's Committee on Employment of the Handicapped, adds, "Both Government and industry can bring a measure of dignity and self-respect to thousands of handicapped workers by using the goods and services provided by workshops."
MEETING TIMETABLE

April 25-26-27, 1968
Utah Land Title Association
University Club, Salt Lake City

April 25-26-27, 1968
Arkansas Land Title Association
Marion Hotel, Little Rock

April 25-26-27, 1968
Texas Land Title Association
Robert Driscoll Hotel, Corpus Christi

April 26-27, 1968
Oklahoma Land Title Association
Camelot Inn, Tulsa

May 5-6-7, 1968
Iowa Land Title Association
Holiday Inn, Waterloo

May 9-10-11-12, 1968
Washington Land Title Association
Sheraton Motor Inn, Seattle

May 17-18, 1968
Tennessee Land Title Association
Continental Inn, Nashville

May 19-20-21, 1968
Pennsylvania Land Title Association
Tamiment-in-the-Poconos

May 22-23-24, 1968
California Land Title Association
Hotel Del Coronado, Coronado

June 19-20-21, 1968
Illinois Land Title Association
Bel Air East Hotel, St. Louis, Missouri

Michigan Land Title Association
Boyne Highlands, Harbor Springs

June 27-28-29, 1968
Land Title Association of Colorado
Wort Hotel, Jackson, Wyoming

June 27-28, 1968
New Jersey Land Title Association
Seaview Country Club, Absecon

June 27-28-29, 1968
Wyoming Land Title Association
Wort Hotel, Jackson

July 14-15-16-17, 1968
New York State Land Title Association
The Greenbrier
White Sulphur Springs, West Virginia

August 15-16-17, 1968
Montana Land Title Association
Jorgenson Holiday Inn, Helena

August 22-23-24, 1968
Minnesota Land Title Association
Germain Hotel, St. Cloud

September 12-13-14, 1968
North Dakota Title Association
Holiday Inn, Bismarck

September 13-14, 1968
Kansas Land Title Association
Salina Hilton Inn, Salina

September 13-14-15, 1968
Missouri Land Title Association
Colonel Motor Hotel
Clayton, Missouri

September 28, 1968
Oregon Land Title Association
Hilton-Portland Hotel
Portland, Oregon

September 29-30-October 1-2, 1968
ANNUAL CONVENTION
American Land Title Association
Hilton-Portland Hotel
Portland, Oregon

October 24-25, 1968
Dixie Land Title Association
Parliament House
Birmingham, Alabama

October 24-25-26, 1968
Ohio Title Association
Commodore Perry Hotel, Toledo

October 24-25-26, 1968
Florida Land Title Association
Hollywood

October 24-25-26, 1968
Wisconsin Title Association
Pfister Hotel, Milwaukee

October 27-28-29, 1968
Indiana Land Title Association
Stouffer's Inn, Indianapolis

November 1-2, 1968
Arizona Land Title Association
Valley Ho Hotel, Scottsdale
A long-established name, a recognized leader familiar to all in the industry, stands as the paramount symbol of safety in the insurance of titles to real estate.

This is indeed the true image of Commonwealth Land Title Insurance Company. Though enjoying an outstanding history, we are definitely faced toward the future.

Our staff consists of dedicated people who really "dream dreams and see visions." How vital that is... for every innovation, every advancement begins with a thought, an idea... then on to fulfillment.

The nature of Commonwealth is to welcome, encourage, recognize, develop and adopt sound ideas to benefit the title insurance industry and enhance the quality of protection ultimately provided for our clients.

Our name has become a signature of safety and a symbol of leadership in the title insurance industry.

Title Insurance since 1876 • Assets in Excess of $26,000,000

1510 Walnut Street • Philadelphia, Pa. 19102 • Phone: WA 3-0400

Operating in 35 states, the District of Columbia and Puerto Rico through Commonwealth, its subsidiaries and agents.
American Land Title Association