

The History of The Wisconsin Land Title Association



1906-2006

This history is the result of research compiled and authored by Executive Officer, Karen Gilster in preparation for the 100th Anniversary of the WLTA in 2006. Sources include: Newsletters, Minutes, Letters, Communications, Financial Reports, Newspaper Clippings, Scrapbooks all on file in the WLTA Archives.

Note from Karen Gilster, Executive Director:

I would like to dedicate my research and work on the publication of the WLTA History to Past President Mike Wille. From the very beginning of this project Mike was my proofreader. As I completed the research on each decade and prepared rough drafts, I emailed them to Mike for his input and perspective. He was like a sponge, soaking up every new bit of information and trivia, asking questions, challenging information, laughing, telling stories about his memories of the association and amazed at every new bit of information. He had a genuine love for knowledge and history of the title industry and was so very enthusiastic about playing an integral role in the 100th anniversaries of both the WLTA and the ALTA! On the day before we lost Mike in the airplane accident, I had sent him the research on the 1930's. He called me from Nebraska to talk about some of the things I had found. Again that never ending thirst for knowledge was evident in his voice. It was difficult to complete the research without Mike's input. It took some time before I could bring myself to go back and finish going through the records to complete the final decades. Now that this project comes to a close and the history is written, it is with my sincere appreciation to all of you for allowing me to be a part of the history of WLTA and to Mike for his incredible encouragement and support.,

I will always be grateful!

Thank you!

You will notice that there are dates and/or locations that were not found in the archives of the WLTA. If you can fill in any of the missing information, please contact us. We would love to fill in any gaps.

Also, if you notice any corrections, please feel free to contact the WLTA so that the history can be accurately preserved.

Note: The words "Abstractor" & "Abstracter" regularly appear throughout the historical records. No attempt was made to correct or change the spelling within the content of this history.

Diligence and care were used to accurately reflect this history. Any statements offering opinions or conclusions are directly quoted from the records and are not the opinions or conclusions of the author.

ENJOY!!!!

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Wisconsin Land Title Association

The Beginning

1906-1920

On February 20, 1906 Walter W. Skinner, Chippewa Falls, Wisconsin wrote a letter to all abstracters in Wisconsin "inquiring as to the advisability of attempting an organization made up of fellow abstracters." Ballots were sent out to ask where abstracters felt a meeting should take place. Ballots returned indicated that the location should be Milwaukee and a date was selected in May.

May 26, 1906 the first meeting of abstracters was held at Hotel Pfister in Milwaukee. About 20 abstracters were present. At this meeting "an organization was effected, by unanimous election of the present officers."

A Committee was formed to prepare a constitution and bylaws to make the organization permanent.

It was decided at the first meeting of abstracters to hold the first convention in Madison later in 1906 at the Dane County Courthouse on August 15 & 16.

The first convention program was set up by Walter W. Skinner and John T. Kenney. It was as follows:

Association Business

Address: The Torrens System of Land Transfers

Address: Irresponsible Competition: How to Overcome it

Address: History of the Abstract & Essentials of an
Abstract of Title

Address: The Importance of an Abstract. What an
Abstract Should Be from an Examiners
Viewpoint

Address: A Lawyers Duty to His Client in the Examination
of an Abstract

Address: The Proper Abstracting of the Estates

Address: The Abstracters Clearing House-Drafts on the
Experience of Others. Bring Your Troubles

The first convention closed and those present went for a steamboat ride on Lake Mendota. At the conclusion, "everyone left for their homes by train."

In 1907 the convention took place in Wausau. 24 companies were present at the one day session.

A meeting, called to order by W.W. Skinner of Chippewa Falls, took place at the Palmer House in Chicago to organize a national title organization. 70 persons from 15 states attended. 6 of those people were from Wisconsin. Walter Skinner was elected the first president of the group.

The first lady representative to attend an abstracters meeting was Miss Helen Kromer of Grand Rapids "now Wisconsin Rapids". Later that day Miss A.C. Fisher of Ashland also joined the group.

In 1908 the "rectigraph" was hailed as one of the modern inventions and was exhibited at the convention in Marinette/Menomonee. This was a joint meeting with the Michigan abstracters.

In 1909 the name "Association of Title Men" was adopted at the Milwaukee Convention.

Membership fees in 1909 were \$1.00, annual dues \$2.00.

As early as 1909 several Wisconsin members attended the national convention in Seattle, WA.

In 1914 during World War I, "Women were called on to fill the places of young men who were called into the service of their country. This change was reflected in a larger number of women becoming actively engaged in the affairs of the association."

Records reflect that there was no association activity from approximately 1910-1924 due to the outbreak of World War I and the Great Pandemic.

Presidents in the early years

1906-07 Walter W. Skinner, Chippewa Falls

1907-10 John T. Kenney, Sr., Madison

1910-11 L.A. Williams, Fond du Lac

1911-15 E.T. Dithmar, Baraboo

1915-25 August F. Hoffman, Washburn

Conventions in the first years

1906-Madison, Dane County Courthouse

1907-Wausau, Marathon County Courthouse

1908-Marinette, WI/Menomonee, MI Marinette Courthouse

1909-Milwaukee

1910-

1911-Madison

1912-

1913-

1914-Ashland

1915-None

1916-None

1917-None

1918-None

1919-None

Wisconsin Land Title Association The 1920's

Early 20's

Records reflect that The Wisconsin Title Association was completely inactive from 1914-1924. While no data exists to explain the reason for the inactivity, history tells us that these were the years of World War I (1914-1918) followed by the Great Pandemic of 1919.

In 1924 a number of members including John Kenney, W.H. Hardy and Senator Julius Roehr decided to resurrect the association and called together the abstracters to a convention in Madison held in the Senate Chambers. 27 members attended.

Although no meetings had been held for 10 previous years, in 1924 the association checkbook had a balance of \$12 and all national dues had been kept current.

John Kenney of Dane Abstract & Title, the 2nd president of WTA who went on to be president of ATA, explained to the members who attended the 1927 convention, the most important reasons for reorganizing the WTA:

*"To get a license law passed in the state of Wisconsin for Title Men similar to the one now in force for Real Estate men."

*"To keep in touch with any legislation which may be presented affecting our business."

*"Have laws passed which will protect the public from inefficient and irresponsible people who are drawing papers and attempting to make abstracts of title and also attempting to give expert advise on titles."

*"Instead of a few individuals in the state who look after our interests here, an organization made up of many should do this."

The vote to reorganize was an overwhelming "yes"!

Dues in 1924 were set at \$10 with \$2 of that amount to be sent to national.

American Title Associations Executive Secretary, Richard Hall, gave a presentation at the 1924 convention on Title Insurance and members agreed that it could be written anywhere in the state.

After the reorganization, individual abstractors or companies sponsored the conventions and paid for the events. This practice continued throughout the 1920's.

Mid 20's

The members who attended the 1925 convention in Milwaukee re-affirmed the importance of keeping the association intact and to follow the legislation that affected the title industry. Some of the legislation that concerned members included:

*The Torrens System and its affect on title

*The adverse legislation drafted by local real estate boards

President Emil Lenicheck proposed that the WTA "support a title certificate or guaranty uniformity in both abstracts and certificates that would shorten the time and efforts for abstractors, thus giving real estate men a quick sale."

On September 1st, 1925 the American Title Association office of the Executive Secretary moved to Kansas City.

A speaker at the 1925 convention made a presentation about "Title Insurance as an added protection to the abstractor."

There were 5 persons on the WTA Board in the mid 20's.

The newly organized board tried to find copies of the previously drafted constitution and at the end of the convention in 1925 made a plea to the members to see if they could return to their offices to look for a copy.

Late 20's

In 1927 the President of the WTA was a former State Senator who had served as Chair of the Committee on Insurance and Banking, Senator Julius Roehr.

At the 1927 Convention in Wausau, the members of WTA adopted a Uniform Certificate to be used by all abstracters in Wisconsin.

An Abstract Contest was sponsored by the WTA. All Wisconsin abstracters were eligible to submit an abstract for the contest and a panel of judges selected winners. The winning abstracts were displayed at the 1928 convention.

The WTA newsletter was called "The Wisconsin Title Bulletin" but is regularly referred to as "The Title News."

1928 was an exciting time for the WTA as was expressed by Sen. Julius Roehr in the association bulletin. For the first time in 25 years there were "No Torrens Bill or other proposed legislation trying to fix abstracters fees or aimed at abstracters." This success is attributed to the strength of the newly reorganized WTA.

28 members attended the 1928 convention in Wausau.

Records in the late 1920's reflect that there was also a Central Wisconsin Abstracters Association made up of members from 8 counties in the center of the state. They had their own bylaws, board and treasury. Minutes of the meetings were kept and are still on record.

In 1928 the WTA checking account balance was \$781.88. The WTA treasurer was congratulated for having "The Midas Touch."

A quote from a 1928 bulletin let members know that the 1928 convention would be scheduled for late summer in Milwaukee during the same time as the Wisconsin State Fair so that people could attend both. It was also written in the "Title Bulletin" that the WTA "should arrange a shopping tour for the ladies. (Heaven help their husbands)."

Late in the 1920's, it was announced that Mr. Charles C. Skinner of Watertown, a longtime member and previous officer "has forwarded a copy of the original Memorandum of the Constitution" of the WTA to the reorganized board.

The Notary Public legislation proposed by the WTA "requiring that a notary to be of good moral character, have a common school education, be familiar with the duties and responsibilities of a notary and be bonded for \$500" passed in 1928. This legislation was first discussed at the 1906 organizational meeting of the Wisconsin Title Association.

Presidents in the 1920's

1915-1925 August F. Hoffman, Washburn

1925-26 Emil Lenicheck, Milwaukee

1926-27 W. H. Hardy Jr., Waukesha

1927-29 Sen. Julius E. Roehr, Milwaukee

1929-30 Col. H. M. Seaman, Milwaukee

Conventions in the 1920's

1920 None

1921 None

1922 None

1923 None

1924-Madison, Wisconsin State Senate Chambers

1925-Milwaukee, Hotel Wisconsin

1926-Wausau, Hotel Wausau

1927-Wausau, Hotel Wausau

1928-Milwaukee, Hotel Schroeder

1929-

Wisconsin Land Title Association

The 1930's

Early 30's

There were 63 members of WTA at the beginning of the 1930's

Conventions were held during the summer months of June or July.

In 1931 President, J.B. Purdy of Racine was married to Miss Alma Sorenson during his term of presidency.

President Herbert Hoover sponsored a Home Building and Ownership Conference in Washington D.C.. 8 men from Wisconsin (including 4 title men) were invited to the White House to listen to a speech delivered by President Hoover regarding his vision for all Americans to own homes.

In 1931 The Wisconsin Title Association celebrated it's Silver Jubilee Anniversary. 41 members and 45 spouses and guests attended at the Hotel Monterey in Janesville. Ms. Agnes Benoe of Ashland served as Vice President of the Association but was not elected to succeed as president of the association

In 1932 the board voted to change from 10 regions to 5 and asked every region to become active by holding meetings twice/year and electing officers that would provide written reports back to the main association.

The early 30's reference the shortage of money, the depression and how Franklin Roosevelt's New Deal affected the title industry. In 1933 ATA sent out a letter attempting to "either limit the visits of ATA representatives to state conventions or to coordinate them so they are each 2 days apart in the Midwest so that the Executive Secretary can travel from one to another, at a considerable savings."

WTA officers were elected to serve 3 year terms. The president served for a two year term. A secretary's salary was set as follows: "The salary of the Secretary/Treasurer shall be fixed by the board of directors but shall in no event exceed the sum of five (\$5.00) per month.

A letter was sent to WTA announcing that the American Title Association was moving their headquarters to Detroit, Michigan.

1934 Convention members listened to a speaker on "License Law and the Advantages & Disadvantages of Such a Law". The notes from the convention indicate that, "It was the opinion of those present that this would not be a good time to bring this matter to the attendees of our Legislature". A committee was set up to investigate this issue and to formulate language for a law for a future vote by the members.

Mid 30's

By 1936 the License Law Committee formulated the License Law language and mailed copies to all members for a vote at the annual meeting. The WTA also circulated a mailing with copies of the Uniform Abstract legislation for members to see.

The federal government set up funding for counties for Relief Workers. Wisconsin counties were warned that the federal government intended to utilize these workers to set up tract indexes in counties where there were none. WTA took a stand against such a practice as "these tract indexes are useless unless prepared by experts."

At the convention in 1936 members voted to allow the License Law Committee the authority to solicit the membership of the association for additional funds with which to obtain passage of the License Law and to provide members yet another copy of the revised language approved by those members who attended the 1936 convention.

The License Law drafted by the WTA passed the Senate but was "reported unfavorably by the Assembly Committee." The Chair of the WTA License Law Committee, was "highly incensed by the fact that many of our own members appeared against the bill." Out of frustration, the entire WTA License Committee asked to be excused from any further service. A new Committee was appointed.

The newsletter communication sent to members was changed from "The Wisconsin Title Bulletin" to "Wisconsin Titleman."

In 1937 the convention dates conflicted with the Wisconsin State Fair in Milwaukee and members were encouraged to make their room reservations early so that they would get a room. They were also encouraged to come in a day early to attend the fair.

Late 30's

In 1937 the bank balance was \$22.38 prior to the convention. After the convention costs were subtracted it was \$7.78.

29 persons attended the 1937 convention in Milwaukee.

At the end of the 30's WTA conventions were changed from summer to early fall dates.

By 1938 the WTA checkbook ended with a balance of \$234.48. The previous years costs were attributed to the many mailings done to keep the members informed of the important laws and legislation the WTA was working on.

The banquet cost for the convention at the Hotel Retlaw in Fond du Lac in 1938 was \$1/person.

1938 members voted at the annual convention that WTA "advocate pursuing the bonding plan for members and to send each member a letter requesting them to take out a bond."

Throughout the entire decade there were communication between American Title Assn. and the WTA regarding payment of dues, dues re-structuring, membership drops and late payments. The affects of the Great Depression was evident although not specifically mentioned.

The License Law was reviewed by those attending the 1938 convention. Members approved the final format, agreed to support passage of the bill and designed a plan to guide it through the state legislature.

In the late 30's, visits to member's abstracting companies became a tradition as part of the convention agendas starting with the invitation by Dodge County Abstract in Juneau to see their new building.

In January of 1939 WTA President Royce Wright died unexpectedly in office. Earl W. Hardy took over as acting president until the fall convention at which time an election was held and Harry M. Schmitt of Oshkosh became president.

The 1939 ATA Convention was in San Francisco at the St. Francis Hotel. Room rates were \$3.50 single, \$5.00 double, \$12.00 parlor room with bedroom, bath, parlor and \$14.00 suites with 2 rooms and bath in-between.

Presidents in the 1930's

1929-30 Col. H.M. Seaman, Milwaukee

1930-32 J.B. Purdy, Racine

1932-34 S. W. Johnson, Waupaca

1934-37 Leon Lord, Chippewa Falls

1937-39 R. E. Wright, Milwaukee

1939 (Jan.-Sept.) Earl W. Hardy, Waukesha

(WTA V.P. served as acting president upon the unexpected death of Royce Wright)

1939-41 Harry M. Schmitt, Oshkosh

Conventions in the 1930's

1930-24th Annual Convention, _____ Stevens Point

1931-25th Silver Jubilee Convention, Hotel Monterey, Janesville

1932-26th Annual Convention, Hotel Witter, Wisconsin Rapids

1933-27th Annual Convention _____

1934-28th Annual Convention, Hotel Astor, Milwaukee

1935-29th Annual Convention, Hotel Lorraine, Madison

1936-30th Annual Convention, American Legion Club, Oshkosh

1937-31st Annual Convention, Hotel Astor, Milwaukee

1938-32nd Annual Convention, Hotel Retlaw, Fond du Lac

1939-33rd Annual Convention, Hotel Rogers & Hickory Country Club, Beaver Dam

Wisconsin Land Title Association

The 1940's

Early 40's

The 1940 Convention was held in Kenosha. Newspaper articles reported that the planners were anticipating 100% attendance of the 85 members. An open forum on the proposed Abstractor's License Law was on the agenda. 39 members registered for the event with guests and spouses the total attendance was 85 persons. The convention cost the WTA a total of \$374.

The WTA budget for 1940 included \$963 income and \$384 expenses.

Only one general membership meeting was held each year in the early 40's and that was the annual convention.

The newsletter was called "Wisconsin Titleman", was prepared by the secretary and mailed twice per year.

In 1941 a Membership Directory including one full page for each of the 85 members was printed.

Members received word-for-word transcribed copies from the annual convention presentations.

In 1942 the matter of tire and gas rationing almost prevented an annual convention, however, the directors were "of the opinion that matters of sufficient importance warranted the convention."

The "greatest accomplishment" noted by 1942 President, A.W. Allard that year was "the formation of permanent Regional Organizations throughout the state. Meetings were held in Chippewa Falls (23 attended), Milwaukee (29 attended), Green Bay (15 attended), Wausau (18 in attendance)" A 5th Region tried to hold a meeting in Sparta but "because of military projects being pushed forward, a meeting place could not be had." Each region was asked to meet twice a year, elect officers and make reports at the annual convention.

In 1942 Legislation for a Uniform Abstract became reality.

Other discussion points and issues of the early 1940's included:

Uniform Prices: \$.75/entry, \$2/sheet for court proceedings,
\$3/certificates, \$2/certificates continued within a 6 month period,
15% discounts.

Abstract Insurance offered through Lloyds of London

State License Law

Soldiers & Sailors Relief Act

Enemy Alien Act

With the outbreak of war, the 1944 Board approved investing in a \$500 war bond and members were encouraged to purchase them individually as well. Bulletins were filled with cries of support for our government and "our boys in the service who are willing to sacrifice their lives in order that Old Glory may continue to wave over this land of liberty."

In 1944 a new committee was set up to research and report back to the membership on the newest technology available to abstractors. The group was called the Recordak and Dextrigraph Committee.

Mid 40's

A Region map showing 5 Regions was created and placed on record.

Gas & tire rations prevented some of the region meetings from being held. Members were encouraged to attend the annual meeting because, as the "Wisconsin Titleman" reported, "everyone of us who is unfortunate enough to be engaged in the abstract or title business, has had problems during the past 12 months and members should discuss these problems with fellow members in an attempt to bring comfort to even the most depressed."

American Title Association sent out a letter to all state associations asking for contributions to a "sustaining fund." The letter explained that there was a gap between the "actual cost of operation and the amount received by dues." ATA proposed that the gap be filled with "voluntary contributions to the sustaining fund." Wisconsin Title Association sent out a plea to its members to support this fund for the survival of the national organization.

In the mid 40's the American Title Assn. dues were based on gross revenues of members. The Wisconsin Title Assn. dues were based on population of the counties as follows:

Counties up to 15,000	\$8.00
15,000-20,000	\$10.50
25,000-40,000	\$13.50
40,000-65,000	\$16.00
65,000—100,000	\$18.50
100,000-250,000	\$27.50
250,000-over	\$40.00

WTA set up another special committee to research the photographic take-off process

In 1945 WTA decided that since the work had been completed on the Uniform Abstract, that they would now support the creation of a Uniform Certificate. Language was drafted and copies sent to all members prior to the annual convention.

Late 40's

WTA updated their publication "Why do I need an abstract?" and made them available for members to purchase at a price of \$47.50/thousand to distribute to their customers and the public.

A representative from the Photostat Corporation addressed the 1947 convention and presented the advantages of the Photostat Junior. Prints could be prepared for as little as 5¢/sheet. A demo on Microfilm was also offered to members.

A heated debate at the 1947 WTA convention on the proposed License Law ended in a decision NOT to present the law to the Legislature.

In 1948 a new Wisconsin Title Association logo was unveiled.

By the end of the 40's the war was over. WLTA drafted a new Constitution and Bylaws for the association. Members attended the final conventions of the 1940's in record numbers.

President W.E. Atwell apologized for being inactive during part of his year due to being "disabled for four months as a result of an accident."

The 1949 Convention buzzed with a new wave of industry tools. Words like I.B.M and electric machines had everyone interested. A demonstration on the operation of the new Photostat machine was given to members.

In 1949 the WTA held its final session of their convention in the American Legion in Oshkosh. The session was adjourned early "due to a wedding party arriving upstairs and the accompanying hilarity."

By the end of the 40's spirits brightened and humor started to re-appear in the newsletters. It was not uncommon to count 2-5 jokes or funny stories in each newsletter. Here is a sample:

Employer: "Before I hire you, I'd like to ask you a question. Do you ever partake of intoxicating liquor?"

Applicant: "Before I reply, I'd like to ask a question too. Is this an inquiry or an invitation?"

Presidents in the 1940's

1939-41 Harry M. Schmitt, Oshkosh

1941-43 L.W. Allard, Wausau

1943-45 James T. Jacques, Milwaukee

1945-47 Ralph S. Lund, Black River Falls

1947-49 W.E. Atwell, Stevens Point

1949-51 Burr Tarrant, Whitehall

Conventions in the 1940's

1940-34th Annual Convention, Kenosha Elks Club/Dayton Hotel, Kenosha

1941-35th Annual Convention, Hotel Wausau, Wausau

1942-36th Annual Convention, Hotel Avalon, Waukesha

1943-37th Annual Convention, Wisconsin Hotel, Milwaukee

1944-38th Annual Convention Wisconsin Hotel, Milwaukee

1945-39th Annual Convention, Hotel Whiting, Stevens Point

1946-40th Annual Convention, Sterlingworth Hotel, Elkhorn

1947-41st Annual Convention, Eau Claire Hotel, Eau Claire

1948-42nd Annual Convention, Wisconsin Hotel, Milwaukee

1949-43rd Annual Convention, American Legion Club, Oshkosh

Wisconsin Land Title Association

The 1950's

Early 50's

The WTA held just one general membership meeting per year.

Presidents served two year terms.

The bulletin mailed to members was prepared by the presiding president and was called "Wisconsin Titleman".

There were 64 members in 1950.

Convention location selections were always "resorts". Members were encouraged to bring family and spend time vacationing after the meetings. Nightly room rates at the 1950 Convention hotel, King's Gateway in Land O'Lakes were \$4 single/\$8 double with shower and \$5 single/\$10 double with bath.

WTA PR Committee published a brochure titled "Let's Talk Facts". The brochure was intended to help the public know more about the title portion of a real estate transaction, specifically; what to do with a deed and an abstract of title.

At the 1952 WTA Convention the prime discussion was "license law". "At this time, there is none, and there being none, each and every one in attendance did favor a law except for two persons."

George Herbert, President of ATA, addressed the 1952 convention stating "Abstracters have a selling job to do with the public and users of our products-citing the history of Germany's dictatorship, and others-cautioning that the first step in a dictatorship is the taking over of title plants by the government followed by the grabbing of desirable properties by claiming no titles, defective titles, etc."

The membership decided in 1952 that the WTA should purchase recording equipment so that the proceedings at the annual convention could be transcribed at a later date for more permanent records. A motion was made to purchase a wire recorder. For much of the 1950's there were transcripts from each and every speech, round table discussion and meeting. These transcripts were printed in their entirety, word for word.

In 1952 membership was at 66.

In the early 50's pleas were made for the 5 Regions to become more active. The economy was good and everyone was busy. The Regions became increasingly active and provided much leadership throughout the remainder of the decade.

In 1953 & 1954 the proposed License Law bills died in the State Legislature. In 1953 WTA voted to continue their License Law Committee. By 1954 WTA decided "not to press the matter of license law further." An article in the "Wisconsin Titleman" noted, "The committee is abandoned. It was thought the matter should receive more attention when our membership has grown to a greater degree."

American Title Association co-sponsored a full length movie production called, "Million Dollar Castle complete with color and sound. The "Wisconsin Titleman" reported that the movie would be shown at the WTA Convention. The purpose of the film was to "persuade the viewer to own a home with modern equipment".

1954 The Board set up a Golden Jubilee Committee charged with gathering past WTA history and making preliminary plans for the 50th Anniversary. Leonard Fish would serve as host of the event. Chair of the Committee was Harry Schmitt of Oshkosh.

Technology in the early to mid 50's included: The Mimeograph and Microfilm.

Attendees at the 1954 WTA Convention were asked to bring sample abstracts of interest to other abstracters for display.

Mid to late 50's

The economy was good and the title industry was busy as is reported in the WTA bulletin by President, Richard Johnson who went on to say that they were "not at the boom and bust stage yet."

1956 was the year of The Golden Jubilee Celebration. The site was a non-resort for the first time in many years. Madison was selected because it was the site of the very first association convention in 1906. "In 1907 Dane County had a population of 10,000 people. 50 years later Dane County had population of 200,000. 100,000 of them live in the city of Madison."

A goal was set to have 100 members by the Golden Jubilee Celebration. Numbers fell short and the membership stood at 92 on the date of the convention.

In 1956 all 5 regions were extremely active and assisted with the plans for the Golden Jubilee.

President, Richard Johnson, spent his first year as WTA President, visiting all 5 Region Meetings as well as attending affiliated trade association conventions. In his visit to the Register of Deeds Convention, he was surprised to find out how many of them did not know that the WTA existed. He pledged to continue these visits in his second term in hopes of reaching over 100,000 people to let them know what WTA was and what it stood for.

A new dues schedule was published in the mid 50's.

Al Achten celebrated his 18th year as Secretary of the WTA at the Golden Jubilee.

The Public Relations Committee sent out notices to all 40 Wisconsin daily newspapers announcing the 50th Anniversary Golden Jubilee Convention which included a brief history of the association. The PR Committee reported at the convention that the committee was very disappointed that "very few (newspapers) ran the story."

The President of the National Microfilm Association addressed members at the Golden Jubilee on new industry products as follows:

- "*Microfilm in a roll which will save space, give more security and serve as a quick reference.
- *Carbon film which will provide back up copies and a duplicate set of film in card format in case the court house records burn in a fire.

Advantages:

- *Discontinuation of carbon paper.
- *Never have to type the same entry or abstract twice"

Another speaker at the Golden Jubilee made the following pleas to the members:

- "*Modernize your offices. Add air conditioning. It will be well worth the money spent.
- *Defend your system of charges.
- *Create title standards and work with your State Bar.

- *Accommodate the newest generation of home buyers and sellers and increase your speed. Get abstracts done faster. 3-4 months to prepare an abstract is too long.
- *The spread of title insurance offers the possibility of streamlining the process and will be your competition."

The 1956 budget included expenses of \$3,438.64.

The entire Supreme Court of Wisconsin attended the Golden Jubilee opening functions.

The American Title Association Representative who attended the Golden Jubilee was from the Iowa Land Title Assn. He, as well as the VP of ATA spoke at the Golden Jubilee and congratulated Wisconsin for being the "2nd oldest title industry association, 2nd only to Iowa which was formed in 1903." Both noted in their speeches that their research indicated that the purpose for organizing the state, as well as the national title associations was based on the very controversial Torrens System of public land title registrations. "Thanks to the hard work of these first people, the Torrens System was, in fact, discredited and fallen into disuse, or relative disfavor."

Presidents in the 1950's

1949-1951 Burr Tarrant, Whitehall
 1951-53 Russell A. Clark, Milwaukee
 1953-55 Leonard F. Fish, Madison
 1955-57 Richard E. Johnson, Waupaca
 1957-58 Glenn J. Patrick, Racine
 1958-60 Robert E. Kniskern, Rhinelander

Conventions in the 1950's

1950-44th Annual Convention, King's Gateway Hotel, Land O'Lakes
 1951-45th Annual Convention, The Dell View Hotel, Lake Delton
 1952-46th Annual Convention, Leathem Smith Lodge, Sturgeon Bay
 1953-47th Annual Convention, Mead Hotel, Wisconsin Rapids
 1954-48th Annual Convention, Lake Lawn Lodge, Delavan
 1955-49th Annual Convention, Northeraire, Three Lakes

1956-50th Golden Jubilee Convention, Hotel Loraine, Madison
1957-51st Annual Convention, Northeraire, Three Lakes
1958-52nd Annual Convention, Oakton Manor Resort, Pewaukee
1959-53rd Annual Convention, Northeraire, Three Lakes

Wisconsin Land Title Association The 1960's

Early 60's

Discussions began on setting up an association designation called the "Certified Land Title Searcher".

The WTA Board consisted of 4 directors and the President for a total of 5 members.

The very first WTA Abstracting Short Course for employees of member companies was established. Registration fees were \$15. The courses were 2 days long, held on a Friday and Saturday. Over 50 persons attended the first session at The Mead Hotel in Wisconsin Rapids. There were 12 individual volunteer instructors from all over the state. A comment on one of the evaluation forms stated that, "the date shouldn't have conflicted with the opening of trout season".

Much discussion took place regarding separating the dues billing of the American Title Association from the dues of the Wisconsin Title Association.

The board voted to budget \$500 for up to two officers (President, Vice President, Secretary) to use toward trips to the Mid Year and Annual American Title Association events. The travel allowance was itemized as follows: Registration fees, 7¢/mile mileage, \$15/day hotel room allowance and possibly air fare if necessary.

The newest technology for the title industry was Xerox Copiers.

A new type of property ownership called Condominiums began sweeping the country.

Proposed legislation and debate in the early 60's regarding "Air Space" and how it was tied to title insurance coverage was prevalent.

WTA sent out a survey to all members asking them to answer questions about the new License Law (a copy of which was enclosed). Only 35 members returned the survey and thus the board chose not to support sending the bill on to the Legislature. WTA leadership continued to ask members to express their opinions on this issue throughout the 60's.

The Wisconsin Title Assn. budget in the early 60's...\$8,800

There were 88 members of WTA in the 1963 directory.

Throughout the early 60's, every WTA president pleaded for more attendance at WTA meetings, Region meetings, more involvement on committees and cooperation in returning the surveys on license law.

In 1963 the American Title Association changed its name to the American Land Title Association and adopted a new logo.

Mid 60's

In 1964 WTA went from 5 Regions to 3.

Microfilm was the state of the art method used to copy County Records. In the mid 60's the Xerox 914 was used to copy maps, probate records, legal descriptions, abstract material and take-offs. The Xerox 1824 operated by making prints from 16 & 35MM film of daily take-offs.

Dues were based on gross revenue and ranged from \$20 to \$375.

American Land Title Assn. & Wisconsin Title Assn. dues continue to be billed together.

In 1965 the WTA sponsored a contest with a \$25 prize to rename the WTA bulletin and design a new cover. The current name in 1965 of the bulletin was Land Title News. Winner of the contest was William Morrison from Dane County Title who suggested that the name stay the same but designed a new cover featuring a spotlight shining down on the words "Land Title News".

A new advertisement for WTA was created to run in affiliated business bulletins for groups such as the banking, real estate, attorneys, etc.,

New forms were proposed featuring spaces for Social Security Numbers to make it easier to track information on certain documents. The reaction of the WTA was to immediately support this new practice.

By the Mid 60's attendance and involvement in the WTA had greatly increased. There was also a new and updated Code of Ethics and set of Bylaws.

Technology in the Mid 60's included a Documentary Stamp Dispensing Machine which stamped directly onto an original deed, either wet or dry. This enabled customers to pay for all their documentary stamps with one monthly check and eliminated the need to maintain an inventory of stamps.

In 1965 the news from the East Coast was, "Computer is used as a Title Searcher". The International Business Machines Corporation used their new computer in an experiment to search title records back to 1946 in New Jersey.

In November 1965 Lawyers' Title Guaranty Funds provided a glimpse of a competitor in the title evidencing field called title insurance. "Over two billion dollars is spent annually for the search and guaranty of title in the United States. With this large volume of business being conducted, it was perhaps inevitable that competition would develop. That competition has taken an unusual form!"

Tom Holstein is elected Chairperson of ALTA's Abstractors Section.
Jim Vance is elected Secretary of the same.

Late 60's

In 1966 the WTA board invited the Region presidents and the Committee Chair for the Abstractor's School to attend their board meetings.

A goal was established by the WTA board "to have 100 total members by the 1966 convention which marked the 60th anniversary of the association." There were 191 abstracting companies in Wisconsin eligible.

Tom Holstein resigned as WTA Secretary in 1966. Discussions began regarding securing a part-time executive secretary. The Board set up a committee to research this possible new position. The Committee was comprised of Tom Holstein, Chair and members: Harold Lenicheck, Nic Hoyer, L.W. Allard. The goal was to have an Executive Secretary decision to present to the membership at the convention.

WTA used an addressograph and plates with each member's address pressed into them to process mailings to the members.

The United States set up the Department of Housing and Urban Development and made it a cabinet post.

Milwaukee was chosen as the site of the future 1971 ALTA Convention.

The Wisconsin Bar Association recommended a Standards Certificate for all abstractors. WTA set up a Liaison Committee to work with the Bar Assn. on this proposal.

The war in Vietnam caused economic strain on the housing industry. Housing starts bounced from all time lows to all time highs.

The "Land Title News" regularly featured articles on "Title Insurance". In an article titled "Food for Thought", Otto Zerwick wrote to the WTA Board regarding title insurance, "The little title man is caput if he cannot keep up this modern race for greater and greater accuracy, speed and security".

The WTA Abstractors School continued to be successful. WTA conducted the School in Regions 1, 2 & 3 and received very good ratings from attendees.

In 1966 the WTA Celebrated its 60th Anniversary at The Midway Motor Lodge in Madison. Guests included the entire Wisconsin Supreme Court. The ladies events included a fondue lunch at New Glarus followed by a visit to a lace factory. The board and membership decided to remain committed to having a Secretary from within the abstracting/title industry to represent them. A \$3,000 amount was set aside to help cover the costs associated with the position. The new Secretary became the 6th position on the WTA Board. A decision was made to name Jim Vance as the new WTA Secretary.

The American Land Title Association Secretary's son was lost in the Vietnam war and posthumously awarded the Medal of Honor.

The new WTA Secretary, Jim Vance, contracted with a printing company to prepare the "Land Title News" in a professional new format.

In 1967 WTA filed for an IRS Certificate of Tax Exempt Status.

1967 WTA's Abstractors School divided courses into two levels- Beginner & Advanced. Ted Schneider was named the new Chair.

In 1968 WTA created a Young Titleman's Committee modeled after the ALTA Committee with the same name. The first chair of the WTA Committee was Bill Holstein of La Crosse. The committee was charged with "recruiting young men into the title industry."

In 1968 Tom Holstein from La Crosse, former WTA President served as ALTA Vice President and in 1969 he was installed as President of ALTA, the third Wisconsin titleman to serve in that position.

WTA's Membership report from 1968: There were 107 members- 7 Underwriters, 2 Examiners & 98 Abstracting Members.

A 1969 headline in "Land Title News" read, "Region 1 holds its meeting at the Playboy Club. It was a very worthwhile meeting." This article was accompanied by a picture of a Region 1 member and a Playboy bunny named Lena.

At the end of the 1960's the WTA budget was \$9,265.

The "Land Title News" featured an article written by Roy Hayes of the Wisconsin Real Estate Examining Board warning the real estate community to "not take advantage of discounts given by abstract and title insurance underwriters". Mr. Hayes was also the guest speaker at the WTA Spring Meeting that year and told the title industry that "gifts, gratuities or any type of benefit in the negotiations with a title company is a violation of the law."

The "Land Title News" is peppered with articles in the late 1960's on new Anti Trust and Truth in Lending consumer laws.

In 1969 Wisconsin formed the new Title Rating Bureau. The "principal purpose of the new group will be to work with the Wisconsin Insurance Commissioner in promoting good title practices and maintaining fair title insurance charges."

U.S. Senator William Proxmire chose the title industry as one of his targets on consumer protection and warns consumers that "they are paying too much to the title industry as part of the real estate transaction."

The 1969 Eau Claire Convention featured a ladies program with a "Strip Tease Fashion Show". Men were only allowed to participate if they had a "special pass."

A 1969 "Land Title News" stated that "Mr. & Mrs. Edwin Christopherson of Main St. announced the approaching marriage of their daughter, Nancy Jean, to Paul L. Oswald, son of Mr. & Mrs. Harvey E. Oswald of Sparta."

Technology at the courthouses included putting all handwritten records onto microfilm. "This process made some of the faintly written documents very difficult to read on microfilm and many entire sections and pages ended up missing. Courthouses then made pleas to abstracters to help supply them with copies of documents they might have in their offices in order to preserve their records."

Presidents in the 1960's

1958-60 Robert Kniskern, Rhinelander
1960-62 Thomas J. Holstein, La Crosse
1962-64 George R. Faller, Green Bay
1964-66 Leon Feingold, Janesville
1966-68 Harold A. Lenicheck, Milwaukee
1968-70 A.J. Achten, Shawano

Annual Conventions in the 1960's

1960-54th Annual Convention, Ligetts Holiday Inn, Burlington
1961-55th Annual Convention, Deer Park Lodge, Manitowish Waters
1962-56th Annual Convention, Holiday Inn, La Crosse
1963-57th Annual Convention, Northernnaire, Three Lakes
1964-58th Annual Convention, Uphoff's Motel, Lake Delton
1965-59th Annual Convention, The Sterling Motor Inn & Crossroads Motel, Elkhorn
1966-60th Anniversary Convention, Midway Motor Lodge, Madison
1967-61st Annual Convention, Pioneer Inn, Oshkosh
1968-62nd Annual Convention, The Pfister, Milwaukee
1969-63rd Annual Convention, Holiday Inn, Eau Claire

Wisconsin Land Title Association

The 1970's

Early 70's

The Association's official name was the Wisconsin Title Association.

There were 107 WTA members in 1970.

The WTA budget in 1970 was approximately \$11,000.

The economy was soft at the beginning of the 70's. Money was tight and housing starts were at an all time low in the post-war era.

Discussions and articles in the newsletter addressed the possible change from "feet and miles to a metric measurement system."

Nic Hoyer reported to the board that Milwaukee did not have any hotels large enough to host the ALTA Convention in 1971 so consideration was withdrawn. The ALTA convention was moved to Michigan. Michigan asked for a financial contribution from WTA to help defray costs but the WTA board declined.

Ted Schneider headed up the School Committee charged with organizing educational classes for members. In 1972 the Employees Seminars were held in a North Central location-Stevens Point and a South Central location-Madison.

Discussions at the annual meeting centered on how to "shorten the abstract". According to comments, "abstracts were becoming too big and thus too expensive. Consumer demand was for a more affordable product." Resolutions concentrated on "finding a way to cut abstracting costs for fear that consumers would turn to a less expensive product called *title insurance*."

Nic Hoyer was charged with working with the Insurance Commissioner to develop a new exam for licensing people to write title insurance. A sample test was given to 38 members attending the 1971 mid year meeting. Names on the tests were optional. 97 questions were on the test with the goal to reduce the agent exam to 40 questions. Test questions had to cover 5 categories: legal descriptions, judgments & liens, court proceedings, conveyances and title insurance. The average score on the exam was 73% (range 58%-91%). Only 8 persons had the courage to sign their names.

Early 70's Legislation:

- * Bill 4865 stating that an employer may not terminate employment of a female employer because of pregnancy.
- * Bill 1063 which set up interest bearing escrow accounts
- * New probate code
- * Wisconsin Senator William Proxmire introduced the Title Reduction Act which would limit the charges an abstracting/title company could charge to the consumer. Both the WTA and the ALTA vigorously opposed the bill.

Proxmire mailed out a letter to his constituents titled "How to Get Fleeced When You Buy A House" and a second flyer titled, "How the Title Charge Racket Can Take \$500 Out of Your Pocket." He also asked the Secretary of HUD to set the title insurance rates. WLTA & ALTA, as well as other affiliated industries, actively opposed this bill.

- *The Official age of an "Adult" in Wisconsin was changed to 18.
- *The New minimum wage was changed to \$2/hour in 1974 graduating to \$2.10/hour in 1975 and finally changing \$2.30 in 1976.
- *The WTA Board opposed legislation that would allow a Savings & Loan Association to own and operate service corporations for the purpose of providing services previously obtained from outside sources. Members of WTA were encouraged by President, Ted Schneider to contact their representatives on this issue, especially Senator Proxmire. Proxmire was "on our side" according to Schneider.

The latest technology? The Microfilm Processing Camera.

A new product called Mortgage Insurance becomes a part of the real estate loan process.

In 1972 the board voted to Incorporate and thus changed the name to: Wisconsin Land Title Association, Inc. The logo (seal) was also changed slightly, eliminating the tree in the center.

Grievances are commonly filed for "copying by typing a competitors work." The WLTA Board published an official stand against this practice as "unethical" and warned WTA members not to do it.

Problems surface with the dues structure. Claims suggest that some members do not pay as much as they should based on the honor system using the gross revenue chart. A committee was established to research alternative dues payment options. The Committee and the Board chose to keep the present method of dues calculations in place

but to do more communication with the members and to ask for their input.

Throughout the 70's the "Land Title News" posted thank yous to Walt Ekum for "the good Monroe cheese transported to the meetings."

In 1973 WLTA's budget was \$13,728.

In 1973 ALTA created a Political Action fund for the title industry and named it TIPAC.

By 1973 the real estate market had become very lucrative and members were making more money. Thus, the dues increased substantially. The Board voted to give all members a 10% discount on their 1974 dues.

Hospitality Suites were officially banned by the Board in the early 70's as they "feel that this practice should be discouraged since the purpose is to get members together at meetings. Drinks, meals and the meetings are planned for togetherness-let's keep it that way!" A letter sent to all of the "Milwaukee Offices of those who were sponsoring their own hospitality suites."

A proposal was made in 1973 to eliminate the Spring Meeting and put more emphasis on Region Meetings. Because the attendance at the last two Spring events was "fine", no changes were made. That year a record attendance was set for the Spring Meeting (143 registrants)

Nic Hoyer was elected to the ALTA Board of Governors in 1973.

WLTA adopted the Standard Survey Certificate.

The 1974 Budget for the WLTA was \$16,000. The Board made a request to ALTA for them to bill their own dues.

1974 Alex Lapotko was featured in the "Land Title News" for building a new computerized tract index for his Walworth County title plant.

In 1974 members requested that branch offices have official membership status and listings in the directory.

In 1974 Jim Vance asked the board to replace him as the Executive Secretary in preparation for his WLTA presidency. The board approved current president, Ted Schneider to serve as Executive Secretary at the conclusion of his presidency.

Mid 70's

The 1975 WLTA Budget was \$16,765.

An article in "Land Title News" titled "Feingold's Sons Study Law" noted that Russ Feingold received a Rhodes Scholarship and attended Oxford University.

The economy continued to improve and the title industry was busy. Numbers fell off considerably for the Employee Seminars so they were cancelled for most of the remainder of the 70's.

In 1975 President Ted Schneider wrote in his President's Message in the newsletter that the "industry was picked apart by investigators on a Federal level as well as by the Office of the Commissioner of Insurance. It is quite clear that government is interested in our business. "

In 1975 The Office of the Commissioner of Insurance adopted the Administrative Code of Prohibited Practices.

A new challenge from 1976 President, Clarence Gess was "to have 125 members by the 70th Anniversary in 1976." Membership was 112 at the beginning of 1976.

1976 was the Bi-Centennial of the Country, the Centennial Year of the title industry and the 70th Anniversary of the Wisconsin Land Title Association.

The first ever woman keynote speaker for a WLTA event was Wisconsin Supreme Court Justice Shirley Abrahamson.

The Legislative Committee recommended "retaining representation in Madison to keep them advised of pending legislation". Ray Burger was charged with finding someone for this duty and bringing that name back to the board for consideration. Lawrence Larson was hired in 1976 at \$15/hour to act as that person.

In 1977 the WLTA Budget was \$17,344. Again the dues are discounted 10% because of the flourishing market.

In 1977 the Farmland Preservation bill was signed.

Late 70's

Jim Vance authored "Titles to Real Estate" written as a book "designed as an aid for attorneys examining title."

Because the market was so busy, the WLTA Committees were not functioning as per an article in the 1978 "Land Title News."

In 1978, WLTA President, Ed Younger was quoted as seeing a new trend in the industry, "It has often been observed by members of the Association that it is fine to note the increasing number of ladies attending our meetings because of their interest in our vocation." Up till now, all reference to members in the "Land Title News" had been as "title men".

In 1978 the Budget was \$21,225

WLTA sponsored a five day seminar. 27 persons attended. Registration fees were \$125/person which included lodging.

Attendance at all WLTA events declined in the late 70's. The economic boom was blamed.

In 1978 Governor Schreiber signed a bill allowing the Commissioner to "set standards by rule, subject to legislative review for licensed intermediaries with a limitation of 15 hours of study per year per license."

1978...the "Cheese" thank yous" were back as Wally Ekum continued to bring cheese to the WLTA events.

A motion was made by the Board "to request the WLTA Legislative & Government Liaison Committee to investigate authority of the registers of deeds." This was following a discussion on various local register of deeds problems around the state.

The 1979 Budget was \$26,403.

The 1979 Membership was 121.

A request came from an Underwriter asking the board to revisit the sponsorship of Hospitality Suites. The board stood firm. No hospitality suites would be approved.

At the end of 1979 it was decided that the 1980 dues were going to be discounted 15% because of the great economy.

An article in the 1979 "Land Title News" was titled "A New Generation of Title People Get Together." A picture of, Rick & Nancy Maliszewski, Jim Duffy, Carrie Hoyer, Paul & Nancy Oswald, Mark & Chris Ciborowski, Mike & Kathy Skoglund ran with the article. It read, "A new generation of "goers" put in another appearance at the WLTA Convention in Milwaukee. Twelve of these young people have become good friends through their growing association in the Land Title Industry" Later that year this group got together for a weekend of camping which included six small children. They played softball, went on a nature hike and had lots of fun. Chris Ciborowski said they are organizing a weekend of skiing this winter as well.

Presidents in the 70's

1968-70 A.J. Achten, Shawano

1970-71 Otto S. Zerwick, Madison

1971-72 Nic. S. Hoyer, Milwaukee

1972-73 Clyde V. DeVillier, Madison

1973-74 Franklin A. Kekow, Milwaukee

1974-75 Theodore Schneider, Kenosha

1975-76 Clarence Gess, Waukesha

1976-77 Edward G. Younger, Hudson

1977-78 John R. Duffy, Hayward

1978-79 David Duchac, Antigo

1979-80 Walter R. Ekum, Monroe

Annual Conventions of the 70's

1970-64th Annual Convention, Conway Hotel, Appleton

1971-65th Annual Convention, Racine Motor Inn, Racine

1972-66th Annual Convention, Lake Lawn Lodge, Delavan

1973-67th Annual Convention, Dome Resort, Marinette

1974-68th Annual Convention. Pioneer Inn, Oshkosh

1975-69th Annual Convention, Midway Motor Lodge, La Crosse

1976-70th Annual Convention, The Concourse, Madison

1977-71st Annual Convention, Telemark Lodge, Cable

1978-72nd Annual Convention, Midway Motor Lodge, Green Bay

1979-73rd Annual Convention, The Pfister Hotel & Towers, Milwaukee

Wisconsin Land Title Association The 1980's

Early 80's

At the 1980 Convention, Jeff Green, President of Knight-Barry Title made a presentation titled "Practical Considerations in the Use of Land Contracts in Modern Financing Transactions."

A new Marital Property Bill was introduced in the Wisconsin Legislature in 1980.

32 Wisconsin WLTA members contributed \$1,445 to TIPAC in 1980.

The WLTA Budget in 1980 included Income of \$27,500 and Expenses of \$20,000.

In the late 70's and into 1980 the title industry "suffered along with the depression that engulfed the real estate, home building and mortgage lending industries to the point where personal changes had to be made" as was written by WLTA outgoing President, Walter Ekum in the "Land Title News."

Wisconsin "Young Titlists" held their 2nd annual camping trip. 12 young title industry adults attended. This group also began planning for a 2nd annual ski trip in the Upper Peninsula of Michigan.

Ted Schneider was appointed lobbyist of the WLTA.

Hearings on Controlled Businesses were held by the Senate Banking Committee. This was one of the industry's greatest concerns of the time.

WLTA Regions showed little to no activity in the early 1980's.

WLTA began sending the Wisconsin Registers of Deeds the "Land Title News."

123 registrants attended the 1982 Spring Conference. This included 23 babies!

In 1982 WLTA opened the Executive Secretary position for applications after Ted Schneider announced his retirement.

Marital Property Reform continued to highlight the WLTA Legislative Agenda in 1983.

The "Land Title News" noted that title companies "shrunk in size" due to the slower market in the early 80's as companies adjusted to the slower market. In 1983 companies now enjoyed more business but were "experiencing a shortage of labor as the market picks up."

The 1983 WLTA President, Willis Foster asked for "new blood" on the WLTA Committees, and wrote in his President's Column of the newsletter, "that he has noticed that most of the committees have not changed any members for quite some time."

All of the Regions showed activity in 1983, had their own slates of officers and held meetings.

Nic Hoyer served as the Wisconsin TIPAC Trustee for ALTA.

A study group was set up by the WLTA Board of Directors to research "Controlled Business". The Study Group was instructed to attend a hearing on this subject with the Office of the Commissioner of Insurance, prepare a response, implement a recommendation regarding this matter and report back to the association.

Beginning in 1983 and running thru 1987 WLTA sponsored skiing seminars at Big Powerhorn Mountain in Michigan's UP. Seminars and Discussion Groups were held in the a.m. and everyone enjoyed skiing and relaxing in the afternoon and evening. The attendance grew from 8 to 26 persons in the years these were held.

1983 Homebuyer's Profile (as printed in the 1984 "Land Title News")

Median Price of Home	\$58,000
Median Household Income	\$28,000
Most Common Type of Home Sold	Existing 3 BR, Single Family
Median Age of Homebuyer	33 Years
First Time Homebuyers	40%
Repeat Homebuyers	60%
Both Spouses Employed	65%
Average Down payment	23%

On January 1, 1984 Carrie Hoyer began working as the new WLTA Executive Secretary.

Mid 80's

The 1985 WLTA Budget Expense Items: \$30,644

The WLTA Education Committee conducted a membership survey and redesigned the "100 Question Test" to find out the weaknesses of its members. 23 attendees at the 1986 Convention in Madison took the test. Average score-71%.

WLTA gave away the address-o-graph which was used for many years to prepare address labels for membership mailings.

The State of Wisconsin worked on setting up the Wisconsin Land Information System.

In 1986 Peter Christianson of Cooke & Frank in Milwaukee, lobbyist for the WLTA agreed to write articles for the newsletter and to continue working with the OCI "to keep the Controlled Business ruling in effect."

The board voted to re-design the WLTA Logo in 1987.

In 1987 the WLTA Membership Dues were changed to a formula based on 1). County population and 2). The number of real estate recordings in each county.

WLTA stopped collecting ALTA dues from members in 1987.

Late 80's

In 1988 WLTA explored setting up a Political Action Committee and Fund. Mark Ciborowski became the first Chair. There were 8 trustees.

In 1988 WLTA had 108 members.

ALTA submitted a strong objection to a Controlled Business Entity in Wisconsin in 1988.

WLTA Past President, Dick Oliver was elected to the ALTA Board of Governors.

WLTA held its very first out of state convention at the Grand Hotel on Mackinac Island, Michigan in 1989.

In 1989 WLTA changed from 3 Regions back to 4.

At the 1989 Convention the new WLTA logo was unveiled.

A former WLTA scholarship recipient, Attorney Patrick Zabrowski of Foley and Lardner, was a featured speaker at the Fall Convention in 1989.

Presidents in the 80's

1980-81 Leonard C. Donohoe, Milwaukee

1981-82 William F. Abraham, Wausau

1982-83 Willis A. Foster, Eau Claire

1983-84 William T. D. Holstein, La Crosse

1984-85 James J. Vance, Jefferson

1985-86 Roger B. Manley, Lake Geneva

1986-87 Richard J. Oliver, Green Bay

1987-88 Charles B. Schiereck, Milwaukee

1988-89 James O. Duffy, Ashland

1989-90 Stephen M. Evans, Appleton

Annual Conventions of the 80's

1980-74th Annual Convention, Playboy Resort & Country Club, Lake Geneva
1981-75th Annual Convention, Pioneer Inn, Oshkosh
1982-76th Annual Convention, Civic Center Inn, Eau Claire
1983-77th Annual Convention, Paper Valley Hotel & Conference Center, Appleton
1984-78th Annual Convention, Marriott Hotel, Milwaukee
1985-79th Annual Convention, The Abbey, Lake Geneva
1986-80th Annual Convention, Inn on the Park, Madison
1987-81st Annual Convention, The Landmark, Egg Harbor
1988-82nd Annual Convention, Embassy Suites, Brookfield
1989-83rd Annual Convention, The Grand Hotel, Mackinac Island, Michigan

Wisconsin Land Title Association **The 1990's**

Early 90's

In 1990 WLTA Executive Secretary, Carrie Hoyer, submitted her resignation.

1990 WLTA President, Mark Ciborowski asked for "new blood to serve on WLTA Committees" in his first President's Message in the "Land Title News."

Linda Neeck Smith was hired at a yearly salary of \$8,000 as the new part time WLTA Executive Secretary.

In 1990 the WLTA established the "Honorary Member" classification of membership.

The budget in 1991 included expenses of \$52,210.

The fax machine was WLTA's newest, quickest and most convenient communication tool.

The first comprehensive state WLTA Directory in its new format was released in 1991.

New Lobby Laws required WLTA to track all time spent affecting legislation in Wisconsin.

The "Land Title News" won a statewide award in the Press Women's Communication Contest.

The Register of Deeds and the Builders Associations expressed a desire to work together with the WLTA on common problems, issues and legislation.

Business boomed in the early 90's.

Wisconsin Registers of Deeds offices began converting records to optical disk. This caused difficulties and complications for the title industry. Hearings were held on these changes to find resolutions.

WLTA Regions were asked to poll their members about the importance of holding Regions Meetings. The results: Region 1 was interested in holding meetings. Region 2 members wished to continue with a Region Director on the board but was not interested in continuing meetings. Region 3 was going to continue to hold meetings. Region 4 felt that meetings were not important but that a Region Representative on the board was.

An 800 number was established for the Association, 800-589-WLTA (9582).

In 1992 the WLTA Board invited other trade association's leadership to their convention. This included the Register of Deeds Assn., Land Information Board, Wisconsin Realtors Assn., the Real Property Section of the Wisconsin Bar Assn. and the Office of the Commissioner of Insurance.

Past President of the WLTA, Dick Oliver from Green Bay, was installed as President of the American Land Title Association. Dick was the fourth person from Wisconsin to serve as ALTA President.

In 1993 the only Region to hold a meeting was Region 3.

The Education Committee ran one Education Symposium every year in the early 80's. Attendance averaged 75 persons per event.

ALTA co-sponsored a Regional Seminar along with the WLTA in Milwaukee. Subjects included the infamous "Closings from Hell" Seminar.

New RESPA Regulations were introduced in the early 90's.

The OCI asked for input on the questions for the licensing exam. WLTA Members Gloria Kirking and John Bethel assisted with this request.

The Federal Tax Lien Filing Act was introduced to centralize IRS tax liens. WLTA worked together with the Registers of Deeds, Secretary of State and the IRS on how this new system would best serve all.

In 1993 the WLTA initiated and put into action a new Long Range Plan.

The 1994 WLTA budget included expenses of \$80,000.

The WLTA endorsed Tommy Thompson for Governor in 1994.

A committee was set up in 1994 to "draft and coordinate the introduction of a "good funds" law in Wisconsin." The committee was headed by Bush Nielsen & Ron Antoine.

A Membership Survey was circulated as part of the Long Range Plan. Members indicated that their main areas of concern/interest included "Growth & Support in Education & Political/Legislative Activism."

In 1994 Executive Officer, Linda Neeck Smith asked the Board to review the dues structure.

Board Member Mike Wille proposed that the WLTA set up a preparatory school for the title licensing exam.

In 1994 the WLTA sponsored a teleconference education symposium. 203 attend the symposium, netting the WLTA \$2,800. Members expressed their wish to go back to onsite instructors verses "over-the-wire connections."

WLTA considered establishing Continuing Education Units.

Mid 90's

WLTA established Committees or Working Groups that focused on the following:

- *Working with the OCI on a re-write of Administrative Rule 332 dealing with Prohibited Practices.
- *Technology Committee to work on the Register of Deeds Optical Imaging Process and other new technology affecting the industry.
- *Meet with the OCI regarding the Norwest/ATI's "TOP" Program.
- *Continue working on "Good Funds" legislation.
- *Continue working on the 10 year limit on State Tax Warrants.

WLTA Membership in 1995 was 163.

Between 1990 and the mid 1990's there were two Membership Dues increases.

In 1995 "Email" was introduced as the newest technology.

Russ Feingold, son of former WLTA President, Leon Feingold-Janesville, was voted into the U.S. Senate and addressed the WLTA at the Spring Conference in Wausau.

A bylaw was introduced to allow Associate Members to be "Companies" verses "Individuals". No bylaw change of this type ever passed.

Steve Schneider, Education Chair, announced that a "crash course for title licensing" was being worked on in 1995.

In 1996 Linda Neeck Smith retired as the WLTA Executive Officer. Karen Gilster from the La Crosse area was named her successor in April 1996.

Important Issues in 1996 included:

- *Open Records
- *How Imaging would affect relationships with the courthouses
- *NAIC Model Act
- *Good Funds bill which was in the first phase of the legislative process

The WLTA Membership Committee, chaired by Vance Werner, introduced an aggressive Membership Campaign in 1996. By year end, 38 new members had joined the WLTA for a total of 194 members.

The WLTA Board decided to eliminate the "head table" at all WLTA events. It was agreed that leadership would sit among the members.

Governor Tommy Thompson "signed SB416 providing a mechanism which could be used to void a judgment which had been discharged in bankruptcy, cleansing title to homestead property in which a debtor owned \$40,000 or less in equity." He also signed SB417 the "Good Funds" into law at WLTA Board member, Mike Wille's office in La Crosse.

The first WLTA Pre Licensing Course premiered in August 1996. Don Schenker and Marjorie Bardwell were the speakers. 119 registrants attended the course. Approximately 95% of those in attendance went on to pass the licensing exam.

WLTA purchased it's first association computer system in 1996. Later that year, WLTA went "online".

In 1996 the WLTA standardized their dues, dropping the population/recordings formula. The new Dues Structure was as follows:
Agents-\$350, Branches-\$150, Underwriters-\$1,635 (for two listings in the directory), \$150 Associates.

Executive Officer, Karen Gilster, began visiting offices as part of her travels across the state.

The Membership Committee established the "Key Club Awards" for those who recruited new members to the WLTA. They also created Membership Plaques for all individual Agent & Underwriter members.

Late 90's

WLTA introduced a new format for their Membership Directory which was a huge success. Thousands of copies were distributed.

WLTA leased an automobile for use by the Executive Officer.

The Register of Deeds Liaison Committee was set up to work on Open Records legislation. They were given the charge to "establish a position paper which explains how certain open records laws should be interpreted, file a letter brief with the Supreme Court and testify against the proposed rule."

In 1997 the WLTA nominated Cathy Wiese from Sturgeon Bay, for President-Elect. Cathy would go on to preside over the WLTA in 1998 as the first-ever woman president of the association.

WLTA was once again asked by the OCI to assist in reviewing the questions for the licensing exam. Don Schenker agreed to serve the association in that capacity.

The year 1997 ended setting a new record for membership totals. For the first time in history the WLTA had over 200 members (208).

Mortgage Impairment became a looming issue by the end of 1997. The WLTA asked the OCI to "enforce the basic rule that you have to be licensed to underwrite title insurance."

The WLTA Education Committee presented a plan to the Board for the Title Examiner Certificate Courses Levels 1-4 and was given permission to proceed forward with development of curriculum.

In 1998 new Transfer Returns and Optical Imaging were discussed at the Register of Deeds Liaison Committee meetings.

WLTA established their first official email address in 1998 using AOL, wislta@aol.com

In 1998 WLTA once again endorsed Tommy Thompson for governor.

The new Child Support Lien Docket System was proposed by the State of Wisconsin in 1998.

WLTA obtained a digital copier which was interfaced with the computer system making communication and production of newsletters and other paperwork more economical and convenient.

At the end of the century WLTA Hot Topics included:

- *Privacy Issues
- *Digital Signatures
- *Wage Claim Liens
- *Child Support Liens
- *Dockominiums

Before the end of 1999 WLTA premiered Courses I & II of the new Title Examiner Certificate Courses at the Chula Vista in Wisconsin Dells. 80 persons were in attendance.

WLTA geared up for the Year 2000 and the Y2K Bug that threatened to affect computer systems.

Presidents in the 90's

- 1990-91 Mark Ciborowski, Waukesha
- 1991-92 Michael J. Skoglund, Oshkosh
- 1992-93 Eugene J. Ouchie, Waukesha
- 1993-94 Richard A. Maliszewski, Monroe
- 1994-95 Timothy H. Brellenthin, Elkhorn
- 1995-96 Michael F. Wille, La Crosse
- 1996-97 Gerard R. Faller, Green Bay
- 1997-98 Marvin P. Ripp, Madison
- 1998-99 Cathy A. Wiese, Sturgeon Bay
- 1999-2000 Ronald J. Antoine, Waukesha

Annual Conventions of the 90's

- 1990-84th Annual Convention, Paper Valley Hotel & Conference Center, Appleton
- 1991-85th Annual Convention, Hyatt Regency Hotel, Milwaukee
- 1992-86th Annual Convention, The Radisson Hotel, La Crosse
- 1993-87th Annual Convention, The Wyndham Hotel, Milwaukee
- 1994-88th Annual Convention, Holiday Inn East, Madison
- 1995-89th Annual Convention, Lake Lawn Lodge, Delavan
- 1996-90th Annual Convention, Radisson Hotel, La Crosse
- 1997-91st Annual Convention, Regency Suites, Green Bay
- 1998-92nd Annual Convention, The Concourse Hotel, Madison
- 1999-93rd Annual Convention, Stone Harbor Resort, Sturgeon Bay

Wisconsin Land Title Association

The 2000's

Early 2000's

Key Issues in the early years of the New Millennium:

- * Access to Public Records
- * Ownership of Public Records and the ability to sell documents images
- * Electronic Recording
- * Electronic Signatures
- * Child Support Lien Docket System
- * Priority Wage Claims
- * Privacy Rights

The WLTA Budget in 2000 included Expenses: \$116,000.

The Title Examiner Certificate Course Program changed from four to six sections. Over 100 persons registered for the courses in 2000.

Mike Wille, Past President of the WLTA is named to the ALTA Executive Committee.

In 2000 the new Child Support Lien Docket System went into effect.

Membership was at 221 in the year 2000.

Since its creation in 1996, over 500 persons have taken the WLTA Pre Licensing Seminar (as of 2001). The unofficial passing ratio was 99% of those who attend the WLTA Seminar. Lisa Petersen was the lead instructor for the courses.

As of 2001 over 180 persons had taken one or more of the Title Examiner Certificate Courses. The first class to graduate from all six courses was in the Spring of 2001.

In 2001, without any advance notice, the Wisconsin Transfer Fee increased. This change was "hidden in the 723 page budget bill."

On September 11, 2001 the World Trade Towers were attacked just days before the WLTA Fall Convention on Mackinac Island, Michigan. The WLTA Board held an emergency teleconference meeting to decide whether to continue the plans for the convention. The overwhelming vote was to go forward. Over 80 persons attended. Those who could not make it included anyone planning on traveling by air because the U.S. Government had grounded all airplanes.

A nationwide moment of silence was observed by convention attendees while standing on the porch of the Grand Hotel. This was followed by the ringing of all church bells across the country in honor of those who perished in the 9/11/01 tragedy.

At the fall convention of 2001, the board authorized Steve Schneider to design the basic lay-out for the WLTA website which would be www.wlta.org

WLTA fax communications averaged 800 in a four month period in the early to mid 90's.

WLTA successfully opposed legislation on two important issues: 1). The licensing of closing agents and 2). Interest on escrow accounts.

In 2002 the new WLTA website was introduced www.wlta.org to members at the Spring Conference. The association email address was changed to kgilster@wlta.org

There were 216 members in 2002.

Research began on creating a new Closing & Escrow Education Course in 2002.

In 2003 the WLTA Education Committee created the Title Examiner Graduate Course for those persons who had graduated from all six Title Examiner Courses. The course was offered to these individuals at a reduced rate, held once a year and the graduates themselves chose the subject for the course each year. The response was very positive and the courses well attended.

By the end of 2003 there were over 200 Graduates of the Title Examiner Certificate Courses. Each course was held three times a year at The Kalahari Resort in Wisconsin Dells.

In 2003, every single WLTA Director at Large was female for the very first time in the history of the WLTA.

Register of Deeds Contracts became a significant issue in Wisconsin in 2003.

On a nation-wide basis RESPA and HUD were in title industry news headlines and were hot topics at ALTA and WLTA Conventions.

During the 2003 Convention at The Pfister Hotel, Paul Mc Cartney, his wife Heather as well as Martin Short were sighted in the hotel by convention attendees.

Membership in 2003 rose to 240.

ALTA kicked off a new Public Relations campaign and sent all of its members PR Kits to use in their communities.

By the end of 2003 there were over 350 persons in the Title Examiner Certificate Course Data Base who had taken one or all of the courses.

In 2004 WLTA monitored legislation on Dockominiums.

Membership in 2005 grew to 255. Approximately two thirds of all new members were the direct result of the WLTA Education Programs.

In 2004 HUD investigations were being conducted in the title industry all over the country.

Mid 2000's

In 2005 WLTA began regular communications with members by email. These were called "WLTA Updates" and replaced the former "Land Title News."

The WLTA Education Committee introduced the Closing and Escrow Courses in November of 2005. Curriculum for three modules was set up for registrants to choose from; Residential, Construction & Commercial. Registrations for the first session was strong. A plan was developed to offer all three modules three times per year.

In 2005 the second woman President of the WLTA, Charlene Bender planned a unique convention in her hometown of Prairie du Chien. Because there was not a hotel large enough to accommodate the meetings, events were held at venues throughout the entire area. Members overwhelmingly enjoyed the convention.

2006 marked the 100th Anniversary of the Wisconsin Land Title Association. WLTA President Lisa Petersen, the third woman to preside over the WLTA, made plans for a first class anniversary celebration held at The Pfister Hotel, which was the site of the very first meeting of the WLTA in 1906.

WLTA endorsed Mark Green for Governor in 2006.

In 2006 the Budget included Expenses of \$196,000.

Membership was at a record high of 292 by the end of the 100th year of the association. This was a 77% increase in membership in a 10 year span, 1996-2006. The breakdown of membership was as follows:
11 Underwriters, 145 Agents, 102 Branches, 34 Associate Members.

September 22, 2006 WLTA Past President Mike Wille was killed while piloting his small plane home to La Crosse after attending the Nebraska Land Title Association Convention. Mike was to be installed as the President of the American Land Title Association in just a few weeks.

At their convention in San Francisco in early October, the American Land Title Association voted to recognize Mike Wille's term as ALTA President and reflect his presidency in its historical records.

At the Wisconsin Land Title Association 100th Anniversary Convention the board of directors voted to rename the Leadership Award the "Michael F. Wille Leadership Award."

A record 194 persons, including 17 Past WLTA Presidents attended one or more events at the 100th Anniversary Convention .

Newly installed 2006-07 President, Penny Giese, inspired guests with her heartwarming and uplifting inaugural address titled "Going Forward" as WLTA embraced it's journey into their next 100 years!!!!

Presidents in the 2000's

2000-01 John F. Rawlings, Milltown
2001-02 James M. Marlin, Milwaukee
2002-03 Steven R. Schneider, Kenosha
2003-04 J. Bushnell Nielsen, Waukesha
2004-05 Charlene R. Bender, Prairie du Chien
2005-06 Lisa A. Petersen, Waukesha
2006-07 Penny A. Giese, Kenosha

Annual Conventions in the 2000's

2000-94th Annual Convention, The Wyndham Hotel, Milwaukee
2001-95th Annual Convention, The Grand Hotel, Mackinac Island, Michigan
2002-96th Annual Convention, The Pfister Hotel, Milwaukee
2003-97th Annual Convention, The Osthoff Resort, Elkhart Lake
2004, 98th Annual Convention, The Madison Hilton/Monona Terrace, Madison
2005, 99th Annual Convention, The AmericInn/PdC area, Prairie du Chien
2006, 100th Anniversary Convention, The Pfister Hotel, Milwaukee