



# TITLE WAVE

April, 2018

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## SLTA MID-YEAR



## Join us at SLTA's Mid-Year Meeting Ross Bridge Resort in Birmingham

We invite you to join us at Southeast Land Title Association's Mid-Year Meeting at the beautiful Ross Bridge Resort in Birmingham, Alabama. The meeting will be held Monday, April 16th. Participants can earn up to 6 CLE/CE credits by attending the courses.

- Cost: \$150 for SLTA Members and \$250 for Non-Members
- Registration includes a full breakfast and lunch on Monday.
- Opportunity to earn 6.0 CLE credits, including 1 hour of Ethics, in Alabama, Mississippi and Georgia, as well as 6.0 CE credits in Alabama for the Department of Insurance.
- Register at [www.sltaonline.net](http://www.sltaonline.net)

## 2018 MID-YEAR MEETING SCHEDULE

### Sunday, April 15th

2:00 pm–3:00 pm	Committee Meetings
3:00 pm–4:30 pm	Board of Directors Meeting

### Friday, April 16th

7:30 am–8:30 am	Full Breakfast for Attendees
8:30 am–9:30 am	<b>“Multi-State Legislation Update (Governmental Affairs Panel)”</b> by Wes Long, Chair of Alabama Governmental Affairs Committee; Deborah Bailey, Chair of Georgia Governmental Affairs Committee; and Terry Weill, Chair of Mississippi Governmental Affairs Committee
9:30 am–10:30 am	<b>“Underwriter Panel (AL/MS/GA)”</b> – by Danny Crotwell of Fidelity National Title Group; Gina Matthews of Old Republic National Title Insurance Company; Donna Snider of First American Title Insurance Company; Warren Laird of Stewart Title Guaranty Company; Rhee McCallum of Chicago Title Insurance Company
10:30 am–10:45 am	Break with Exhibitors
10:45 am–11:45 am	<b>“Economic Update”</b> by K. C. Conway of the Alabama Center for Real Estate (ACRE)
11:45 am–12:45 pm	Luncheon for Attendees
12:45 pm–1:45 pm	<b>“Ethical Obligations of Title Agents and Attorneys for Cyber Security”</b> by Brad Jones of Old Republic National Title Insurance Company
1:45 pm–2:00 pm	Break with Exhibitors
2:00 pm–3:00 pm	<b>“E-notarizations – Current Status”</b> by Danielle Kaiser of North American Title Insurance Company
3:00 pm–4:00 pm	<b>“Understanding the 2016 ALTA Forms”</b> by Joe Powell of Fidelity National Title Group

## Letter from the President

One of my favorite Discovery Channel shows was called Dirty Jobs, and it featured a guy named Mike Rowe, who is shown performing difficult, strange, disgusting, or messy occupational duties alongside hard working Americans. In the show Rowe engages in near-constant self-deprecating humor, making what he calls "dirty jokes", but rarely more than the occasional playful jab at the workers themselves. Nearly every job is even more difficult than he had expected, and this often has him expressing admiration and respect for the workers' skills and their willingness to take on jobs that most people avoid. The show always begins with the following quote from Rowe, usually spoken while in the midst of a particularly dirty task:

*"My name's Mike Rowe, and this is my job. I explore the country looking for people who aren't afraid to get dirty — hard-working men and women who earn an honest living doing the kinds of jobs that make civilized life possible for the rest of us. Now, get ready to get dirty."*



It was the second half of that opening script that has always resonated with me: "hard-working men and women who earn an honest living doing the kinds of jobs that make civilized life possible for the rest of us." Important: In no way, shape, or form am I suggesting that the practice of law and the high profession of underwriting title insurance are comparable to ditch digging or street sweeping (so please save your emails). But in that statement, Rowe encapsulated perfectly the nature of who we are as title professionals. While we aren't engaged in the kind of "dirty jobs" featured on the show, we are quietly and diligently providing a *SERVICE* that often goes unseen and unappreciated. I'm guessing none of us identified title insurance as a career path when meeting with our high school guidance counselor, and even if Law School was part of your higher education, I'm guessing real estate law might have been a secondary interest. That said, once we stumbled into title insurance we were instantly hooked. For some it's the puzzle solving research and the satisfaction of closing gaps in historical data, and for others it's exhilarating to welcome and celebrate with a family on the purchase of their new home. Whatever the reason, we love title and it's in our blood.

When I became your President last fall, I made a commitment to three core values: Education, Advocacy, and Service. I believe it is on these three legs that our association must stand, and thanks to the hard work of our members and committee volunteers we are standing stronger than ever.

When it comes to **ADVOCACY** we need not look any further than the work that our three state Governmental Affairs Committees are doing. In particular I want to highlight the work Joe Powell has done building the Alabama Land Title Political Action Committee (PAC). In January Joe, on behalf of the PAC, hosted a hugely successful lobby day in Montgomery. By laying the groundwork within the halls of the State House in Montgomery, we are positioned well to have our voices heard.

**SERVICE** to our customers and to each other is often times unnoticed and overlooked. Recently SLTA was given the opportunity to participate in the ALTA Springboard Conference in Atlanta where we had a wonderful

## LETTER FROM THE PRESIDENT (CONT'D)

welcome table along with information about our association. We had the honor of speaking to the assembly about SLTA and welcoming ALTA to the southeast. But none of that could have been possible without the hard work of SLTA President-Elect Amanda Calloway and her team in Georgia. It was truly inspiring to observe the volunteerism and service that she provided to each of us as an association.

I saved **EDUCATION** for the conclusion of my letter because it is this leg of the stool that will ultimately determine our future as an association and industry. We are at a critical cross-road where the supply of talent and demand to fill open jobs intersect. Over 6 million jobs remain unfilled today and yet in the U.S. we have a 4.3% unemployment rate. On top of a dwindling available labor force, it is estimated that by 2020 50% of our workers will be millennials, a group that is generally unfamiliar with our business. As a society we have placed such a premium on the traditional 4 year degree program that many young people miss the opportunity to fall in love with a trade. There is certainly nothing wrong with following the traditional path, but consider this: a recent Gallup poll suggests that only 14 percent of Americans, and only 11 percent of business leaders, actually believe that college prepares students for workplace success. Many of our best and brightest title professionals never completed a degree program, and yet they continue to thrive and build successful careers in title insurance. On the other hand, 44% of college graduates are unemployed, perhaps disheartened that they didn't land their "dream job". This is our opportunity to tell our story and to share our passion for what is a rewarding and vital industry. In a recent interview Mike Rowe said this:

*"I'm no economist, but the skills gap doesn't seem all that mysterious – it seems like a reflection of what we value. Six million unfilled jobs is clearly a terrible drag on the economy and a sad commentary of what many people consider to be a "good job," but it also represents a tremendous opportunity for anyone willing to learn a trade and apply themselves.*

*As long as Americans remain addicted to affordable electricity, smooth roads, indoor plumbing and climate control, the opportunities in the skilled trades will never go away. They'll never be outsourced. And those properly trained will always have the opportunity to expand their trade into a small business. But if we don't do something to reinvigorate the trades, and make a persuasive case for good jobs that actually exist, I'm afraid the metaphorical crap in my literal toilet will never go away, and millions of great opportunities will go down the drain"*

I couldn't agree more, and that is why my objective is two fold, to shine a light on our industry's widening skills gap, and to debunk the perception that title insurance is a boring un-exciting career path. That starts with each of us fully equipped with EDUCATION opportunities and the resources needed for recruitment.

### Land Title Institute

Last fall we formed a team from within our SLTA membership to explore the steps we must take to create the very first Land Title Institute. Today I am pleased to announce that the progress made by the committee has far exceeded my personal expectations. I am proud of the work that has already begun to engage the Junior College system and to get this ball rolling. It is my hope that by the end of my term in September we will be ready to deliver curriculum in the following three areas:

#### **Abstracting and Examination - Title Underwriting - Settlement and Escrow**

The mission of the Land Title Institute is simple: To partner with the very best learning environments in order to provide a land title certification program specifically designed to promote education and workforce

## LETTER FROM THE PRESIDENT (CONT'D)

development. Ultimately the Land Title Institute will provide us with a supply of skilled professionals on which we can build our future.

What Mike Rowe said at the opening of each show can be translated to say:

*The Title Insurance industry is driven by hard-working men and women who earn an honest living doing the highly skilled work that make it possible for the rest of us to enjoy homeownership.*

### Telling your story

My fellow title professionals, NOW is the time to tell your story. Each of you has a unique path on which you travelled to where you are today. It is your journey and the lives you touched that are the measure of success. The story of your journey may resonate with an aspiring young professional starting out of school or maybe someone looking for a career change. The only way that we will survive and thrive in the future is to recruit and train the people who will carry the industry forward. So take a moment and consider how you will share your story. Here are a few examples:

- 1) Serve on your State Governmental Affairs committee.
- 2) Contribute to your State PAC.
- 3) Volunteer to speak or serve at the next Title School.
- 4) Join the Annual Convention Committee.
- 5) Support the Land Title Institute by attending high school career day.

Please don't let the moment pass. Email Linda Alwood ([lalwood@aol.com](mailto:lalwood@aol.com)) today and tell her how you wish to tell YOUR story.

It is truly an honor to serve the entire Southeast Land Title Association as President and I look forward to a bright future together.

Thank you.

Michael Webber, SLTA President



**2018 SLTA ANNUAL CONVENTION  
SEPTEMBER 13-15, 2018  
HILTON SAN DESTIN BEACH GOLF RESORT  
MIRAMAR BEACH, FL**



**Mark your calendar now!**

**SLTA will head back to the beach this year. Registration will be available in June.**



## SLTA VISION STATEMENT:

Southeast Land Title Association sets the standard for ethics, knowledge, and success in the land title industry.

## SLTA MISSION STATEMENT:

The mission of Southeast Land Title Association is to promote the safe and efficient transfer of real property ownership through education, public awareness, and legislative advocacy.

## SLTA COMMITTEES:

- Finance Committee
- Nominating Committee
- Education Committee
- Convention Committee
- Governmental/Legislative Committee
- Membership Committee

If you wish to participate as a member of one of these committees, please notify the Executive Director at 225-291-2806, or LAlwood@AOL.com.

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Visit our website at  
[www.SLTAOnline.net](http://www.SLTAOnline.net)

## *Great Fun at the 2017 Annual Convention Masquerade Party!*

