



THE KANSAS ABTRACTER

The Official Publication of The Kansas Land Title Association

Spring 2004

STEVE KIMBALL, Editor

KLTA Welcomes New Officers

President Polly Epting



As many of you know, Polly is a KU Graduate (Go Jay-hawks!) with a degree in Business Education. She has been married to Gary for 37 years, and has two married adult children and one grandchild. "They" spent four years in the U.S. Army with Gary serving one tour of duty in Viet Nam.

Polly held various secretarial and teaching positions (part time) until she and Gary went into business for themselves in 1973 in Burlington. For ten years they operated Gary's Marine with sales and service for boats, motors, travel trailers, campers and all accessories.

During that time Polly did substitute teaching and became a licensed real estate agent in 1975, later getting her broker's license and opening her own real estate business in 1993 - Main Street Realty.

Polly established Coffey County Land Title Co., Inc. in February of 1988 with a secretary, a licensed title agent and herself as manager. She later became licensed when her agent decided to pursue other interests. She now has one full time assistant, a Closing Officer and a licensed researcher/title agent in addition to herself.

In the community she has served as President of the Chamber of

Commerce and as Secretary/Treasurer of the local country club. She was a Charter Member of the board that established the first preschool in Burlington, taught adult education, served on the Executive Building Committee for three new schools in Burlington and later served on the board of her church that started a second preschool.

Polly is presently serving as the Coffey County Coordinator for the KU Honors Program and as a member of the Strategic Planning Board for Economic Development for the county. She also serves on the Decision Making Authority Board for Burlington that issues grants and loans for economic development in the city.

As a member of the Lutheran Church, Polly serves as organist and choir director (when she's in town)!

Besides serving a number of years on the Council for the Arts, Polly is most proud of the project she organized to raise \$20,000.00 for a life-sized bronze sculpture now located in front of the Burlington Public Library.

In 1994 she was honored as the Burlington Finalist for the Athena Award (outstanding female businessperson, sponsored by Oldsmobile) and was a nominee for Business Person of the Year for Coffey County in 2000.

Besides collecting clowns and cookbooks (which she never uses),

Polly loves to travel and she and Gary have made three trips to Europe, three trips to Hawaii, numerous trips to Mexico and Canada, and a trip to Costa Rica, besides having been in almost all 48 mainland states.

Vice President



Deborah Lewis of Larned, Kansas was elected Vice President of the Kansas Land Title Association August 23rd, 2003 at the KLTA

Convention in Lawrence. Deborah has participated in KLTA activities since 1982. She has served on many committees including the Education Committee 1992-2002; District Chairperson 1994-1999; Executive Committee Member 1999-2003; and as Chairperson of the KLTA Membership Committee 2001-2003. Deborah has also been an instructor at the Kansas Land Title School for many years.

Deborah is a native of Larned and joined Taylor Abstract Company in 1980 as a typist and clerk. In 1985, she became partner in the company until 1997 when the company was incorporated. Since that time, Deborah has served as President of Taylor Abstract & Title Co., Inc.

Deborah has always been active in the Larned community and has

(continued inside)

President's Message



As your newly elected President, I first want to express my hope and concern that I represent our KLTA in a manner that will make you, the membership, proud. Secondly, I want to urge each and every member to step forward and work with our state association because you ARE the association. I see my role as a facilitator who should be working to advance the needs and desires of the membership, promoting our profession in a positive light and keeping it in the forefront of public awareness.

We in KLTA subscribe to a Code of Ethics that sets us apart from other non-members in our industry. Have you reviewed that Code recently? Each and every one of us should go back often and read the Code of Ethics for our organization. Article VIII of that code reads "(Title Professionals) will especially realize that their next duty is to their business or profession and that they owe a portion of their time to the upbuilding of that vocation to which they belong." By contributing to the endeavors of KLTA you WILL be "upbuilding" of that vocation to which you belong. Please attend all meetings and offer to serve on a committee. We need input from each and every member.

As I mentioned briefly at the convention, I feel there are two primary areas in which we title agents and all in the industry must excel –

- 1. Customer Service**
- 2. Adapting to change**

Customer Service –

If we eventually find more and more competitors are entering the title insurance business, we KLTA members must step out and be noticed as the professionals that we are offering more than just a product. Go the extra mile for that banker, that attorney, or that real estate agent who gives you business. Help minimize the time they must spend and effort involved for them to complete our title requirements and clear title encumbrances. Make yourself VALUABLE to your clients – irreplaceable!

I appreciated what one of the panelists said at the last underwriter panel regarding claims – Claims are necessary to prove to the consumer the importance of title insurance. When I recently had an opportunity to help a client truly understand why and how title insurance would protect his investment, the real estate agent involved later told me how much more comfortable her buyer (and she, herself) felt after our discussion. I think it's fair to say that most buyers of real estate don't know what they're getting when they "buy" title insurance. Are we looking for opportunities to educate?

Article VI of the Ethical Code says "Title Professionals will endeavor at all times to perpetuate friendly relations with the Real Estate Dealers, Mortgage Brokers and Attorneys who influence the principal part of their business, rendering them every assistance possible and cooperating in their various activities and undertakings." Are we doing that ??

Article IX of our Code refers to our continuing efforts to "merit a reputation for quality and dependable service." We are to "secure and maintain a reputation for honesty and integrity and exhibit faith in (our

chosen vocation." Are we doing that ??

Adapting to Change –

Change is inevitable in our profession – let's get used to it! Are you equipping your offices for good Internet access? Are you accepting e-mailed closing documents? Are you capable of retrieving your closing documents from the Internet? Do you know how to access child support payments and corporation information from the state? Are you ready (mentally?) for electronic filings ??

Article II of the Code says we "must be alert to the ever increasing complexity of (our) work" – you're telling ME !! – and "should initiate the improvements of (our) businesses and not let them arise from the demands of the users of (our) product." Are we looking for ways to improve our services, our products, our performances? Are we being "proactive" instead of "reactive"?

Give these ideas some serious thought as you look at your present operation. Find ways to make your company indispensable to your clients. That will help the entire industry.



2004 District Meetings Set

Please plan to attend either the District meeting April 20, 2004 in Dodge City or the April 21, 2004 meeting in Topeka.

New Officers *(continued)*

served as President of the Larned Area Chamber of Commerce; President of the Board of Directors of Prairie Arts Unlimited; President of the Larned Business and Professional Women's Club; President of the Ft. Larned Lions Club; and as a volunteer for the area Family Crisis Center.

On the state level, Deborah served as President of the Kansas Business and Professional Women's Club in 1997-1998. In 1999-2001, she served as Chairperson of the State Youth Outreach Committee for the Lions Clubs of Kansas and was Executive Director of the Kansas Youth Summit held in Topeka in April 2000 and in Wichita in November of 2001. For her efforts in putting together the youth summit, she received the 2000-2001 Lions Clubs International President's Medal.

Deborah and her husband, Steven, have one daughter, Virginia Griffin. Virginia and her husband, David, reside near Larned and have three children, Ethan, Rebecca and Victoria. In her "spare" time, Deborah enjoys traveling, gardening, writing in her journals and playing with her grandchildren.

President-Elect

President-Elect S. Lee Taylor has been a licensed abstractor since 1982 when she began with Charlson and Wilson Bonded Abstracters, Inc., and where she is still employed. She was born and raised in Pratt, KS, and attended the University of Kansas where she received her bachelor of science degree in education in 1974 and her juris doctorate in 1982. In the interim she taught high school English in Tonganoxie and Kingman. Lee has



served in various capacities in the Kansas Land Title Association, most recently as a member of the Executive Committee from the Second District, and served two terms on the Abstracters' Board of Examiners. Lee is active in her church and various community organizations. She was recently married to Rob Taylor, has a son, Thomas, who is a freshman at the University of Kansas, and a step-son, J.R., who works with Rob.

New Abstracters

Seven people passed the Abstracters Examination on September 5, 2003. They include:

John P. Black, Howard

Ronda Ballew, Elk City

Sheryl Downing, Wellington

Juanita Feeney, Oskaloosa

Debra Hanson, Clay Center

Susan Mall, Clay Center

Jonnette R. Smith-Rice, Horton

New Executive Committee Members and District Chair Persons

Executive Committee:

Karen Panter, Smith Center,
First District

Roger Hannaford, III, Marion,
Fourth District

Joyce Huddleston, Tribune,
Fifth District

Randall Waldorf, Fourth District
Executive Committee Member has
resigned.

District Chair Persons:

Jill Isernhagen, Phillipsburg,
First District

Mike Malone, Wichita, Fourth District
Richelle Axtell, Meade, Fifth District

Executive Committee Appoints Dozier as Representative to PRIA

The Executive Committee at its February meeting, appointed John W. Dozier, Jr. as the Private Sector representative to the Kansas State Advisory Committee for Property Records Industry Association (PRIA). Bill Meek, Sedgwick County Register of Deeds is the Kansas Public Sector Representative.

The State Advisory Council representatives from each of the fifty states and the District of Columbia report on property records standards issues to PRIA. PRIA is a National Standards setting body for recording public documents.

Malone Appointed to Abstracters' Board of Title Examiners

Governor Kathleen Sebelius announced her appointment of William Malone to the Abstracters' Board of Examiners. Malone, Wichita, previously served on the Abstracters' Board of Examiners from 1994-1997. He succeeds Lee Taylor whose term expired.

Other members of the board include Jean Tharpe, Pratt and Mike Ryan, Clay Center. Glen McQueen, Hugoton is the Boards Executive Secretary.

Membership Directory

There has been so much new information for the KLTA Directory that we are in the process of running all new pages. Please watch for these updates.


KANSAS LAND TITLE ASSOCIATION, INC.
STATEMENT OF RECEIPTS AND DISBURSEMENTS
MODIFIED CASH BASIS
FOR THE YEAR ENDED
OCTOBER 31, 2003

	Twelve Months Ended October 31, 2003	
	Amount	Percent
Receipts		
Membership Dues	\$ 65,500	42.2%
Convention Receipts - C/Y	23,975	15.4%
Convention Receipts - N/Y	6,180	4.0%
District Meetings	1,115	0.7%
Study Guide	1,537	0.9%
Title School Income	23,275	15.0%
Four-State Meeting	5,346	3.4%
Interest Earned	1,049	0.7%
Web Page Income	440	0.3%
Continuing Education	26,970	17.4%
Total Revenue	<u>155,387</u>	<u>100.0%</u>
Disbursements		
Clerical Salaries	6,536	4.2%
Secretary's Salary	4,550	2.9%
Secretary's Travel & Exp.	3,045	2.0%
President's Travel & Exp.	7,496	4.8%
Convention Expense	17,793	11.5%
Convention Expense- N/Y	1,996	1.3%
ALTA Meetings for Officers	474	0.3%
District Meetings	1,097	0.7%
Executive Committee Exp.	401	0.3%
Kansas Abstractor	1,207	0.8%
Title School	18,531	11.9%
Lobbyist Expense	32,822	21.1%
Four-State Meeting	1,000	0.6%
Office Supplies	343	0.2%
Postage	830	0.5%
Payroll Taxes	1,083	0.7%
Legal & Accounting	2,505	1.6%
Insurance	6,529	4.2%
Lobbying Expense-Other	31	0.0%
Directories	938	0.6%
Miscellaneous	1,331	0.9%
Continuing Ed.-Mtg. Exp.	2,006	1.3%
Continuing Ed.-Print & Mail	1,041	0.7%
Continuing Ed.-Refunds	70	0.1%
Special Legislative Expense	9,059	5.8%
KLTA Study Guide Expense	817	0.5%
Web site expense	459	0.3%
Total Disbursements	<u>123,994</u>	<u>79.8%</u>
Excess of Receipts over Disbursements	<u>\$ 31,393</u>	<u>20.2%</u>


**KANSAS LAND TITLE ASSOCIATION, INC.
STATEMENT OF FINANCIAL POSITION
MODIFIED CASH BASIS
OCTOBER 31, 2003**

		Assets	
Current Assets			
	Cash	\$	108,497
	Certificate of Deposit		<u>40,000</u>
	Total Current Assets	\$	<u>148,497</u>
	Total Assets	\$	<u><u>148,497</u></u>
Liabilities and Net Assets			
Current Liabilities			
	FICA/Federal Withholding	\$	<u>159</u>
	Total Current Liabilities	\$	<u>159</u>
Net Assets			
	Unrestricted Net Assets		116,945
	Excess of Receipts over Disbursements		<u>31,393</u>
	Total Net Assets		<u>148,338</u>
	Total Liabilities and Net Assets	\$	<u><u>148,497</u></u>

In Memoriam


Bob Groody
Leavenworth, KS
June 25, 2003


Jack Flippo
Independence, MO
July 24, 2003


William H. Marshall
Greensburg, KS
January 20, 2004

**New Underwriter
Member**

United General Title
Insurance Company
999 18th Street, Suite 3400
Denver, Colorado 80202
Telephone.....303-292-4848
Toll Free.....800-999-3470
Fax303-297-3163
Toll Free Fax.....800-523-7640

2004 Convention Set

Please mark your calendars for August 20-22, 2004 to attend the 2004 Kansas Land Title Convention at the new Sheraton Hotel and Convention Center in Overland Park, Kansas. President, Polly Epting and her convention committee have arranged for two outside speakers who will enlighten us with timely topics pertaining to our business. Please watch your mail for more information regarding the convention.

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KLTA Kalendar

ALTA Federal Conference

April 19-21, 2004
Washington, D.C.

KLTA District Meetings

April 27, 2004, Dodge City,
Kansas
April 28, 2004, Topeka, Kansas

KLTA Annual Convention

August 19-21, 2004
Sheraton Hotel and
Convention Center
Overland Park, Kansas

KLTA Continuing Education

(4 hours)
August 20, 2004
Sheraton Hotel and
Convention Center
Overland, Park, Kansas

ALTA Annual Convention

October 6-9, 2004
The Westin Copley Place
Boston, MA

KLTA Title School

Marriott Hotel
Wichita, Kansas
February 9-11, 2005

KLTA Continuing Education

(4 hours)
Marriott Hotel
Wichita, Kansas
February 10, 2005

www.klta.org

Be sure to visit our website on a regular basis as current information is posted in a timely manner. If you ever have questions about KLTA check the website first.

ALTA Annual Convention

October 6-9, 2005
New York Marriott Marquis
New York, New York

KLTA Title Schools

Marriott Hotel
Wichita, Kansas
February 8-10, 2006
February 7-9, 2007

KLTA Continuing Education

(4 hours)
Marriott Hotel
Wichita, Kansas
February 9, 2006
February 8, 2007