

# ADVOCATE

The Official Publication  
of the New Jersey  
Land Title Association

## Oh, The Places We Went - New Jersey Childhood Places Then and Now

By: Ryan J. Trought, Esquire



New Jersey is replete with places to make childhood memories: Down the Shore (or At the Shore, depending on your geographic location); the Delaware



River; the family minivan flying back and forth on the Turnpike, the Parkway, or Expressway; and countless backyard swimming pools. But what about those roadside amusements that were as ubiquitous as seeing the state bird (you know, the flipped one) along the highway? Let's take a trip down memory lane.

We'll begin our journey, as many people do, down the shore. Immortalized by *The Boss* and living under the watchful

eye, and toothy grin of Tillie, was Palace Amusements. Palace Amusements opened in 1888 beside Wesley Lake in Asbury Park on land that, thankfully, is not subject to a tidelands claim. The palace to summer fun and childhood memories started off on a bad foot being buried under 40 inches of snow by the infamous Blizzard of 1888. But Ernest Schnitzler pushed his workers to get it open by summer to house his carousel. Ernest was an amusement entrepreneur who started in Atlantic City but moved north to Asbury Park for its cosmopolitan atmosphere, with electricity, sewers, and telephones! It was a time where men were in top hats and women in hoop skirts genteelly boarding the train in NYC for some respectable fun in the sun. A Ferris wheel was soon

*Oh, the places ...cont. on page 3*

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## Oh, The Places We Went - New Jersey Childhood Places Then and Now

continuation from cover

added, along with a mirror maze, and other amusements to make reportedly the most complete amusement park along the coast. The Palace survived the Great Depression, expanded, and survived World War II. It expanded again in the 1950s, doubling its size and adding Tillie's toothy smile to its walls. But the Palace started to decline with the fortunes of Asbury Park. It managed to hold on until hypodermic needles washed up on the Jersey Shore scaring away many of the remaining guests in the 1980s. The glory days passed, the longtime owners sold, and the new owners went bankrupt sealing the fate of the Palace. The building sat in limbo for another 14 years only to be torn down in 2004 (although Tillie was saved). Today, Palace Amusements can best be summed up by Joni Mitchell: "They paved paradise and put up a parking lot."

Next, we shall move north to Bertrand Island Amusement Park. This one-time home of bumper cars, a carousel, and even a wooden roller coaster was located on the shores of Lake Hopatcong, the State's largest lake, in present-day Mount Arlington. The lake was initially formed in the mid-1700s by damming the Musconetcong River. The dam was later expanded in

# ADVOCATE

Summer 2023



the early 1800s to serve as a water source for the Morris Canal. The creation of the lake and the coming of the iron horse, brought with it tourists from Newark and New York City. All those tourists needed something to do between convalescing on the shores of the lake. So, in 1910, Bertrand Island Amusement Park was born. The amusement park was located on the peninsula that connected Bertrand Island to the mainland. The park existed from prior to World War I until 1983. In its waning years, Lake Hopatcong became

a year-round community and Bertrand Island saw competition from larger amusement parks leading to its closure. Today amusement can still be found on the lands of the Bertrand Island Amusement Park in the form of whatever is going on in the clubhouse of the Lakeshore Village condominium complex.

Moving north and east to Bergen County, there once was Palisade Amusement Park, which was located on the border of Cliffside Park and Fort Lee perched atop the Palisades overlooking the Hudson River and 130th Street in Manhattan. The park was first opened in 1898 as a waypoint owned and operated by Bergen County Traction Company as a recreational area for weekend trolley riders. The park's next owners, Joseph and Nicholas Schenck, laid the seeds for the amusement park everyone came to love. As an interesting aside, the Schenck Brothers were no strangers to the entertainment industry, being partners with the founder of Lowes Theaters and MGM which had connection with Fort Lee where the film industry was based before moving to Hollywood. The Schenck Brothers started adding the rides and attractions. The next owners, the Rosenthal Brothers, who built the Coney Island Cyclone, continued to add more attractions, and added a music pavilion



Oh, the places ...cont. on page 5

Hot off the Presses

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# Oh, the Places We Went - New Jersey Childhood Places Then and Now

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which helped the park's success from the 1950s and beyond. The park's popularity was part of its undoing. The parking lots and facilities could not handle the crowds and the facility did not keep up. Time and money came knocking on the door of the owner. By the time he was in his mid-70s, the park was rezoned for high-rise development, of which developers took note. After many offers, the owner eventually sold the land for a substantial sum. Today the land is primarily occupied by the Winston Towers and Buckingham Towers condominiums, which many of us have probably insured numerous times, probably without listening for faint screams of children on the long ago roller-coaster that occupied the sight.

Speaking of amusement parks turned residential properties, time to head back south with a stop off in Union County for a visit to Bowcraft Amusement Park. This was a small family-run park started in 1946. It was started by Ted Miller, an archery and ski enthusiast. Miller opened a sporting goods store that focused on his passions on Route 22 in Scotch Plains and included a small ski slope tucked below the Watchung Reservation, not far from the Deserted Village of Feltville (for more on Feltville check out the Spring 2019 *Advocate*). The park was later expanded to include mini-golf, horse rides, go-carts, and batting cages, and by 1986 hosted 21 rides accommodating children and adults. It managed to hold out until 2018 when progress finally took its toll only to be replaced by 190 apartments and 10 townhouses.



Finally, a trip down to South Jersey and Brigantine Castle which was located on the beach on the northern end of Brigantine on a pre-existing pier. It was constructed in the mid-1970s and operated as a haunted house. Due to its popularity, it caused numerous problems for the community, mostly because its facilities were not large enough to support the crowds that gathered. These problems lead to additional regulation by Brigantine, which resulted in a drop off in business. That drop off, along with a devastating storm and additional regulations, caused the owner to sell. The castle burned to the ground before the pier could be redeveloped. The piers could be seen for many years thereafter only to succumb to the ebb and flow of the tide and never to be rebuilt. Nothing exists at

the location now except sunbathers and boardwalk walkers; and for those who asked, yes there was a tideland's grant.

Someone is now complaining: I read all that, it is all very interesting, but what did this all have to do with title? I am reading an esteemed title publication after all.

Not everything needs to be so academic you know. We can have a little fun now and again. But to sum this all up and make it all a little more "titley" for some of you: All these properties were titled in someone; there was a deed at some point; maybe even a survey; someone else owns them now; and that someone probably has title insurance. Now please excuse me while I search for a tilt-a-whirl that needs riding. ■



# Agent Perspective.

By: Scott Rutkay

*“The cheaper the crook,  
the gaudier the patter.” –*

The Maltese Falcon, 1941

My father, Wayne Rutkay, was not a serious man. Successful, yes, but rarely serious. He was a consummate jokester, a master prankster, a wonderful liar, and one of the greatest men I have ever known. He left confused looks, dumb-founded stares, and loud belly laughs in his wake. His currency was laughter, and the only thing that made him happier than putting a prank in motion, was the result. He had an impish grin that would always appear far quicker than your realization that you had been had. I miss that grin terribly. I miss that grin almost as much as I miss the pranks.

March 31, 1982, was a Wednesday. I was seven, almost eight years old. I was in second grade, and I had a project due that morning. I was tasked with collecting four perfect pinecones. I had about a week to collect them. So, of course I was outside, first thing in the morning, the day it was due, under the pine tree that towered over our house, looking for pinecones. I don't remember why my father was home that day, but he was, and he took notice of what I was doing. I remember him walking toward me, cigar in hand. He asked me what I was doing and listened intently to everything I had to say about the project. He asked a couple of questions, then said that he

would help me find a couple of specimens.

We searched together for another ten minutes or so until we had collected about nine candidates. I sat down on the ground, cross-legged, and began to figure out which ones were best. He made some recommendations but allowed me to do it on my own. When I finished selecting the four that I needed we were left with five pretty nice ones. Four for me, five for him. I still remember what happened next, even though it was over forty-one years ago.

“Have you started the part where they talk about how a tree grows from one of these?”, my dad asked me. I answered that we had not. The project had just started a week ago, and the lesson started today, with everyone bringing in pinecones. That makes sense, he said and then continued, “Pine trees are amazing. They grow so fast.” He searched my face, waiting to see if I would say anything, but he had my complete attention. “They grow so fast,” he said again, “Whole forests of them grow almost overnight.”

Almost overnight. That phrase didn't mean anything to me that morning, but later on it was the key to his entire plan. “Let's plant the five that you're not using.”

That's how innocently it started. To me, unaware of what was happening, I couldn't be happier. My father was someone who left for New York City earlier than I woke up and was never around to help with school projects. He took the four that I needed for school, put them into the sandwich bag that was for that purpose, and set them aside. He handed me the other five and paced off around twenty feet. Every couple of paces, he reached down and pointed. Dig up a small hole in the ground, he instructed, and I complied. When five holes were dug, he gently placed the pinecones in each one, and told me to





cover  
them  
with dirt.

"Now, we  
wait", he explained.

"Pretty soon, we'll have five new pine trees. Great work today!" He tousled my hair. I must have been beaming. Off to school I went, four of the most perfect pinecones I could find in a small sandwich bag tucked into my backpack. I'm not sure why I never mentioned the morning activities with my father to my teacher. I'm sure as the day went on my mind was on other things. That evening, when my dad got home, he asked me about the project. He asked me if I told the teacher what we had done, together, that morning. He nodded when I said

I hadn't, but would tomorrow. When he tucked me into bed, he told me he would see me in the morning.

The next morning my father woke me up a little early. "Scott, you have to come out and see. The trees are doing great." I could hear the lawnmowers of landscapers coming from the backyard. He told me to get dressed, eat something, and then follow him outside. I happily complied. After I ate, I went outside to meet him. He was already waiting in the spot we were in yesterday, standing next to five, three-foot tall baby pine trees. He had a huge grin on his face. "What did I tell you yesterday, whole forests appear, almost overnight." I couldn't believe my eyes. When he told me they grew fast I had no idea how fast he meant. It was truly amazing.

That day at school, I told my teacher what we had done. She listened to the whole story, and at the end, asked me if I knew what day it was. April first, I answered. April Fool's Day, she corrected, and I knew I had been had. Pine trees do grow fast, it would take between two and three years to reach the height that my dad's trees reached in twenty-four hours. She pulled out an encyclopedia and showed me the life cycle of trees. I couldn't believe it. I realized that the landscapers I heard that morning must have planted them before I woke up.

When my father's car pulled into the driveway, I was waiting for him at the front door. "You tricked me," I exclaimed, and that impish grin appeared on his face. "APRIL FOOLS!" He exclaimed and laughed that deep belly laugh that I miss most days. I couldn't then, and never again could, help myself from joining his laughter. I had been fooled. I had been fooled good.

Maybe that day sharpened my eyes a little, maybe it made me a little more cautious believing everything I was being told. What better skills to have in our business. He taught me to be a detective, always be curious, and to do your homework. Don't accept everything at face value. Trust, but verify every part of a transaction. If something doesn't look, sound, or feel right, it likely isn't.

If my father taught me anything that cold April morning, it was that people tell you things for all sorts of reasons. That day was a joke, however other days may not be. It's one of his lessons I've taken to heart, and it's always served me well. I hope to pass them on to my daughter, I'll just have to take her phone away for a little bit. She uses it to correct me every day. My dad would love that, and secretly so do I. ■



# Changing of the Guard



## Agency Section Update

By: Heather R. Bell,  
Chair of the Agency Section Management Board

*Summer has arrived and with it our new slate of officers for the 2023/2024 session. As Jack bids us farewell after a fast and furious term as our president, I wanted to take a moment to introduce the new roles of people who work tirelessly for you here in the Association. Each available to you, to hear your concerns and to take action to resolve those issues. To stay and keep us updated on current events, how they might affect us and what is being done to make any necessary changes. It has been an honor working with each and every one of these individuals and I deeply respect and appreciate their willingness to lead the way for us, and the sacrifices they make to do so.*

*Join me in welcoming your new Board of Governors:*

### **President**

**Peter Casey Wall** –  
Foundation Title

If you have not had the opportunity to meet and have a conversation with “Casey”, and I know we would be hard pressed to find you, you need to do so immediately. He led my way through most of my time with the Agency Section and showed me the dedication it takes to make a difference. I often find myself asking what he would do when issues arise and seek him out for guidance in my current role as Chair. He shows real passion and true commitment for working with others in the Association toward our common goal of bettering our industry. He is always chiming in with a good idea or thought on any topic being discussed and offering to help make it a reality, we are truly a lucky group to have him at the helm for the next year.

### **First Vice President**

**John Crowley** –  
Stewart Title Guaranty Co.

John got involved and immediately got to work. He helped form the new County Liaison Committee, which works to build relationships with each of the 21 County offices and it has already made a difference. He attended the ALTA Advocacy Summit and had our State’s Industry voice heard. Not afraid to stand up for what he believes in, I for one am very excited to see what John does next to answer the call for action as our First Vice President.

### **Second Vice President**

**Lisa Dombrowski** –  
Vintage Title Services, LLC

There should be a picture of Lisa next to the word “resilient” in all dictionaries. I was fortunate enough to stand by Lisa’s side while she led the Agency Section for two years, and I would say the two most difficult years for any to face





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(2020-2022). So much adversity was thrown her way, from having to come up with a solution for no longer being able to hold in-person meetings to lack of engagement. Any plans she may have had for her run were quickly crushed with the Covid-19 pandemic. She handled each challenge with grace and strength. She was able to pivot and shift quickly to keep us up and running. Lisa is wearing her cape once more to sit in one of the leader chairs, and for the entire Association this time. We can be confident she is a powerful asset to fighting any difficulty that comes our way.

#### **Secretary/Treasurer**

**Jonathan Friedman** –  
First American Title Insurance Co.

And last, but certainly in no way least, our newest Board member, Jon Friedman. Jon has made his impact on our industry as State Counsel for First American, partnering with agents working on complex title issues and coming up with creative solutions to help close

transactions. He is passionate about our industry, and I know he will bring that to the Board and play an essential role in the leadership of the Association. Welcome Jon! Thank you for putting on your armor and joining the battle.

I would be remiss if I did not take the time to mention your Agency Section Management Board currently serving for the 2022/2024 term:

#### **Chair**

**Heather R. Bell** –  
Property Title Group

#### **Vice Chair**

**Cindy Stengel** –  
Key Settlements, LLC

#### **Secretary**

**Brian Teel** –  
Investment Title

#### **Treasurer**

**David Rickenbach** –  
Foundation Title

#### **Trustee**

**Matthew Cohen** –  
Two Rivers Title Agency

#### **Trustee**

**Jennifer Biddulph** –  
Evident Title Agency

Contact information for your Board Members can be found at <https://njlta.org/>. Do not hesitate to reach out for any reason, we would all love to hear from you and let you know what we can do to help. If you are interested in getting involved, we can find the perfect place for you. Join us all on July 22nd at Black Bear Lake in Clarksburg (Millstone), New Jersey for a day of fun in the sun with your title friends and any of your family and friends that would like to tag along. A good time will be had by all; more details available in this issue. I look forward to seeing you there! ■

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# NJ LEGISLATIVE UPDATE

By: Edward C. Eastman, Jr.  
Executive Director

## Regarding

**Assembly Bill No. 4783 was introduced  
on October 17, 2022**

**Senate Bill No. 3110 was introduced on  
September 29, 2022**

### BILLS REQUIRING DISCLOSURE OF FLOOD HAZARD RISKS.

We reported in the Spring 2023 *Advocate* that these two Bills, dealing with reporting flood hazard risks, are winding through the Legislature. The Assembly version passed the Assembly 78 to 0, whilst the Senate version passed 38 to 0.

The Governor conditionally vetoed the Bill on May 8, 2023. The Senate, on May 22, 2023, voted to concur with the Governor's recommendation. The Assembly has not yet concurred with the Governor's conditional veto.

Once the Governor's office and the Legislature concurs, the proper Legislative State Committee will need to prepare and adopt rules and regulations. ■



# ALTA

## Advocacy Update



*The American Land Title Association keeps us up-to-date with changes and events affecting our industry. These are some of the news items that were found most relevant over the last quarter. Join the association today at:*

<http://www.alta.org/membership/>  
and become a part of ALTA. Articles compiled by David E. Penque.

### Swell of State Bills Would Prevent Certain Groups from Purchasing U.S. Real Estate

March 2, 2023

<https://tinyurl.com/2ptvchbz>

A significant number of bills have been introduced at the state level restricting the ability of certain foreign individuals and entities to buy property. In some instances, the bills prohibit ownership of certain types of property, such as

farmland or disallow property ownership with proximity to agricultural businesses, military bases or other property deemed essential to national security. ALTA is tracking at least 75 bills that would limit the purchase of real estate by certain foreign individuals or entities.

### Find Vendors in the ALTA Marketplace to Help Your Company

March 8, 2023

<https://www.alta.org/marketplace>

The ALTA Marketplace is a free tool that allows title and settlement companies to search for vendors that provide the services and products your company needs. Topics include ALTA Best Practices, business basics, digital closings, funds management, information security, legal services, marketing, privacy compliance and production.

### Regulators Move to Give More Power to Employees

March 16, 2023

<https://tinyurl.com/27jazzhj>

Recent actions by federal and state regulators may give more power to

employees to pursue better employment opportunities. The Federal Trade Commission (FTC) in January proposed a rule that would ban employers from imposing non-compete agreements with their workers. Meanwhile, the New York attorney general settled another allegation of "no-poach" agreements with a title insurance company.

### Guidance on How FDIC Protects Escrow Accounts, Bank Deposits in Wake of Bank Failures

March 30, 2023

<https://tinyurl.com/4zacexe5>

In light of multiple bank failures, title and escrow professionals should understand how the FDIC protects bank deposits, including title agency funds, escrow funds and independent customer funds. Read on to learn about the FDIC insurance limits, how this impacts escrow accounts, what you should tell your customers and relevant ALTA Best Practices.

### Attorney Opinion Letters Seem Far From Disrupting the Title Industry

ALTA Advocacy Update...cont. on page 13

## Government Relations Guru - Delivering for You!

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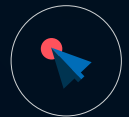
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# ALTA Advocacy Update

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*HousingWire*

April 19, 2023

<https://tinyurl.com/y559xdvb>

HousingWire Editor in Chief Sarah Wheeler talks with reporter Brooklee Han about title insurance alternatives, including attorney opinion letters (AOLs) and how those are being received by the industry. During one part of the podcast, Han said, "The lenders definitely have to have a bit of an appetite for gambling, if they want to use this option or feel willing to accept an AOL in lieu of title insurance."

## ALTA-supported RON Bill Reintroduced in Senate

April 20, 2023

<https://tinyurl.com/RONbill>

ALTA applauded U.S. Sens. Kevin Cramer (R-N.D.) and Mark Warner (D-Va.) for reintroducing the Securing and Enabling Commerce Using Remote and Electronic (SECURE) Notarization Act. The U.S. House of Representatives passed SECURE on Feb. 27th by a voice vote.

## Discount Available for Online Courses

May 1, 2023

<https://tinyurl.com/3vffnrxx>

With a tough job market and challenging economy, now is a great time to focus on new skills, brush up on specialized topics and earn your CE/CLE credits. To help you gain the expertise you need to succeed, ALTA is now offering a discount on all courses available through the Elevate Learning Center! **Use code Spring23 for a 20 percent discount when enrolling in any of the online courses in the Elevate catalog.**

## ALTA Reports Full-year, Q4 2022 Title Premium Volume, Market Share Data

May 4, 2023

<https://tinyurl.com/mr4acx8n>

Tracking with the continued contraction of mortgage origination volume, the title insurance industry generated \$21.0 billion in title insurance premiums during 2022, a 16% decrease compared to 2021, according to ALTA's Market Share Analysis.

## Title Insurance Industry Market Share and Financial Statement Compilations for the 4th Quarter of 2022

May 4, 2023

<https://tinyurl.com/4dheuj95>

The fourth quarter of 2022 was a positive quarter for the title insurance industry. It was, however, substantially lower than the 4th Quarter of 2021, the highest quarter ever recorded for the industry. The fourth quarter of 2022, while the lowest of the last 10 quarters, was the 5th highest 4th Quarter and the 12th highest of all quarters in the industry's history.

## ATA Best Practices Revisions Go Into Effect

May 9, 2023

<https://tinyurl.com/mw8p4a75>

The changes are focused on the continual improvement to operations and primarily involve escrow accounting, and privacy and information security programs to protect non-public information, as well as an overhaul to enhance the closing and settlement process. New documents available to ALTA members and Best Practices subscribers to assist with implementation include a Pillar 1-7 Assessment Readiness Guide, a Policy and

ALTA Advocacy Update...cont. on page 20



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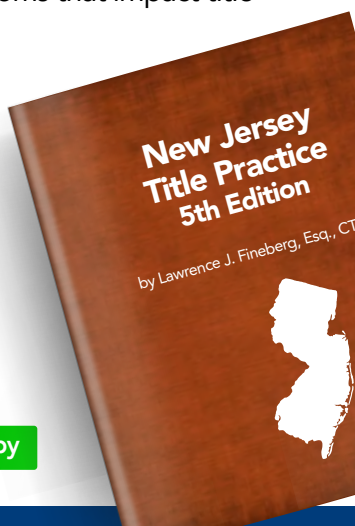
by Lawrence J. Fineberg, Esq., CTP.

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What does it mean to be an Honorary Member? The NJLTA By-Laws describe it as being an individual who performs *distinguished and meritorious service* to the Association. Distinguished meaning service that is overt and stands out from all others, and meritorious meaning that what he did mattered and it made a difference. Well, Al certainly stood out and he definitely made a difference.

Al first came to the title industry in 1982 just a few years after being admitted to the New Jersey Bar and reaping the benefits of a Seton Hall education (Prep, Undergraduate and Law School). As most people do, he was inextricably drawn to the title business and tossed into the fray as Assistant State Counsel for Commonwealth Land Title Insurance Company. Rather than just ply his trade and collect a paycheck, Al immediately understood the importance of engaging and embracing the fellowship of this organization.

He volunteered to serve on numerous committees, graciously and gratefully (as was his way) accepted the nomination to the Executive Committee of the NJLTA. Serving in all the chairs and assuming the responsibility of President in 1996/97. It was at this point that Al, along with his wife, Elissa Buonarota, extended his influence by attending the various federal conferences hosted by the American Land Title Association. At a time when New Jersey was severely underrepresented on the national stage, Al stepped up. After ten years of diligently serving as the voice of New Jersey, the NJLTA recognized him with the 2009 Distinguished Service Award, one of only six people to ever be honored in such a way.

Not one to rest on his laurels, in 2012 Al continued his record of service by accepting the Chairmanship of the Agency Section, during a crisis of leadership. Even after his term was up, he continued to stay on the Management Board to ensure a smooth transition.

Not only was Al a consistent volunteer for the industry, but he was also a consummate Title Man, serving as General Counsel of Trans-County Title Agency of New Brunswick, as State Counsel and NJ State Manager of Lawyers Title Insurance Corporation, Counsel and Agency Manager for Commonwealth Land Title Insurance Company, and owner of Esquire Title Services. All this knowledge, hard work, dedication, volunteer service and selfless commitment to all the members of the New Jersey land title profession allowed him to be further recognized as a Certified Title Professional, one of only thirty-five to be so named. Al was a special guy.

Now he is being named an Honorary Member. We lost his bright star earlier this year and we remember him as an honorable man. A man of devotion to his family and to his profession. His star burned brightly over the title industry for forty years. A humble man, who stands as an example to those who aspire to achieve, not greatness for themselves, but great things for their profession, charting a course for the future, for those who follow. In honor of our good friend and colleague, Alfred D. Santoro, Jr., Esq., CTP, I leave you with these words in the language of the law, most befitting Al's legacy –  
***Acta non verba – Deeds, not words.*** ■

## Alfred D. Santoro, Jr., Esq., CTP

### Honorary Member (In Memoriam)





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# FINANCIAL QUICKVIEW

## Q1 2023

Stewart remains committed to making strategic investments to strengthen our financial position through good economic periods and challenging ones.

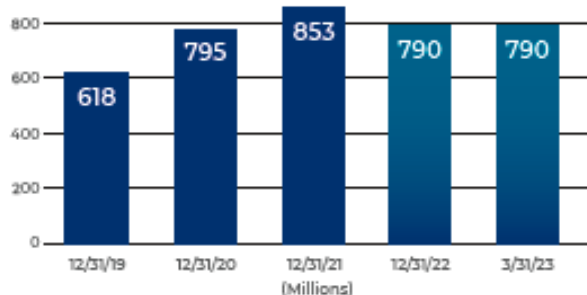
### ► Strong Numbers

(as of 3/31/2023<sup>1</sup>)



### ► Policyholders' Surplus and Shareholder Dividends

We've experienced almost 40% growth in our Policyholders' Surplus since year-end 2018 and our surplus remains one of the highest of title underwriters. We currently return to shareholders almost \$50 million in annual dividends.



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mobile: (212) 363-0240



**Brian Wagenhoffer**  
Agency Services Representative  
brianw@stewart.com  
mobile: (609) 389-7335

### ► Our Ratings

(as of 3/31/2023)



### ► Premiums-to-Surplus Ratio

(as of 3/31/2023<sup>2</sup>)

Our healthy Premiums-to-Surplus ratio translates into a strong opportunity for growth.



Per ratings agencies, 4.5 is the highest this ratio should be in allowing room for growth.

<sup>1</sup> Form 10-K for Q1 2023 for Stewart Information Services Corp. which can be found at [stewart.com](https://stewart.com).

<sup>2</sup> 1st quarter 2023 Statutory statement which can be found at [stewart.com](https://stewart.com).





# DISTINGUISHED SERVICE AWARD RECIPIENT

## LOUISE HAAS



By: Edward C. Eastman, Jr.

Louise Haas is a lifelong New Jersey resident. She has lived in Freehold, NJ for the past 34+ years with her husband, Greig. They have one son, Garrett T. Haas.

After high school, Louise attended Taylor Business Institute, where she earned a Paralegal Certificate. Louise has been employed in the legal field since graduating. Her favorite job was doing closings.

She came to work for me in July of 1991, as my secretary, which grew into a Legal Assistant/Paralegal position.

Louise became the Executive Secretary of the NJLTA in 2001. She quickly took on the role and learned the many facets of the Association, along with the Rating Bureau. In 2016 she became Administrator of the New Jersey Land Title Institute, and its Treasurer in 2022.

Louise is hard-working, independent, and dedicated. She takes pride in her work and believes in treating people with respect. She loves to be busy, if not overwhelmed with work. She likes to start her day early when it is quiet.

She spends a good portion of her day making sure the NJLTA's needs are met, whether it be by answering emails and telephone calls, working on the books, updating the website and social media, or doing any other task that may arise. Some of her favorite and most rewarding aspects of the NJLTA are working with the Chair and Committee members for the convention, attending the Board of Governors' meeting, and just learning, listening, and hearing what everyone has to say.

Louise loves to spend her weekends relaxing with her husband and family, their dog Casey, their chickens and two ducks. Louise and Greig like to take camping trips throughout the country. This year they are planning a trip to Utah. ■



## Final President's Message

By: Jack Sudol

### “The past year hasn't been a picnic.”

When I became elected as your President last year, I immediately set forth on an ambitious agenda of change. My goal was clear: to energize our existing membership base and increase participation and membership in our Association. We got off to a strong start at our first Board of Governors meeting in September 2022 and charged ahead.

As my Presidency was just getting underway, unforeseen circumstances essentially threw a wrench in to my plans forcing me to miss some time in the middle of my presidency. Nevertheless, we overcame our obstacles, picking up right where we left off and continuing with our agenda. We revived the NJLTA Picnic which is being held at Black Bear Picnic Lake & Camp on Saturday, July 22nd; I hope to see you and your families there.

I would like to thank all those who served with me over the years on the Executive Committee during my tenure: Peter Casey Wall, Dawn Lagowski, John Crowley, Lisa Dombrowski, Cindy Mills, and Jason Dombrowski. A special thanks go out to Casey and Dawn for all your support through these years. I would also like to express my appreciation to John Cannito for his counsel and service to the Association in various capacities.

As I embark on the next chapter in my journey, I leave knowing that the state of the Association is strong, and it will continue to flourish and grow with the new incoming officers. While my time serving on the Executive Committee may be ending, my commitment is not. I look forward to continuing to chair our newly formed Marketing Committee as we further our efforts to increase membership and collaboration. This is about the future. The future of our industry; the future of our Association. I pass the torch knowing that the future looks bright! ■



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# 2023 AWARDS DINNER

Please keep an eye out in our next issue for a write up of the Awards Dinner along with pictures from the Event which took place on June 9, 2023 at Forsgate Country Club in Monroe, NJ.



## ALTA Advocacy Update

continuation from page 13

Procedure Creation Guidance, a Policy and Procedures Sample Table of Contents and a Template for Policy and Procedures.

### ALTA, More Than 100 Groups Send Letter of Support for SECURE to Senators

May 18, 2023

<https://tinyurl.com/wh2sv7za>

ALTA and a coalition of more than 100 other businesses and trade associations sent a letter to Sens. Cramer (R-N.D.) and Mark Warner (D-Va.) expressing support for the for the bipartisan Securing and Enabling Commerce Using Remote and Electronic Notarization Act (SECURE).

### Suing and Serving Phantoms and Ghosts in Real Estate Quiet Title Cases

May 25, 2023

<https://tinyurl.com/2t5azaad>

The overall objectives of pursuing a quiet title action are to bring in all interested parties that have an interest in the property before the court, to resolve the title problem and to obtain a title for the plaintiff that is marketable and insurable by a title insurance company for a sale or refinance. Both the legal and financial stakes can be high in quiet title litigation because without a clear title the owner cannot sell or refinance, and a lender cannot protect its priority title position.

### The Hidden Revenue Potential of Idle Escrow Account Balances

June 1, 2023

<https://tinyurl.com/ydk59c33>

Higher interest rates haven't exactly been kind to those in real estate or to buyers and sellers, but there could be one little positive for title and settlement companies across the country. Read on to learn how title companies can generate additional passive income by leveraging idle escrow account balances.

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## The Risk/Reward of ChatGPT

June 8, 2023

<https://tinyurl.com/ymuveehf>

ChatGPT has become a hot topic in the title and real estate industry. While many see the benefits of the artificial intelligence (AI) chatbot, others raise concern over the drawbacks. Among the advantages of ChatGPT is the ability to generate

ALTA Advocacy Update...cont. on page 23





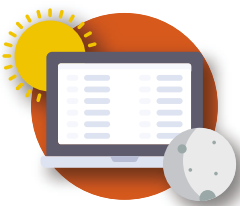
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# Rick Wilson – President's Award

**By: Jack Sudol**

Any one of us, including me, can talk about Rick all day. Rick is one of the anchors of the title industry in New Jersey. It is an honor and a privilege to be able to present this award to Rick, which is long overdue.

Rick has been employed in the title insurance industry for over 38 years. He has always been based in New Jersey but has had multi-state responsibility for much of his career. He started in sales for the direct operation of Pioneer National Title Insurance Company (which became Ticor Title Insurance Company and subsequently merged into the Fidelity National Title Group) in Essex County. Currently Rick is Senior Vice President with the Fidelity National Title Group.

Rick has chaired and served on various committees in the New Jersey Land Title Association and New Jersey Land Title Insurance Rating Bureau. He served as President of the NJLTA from 1989-1990, was awarded the Certified Title Professional designation in 1995, and received the Distinguished Service Award in 2014. He has served on the Title Liaison Committee with the New Jersey Department of Banking & Insurance since the committee's inception in 1988 following the release of the Department's infamous Karp Report in December 1987 and has chaired the committee for the past several years. He has also chaired the Rate Committee of the NJLTIRB for many years.

Rick graduated from Dickinson College in Carlisle, PA. He resides in Green Township, NJ with Diane, his wife of more than 31 years and three sons Pat, Cory who recently relocated to Nashville, and Tyler.

Rick is an industry veteran that's been around forever. It would probably be easier to list the companies that Rick hasn't worked for rather than those he has. He is so well respected that everyone wants to claim that they either worked *for* him or worked *with* him at some point. In fact, I've received some conflicting reports as to how his resume actually reads. ■





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## ALTA Advocacy Update

continuation from page 20

content quickly with minimal effort. On the flip side, potential risks of the natural language processing tool include plagiarism, security, privacy, and bias. Read on to learn some of the pros and cons of ChatGPT, which was recently the focus of a discussion on ALTA Connection.

### CFPB Warns Poorly Deployed AI Chatbots Can Hinder Customer Service

June 8, 2023

<https://tinyurl.com/34c6tnux>

Deficient chatbots that prevent access to live, human support can lead to law violations, diminished service, and other harms, according to a report released by the Consumer Financial Protection Bureau.

### The Priority TEST: Consider Your Tasks, Energy, Scheduling and Time to Accomplish Tasks

June 8, 2023

<https://tinyurl.com/y37d6m49>

Riddle me this: What's the biggest



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asset you own (but technically is not yours), yet many lose it, throw it away, and underestimate it every single day? The answer? TIME. Samantha Smith

shares how the Priority TEST helps her effectively navigate everything from her career to family. ■

# Be Your Best

By: Nicole Timpanaro

*"A pessimist sees the difficulty in every opportunity; an optimist sees the opportunity in every problem."* - Sir Winston Churchill

In 2013 the American Land Title Association (ALTA) created the Best Practices in response to the vendor management needs of the lending community. The Consumer Financial Protection Bureau (CFPB) made it quite clear that the banks were responsible for the actions of their third-party

service providers. However, the banks had no clear guidance as to what that meant. ALTA provided that guidance in the form of seven pillars that outlined what a title insurance and settlement company should have in place. It was at that time that there was a large push to review internal policies and procedures and make sure you met the standard. Third party certification companies popped up everywhere and ALTA also provided self-certification assessment guides. Regardless of where you stood in terms of the type of certification you obtained, almost every lender wanted evidence that you were complying with Best Practices. Since that time, ALTA has made several revisions to address additional concerns that were raised, such as the management of third-party signing professionals. The main driver in these updates was the need to provide guidance to the banks for their vendor management procedures.

We operate in an industry that is ever changing. We face new challenges on a regular basis and with improvements in technology we are offered more products and opportunities to mitigate those challenges. We are all very familiar with the increase in wire fraud, mortgage payoff fraud, and fraudulent sellers. As cyber criminals become more familiar with our industry and our lingo, they are finding new and inventive ways to insert themselves into a transaction. Technology is also leading to the development of new methods of transferring money, such as Venmo and Real Time Payments. The COVID outbreak led to a large push of the acceptance of Remote Online Notarization (RON) across the country. These developments created the need to update our Best Practices and ensure that we are all properly equipped to handle them.

ALTA Best Practices has now evolved into so much more than a solution for vendor management. As a title and

settlement company we have some very heavy responsibility on our shoulders. We collect and maintain vast amounts of Non-Public Personal Information (NPI). We collect and disburse huge sums of money. It is up to us to have the proper protections in place to secure these assets. The updates released in the ALTA Best Practices 4.0 addresses all these issues and more. It has evolved into a tool that we can all use to improve our operations and demonstrate to our clients that we truly are "the best".

Pillar 2 outlines the proper procedures and controls we should have in place for our Escrow Trust Accounts. Did you know that if your Escrow Account is not setup as a proper Escrow Account and entitled as an Escrow Account, that your funds may not fully be protected? An Escrow Account provides \$250K coverage for each Tax ID that you are holding money for (provided they do not have other accounts in that bank under the same Tax ID). If your account is not setup or labeled as an Escrow Account, you only have \$250K coverage for the entire account. Most of us hold way more than that in our accounts. Were you aware that a loss of funds may not be covered by your E&O? Do you have Cyber and Crime coverage protection for wire fraud and social engineering? Do you have controls in place for the use of Fintech applications and third-party earnest money platforms? Are you using a wire verification service to minimize your risk of wire fraud? ALTA provides a wealth of documentation to help prevent wire fraud and address it when it occurs. Their

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Outgoing Wire Preparation Checklist and Rapid Response Plan for Wire Fraud Incidents are prime examples of this.

Pillar 3 addresses the items that should be included in your Written Information Security Plan (WISP) so that your data is adequately protected. There are a myriad of protections we now have the ability to implement. Do you have multi-factor authentication when accessing your title production system and email? Do your passwords meet the minimum standards? Many of us have migrated to a cloud system rather than hosting our servers onsite. Do you have the property security requirements in place to protect those applications and that data? I am confident we all have people outside of our organization that have access to our NPI. Are their security policies consistent with yours? Have your outside notaries signed a confidentiality agreement? Do they properly dispose of the NPI they have access to? What about third-party software, API data integrations, and

software add-ins? Are these companies protecting the NPI they have access to in the same degree that you are?

Pillar 4 addresses our real estate settlement policies and procedures. This has been updated to include consumer objectives in the training of our staff; disclosing affiliated business arrangements; and developing written procedures for the preparation and execution of the settlement documents. What are your oversight procedures for your signing professionals? RON is now legal in New Jersey. Do you need guidance in selecting the appropriate RON platform? What procedures do you have in place for e-Recording and managing those providers?

Pillar 6 discusses the appropriate insurance coverages you should have in place. An E&O policy is not sufficient to protect your company against the loss of funds. If you are wiring funds, you should have cyber liability insurance and crime coverage in place. These policies provide different types of

coverage and are ever evolving. I am in the middle of my E&O renewal right now and none of the carriers are offering theft of funds protection. Without my Cyber and Crime policies I would not have any protection from wire fraud. If you are not reviewing your policy coverages with your broker on a yearly basis you are leaving yourself exposed.

We are in a down market. Interest rates are high, and inventory is low. The silver lining of this "problem" is that we now have time to work ON our business, instead of IN it. Now is the time to review your policies and procedures, update your workflows, and improve the efficiency and quality of your operations. The Best Practices update could not have come at a more opportune time. Let it be your guide to improve your operation and enable you to be your best. Go to <https://www.alta.org/best-practices/> and get started today! ■

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# American Land Title Association Advocacy Summit

## May 8 - 10, 2023

By: John Crowley, Esquire

The 2023 ALTA Advocacy Summit was recently held in Washington D.C. from May 8th–10th. Title professionals from all over the country came together to discuss some of the most pressing topics in the title industry. The number one topic of discussion was unregulated title insurance alternatives by government sponsored entities. By way of background, Fannie Mae and Freddie Mac are government sponsored entities (GSEs) and have very specific corporate charters. It is also important to note that both entities have been in federal conservatorship since 2008. Generally speaking, the purpose of these entities is to provide liquidity in the mortgage markets by purchasing loans made by other banks. However, these GSEs are currently considering two alternatives to title insurance that effectively places them in the insurance market and goes beyond their corporate mission.

The first alternative is something called the attorney opinion letter (AOL) in lieu of title insurance in certain circumstances. Historically, an AOL was used by the parties to the transaction to obtain a legal opinion on a particular matter affecting real estate. These opinion letters are not regulated like insurance and do not offer nearly the same amount of coverage as a title insurance policy. Furthermore, the letter only covers the attorneys' negligence and will most likely require the attorney to obtain their own separate line of insurance to cover their own liability. If the attorney doesn't obtain insurance or lets the insurance lapse, the "insured" is no longer covered. Although designed to lower the closing costs of buying a home, it is unclear if that will happen in the long run, particularly when you consider New Jersey has a simultaneous issue rate. At this time, Fannie Mae has purchased a relatively small number of loans using the AOL alternative, but it could be the start

of something much bigger.

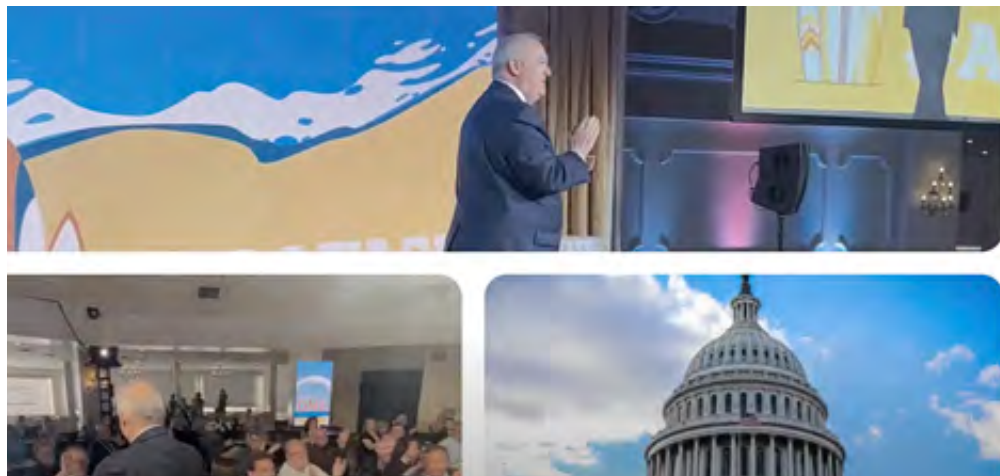
Although the GSEs have not been very forthcoming, it is also rumored that Fannie Mae is developing a pilot program that would waive title insurance and even AOLs altogether. According to ALTA, this is a "mission creep" of the GSEs and puts lenders at risk. Their charters do not allow them to enter market areas outside of their core function which is to guarantee mortgages on the secondary market. Without title insurance, the lenders are exposed. The GSEs could simply return the loans they purchased if a title issue were to arise. Alternatively, the GSEs could begin functioning like their own title insurance by backing the loans with title issues. Again, this is a clear example of mission creep and is not allowed by their charters. Additionally, there are Federal Housing Finance Agency (FHFA) rules that require the GSEs to seek FHFA approval of the pilot program before introducing new products or services to the public. That has not yet happened in this case.

During the first day of the Advocacy Summit, we got to hear from Anna Palmer and Jake Sherman, who are best-selling authors and founders of Punchbowl news. Jack Rattikin, III and Diane Tomb of ALTA moderated an open discussion, along with Palmer and Sherman, on what topics are shaping national politics today. It was fascinating to hear two very experienced reporters talk about how Washington, D.C. really works. Afterwards, there was a reception for all the attendees. As a first timer, it was very nice to get the chance to speak with Advocacy veterans on what to expect as well as tips on how to best present our issues to the representatives. We finished the night off with a Title Insurance Political Action

Committee (TIPAC) event at the famous Dubliner pub in Washington, D.C. and had fun chatting about the importance of TIPAC while listening to live Irish music.

Day two started with a briefing on federal and state issues hosted by members of the ALTA State Legislative/Regulatory Action Committee and Government Affairs Committee. Odeta Kushi, chief economist for First American, gave an outstanding overview of the current real estate economy plus a positive outlook on future trends for the market, especially on residential transactions. Afterwards, the ALTA members had a panel discussion on legislative and regulatory issues such as Foreign Ownership Bills, Privacy and Redaction, Remote Online Notarization, and more. It was interesting to see that similar issues affecting New Jersey were also affecting others all over the country. After lunch, we heard from ALTA and a member of the Congressional Management Foundation on the tips and tricks necessary to have a successful meeting with our congressional representatives.

There was also a roundtable discussion led by Diane Tomb with former Colorado Rep. Ed Perlmutter; Seth Appleton, the president of U.S. Mortgage Insurers; and Ed DeMarco, the president of the Housing Policy Council. Seth Appleton is a former president of MISMO and also has worked at HUD and Ginnie Mae. Ed DeMarco was the acting director of the Federal Housing Finance Agency (FHFA) from 2009 to 2014 where he served as the conservator for both Fannie Mae and Freddie Mac. Congressman Perlmutter sat on the US House Committee on Financial Services and even introduced what became the Secure and Fair Enforcement Act, more commonly known as the SAFE Banking Act. The





perspective these gentlemen were able to give on the mortgage and insurance industries as well as the GSEs and how they are supposed to operate was invaluable. It was particularly interesting to hear Congressman Perlmutter talk about exactly how to frame ALTA's concerns about the GSEs with elected officials to maximize our effectiveness in getting our message across. Afterwards, there was a reception with members of House Financial Committee and Senate Banking Committee at the Salt Line restaurant in the shadow of Nationals Park. I was able to chat with Representative Young Kim of California and several staff members of other representatives which was great practice for the actual meetings happening the next day.

Day three was the main event! As the New Jersey delegate, ALTA had set meetings with Representative Gottheimer of the NJ 5th District, Senator Menendez, and Senator Booker. Thankfully, ALTA sent their Director of Federal Government affairs to join me for the first meeting. We started the day actually meeting with Representative Scott Gottheimer.

He had already been working with ALTA on these issues and was very interested on how to ensure New Jersey citizens wouldn't be negatively affected by this GSE mission creep. His staff even came up with a great idea for ALTA to put together a letter for the entire New Jersey congressional delegation on these topics so they could work together on our issues. In true Washington, D.C. fashion, he was then off to a network television interview on the budget talks that were in full swing at that time.

After a quick lunch, I headed over to the Senate side. My next meeting was with Senator Menendez's office, and I was joined by ALTA's Senior Vice President of Public Affairs as well as representatives from Stavvy. We were able to discuss the dangers of Fannie and Freddie entering the primary markets with his staff and they were also interested in working with fellow New Jersey representatives. Finally, I met with Senator Booker's staff and had a very productive meeting regarding the same topics. His staffer was actually from Madison, so we even got to discuss the finer points of the New Jersey

style Sloppy Joe. As we left the Capitol, we stopped by Representative Mikie Sherrill's office to drop off some written materials about the GSE mission creep.

After my three meetings, we went to the Wrap Day party at Bullfeathers restaurant which is located close to the Capitol office buildings. Over a celebratory beverage, I got to go over the successes of the day with other state delegates and ALTA staff before heading back to New Jersey. The ALTA Advocacy Summit was truly an incredible experience, both personally and professionally. I thoroughly enjoyed getting to see a bit behind the curtain on how our federal government works and how important it is as constituents to get involved in the process. Without advocacy at both the state and federal level, the representatives simply wouldn't be able to understand the issues and why they are so important to so many in their states. As members of the NJLTA, we must make sure we shed a light on how these issues affect New Jersey. The next Advocacy Summit is May 6 – 8, 2024 and I hope to see you all there! ■



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## *Leading the way*

### WHEN IT COMES TO ALTA'S NEW BEST PRACTICES

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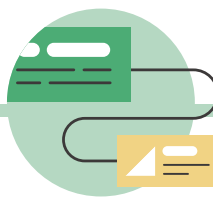


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# Which Would You Rather? The Land Title Edition

By: George A. Stickel, Esq., C.T.P.

Fannie Mae or Ginnie Mae?

Ginnie Mae or Freddie Mac?

Taylor Ham or pork roll?

Swap endorsement or Mezzanine endorsement?

Hot air balloon ride or helicopter ride?

NJLTA Honorary Member or swimsuit model?

Would you rather be a real estate title closer in Bernardsville, NJ or the closing manager of the McDonalds in the Claremont section of the Bronx?

Thirty \$1 million ordinary residential deals or one \$30 million complicated commercial transaction?



Attend a commercial closing in New York City or in Philadelphia?

Examine a title coming through bankruptcy or examine a title derived through tax sale?

Grabas Institute or New Jersey Land Title Institute or both?

Be responsible for the payoff of a tax title lien or for the payoff of a privately held mortgage?

Brussel sprouts or spinach?

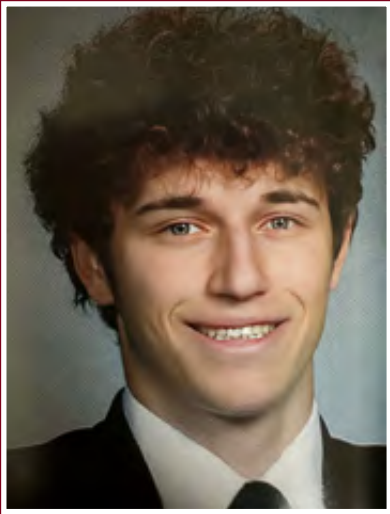
A boss who leaves you alone to do your own thing and is never available to help or a boss who is very helpful and available but is a real pain?

Schedule B Section I or Schedule B Section II?

Enhanced Owner Title Insurance Policy or Trip Cancellation Insurance?

*Which Would You Rather?...cont. on page 32*





**Jonathan Cohen**



**RED BANK REGIONAL  
HIGH SCHOOL DISTRICT**



The New Jersey Land Title Association is pleased to announce that Jonathan Cohen of Little Silver, New Jersey is this year's winner of the John R. Weigel Scholarship Award. Named in honor of the Association's Director Emeritus who served the title insurance industry with great distinction for over twenty years, this award will provide Jonathan with an \$8,000.00 scholarship which will be paid over four years.

Currently a senior at Red Bank Regional High School in Little Silver, Jonathan is planning on attending UNC-Chapel Hill as part of the Honors Program.

Academically, Jonathan has excelled in classes and has been a member of the National Honor Society in both Junior and Senior years. He is a Governor's School in the Sciences nominee, and a member of both the National Math Honor Society and Spanish National Honor Society. Additionally, Jonathan was a finalist his sophomore year in the Monmouth University Sustainability Summit Essay Contest. Even with all those honors, he still found time to join the Red Bank Regional HS Environmental Club, act as team captain of the high school wrestling team and as a student peer leader in the Red Bank Regional High School. Jonathan's activities are not

limited to the high school; he also was the Social Advocacy Chair of Go Green Monmouth County, a volunteer oyster wrangler with Operation Oyster – American Littoral Society and a youth mentor of Generational Youth Mentors.

In relation to this award, current NJLTA President Jack Sudol expressed, "Jonathan is an exceptional and well-deserving candidate".

The John R. Weigel Scholarship, which was inaugurated in 1998, is awarded once per year to a qualified candidate for higher education arising out of a title industry connection. Academic achievement, extra-curricular activities and public service experience are all required of eligible candidates. In addition, award winners must continue to satisfy the eligibility requirements throughout the four-year period during which their scholarship is paid. The scholarship is underwriter by both the Underwriter and Agency

Section members of the New Jersey Land Title Association.

Jonathan is the son of Matthew Cohen, a principal of Agency Section member Two Rivers Title Company headquartered in West Long Branch, NJ.

*Jonathan joins past scholarship winners, Katherine Ramler (1998), Theresa Hayes (1999), Elliot Fineberg (2000), John T. Wenzel (2001), Kathryn Anne Cannito (2002), Lauren Usignol (2003), Alex Fineberg (2004), Pamela Kubinsky (2005), Danielle Panccione (2006), Kyle Wilson (2007), Michael Ham (2008), Brielle Grabas (2009), Kacie Baker (2010), Alexis DeCarvalho (2011), Samantha Huddleston (2012), Andrew Martini (2013), Michael Kaspar (2014), Rachel Swope (2015), Giulia Gargano (2016), Katherine "Katie" Scott (2017), Francesa Menard (2018), Hailey Carroll (2019), Shannon Dobres (2020), Lindsey Ann Cannon (2021), and Matthew Ambrose (2022).*





**Danielle Dobres**

The New Jersey Land Title Association is pleased to announce that Danielle Dobres of Bergenfield, New Jersey is this year's winner of the Marilyn A. Henshaw Scholarship Award. Named for Marilyn A. Henshaw, who was the Agency Section Chair of the Board in 2014-2015, and then served on the Executive Board for the Board of Governors of the NJLTA before her retirement, this award will provide Danielle with a one-time \$2,500.00 scholarship which will be paid over four years.

Currently a senior at Academy of the Holy Angels in Bergenfield, New Jersey, Danielle is planning on attending Clemson University this upcoming fall.

Danielle has excelled in four years of honors courses while contributing her talents to many extra-curricular activities, including a leadership position as the Secretary and Treasurer of Students Against Drunk Driving (SADD). Danielle participated in varsity spring track, varsity winter track, and cheer-leading. She also achieved membership in the National Latin Honor Society, National Science Honor Society, and National Honor Society all while maintaining grades for Honor Roll and Principal's List.



In relation to Ms. Dobres's award, current President Jack Sudol stated that she was, "another exceptional and well-qualified candidate".

The Marilyn A. Henshaw Scholarship, which was inaugurated in 2020, is awarded once per year to a qualified candidate for higher education arising out of a title industry connection. Academic achievement, extra-curricular activities and public service experience are all required of eligible candidates. In addition, award winners must continue to satisfy the eligibility requirements throughout the four-year period during which their scholarship is paid. The scholarship is underwritten

by both the Underwriter and Agency Section members of the New Jersey Land Title Association.

Danielle Dobres is the daughter of Edward Dobres, a licensed title producer and account representative with Foundation Title of Marlton, NJ.

*Danielle joins past scholarship winners Gabrielle Barbarisi (2020), Anthony Monderine (2021), and Carolyn Scenna (2022).*

## Which Would You Rather? The Land Title Edition

continuation from page 29

Potpourri or Poo Pourri?

NJLTA convention or NJLTA Awards dinner?

Zoom calls: camera on or camera off?

Apple or Android?

21 County Clerk/Registers or one central recording office in Trenton?

Recording fee based upon number of pages of the document or a flat fee per document?

Ice cream or frozen dairy dessert?

Insurable or marketable?

Cellar or attic?

Cellar or basement?

Title involving a riparian claim or a title involving littoral rights?

A settlement requiring a NJ Inheritance Tax Waiver or a settlement requiring a Federal Estate Tax release?

Cestui que Trust or Cestui que Vie?

When you want to swim in the Atlantic Ocean along the New Jersey coastline are you driving to the beach or are you driving to the shore?

Manslaughter or murder in the third degree?

Corey Haim or Corey Feldman?

Cover record or rundown?

North Jersey, South Jersey, or Central Jersey?

Notice of Settlement or Notice of Lis Pendens?

VA Mortgage or FHA Mortgage?

In Rem or In Personam?

Metes and bounds with chains and links or metes and bounds with feet and inches?

Chains and links or chains of title?

Cloud on title or color of title?

Contiguous or adjacent?

ET AL, ET UX, ET VIR or ET CON?

Rest, residue, and remainder or give, devise, and bequeath?

Real, personal, or mixed?

One dollar or other valuable consideration?

Obligee, Obligor (life goes on, bra la-la, how the life goes on).

Offer or acceptance?

Disney or Six Flags? Wait, that's no contest. How about Disney or Universal?

Omnibus clause or an actual omnibus?

GIT/REP-2 or GIT/REP-4?

Open or notorious?

Per stirpes, per capita or per se?

Point or Place of Beginning?

County Clerk or Register of Deeds and Mortgages?

RESPA or CD?

16.5 feet or a rod? (Trick question. A rod is 16.5 feet.)

Prince William or Prince Harry?

Dominant tenement or servient tenement?

Examine a title with a Sheriff's Deed or examine a title with a Deed in Lieu of Foreclosure?

Would you rather hold an escrow for unconfirmed municipal assessments or hold an escrow for unpaid corporate franchise taxes?

Usufruct or Usufructuary?

Which would you rather explain, the Doctrine of Worthier Title or the Rule in Shelly's Case? ■

**George A. Stickel, Esq., C.T.P.**, is a third generation, 45-year veteran of the title industry, now retired. George is a Past-President and Honorary Member of the New Jersey Land Title Association and a contributing writer for the Advocate. The views expressed herein are his alone and are not those of the NJLTA or Advocate. But in truth, which would you rather read, a humorous article or a human-interest article?

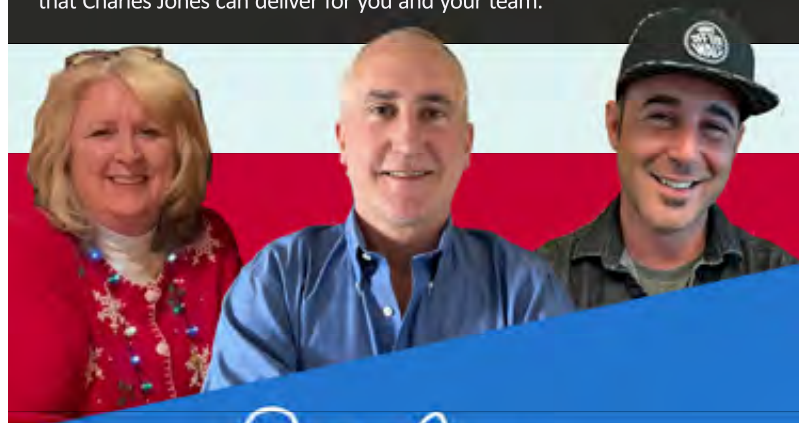
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# DATES TO REMEMBER

## July 2023

**22nd** NJLTA-Black Bear Picnic  
Clarksburg, New Jersey  
[www.njlta.org](http://www.njlta.org) for additional information

## September 2023

**11th** ALTA: 2023 July Large Agents Conference  
The Lodge at Spruce Peak, Stowe, VT  
[www.alta.org](http://www.alta.org) to register

**20th** NJLTA Board of Governors' Meeting  
Freehold, New Jersey  
[www.njlta.org](http://www.njlta.org) for additional information

## October 2023

**18th** NJLTA-Agency Section Meeting and Seminar  
Monroe, New Jersey

**8th-9th** ALTA-2023 Fall Title Counsel  
The Broadmoor, Colorado Springs, CO  
[www.alta.org](http://www.alta.org) to register

**10th-13th** ALTA-2023 ALTA ONE  
The Broadmoor, Colorado Springs, CO  
[www.alta.org](http://www.alta.org) to register

## November 2023

**15th** NJLTA Board of Governors' Meeting  
Freehold, New Jersey  
[www.njlta.org](http://www.njlta.org) for additional information

*Subject to change. Please check websites as needed.*

*Would you like your event or continuing education class included on this calendar? If so, please contact, Linda Martin ([lmartin@signatureinfo.com](mailto:lmartin@signatureinfo.com) or 800-792-8888 x57025) for information.*

*Thank you!*

# On the Move



## Welcome!

Glen Stout has joined WFG National Title Insurance Company as Vice President, Area Sales Manager in New Jersey and Pennsylvania.

## Merged!

Noble Title Agency, Inc. has merged with Investment Title, LLC. Robert Rossi has been given the role of EVP of National Business Development.



## Congratulations!

Chuck Mauro has been promoted to General Manager of Charles Jones LLC & DataTrace Northeast Operations.



## In The News!

Susan Bavaro has joined the Stewart Title NJ Agency Underwriting Team.



## On Board!

Stuart Bell has joined Foundation Title as an Examiner.

## Welcome New Members

Anirudh Gambhir  
American Title Hub LLC  
South Plainfield, NJ

Rocio Rogers  
Vigilant Title Agency, LLC  
North Haledon, NJ

## Welcome Affiliate Member

Sarah Powers Kirn  
Powers Kirn, LLC  
Moorestown, NJ

## Notes from the Editor

By: Heather R. Bell, Editor-in-Chief

Need something to keep you company as you lay by the pool or fly through the air to your summer getaway destination? Well, good thing you brought the Summer issue of *Advocate*. Take a drive down memory lane with our cover article and revisit those family fun places of the past which are no more. Stay inside and enjoy the AC while you sharpen and update your offices with ALTA's new and improved best practices. All this along with some summer fun and a look at our new officers and award recipients. I don't know what more you could ask for to get your summer reading thrills. Wishing you all good weather and great memories.

We are always on the lookout for the next agency for our Agent Spotlight Interview. Please reach out and let me know if you are interested in being interviewed and having your company under the spotlight for our next issue. ■







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