

# ADVOCATE

The Official Publication  
of the New Jersey  
Land Title Association

## Celts in New Jersey

By: Ryan Trought, Esquire

*Nova Caesarea: Hibernia, Albania, Britannia, et plura*

I was tasked by Heather to write something light for the summer issue. Something historical she said. Apparently, that is my forte. The subject of this article descended upon me *whilst* walking through my hometown after touring Edinburgh, Scotland. Edinburgh had 12 story buildings along its closes (alleyways) in the mid-1600s; my town wasn't to be settled for another 60 years. That got me thinking: what was there of New Jersey in the mid-1600s?

New Jersey, as we all know, is quite a diverse place packed into a small area: mountains and the seashore; cities and farmland, countless languages, ethnic groups, and ideas. This is nothing new and goes right back to its founding.

Many are familiar with the English, the Dutch, and possibly the Swedes, but there were also the Celts. Here we will briefly explore the Irish and Scottish "colonies" of the 1600s in New Jersey. The Kingdoms of Ireland and Scotland were technically countries in their own right but sharing the same monarch as the Kingdom of England. These "colonies" were not such in the truest sense of the word since England made all the decisions (much to their dismay).

New Albion: the South (West) Jersey Irish colony. Not really the best of names, New Hibernia would have been better, but is evidence of English dominance over the Kingdom of Ireland. Albion comes from the Greek name for Great Britain and is the source of the word for Scotland in the Celtic languages

(Albain-Irish/Alba-Scottish). So, the colony of the Kingdom of Ireland was named for the Kingdom of Scotland or Island of Great Britain. New Albion was established via charter of King Charles I around the Delaware Bay on June 21, 1634. The colony centered around Salem under the direction of Sir Edmund Plowden. It was not successful. He was short on funds, short on colonists, and long on the minds of the Swedes who had already settled there. Charles was not too concerned; he was losing his head over other matters.

King Charles II, after getting his country back, tried again in 1664. He deeded the lands of New Albion (among others) to his brother James, Duke of York (future James II & VII),

*Celts in New Jersey...cont. on page 3*

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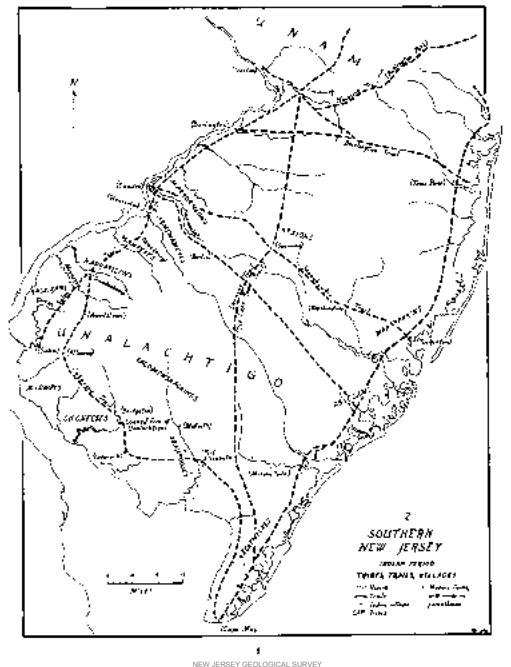
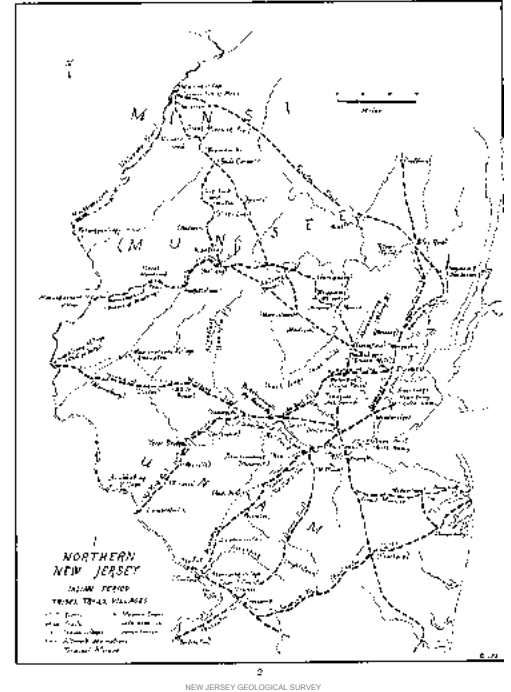
ignoring the prior New Albion grant, and all the Dutch and Swedes inhabiting the area (our first NJ title claim). The Duke's governor named the territory Albania (from Albion). The Duke turned around and conveyed to his friends, Sir George Carteret and John, Lord Berkeley, some land between the Hudson and Delaware, renaming the land Nova Caesarea (New Jersey) after an island in the English Channel.

New Jersey was then split down the middle, not into North and South Jersey, but East and West Jersey. East Jersey was roughly the northern Shore Region and closest to the NYC suburbs east of the Passaic River. West Jersey was roughly the southern Shore Region, up the Delaware to the New York State Line and west of the Passaic River. Carteret received East Jersey, and Berkeley West Jersey. West Jersey was purchased from Berkeley by and run by English Quakers who divided up the land south of Trenton into eleven sections strangely called Tenth. The names of five have not been lost to history. The Irish Tenth was the New New Albion settled by Irish Quakers between Pennsauken and Timber Creeks, roughly the Camden County of today. This Irish

colony was much more successful than Old New Albion. Gloucester City, which is located within the Irish Tenth, has one of the largest populations of Irish in the State and Nation.

Perth Amboy, the North (East) Jersey Scottish Colony. Carteret established the capital of East Jersey in Elizabethtown (currently Elizabeth), named for his wife. But after 40 years of marriage, and 20 years housing the capital, Carteret needed an upgrade. He told Elizabeth the capital was moving from her fair city to his elbow. Emboyle or Ompoge, the native American name for the area meaning "elbow", was settled in 1683, and formally became the capital in 1686 under the name Ambo Point. Carteret died in the interim and twelve Quakers, including Scotsman James Drummond, Earl of Perth, purchased his interest. The city was renamed yet again in his esteemed honor to Perth Amboy. It was a great marketing ploy as it drew more Scots to its shores.

The initial 160 or so Scottish settlers were the Quaker Proprietors, their agents, and indentured servants. Later settlers were scallywags and undesirables cast out by the Scottish Government at Edinburgh.



There was quite a bit of upheaval in Edinburgh in the mid-1600s, both religious and secular. The King attempted to supplant the Church of Scotland with that of England, which was not too popular; Quakers were not too popular either. The King was deposed, beheaded, abolished, and restored. Life for those opposed



# Cultivating Leadership: Sowing the Seeds of Our Success

**By: Peter Casey Wall, Outgoing President**

Leadership is more than just occupying a chair or a title. It is about inspiring others, creating a sense of community, and guiding our association towards our shared goals. It is about making decisions that are in the best interests of the association, and about bringing competitors together for the betterment of our industry, to work on problems and create solutions. Our association's strength lies in its members, and our future lies in the hands of our emerging leaders. That's why it's crucial that we actively recruit and nurture new leaders within our ranks.

Recruiting new leaders ensures that we have a steady stream of fresh ideas and perspectives. It allows us to tap into the diverse talents and skills of our members, fostering innovation and growth. Nurturing these leaders, on the other

hand, ensures that they are equipped with the knowledge, skills, and support they need to succeed. It's about providing opportunities for mentorship, professional development, and hands-on experience.

By the time this article is published, my time as President will have lapsed. I write this in what some might consider to be the "lame-duck" week before the swearing in of the new executive team. However, I am happy to report that even to this moment, our current board continues to work together on matters started almost 12 months ago. Our goal at the inception of this term was to identify our association's biggest challenges, make a plan to take those challenges on headfirst, and then to execute our plan. I believe we have been successful.

We have a consent order signed by the Hudson County Register and County

Freeholders, which sets forth the terms of our settlement agreement in which the Register agrees to continue to make improvements in their recording practices. Special thanks to John Crowley and Anthony Floria-Calori for their outstanding contributions to this effort, and to everyone else who joined in to add support. We have successfully shepherded a top to bottom refresh of the by-laws. Many thanks committee chair, Lisa Aubrey, and her committee members who did a fantastic job of reorganizing and modernizing our guidelines for operation.

These last two examples would be enough to make me feel good, but I'm most proud of the way our executive board came together this year. We were committed to supporting each other and to supporting the association to the best of our abilities, and I believe we were





successful at that. My last message to them in preparation for their ascension to the next chair was this:

**Please carry forward the notion that we owe it to the people who will be in our chair next year to show them what it will entail and to prepare them for what they will need to do. Give special attention to the emerging leaders in the association who may rise to the fourth chair soon and prepare them as well. Continue to work not as a president and three members-in-waiting, but as a management team, with a clear vision, based on our association's values, working towards common goals, where the successes are shared by everyone involved, and the failures are shouldered by the leader, and corrected in future actions. Please also turn your attention to the Agency Section Management Board and offer**

**them all the support they need to grow the agency section's membership, increase member involvement and to better prepare the trustees and officers for one day being on the Association's executive board.**

My hope for the future of the NJLTA is that it will continue to serve its members in a proactive manner, addressing the challenges and opportunities that lie ahead. I envision a future where our association educates and promotes its members on the latest industry advancements, sets standards for excellence in our industry, and provides opportunities for learning not just how to read a survey or how to understand a bankruptcy proceeding, but how to become a leader and by extension, how to create leaders in our businesses and in our association.

In true high school thesis style, I will state in conclusion, leadership is not just



about the few at the top of the pyramid, but about each and every one of us. It is about stepping up to make a difference and to leave a legacy for future generations in our business, even if it's hard, even if you don't know how, even if you don't have the time. As we move forward, it is my sincerest wish that we will commit to fostering a culture of leadership in the NJLTA. Nurture our emerging leaders. Work together to build a brighter future for our association.

Thank you all for your support this year. Special thanks to John Crowley, Lisa Dombrowski, and Jonathan Friedman, without whose support our goals would not have been met. I am eternally grateful. ■

# Agent Perspective



By: Scott Rutkay, President, Concourse Land Transfer LLC

*“The test of a first-rate intelligence is the ability to hold two opposed ideas in mind at the same time and still retain the ability to function.” —*

*F. Scott Fitzgerald, The Crack Up, 1936*

*“Doublethink means the power of holding two contradictory beliefs in one’s mind simultaneously, and accepting both of them.” — George Orwell, 1984, 1949*

I’ve mentioned this before but, to be honest, it bears repeating: In business, people generally assume that a call from me is bad news. They think that by the time I get on the phone with a client, a lender, a surveyor, or any of the hundreds of people now involved in a real estate transaction, something has gone horribly wrong. So wrong, in fact, that the assumption is that only I can figure out how best to resolve whatever issue we face. The truth is, all I ever want to do is move a loan from open to closed as quickly as I can, and if me getting on a call to deal with whatever is stopping that helps, then best to do it as soon as possible.

It begins with an employee knocking on my office door. It could come anytime during the life of the transaction, but it always means the same thing. Hey Scott, can I ask you a quick question? At this point, I have been around long enough to know there are no quick questions. There are questions I immediately know the answer to, but if they’re stuck, stuck for real, it’s going to take some time to figure out. Sometimes it happens in the beginning of a transaction, when we order the searches, for example, maybe the mailing address doesn’t match the legal address of the property. That’s usually a quick fix. A couple of Google searches typically point me in the correct direction. Maybe, when the searches come back, the vested owner isn’t who the lender expected. Maybe it’s in an LLC, maybe a trust, or, if we’re really lucky, a life estate.

To be fair, those are pretty benign examples that are easy to solve, since they’ve come up countless times before. What I find fascinating is that, oftentimes, the people we speak to don’t want to hear a resolution from anyone on my staff.

They want to hear it from me directly. I’ve often wondered what’s so magical about me delivering the news, but for some reason it gives a lot of our clients real comfort.

Recently, I was on a call where my best reader, someone who has forgotten more about title than I will ever know, delivered a piece of information to a great client. She delivered it succinctly, evenly. She explained the issue and the best course of action for a resolution. After her explanation, the mortgage broker took about ten seconds to disagree with everything she had just explained. He contradicted each of her points, poked holes in all of her solutions, but offered none of his own. After that he asked for my opinion. I remember pausing for a couple of beats – answering him, saying, “I do see what you’re saying...”, then delivering exactly the same information that my reader gave, perhaps in a slightly different manner, but exactly the same information. Abracadabra, he accepted the answer.

*Agent Perspective...cont. on page 13*



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## Agency Section Update

# “How lucky I am to have something that makes saying goodbye so hard.” – A.A. Milne

By: Heather R. Bell, CTP

Outgoing Chair of the Agency Section Management Board

As I reflect on my time as your Chair, I find myself overwhelmed with a mix of emotions – gratitude, nostalgia, fondness and hope, to name a few. Serving in this role has been both a privilege and a responsibility that I have cherished deeply. It's the end of a journey fueled by a passion for our mission as an industry and a commitment to our collective vision. Getting to know so many of my competitors in this arena has taught me so much and resulted in lifelong friendships. I was pleasantly surprised to find there are many of us that love what we do and care intensely about the success of title insurance and all of us as a group.

Together, we have navigated complex decisions and guided our industry through periods of change. How to restart after a global pandemic, the implementation of Daniel's Law, a potential (and now very real) overhaul to the tax sale foreclosure process and title insurance being mentioned by the president during the State of the Union address. We took our

show on the road, holding our quarterly meetings in different locations throughout the state to reach agents farther from our standing location in Monroe, NJ. We brought back extra in-person continuing education courses and opportunities for us to gather and share our knowledge and experiences. Most importantly, over the last year, we have started to see an increase in new agent members applying and being approved for membership.

I am profoundly grateful for the trust

you placed in me to lead this esteemed group. Your support, collaboration, and unwavering commitment to our shared goals have been the bedrock of our success. As I step down, I do so with a heart full of gratitude and optimism for the future of our association. I hang my hat as chair for the last time and while it is goodbye to this role, it is not goodbye to my involvement. I will see you all at the next meeting on the other side of the podium to continue fighting the good fight. ■







*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.*

### Best Practices to Spot Phishing Emails

April 9, 2024

<https://tinyurl.com/3ck3u2xa>

With companies receiving phishing email every day, it's best to keep in mind a few best practices when reviewing emails. Read on for tips from Kloud9.

### Questions to Consider if Lender Asks You to Close an AOL Deal

April 16, 2024

<https://tinyurl.com/49nh6uxj>

Title and settlement agents may see lender customers request a transaction be closed with an attorney opinion letter (AOL), now that Fannie Mae expanded the use of AOLs in limited circumstances for loans on condo properties and those subject to homeowner associations. Read up on items you should be considering and questions you should be asking. Note: Requires ALTA Log In.



**Fannie Mae, Freddie Mac Issue Notices on Commissions Paid to Real Estate Agents**

April 16, 2024

<https://tinyurl.com/dxfzj5nx>

Fannie Mae and Freddie Mac issued industry notices on April 15th addressing the current treatment of buyer real estate agent fees paid by the seller.

### 18 House Democrats Question Biden Administration's Title Waiver Program

April 18, 2024

<https://tinyurl.com/mry489np>



ALTA Advocacy Update...cont. on page 11



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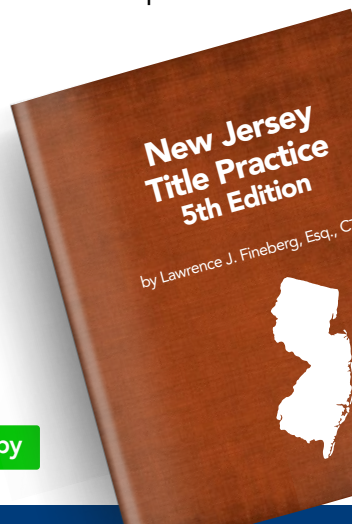
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# N.J. LEGISLATIVE UPDATE

By: Edward C. Eastman, Jr., Executive Director

The Federal Environmental Protection Agency has announced that 178 communities were selected to receive 181 Grant Awards for a total of 231 million dollars in funding for Brownfields Multipurpose, Assessment, second cleanup and redevelopment of Brownfield sites. These grants will be used to assess, clean up and redevelop underutilized properties while protecting public health and the environment.

The Environmental Protection Agency is also announcing 68 million dollars in supplemental funding to 31 existing Revolving Loan Fund (RLF) Grant recipients who have demonstrated success in their work to clean up and redevelop

Brownfield sites. Fiscal year 2024 loans have already been selected for multipurpose loans in New Jersey as follows:



A. Camden Lutheran Housing, Camden, New Jersey, for clean up of the former West Jersey paper manufacturing site in the amount of \$1,000,000.

B. Camden Redevelopment Agency,

Camden, New Jersey, for assessment purposes community wide in the amount of \$500,000.



C. Monmouth Conservation Foundation, Red Bank, New Jersey for community wide assessment purposes in the amount of \$500,000.

*N.J. Legislative Update...cont. on page 12*



A group of 18 Democratic members of Congress sent a letter to President Biden expressing concern with the administration's program that will waive the requirement for lender's title insurance on certain refinances.

## **ALTA Recommends Changes to FinCEN's Proposed Anti-Money Laundering Rule**

April 18, 2024

<https://tinyurl.com/ay9ns5hj>

ALTA submitted a letter on April 16th outlining the industry's concerns with FinCEN's proposed anti-money laundering rule that would require certain people involved in real estate closings and settlements to report information to the agency about all-cash residential transactions nationwide involving legal entities and trusts. ALTA suggested several changes to the scope of the rule and data requested that will make it more effective and manageable for those responsible for reporting and improving the value of reports for law enforcement. Read on for details.



## **FTC Bans Most Non-compete Agreements**

April 25, 2024

<https://tinyurl.com/28ab4km6>

The Federal Trade Commission on April 23rd issued a final rule banning most

non-compete agreements nationwide. The rule becomes effective 120 days after publication in the Federal Register. Read on for more details about the rule.

## **ALTA Training Resources**

April 25, 2024

<https://tinyurl.com/3fb89h39>

ALTA has developed several items to help train new hires. Check out the various training videos, webinars, online courses, and model training programs that are available on ALTA's website.



## **Title Professionals Spend Significant Time, Resources to Protect Property Rights**

May 9, 2024

<https://tinyurl.com/4456mce5>

Title insurance companies invest heavily in upfront title research and curative work that significantly protects property rights and limits ownership challenges down the road. According to a study conducted by ndp | analytics, expert title professionals spend approximately 22 hours to close a standard transaction and 45 hours for more difficult transactions.

## **FBI Urges Companies to Update Email Security**

May 15, 2024

<https://tinyurl.com/yc59wwsv>

The Federal Bureau of Investigation, National Security Agency, and the U.S. Department of State have issued a joint cybersecurity advisory warning of state-sponsored email attacks that evade authentication security measures. According to the advisory, the

Democratic People's Republic of Korea (DPRK, a.k.a. North Korea) Kimsuky cyber actors exploit improperly configured DNS Domain-based Message Authentication, Reporting and Conformance (DMARC) record policies to conceal social engineering attempts.

## **ALTA Recommends Changes to Property Tax Foreclosure Laws**

May 23, 2024

<https://tinyurl.com/ztnf9j5p>

ALTA, AARP and the National Consumer Law Center (NCLC), have issued recommendations for states to revise their laws to protect property owners from unnecessary tax foreclosures and promote sustainable homeownership.

## **ALTA Responds to CFPB's Request for Information on Closing Costs**

May 30, 2024

<https://tinyurl.com/4puyh99r>

ALTA responded to the Consumer Financial Protection Bureau's public inquiry into mortgage closing costs by explaining the services provided by title professionals and the ongoing protection of a title insurance policy are some of the most essential, but least expensive, parts of the homebuying process.

## **Federal, State Legislators Question Title Waiver Pilot**

June 6, 2024

<https://tinyurl.com/mz7ks62>

ALTA has said the pilot pushes the government sponsored enterprises (GSEs) into the title insurance business, a primary market activity for which Fannie Mae and Freddie Mac are not chartered, licensed, regulated or reserved to provide. Many federal and state legislators have now voiced concerns with the pilot since title insurance is comprehensively regulated at the state level. ■

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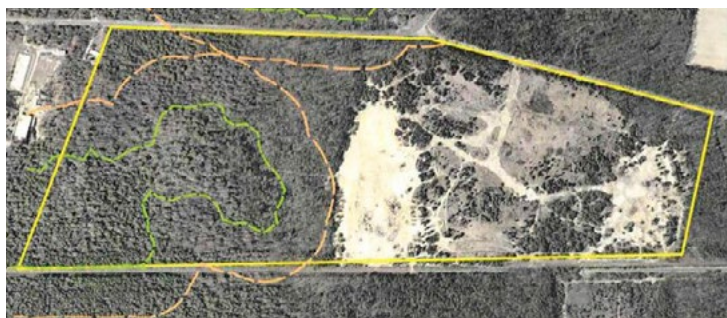
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## N.J. Legislative Update

continuation from page 10

D. Woodbine, New Jersey, for multipurpose community wide in the amount of \$1,000,000.



The Environmental Protection Agency also selected a Revolving Loan Fund technical assistance provider, Grow America, for \$3,000,000. The goal of the assistance is to increase the capacity of the Environmental Protection Agency funded Brownfield Revolving Loan Fund program nationwide. The Program was founded as a national Non-Profit in 1969 to address lack of credit as a barrier to economic equity. Grow America has been called upon to act as a small business leader and developer of this lender program.

The Environmental Protection Agency's goal is to encourage a nationwide Loan Program to encourage loans on a national scale. ■

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## Agent Perspective

continuation from page 6

How did you do that, she asked after the call, and I immediately understood what she meant. I'm asked it all the time. Most people can't believe what they just witnessed. How is it that I deliver the exact same information, oftentimes not as nicely as they just did, with a completely different result. My stock answer that I tell people is that I don't stutter when I talk. I don't take long pauses. I say things quickly, strongly, as if my opinion is the only one that matters. But that's not really it at all. What I am very good at is listening. Not just to the facts, but the tone, the weight, the emotion in the telling. What I think I do best is matching whatever energy the person displays.

Let's say that a very excited mortgage broker calls the office. He blows right through my first employee in 30 seconds. She has no idea what to do to calm him down. She transfers the call to me. As soon as he starts yelling again, I start talking a little faster and more forcefully. We're a service business, but I can't let

a customer treat my staff like that. I let him vent, but ultimately, I explain that whatever the issue is, it must be resolved. He can be as upset as he wants, yell as loud as he can, but when that's over, there's still a third mortgage of record on the property. He can't yell a satisfaction into existence. I know it and, deep down, he knows it. He's frustrated. I get it. What I think works about this technique is that no matter which side you're playing, either loud or soft, the person believes you're taking them seriously. Honestly, what I think matters to them is that they are being heard.

I think most people do the exact opposite. If the person on the other side of a call is agitated, they try to be calming. If they're calm, they try to explain the urgency in what they're saying. I've not had a lot of success with this technique. I've told my wife to calm down enough when she's agitated to understand that isn't a winning strategy. In my experience this only adds fuel to the fire. People think that you're being condescending – that you're being adversarial. It's hard to dig yourself out of that hole once you're in it. There's no path to success

when the person on the other side of the phone is convinced that you're part of the problem. It is best to eject from that situation as soon as you can. What I do with my team is make sure they understand that none of this is personal. I'm not overriding them. I'm not contradicting them. I'm just taking the path of least resistance to closing a file.

I truly believe that real estate is a collaborative effort. If the client doesn't like the answer one of my staff is giving them, I'm happy to jump in and help. If someone doesn't understand something, or needs to run it past someone else, it should be easy to do. Speed and accuracy – that's our credo here. Neither is less important than the other, but for us to be successful it must be each in equal measure. No one gets paid if a file doesn't close. Be passionate about your opinion, but drop it as soon as a better solution is brought to light. It has made for a much calmer office, even as transactions have become more chaotic, and after the last couple of years, that's a welcome change. ■



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# Wait For It



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

## I can't wait until September.

Yes, the NJLTA is going to have a real old-fashioned convention this year. We just have to wait for it.

So, exactly why was the convention been moved from the usual June time period to September? A number of conspiracy theories have been floated:

1. The date was moved in an effort to convince more agents to attend. June is a traditionally busy month for
2. By September the festivities surrounding Trump's conviction should have subsided.
3. It is anticipated that by September all prices will have dropped considerably due to effective application of Bidenomic theory. Then, again, register and lock in your price today. Who knows what this may actually cost come September?
4. I could not think of a Number 4.
5. The convention was moved to September to give the Mount Airy Casino Resort an opportunity to remove the college student encampment from their grounds, just in time for





the High Holy Days and our convention.

6. Actually, this move to September is a total sham considering the new NJLTA officers were sworn into office in a Zoom ceremony in June. The convention in September is just an excuse for a party. And, since when does the NJLTA require an excuse for a party?

There is another major change this year. An extra day has been added to the schedule. I'm so old I remember when the convention was four days or longer.

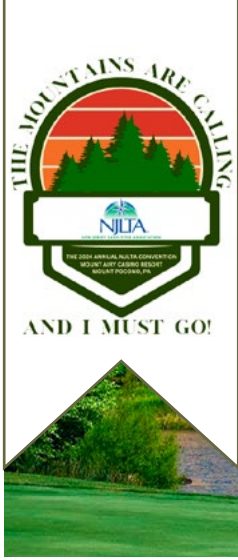
Then it was reduced to three days. Now it is back to four days to satisfy all of you who indicated that three days was just not enough time to spend in the company of other amazing title professionals. And think, with that extra day you have a better opportunity to run into me and have your life changed forever by the experience. (And, yes, I would be pleased to join you in a "Selfie".) The extra day was also added at the request of sponsors who ended up lugging home leftover tchotchkes after three-day conventions.

Just take a look at this year's convention schedule and you will see a near perfect agenda being planned by Lisa and her committee. There is truly something for everyone. Here are some highlights:

1. Complimentary face painting.
2. A raffle for the opportunity to join me in a giant champagne glass tub. (All raffles, to be legal in Pennsylvania, must be based upon skill and not chance. Just say'in.)

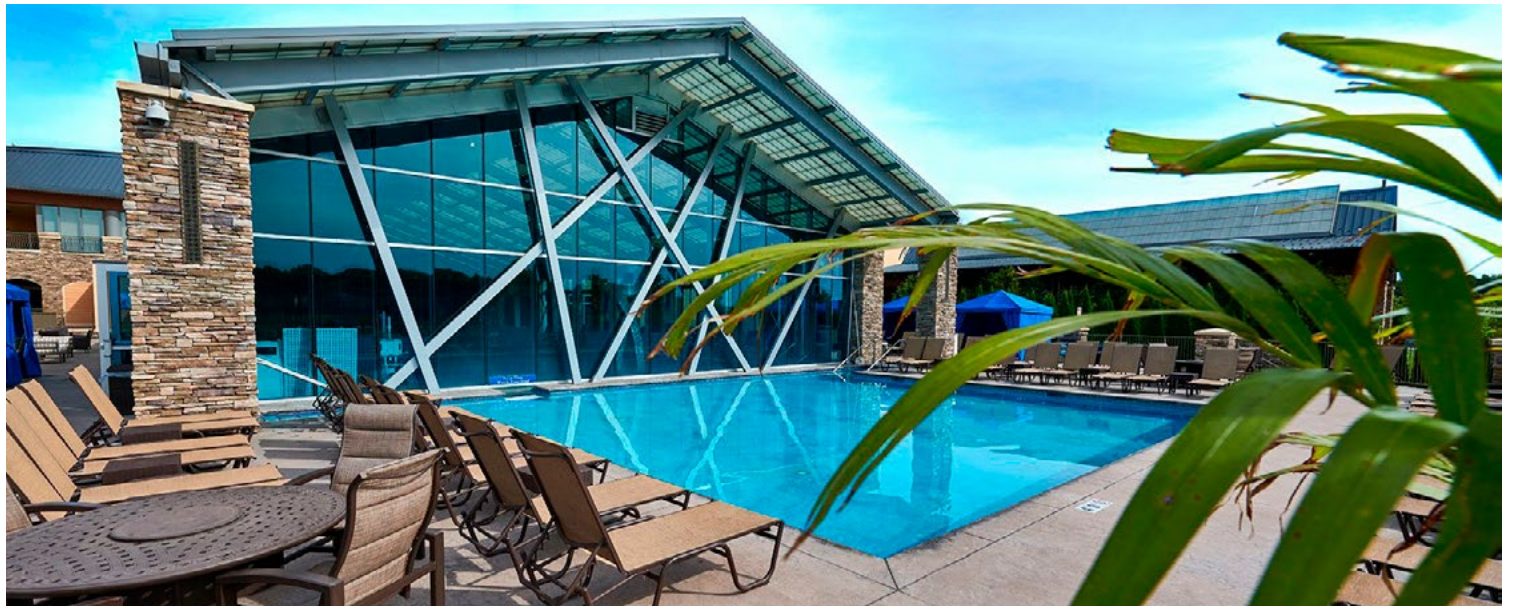
*Wait For It...cont. on page 18*





# New Jersey Land Title Association's 2024 Convention

September 22, 2024-September 25, 2024







New Jersey Land Title Association's 2024 Convention is just around the corner! From September 22, 2024, to September 25, 2024, enjoy the gorgeous views at Mount Airy Casino Resort located in Mount Pocono, Pennsylvania. Day One of the convention you can expect a Golf Outing, Vendor Meet and Greet, and more! Day Two includes two different classes that will earn

you four continuing education credits, Country Western Night with Line Dancing at Trout Lake, and our guest speaker, Darryl Turner, who will be talking about the hottest topics in the Title and Real Estate industries. Day Three will start off with a two-credit continuing education class and HR Bootcamp. You can take some time midday to relax at the pool, play some

golf, go on a hike or even answer some emails! We will end Day Three with the Gala and afterparty that will be filled with dinner, dancing, and lots of fun! Stick around for Day Four to win some raffles and watch the awards ceremony. This is a convention you won't want to miss! Register today to secure your spot. ■







## Wait For It

continuation from page 15

3. "Wheel of Fortune" slots. Need I say more.
4. You have four delicious choices for dinner entrees at the Gala Awards Banquet: Beef, Chicken, Vegetarian or Uncle Bosie.
5. The opportunity to witness me, once again, being denied winning the Miss Congeniality Award by a whisker.
6. A two-credit seminar entitled, "How to make a fortune without working a day in your entire life (and other commonly held beliefs about the title insurance industry)" sponsored by the Federal Housing Finance Agency (FHFA).
7. A two-credit seminar entitled, "Just what is the Federal Housing Finance Agency (FHFA) and why do they hate us so much and how much would it cost us to change their minds?" sponsored by NJTIPAC.
8. A two-credit seminar entitled, "Just what do the acronyms FHFA, NJTIPAC and COANJ really mean?"

9. Experience all the usual events: the Golf Tournament, the Welcome Reception, the Gala Awards Banquet, and the Swimsuit Competition.

10. The Mount Airy Casino Resort is perfectly located with a McDonalds, a Walmart, a Lowes, and a bait and tackle shop all within four miles. As an anti-social, non-gambler, non-golfer if I should go missing you will know where to look for me.

Frankly, I am a little worried the convention has been moved to September. By then the Justice Department may have shut us all down. This is not a joke. If there was any year you should attend a NJLTA convention it is this one. Your very livelihood may depend upon it. We show strength in numbers and unity. Government entities will sit up and take notice. (Well, they may notice but nothing makes them sit up like cash.) So, let's have a large and enthusiastic turnout. I've attended 22 out of the last 28 conventions (only missing the years in that Russian prison). I've never seen a more reasonable registration fee and resort room rate. Register before July 1st and save yourself \$25.00. In this economy every penny counts. Likely, there will also be an Agency Section rebate to further spur

attendance (you cheap buggers).

And, speaking of spurs, the agenda includes a "Western" night. Be sure to bring your cowboy hats, boots, chaps, and spurs. And for you guys, a pair of jeans, loafers, and an open collar shirt will do just fine. I'm sure one of the sponsors will provide a bandana boldly imprinted with their logo, so you can leave your own bandanas, of which I have many, at home. I'm particularly looking forward to the Cowboy Night menu featuring corn on the cob, baked beans, aged Trump steaks, and a side of Uncle Bosie (it never gets old). And, of course, Western music with line dancing. Line dancing? Well, I did say a "near" perfect agenda. See you at Lowes. ■

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**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 opinions expressed are not those of the NJLTA or Advocate. They are the opinions of the author who can't wait to have his picture taken in a tuxedo (with chaps).





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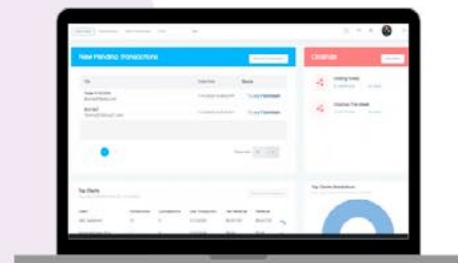
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## **Sarah A. Robertson of East Brunswick, New Jersey, is this year's winner of the John R. Weigel Scholarship Award.**

The New Jersey Land Title Association is pleased to announce that Sarah A. Robertson of East Brunswick, 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 20 years, this award will provide Sarah with an \$8,000.00 scholarship which will be paid over four years.

Currently a senior at East Brunswick High School in East Brunswick, Sarah is planning on attending college in the fall to study neuroscience. Academically,

Sarah has excelled in classes and has been a member of numerous honor societies including the National Honors Society, History National Honors Society, Science National Honors Society, and the Italian Honors Society. Additionally, she is a board member of both the National Honors Society and the History National Honors Society.

She is the current president of the pre-med club at the high school and heavily involved in community service. She has been a volunteer with the East Brunswick Youth Council for four years, two of which she was a chair member, along

with volunteering at East Brunswick Fast Break for three years with their special needs program. She also volunteered for five years with East Brunswick Top Soccer, which is a special needs program; three of those years she helped co-organize programs.

In relation to this award, current NJLTA President Casey Wall expressed, "As President, I am delighted to extend my heartfelt congratulations to Sarah Robertson, the esteemed recipient of the Weigel Scholarship. Sarah, your unwavering dedication and pursuit of academic excellence are truly commendable. This





scholarship is a well-deserved recognition of your hard work and commitment to your studies. I do not doubt that this achievement will be a stepping-stone towards even greater accomplishments in your academic journey. Keep reaching for the stars!" 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 underwritten by both the Underwriter and Agency Section members of the New Jersey Land Title Association. Sarah is the daughter of Sonya F. Robertson, an employee of Agency Section member Shepard Title Agency, LLC headquartered in East Brunswick, NJ. ■

*Sarah 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 Panaccione (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), Matthew Ambrose (2022), and Jonathan Cohen (2023).*



# 2024 ALTA ADVOCACY SUMMIT

## Washington, D.C. – May 6<sup>th</sup>-8<sup>th</sup>

By: Heather R. Bell, CTP

The American Land Title Association held their annual Advocacy Summit at the Conrad in Washington, D.C on May 6th through the 8th. The event is held to get the inside scoop on D.C. politics and culminates with an advocacy day on the Hill where you have the opportunity to meet with several members of Congress and their staff. What an important year for this with title insurance taking a place on the national stage by being mentioned during the State of Union address. Our industry is facing many new challenges from expanding FinCEN filing requirements to seller impersonation

fraud to tax sale foreclosure reform. It certainly showed in the attendance as it brought together 250 members, which was the largest turn out for the event in 100 years. New Jersey showed up with a pretty significant number itself this year, nine of us heading down to have our state's voice heard. I was lucky enough to be one of those voices. It was my first ALTA event, and I don't know if I can accurately describe the experience in one positive word or sentence. Let me share my time with you.

The event kicked off on Monday with meetings for various association groups and members. I attended the Agents

and Abstractors meeting which brought together members from all over the country. Led by chair, Craig Haskins, open discussions were held regarding current hot topics. Many attendees stood up and told their stories or offered advice and examples of actions they take to address challenges. Interest rates and supply were the biggest concerns, and discussion was had about how we can encourage our youth to pursue a career in the trades and title insurance. The meeting concluded with an appearance by ALTA president, Don Kennedy, and ALTA CEO, Diane Tomb, who offered remarks on strategic priorities and their





hopes for the next few days we were to spend together.

We then all gathered in the main room for a few hours of training for our upcoming day on the Hill and to hear from some really engaging speakers. Brad Fitch, president and CEO of the Congressional Management Association kicked us off by giving us some tips on raising the issues we are concerned with by giving us the Complete Citizen-Advocate's Toolkit. He also provided helpful guidance to assist with following up after our meeting to continue to advocate for our cause once we returned home. A lot was learned during this session, and I truly felt I was being properly prepared for a successful day on the Hill. We also got to hear from ALTA president, Don Kennedy, and ALTA

CEO, Diane Tomb, again. Our afternoon concluded with an exciting presentation from David Wasserman, Senior Editor & Election Analyst for Cook Political Report. He showed us a road map to the 2024 election and how it could affect the real estate market. We ended the day at a Welcome Back reception where I took place in and overheard many conversations about what we learned that day. We were excited for our day on Capitol Hill.

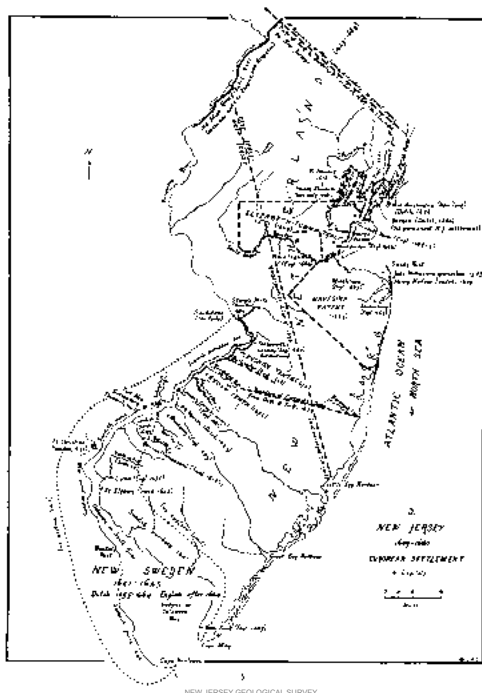
Day Two was a jam-packed day with more training and some very exciting guest speakers. After breakfast we heard from Missouri Congressman Blaine Luetkemeyer sharing his prospective on the need to expand FinCEN filing requirements and why a political eye has turned on our industry. This was

followed by a consumer panel discussion with a group of representatives from ALTA, AARP and NCLC, who all work together as each represents the interests of related groups. They briefed us on current federal and state issues, highlighting the current tax sale foreclosure reform, issues surrounding title grants through HUD and elder abuse law and seller impersonation fraud. After a break we were lucky enough to hear from FinCEN director, Andrea Gacki. She expressed understanding of the burden the increased filing requirements will have on small businesses, but advised that reports show a high concentration of illicit activity in all cash real estate transactions. She provided insight on the importance of finding a way to counteract

*2024 Alta Advocacy...cont. on page 25*

# Celts in New Jersey

continuation from page 3



to the actions of the Crown and Commonwealth, and wanted to practice their religion as they saw fit, sought a better life elsewhere. Approximately 200 Scots cast out of Edinburgh for their religious dissension, landed in Perth Amboy in December 1685. They were followed by 700 more. The first governor to preside from Perth Amboy, Lord Neil Campbell, self-exiled himself from Edinburgh after King James and Parliament sought to abolish his family when other members got caught up in treasonous acts against the King. Scottish immigrants continued to come to Perth Amboy into the 1700s and have influence over the area, thus providing many of the initial Governors of East Jersey.



The Scottish Colony at Perth Amboy was more successful than the original Irish Colony of New Albion, but the influence of both colonies can still be seen today. The capitol building built by the Scots in Perth Amboy still stands as City Hall under the watchful eye of The Earl of Perth. Saint Patrick's Day parades are still marched in Gloucester City and elsewhere.

So, I answered my question: What was there of New Jersey in the mid-1600s? Not much; some English and Dutch, but also a few Scots and Irish milling about trying to eke out a better life.

For more information about the Celts and how New Jersey came to be, and the basis for this article, check out *The Story of New Jersey's Civil Boundaries 1606-1968* by John F. Snyder. ■

**Ryan J. Trought, Esquire** is Assistant Vice President and NJ Underwriting Counsel for FNF Family of Companies, our local historian and an overall good Irish dude. The opinions expressed herein are his own and not those of the NJLTA or the FNF Family of Companies.



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# 2024 ALTA ADVOCACY SUMMIT

continuation from page 23

these activities. Finally, she stated they are working on a web platform to assist with the filing process. It was eye-opening to hear of the dangers first-hand and I took away much more understanding toward the need. I also appreciated that they were hearing our concerns and working on solutions to ease the burdens for us. As we broke for lunch, I was in awe of the amount of knowledge I had gained from just a three-hour session.

After the break we once again had the exciting privilege of hearing from one of our representatives, this time from North Carolina Congressman, Wiley Nickel. He had some very positive advice and insight on our industry being married to a real estate attorney. It was



very nice to hear how we are being aided on the Hill and the plans and programs supported to assist with the challenges we face insuring real estate transactions. ALTA then laid out a clear plan for us, asking us to focus first on the Protecting America's Property Right Act. This act is important to us as it would require that all loans purchased by GSEs (Fannie and Freddie) are insured by a title insurance policy issued by a state licensed and regulated title insurance company

and afford for proper oversight when changes are proposed. The second focus point was the FinCEN proposed rule to expand reporting requirements and the burden it will cause on small businesses. ALTA had put together informative packets explaining how these changes and rules could help or hinder our operations, exactly what title insurance is and the benefits for, as well as how the costs of our services compare to the costs of

others offered in a real estate transaction. As we were bussed over to the Hill to conclude our day at a Congressional Reception in the Kennedy Caucus Room of the Russell Senate Building (WHAT!? Lol) I couldn't have felt more prepared for the following day and our meetings with members of Congress and their staff.

*2024 ALTA Advocacy...cont. on page 27*



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# FINANCIAL QUICKVIEW

## Q1 2024

As part of Stewart's ongoing drive to become the premier title services company, we are dedicated to intelligent investment in key technologies and geographic markets as part of our strategy to propel our company and our customers toward a successful future.

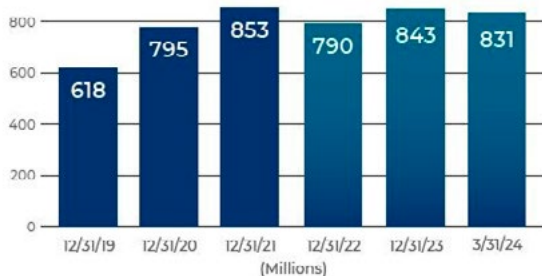
### ► Strong Numbers

(as of 3/31/2024<sup>1,2</sup>)



### ► Policyholders' Surplus and Shareholder Dividends

We've experienced almost 35% growth in our Policyholders' Surplus since year-end 2019 and our surplus remains one of the highest of title underwriters. We currently return to shareholders almost \$50 million in annual dividends.



### ► Our Ratings

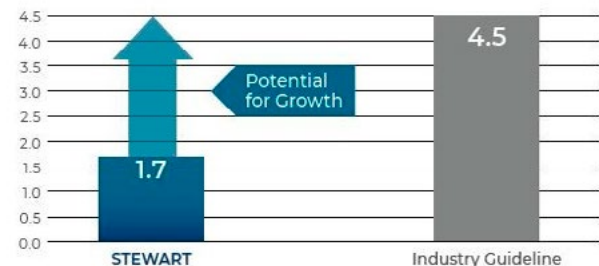
(as of 3/31/2024)



### ► Premiums-to-Surplus Ratio

(as of 3/31/2024<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-Q for Q1-2024, for Stewart Information Services Corp. which can be found at [stewart.com](http://stewart.com).

<sup>2</sup> 1st Quarter 2024 Statutory statement which can be found at [stewart.com](http://stewart.com).



Brian Wagenhoffer, Frank Fasulo and Todd Delfarno



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# 2024 ALTA ADVOCACY SUMMIT

continuation from page 25

Summer 2024



The day was finally here. The nine of us from New Jersey and our assigned ALTA delegate, a lovely young intern who also called New Jersey home, started very early and got to work. We had secured meetings with five of our representatives, meeting staff members for Andy Kim, Bill Pascrell, Mikie Sherrill, and Frank Pallone. Some of our group got to meet representative Josh Gottheimer in person! With the training we had received over the last two days we went in with an explicit objective and had, in my opinion, an extremely successful day. Since our time on the Hill, Representative Gottheimer has agreed to sponsor the Protecting America's Property Rights bill.

As I departed for home, I was tired from a whirlwind of an event but I was very humbled by the work ALTA does for us in our nation's capital and by the experience I had over the last few days. I would highly recommend attending. It was well worth the time. The education and opportunity it afforded was invaluable. I am sure by next year we will have a whole new set of challenges to face, and what better way to get in front of them than by making sure our government knows about them and what they can do to help. ■



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# DATES TO REMEMBER

## September 2024

### 18th NJLTA Board of Governors' Meeting

Location: Freehold, New Jersey  
<https://njlta.org/> for additional information

### 22nd-25th NJLTA 101st Convention

Location: Pocono, Pennsylvania  
<https://www.alta.org/> to register

## October 2024

### 13th-14th ALTA 2024 Fall Title Counsel

Location: Colorado Springs, CO  
<https://www.alta.org/> to register

*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, Robert Yakovchuk ([robert.yakovchuk@fnf.com](mailto:robert.yakovchuk@fnf.com) or 732-545-1174) for information. Thank you!*



## On the Move

**Alexander Fineberg** has recently taken the position of Vice President State Underwriting Counsel for Old Republic Title. Alex recently served as Direct Operations Underwriting Counsel, where he facilitated the closing of commercial real estate transactions.

**Marilyn Schulkind** has taken a new role with CATIC as New Jersey Title Counsel. Marilyn brings CATIC a wealth of knowledge and hands-on experience gained during her more than 30 years of working on the agency side as an attorney/underwriter.

**Kevin Carins** accepted a new role and joined the FNF Family of Companies as Vice President, Regional Underwriting Specialist.

With over 29 years of experience, he has become a very respected figure in the industry. Throughout his career Kevin has established himself as an expert in commercial underwriting and has developed a reputation for providing highly responsive guidance and support to agents and their customers.

**Jennifer Tedesco** has taken the role of National Training Director for First American Title Insurance Company. Jennifer has a wealth of knowledge about the title industry and comes with over 25 years of experience. In the past, Jennifer has worked in many different areas of Title, from the policy department all the way to Vice President of Operations.

**Sara Valenz** recently became the New Jersey State Counsel for First American Title Insurance Company. Sara currently provides underwriting guidance and support to First American's title agents. Sara has over 20 years of experience in both the legal and title insurance industries. After a judicial clerkship and working as an associate in private practice, she was employed in both the underwriting and claims departments at national title insurance underwriters. She is also a past-president of the New Jersey Land Title Association, a member of the Amicus Committee, and currently serves as chair of the Scholarship Committee. ■

**Best of luck to everyone in their new roles!**



## Notes from the Editor

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

If you have never been to one of the NJLTA conventions then my dear constant reader, this is the year to go. Lisa Dombrowski is promising a 3-day event not to be missed. Located this year in the beautiful Pocono Mountains just a short drive over the Delaware, it will be jam-packed with fun, education and value. This opportunity to bring home six credits of continuing education offers

courses on a wide variety of scintillating topics. There will be a night on Trout Lake dancing and sharing ideas and advice, golf and gala events, along with much much more. Join us September 22-25 this year, just in time to see those beautiful red and brown leaves fall. Hope to see you all there!

While you wait for the day to arrive, enjoy this issue of Advocate. Also

jam-packed with the news, updates and information you need to be out there insuring real estate transactions every day.

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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*ALTA Advocacy Update, David Penque*

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