

Williams retire from career in title business; reception Wednesday at Chamber of Commerce

By JENNY BARKLEY

After nearly half a century in the title business, Max and Martha Williams of the Edgar County Title Company are calling it quits.

A reception in their honor will be held from 4 to 6 p.m. Wednesday at the Paris Area Chamber of Commerce, 105 N. Central Avenue. The public is invited.

It's been over 50 years since Max Williams began his career in the title business in 1937 as a part-time high school student, going to Paris High School in the morning and working for Nelson Title Company in the afternoons. Following military service and other pursuits, he returned for permanent employment in 1951 and has been involved with property titles ever since.

In 1977, Max Williams organized and started the Edgar County Title Company, which was first located at 110 South Central. Later locations included 110 West Washington and the Kenmore Building. The present location at 206 W. Washington was acquired in 1991 after the Nelson Title Company went out of business.

Housed at the Washington Street location is the Edgar County tract index of all recordings listed for all properties in the county, dating back to 1820. Records and microfilm provide a history of either selling, buying or doing refinancing through the years, based on where the loan was obtained.

Lenders require either title insurance or abstract extensions, Martha Williams explained of the service the company provides.

"We are here to do a search of the property and give title evidence in the form of an extension of an abstract or title insurance," she said. Occasionally the firm also provides certificates of title.

Max Williams recalled a time in Edgar County when lawyers preferred

abstract extensions. Now title insurance is requested more frequently.

"Our requests for title insurance have increased approximately ten percent in five years," Martha Williams added.

A title search tells the customer whether the title to property is free and clear, or what liens apply on the real estate, such as unpaid tax bills, delinquent taxes or other liens, Martha Williams explained. The judgment has a statute of limitations of seven years.

"As you can see, it is a big responsibility and a great risk of mistakes on

our part, but we have had no claims that we know of," Max Williams explained.

When necessary, the Williamses secure advice from the legal staff of larger title companies with which they are affiliated, Chicago Title Insurance Company and TYCOR.

The Edgar County Title Company is now owned by ECS Service Corporation, a wholly owned subsidiary of First Bank and Trust.

"We sold the name as well as the company," said Martha Williams of the 1997 sale. ECS Service corporation took possession of the business at that

time, retaining the Williamses to the end of this year.

"It has been very stressful work, to have people wanting things and trying to meet goals all the time," they agreed.

The couple will move to Middleberry, Ind., to be near their daughter and her family.

"I believe (moving) was the only way Max would finally quit working," said Martha Williams.

"I look forward to getting out from under this responsibility," Max said, then added, "but I probably won't stay retired very long."



MAX AND MARTHA Williams will soon retire from the Edgar County Title Company after completing over a half-century of service in the title search business. A reception in their honor will be held from 4 to 6 p.m. Wednesday at the Paris Area Chamber of Commerce, 105 N. Central. The public is invited. (Beacon-News Photo)