



Palmyra Chamber of Commerce

# Chamber News

Your Daily Dose is Served...

## MARK TWAIN TITLE COMPANY

When you purchase your home, how can you be sure that there are no problems with the home's title and that the seller really owns the property? Mark Twain Title Company can help you with that!

It's only been around a mere fourteen years, but its history goes back over a hundred years when Bob Johnson's father started what became that business as Marion County Abstract Company right here in Palmyra. The business has been in the same building since the 1960's when Johnson bought the lot and built on the site after a gas explosion destroyed the previous structure. Just before Christmas 2012 the offices did relocate to their present location within the building, however, now facing Main Street and the Marion County Court House.

In 1992 Marion County Abstract was purchased by Hannibal attorneys and merged with a title company they owned. It became known as the Mark Twain Area Title Insurance Company/Marion County Abstract. In 1998, the company again changed hands, and under the ownership of Hannibal attorney Don Bastain became simply the Mark Twain Title Company, as it is presently known.

For the reader that might not know or need a refresher, there are two kinds of title insurance: Owner's Title Insurance, and Lender's Title Insurance. Owner's Title Insurance is usually issued in the amount of the real estate purchase. It is purchased for a one-time fee at closing and lasts for as long as you or your heirs have an interest in the property. Only an Owner's Policy fully protects the buyer should a covered title problem arise with the title that was not found during the title search. Possible hidden title problems can include errors or omissions in deeds, mistakes in examining records, forgery, and undisclosed heirs.



Harla Friesz, Office Manager at Mark Twain Title with an entry in one of the books in the Marion County Title Plant.

GRANTEE	Kind of Inst.	DATE OF INST.
John of Palmyra, Mo.	Blak	Aug. 10. 18
Stephen W. B. Conroy	WD	June 2. 18
William P. Dickerson	WD	Aug. 4. 18
Nancy Cook	WD	Aug. 4. 18
Thomas Millan	WD	Sept. 3. 18
William R. Cook	WD	Dec. 2. 18
Thomas Millan	WD	Nov. 17. 18
Thomas E. Rakester	PA	Oct. 18
Thomas Millan	QCD	Nov. 17
Thomas Millan	WD	Nov. 18

## FEATURED BUSINESS OF THE MONTH

Most lenders usually require Lender's Title Insurance when they issue you a loan. It is usually based on the dollar amount of your loan. It only protects the lender's interests in the property should a problem with the title arise. It does not protect the buyer. The policy amount decreases each year and eventually disappears as the loan is paid off.

Since 1998, Mark Twain Title Company has maintained two office locations, one in Palmyra and one in Hannibal. Harla Friesz is the manager of both offices. She has been with the company since 1992, starting as a typist and working her way up to manager. Harla estimated that the office averages sixty title orders a month and 20-25 closings between buyers and sellers, since most banks handle their own closings. Interestingly, "2012 was a really good year for us," said Mrs. Friesz. "There was no slow down in this area, and people were buying, selling and refinancing"

When asked about some of the more unusual situations she's dealt with, Harla recounted a few stories. "I remember when a buyer almost backed out because the seller wouldn't leave the iron wagon wheel in the yard," she said. Another buyer threatened to sue the seller for digging up flower bulbs before the sale. And in a Contract For Deed situation over a 2-3 year period, the seller hadn't recorded the payments and said the buyer didn't own the property. Luckily, Harla was able to help the buyer by obtaining a copy of the contract.

The Palmyra office also employs three other women: a secretary/receptionist and two county searchers. The latter two individuals work on title searches, going back fifty years to check property ownership; they must be detailed and precise in their work.

Mark Twain Title Company houses a Marion County Title Plant. This means they have a duplicate record of all the real estate transactions in the county that are maintained at the County

Courthouse. Handwritten records date back to the 1800's. All right here in our little town.

### BUSINESS INFO

**MARK TWAIN TITLE COMPANY**  
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[www.mtttitle.com](http://www.mtttitle.com)

# Chamber Briefs...

PALMYRA CHAMBER OF COMMERCE  
**AWARDS BANQUET**  
**THURSDAY, JANUARY 10, 2013**

The Palmyra Chamber of Commerce held its annual meeting and awards banquet Thursday, January 10th at Msgr. Farischon Hall. The evening began with a moving pre-dinner award to someone who has made diverse contributions to the community. Judge Rachel Bringer Shepherd was named 2012 Citizen of the Year. From 2002 – 2011 she served as a state representative in the Missouri House the maximum four terms. In addition to legal involvement, Rachel serves on the Mark Twain Home Foundation Board, the Hannibal Arts Council, and Palmyra Kiwanis; she is a pianist for the South Union Baptist Church in Maywood where she has taught Sunday School as well.

After enjoying a dinner prepared by the Knights of Columbus, Superintendent Eric Churchwell assisted in the presentation for Educator of the Year. Becky White, nominated by student Shelbie O'Bryan, taught in the Palmyra R-1 School District 11 years and 16 years in Marion County R-II. Shelbie wrote, "I, myself, was blessed to witness her pride in her students and her never-ending goal to make them the best."

Volunteer of the Year, Chuck Wigle was honored for all he has done on behalf of the Knights of Columbus, 4-H and Young Farmers. Steve Lawrence, Grand Knight, told how Chuck has chaired the Flag Day Parade the last 11 years, chaired a monthly Knights of Columbus Blood Drive for the past 8 years, and chaired the Easter Egg Hung the past 6 years. He has been a 4-H leader and Council Member and worked on Young Farmers annual consignment sales and tractor pulls for many years.

In announcing which business had been chosen to receive the Paint Brush Award, Leanna Delaney said the 2012 winner is a "perfect example of an old building brought back from the brink of ruin to now live a beautiful new life." Rodney and Ginny Kuntemeyer, caretakers and proprietors of The Old Stone House Inn were honored with this award. They converted the cemetery caretaker's house, which dates back to 1846 and served as a hospital during the Civil War, into a warm inviting business featuring Missouri wines, beer, soft drinks, light food, and occasional entertainment.



Business Hall of Fame Inductees  
 Lewis Brothers Funeral Chapel

Serving the community for ninety-five years, Lewis Brothers Funeral Chapel was inducted into the Business Hall of Fame. George "Gadget" and John "Jack" Lewis, sons of the founders of the business were present to receive the award with their sons David and Steve who have succeeded them. (You can read more about Lewis Brothers Funeral Chapel in next month's Chamber News when they will be the featured business of the month!)



2012 Citizen of the Year,  
 Rachel Bringer Shepherd

Outgoing President, Michele Hopson, chose Joni Bock to receive the President's Award. She cited Joni's commitment to a number of Chamber events over the past year and prior service on the Chamber Board. Also honored were retiring board members Ann Cooksey, Rhonda Dodd, and Harla Friesz whose terms had expired. Hopson thanked everyone for their support and dedication during the past year.

Michelle Merkel, 2013 President, closed the meeting thanking everyone for attending. She thanked the Knights of Columbus for a delicious meal, well-dressed Middle School and High School FCCLA and Key Club youth for helping serve, and Flower City Florist for lovely table decorations. She looks forward to an excellent year with the new Chamber Board.



## 2013 CHAMBER BOARD:

Front Row from left to right: Jeff Funkenbusch, Susan Berti, Secretary/Treasurer; Leanna Delaney, Michele Hopson, Past President; Betsy Rush, Diane Smith.  
 Back Row from left to right: Raj Kshirsagar, Michelle Merkel, 2013 President, and Ed Dent.

## REMINDER

### It's Time To Renew!

2013 Chamber of  
 Commerce Membership  
 forms can be downloaded at  
[showmepalmyra.com](http://showmepalmyra.com)

2012 Educator of the Year, Becky White.



Joni Bock receiving the 2012 President's Award from President Michele Hopson.

Ginny & Rodney Kuntemeyer, Proprietors of The Old Stone House Inn awarded with the "Paint Brush Award".

Chuck Wigle, 2012 Volunteer of the Year.



YOUR NEXT CHAMBER MEETING IS  
**TUESDAY, FEBRUARY 12, 2013**  
 VFW Hall, Palmyra • Guest Speaker:  
 Ron Kraft (Speaking about The Main Hangout)