companies of the United States ; but the pamphlet seems to have been forgotten. The first company actually to undertake the guarantee of real estate titles was formed in Philadelphia, Pennsylvania, in 1876. It differed from the Prussian Mortgage Insurance Company (which guaranteed titles merely as an incident in its business as a dealer in, and custodian and guarantor of, mortgages) in that its main business was the issue of a policy of guarantee on a transfer of title to land. The advantages of its method were immediately recognized. Corporations to carry on the business were organized in Washington, Baltimore, Boston and New York, in the order named, and subsequently in nearly every considerable city in the United States.

In order to be independent of the inaccurate and clumsy methods of the public record offices, title guarantee companies generally compile in their own office a copy or digest of all the real estate records of the locality in which they are established, maintaining for this purpose a staff of skilled clerks. To make the necessary examination of a title prior to the issuing of a guarantee, they require continually a body of experienced real estate lawyers. By these means a title can be examined and guaranteed in a week, whereas thirty or forty days was formerly required. This has done much to make real estate available capital, for individual and corporate lenders on mortgage accept the guarantee of the companies as the best evidence of title, and loans can be had without the delay that once prevailed.

The expense of maintaining the staff of clerks and lawyers is great, amounting to half of the gross charges on titles guaranteed. Strictly speaking, the risks outstanding are also large, running up to $100,000,000 a year for a single company in New York City; but in well-managed companies the losses are very small, not exceeding 2 % of the gross charges on titles guaranteed, so that the outstanding obligations should scarcely be called risks. In spite of the office expenses, the charges for first bringing a piece of land under the guarantee are no more than owners were in the habit of paying each time for examination and opinion by counsel, amounting to about one-half of 1 % on the value of the property or on the amount of the mortgage; and when once the guarantee has been issued, it is re-issued on a subsequent sale or mortgage on short notice and for a small fee. (C. H. K.)

**TITLES OF HONOUR,** “ those various names of greatness or eminency, which are the most distinguishing titles of civil dignity ” (John Selden, *Titles of Honor,* 3rd ed., 1672). This de­finition covers, if we understand “ civil ” in its proper and widest sense, all titles, whether official or honorary, civil or military, temporal or ecclesiastical. In general, however, we now under­stand by titles of honour what Selden calls “ honorary titles,” *i.e.* distinctive designations implying rank and dignity, not office or vocation. The broader definition would cover all titles, includ­ing those of military and ecclesiastical rank, of municipal office and of university degrees. The narrower definition, which it is proposed to adopt for the purposes of this article, would cover only what in the United Kingdom are known as the “ titled classes,” which embrace only those whose titles are meaningless save as a mark of rank. In this category it is, however, necessary to include, somewhat illogically, the highest titles of all—those of sovereigns; for, though they have not been divorced from the functions of sovereignty, they are the fount and source of ail the rest. In the present work a large number of titles are dealt with under their several headings (Emperor, King, Duke, &c.) ; in this article it is proposed therefore to discuss them only in their general aspect and to attempt some classification of them according to their meanings and origins.

The philosophy of titles is as tempting a subject as Carlyle found the philosophy of clothes. The democrat and the superior man affect to despise them. They point out that the world’s greatest men need no such hall-mark to prove they are not base metal; in England they point to such examples as those of Pitt and Gladstone, who, dispensers of titles themselves, lived and died untitled; and they argue that to accept a title is not a sign of “ greatness or eminency,” but at best of a quality which falls short of this standard. This attitude has some justification in the limitless abuse at all times in the bestowal of titles as a means of bribing those whose ambition looks no higher than to be a “ figure among cyphers.” But the desire to be taken notice of is an instinct too deeply rooted in human nature for all the satirists that ever lived, or shall live, to eradicate; and of this instinct titles are the most ancient expression, more ancient— it may be hazarded—even than clothes.@@1 The French Revolu­

tionists in their zeal for primeval equality essayed to abolish them; at best they succeeded in making them universal, the *citoyens* of the first generation of republican France becoming the *monsieurs* of the next—just as every Englishman is now a “ gentleman ” or an “ esquire,” every Castilian a *Caballero,* and every German a *Herr.* Similarly, in the democratic countries of the English-speaking world the common style of Mr (master), also once a prerogative of gentle birth, is apt to become too commonplace, and the official prefix of “ honourable ” is assumed on very slender pretexts. For where titles are not planted, they tend to sow themselves.

Titles are also elaborated under cultivation; for they arc apt to degenerate if too widely scattered, and need to be crossed with other varieties to produce a more marketable type. Thus James I. of England produced the baronet *(q.v.),* and the titles of minister plenipotentiary, and envoy extraordinary were combined in the evolution of that fine flower of diplomacy the “ envoy extraordinary and minister plenipotentiary,” so styled *honoris causa,* since technically he is neither “ extraordinary ” nor, as such, armed with plenary powers (see Diplomacy). These are but two familiar examples of a process which was at one time carried on with a singular earnestness and in a spirit of the keenest competition. Rival sovereigns, by the mouths of heralds and ambassadors, recited the long roll of their styles and titles at each other, in the spirit of Homeric heroes endea­vouring to shout down the enemy before coming to blows. The ambassador of Queen Elizabeth to the tsar of Muscovy boggled at the length and complexity of the barbaric emperor’s style, and endeavoured to address him by six of his principal titles only, but in the end was forced to repeat the whole (Fletcher, *Russian Commonwealth,* cap. 6). As for the Ottoman sultans, the Oriental imagination of their secretaries was exhausted in adding “ exorbitant and swelling attributes ” to their styles, which were usually intended to be insulting to those whom they addressed. Thus Ahmed I., writing to Henry IV. of France, describes himself, with very much besides, as “ emperor of victorious emperors, distributor of crowns to the greatest princes of the earth, . . . lord of Europe, Asia and Africa.”

So far as medieval Europe was concerned, the court of Con­stantinople, where East and West met, was the forcing-bed of the more extravagant varieties of titles and attributes. Old Rome had granted to its deserving citizens titles of honour, such as *fclix, pius, pater patriae,* besides those which, like *patricius,* denoted hereditary rank. The first emperors were, in theory, merely citizens who alone and in a supreme degree were entitled to be the recipients of these honours. But the *majestas reipublicae Romanae* was soon identified with the person of the emperor. Himself become the fountain of honour, he showered his titular attributes upon those whom it was his whim or his policy to distinguish, while ever fresh styles were invented to illustrate his own unique dignity. For this purpose all the abstract terms in the vocabulary of flattery were put under contribution, not even excepting the lofty attributes of God *(nostra eternitas, nostra perennitas, “* most high,” “ most mighty,” “ most sacred majesty”). This tendency ran riot when the East Roman Empire had become byzantinized, until by the middle ages there was—to quote Selden— “ such innovation of titles as made the dignities of the empire almost ridiculous in those strange and affected compounds.”@@2

From the Byzantine court that of the Frankish emperors of the West largely borrowed its forms, and this again set the fashion for the courts of lesser potentates. To this source, then, are due the honorary attributes, if not in all cases the titles, of the sovereigns of modern Europe. Throughout the middle ages, indeed, there was no rigid classification of the abstract attributes (highness, eminence, excellency, honour and the like) addressed in the second and third persons to sovereigns or other dignitaries. These depended very much on the fancy of secretaries eager to display their Latinity—or even a smattering of Greek—by

@@@1 Many proper names are but primitive titles in disguise: *e.g.* Henry *(q.v.)* =“ ruler of the home," or Walter= "lord of power.

*@@@2 E.g. Sebastocrator,* compounded of *σϵβaστós* (augustus) and *κρaτϵίv* (to rule), or *panhypersebastos.*