



I am as proud of what we don't do as I am of what we do"

--Steve Jobs

Jobs was an industry shaking, boundary busting CEO. He led with an entrepreneurial zeal, even though his personal wealth was secure. There will never be another Steve Jobs, but his legacy will live on and we can all take a page from his book.

Judicial has had the great fortune of success over many years. We have formed and enjoyed many great friendships with our clients, underwriters and our competitors. Our common ground is the belief that great business comes from great products and great service (another Jobs-ism) and operating within the guidelines of current regulations regardless of the market conditions.

We have experienced a year with many surprises, ups, downs and twists. Our ever-shifting industry has taken more slack in the economic downturn. Once again, the fittest have survived. So let's devote some of that entrepreneur's energy, which kept us standing, to reversing public opinion regarding this bricks and mortar industry. We need an Apple-style rollout of positive energy. Let's continue the restoration of the American Dream. If you have any questions about what one person or company can accomplish...I give you Steve Jobs.

We are committed to delivering honest title and legal assistance to you and your staff every day. We eschew calls to boost our market share with questionable practices. We are secure that our clients are of the same mindset. We can all be proud of what we don't do. Our industry will be the better for it.

Thank you for your friendship and your confidence in Judicial Title.

Happy Thanksgiving,

THE JUDICIAL TITLE INSURANCE AGENCY



Richard Giliotti
President