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# Technology *With* Trust

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A Report on the  
23<sup>rd</sup> Annual Conference of the  
NATIONAL NOTARY ASSOCIATION  
Chatsworth, California



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## INTRODUCTION

The rapidly growing prominence of e-commerce has challenged the traditional principles of business and law. And, there is no greater evidence of this than in those areas in which the consumer requires a high degree of trust between themselves and a business or contracting party. The question of how the identity and authority of document signers can be assured in the electronic environment is dogging the business and legal communities as they seek to maintain transaction integrity.

The Notary office has historically provided such levels of assurance and trust in high value transactions or those in which the parties require added guarantees of authenticity. Now, we are again discovering that those same principles of integrity and trust are important to the electronic environment.

As technologies develop, much of the attention is now being focused on the security of the signature that is now being rendered electronically, rather than by hand. The issues that have surfaced regarding ensuring identity as well as willingness and the lack of duress in the act of signing are reinforcing the requirement that an impartial, trusted third party be involved in such activities.

The office of Notary Public is becoming quickly integrated into e-commerce activities. Moreover, the new technologies do not suggest that the role of Notaries will be changed or eliminated, but will more likely alter the current skills, knowledge, and regulations by which they operate.

The National Notary Association's 23rd Annual Conference in Montreal, Quebec, in Canada featured a variety of how-to sessions and training workshops on how Notaries can ensure integrity of business and legal transactions in an electronic environment while retaining the benefits of e-commerce. Experts in the electronic signature technology field conducted workshops that included demonstrations of electronic notarizations.

The conference program also presented opportunities for government leaders and other prominent figures in Notary affairs to share ideas.

The NNA also recognized those Notaries who have contributed to the advancement of the office through their outstanding achievements. Chosen earlier in the year, the Notary of the Year, the Notary of the Year Special Honorees, and the Achievement Award recipient were acknowledged at the Conference for their dedication and involvement with improving the office.

The Conference, themed "Technology With Trust," included 12 individual workshops as well as a number of special events — notably, special roundtables for international delegates and U.S. Notary-regulating officials. A digest of highlights, minutes of the roundtable sessions and other presentations follow.

## **KICKOFF BREAKFAST: KEYNOTE ADDRESS**

### **The Honorable Anne Petera Secretary of the Commonwealth of Virginia**

Secretary of the Commonwealth of Virginia Anne Petera is a leader in her state's efforts to establish electronic notarization standards. She helped create and guide Virginia's Electronic Notary Advisory Committee to explore the issues relating to electronic notarization and to develop recommendations that address the implementation of electronic notarization in the commonwealth.

As Virginia's top Notary official, keynote speaker Secretary Petera offered this insight at the kickoff breakfast:

In recent months, it has become apparent that Virginia is on the leading edge of advancement into the digital age for Notaries. Much of the credit goes to our great governor, Jim Gilmore, who established the first-in-the-nation cabinet level post for a Secretary of Technology. This individual was charged with advancing technology and the development of electronic solutions to government access. All cabinet members were directed to find every opportunity to simplify government through electronic service. His enumeration of these notarial characteristics clarified their relevance.

Toward this objective, her office became an early user of digital signature technologies. On July 1, 2001, Virginia began accepting lobbyists' spending reports electronically, using digital signatures to help verify their identity. Secretary Petera then spoke of the task force she established last year to consider the practical application of digital signature technology to notarial acts.

At first glance, notarization and digital signatures appear to be a bad marriage. The Notary's greatest responsibility is to be certain of the identity of each person whose signature is to be notarized. The person whose signature or oath is to be notarized must appear in person before a Notary. Digital signatures are made for and used by computers — designed to allow for electronic transmission of the document and the signature. How could these two things possibly work together? Our task force members expressed the same concern. Our group developed a list of a dozen questions to be considered as we deliberated the practical application of this technology to the time-honored tradition of notarization. We scheduled six two-hour meetings over a four-month period to accomplish our task: study the issue of digital notarizations and develop a plan for implementing them in the Commonwealth of Virginia. To say the least, we were

ambitious!

As the task force progressed, we learned about public keys and private keys, software and security measures needed to protect one's digital signatures. We discussed "exception" — the types of documents and transactions which should not be digitally notarized or digitally signed. Should Notaries be required to have more training in order to be commissioned to perform digital notarization? Should testing be required? Would "digital" notaries be issued a "special" commission?

Then one day, the Deputy Attorney General called with a ruling: it is already legal to use digital signatures to notarize. Notaries can do this, whether or not guidelines, rules or training are provided by the government.

At that point, the focus of the task force shifted. We moved away from "should we?" and "can we?" ... and on to "what if?" As we were wrapping up our work, it has become clear that we need to provide our commissioned Notaries with guidance on the use of the new technology. This is what we intend to do.

Secretary Petera shared a personal experience that clarified the potential benefit of the new technology.

In May, my husband and I purchased a property in North Carolina. We made arrangements through an attorney in the county where the property is located to handle the closing of the mortgage loan and record the transfer of the property. The attorney agreed to prepare all of the required documents and send them to us by overnight mail. We agreed to properly execute the documents in the presence of a Notary and return them to the attorney the same day, again by overnight mail.

On the day after we sent the notarized documents, the attorney called from North Carolina to say that he could not record the transaction because the mortgage company was refusing to wire the proceeds of the loan due to the fact that the deed had not been recorded by the close of business on the date the documents were executed. Obviously, the only way that could have occurred was if we had used digital signatures and notarizations and transmitted the documents to the attorney electronically. Ultimately the mortgage company relented since no one there seemed able to tell us how the situation could have been avoided. Clearly, digital signatures and notarizations could have been utilized in this transaction and produced dramatic results — saving time, energy, confusion and costs.

She gave advice from her task force to the Notary community.

1. Get educated. Talk to people who are using the technology.

Familiarize yourself with the software. See a demonstration. Review software options. Decide for yourself whether or not you want to learn how to use the technology. And if you do, make sure you do it right.

2. Stay abreast of change in technology, and of the industries that begin to use the technology.

3. Be a trendsetter. Show the way to your employer or your Notary clients. Demonstrate a clear understanding of how this exciting new technology can be utilized successfully, with more secure results. It could certainly be a career-advancing move on your part. Most of your superiors are too busy to bother with understanding all this. There is a clear opportunity to be a leader. *Carpe diem* — seize the day.

Secretary Petera concluded her remarks by reminding the audience they have an opportunity to bridge the so-called “digital divide.”

A frequently used phrase in politics today is “the digital divide.” It is used to describe the differences between the “haves” and the “have nots” in the computer age. You know, the Yuppies in the suburbs all have a home computer and the inner city and rural households do not. The implication is that the lack of access to digital technology and the Internet has a negative impact on children’s education.

Let me suggest that there are many “digital divides.” These are great canyons that separate the competitors who utilize technological advances to their benefit, or the benefit of their industries, from those who do not. Ultimately, these canyons are translated into bottom-line profits.

You have an opportunity to build a bridge for yourself across this particular “digital divide.” Actually, the bridge has already been built. You crossed it when you came here to this conference. Now, it is up to you to make it a two-way bridge by carrying the information gained here back with you to your state and putting it to work. Good luck.

## OPENING GENERAL SESSION

### “Merging Trust and Technology”

**Speaker: Tom Melling**

Focusing on the conference’s theme, Tom Melling delivered the Opening General Session presentation entitled “Merging Trust and Technology.” Mr. Melling, an expert in issues dealing with electronic signatures, digital signatures and public key infrastructure, is vice president and general counsel of ELF Technologies Inc., in Issaquah, Washington. He also was actively involved in drafting Washington State’s electronic notarization act. His presentation addressed what he described as the “intersection between law and technology” and the challenges facing Notaries in the digital era. Mr. Melling also included his observations on the *Uniform Electronic Transactions Act* and the federal E-Sign Act. Mr. Melling demonstrated the different types of electronic signature technologies, and their strengths and weaknesses:

Electronic signatures are any kind of signature created in an electronic or digital form. Electronic signature statutes even seem to indicate that a voice mail left on a voice mail machine is an electronic signature. Under the new electronic signature statutes, an electronic signature is essentially as good as a paper-based signature.

The act of clicking on that button constitutes an electronic signature; a second way is typing in a name; another type of electronic signature is a password or a personal identification number. There are biometric signatures, which involve a variety of things: One scans your fingerprint and that becomes your signature on the document; another is the retinal scanner.

Biometric signature technology can signal if the document has been altered — even with a period or comma. When these technologies work, the advantages over the paper-based world are obvious because there is still fraud in the paper-based world. The paper-based world isn’t perfect and this would be actually a stronger form of security.

Mr. Melling addressed the *Uniform Electronic Transactions Act*:

Twenty-three states have adopted UETA, which has a very broad definition of what satisfies the requirement for a signature. UETA says Notaries may use electronic signatures but it doesn’t mention seals. If a statute requires an embossed seal, how does that work in electronic context? UETA doesn’t say anything about the physical presence requirement and doesn’t displace any other requirement.

It's likely physical presence is still required for a notarial act but some people may argue differently.

Everyone should be aware of UETA whether it has been enacted in their state or not, said Mr. Melling, who then explained the significance of digital signatures.

You are either in a UETA statute state or a federal E-Sign state. Either way, you've got to deal with this issue. The provisions of federal E-Sign are essentially the same as UETA and that is any electronic signature satisfies the legal requirements for a signature. This applies to most documents except for wills, codicils, trusts and some others. The absence of legislative history or whether a physical presence is required is a weakness in the federal statute. Notaries should assume that physical presence is required. Utah was the first state to enact a digital signature statute, followed by Washington. Minnesota has a similar statute. Federal E-Sign law says a digital signature will satisfy the legal requirements for a signature. Most of the statutes don't apply to wills, codicils, and trusts. The statutes provide that a digital signature certificate satisfies the requirements for an acknowledgment. That might mean you don't need a Notary anymore. I now have the ability to go and sign documents as many times as I want to. It's not like a one-time transaction. I can take that technology and sign fifty, a hundred, a thousand documents and the certificate that accompanies the signature essentially is the certificate that would satisfy an acknowledgment by a Notary requirement.

The electronic world has pitfalls just as the paper world does, said Mr. Melling, who warned against focusing on one particular technology:

It's less reliable having many transactions than one face-to-face authentication, regardless whether the person that executed the digital signature appeared before the certification authority or a person who is authorized to take acknowledgments, i.e. a Notary. From a political standpoint, these digital signature statutes had a lot of momentum in the late 1990s and then hit a wall. We don't want to be technology-specific in our statutes because then we are going to be deciding which technology wins and we don't want to be picking winners in the business marketplace. Another issue, though, is that the technology itself is so complicated and expensive that it really hasn't taken off and there aren't standards. There are some standards but they aren't really well adopted. So the technology itself has gotten in its own way.

Mr. Melling said all statutes concerning electronic signatures and Notaries should affirmatively require or restate that laws requiring physical presence are still in effect:

That way you don't have to worry about duress; is someone



holding a gun to a person forcing him or her to sign, using their digital signature to sign a document? It eliminates a lot of the concerns if you have a physical presence requirement. If Notaries are going to be electronically signing acknowledgments, they should use a technology like biometric signatures or digital signatures. These provide the secondary protections that exist in the paper world. For instance if the Notary signs an electronic document with a biometric signature or digital signature you know the document can't change after the Notary signs it.

Mr. Melling concluded with a comment of how changing technology affects him personally:

I'm a Notary although I probably haven't performed a notarial act in about three years. I bring value to myself by knowing the processes, knowing the technology, knowing how these things work and I add value to my company by knowing that. I think the same is true for all of you to the extent that you can be aware and help your company and yourself if you are able to move through this period of transition. So I encourage you to stay active and ask a lot of questions, because when you talk with technology vendors and people who are pushing technologies, they are not going to tell you about the glitches and the gotchas. So you have to be real assertive in this area when we are changing technologies to ask the tough questions.

## GENERAL SESSION

### **“The Technological Options: How Trustworthy?” Speakers: Rod Beatson and John Messing**

Among the many concerns facing those involved with electronic commerce is the security of the transactions. New technologies promise security, but do they assure signer awareness, willingness and personal identity — the basic guarantees of notarization? The NNA enlisted experts in rival technologies to address this issue in a panel discussion titled “The Technological Options: How Trustworthy?” Michael Closen, a law professor at the John Marshall Law School in Chicago, moderated the session and introduced the speakers: Rod Beatson and John Messing.

In the mid-1980s, Mr. Beatson, president and chief executive officer of Transaction Security, Inc., in Severna Park, Maryland, developed a biometric security system. A biometric device identifies a unique part of the human body, such as a fingerprint or retinal pattern. Currently developing a new signature system called crypto-sign, Mr. Beatson discussed passwords and personal identification numbers (PINs) and demonstrated an electronic notarization using his system:

A password or a PIN backs a lot of the digital signatures. If it's not known, it's pretty difficult for the person to identify what it might be. But if an imposter knows it, then the system is compromised with 100 percent certainty. Passwords have often been described as being a word that you pass on, and often that is just the case. It's unlikely the signature will be forgotten but the PIN and the password can easily be forgotten. You can see the image of a written signature, but with a password, you only know that this password was submitted, and not by whom it was submitted.

In Mr. Beatson's system, an electronic signature is attached to a document to generate an authentication code, incorporating both text and signature. If the document is later changed, any change deletes the signature and requires another signature. Mr. Beatson demonstrated a transaction using an electronic notarization system.

Our little fellow on the left here, sitting at the computer terminal has an incoming message that requires notarization. He would then forward that to his Notary of choice. Then he goes to visit that Notary who brings up the electronic document on the screen. The customer will then sign this template, put his electronic signature on the document, and then the Notary after verifying his signature will add her signature and notarized statement to the document.

The signatures become bound to the document, which is then transmitted to the appropriate parties. This is the point in time at which the PKI (public key infrastructure) part of the process will be involved: securing the transmission of the document and the electronic signatures; the identification of the individual; and the attachment of that signature to the document.

Mr. Beatson created a hypothetical document for the purpose of demonstrating a notarization:

I want to show you, first of all, a document, which has been notarized and signed. This document says John Doe has taken \$1,000 from Jane Smith and Jane Smith agrees she has extended credit and he agrees to pay that \$1,000 back. John Doe's signature is appended at the top here and if I click on that signature it will tell you that he submitted it at 10:39 on June the 12th and he was positively identified. If I now check the document it should tell me the document has not been changed since signing. I can also click on Jane Smith's document and I should be able to check that it has not been changed since signing. It tells me the date it was signed, so you can compare the time difference between the signature of the individual and the signature of the Notary, to tell if the Notary signed it considerably afterward.

We can check the document again and it should say that it hasn't been changed. We can also verify the signature. Now this is where the audit trail of the signature verification takes place. You can see the verification says, "OK, it was a very good match — 100 percent." So that is essentially how a document looks after it has been signed electronically. It may be possible for the individuals themselves to have a template and have their signatures verified. That could happen in the presence of the Notary. So basically, post-transaction integrity is what you get with this electronic notarization process.

John Messing is the manager and founder of Law-on-Line, Inc., based in Tucson, Arizona. He designed, wrote and implemented the e-filing system of the Pima County Consolidated Justice Court

Mr. Messing's presentation described a technology called XKI or extensible key infrastructure. It grew out of public key infrastructure, which involves signing, not with a pen on a tablet, but with a digital signature. This encryption-based technology provides certain safeguards about authentication and the integrity of documents. Mr. Messing's technology was developed solely for the Internet, where identity can be elusive.

XKI grew out of court applications. In 1998, we went online for the

first time in Pomona County, Arizona, and we have been filing small claims ever since. We have about 700 small claims cases that have been filed with this technology and not one single signature mishap. The Arizona Court of Appeals has purchased this technology and will begin accepting all briefs and issuing all notices and orders online using this technology.

There is extreme interest by law enforcement agencies and there is a study being conducted by the Arizona Secretary of State for its use and connection with procurements and other activities of state agencies. The assumptions are that an electronic solution should mimic conventional paper procedures as much as possible. Now that doesn't mean that the technologies are identical. One of the great weaknesses of paper technology is one that we learn to live with very early on in life which is that you never sign a piece of paper with blanks, because someone could write false information on top of your signature.

Mr. Messing then covered what a consumer using XKI on the Internet will see on his computer and how the XKI system works.

If you're at home on the Internet, you are a client. You are connected over a secure line developed for credit card transactions. If you're on your browser and you have a lock at the bottom of the screen, that means that an encrypted channel has been established between the server and the client. Any transmissions between them are secure from hackers, eavesdropping and interceptions over the Internet. If you click on that little lock, it will give you information about the certificate that was issued to the server. It's pretty important, because if you have a secure transaction and the certificate doesn't match, you'd be given a warning on your browser.

Mr. Messing then described the advantage XKI has over PKI, among them true ability to have multiple signings on the same computer.

In PKI, two people cannot sign at the same machine unless they have a smart card reader and each of them inserts a smart card with their encryption identities. With XKI, an audit trail develops on the server of all signature transactions and there is one important distinction with this system: signature authority can be delegated to another person, which cannot be done with many technologies. If someone is in an office and they want to have a secretary sign for him or her, in the paper world it's quite easy — you can just authorize them to do that for you. Some people have a little rubber stamp they stamp documents with or allow someone to stamp the document.

In this system, you can set up something like that securely, giving that person their own password that absolves to your signature,

which you can turn on and off at your will. So you can grant that authority and revoke it solely on your own without involving any other intermediaries.

Authentication is the crux of all of these systems. Machines do not know people. A machine cannot recognize a human being, said Mr. Messing, who emphatically stressed his opposition to notarizations outside the presence of a Notary:

Machines can be told that you are you, based on a password, PIN, or a signature. But someone who is really determined can spoil it. If someone spends enough time and energy, anyone of these systems can be broken.

Computers are becoming more powerful as they are linked over a network, so what was considered unthinkable years ago, is child's play today. Any system that is set up can be broken, and so we are in a dynamic situation.

Authentication is very, very important. All systems, except perhaps Rod's, are based upon a password. Now, there is nothing inherently wrong with a password. In this system, passwords are all encrypted so what the person types into a computer and what is stored on the server are different because the passwords are encrypted. If someone were to steal the database of passwords they would not be able to have the passwords. That's using encryption-based technologies. The way you authenticate should depend upon the user's task. Are you a signer? Are you a Notary? Are you a lawyer filing a plea or are you a judge signing an order? These are very different. So mapping the value of the asset to the user's role is extremely important and that can be done on this server site-based architecture.

## STATE OFFICIALS' ROUNDTABLE

State regulating officials and Virginia Secretary of the Commonwealth Anne Petera met with experts in the electronic signature technology field at this year's State Officials' Roundtable. During this session, participants shared information regarding their procedures and reported on new developments in their home states. A major concern among the state officials was that their legislatures had rushed to judgment to approve electronic signature legislation.

### **Anne Petera Secretary of the Commonwealth, Virginia**

Secretary Petera was a commissioned Notary for 16 years before she became Virginia's commissioner of Notaries. One of the points she made was that if a state has passed a version of the *Uniform Electronic Transactions Act*, the time has come to start dealing with e-commerce.

I think people in the marketplace are going to sell it and get it implemented, probably before many of our offices are ready to supervise it; to advise Notaries how to use it, to even tell them where or not, who and what. How they're accomplishing this is compatible with the legislation that's been passed. And Virginia's a really, really strong example of this. Because, apparently, all the people that were sort of pulling the train knew they had this thing done and did not stop to ask for input from the people who were going to be most affected by it. They also know I'm a "techie," and I am supportive of the concept of doing things electronically. So I'm sure they didn't believe I had any objections, and I don't. But I do have those "how" questions. Have you thought about how?

### **Kathren B. Watters, Notary Supervisor Office of the Secretary of State, Vermont**

The Vermont General Assembly is considering a bill concerning electronic notarizations. But the lawmakers' technological naiveté has slowed progress on a decision.

We will be going into the adjournment session in January and, hopefully, it will move through the legislature then. But it hasn't gone anywhere yet. We hope to keep up with everybody else. The legislature doesn't really have any idea what it all means, so they're hesitant about acting on it.

## **Mary Anne Watts, Administrative Assistant Office of the Secretary of State, Oklahoma**

The 35-person Oklahoma State Department is divided up between the Business and the Public Service divisions. The office has recently installed its new computer system beginning with the Notary Department, which administers to 84,337 Notaries. Legislative activity in Oklahoma has been slow. Most of the state's Notary statutes date back to Indian Territory days — which was in the late 1800s, so any legislative accomplishment is good, Ms. Watts said. The top items on the legislative initiative relative to Notaries:

We're interested in overseeing Notary bonds. It's in the court clerk's office and we would like to have it in our office. The one thing that actually passed that has never been part of Oklahoma law is simply allowing a Notary to charge a \$5 fee. I mean it's just something as simple and as minor as that. There were fees that were established under a different set of statutes, back to the Indian Territory days that kind of stuck with us. The journal requirement was repealed.

## **Jennifer Bertsch, Notary Education Coordinator Governor's Office, Florida**

Unlike most of her counterparts, Mrs. Bertsch is not in the secretary of state's office but works for Florida's governor. The secretary of state's office does the actual commissioning of Notaries but the governor is the commissioning authority by statute. Florida has enacted UETA with a provision that the electronic signature replaces the seal. The state recommends that Notaries include their commission number, and the words "Notary Public, State of Florida" in any official electronic signature.

We obviously don't have an impression seal type requirement, so that's not an issue. We don't keep journals, so that's not an issue. I think we're kind of taking a hands-off position on it. As technologies develop, the private sector will most likely determine the direction that it's going to go. Our state technology office is working on how the state will handle digital signatures themselves and what our policy will be from within the state of Florida. Other than that, it's just really kind of a hands-off approach, and we haven't had questions from Notaries. And I get calls, probably 50 a day from people on various Notary issues, but it's just not a concern at this point in Florida. I think the risk involved in manual notarizations is the same risk that's involved in electronic notarizations.

I've dealt with complaints about people who have committed forgery or used somebody else's seal or made their own seal — all done on paper. I assume it would probably be about the same rate, give or take a few, with electronic transactions.

Mrs. Bertsch discussed the education component in the Florida UETA law. It mandates education for all first time Notary applicants.

It is not specifically limited to education on how to electronically notarize something, since it's really not determined how to specifically do that. We were a little hesitant at first. But we took the ball and ran with it. We developed our own online course, which we've now had about 12,000 first-time Notary applicants take part in the past year. We have private companies that also provide the education. They go out and give classroom instruction as well as on the Internet. There's correspondence-type courses. I'm tempted to say I would like to see it expand. Right now, there's a three-hour time requirement because it was built around classroom instruction.

**Robin Cole, Administrative Officer,  
Commonwealth of Pennsylvania**

Ms. Cole described the status of Notary education in Pennsylvania and House Bill 851, which would revamp the state's Notary laws. The bill is now with the Senate, where a revision is expected:

This bill requires at least three hours of Notary education, which amazes me now, because Notaries call me with questions. The bill also increases the required amount of the Notary bond from \$3,000 to \$10,000. It also increases the time to return the bond from 30 days to 45 days. This is probably my most frequent call. I've heard all kinds of reasons — my grandfather broke his leg or I had to go on vacation — on why they couldn't get the bond. And as our counsel always tells me, it's mandated by law. Thirty days is 30 days. So even if we extend it to 45, I don't know what good that's going to do, but it's worth a try. The bill also deletes the one-year residency requirement for applicants and permits electronic application for a Notary commission. Currently, the Notary application has to be endorsed by the state senator where the Notary resides. The bill would permit not only the senator, but also a representative to endorse it. The bill also defines personal knowledge, satisfactory evidence and copy certification.



## **INTERNATIONAL ROUNDTABLE REPORT**

Delegates from the United Kingdom, Canada, the Czech Republic, Mexico, Japan, Norway and the People's Republic of China attended the International Roundtable. The purpose of this particular roundtable was to update participants on Notary activity in the various jurisdictions represented. Each delegate described the notarial system as it operates in his or her country. The discussion included the Notary's role in electronic transactions, international document authentication, and some discussion regarding the recognition of notarial acts across borders. Also included was brief discussion on the civil law Notary program recently introduced in the United States.

### **The United Kingdom**

William "Bill" Kennair, vice-chairman of the Society of Scrivener-Notaries in London in the United Kingdom, and Anthony "Tony" Dunford, secretary and a council member of the Notary Society in England and Wales, reported. Mr. Kennair described the Scrivener-Notaries and their relationship with the Notaries around the world:

The Scrivener-Notaries are a strange lot to say the least, because even though we come from a common law jurisdiction, the United Kingdom, we consider ourselves basically as Notaries of the civil law type because we are full-time Notaries, and the work we do is very much the same sort of work as the Notary that is done in France, Spain, Germany, or any of the other civil law jurisdictions. In recognition of this fact, we applied for and three years ago became full members of the International Union of Latin Notaries. And it was a big step, both for us and for the Union, the first time that they had allowed common law Notaries to become full members rather than just having observer status. And it was also very unusual for them because we are the only Notaries within their ranks whose work is not destined for domestic consumption.

We do very little work that is actually used within the United Kingdom. I would say that 99.9% of the documents we produce are destined for use in a foreign country. Because of this, our training involves not only knowledge of the law of England and Wales we also have to be familiar with the law of another European country, and we also have to speak two foreign languages fluently, apart from English, so it makes for quite a long training, but we think that it also creates a very specialized profession which allows London to maintain its place as an international commercial trading center.

Mr. Dunford then gave a brief description of how Lawyer-Notaries operate in the

## United Kingdom:

We represent the Public Notaries who are general Notaries and lawyers, who tend to share their notarial practice with a general, non-contentious legal practice. We have about 850 members out of a total population of Lawyer-Notaries of about 900. Our origins are the same as the origins of the Scrivener-Notaries that Bill has described to us; we regard ourselves as civil law Notaries practicing within the common law jurisdiction. The work that we do in our capacity as Notaries is, like the Scrivener's work, almost entirely devoted to cross-border transactions.

## Norway

Erik Elstad, chief justice of Bergen City Court, Norway, gave a brief history of the notarial system in Norway and described the direction the country is headed in electronic notarization:

Notaries Public in Norway are the judges of first instance. So, if you are appointed as a judge in Norway you are also a Notary Public. The Norwegian system of Notaries Public is not a civil law system, and I don't think it is a common law system, either. It's something in between.

Notaries Public in Norway provide a service for those who send documents abroad because other countries seek notarization in the various forms. Judge Elstad said the Norwegian system is similar to the American system. He had these observations about Norway's Notary system:

We are notarizing signatures; we are also notarizing the competence of the one signing the document. There is a new proposal to take it out of the courts, to make a separate Notary profession in Norway. For the moment, it is convenient to have it in the courts. It's not too much to do, and the judges can do it like a side job. In this proposal, it's possible to give some educated clerks in the judge's office the authorization to sign as a Notary Public, so the judges can do what they ought to do — go into court and judge.

Judge Elstad suggested that Norwegian Notaries consider adopting the civil law system to accommodate the EU. While Norway is not a member of the EU, it does a great deal of business with the EU.

It might be of help to our industry if we had some kind of a civil law system. But nobody asked for that. My study was sent to trade

organizations and other organizations – and nobody asked for such a system. So, I think that is for the moment of no interest. There is a proposal for a new law in Norway concerning electronic signatures. It's still pending, but Notaries aren't expected to play a role for now. We are not mentioned in this proposal, and I think I will make a project out of that, to find out if we should participate or if we should stay out of it.

## **Canada**

Wayne Braid, secretary of the Society of Notaries Public in British Columbia, and its president, J. Ernest Janzen, represented the Canadian delegation.

Mr. Braid assumed his position in January, replacing secretary Stan Nicol in January. Mr. Nicol is still with the Society, as claims manager for self-insurance. Mr. Braid went on to describe Notary membership and operations in Canada:

Our society has at the present time 279 members, and we are entitled to do a number of transactions, including land transfers and contracts and affidavits and powers of attorney. We do legal transactions that are non-contentious. We are limited by statute in the number of Notaries that we can have in our province, and limited by district. The government, back in the 1980's saw that the each community should be limited to the number of Notaries that they can have. So, for instance, in the city of Vancouver, we have 127 Notaries, and other communities around the province may be limited to one or two. To become a Notary in British Columbia, you must apply to our Society, and we prefer people with post-secondary educations and similar business experience, such as real estate, accounting, insurance, or a related industry. Then, a person would need to take a course through our local university, the University of British Columbia, and pass six government examinations to become a Notary.

Mr. Braid said the Society uses a particular technology in accordance with the Electronic Transactions Act, approved in April by the provincial government in British Columbia.

That legislation states any kind of contract that is transmitted electronically and signed with a digital signature is a transaction that is now legal, with the exception of wills and trusts. Our Society has handled that using a software called Private Express and a company called Juricert. For example a document involving real estate can be transferred electronically to another practitioner, and the software that we use does not allow that document to be manipulated in any way. It's timed and you're notified when the other practitioner has received the document. As you know, on computers we each have a time clock, and sending something by e-

mail will only tell you what time it is that you've decided to set. The piece of software that we use does away with that, so there is no dispute about the timing of the receipt of the document. The technology includes encryption and includes the recognition of the authentication of the Notary or the lawyer's signature on that document.

Mr. Janzen described the Society Web site, which links all of its Notaries:

It's divided into two sections, one being a public site, which gives the public information about what we as Notaries do in the province of British Columbia. It has an index of all Notaries by location, so that anybody can click on their part of the province on a big map and pull up the names of the Notaries in their area. It also has selected parts of our magazine, *The Scrivener*, showing on that Web site. Then we have a private site, which only our members can access, which includes a chat room where any member who has a problem can post his problem or ask for advice and any other member can respond. The private site includes various precedent documents that might be useful to people. It includes much of the legislation — provincial legislation — that directly involves our members. So our members have one site where they can access a lot of research material in their practice and get answers very quickly if they have a problem.

## **Czech Republic**

Martin Foukal, president of the Czech National Chamber of Notaries, described the education and training required to become a Notary, the Notary system and its history in the Czech Republic:

Our notarial system has a very long tradition. It goes back as far as to the medieval age. After the 1990 revolution, we were able to privatize our notarial system. At the same time, as of January 1, 1993, our country, the former Czechoslovakia, was divided into two countries, two independent states, the first one is Czech Republic and the other one is the Slavic Republic. The Czech Republic has 10 million inhabitants and 440 Notaries Public.

Our National Association of Notaries has been a member of the International Union of Latin Notaries since 1994. Our system of Notaries Public meets all the requirements of the continental law system. To become a Notary Public in the Czech Republic, any candidate must have completed a university education in law. After the admittance examination, the applicant must wait for two years to be nominated for a Notary post. And any decision to increase or to decrease the number as fixed for the Notaries Public must be taken by the Minister of Justice. In terms of our internal organization, we have eight regional associations of Notaries, and

then one National Notary Chamber for the whole Czech Republic. One of the most important tasks for the National Notary Association of the Czech Republic is not only to service the Notaries Public, but also to perform some kind of control. Control and supervision is not only performed by the National Notary Association, but also by the courts and also by the Minister of Justice.

## **Japan**

Susumu Umemura, National Notary Association of Japan, discussed the ratio of Notaries to Japan's general population and the government's desire to increase the number of Notaries:

The government decided in March that the number of Notaries should be increased as soon as possible through examinations or recruitment from the general public. In Japan, the population is approximately 130 million, but the number of Notaries is only 550. So the number of Notaries is very small compared to other countries. In Japan, unless the Notary Association consents to the increase in Notaries, the government cannot enforce the increase. So far, our Association is opposed to increases, because if Notaries increase, our income is reduced.

Mr. Umemura described electronic signature transactions as they occur in Japan:

Under the law, to use an electronic signature, physical presence is necessary before the Notary. The certification authority is the Japan Notary Association. Our association gives "keys" to each electronic Notary and the electronic Notary pays the fees to the Association.

## **People's Republic of China**

Zuo Yanquin, director of the Beijing Notary Office and Gui Xiaomin, vice president of the Shanghai Notaries, reported from the Chinese delegation. Ms. Yanquin, who gave a brief history of the Chinese Notary System, delivered the first presentation:

The Chinese government of the nationalist party created "Notarization Law of the Republic of China" in March 31, 1943, and also published "Detailed Rules of Implementation of the Notarization Law" in December 25 of the same year. This notarization system was eventually abolished with adoption of "The Common Guidelines of the Chinese Peoples' Political Consultative Conference" on September 29, 1949.

Since the implementation of the "Interim Measures of Notarization

by the People's Court of Beijing Municipality" in May 5, 1951, equivalent regulations had also been published, one after the other, in various localities. According to the 1957 statistics, 52 cities nationwide had already set up notarization offices, with over 293,500 notarization cases processed.

Ms. Yanquin went through the various steps in China's Notary history up to December 12, 1990, when the Ministry reissued "Regulations of Notarization Procedure." She then described the present conditions of the system in China:

In 1993, the Chinese notarial system began to undergo reform, wherein notarization units were set up in accordance with social needs. Currently, a total of 24 notarization units had been established in Beijing alone. Right now, the total number nationwide is approximately 20,000. In Beijing alone, Notary numbers have increased to about 250 from merely several dozen. As time goes by, more Notary personnel will be added.

Ms. Yanguin then described the qualification process for a Notary:

A Chinese citizen must first obtain a diploma above the Junior College education level. Upon acquisition of a diploma, the candidates must pass the uniform national Notary examination organized by the Ministry of Judiciary. The candidates then undergo a one-year practicum in a Notary office, before he or she can declare his/her qualification before the Ministry of Judiciary. In Beijing, Notaries must undergo an annual inspection and registration. They can continue their profession after one year of service with no serious mistakes.

Ms. Yanquin then explored the future of Chinese Notaries and their growing independence from the government:

The Notary office is gradually realizing its separation from the government, to become an independent unit in carrying out notarization functions, independently developing Notary-related business, and assuming responsibility for operating in accordance with the market rules. Furthermore, Notaries Public are also gradually marching towards sole responsibility and assuming corresponding obligations. We believe that the Chinese notarization system will surely become more perfect and more fully developed in the due time.

In his report, Gui Xiaomin said China has only just begun to study the possibilities of electronic notarization:

We realize that electronic notarization plays a very important role in e-commerce. The Notary Public Office of Shanghai inputs application forms by computer. Also, we input the client's documents on computer as evidence in disputed cases. For example, when an auction takes place, auction documents are put on computer. If there is a transaction or trade they're doing in the network, they also will input all those documents into the computer. When a dispute occurs, the Notary will step into that transaction to do a notarization. So from that point, documents cannot be changed after the Notary notarizes the documents they have as evidence. We also use the notarial network to serve the public. For instance, we'll have application forms on the Web site of the Notary Public office or the Notary association.

## JOINT ROUNDTABLE DISCUSSION

A group of state and international officials met for a working lunch session to discuss the impact electronic notarization is having on government and business. The concern of the state participants was that their respective legislatures were rushing ahead to approve electronic signature laws without ideas or direction on implementation. Protecting the integrity of the signature was the officials' foremost concern, and how it would be done was a question on the minds of most people attending.

Jennifer Bertsch, Florida Notary education coordinator, said she wanted everyone on the same page and noted that the difference in technological terms is befuddling to Notaries:

There is confusion in the wording. When you talk about certificates, the Notary thinks of a jurat or an acknowledgment. A digital certificate is something else. (In the e-commerce world a certificate is electronic data used to verify a signer's identity, and issued by a third-party certification authority.) I want to know that all the information needed for recording the document is going to be there. How can a Notary do this? Once the tech guys figure it out, then they should tell us.

John Messing, chief technology officer for Law On Line, Inc., offered this opinion on the compatibility of public key infrastructure, one of the emerging technologies:

There can be the source of interoperability difficulties between organizations, even those that use the same hardware and software for issuing and managing users' digital certificates. It is a common mistake to assume that certificate policies are simply an internal way of expressing certain business rules. Two organizations with different certificate policies can wind up like two offices trying to share files that are broken down differently: one by subject matter and arranged alphabetically, and the other by date chronologically. Even though the same types of metal file cabinets, manila folders and paper files are used, there are sure to be problems trying to find, retrieve and share files between the organizations.

Common certificate policies are required for disparate PKIs to work. This is a key lesson of the U.S. federal agency experience. Each government agency developed its own PKI and certificate policies. It became a Tower of Babel, and a Federal Bridge Authority spent many years and lots of money trying to sort it out. The end result of the "fix" has gotten mixed reviews. It is better to have common certificate policies from the very beginning.

Mr. Messing's intermediary technology called XKI, or extensible key infrastructure, can be used now. It is more practical to use than PKI, he said:



This is a technology being used in Arizona courts. It is proprietary to Law on Line, Inc. Like a PKI, it uses digital signatures, but without issuing digital certificates to client users, who are instead identified by usernames, passwords or alternatively, a mixture of these and biometrics, smart cards and digital certificates. It allows existing databases of users to become signature-enabled quickly without retooling the existing workflow of organizations to accommodate new file and document structures, or to engage in costly and complex PKI infrastructure improvements. Some view it as a natural transition phase to full-blown PKIs. I view it as an improvement upon PKI.

J. Ernest Janzen, President of the Society of Notaries Public in British Columbia, noted his province has passed “electronic signature” legislation; however; it is very limited at this time and basically allows for electronic signatures without specifics:

Our land registry is well on the way to providing for electronic signatures and electronic filing of land transfer documents at the registry, but the current model still contemplates a hard copy of the signed transfer document to be retained by the responsible Notary or lawyer.

Wayne Braid, Secretary of the Society of Notaries Public in British Columbia, described a transaction where “only once did we put hand to paper” — when they received documents by courier from Germany, and sent them to a title agent for registration:

Recently we had a call from a gentleman from Germany who had started negotiations to purchase a half-interest in a lodge in the area. The purchaser and his family were returning to Germany, via Canada, from a vacation in Hawaii. I arranged to meet with him in Terrace, and started the preparation of documents. The transaction consisted of a contract of purchase and sale on lands and buildings, a partnership agreement, two buy-sell agreements, and two rights of first refusal. Because our client had a Notary in Germany, we electronically transmitted the documents back and forth. In most cases, German Notaries are able to communicate in English. In this case, the Notary could not. I made the necessary changes to the documents through the services of a translator in Terrace via e-mail.

Fortunately the vendor’s lawyer here in Canada spoke and wrote German. We e-mailed the documents to the lawyer — along with the original text of the documents that had arrived from the German Notary — so that the lawyer could check the accuracy of the translation, and ensure that the documents were reflecting the contract that the purchasers and the vendor had made.

After being transmitted back and forth four or five times, the

documents were eventually agreed upon. The funds for completion were electronically transferred from Germany into our trust account, and upon our receipt of a satisfactory post-index search, were electronically transferred to the vendor's solicitor.

**MARCH FONG EU  
ACHIEVEMENT AWARD RECIPIENT'S  
ACCEPTANCE ADDRESS**

**Malcolm L. Morris  
Law Professor, Northern Illinois University**

Each year, the National Notary Association presents the March Fong Eu Achievement Award to an individual who has contributed the most to the improvement of the standards, image and quality of the office of Notary Public during the preceding year.

Northern Illinois University law professor Malcolm L. Morris was honored this year as the NNA's 2001 March Fong Eu Achievement Award recipient at the Farewell Banquet.

Professor Morris's contributions to the field include co-authoring *Notary Law & Practice: Cases & Materials*, the first law school textbook written on notarization. The book is widely regarded as the definitive compendium on notarization and the law. He also taught the nation's first and only continuing legal education seminars on notarization for practicing attorneys; assisted invaluablely in the creation of the NNA's *Notary Public Code of Professional Responsibility*; and contributed to the ongoing revisions of the *Model Notary Act* to accommodate electronic and civil-law notarization. Professor Morris also is a frequent contributor to NNA publications and participates in NNA conference panels.

In his succinct acceptance speech, Professor Morris explained, given his experience and expertise in other areas of the law, how he got involved in Notary law. Professor Morris said it was the NNA's officials and competent staff who provided the platform for his accomplishments:

Anyone who has won an award knows that he or she did not earn it alone. Someone else always shares in the effort. My case is no different, and you deserve to share this with me.

While it is true I helped write the Notary Law casebook, you studied it. Yes, I wrote the articles, but you read them. I helped draft the *Notary Public Code of Professional Responsibility*, but you embraced it and lived by its principles.

So, for all of your activities, I salute you. For winning this award with me, I congratulate you. And perhaps, most importantly, for letting me become a part of your family, I thank you.

## FAREWELL BANQUET: KEYNOTE ADDRESS

### The Honorable Candice S. Miller Michigan Secretary of State

As Michigan's Secretary of State, Candice S. Miller has capitalized on nearly 25 years in public service to make her office responsive to her constituency and efficient in its operations.

Since taking office, she has used technology to expand customer service options such as offering registration renewals by fax, touch-tone telephone and Internet. And her efforts to transform her agency into a model of innovation and efficient government service have not stopped. In addition to oversight of Michigan's 165,000 Notaries, her many accomplishments include implementing tough new traffic safety legislation, creating a statewide computerized voter registration system and expanding the state's organ donor registry.

As Michigan's top Notary official, Secretary Miller urged the audience to educate themselves before leaping into the world of Information Technology ... but still leap, because technology is creating new business opportunities for Notaries Public:

We're living in a new age — it's called the Information Age — and we're just beginning to get familiar with some of the technological advances of this exciting time. Personal computers and the Internet are changing the way we live, and so my remarks tonight will center on how some of us are dealing with all this new technology — how we are trying to use it to improve the way we do business — and what types of concerns are being raised by the public, as we proceed.

The excitement the computer revolution has generated sometimes overwhelms the fact that this incredible invention is still far from perfect.

I'm from the Detroit area, and I recently heard a story about one of the CEOs of a big computer company comparing the computer industry with the auto industry. Allegedly he said: *"If the automobile companies had kept up with technology like the computer industry has, we would all be driving cars that cost \$25 and get 1,000 miles to the gallon!"* Of course, the carmakers didn't like that much, and responded by saying: *"If the automobile industry had developed technology like the computer companies, we would all be driving cars that would die on the freeway for no reason. We would have to pull over to the side of the road, close all of the car windows, shut the car off, restart it, and reopen the windows before we could continue."*

I guess this is called re-booting your car. Whether this story is true or not, it illustrates a good point — that technology is still relatively

new. Are we ready to trust it — and trust the way we use it — especially when it comes to important and time-tested safeguards in our society, like laws and contracts and our democratic process?

Secretary Miller pointed out that we have come to rely on computers for so many things, and naturally our confidence in their reliability has grown as well:

The Internet is an incredible invention, bringing the world together like it never has been before. It has invigorated our economy and expanded our lives. It has created an entire new medium for business, education and communication. But it's not all positive. It has also created new outlets for pornography, new temptations for compulsive gamblers — and unfortunately new opportunities for criminals with fly-by-night schemes and identity theft strategies. Our challenge, whether you're involved in the private sector or the public sector is to use technology to make our lives better.

Secretary Miller then sought to answer how the time-tested principle of the Notary serving as an impartial, trusted third party to a transaction applies in the age of e-commerce:

The states of our nation have taken two different roads on this issue. Some states are allowing technology — rather than principle — to dictate public policy — and have enacted laws that forsake the protections of traditional Notary involvement.

I don't agree this is necessarily the wisest course of action. This could potentially harm consumers, sellers, and others. In Michigan, we're addressing some of these issues through what we call the e-Michigan office. Our governor has established e-Michigan with the charge of developing a comprehensive plan to enable state government to exchange information and conduct business electronically. E-Michigan will also assist in implementing the federal E-Sign legislation that was sponsored by former Michigan Senator — now Energy Secretary — Spencer Abraham. It will also help us with Michigan's version of the *Uniform Electronic Transactions Act*, or UETA, which Governor Engler signed into law last year.

Both E-Sign and UETA have set the stage for Notaries to function in the electronic world. E-Sign and UETA have, in effect, removed the historic “stamp” and “seal” requirements that have been the twin cornerstones of the Notary verification act for centuries. Yet, neither E-Sign nor UETA elaborate on how electronic notarization should take place. And, while we all agree that new technology can make commerce faster and better, I think it's still premature to abandon the essential integrity and security of the process.

The new Notary legislation I've proposed for Michigan will

continue to require the signer to appear in person before a Notary for every acknowledgment or other Notary act performed. Given the limitations and the potential for fraud in our existing technology, the reliability of the Notary process still depends on that face-to-face interaction. As I mentioned before, our new, very secure driver license affords Notaries a dependable source of identification.

Secretary Miller noted that change is our only constant. Those who can take advantage of the opportunities of the Internet who can keep abreast of new requirements and who can adapt to the new digital signatures are those who will prosper:

It's important to strike a balance of trust of technology in this Information Age. It's important to look before you leap into cyberspace. But it's also important to trust ourselves enough to leap. Until the next phase of technology arrives and is widely accepted, the public will continue to rely on the Notary as the highest fiduciary of a commercial transaction.

Certainly some day perhaps sooner than we think we'll all be living in a virtually paperless world. Digital signatures will enable international business deals to be completed with the click of a keystroke. That's why conferences like this are so important. They help us prepare for the challenges of the future. Personally, I think it is so fascinating to see the new technologies coming and after spending the last few days with all of you, I feel very good about how you are prepared to deal with the changes. The new technologies will be exciting to see and to use, and it's also a certainty that Notaries will be on the leading edge of it all.

## **CONCLUDING REMARKS**

A number of American and foreign attendees have remarked that the National Notary Association's 23rd Annual Conference surpassed their expectations. The unique annual forum for the exchange of information and ideas on Notary practices and customs enabled them to achieve a clearer understanding of the Notary's role in this era of the e-commerce.

At the Conference, industry experts, practitioners and regulating officials worked together toward solutions to the issues dealing with electronic notarizations; Notary attendees participated in career enhancing workshops; and all were enlightened by the discussion of the draft revision of *The Model Notary Act*.

The Conference enabled key dignitaries from around the world to continue an important dialogue concerning electronic signature systems in the United States and abroad.

The National Notary Association would like to thank all participants in the 23rd Annual Conference for their insight and contributions to "Technology With Trust."

## **CONFERENCE 2002**

## **“e-Confidence in World Commerce”**

Notarization has always been about ensuring “secure signing,” both with traditional paper-and-ink signatures and soon with rapidly emerging electronic signatures. The National Notary Association’s 24th Annual Conference will explore the notarial act and how it will continue to provide levels of trust and security both in the traditional paper-based arena and the electronic environment.

Electronic notarization, the technologies by which it can be implemented, and fraud prevention will be just a few of the issues presented and discussed at Conference 2002.

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***The 24th Annual Conference is  
coming to San Diego, California  
June 5-8, 2002  
at the Town & Country Hotel***

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# APPENDIX

## ROUNDTABLE ROSTERS

### STATE OFFICIALS

Jennifer Bertsch  
Notary Education Coordinator  
Office of Governor Jeb Bush  
Tallahassee, Florida

Robin Cole  
Administrative Officer  
Department of State  
Harrisburg, Pennsylvania

Louise Corliss  
Notary Supervisor Trainee  
Office of the Secretary of State  
Montpelier, Vermont

Michelle Ford  
Notary Specialist  
Office of the Secretary  
of the Commonwealth  
Richmond, Virginia

Honorable Candice S. Miller  
Michigan Secretary of State  
Lansing, Michigan

Honorable Anne Petera  
Secretary of the Commonwealth  
Richmond, Virginia

Alicia Stewart  
Staff Services Manager II  
Notary Public Section  
Sacramento, California

Lisa Thompson  
Notary Compliance  
Office of the Secretary of State  
Helena, Montana

Kathren B. Watters  
Notary Supervisor  
Office of the Secretary of State  
Montpelier, Vermont

Mary Anne Watts  
Administrative Assistant  
Office of the Secretary of State  
Oklahoma City, Oklahoma

### INTERNATIONAL DELEGATES

#### **Canada**

Wayne Braid  
Secretary  
Society of Notaries Public,  
British Columbia  
Vancouver, B.C.

J. Ernest “Ernie” Janzen  
President  
Society of Notaries Public,  
British Columbia  
Vancouver, B.C.

Laurie Salvador  
Director  
Society of Notaries Public,  
British Columbia  
Vancouver, B.C.

### **Czech Republic**

Martin Foukal  
President  
Notary Association of Czech Republic

### **Japan**

Susumu Umemura  
Kumagaya Notary Office  
Kumagaya City, Soitama-ken

### **Mexico**

Narciso Lomeli  
Attorney at Law, Notary  
Jalisco, Mexico

### **Norway**

Honorable Erik Elstad  
Chief Justice  
Bergen City Court  
Bergen, Norway

### **People’s Republic of China**

#### **Beijing delegation**

Zuo Yanquin  
Chairman of the Delegation  
Director of Beijing Notary Public Offices

Wei Ping  
Deputy Director of Beijing Notary Public  
Offices

Liang Hongbo  
Notary and Translator of Beijing Notary  
Public Offices

#### **Shanghai delegation**

Gui Xiaomin  
Chairman of the Delegation  
Vice President of Shanghai Notaries  
Association

Gu Peifang  
Vice Director of Shanghai Notary Offices

Li Lingyuan  
Director of Shanghai Notaries Association

Huang Yueming  
Director of Shanghai Notaries Association

Jiang Hanming  
Director of Notary Office of Luwan District

Jiang Jianhua  
Vice General-Secretary of Shanghai Notaries

**U.S. representative**

Ann Kuan  
China America Business Center

**United Kingdom**

Anthony “Tony” Dunford  
Secretary  
The Notaries Society  
Woodbridge, England

William “Bill” Kennair  
Vice chairman  
Society of Scrivener Notaries  
London, England

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