

SHELL REVIEW

WOOD RIVER REFINERY

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CREDIT UNION HOLDS TENTH ANNUAL MEETING

The tenth annual meeting of the Employees' Credit Union was held on Wednesday evening, January 16, at the Credit Union office in Wood River.

The membership authorized the payment of a 2% dividend on shareholdings for 1945.

Three members were re-elected to the Board of Directors. They were: G. C. Farmer, H. E. McCarthy and F. L. Croxton. Sam Morehead of the Car Department, was elected as a new member of the Board. Hold-over members of the Board are W. C. Redd, E. F. White, C. H. Denny and R. T. Brown.

Two members, C. W. Myers and I. T. Patison, were re-elected to the Credit Committee, while Earl W. Eisler of the Cracking Department was elected as a new member of this committee. Hold-over members of the Credit Committee are W. D. Bost and C. S. Blankenship.

Two members, G. A. Herndon and C. E. Hightower, were re-elected to the Supervisory Committee. Hold-over member of this committee is L. H. Rohde.

At the organization meeting following the annual meeting, J. R. Ferguson was elected president; R. T. Brown, vice-president; G. C. Farmer, treasurer, and H. E. McCarthy, clerk.

The Credit Union is the home of savings and loans for employees of the refinery. It has a total membership of 2477. Its assets presently amount to \$410,478.34. Since being organized on January 13, 1935, it has made 11,839 loans amounting to \$2,214,883.60. Members' shares amount to \$384,246.59. Investments of the Credit Union include \$217,000.00 in U. S. Bonds and \$53,000.00 in Federal Savings and Loans. To date the Credit Union has sold a total of 1894 U. S. Savings Bonds, amounting to \$105,225.00. The Credit Union office which is located in the old First National Bank Building, No. 2 West Ferguson Avenue, Wood River, Illinois, is managed by George L. Eggmann, assisted by Miss Glenda Worthy.

ANNOUNCEMENT

The Shell Athletic Club will hold a card party at the Roxana Community Building Tuesday, February 12, at 7:30 p. m. Pinochle and bridge will be played and prizes awarded the winners. All employees and their friends are invited. Admission will be 25 cents per person. Tickets may be obtained from one of the officers of the Club, or at the Industrial Relations Office.

Nominations of officers of the Club for the coming year will be conducted at this meeting.

SHELL CHORAL CLUB



First Row: Walter Lange, pianist; Mary Helen Juneau, L. Thornbeaugh; Doris Bell, J. W. Elliott, Donald Smith, J. E. Long, A. P. Texada; Mary L. DeLong; Norma Deist; Lorna Weimers. Second Row: Jane Thatcher, Ruth Aulabaugh; Dorothy Cordes; F. D. Macy, Harold Raines; E. C. Larson, L. Neese, Doris Meyer, Katherine Hanes, G. L. Hayes, director. Third Row: June McKean, Emma Diefendorff, Eileen Gallatin, Elizabeth Halliday, E. C. Claridge, Dr. G. H. von Fuchs, E. B. Wiley, R. A. Randels, Wayne Seymour. Other members not present when picture was taken are: Lois Schoenbaum, Doris Davis, Mary Behm, Marge Sheets, Peggy Gukiesen, Betty L. Cox, Henrietta Lee, Alma Johnson, C. E. Arbuthnot, F. W. Hamilton, Phil Leininger, Taintor Smith, C. E. Dey, W. S. Smith, Ray Jacobs, and Harold Lewis.

American Public Demands Continuation of Payroll Savings, Surveys Reveal

The results of three recent surveys have demonstrated that all America, particularly management and labor, advocate the continuance of the payroll savings method of buying U. S. Savings Bonds, it was announced by the Treasury Department.

Because of the magnificent record achieved by payroll savings as a means of helping to finance the war, leading poll takers wanted to know whether a large part of the public, especially industrial workers, wanted the payroll deduction method of saving continued in the postwar period.

Two of the surveys were conducted independently by well-known public opinion organizations—the American Institute of Public Opinion (Gallup Poll) and Fortune Magazine (Elmo Roper). The survey conducted by Fortune Magazine appears in the current November issue of that publication.

Still another survey broached the same subject, conducted jointly by the Treasury and Agricultural Departments of the Government in the Detroit area. ALL of them proved beyond a doubt that Americans have acquired the saving habit, and that it's here to stay.

In the Gallup Poll the question was phrased negatively, making it a simple matter for negative response. The

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Service Club to Hold Annual Banquets February 18 and February 25

The Shell Service Club will hold their Annual Dinner Meetings on February 18 and 25 at the Evergreen Gardens. The traditional turkey dinner with all the trimmings will be served promptly at 7 p. m. Two nights are necessary due to the large membership in the club and to accommodate shift workers.

The Evergreen Gardens is located at the intersection of U. S. Highways 40 and 157, between Collinsville and the Fairmount race track. In previous years the Service Club dinners were held in the Franklin Masonic Temple in Alton; however, the DeMolay Mothers, who served the dinners, will be unable to accommodate the group this year.

The Service Club officers are planning an excellent program for these meetings. All members are invited and urged to attend. So make your plans now to attend one of the meetings. Invitations will be sent to all members and those who have become eligible for membership. If any member, or employee, who believes he is eligible for membership, does not receive an invitation, please notify the Industrial Relations Office or one of the officers of the club.

CHORAL CLUB RECORDINGS PLAYED DURING CHRISTMAS WEEK

An added spirit was given to the holiday season by the playing during the noon-hours on Thursday and Friday before Christmas of the records made by the Choral Club — Gloucestershire Wassail, Christmas Greetings, and White Christmas (with Taintor Smith singing the solo).

The newly organized chorus is off to a busy start this year with many invitations to make public appearances, among them being the Service Club banquets to be held February 18 and 25. They spend approximately two hours each Tuesday evening practicing and learning new selections for their appearances. The place of meeting has now been changed to the Edison School in Roxana (Central and Tydeman Avenues). The time is still 7:30 p. m. Anyone interested who has not yet joined the club is invited to their meeting next Tuesday evening.

When to Use Metropolitan Visiting Nurse Service

Employees who are insured under our Metropolitan Group Life insurance plan are eligible for Visiting Nurse Service, provided they live in one of the 7,000 or more communities where this service is maintained. There is no additional charge to them for this service. The nurse who will visit them when they need nursing care is a graduate Registered Nurse qualified through training and experience to give skilled service. She is employed directly by the Metropolitan, or by a local public health nursing organization with which the Metropolitan has a contract.

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FAREWELL PARTY FOR MR. F. C. CUTTING

On Thursday evening, January 24, a party was held at the Edwardsville Gun Club in honor of Mr. F. C. Cutting, Refinery Superintendent, on the occasion of his being transferred on February 1 to the Research-Development Department of the New York Office of Shell.

Approximately 100 of Mr. Cutting's friends and associates of the refinery attended the party and presented him with a woodworking lathe as a going-away gift.

Mr. Cutting has been superintendent of this refinery for two years. He formerly was Assistant Superintendent and then went to East Chicago, and returned here as Superintendent.

Mr. Cutting is being replaced by Mr. G. C. Cunningham who is being transferred from our New York Office.

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AMERICAN PUBLIC DEMANDS CONTINUATION OF PAYROLL SAVINGS, SURVEYS REVEAL

(Continued from page 1)

question was: "Some people say that since the war is over it is no longer important nor is there any need to buy war bonds. Do you agree or disagree?" The majority disagreed with the statement, reacting favorably toward the continuation of bonds as a medium of saving. The result showed that, despite the wording of the question, fully 67% believed bonds should be bought after the war. Only 22% felt that the importance of the investment had diminished, and 11% indicated "no opinion".

The Elmo Roper survey asked a more direct question: "During the war most companies are deducting a certain percent of their employees' wages for war bonds. Do you think it would or would not be a good idea to continue some sort of payroll savings plan after the war even though it's not necessary for war bonds?" The answers, again in favor of continuing the purchase of bonds through payroll savings, are as follows:

Good idea — — — — — 63%
 Bad idea — — — — — 10%
 Depends — — — — — 17%
 Don't know — — — — — 10%

Leaders of civic, business, and labor groups, as well as several thousands of the larger industrial organizations in the country, when approached on the subject, overwhelmingly favored the permanent continuation of payroll allotments for U. S. Savings Bonds.

One of the great lessons learned from the war has been the value of systematic thrift and saving to the individual and to the nation. As a nation, we have done much to avoid the dangers of inflation. And as individuals, we, the average American citizens, have accumulated a greater reservoir of savings than at any time in our history. The Payroll Savings Plan is to be continued. Keep up your thrift program.

OPPORTUNITIES

FOR SALE—72 acre farm at Brewer, Missouri. House, barn, chicken house and other buildings. See W. R. Mott, Boiler House No. 2.

FOR SALE—Child's scooter. Good condition. 506 Doerr Ave., Roxana, Illinois.

FOR RENT—One room. Miss Pearl Kremer, 448 East Vandalia Street, Edwardsville, Ill.

FOR RENT—Room. 625 Ferguson, Wood River, Ill.

WHEN TO USE METROPOLITAN VISITING NURSE SERVICE

(Continued from page 1)

When To Call The Nurse?

1. When you stay home because you don't feel well.
2. When you come home from the hospital.
3. When you are seriously ill at home.

REMEMBER—

This service is given in your home. The Nurse gives you necessary nursing care, teaches someone in the family how to give care between her visits, and helps you to keep well. She does not diagnose illness or prescribe medicines—that's the doctor's job.

The number of visits a Nurse will make depends upon the physician's orders and the circumstances. After her first call, a physician must be in charge if the Nurse is to continue her visits.

Although the nurse does not take care of you while you are in a hospital, her services are available to you both before and after hospitalization.

Metropolitan Nursing Service is available to Group Life Insurance certificate holders, but not to their dependents, unless the latter have individual Metropolitan policies which make them eligible for the nursing privilege.

The nurse can help you best if called early in illness. The Industrial Relations Office can give you the telephone number of the Nursing Service that covers your home area. Keep this number handy and call promptly.

Some Ways To Call The Nurse

If you're insured under our Metropolitan Group Life Insurance Plan:

1. Telephone or send someone for the nurse.
2. Ask your employer to send the nurse to you, at the time you report your cause of absence.
3. Telephone the Metropolitan Office, Alton, Illinois — 'Phone No. 3-6822.
4. Ask your doctor.

The famous stamp collection gathered by Franklin Delano Roosevelt, soon to be placed on sale, comprises over 1,000,000 stamps valued at \$100,000.

SHELL BASKETBALL TEAM



The Shell Basketball Team has won five games and lost one so far this season, and at the end of the first half they are tied for first place in Alton City Basketball League. This team, which is sponsored by the Shell Athletic Club and managed by C. A. "Bill" Nicolet, plays every Thursday evening at the Alton High School Gym. Come out and see this team in action. The players pictured above are, left to right, back row: Lawrence Mefford, Gerald Naugle, Fred Greenwood and Jack Cleary; front row: Jack Williams, John Petrasky, Ed. Locke and Ralph Whittler. Other members of the team not present when picture was taken are: Ralph Laumbattus, W. F. "Speck" Wade, John Carlton, Gene Quillen and M. A. Sullivan.

Warehouse News

By H. A. RINK

We welcome back from the armed services Ed Huebner, Kenney Brunning, Frank Vazzi, and J. E. DeLassus. Huebner and Vazzi were in the Army and Brunning and DeLassus in the Navy.

DeLassus's and Vazzi's return was celebrated with a party which, reports say, began at Pontoon Beach and ended at the White Swan. Must be they didn't have a farewell party and made up for it. The girls are all mixed up on who keeps what late hours. Forget it, gals! They're back, ain't they?

The long Christmas Holidays (and Bing singing "I'll Be Home for Christmas") gave the home folks in Northwest Missouri, Lincoln, Ill., and Paducah, Ky., a treat. Evelyn, Mary and Hilda, respectively, did the travelling. How're all the folks back home anyway, kids?

Last issue we reported that it appeared Pete (H. F.) Lange was altar bound. The boy wasn't fooling. He's married now—to Mary Lee. On his return from a short honeymoon Pete found his desk gaily decorated in pink and blue with a wedding cake to top it off. Our pictorial section will give an idea of what it looked like. Don't mind the man in the picture. He's just the groom. Quite liberal

with his cigars and candy, too. Thanks and congratulations, or should it be vice versa? The gang presented Pete with a card table and chairs. Put the dominoes in moth balls, Pete, and get a deck a cards.

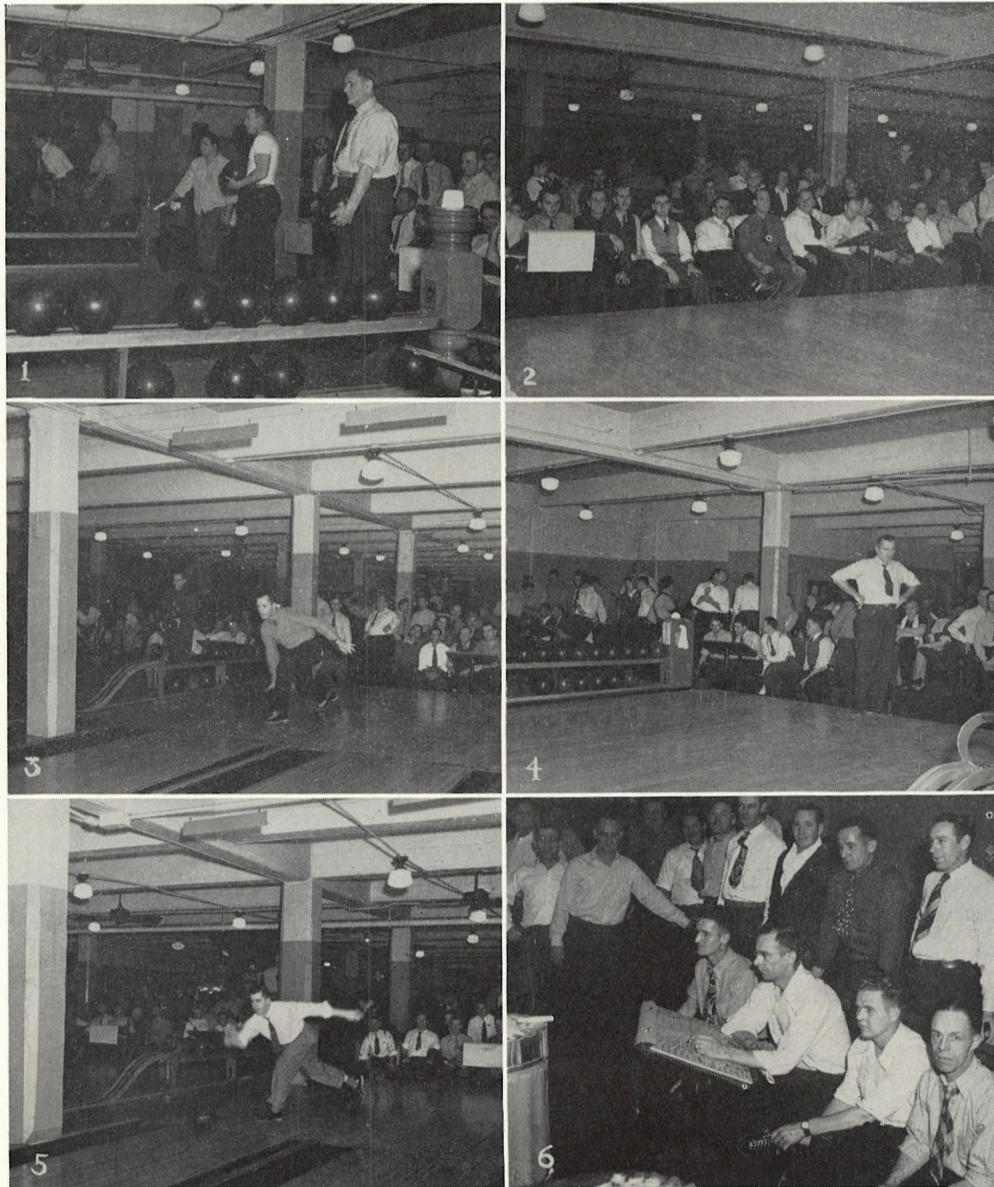


Incidentally, Pete is now back at the Control Laboratory, taking up his duties there on January 2.

New faces in Stores Dept., are Fena Polka, who replaced Helen when her husband returned from overseas, also Delores Tribout, who comes from Shipping Dept., and Gloria Mourning, from Mailing & Filing.

We have just learned that Ed Bean is the proud father of a nine pound baby girl. Congratulations, a-a-and! Don't forget the candy and cigars.

SHELL BOWLERS IN ACTION



The above pictures were snapped at the Acme Bowling Alleys one Friday night recently. No. 1. A group of bowlers of the Super Shell League. Left to right on the firing line are: Joe Lanzerotte of Topping No. 1 Team; Harry Shewmake, Reformers; Vern Welch, Research Relics; Bud Schoeneweiss and Bill Grow, Light Oil Treaters No. 1. No. 2. A section of the Golden Shell League Bowlers. No. 3. Another view of the Golden Shell League, showing Jack Witherow of the Pipefitters Team, one of the high average bowlers in the league, in the foreground about to deliver his hook ball. On the left in the background, Ivan Stull, of the Coker-Switchmen Team, is shown getting ready to bowl. No. 4. A section of the Golden Shell League Bowlers, showing Vic Mellor, of the Lube Dept. Team, standing in the foreground. No. 5. John McConnell of the Coker Team, high average bowler in the league. John, who is Secretary-Treasurer of the league, is sporting a neat 190 average this year. He also holds individual high three of 644, and high single game of 279. No. 6. Another section of Golden Shell League Bowlers grouped around the score board during an exciting game.

SHELL EXPANSION PROGRAM

In preparation for a large expansion program, Shell Chemical Corporation was recently incorporated in Delaware for the purpose of taking over and continuing the business of Shell Chemical Division of Shell Union Oil Corporation. J. Oostermeyer, president of the new concern, made the announcement today and said Shell Chemical Corporation will be a wholly-owned subsidiary of Shell Oil Company, Incorporated. The head office will be located in the Shell Building in San Francisco, and a New

York office will be maintained at 500 Fifth Avenue.

In acquiring the business formerly conducted by Shell Union's Chemical Division, the new corporation will continue operation of the three chemical plants in California at Shell Point, Martinez and Dominguez, and later will take over operation of Shell Oil's Chemical Plant in Houston, Texas. The major products now being manufactured include ammonia, fertilizers, solvents, and chemicals. It will also continue operation of a butadiene plant at Torrance, California, for the Office of Rubber Reserve.

The Board of Directors is compos-

ed of J. Oostermeyer, A. E. Lacombe, W. P. Gage, L. V. Steck and J. W. Watson, all of San Francisco.

Officers elected for the corporation at the Board's first meeting in the Shell Building, San Francisco, were: Oostermeyer, president; Gage and Steck, vice-president; and Watson, treasurer. Others elected were J. Rysdorp, secretary; P. T. Vockel, assistant treasurer, and J. M. Selden, Jr., assistant secretary.

The corporation will employ approximately 2,000 people. Its future activities will be directed towards the further development of petroleum derivatives throughout the country.

Loading Rack News

By M. YEDNAKOVICH

Here it is belated and beleaguered. For work such as this they'll probably bounce brick bats off my noggin. Well, anyway, we read somewhere where its the little things in life that break up happy marriages, little blonds, little brunettes, and little red heads.

"Tales That Break Up Beautiful Friendships," or "Hunting Stories Told As The Gospel Truth." —

Heard about a fellow who killed 156 blackbirds with three shots, but another prominent Fitter Helper at the Racks got 58 with one shot. This one will probably put us in the dog house, but here goes: A fellow had a real hunting dog. Best rabbit dog in 4 or 5 counties, including Calhoun. As time went on the dog got older and lost the sight of one eye. Of course the rabbits got wise, and they would run straight till the dog got close, then they would take a sudden jump to the blind side and the dog would go by, but this was cured. They trained a smaller dog to run on the blind side of the other and when the rabbit took his sudden jump, bang, the small dog nailed him.

Then they called us a liar cause we said we knew a guy who got run over by both wheels of an automobile and when he jumped up and ran home his stepmother beat him half to death because he got run over.

Sidelights

Won't do the gals any good to hang around Luke the "Fluke," because he's gun shy. To prove the point, Brother Hall called him Liz the other day by mistake, anyhow we call him "Tiger John" now.

Best joke in eight years—F. Schmid telling about the little boy fishing. It's a dandy. There is some improvement with each telling but after eight years it's beginning to lose a little punch at the finish.

If you want a factual description of Busom Buddies, it's when "Messy Wes" and Schmid shake hands, then set side by side, each scheming to out-gig the other.

Curley Jones polishing his head in the shower the other evening, meanwhile D. Carter setting waves in his hair, holding up 15 men waiting in line to comb theirs in that enormous 3 by 5 mirror.

"Whacky Hacky" and his dry sense of humor. Guess ours would be as dry if we had as balky a Plymouth as that fellow has to put up with. The other morning there was a heavy dew and it wouldn't start for two hours.

John prints in his shanty: "Please use udder door in case of fire." Also—"Do not spit on floor, this means you moss-tach."

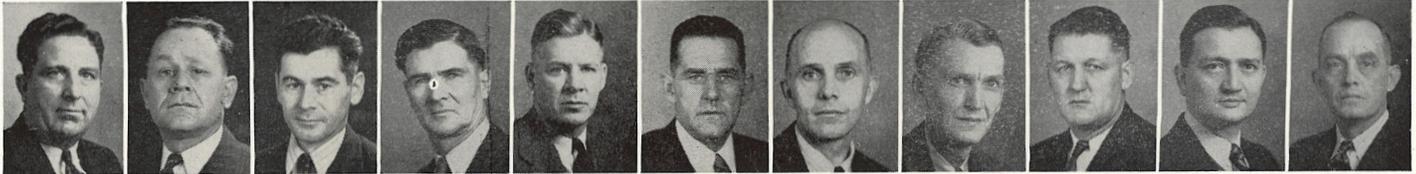
The crowning insult of the year is when the pin boy shouts across the alley—"Phooey you stink, I could have done better with a marble. Then after the game he comes up and tells you not to mind him cause he's the best preserved pin boy in the house—canned the most often. Then to cap everything off he kibitzes while you play the pin-ball machine. So help us, it happened to a few of us in Madison one Sunday evening.

Pfc. George J. Novak sent Christmas Greetings to all Shell employees,

TWENTY YEAR SERVICE BIRTHDAYS



Left to right: J. M. Davis, Engineering Field; C. E. Hungerford, Dispatching; J. W. Mosby, Cleanout Pipefitter; F. E. Pullen, Power House; D. F. VanFossen, Boiler Houses; E. D. Yeck, Boiler Houses; O. H. Abrecht, Automotive; O. F. Blackard, Cracking (L. P.); J. F. Carney, Engineering Field; G. D. Crandall, Cracking (L. P.).



Left to Right: A. G. Davis, Engineering Field; V. T. Dossett, Automotive (Garage); V. B. Durell, Engineering Field; R. Hill, Engineering Field; R. H. Hord, Industrial Relations; C. Jacobs, Cleanout Pipefitter; V. J. McCoy, Gas; C. E. Newcomb, Lube D. & D.; R. C. Warford, Cracking (L. P.); W. Reydon, Topping; N. J. Snow, Boiler Houses.

We were unable to obtain a photograph of J. N. Bruns, Jr., Cracking Dept., who also completed 20 years of service.

Cooling Water News

By J. A. HOWDESHELL

Frank Schinagle is back on the job after what he calls a long honeymoon (three days) and for a man of his age that is a long honeymoon. He pats us on the back and calls us "friends," but forgets the cigars. He was presented with a set of silverware from his friends in the refinery. The following is a report of the presentation by William Begley, better known in the Cooling Water System as the "squirrely artist."

This is an authentic report obtained through neutral sources of the presentation of the silverware to "Dad" Schinagle. This heart-touching affair was attended by Messrs. Harvick, Bill Bell, Jim Snyder and Jack Shenton.

Mr. Hesi's Presentation Speech: "I shall never forget this great honor and privilege that has been bestowed upon me."

Mr. Hesi pauses, removes his glasses and wipes his eyes with a bandana handkerchief and is sobbing deeply.

Dad Schinagle chokes up and the entire audience sobs during this touching moment.

Mr. Hesi continues with the speech—"In all the many years that we have been together I have never felt so emotionally unstable as I do at this moment."

Mr. Hesi sobs loudly—"I take great pride in this coveted pleasure." (By coveted pleasure Mr. Hesi means that everyone wanted to make this presentation.) Mr. Hesi had until this very morning been under the impression that the gift had already been presented to Dad by two other Shift Foremen.

Mr. Hesi is again deeply surged by his emotions and he removes his upper and lower plates, again wipes his eyes and fiddles nervously with his glasses. He recovers slightly and continues the speech—"To show our appreciation to you for what a fine supervisor you have been and all the loving kindness and various courtesies that you have shown to all your fellow workers and especially me"—(Mr. Hesi breaks down completely, so does Dad.)

Mr. Snyder and Mr. Shenton being unable to control their emotions leave the office weeping.

After approximately five minutes the sobs die down to sniffs and Mr. Hesi again partly regains some composure and continues—"I take great pleasure in presenting to you this lovely set of silverware." Dad gets up from his chair, tears streaming down his cheeks. He sits down on Mr. Hesi's lap and both sob deeply as they wipe away each other's tears. This was too much for Mr. Harvick and Bill Bell so they leave the office. Mr. Hesi again continues with the presentation—"And at my own expense I will give you four dozen fresh eggs, a twenty-four pound turkey and some sausage when I butcher."

Dad really blubbers up at this point and says "Son, I didn't know I had so many good friends."

The scene at this time was so touching that the reporter could no longer stay.

There is a new tax exemption, Tom, Jr., at the home of Mr. and Mrs. Tom Hooper. We congratulate you and the missus. Tom. (Tom is slowly recovering.)

I am happy to report that all except one were back on the job and in good condition following the holiday celebrations.

F. F. Radcliffe is on sick leave. We extend to him our very best wishes for a speedy recovery.

The Anti-Knocker

By DONALD McLEAN

If all the New Year's resolutions, which have been made by the Anti-Knockers, are carried out, several of the Edwardsville taverns will operate at a loss during 1946. These resolutions remind me of the remark which I will attribute to Mark Twain which follows: "Smoking is a habit very easy to quit, as I have done it thousands of times."

The new calendars much in sight about the laboratory, as well as most of the United States, seem to improve each year. Earl Moran seems to have reached the ultimate in drawing "Evening Star."

Many changes have occurred in the Anti-Knock during 1945. The end of the war brought us three veterans whom we have enjoyed working with. These fellows are Kinser, McKnelly and Locke. We also had the pleasure

Alkylation News

Department Head Malson, "Speed" Sacra, and Earl Hutte are proud fathers. We've noticed them paying particular attention to the picturesque 1946 calendars.

"Pat" Witt didn't quite get his wings—the hearse was there and it was a perfect setup—Fouch, our Insurance man in the Alkylation Department, now has a lot of respect

of working with two fine vacation breakers, Watson and Ranek. During the year we lost three employees due to resignation, Bolds, Williams and Dauer. These three are at present business men and we are pleased to see them doing well. Milton Brecht also started his career as an engine operator during 1945.

At present Ruedin is reported to be the busiest man in Alton. Between his electrical appliance store in Alton and his general store in Shipman he is kept on pretty good behavior.

Welch can give anyone all the advice they need in case they have anything on hand they wish to raffle off. See Welch for details.

Pete St. Cin has taken on new duties. He served during the holiday season as Santa Claus. He did his usual good job.

We are starting to talk vacations now. This new three week policy won't be bad if the old car just holds up. Warmer weather will seem a little more appropriate for this.

An engineer is said to be a man who knows a great deal about very little, and goes about knowing more and more about less and less until finally he knows practically everything about nothing. A salesman, on the other hand, is a man who knows very little about a great deal and keeps knowing less and less about more and more until he knows practically nothing about every thing. A purchasing agent starts out knowing everything about everything and ends up knowing nothing about anything—due to his association with engineers and salesmen.

Mr. and Mrs. Charles Welch of Roxana started the New Year by adding a seven-pound, three-ounce boy to the population of that fair city on January 3, 1946. Congratulations, Mr. and Mrs. Welch.

for Witt's foresight, since his automobile insurance had only been in effect six days before the accident.

Anglin, Jacobs, Meyers, Ballman, Fouch, Fleming, Burress, Kirchoff, Honchak, and Austin have returned from the services. Welcome back, boys.

Know all people by their trade. Carl Colborn has budgeted sixty dollars to a golf fund. Let's help him exhaust it rapidly.

One particular shift enjoyed a rabbit fry without a victim of fever but we understand the packer Mr. Wild grossly underestimated the shooting ability of Burgesch and Crull.

What C. D. U. operator brings his chair up close when the conversation switches to "WOMEN, Etc."

Kenny Bivens is just about "High Gauge."

Will someone please explain the relation of "conscience to honesty." Hoffman and Walker would like to know.

Hardpole, our Machinist, was recently married.

Our news reporter, Leroy Waddell, is always on the "dishing-out end" of these articles. How about reversing things and see if Leroy can take it.

We remember the termites in his house.

When Leroy rated Colborn the best golfer in the refinery, but Leroy could beat him consistently.

When he cooked the light ends out gasoline to make his car start.

"My shoulders are broad, I can take it"????? He carried six sacks of cement up a forty foot ladder, all at one time!

You've probably heard of the "Mail Order Muscles." Some call them "correspondence school muscles" or "synthetic muscles."

Then there was the man in the tank—Help! Help!

We've heard it said that he is also a mighty fine instrument man but he doesn't have time for it anymore

And let's not forget the red, blue and green ink job."

We hear rumors around the Alkylation Department that some of the boys fell in with the men and were taken for a sucker bet at bowling. Is there anything to this, boys?

CHRISTMAS PARTIES



Pictured above are views of various Christmas parties held just before the Holidays. Pictures numbered 1, 2 and 3 are of the Research Lab Party. Picture number 4, Yield Department; number 5, Shipping Department; number 6, Payroll Department; number 7, Tabulating Department; number 8, Staff Personnel; number 9, Cost Department, Christmas Party and farewell luncheon for Lorain McCredie.

D & D Plant By L. B. BOOTH

Since this is the first issue of the New Year, perhaps we are in order to do a little reminiscing. Of course the thing foremost in everyone's memories of 1945 is the terminating of hostilities on all battle fronts, and the return of many of our boys from the four corners of the earth. Other happenings were:

Humphrey, the Honorable Mayor of Wood River, spent some time up in the air.

Bill King finally got that chicken ranch in operation, but won't furnish us any to cook out here. (We know!)

Beck got a rabbit from Keilbach. (It died- or did it?)

Charlie was a busy boy as usual.

Croxton doing a fine job as Credit Union board member, fisherman, chicken raiser, and numerous other things.

Dodson had lumbago or something. Probably carrying a lot of heavy things around.

DeWester didn't root for Nebraska. Booth didn't do anything worth mentioning—enough said.

Hedgecock moved to the farm.

Nunnally was proud papa of daughter No. 3. Congratulations, Harry.

Newcomb didn't sell Nasser any more pork. Congratulations, Nasser.

Heintz caught the limit of fish, if they could all be put on the same string at one time.

Hatten didn't learn to like butter. (Or did he).

Williams built a new home, even with a few busted ribs.

Zimmerman worked harder than ever.

Hinman came home to us from Cracking Department and we had to put a saddle on him to tame him down.

C. A. Pickering served in Uncle Sam's Seabees and now is back on the job.

C. Caulk, V. J. Mueller, J. J. Crivello had additions to their families, giving them good reason to throw their chest out (even if it is slightly lower these days.)

Odin Scholl, our editorial genius, had some very interesting messages published by the St. Louis Post Dispatch. (Read them! They are O. K.)

Ed Scott and Rudy Percick made it back to us from the Cracking Dept. before the old year ended. Rudy reported to us December 23 (Merry Christmas-) Ed Scott reported on December 30th in time for (Happy New Year!)

Oh yes! Nessler finally settled down in Roxana.

Fred Poole took unto himself a set of double harness—and a bride.

D. Goodman, Voght, and Van-Rheeden are new additions.

We went back to 36 hours! — K. D. Hull is our only representative now in the services of Uncle Sam. He is at Fort Lewis, Washington, and we are all hoping he is back with us soon.

Now is the time to put our best foot forward and all try to do our share in making this a bigger and definitely better year than our preceding years, but be careful that some clumsy oof does not step on that good foot and cripple us for good. Remember we are all "Like we are today, not like we were last year, or even yesterday."

Kelly and Murphy were friends of long standing. Murphy finally got married and some time later Kelly met him with the new bride. To his surprise she wore an obvious wig, a wooden leg, was cross-eyed, and had false teeth that clicked every time she moved a muscle. He sided up to Murphy and whispered, "For gosh sakes, where did you find this," Murphy said, "Speak right up, Kelly, you won't offend her, she's deaf too."

Control Laboratory By JESS FORD

What's in a name department shows us three titled people in the lab. Van Horne, Van Hooser, and Van Dorn. We have a laboratory "Sample"—George by name.

And you can say "Hi Mac" and be right when talking to McNelly, McKneilly, McAnnally, McCoy, McAllister, McLean, and McLeod.

Buddy and Alma have something in common. They both have teeth.

Talley's vivid descriptions of the complications and ramifications of animal husbandry as applied to his farm make good lunch-time listening.

Service men recently welcomed back into the lab are Bennett, Jordan, Lewis, Slocumb, Johnson, Wasson, Sherman and Bob Wright, Swinney, Walsh, Dycus, Locke, Kuhlman, Middlecoff, Moon, Roberts, Winkle, Ufert, Diefenbach, Brackemeyer, and more expected back in the near future.

Laun claims that familiar skinned knuckle he had was a result of his Buick biting him. He knows an auto can't talk. These ex-marines think fast.

Paul Bennes was a victim of that most common of all accidents—he ran into a door. The door must have been named George, because there was a capital "G" embossed on the end of Paul's nose.

Winkle and Wasson have married since returning from military service. Keep the upper hand boys, or you will end up like me—thin hair.

Lt. Ray Rathert is back in town. His Australian bride will follow in the near future.

Here's Another Thought

Paint is a great preservative,

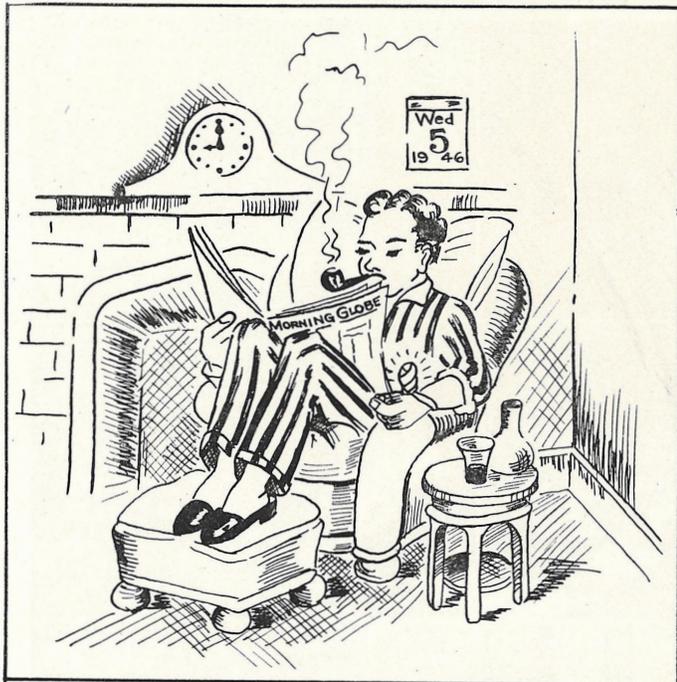
So this is the reason then,

Statistics prove the case that

Women live longer than men.

—Ivan Emerson

AND HE WON'T COLLECT A CENT



"I bumped my thumb at work yesterday—reckon I'll stay home a day or two—take it easy. Compensation laws will take care of my wages anyway."

By TANNER SMITH

That fellow in the above cartoon thinks he's "sitting pretty". The day before while at work he banged up his thumb slightly. He figures this is a good excuse to stay home a day or two, take life easy, and draw his full pay. Because, after all, he reasons, the State Compensation Laws guarantee him his full pay. But he is in for a surprise.

That day or two that he intends to "sponge" he actually won't draw a cent of money. As a matter of fact, he won't receive any compensation money for the first seven days after the date of his injury. If he were off over 28 days he could recover it; otherwise, the seven days are lost to him.

True, Shell Oil Company, of their own free will, donates part of the employee's wages while he is disabled. However, this pay does not start until the disabled employee has been absent more than three complete scheduled work days.

So the gent above won't draw a cent of pay from any source for his day or two of "convalescence".

The great majority of our employees are careful on the job because they don't want to suffer the pain or disability resulting from injury. Many are cautious because they don't want to imperil their department's safety record. But there are a few employees who don't have any fear of pain or disability, and have no pride in their department's safety record. They, also, don't have fear of reduced income, since they believe that the State Compensation laws will take care of that item.

If you are one of these few employees who aren't worried about the financial angle, stop and consider these facts: If you are married and have one child, the maximum compensation provided by our State Compensation Laws is \$18.00 per week. If you have two children, you get \$19.20 weekly; three children, \$21.60; four or more children, \$24.00.

How long do you think you could get along on \$72.00 a month?

Our Company, following their usual generous policy, does of its own accord make up part of the employee's lost wages. However, the extent of these donations depend upon the amount of service accumulated by the employee. For example, a man employed less than year does not receive any of these Shell benefits. An employee with over one year of accredited service but with less than two years, receives two weeks' benefits. An employee with two years but less than three years, receives partial benefits for three weeks, and so on. Maximum benefits are for 13 weeks. This is a very generous gift plan, but any extended disability will leave you in a very tough spot financially.

And so, to you fellows who have no fear of pain, no concern for disability, no interest in the safety record of your department, we would like for you to ask yourselves this question: "Can I afford to take a chance on being injured?"

And to you gentlemen who use a minor injury as an excuse to stay home for a day or two, ask of yourselves: "Can I afford to 'baby' myself?"

In Memoriam

It is with deep regret that we announce the death of Harry C. Newnom, Engineering Field Boilermaker, who died while at work on January 18 at 2 p. m., a few minutes after suffering a heart attack.

Mr. Newnom, who was 55 years of age, had accumulated over 14 years of service with Shell. He is survived by his mother, Mrs. Ella Newnom, his wife and eight children. We extend our sincere condolence to the family and relatives of Mr. Newnom.

Riggers News

By E. A. PAULDA

I wonder if a fellow ought to wear a hard-boiled hat when he goes to a Legion meeting. You know it is easier to change it at the plant than to try to run down the owner of a felt hat that don't fit.

I overheard one fellow tell another about his dog chasing a rabbit so fast that the fur from the rabbit stuck in the dog's nose causing him to drop dead.

Well, it seems everyone got over the holiday hurdle without getting hurt. Let's go through the whole 365 days of 1946 the same way.

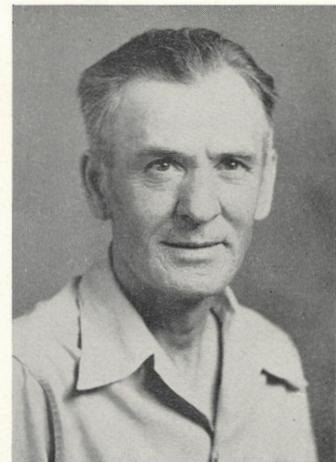
We are mighty glad to see most of the fellows of the Rigging Gang have come back from the armed forces. Welcome back!!

Some members of this department think it would be a good safety measure to have fox holes throughout the refinery, since there are so many scooters around. What do you think, Ole?

We of the Rigging Department don't have to be afraid of the meat packers' strike as long as we have men like Duncan around?

Profiri, the lucky guy, ought to bring the wrist along to show the boys how that watch looks on his better-half. "What do you say, boys?"

RETIRES ON PENSION



Claude J. Johnson, Engineering Field Pipefitter Helper, who has been in ill health for the past few years, decided to apply for an early pension and retire to his farm near Bunker Hill, Illinois. Mr. Johnson started to work for Shell on March 4, 1924, as a Laborer. In 1931 he went to the Pipe Gang where he remained until ill health forced him into retirement on December 1, 1945.

Veteran Car Department Employee Retires



After over 23 years of service at Shell, Herman C. Borchers bid farewell to his fellow workers in the Car Department. In the picture above, taken on January 9, he is shown receiving a gift from the Car Department employees on the occasion of his retirement. Mr. E. P. Loire, Assistant Car Department Manager,

made the presentation on behalf of the Car Department employees.

Mr. Borchers, who spent all of his 23 years' service in the Car Department, owns his home in Bethalto, where he plans to keep himself busy working around the home and in his garden.

Engineering News

By HAZEL POOS and MARY APPLE

Dick Palmer, who recently entered the Army, has been transferred from Fort Devens to Keesler Field for basic training. We've heard that he writes wonderful letters!

The stork has left his calling card with three of our engineers recently. Mr. and Mrs. Francis Carlin have a baby son, Kenneth Francis; Mr. and Mrs. Gayden Derickson are the parents of a daughter, Jane; and Mr. and Mrs. Dan Bauer have a baby boy, Danny Lee. Mrs. Bauer was formerly Jean Strickland. Rock-a-bye baby is now the theme song in our department.

Those gold lapel pins which Uncle Sam gives out are gleaming in the Drafting Room. We wish to welcome back Eldon Hammer who left the controls of his plane for a draftsman's stool. Before his discharge he was an aviation cadet at San Marcos, Texas.

Also C. S. MacGregor who was a Navy Lieutenant, stationed in the Mediterranean area.

Ann Waterbury, recently discharged from the Marines, has taken the place of Noel "Bangs" Turner who has entered Shurtleff College.

The smoke signals in the Estimating Department weren't communications at all. It was just Jim Fallon giving himself a hot seat when his trick matches exploded in his pocket.

Wanted:—One good marked deck of cards and a pinochle rule book—Julius Brown and Walt Scoggins.

Dolores Balma is really walking on air these days since she received word that her fiance, George Tallman, will be home in February.

Harry Plotnick is back in the groove again after two months in Milwaukee. Quote Harry—"Now the girls in Milwaukee—"

Welder Beads

By W. R. SMITH

It does not require much ammunition to shoot off your mouth.

Ask Bob Watson what a "Mickey Finn" costs and what it tastes like.

A fool will tell you where to get off, while a wise man tells you where to get back on.

We have just sold the last of our "all wool" leather spats to Glen Underwood, the highest bidder.

There are three times in a man's life it pays him to do his very best: Yesterday, today and tomorrow.

She: "Is my face dirty, or is it my imagination?"

He: "Your face is clean; I don't know about your imagination."

How come Dodson is referred to as the "Green Hornet"?

Maybe the passing of the horse has caused a shortage of horse sense.

"Waggie" turned the southwest Atlantic back over to the Navy and came home.

Ad in the Chicago Sun: "Secretary: wants position; no bad habits. Willing to learn."

"Waggie" says Buck Arnold, "Brown nosed" him out of the A. C. welding machine.

Heard in the hall, she: "And on top of it all, Mr. Roberts is a gentleman farmer." Her: "Do you mind telling me just what that means?" She: "Confidentially, he only raises his hat."

Bert May says: "Dinwiddle is down in the dumps since he is no longer manager of the stock room."

A Tennessee boy was asking questions about world affairs and the chances of the Democrats in the coming election, that the visitor was curious—

"Don't you have any newspapers down here?" he asked.

"Oh, sure, we got newspapers, all right, but the Republicans won't read 'em to us."

Then there's the one about "Old Father Time" Bert May burning out flanges and cutting out the I. D. first.

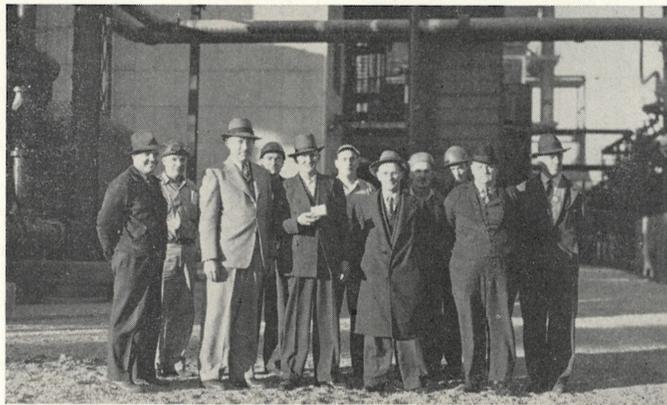
Les Hensley, the little "Happy New Year."

Why does Bert May call Binkley "Play Boy Binkley, the Wart Head"?

Some one had wired a government bureau asking whether hydrochloric acid could be used to clean a certain type of boiler tube. The answer was: "Uncertainties of reactive processes make use of hydrochloric acid undesirable where alkalinity is involved." The inquirer wrote back thanking the bureau for the advice, saying that he guessed he would use hydrochloric acid. The bureau wired him: "Regrettable decision involves uncertainties. Hydrochloric acid will produce submuriate invalidating reactions." Again the man wrote thanking them for their advice, saying that he was glad to know that hydrochloric acid was all right. This time the bureau wired in plain English: "Hydrochloric acid will eat hell out of your tubes."

Then there is that one about "Bing" trading a gas stamp to "Smitty" for a sugar stamp the next day after gas

**FRED HOWARD PENSIONED--
RECEIVES GIFT FROM BOILER HOUSE MEN**



Fred Howard, former Assistant Water Tender at the Boiler House, recently paid a visit to the Boiler House and was presented with a handsome gold watch by his former co-workers. He is shown in the picture holding the gift and surrounded by some of the men with whom he worked for many years, before ill health forced him into retirement last July.

rationing ended, then raised H . . . when he found out the sugar stamp had expired.

The USS Allen, DD 66, our oldest destroyer and a member of the Hawaiian sea frontier force, boasts one of the funniest—and near tragic—stories of the war. On a midnight patrol off Midway, her radar picked up a target which evaded contact and refused identification. Finally the ship was discovered to be a PT craft of the U. S. Navy, and the Allen signalled: "Lucky we identified you. We were about to open fire." The PT boat quickly signalled back: "You're luckier. We fired a torpedo. It missed."

Why does Binkley call "Old Father time" Bert May, "Lonesome polecat."

The most interesting person in the world is the average man. The average man is 39 around the chest, 40 around the waist, 96 around the golf course, and a nuisance around the house. He gets up first in the morning, and is second at the morning newspaper. Third in the bath room and practically misses the bus. He wears a conventional gray or brown suit with a white shirt but always thought he would be at his best in a checkered suit with a dark flannel shirt and a bright red tie. He passes up the French fried potatoes and hot rolls at lunch time and then eats mince pie to bridge the gap.

He can hit two quail out of five, catches an occasional fish, plays poker once a month, opens with a large pair, bluffs when he is winner and doesn't like conversation when he is loser. He complains about taxes, shortages of labor, rationing and politics. He has a favorite football team but will take the other team and 14 points.

He drinks three cups of coffee per day, likes his toast hot and is always going to clean out the garage some Saturday afternoon. He has three false teeth, five fillings, a small cavity and needs a hair cut. He shaves once a day with an extra thrown in on appropriate occasions.

He contributes regularly to the support of his pastor, congressman, poker friends and many others who are not mentioned on his income tax return. He takes reducing exercises regularly three days in a row sometimes and holds his stomach in when people look like they are about to tell him he is fat.

He wears the ties people give him for Christmas and knows some stories about the same color. He can't remember much about the Lady of the Lake or Julius Caesar, but can do a complete rendition of the Face on the Bar Room Floor.

He reads mystery stories and doesn't peek into the back of the book to see how they come out. He likes certain pictures no matter who painted them and couldn't tell you for the life of him what Mrs. Soandso wore at the dance.

He needs a new suit and there is a rip in his hunting coat. He is supposed to live to be 74, had pains at 22, should have been shot at 30 and feels fine at 48. He has sparrows in the attic, termites in the flooring and mice in the pantry.

He's going to buy a small farm some day, just outside of town, and live there—and do part of the farm work personally. He's too old to join the Army, too young to enjoy Social Security and too lazy to exercise down to the correct weight. You meet him every day at the bank, in the office, in the store, on the street, and in front of the mirror.

P. S.—He's a regular guy. You really ought to know him better.

A GOOD HABIT

Safety is pretty much a habit. Acquire it—just as quickly as you can.

It is a condition of mind, a state of hazard "awareness," a sort of "built-in" or acquired sense of alertness that is on the job every waking hour.

Some men are born with it, some acquire it—but many an unfortunate chap has to learn by experience that it is hell to be a cripple.

And that's no foolin'.

Topping Rabble Chatter

By BRIG YOUNG

We welcome back to this department from military service the following men: Linder, Hughes, Hoover, Theuer, Leonberger, Rayburn, Sims, Rasar and Cornelison. These boys have all returned since the last issue of Shell Review.

Kitson and Hirtman have transferred back to Topping from other departments.

Woodside, Gerson, Dugger, Glen, Watts, Malloy, Faulkner, and Shelton have been transferred to other departments. Sorry to lose you fellows.

George Ash, recently assigned to Topping, has resigned. He has opened a clothing store in Bunker Hill, Illinois.

We extend our sympathy to Hubert McCarthy on behalf of his mother who was hospitalized recently. We wish her a speedy recovery.

Upon looking over the schedule, Germaine was surprised to find he was the other fireman at Topping 3 who had been on Elder's shift since the 36-hour week started.

Harry Worden is vacationing in Arizona and the southwest.

Theuer and Hoover sold Page another angle of the old army game a while back. Something about a penny under a hottle cap. Only cost a buck though!

Vacations are being taken already, some seriously!

One man's consternation is another man's profit. Sight—Misegades' trap for rabbit catches 'possum. Weatherford got pelt for removing 'possum. No more trapping!

What do you think of shift workers who buy their little girls drums for Christmas.

By the way—Happy New Year everybody!! From now on when Hockmuth and Juhlin share a quart of milk, "Dutch" gets to lick the cap on every other bottle.

Just what was Rees thinking about when he brought a bubble pipe set to work instead of a lunch.

What does it cost Weatherford to have his shoes polished every day?

Topping Department No. 1 bowling team won the first round play-off the other night. Gee! Hughson would have loved to have helped in that game. Gee!

Say!!! Who is that new janitor at Topping 2?

You should have seen the swell Christmas card Worden sent Rees! Elmer said it was just what he expected from "Red," as Red always did that around here.

Have you seen Eddie's etchings? Who ever heard of a post hole digger flying up and giving anyone a black eye? Try again, Juhlin!

Theuer, did you buy that belt trick from Adkins?

Nelson says he is a "vegetarian." Why you old potato! Careful you don't end up "half-baked."

Joe Payne rates so well at Topping 4 that when he forgets his rubbers they are put in a neat bundle and taken to him at Topping 3.

Say, Nelson, the gang wants to know why you are so interested in that cat at Topping 2.

It's cooling off again so Hughson can stop worrying about his beef spolling or making him sick!

Cooper has had the walls in his house insulated recently, and the way he tells it, if he had insulated the ceiling too, he could have sold his furnace. One lump of coal per week is all he burns now.

JOKES-JOLTS

"Lil told me that you told her that secret I told you not to tell her."
 "The mean thing! I told her not to tell you."

"Well, I told her I wouldn't tell you that she told me, so don't you tell her that I did."

"Doctor . . . come at once. The baby has swallowed the fountain pen."
 "I'll be right over . . . What are you doing in the meantime?"
 "Using a pencil."

A dumb girl is a dope. A dope is a drug. Doctors give dope to relieve pain. Therefore a dumb girl is just what the doctor ordered.

"We've always been glad to meet a skirt on cold days," said the knees as they tipped their caps.

My son wants to be an auto racer. What shall I do?
 Don't stand in his way!

Visitor (at eastern college) —
 Where's Bill gone?

Bill's Roommate—He's doing one of two things. If the ice is as thick as he thought it would be he's skating. If it's as thin as I think it is he's swimming.

Drunk: "Shay, where does George Mulrooney live?"

Friend: "Why, you're George Mulrooney, old man."

Drunk: "Shure, but WHERE does he live?"

A man saw a baby deer at a zoo and asked a keeper what the animal was called. The keeper replied, "What does your wife call you every morning?" and the man replied, "Don't tell me that's a skunk."

Auctioneer: "What am I offered for this beautiful bust of Robert Burns?"

Man in crowd: "That ain't Burns, that's Shakespeare."

Auctioneer: "Well, folks, the joke's on me. That shows what I know about the Bible."

Husband: "We had a drinking contest at the club today."

Wife: "Who won second?"

First Golfer: "Confound it, sir. You almost hit my wife."

Second Golfer: "Sorry, sir. Here, take a shot at mine."

Have you ever watched a clever boxer? Accidents step in quickly, like that boxer when your guard is down.

Have you ever thought that bad luck is a close kin to carelessness?

He carried a screw driver in his hip pocket — it got him in the end. The sirens are screaming for Jim McSole;

He was watching the sky and stepped into a hole.

Hunters Take Notice



"Stucco" Bill Werden of the Cracking Department, killed this bird (weight ten pounds) just one mile east of Moro, Illinois. Why pay \$10 to go to Horseshoe Lake???

Barrel House

By C. E. NEEDHAM

I apologize for the absence of this column—I have been unable to overhear even one word of slander, dirt, or mayhem.

It won't be so long until the tall tales of expert winter driving will be told, narrow escapes, etc.

No blessed events have been reported recently. Guess everyone has an extra sugar stamp!

The "Duke" is expecting the appointment as assistant to "Sitty."

There is some talk about the boys on the washer will be issued winter flying suits during the next cold wave.

Sannders says: "No more of the '4 great cars'—just give me a V-8."

Received Christmas Card

An interesting Christmas Card from China was received from L. B. Smith, formerly of Light Oil Treating Department. The card reads as follows:



L. B. Smith, Rdm 3/c USS Capricornus % FPO, San Francisco, Calif.

Season's Greetings, Happy Xmas
 Too muchee long time no home see,
 Old flend acloss the sea,
 One litty Chit me sendee you,
 Talkey Melly Klisimas, and New Year too.

U. S. Asiatic Fleet, Tsingtao, China

Joe Stricklin was hailed into the city court at Wood River for not having a peddler's license.

Signs of the Times: Dix has put his wife to work; Berlemann comes in very eager and willing on the first grave yard; Smitty is off his diet; Devaney on time; Swires and Dix have made up; and Hammond has bought a new pair of overshoes.

Anyone having a car for sale around \$35.00 see Wagenblast at the Barrel House.

Joe Stassi, Nicosia, Uhas, Banova, and Mike Barach are awaiting the day of all days, believe it or not—March 14, St. Patrick's Day.

Carstens is alderman of East Alton; he also raises hogs, rabbits, and chickens; runs a dance on Wednesday evenings; repairs broken pipes; and hangs paper during his "spare time."

Treating Heavy Oil Agitators

By H. Fletcher

Jack Cleary is California bound, having left the employ of Shell. Good luck, Jack, in your new venture.

Heartily welcomed back from military service are Weldon Hall and M. J. Bowman. Hall tells some interesting stories that top anything Jack Hayes has to offer.

It is amazing what methods a certain operator will employ to keep up routine production, for example, changing the United States Standard barrel of oil from 42 to 40 gallons. Weiss is learning to tell time by a clock when the sun isn't shining.

Anyone having need of auto insurance should drop by the H. O. Agts. and take a gander at the different calendars on display. Might save a few dimes by knowing the right agents.

Lost—New Year's Eve—pair of late model spectacles; if found, return to C. W. Hayes.

It may be possible to insult a man and get away with it, but when a man's dog is insulted it appears to be a different story—such was the case when R. Sitzes asked Glen Spindler if his coon dog chased rabbits—a warm friendship ended abruptly.

We extend best wishes to O. D. Phelps for a speedy recovery from his present illness.

CREDIT UNION NEWS

How's Your Health?

Are you in need of medical, surgical or dental care? Then why not make an appointment with your doctor or dentist now, and get in tip-top shape for your job? You can borrow what cash you need from your Credit Union. \$200 will cost only \$11 for 10 months.

If you wait until your condition gets worse, your expense would be much greater than if the work is done now. If your car or household equipment needed repairing, you would of course have the work done so that you could continue to use them. So don't put off repairs to your physical engine and accessories. Having your teeth cleaned at least every 12 months will keep the cavities and extractions down to practically nothing. Remember, good sound physical well-being is your most precious asset.

How To Save

Have you considered the possibilities of saving money by paying taxes, insurance premiums, and other items on an annual single payment basis. By depositing 1/24th of the total of these items each pay day in your share account, the money will be on hand when due. This way you start a habit of systematic savings and you avoid any hardship that may develop because of a large payment falling due. This method of saving may be used to build up a down payment for the home you want, or for that new car you will want. This idea is well worth your consideration in these days of higher living costs. Start your systematic saving in the Credit Union now.

moto-quiz

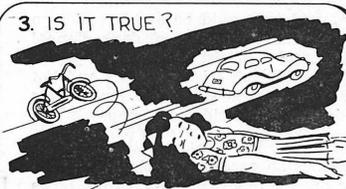


1. AFTER JAN. 1, 1946, WHEN THE NEW ILLINOIS SAFETY-RESPONSIBILITY LAW GOES INTO EFFECT, CAN AN IRRESPONSIBLE DRIVER LOSE HIS LICENSE?

YES NO

2. UNDER THIS NEW LAW, IS A MOTORIST REQUIRED TO REPORT AN ACCIDENT THAT ISN'T HIS FAULT?

YES NO



3. IS IT TRUE? MORE CHILDREN DIED IN ILLINOIS LAST YEAR FROM TRAFFIC ACCIDENTS THAN FROM PNEUMONIA.

YES NO

Answer to Question No. 1

Yes. If he is involved in an accident and is either uninsured or fails to deposit security.

Answer to Question No. 2

Yes. Accidents must be reported regardless of fault.

Answer to Question No. 3

Yes. There are more deaths from automobile accidents than from any disease.

