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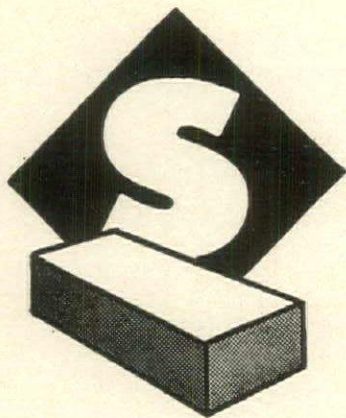
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VIRGINIA RECORD is an independent publication cooperating with all organizations that have for their objectives the welfare and development of Virginia. While this publication carries authoritative articles and features on statewide and local industrial, business, governmental and civic organizations, they are in no other respect responsible for the contents hereof.

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NUMBER TWELVE

THE GRAVEN IMAGES

IN A RECENT ISSUE, an editorial pointed out the tendency in America to create heroes out of personalities who, at best, bask in some transient popularity as entertainers of one sort or another and, at worst, exemplify the assertion of the individual in anti-social behavior. So hungry are Americans to find an individual to glorify that legends soon arise to obscure the realities and present a mythical Hero, a composite image of a person who never existed. Thus, Jesse James "robbed from the rich and gave to the poor," and adenoidal Billy the Kid, whose favorite target was, as they say in the West, "where a man's suspenders cross" (in the back), becomes the exemplar of the lonely gunman in front of the saloon at high noon, waiting for the villain to draw on him first. By records of Lincoln County, New Mexico, Billy's first broader fame came in shooting from ambush during the "Lincoln County War."

Since that issue of the magazine, the country has been treated to the creation of a new synthetic Hero, in the legendary character who passed for Charles Van Doren. He became, during his original apotheosis, the "flower" of "an intellectual aristocracy," the charming brain-boy who demonstrated that eggheads too, could have glamour. While his agonizing visage became as well known in living-rooms as those of Maverick and Matt Dillon, he was palmed off as a model for the scholars who had resigned themselves to a colorless world of obscurity.

When he was exposed as a fraud, a Mike Romanoff of intellectuals, Americans revealed their resistance to losing a Hero by a morbid variety of reactions. The most understandable were those who regarded Charlie's downfall as "tragic," a blight on his "distinguished family," on education, on the

new glorification of the egghead. The reactions which most disturbed other Americans were in those defenders who not only wanted to forgive the "misguided young scholar" but elevate to yet greater eminence the professor who had showed himself to be as cunning, as cynical and as amoral in his individual assertion as any of the other rogues who have entered American mythology. To some circles, he showed that the scholar had now truly come into his own: out of the academic shadows, he could handle himself as well as any other celebrity—say, Costello or Hoffa—in the rough going under the spotlight.

Except for the sententious naivete of those who pitied the tragic "young scion of intellectual nobility," all the other attitudes were typical of the America that has evolved since World War I. Even the naive sentimentalists were caught up in the myth of the Hero, and were so sorry for themselves that they never looked at the realities within the image. For, all persons in a position to contribute to the growth of the myth had gone, "body, boots and breeches," into the group behavior which created the fake Hero. Wanting themselves to believe, to erect a new idol, they all became contributors to the composite image.

Factually, there was nothing different about the exposed fraud than from the fraud in the days of his adulation. The ham acting in the isolation booth was a natural progression of a rather disordered, irresponsible life in which Charlie had acted more as a sponge on than the flower of an illustrious family. The literary Van Doren family has, itself, been aggrandized into something larger than life, and such words as "intellectual aristocracy" implied a totally false tradition of distinguished leaders of the intellect.

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COVER NOTE: Frozen the snow on cold December's ground—chill runs the stream, icy the trees; while shivering earth awaits in yearning and hope the lovely warmth of a returning spring.

—Colonial Studio Photo.

Compared to the Adams and Holmes families of New England, the Tucker and Lee families of Virginia, the Van Dorens are Johnny-come-latelies, characterized chiefly by successful membership in a New York clique of liberals
(Continued on page 45)

Earl Cockrell

Burgess, Va.

Shucked Oysters

JOHN B. PRICE

DITCHLEY
VIRGINIA

Grower and Packer
of
Rappahannock Oysters

Savings and Loan Associations

History

Growth

Development in Virginia

Purpose

Operation

Profiles and photos—

VIRGINIA SAVINGS BUILDING & LOAN LEAGUE OFFICIALS

A SAVINGS AND LOAN ASSOCIATION* is a place (1) to save money; and (2) to get a home loan. It is a community financial institution which lends the savings entrusted to it to people who want to buy or build homes and who must have credit in order to do so. The loans which it makes are paid back in monthly installments. It is the only specialized home-owner credit institution in the entire American financial system.

Background Embedded in English History

In order to better understand the nature of these associations we must look to some events that occurred in the early 1700's in England.

Prior to 1740, the small farmer was the backbone of English economy, but with the advent of the industrial revolution, which converted the whole complexion of England and ultimately the world, the wealthy land-owners bought out the small ones. By the hundreds these men and their families moved to cities, took jobs in the newly built factories or worked in coal mines or in the ship yards. Importing and exporting were becoming more important all the time, and this meant shipping and related business grew greatly thus creating many new jobs. This shift in population, from rural to urban, taxed facilities in the cities beyond their capacities. Housing, food, clothing, furniture, and many other items were priced out of the range of the wage earner. Credit was unavailable, and commercial banks did not accept savings nor extend their services to these people.

As the wage earning laboring class grew, all types of cooperatives developed. Groups banded together, pooled their money and then produced or purchased items at reasonable prices and made their purchases or products available to their members at prices they could afford.

As the industrial revolution spread throughout the world the cooperative movement followed it to Germany, France and Italy, and subsequently to America. (It is interesting to note today that the predominant home financing and savings institutions in New England are still called co-operative banks.)

In 1781 the first building society was established in Birmingham, England, and practically all savings and loan associations formed throughout the world during the 1800's are direct

*This same general type of institution is also familiarly and legally known by the following names: co-operative bank, building and loan association, homestead association, building association and savings association.

decendants from it. Each member of this organization was required to pay a given sum of money each month to a fund for the building of homes. The savers, called shareholders, determined the rules and regulations of the Building Society. Annually several of the members were appointed as "proprietors" to carry on the ordinary business operations of the society.

Savings and Loans in America

The first association in the United States was formed in 1831 in Frankford, Pennsylvania. It was called the Oxford Provident Building Association and its secretary was Isaac Shallcross. He is the proto type of all early American savings and loan managers, being conservative, dedicated, diligent, hard working and faithful.

The Oxford Provident was a terminating association. This meant that after each member had purchased a home, the association terminated. This type association generally started up again when the need for more homes occurred. They eventually developed into permanent associations.

Development in Virginia Prior to Civil War

In Virginia the history of savings and loans began in 1852 when the general assembly authorized building fund associations. The earliest available records show that an association was formed in Norfolk in 1859. It was the terminating type and after its original purpose was accomplished it apparently disbanded. In reviewing the names of some of the early Virginia associations we can see a throwback to England and Germany. Some had the word *co-operative* in their titles—some do even today; and some had the word *German* in their names. Another development to be observed is the use of the word *permanent* in titles, indicating the shift from the terminating and serial types associations to permanent charters.

The Significance of the Home-Owners Loan Act of 1932

The biggest single event that has stimulated the development of the savings and loan business in this country was the organization in 1932 of the Federal Home Loan Bank system. This is the system used by savings and loan associations which corresponds to the Federal Reserve Bank utilized by the commercial banking industry. Until then, the only authorities for granting charters were the states wherein the associations were located. The Federal Home Loan Bank Act authorized the Bank's board to issue federal charters to newly formed associations or to state chartered associations that wished

to convert to a federal charter. All charters issued by the board provided, among other things, that the association use "Federal" in their title, that they will operate on a mutual plan, and that savings accounts will be insured under the Federal Savings and Loan Insurance Corporation.

State chartered associations, not wishing to convert to federal charters, may join the Federal Home Loan Bank system and have their savings accounts insured by the FSLIC if they meet the requirements of those two agencies. Practically all active state associations are insured and are members of the Bank.

Mutual and Capital Stock Associations

The majority of the savings and loans in Virginia and the U. S. operate on a purely mutual plan. This type association is one where all savers and borrowers are shareholders and have the right to vote at the annual stockholders meeting, either in person or by proxy.

The other basic type association in existence is called a guaranty stock association. The capital structure of this institution is very similar to that of private stock companies, but if they are insured with the FSLIC, their operation, as far as the public is concerned, is similar to that of an association operating on a mutual plan.

One main difference is that the owners of the capital stock realize an appreciation in their investment as the association grows stronger reserve wise, while the organizers of mutual associations only receive the same dividends as all other savers and realize no other appreciation on their investment. It might be said that all men who originally organized mutual savings and loan associations did so solely for the benefit of the citizens of their local communities. The profit motive was absent.

There are some 6,000 such associations in active operation in the United States today, and 50 active associations in Virginia. Typically they confine lending activities to their respective communities. With the same freedom as any other savings institution, however, an association may, and often does, have savers living in all parts of the globe.

An association does its two-fold work in the community under local management. Policy is determined by boards of directors composed of local business and professional men from among the savers. Either the state or federal government, depending on the source of charter for the particular in-

(turn the page)

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NORFOLK, VIRGINIA

(Continued from preceding page)

stitution, supervises the association. This public supervision involves an annual examination of accounts, security behind the loans, and of compliance with the code or charter governing the association for the public's protection.

Various Governmental devices and agencies are employed from time to time to add strength to the existing structure of the savings and loan system. Basically, the association remains a citizens' enterprise, run along business lines, deriving its principal safety from strong reserves and from the integrity, sound judgment, and experi-

ence of the management.

The combined resources of the associations throughout the U. S. is in excess of \$50 billion. In Virginia the resources are over \$570 million. There are about 20 million persons saving their money in associations throughout the country and over 6 million paying for their homes with credit from these institutions.

Savings and loans are a source of about 38% of all home loans currently obtained by all types of borrowers. No other single financial source annually makes this many loans in the country.

Saving Money in a Savings and Loan Association

Probably the least complicated way to be thrifty which has ever been devised is to put money into a savings and loan association. Amounts as small as \$1 or as large as one wishes can be put in. Savings can be mailed to the association. The saver is always entitled to receive the full amount he has paid in. He can always know exactly how much he will get in case he withdraws all or part of his savings.

Savings may be built up by additions to the account at any time that is convenient to the saver or at regular intervals and by the crediting of the earnings directly to the account. They may, on the other hand, be placed in the institution in lump sums and receive earnings regularly in cash.

One of the minor but important simplicities of the savings method of these institutions is the fact that a lost pass book or a lost certificate for a lump sum savings can be replaced without annoying red tape. The local nature of the association, the handiness of its records, and the personal character of its service permit replacements without long delays and with only those technicalities which are necessary for the protection of the saver.

The return paid on the savings at work in a savings and loan association is usually larger than that paid by any other savings institution. The overhead of an association is traditionally small; and most important, it has larger earnings to distribute than other savings institutions by virtue of the simple fact that the major part of its funds are in mortgage loans which, being long term, traditionally command a higher interest rate than business loans and other short term investments.

Rates of return vary from one association to another and from time to time, depending on the over-all earnings of the association. Prevailing mortgage rates vary by localities and somewhat by periods of the business cycle, and they are the pivot around which the association's rates move. Typically, at the beginning of the second half of the decade of the 1950's, association rates to savers ranged from 2½% to 3½%. The predominate rate in Virginia today is 3½%. An example of the growing power of systematic savings follows: If you saved \$10 monthly, and let the earnings accumulate, at the end of 10 years you would have saved \$1200 and earned \$236.61 on your money for a total of \$1436.61 in your savings account. Associations typically compound earnings semi-annually.

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The savings and loan association as a place to save money must be distinguished from a commercial bank, since it does not offer a checking account service, handle securities for the customer, translate money into foreign exchange, or perform many of the sundry services of a commercial banking institution.

Typically, a savings and loan association is ready to return to the saver, without delay, the funds he has placed with it. The saver with a long term objective such as sending his children to college may expect to receive his savings and earnings according to his plan, when he needs them, as well as the saver who happens to need the money he is saving before he planned to use it.*

Availability of the savers' funds in an association is safe-guarded by the substantial portions of the total savings entrusted to them which the association places in United States Government bonds of varying maturities and issues. Cash and Government bonds, ranging from 12% to 20% of total assets, are customarily carried to be able to meet promptly the withdrawal requests. Beyond these facilities for meeting demand for savers' funds, the association may obtain advances from the Federal Home Loan Bank System. The associations may rely upon obtaining from the Federal Home Loan Bank System up to 50% of the amount of savings entrusted to them.

From the safety point of view, the record of the savings and loan associations is a remarkable one over a period of over a century and a quarter. Local management of the institutions, the excellence of home-owners as a moral and credit risk, the simplicity of the savings and loan plan of operation, the reserves of the associations whose adequacy ranks high among financial institutions, all make for the essential safety of this type of savings institution.

Associations whose assets make up some 90% of the entire savings and loan resources of the country now carry insurance on the accounts of their savers up to \$10,000 per individual account. This insurance is carried with the Federal Savings and Loan Insurance Corporation and is an added factor assuring the saver that his money is as safe here in one of these associations as an instrumentality of the United States government can make it.

Investments by trustees, fiduciaries, life insurance companies and estates are also part of the funds of many sav-

ings and loan associations. Most states have laws permitting trust funds to be invested in this type of institution, and savings and loan accounts have been used by many trustees for the safe investment of funds under their supervision.

Should an insured savings and loan association be faced with default, the Federal Savings and Loan Insurance Corporation acts to protect the savers whose funds are insured by its provisions. An insured association need not be closed before FSLIC acts to correct an unsound condition, however. The Corporation may make loans to,

purchase assets of, or make contributions to insured associations to prevent default or to restore insured associations in default to normal operation.

If despite these provisions, default should occur, payment of each saver's account in that insured institution, when surrendered and transferred to the Corporation, shall under the law be made as soon as possible, either: (1) by cash; (2) by making available to each insured member a transferred account in a new insured institution in the same community or in another insured institution an amount equal to

(Continued on page 40)

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had the first issuance of oyster licenses to native Indians. The House of Burgesses in 1705 passed legislation requiring a license for the taking of fish and oysters. An act of 1870 decreed that oyster grounds were common to all people in the state. This principle was later written into our Constitution in Virginia.

By the early 19th Century oysters were being shipped in large quantities, in their shells, from Virginia waters to northern markets. By and large, these oysters were harvested from any portion of the rivers and bays the oystermen chose to work, almost without limitation. During the middle and latter

were set apart as natural public rock which continues to this day. The remainder of the beds of the rivers and bays were open to lease by any resident of Virginia on a first come, first served basis. Planters began acquiring leases on a variety of types of bottoms and experimenting in a myriad of ways with growing and cultivating oysters. Much of this bottom has, therefore, proven to be of such character that oyster cultivation thereon can be profitably pursued. By the year 1900, 26,845 acres of this barren bottom had been leased. By 1959, more than 128,000 acres had been leased by oyster planters from the Commonwealth.

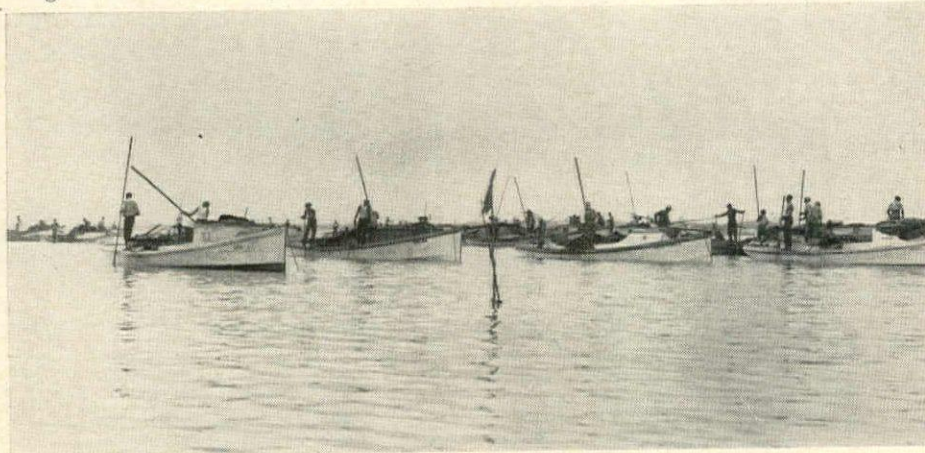
These oyster beds, both public and leased, as well as all other matters related to the oyster industry are under the jurisdiction of the Commission of Fisheries of Virginia, with its offices at Newport News. Under the direction of the Honorable Milton T. Hickman, Commissioner, such matters as licensing, law enforcement, sizes of oysters caught, rehabilitation of public rocks and leasing of grounds are all ably handled by this Commission.

The Operation

In the early years of the industry oysters were harvested only during the cold months of the year because of the absence of refrigeration. Today, oysters are harvested, processed and sold during every month in the year, thanks to modern refrigeration and packaging techniques. This very change, however, has meant an ever increasing demand on the supply of oysters available. The supply of oysters from the public rocks has continued gradually to decrease over the years because many of the rocks have been worked longer and harder by the public oystermen to meet this demand and other rocks have been allowed to fall into disuse without adequate rehabilitation measures being taken. The production from leased grounds, however, has shown a continual increase so that now well over 60% of all oysters harvested in Virginia each year comes from these grounds.

For many years the state, through its Commission of Fisheries, has engaged in an oystershell planting program on the public rocks which is designed to keep them at their maximum level of production. While the funds spent for this purpose have increased considerably in recent years, the quantity of shells planted has not been great enough to accomplish this. Our neighboring state of Maryland, for instance, plants several times the quantity of shells planted by Virginia each year. There are thousands of acres of public

(turn to page 13)



VIRGINIA'S OYSTER INDUSTRY

by WALTHER B. FIDLER

Secretary-Treasurer, The Oyster Growers & Dealers Association of Virginia

that it is. The rapidly increasing population of the world and of Virginia makes our oyster industry stand out even more boldly in importance, not only from a simple economic standpoint, but as a major source of supply of the world's seafood. For example, in 1953 Virginia oystermen produced 30.6% of the nation's and 21.7% of the world's oysters. Quite an accomplishment, indeed!

How old is this industry? How does it operate? What are its problems? What does its future hold?

Its History

As early as the explorations of Captain John Smith, we read of the "Islands of Oysters" in the James River. The Virginia Company of London held, by patent, complete control of fisheries in our waters. In 1661, we

part of the century, and particularly after the Civil War, the state began to encourage oystermen to select portions of the bottom for use in cultivating and harvesting oysters as private enterprises. Since the Commonwealth owned the beds of all the rivers and bays in Tidewater Virginia, this was accomplished by leasing portions of those beds to persons willing to engage in the venture. It also became apparent that the public interest would best be served by laying off separate and apart from the rest, all of the best natural rocks, shoals and bars for the use of the public generally. These areas would not be available to lease and would be reserved for all the citizens of the state to be used as public oystering grounds. In 1894, the Baylor survey was made and as a result some 210,000 acres

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rocks, now virtually unproductive, on which shells could and should be very profitably planted.

Some of the leased grounds produce a few oysters in their natural state and still others will produce if oyster-shells or other materials are planted on the bottom upon which tiny small oysters will "catch" or "strike". By far, the bulk of the leased grounds will produce no oysters in their natural state, but will grow them to marketable size if small ones, called "seed" oysters, are planted on the ground. [The growing period varies from two to five years, probably averaging about three years to reach marketable size.] It is this latter type of ground that produces the largest supply of marketable oysters and it is this operation to which Virginia waters are ideally adapted.

From what source are these oysters obtained? In the answer to this question lies the success story of Virginia's oyster industry. The lower reaches of Virginia's James River are the largest and most valuable seed oyster producing areas in the world. There is no other place on earth that even remotely approaches it. Each year well over two million bushels of seed oysters are harvested from natural growth on the public rocks in the James. There are 24,631 acres of natural oyster rocks in the river on which well over 1,000 tongers reap the harvest annually. These seed oysters are bought from the tongers, carried to oyster grounds suitable for growing and planted by the oyster planter. Without this seed oyster supply available to it, Virginia's oyster industry would be reduced to a fraction of its present size. These seed oysters in 1958 had a harvested value of something over \$3,000,000.00. It is even more remarkable when we realize that

this harvest is an annual recurrence given us directly by nature at no cost whatever to our state in its creation. Its value is attested to by the endless efforts of our neighboring states using every conceivable method to create in their own states areas that will compare with the James River even to a small degree.

In addition to those engaged in the growing and harvesting of oysters, we find a very considerable portion of the industry represented by the processing and marketing operations. There are in Virginia about 118 shucking and processing plants employing some 3,200 men and women. Most of these plants are relatively new, having been built or remodeled since World War II. During the calendar year 1958, these plants produced just over 2,500,000 gallons of oysters for market. In recent years there have been many modern improvements made in the processing of oysters. Several plants now have installed machines to open oysters and separate them from their shells—without being handled by hand during the entire operation. These machines make use of steam, which makes the end product adaptable only for soup or some other pre-cooled oyster product. Improvements in refrigeration, and especially in packaging of all kinds, have vastly improved consumer appeal for the end product.

There are some 30 to 35 plants in Virginia engaged solely in the handling of shell stock, i.e., oysters in the shells before being opened. These plants do not employ large numbers of people and are more or less commission merchants in the trade.

There Are Problems

What are the major problems faced by this valuable industry in Virginia?

The first problem is one native to the industry and has been familiar to those engaged in it for some time. In the lower part of Chesapeake Bay oysters are annually being attacked by their two known natural enemies, the oyster drill and a fungus disease, native to some oysters but harmless to man, known as *denmooystidium*. The oyster drill, or senew borer, actually bores a hole through the shell of the oyster and devours the live oyster inside. The fungus makes the oyster listless and poor and finally causes it to die. Fortunately, this fungus has no effect on the food value of the oyster in any of its stages. Much has been done to learn more about these oyster enemies but little progress has been made in their control. Thousands of bushels of oysters are killed annually by them.

The second problem is a more or less continuing one. The United States Department of Health and the Pure Food and Drug Administration, as well as our own State Health Department, have gradually imposed regulations, restrictions and requirements on the industry that sometimes are nearly prohibitive in their scope. The processors of the product particularly feel the impact of these regulations, and compliance each year is becoming more and more costly.

The third problem is excessive pollution of our rivers and streams, which is usually as lethal to the oyster as arsenic is to humans. The passing years are finding more and more industries locating on these tributaries with affluent from their plants being discharged therein. The growth of populations in our cities and towns adds to this continuing pollution problem. Our State Water Control Board is constantly

(Continued on page 15)



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(from page 13)

struggling with these problems, but containment of pollution levels is a herculean task at best.

The fourth problem is another of nature's creations. Hurricanes have in rather recent years contributed to more spectacular damage than probably any other single cause. In 1954 Hurricane Hazel, with its extremely high winds, disrupted many oyster beds causing oysters to roll up in piles on some and to silt or "sand over" on others. As an aftermath of hurricanes in 1955, which brought torrential rains, there was the greatest mortality in oysters in the history of the industry. But there seems to be little that can be done to prevent this type of damage to the oysters and their beds.

The fifth problem is one that leaves most oystermen in awe. In recent months agencies of the Federal Government have found it necessary to select areas suitable for the disposal of certain radioactive materials. Based on the limited knowledge now available, they have determined that dumping them with proper precautions into the ocean is probably the least dangerous method readily at hand. One of these disposal areas is located a few miles off the Virginia coast in the Atlantic Ocean. Very little is known by either the Federal Government or the State of the effect of atomic radiation on oceanography and marine life. Those best informed seem to think that it could have a very serious effect on marine life and even man as well. This problem, of course, is beyond the scope or even comprehension of most of those engaged in the oyster industry. The industry is more and more leaning on and supporting the work of its own marine research and academic center, The Virginia Fisheries Laboratory, Gloucester Point, Virginia, in seeking answers to these serious questions affecting it.

The sixth problem involves the protection and preservation of the James River from further pollution or other damaging influences that might destroy this heart of the industry—the seed oyster beds. This is one of the most potentially dangerous and damaging problems facing the industry today. Many marine biologists and oceanographers are convinced that a proposed dredging project involving the dredging of a wide, deep-water channel up the James River from Hampton Roads to Richmond would result in irreparable damage to the seed oyster beds. They reason that any substantial change in the pattern of flow in the river, such as

(turn to page 37)

to tell the Virginia Story

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Garden Gossip

Section

Mrs. Gerald J. Pierce, Editor
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Photo by Jack Turner

In emphasizing the true spirit of the Christmas season, Mrs. Alfred Benson, Jr. created a stunning frame for her white Madonna figure by using a palm spathe, gilded on the backside with a turquoise lining. Gilded sea oats, photinia leaves, dried magnolia leaves and pine cones enhanced the fundamental lines of the design which she placed on a series of wooden circles which had been treated with ground egg shells and gilded. In the 1958 Richmond Council of Garden Clubs Christmas Show, the Award of Distinction went to this arrangement.

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Garden Gossip Section

VIRGINIA RECORD DECEMBER 1959



BOOK NOTES

A volume to really "sit by the fire and enjoy" is a collection of garden writings, edited by Joseph Wood Krutch, and called *The Gardener's World*. The editor has searched widely and discriminately for the writings of good literature through the ages to portray the gardens, the thinking of people in gardens, the references to plant materials of the different ages, the appreciation of nature and gardens. It has a nostalgic feeling, a love of the art of gardening throughout the book—a type of book you will want to read from often and in varying amounts, according to mood. (Published by G. P. Putman's Sons).

In studying landscape planning, the renowned pair, Ortloff and Raymore, has added a new book to their credits entitled *The Book of Landscape Design*. Feeling that there is a better appreciation of today's style if an understanding of the past is explored, the book starts with a brief history of landscape design. The theories and basic principles of landscape design are fully explained and then, with this background, the authors take you into a practical and detailed study of perfecting landscape design for your garden. It is refreshing to find specific advice, direct "do's and don'ts" and a tremendous amount of information conveyed through the illustrations and text. Garden club groups interested in a basis for a study group on landscape design will find this volume excellent.

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PAGE SEVENTEEN

Decorating For Christmas



Photo by Jack Turner

A suggestion for a modern mantle, portrayed at the Christmas Show of the Richmond Council of Garden Clubs, uses a color theme of gold and black, with liberal use of gilded leaves, gold ornaments and gold and black decorated tin funnels, set in a pyramid of graded sizes.

SOME IDEAS

SOME LEGENDS

By

NANCY E. PIERCE

SINCE EARLIEST days it has been a custom in many countries to bring evergreens indoors at Christmas-time in order to give the home a festive air.

The symbolic use of a tree, for instance, dates back at least 4,000 years, when the Egyptians celebrated in honor of their Sun God during the month corresponding to our December. This was the season for rejoicing and the palm tree became its symbol.

Saint Wilfred

More familiar is the story of Saint Wilfred. One day he was standing in the midst of a crowd of his converts. In order to indicate that they had severed all connections with the Druids and other heathen religions, he cut down a giant oak, one of the principal objects of Druidic worship among the Romans. As it fell to the earth with a thunderous noise, it split into four pieces. From its very center here grew a young fir tree, pointing a green spire toward the sky. The converts gazed at it in amazement.

Wilfred let his axe drop and turned to speak. "This little tree," he said, "is a young child of the forest. It shall be your Holy tree tonight. It is the wood of peace, for your houses are built of the fir. It is the sign of an endless life, for its leaves are evergreen. See how it

points to heaven. Let this be called the tree of the Christ child; gather among it, not in the wildwood, but in your own homes. There it will shelter no deeds of blood but shall be surrounded with loving gifts and rites of kindness."

Saint Nicholas

Hundreds of years passed and the tree became symbolic of celebrations connected with Saint Nicholas, the patron saint of children who, in his lifetime, was Bishop of Myra in Asia Minor. He was reputed to be very rich and it is said that he loved to make mysterious journeys bearing secret gifts to the poor.

An old story tells us that this kindly Bishop unintentionally originated the custom of hanging stockings by the fireplace at Christmas. Legend has it that he knew an old nobleman, who was very poor but who did not want anyone to know of his poverty. Wishing to give him a gift of money, the Bishop crept to a window of the house and, seeing the old gentleman asleep by the fire, climbed to the roof and dropped his gift down the chimney, thinking it would fall on the hearth at the nobleman's feet. However, it so happened that the nobleman's daughter had hung some stockings to dry by the fire and the money fell into one of them.

Years later the anniversary of St. Nicholas' death in 1087 became a festival. In time his name became corrupted to Santa Claus and associated with the festivities of the Christmas season—the tree, its decorations, the holly and mistletoe. These are the joyous symbols of Christmas.

Martin Luther

Some historians trace the custom of lighting the Christmas tree to Martin Luther (1483-1546). The story is told that he was strolling through the countryside alone one Christmas Eve under a brilliant star-lit sky, when his thoughts turned to the nativity of the Christ child. He was awed by the beauty of the heavens and the wintry

landscape: The blue light on the low hills outside Weimar; and on the evergreens, the snow flakes sparkling in the moonlight. Returning home, he told his family about it and attempted to reproduce the glory of the outdoors. To a small evergreen tree he attached some lighted candles to portray the reflection of the starry heaven.

Santa Claus

But to the early Dutch settlers in our country, St. Nicholas was a favorite and in New Amsterdam they named their first church in his honor. Santa Claus became the American form of Santa Nikalaus or, as they shortened it, Santa Klaus. Then in 1809, Washington Irving described him as a tubby little fellow with a jolly manner, who sped through the air in a reindeer sleigh.

Trimmed Christmas Trees

Trimmed Christmas trees were first used in the United States apparently during the American Revolution, when Hessian soldiers softened their homesickness with them. Subsequently, the idea and the tradition spread widely throughout the young land. Today, millions of homes are thus gladdened.

Those who object to the cutting of Christmas trees might well remember that forestry looks not only to the perpetuation but also to the wise use of woodlands. By careful selection of trees to be cut, it is possible to obtain evergreen trees without harming the forest—often, indeed, with positive benefit to it, just as it is possible to thin out stands of young trees for fuel and obtain faster growth and greater returns in saw timber from the remaining trees. Actually, if properly directed, there is no reason why the joy associated with the Christmas evergreen may not be a means of arousing in the minds of children an appreciation of the beauty and usefulness of trees. Keen appreciation of the beauty and usefulness of trees is a long step toward the will to plant and care for them.



Photo by Jack Turner

Suburban and rural residents could take a cue from these gaily decorated mail boxes, each portraying something of the seasonal celebration, as designed by members of the Richmond Council of Garden Clubs. Uncle Sam required they be practical too, but why not say 'Merry Christmas' at the street's edge?

news of the gardening world

1960 GARDEN SYMPOSIUM

"What Makes A Garden Great" will be discussed by leading horticulturists and landscape designers at the 14th annual Williamsburg Garden Symposium being held here March 29 through April 1.

The 1960 program will be held when the more than 80 acres of colonial gardens are filled with spring bulbs and flowering shrubs. Symposium registrants will be taken on special guided tours of the gardens as well as famous nearby James River plantations. A feature of the program will be a tour of private homes and gardens in the restored 18th-century area of Williamsburg which are generally closed to the public.

There will be illustrated talks by the authorities covering such topics as how design can make your garden great, outstanding ideas and plants from Japanese gardens, municipal garden composition and home yard planning, the plantations of our forefathers, the

pleasures of Williamsburg gardens, how to photograph your garden, herbs for house and garden, and the wonders of botany.

There will also be a demonstration of Japanese flower arranging by a noted arranger of the Ikebana school.

Afternoon Gardeners' Clinics will provide an opportunity for home gardeners to discuss their personal gardening problems with authorities on soils, plant materials, design and cultivation.

Registrations for the four-day session are now being accepted by Registrar Mrs. Cecil Cunningham, Goodwin Building, Williamsburg, Virginia. △

WILLIAMSBURG CLINIC

Capital Landing Garden Club in Williamsburg started its fall season with a clinic on flower arrangement and horticulture when their members and friends met together September 10th. Under the charmanship of Mrs. C. C.

Lankford, the clinic was arranged to emphasize contemporary flower arrangement as well as a propagation of plants by different methods and herb culture. Mrs. E. D. Duval of Norfolk headed the group of instructors which also included Mrs. H. O. Spencer and Mrs. G. C. Tatman, both of Norfolk.

Following lectures and a question and answer period, flower arrangements made by various participating clubs came in for a period of analysis and judging by Mrs. L. L. Jones, Mrs. J. G. Chamberlain and Mrs. Duval, all nationally accredited judges from Norfolk. In this way, those attending the all-day clinic had an opportunity to hear from judges how their work could be improved as well as to have the latest information of the subjects discussed. △

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THIS PROBLEM OF WINTER DAMAGE

Insects and diseases do plenty of damage—but sometimes they're blamed for things they don't do.

Dr. R. H. Gruenhagen, associate plant pathologist at VPI, says winter injury is often confused with damage caused by fungi, bacteria, or insects.

Winter injury isn't limited to severe winters. Frequent freezing and thawing is responsible for much damage. A completely dormant plant is seldom subject to winter injury. The signs of


winter injury do not usually show up until the following spring or early summer. However, it can also occur during fall or spring. Ornamentals often take on a brownish cast, and the ends of the twigs dry out and die, after winter injury. Evergreens may lose their leaves. Deciduous plants may fail to leaf out properly.

Winter injury caused by too much drying out can be prevented. Dr. Gruenhagen says to water plants often

during the late fall, and to spread a thick layer of mulch around the base of the tree or shrub. Windbreaks also help. △

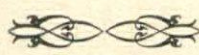
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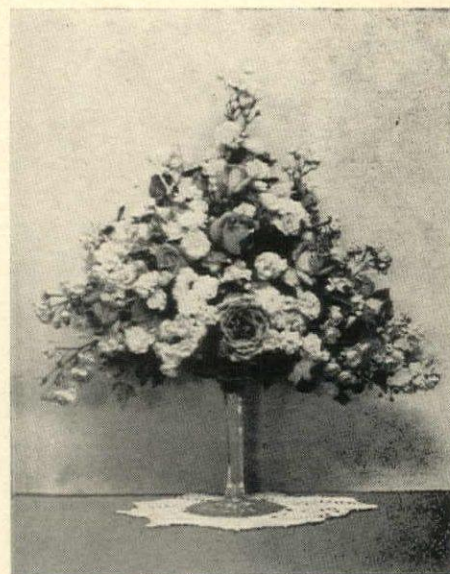
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Halifax County Fair Stars Flower Show

The artistic flower arrangers of Halifax County put forth beautiful and well-designed entries for the fourth annual flower show, called "Town and County" in connection with the recent county fair in South Boston. Under the sponsorship of the member clubs of the Halifax County Council of Garden Clubs, a drab cement fair building became a display of gorgeous blooms and artistry.

Outstanding awards, pictured here, went to Mrs. Robert Vaughan, a member of the Halifax County Garden Club of South Boston and to Mrs. Nolan Guill of the Banister River Garden Club, Halifax. In Mrs. Vaughan's Tri-color, (right) she created a soft and subtle gradation of color—pink to deeper pink—in this arrangement with the strong triangular design, to be used in an entrance hall, as required in the schedule. Her crystal container, the delicate shading of pink and her use of the various forms in her design won for this new garden club member the blue ribbon to make her entry eligible for the Tri-color. Mrs. Guill's arrangement in all dried materials with a handsomely carved bird out of a cypress knee won the Award of Distinction (left). The tones of beige to reddish brown to the deep brown of the spikey dock blended with the color of the bird in the class requiring that a bird be featured. Mrs. Guill also captured the Sweepstakes Award in the artistic classes.



In the cultural classes, Awards of Merit went to Mrs. W. B. Harris, Halifax County Garden Club, for her blue ribbon rose; to Mrs. Tom Crowell, Sr., Halifax County Garden Club, for her Peggy Ann Hoover chrysanthemum and to Mrs. Frank Booker, Banister River Garden Club for her entry in the dahlia section. Mrs. Tom Crowell, Sr. took the Sweepstakes Award in these classes.

The show depicted the cultural, industrial, farm, religious, sports and home life in the county and was under the chairmanship of Mrs. R. E. Strange and Mrs. Ned Spears.

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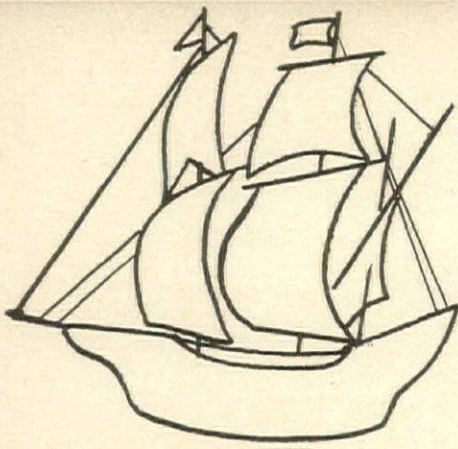
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IN HISTORY AND FICTION

by NORMA MILLER TURMAN

PART II

Shakespeare was at the height of his writing and acting career when the Second Charter passed the seals of the English government in 1609. A playwright was required to have a Royal patron, whose title and wealth served as a pawn to the King, to guarantee the good conduct of writer and his troupe. This was not only a custom under the system of Royal patronage but it was a safeguard against the use of the public stage to mold public opinion against the policies of the King.

Shakespeare's Royal patron was the Earl of Southampton, one of the most tactful and influential people in the Virginia Company. Although he never came to Virginia, he has a counterpart in *The Tempest*. Gonzola, the counselor who rendered service to the two Dukes of Milan, portrays the Earl of Southampton as plainly as the Dukes portray the two duly commissioned governors of Virginia. He satirized the changed attitude of some of his associates toward the terms in the Second Charter in this speech:

"You are gentlemen of brave mettle; you would lift the moon out of her sphere if she would continue in it five weeks without changing."

The setting of *The Tempest* is on an imaginary island between Italy and Tunis. Shakespeare could have created this island by folding a map of the Western Atlantic so the large Bermuda Island touched Virginia at the entrance of Chesapeake Bay. The North American Continent was regarded as an island at the time. In this manner it would have been easy to depict the actual historical incident on one island, although they took place some 500 miles apart by sea, from the dispersing of the fleet to the meeting of the two governors at Jamestown, Virginia.

The characters in *The Tempest* are Italian. Most plays at the time dealing with living people and incidents of a political nature were set in a foreign country and Italy was a favorite. Important incidents could be depicted with safety and with great amusement.

Italians could take jibes at important Englishmen without offense if the playwright was clever. If he was not he and his Royal sponsor paid the penalty. Some of the characters in *The Tempest* were endowed with power over time and distance which were prophetic of television and rockets, and possibly future discoveries which will harness tropical hurricanes.

All the incidents in the play took place within a few hours, and, as stated before, at the same island. The first Duke of Milan who may be likened unto Governor Gates, had departed from Italy on a ship and had presumably perished at sea. He was tolerated by the King of Naples but there was no mourning at his loss. The one who then became Duke of Milan stood in great favor with the King. The second Duke is depicted by Lord Delaware, the second governor commissioned for Virginia.

The historical incidents of 1609 and 1610, which bear the close resemblance to those in the play, occupy about ten months. As stated before Governor Gates left England in the flagship of a fleet which was dispersed by a tropical hurricane. This was in August 1609. The flagship was beached on the largest of the Bermuda Islands some 500 miles southeast of the entrance of Chesapeake Bay. This island had at some time been inhabited by people from Europe, and it was stocked with wild hogs, fruits and vegetables, and other edible foods. The governor and his principal officers and the craftsmen spent the winter constructing two small, but seaworthy craft, in which to complete the voyage to Virginia. Governor Gates held some hope that his whereabouts were known. He had dispatched a messenger in a longboat as soon as the storm subsided, with the hope that the boat would either reach Virginia under its own power or be picked up by one of the ships. But there was no such good fortune so the sea swallowed it along with the messenger with the orders from Governor Gates.

Shakespeare boldly used the hurri-

cane, and the Bermuda Islands by name, early in the play. The first Duke of Milan who was living on the imaginary island with his daughter and servants, had deliberately caused the wind to disperse the fleet and bring the flagship to the island. The Italian fleet was homeward bound from North Africa where the King of Naples had given his daughter in marriage to the King of Tunis. The second Duke of Milan was a member of the King's party on the flagship. As soon as the gust of wind which dispersed the fleet subsided, the resident Duke inquired about the fate of the flagship and the passengers. Ariel, the airy spirit who served the Duke well, replied:

"Not a hair perished;
And on their garments
there's not a blemish.
They are fresher than before.
Safe in harbor is the King's ship
In a deep nook in the Bermudas.
The fleet is bound sadly home
for Naples."

Before the two Dukes of Milan met on the imaginary island many things happened. Miranda, the charming daughter of the first Duke, became engaged to a member of the King's party, with her father's sanction and blessings. The guidance which the Duke gave his daughter, and the charge he gave the engaged couple have been admired by discriminating parents in America and elsewhere for more than three centuries.

The romance in the play has no historical counterpart. Although Governor Gates had two charming daughters they were too young for romance, and, his family was in England while he was marooned on the Bermuda Islands and given up as dead. But, whenever *The Tempest* is read in the classroom or enjoyed on the stage Miranda is captivating. Without her this divining-rod of Early American History would hardly have escaped oblivion.

Governor Gates and his party reached Virginia in the two small craft of their own making in May 1610. They received a signal to stop from a land base near Point Comfort. This

was heart-gladdening to Governor Gates and of grave concern to the men ashore. The fact that a fortification had been built here raised the governor's hope that the messenger in the longboat had reached Virginia. Orders in the Governor's commission included a fortified town here as well as two others beyond Jamestown. And, they designated Captain John Smith as commander for this fortification next to Point Comfort. Here the Governor learned that no messenger had reached Virginia from the Bermudas and his whereabouts were unknown. The fortification had been built under the Council with its rotating presidency. Captain John Smith's term had expired in September and he had returned to England a month later, following an injury in an explosion. The officers at this fortification had given the signal to Governor Gates' ships with great apprehension. They were afraid they were Spanish ships coming to wipe out the English settlement in Virginia. A long boat was dispatched to Jamestown to announce the Governor's arrival and to give orders for his reception.

In keeping with the orders which had been issued almost a year before his arrival at Jamestown, Governor Gates had his commission read and had all commissions and records of the government by the Council with its rotating presidency turned over to him. Those members of the Council who were still in Virginia had been commissioned for the new Council, which was to serve in an advisory capacity under Governor Gates. After the commissions of the original government had been surrendered the Oaths of Allegiance to the new government and of Supremacy to King James I, were administered to all the people now in Virginia.

Governor Gates' staff was composed of Sir George Somers, Admiral; Captain Christopher Newport, Vice-Ad-

miral; Captain George Yeardley, Captain of the Guard and Master of the Ordinance; and, Mathew Scrivener, Secretary. Admiral Somers was an older man and experienced in navigation and in armed combat. Captain Newport was on his fourth voyage to this settlement in Virginia. Captain Yeardley had been on Governor Gates' staff in the Netherlands and was one of England's most promising under officers. Mathew Scrivener was already in Virginia and had not shared the fate of the others in the storm, and after the shipwreck on the Bermudas.

Governor Gates' government had been in operation less than three weeks when Lord Delaware arrived at Point Comfort with his staff and skilled workers. Governor Delaware dispatched a messenger to Jamestown with orders to Governor Gates to prepare for the reception of his party and to be prepared to surrender all commissions and records to him.

Governor Delaware's staff was composed of Sir Ferdinando Wymann, Master of the Ordinance; Captain Samuel Argall, in the capacity of Admiral; and William Strachey, Secretary. He had a military guard attired in uniforms of garnet, like those worn at the Court of King James I.

On June 10, 1610, Governor Delaware was inaugurated at Jamestown with all the pomp and ceremony associated with a man of his rank in England. He received the commissions from Governor Gates and his staff. In keeping with the orders to Governor Delaware, Sir Thomas Gates became Lieutenant-Governor. This provision had been made in the event the first Governor reached Virginia. Other members of the original staff were given special assignments in Governor Delaware's government. All were retained on the council, which was to serve in an advisory capacity to Governor Delaware.

This meeting of the two Governors

of Virginia at Jamestown in June 1610, was so vividly depicted by the meeting of the two Dukes of Milan in the climax scene of *The Tempest*, and the political implications were so acute that Shakespeare did not refer to the mainland of Virginia, or the big island as it was then regarded, by name. He alluded to the incident through the interest the English showed in "dead Indians".

Incidentally, all the knights but one, who came to Virginia before the Mayflower, were present at this dramatic meeting of the two Governors at Jamestown. As indicated by the titles of the staff members of the two governments, there were four knights including the governors. Leave had been sought for Sir Thomas Dale, who came the following year. Captain George Yeardley was knighted in 1618, while on a trip to England. Captain Samuel Argall was not knighted until some years after his final departure from Virginia. Sir George Somers and Sir Ferdinando Wymann died in 1610.

All the worthless knights and their neer-do-well attendants, whom writers of history and fiction have associated with the founding of Virginia, are as fictitious as the airy spirits in *The Tempest*. Certain eye-witness accounts of the meeting of the two Governors, like later writings by historians under Royal patronage, were designed to obliterate the facts and their political implications. Without *The Tempest* as the divining-rod for succeeding generations their purpose might have been accomplished.

By the autumn of 1610 Shakespeare must have heard both sides of the story from the viewpoint of people close to the Earl of Southampton, and from mariners on the ships which took both Governors to Virginia. The importance which was attached to Lord Delaware's going to Virginia is satirized by the boatswain in the opening scene of

(Please turn to page 50)

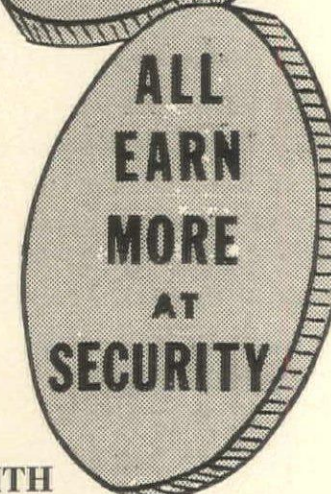
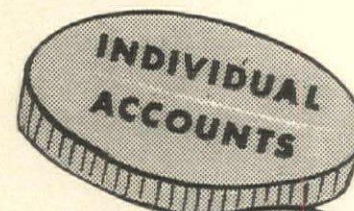
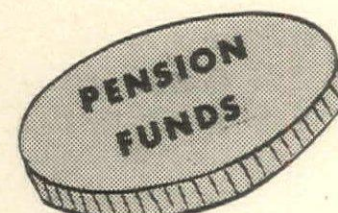
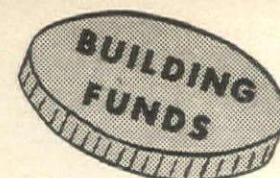
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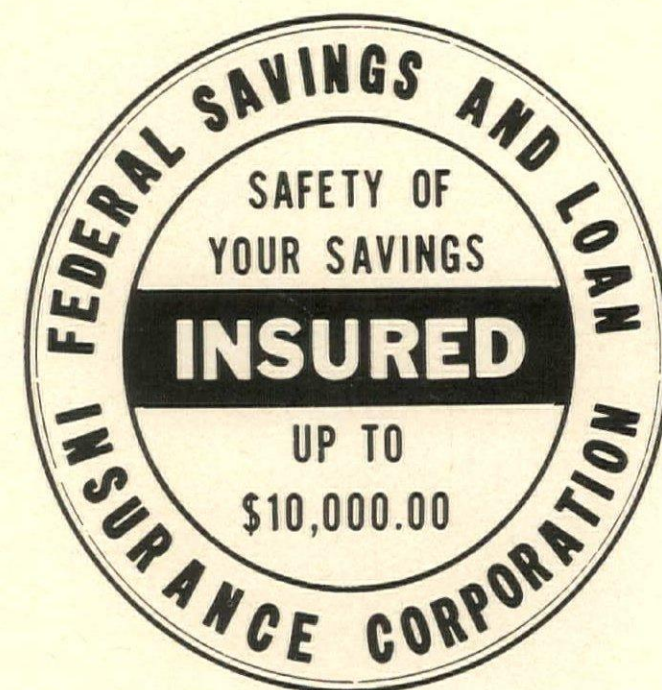
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CHRISTMAS CUSTOMS

by

G. WATSON JAMES, JR.

LEGENDS, facts, and apparent contradictions surround the traditional use of Christmas trees, stockings and tree decorations associated with yuletide celebrations, not to forget that jolly old man whose mid-section "shook like a bowl full of jelly."

Following the death of Martin Luther, the Christmas tree custom seems to have been confined to the Rhine River area. Luther, by the way, is credited with being the first to decorate the Christmas tree with lighted candles. As the story goes, the famous leader of the Reformation was strolling through the countryside one Christmas Eve under a brilliant star-lit sky and his thoughts turned to the Nativity. Awed by the beauty of the heavens he returned home and told his family about it. He then made an attempt to bring indoors some of the beauty of that holy night by attaching to a small evergreen tree some lighted candles to

portray the reflection of star-strewn sky. Incidentally, from 1700 onward, lights were accepted as a part of the tree decorations and the Christmas tree was an accepted custom in Germany.

As to the first use of the Christmas tree in this country, it has been claimed that Hessian soldiers used them at Valley Forge to ease their homesickness. Be this as it may, legend or fact, one source of information on this subject revealed that the exact date of the first use of the Christmas tree in these United States is not known, but that it was shortly after 1840, and German immigrants coming to this country brought the custom with them. On the other hand it is claimed, in some quarters, that one of the earliest references to the yuletide tree in America appeared in a description of Christmas festivities at Fort Dearborn (now Chicago) in 1804.

As to its first debut in Virginia there appears no doubt, as authentic history credits Dr. Charles Ernest Minnigerode as bringing the first Virginia Christmas tree into the home of the Tuckers in Williamsburg in 1845. He was then a young professor of Latin and Greek at the College of William and Mary, and later moved to Richmond where for more than thirty years he was the famous and beloved Rector of St. Paul's Church. Dr. Minnigerode was a native of Germany, as was August Bodeker who ran an apothecary shop on lower Main Street in Richmond and who in 1846 at Christmas displayed in his shop's window a brightly lighted yuletide tree, illuminated with candles, the first of record in the Capital City.

And now before leaving the subject of decoration, the first electric lights to replace open flame candles on

Below: Volume 1, Number 1 of "Life", Jan. 4, 1883 (not to be confused with the LIFE magazine of today) carried an illustrated article reflecting a New England slant on the use of stockings vs. Christmas trees.

• LIFE •

g 10

• LIFE •

TREES AND STOCKINGS.



STATISTICS concerning the prevalence of Christmas trees during the recent Christmas season show a marked increase in the number of trees used in New England and in the West, and a decrease in the number of those used in this city and its vicinity.

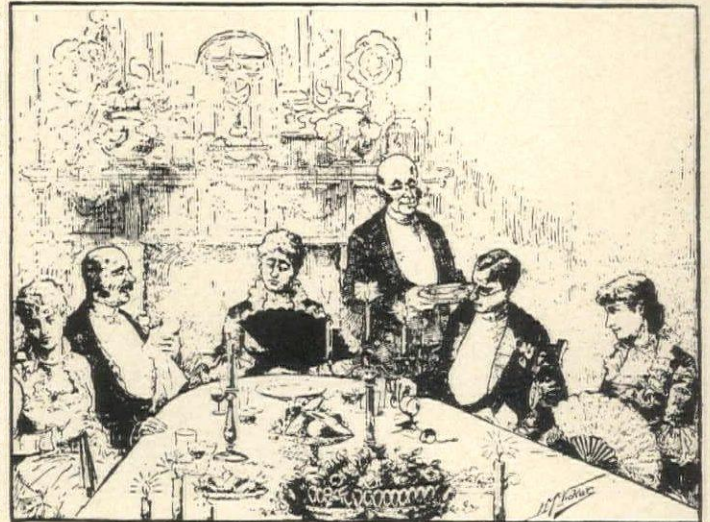
The Christmas tree is conceded to be German in its origin. Why the Germans originally adopted the fashion of hanging cheap candles and inexpensive presents on small evergreen trees, does not particularly concern us. Probably the thrifty Germans perceived that the Christmas tree was more economical than the Christmas stocking; but in the absence of any trustworthy data in regard to the stockings of the fatherland, it is impossible to arrive at any decision. All that we certainly know is that the Germans invented and used the Christmas tree, and that it was gradually adopted to a greater or less extent by other nations.

The introduction of the Christmas tree into New England followed soon after the introduction of transcendental philosophy. The relation between the two was not, however, that of cause and effect. They were both the results, or perhaps the incidents, of a great change which had naturally altered the character of the New England stocking.

In the early days of New England the stockings which were hung up on Christmas Eve—and which, as a matter of course, was a full-grown stocking—was able to contain a fair and satisfactory quantity of presents. There was room in its extremity for a large-sized apple, and the capacity of the rest of the stocking for gingerbread, candy and small toys was all that could be desired. There was a time, however, when this capacity was so far reduced that the Christmas stocking became an insufficiently hollow mockery. It could contain only the smallest sized apple, and no toys worth having could be crowded into its contracted body. The result was indisput-

able and growing juvenile dissatisfaction, and as the only possible measure of relief the Christmas tree was introduced. There was no lack of room on its capacious branches, and the New England stocking, conscious of its imperfections, shrank timidly into obscurity. The very name of the Christmas stocking is now held to be improper in the most refined New England circles, and New England children, as they gaze in joy and wonder at their Christmas trees glowing with lights, and blossoming with copies of Emerson's works, and bags of oatmeal and beans, would laugh in derision at the bare idea of a stocking large enough to hold those alluring delicacies.

While the popularity of the Christmas tree in New England is thus easily explained, an entirely different cause has led to the introduction of the Christmas tree into the thriving cities and towns of the West. The Western people are proverbially liberal, but even liberal people, if they are wise, stop short of bankruptcy. The Western mother or sister who undertook to fill her personal stocking with Christmas presents, found the task a laborious and costly one. It is said—on the irreproachable authority of the Chicago press—that in Cincinnati and St. Louis, the pumpkin entirely superseded the traditional apple as the proper article with which to begin the storing of a stocking; and St. Louis papers have pictured with much pathos the Chicago matron in the act of employing pound after pound of candy, and a vast succession of bulky toys, into the insatiable maw of a stocking that no effort could fill. Moreover, when the Western Christmas stocking was partially filled, it required the muscular energy of a strong man to move it, and it was necessary to place it on the floor under the bed of the child for whom it was intended, for the reason that it was unsafe to suspend such a heavy weight to any article of furniture. Accidents of a really serious character often occurred in connection with these overgrown Christmas stockings, and even when they were emptied they were still sources of danger, as was shown by the miserable fate of the small boy, aged twelve years, who crept into the empty Chicago stocking on Christmas morning in the year 1865, and having failed to find his way out was not released for three days, at the expiration



IT IS A POOR RULE, ETC.

[Horror of Mrs. CLENDENNING DE PEYSTER at her absent-minded guest, who, having spilled salt on the table-cloth, pours on claret to take out the stain.]

of which he was fortunately discovered by a washer-woman, and saved from an untimely death by starvation.

That the Western people should, in the interests of humanity and economy, have substituted the Christmas tree for the Christmas stocking, was what might have been expected in view of the intelligence and enterprise of the West. The Christmas tree is now almost universal in all the leading Western cities, and it is only when a fond husband desires to give his wife a sewing-machine, or his daughter a seal skin dolman, that he suggests the hanging of a Christmas stocking. Thus, for reasons utterly dissimilar, the Christmas tree has virtually driven out the Christmas stocking both in New England and in the West, and there is little probability that in either locality the stocking will ever again come into favor.

On the other hand New York has never had any need of Christmas trees. To some extent the Christmas tree has been used in families, where the custom

was adopted solely on the ground that it was a German custom, but it has never become really popular, and of late years has been steadily dying out. The stocking in which the Christmas treasures of our small boys and little girls are placed is capacious enough to satisfy any reasonable child, while it is not so large as to overtax the pockets or energies of parents. Could the same sort of stocking be imported and acclimated in New England and the West, Christmas trees would no longer have any excuse for being, and the stocking would be universally accepted as precisely the thing needed to fill every household with juvenile happiness on Christmas morning.

MAY not cleverness be defined as the ability to produce great effects with limited means?

REFLECTION by a Wall street operator:

"Count that day lost whose low descending sun Views by thy hand no speculator done."

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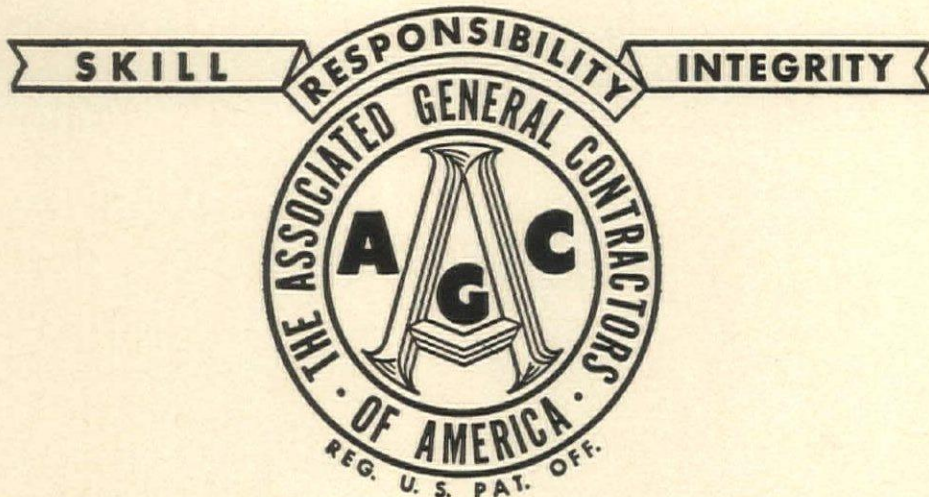


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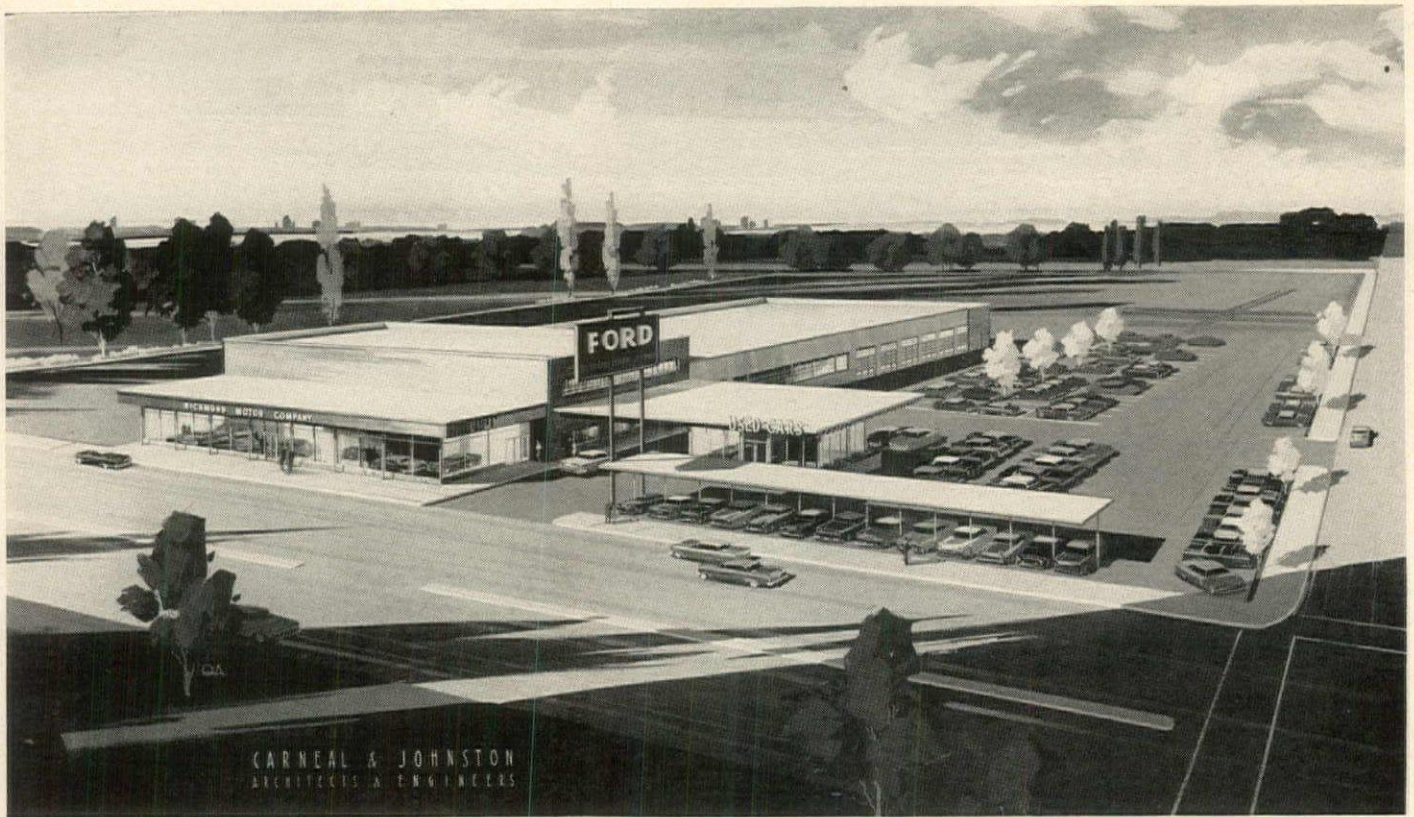
VIRGINIA A. G. C. REVIEW

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FEDERAL OFFICE BUILDING



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Co., roof deck; R. P. Whitley Roofing Co., roofing and waterproofing; Economy Cast Stone Co., stone work; Truscon Steel Division, windows; Frick, Vass & Street, Inc., painting and plastic wall finish; McL. T. O'Ferrall & Co., acoustical work and resilient tile; Stowe & Denton, plaster; Oliva & Lazzuri,

Inc., ceramic tile and terrazzo; Miller Mfg. Co., Inc., millwork; John J. Bagley, steel doors & bucks; E. C. Ernst, Inc., lighting fixtures and electrical work; S. H. Guza Co., plumbing fixtures, plumbing, air conditioning, heating and ventilating. All of the above are Richmond firms.

FEDERAL OFFICE BUILDING

THIS IMPORTANT ADDITION to the evolving new face of Richmond is located at the western terminus of the major open area of the long projected Civic Center which is now passing from dream stage into reality.

The requirements of the program were to provide 233,000 square feet of net usable office space to house 18 separate agencies of the Federal Government now located in scattered offices throughout the city. This need consumed a gross building area of 350,000 square feet. The preference of the client was for a single block type structure of 7 to 9 stores in height for several reasons of economy. When the location was finally settled and due to the fact that the building forms the end of one axis of the proposed new Civic Center plan, the architects were permitted to develop a smaller and higher tower form of 12 stories with two low wings of the "U" shaped lower section forming an impressive court looking eastward toward the Civic Center area. The client was also agreeable to the necessary and considerable extra study involved in trying to establish a possible prototype in exterior design which might harmonize with such needs as the city in the future may project for the area.

The architects point out several items of particular interest, one of the most important being continuous smooth inside walls in all offices undisturbed by any projecting columns. The reinforced concrete frame is so designed that all of the supporting members on the outside walls of the building project outward rather than inward. The large bay areas in the 20 foot space between columns are filled in with light-weight polished aluminum frames and tile spandrel panels. The space module on the perimeter is

5' x 2" and there is a window, an air-conditioning outlet and an electric light fixture for each module. The windows are 4 x 4½ feet single units, will be a pivoted type for ease of cleaning, and have been held to 30% of the total wall area for purposes of economy.

The ground variation of 15' from one high corner to the diagonally opposite corner led to a happy solution to separate employee traffic from visitor traffic. Employees may enter or be let out under an arcade approach on the opposite side from the entrance court which is actually on a lower level.

Service lines are incorporated in the vertical mullions between the structural columns. The mechanical areas are generally concentrated on top and the 11th floor is filled out with additional offices on one side to give a simple form to the structure with a minimum of set backs on the roof. The cooling tower and the elevator penthouse only are incorporated above this level and they are screened with a decorative stone block pattern.

The central service core is condensed within the minimum of space to allow unbroken large areas on all four sides of the buildings on floors where this need exists.

Known poor sub-surface conditions led to a minimum use of basement areas and no sub-basements. The concrete frame is flat plate with use of lightweight aggregate concrete.

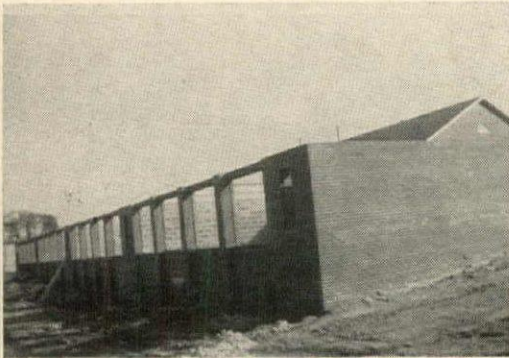
The exterior materials are limestone and polished granite with aluminum framework and aluminum window using a sparkling ceramic tile in 2" x 2" size on lightweight concrete backings for the spandrel units.

The architects consider that an impressive and appropriate structure has

been accomplished which combines freshness and dignity at a most economical cost, as indicated by the recently bid figures of \$15.65 per square foot.

It is believed by many that the Federal Building, in addition to its primary purpose of properly housing the Government Agencies, will serve as a handsome addition and contribution to the general area—the development of which is of interest to all Richmonders.

Foundation, roof deck and carpentry work were done by the General Contractor. Sub-contractors and principle material suppliers are: G. C. Budd Corp., Richmond, excavating; C. L. Guild Construction Co., E. Providence, R. I., piling; Southern Materials Co., Inc., Richmond, concrete; C. E. Young Co., Salem, masonry; Liphart Steel Co., Inc., Richmond, steel, steel grating and handrails; N. W. Martin Bros., Inc., Richmond, roofing; Empire Granite Corp., Richmond, stone work; Michaels Art Bronze Co., Erlanger, Ky., windows and window walls; Binswanger & Co., Inc., Richmond, glazing; Shaw Paint & Wallpaper Co., Newport News, painting and plastic wall finish; Western Waterproofing, Charlotte, N.C., waterproofing; Hampshire Corp., Richmond, acoustical; Stowe & Denton, Richmond, plaster; Capitol Marble & Tile Co., Providence, R. I., ceramic tile and terrazzo; Printz Floor Co., Arlington, resilient tile; Miller Mfg. Co., Inc., Richmond, millwork; J. S. Archer Co., Richmond, steel doors and bucks; E. C. Ernst, Inc., Richmond, lighting fixtures and electrical work; L. T. Zoby & Sons, Norfolk, plumbing fixtures, plumbing, air conditioning, heating and ventilating. ●



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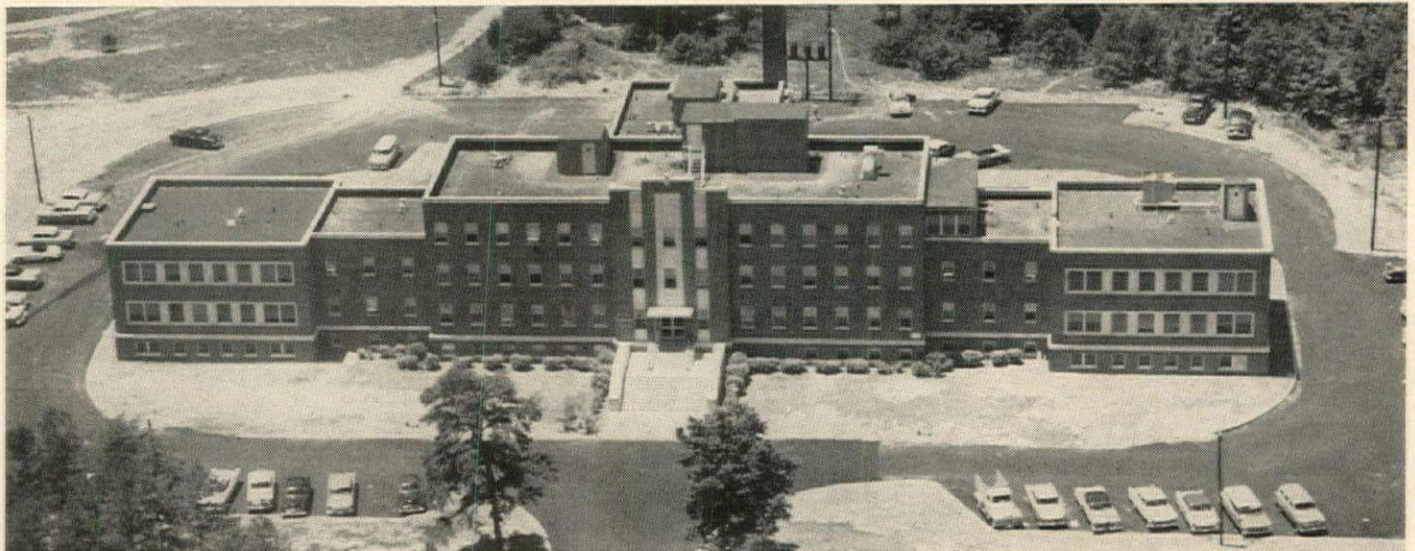
ON THE THREE SCHOOLS SHOWN, the General Contractor supplied excavating, foundations, concrete, masonry, structural wood and carpentry. Sub-contractors and principle material suppliers are: Richmond Steel Co., Inc., Richmond, steel and handrails; J. B. Eurell Co., Richmond, roof deck and poured gypsum; Gupton Roofing and Sheet Metal Co., South Boston, roofing; Economy Cast Stone Co., Richmond, stone work and window walls; Ware Window Co., Miami, Fla., windows; Pritchard Paint Glass Co., Durham, N. C., glazing; John W. Dyer, South Boston, painting; General Tile & Marble Co., Inc., Richmond, structural (glazed)

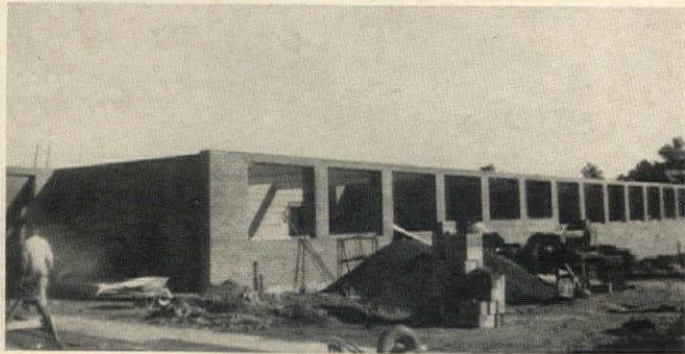
tile, ceramic tile and terrazzo; W. Morton Northen & Co., Inc., Richmond, acoustical and resilient tile; Miller Mfg. Co., Richmond, millwork; Roanoke Engineering Sales Co., Richmond, steel doors and bucks; Clarke Electric Co., Danville, lighting fixtures and electrical work; J. H. Cothran Co., Inc., Altavista, plumbing fixtures, plumbing and heating.

FOR THE HALIFAX COMMUNITY HOSPITAL, sub-contractors and principle material suppliers are: Richmond Steel Co., Inc., Richmond, steel, steel grating and handrails;

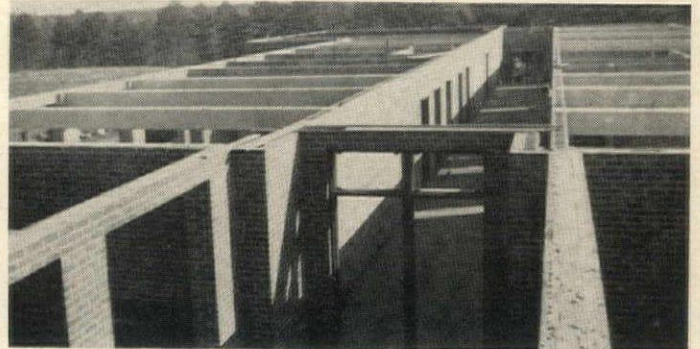
N. W. Martin Bros., Inc., Richmond, roofing; Mabie Bell Co., Greensboro, N. C., stone work; Pritchard Paint & Glass Co., Durham, N. C., glazing; John W. Dyer, South Boston, painting; W. Morton Northen & Co., Inc., Richmond, acoustical work and resilient tile; Martin Tile & Marble Co., Inc., Richmond, ceramic tile; Miller Mfg. Co., Richmond, millwork; Staley Co., Inc., Richmond, steel doors and bucks; Clarke Electric Co., Danville, lighting fixtures and electrical work; J. H. Cothran Co., Inc., Altavista, plumbing fixtures, air conditioning, heating and ventilating. Thompson-Arthur Paving Co., Danville, did the paving and concrete work.

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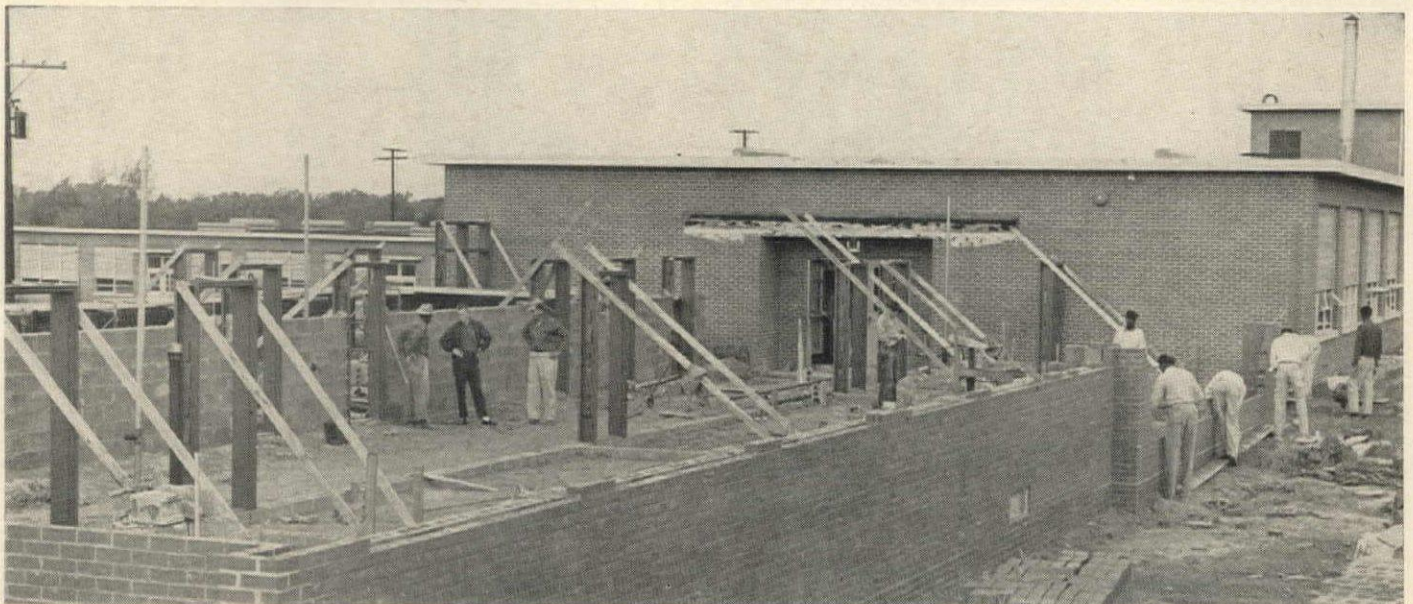
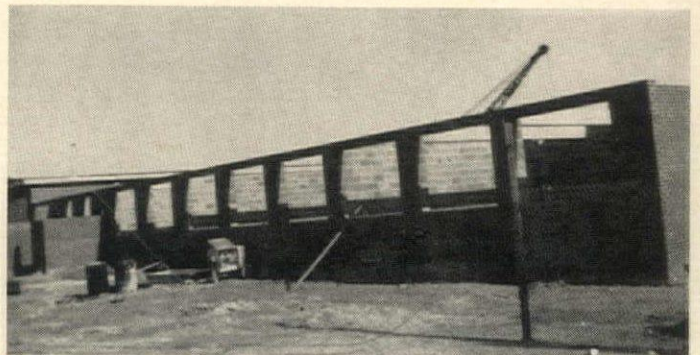




EAST END SCHOOL ▲



▼ BLUE STONE SCHOOL



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1. The names and addresses of the publisher, editor, managing editor, and business manager are: Publisher, Virginia Publishers Wing, Inc., 15 N. 6th St., Richmond, Va.; Editor, Clifford Dowdey, Richmond, Va.; Managing Editor, Robert J. Spiker, Richmond, Va.; Business Manager, Donna M. Laurino, Richmond, Va.

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(Signed) Donna M. Laurino, Business Manager.

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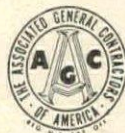
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VIRGINIA BUSINESS REVIEW

by

ROSEWELL PAGE, JR.

GEOORGIA-PACIFIC CORPORATION, one of the nation's largest manufacturers of fir plywood and wood products, has opened a 20,000 square foot warehouse at 1904 Dabney Road in Richmond near the Methodist Children's Home.

The building is owned by the C. F. Joyner Estate and was built by Massey Builders Supply Corporation.

Georgia-Pacific has headquarters in Portland, Oregon.

* * *

E. J. Barnes II, Commissioner, Division of Public Relations and Advertising, Virginia Department of Conservation and Economic Development, states that the Virginia State Travel Bureau has moved into larger quarters at 1716 H Street, Washington, D. C.

Two experienced travel consultants, Miss Imogene Philibert and Mrs. Helen Mitchell, provide a wide variety of travel and vacation services.

* * *

Southern States Cooperative Store at Nokesville announces a grand opening Dec. 5th. According to Henry D. W. Merchant, the local manager, the new store, with about 40% more square feet than the former one, has a Southern Railway installed track directly to the building, where two cars can be unloaded simultaneously.

* * *

Richmond Steel Co., Inc. signed contracts recently to construct seven barges valued at \$405,800.

Five of the barges were ordered by Callanan Improvement Co. of South Bethlehem, N. Y., and one each by the Weeks Stevedoring, Inc. of New York City, and Zeller Marine Equipment, Inc. of New York City. Callanan has signed options to purchase three more barges and Zeller two, according to a Virginia Steel spokesman.

* * *

Hake Manufacturing Co. of Roanoke has been sold to Eli Lilly Co., pharmaceutical firm. Arrangements will be completed by Jan. 2, a Hake

official said recently. O. W. Van Cleaf, assistant treasurer of Hake, said the new ownership will continue to manufacture plastic containers and will retain all the 230 Hake employees. The price was unofficially reported at 2½ million dollars.

* * *

The Dupont Company is to spend several million dollars on a new plant at Waynesboro to make a fiber "that stretches and snaps back into place like rubber" called Lycia by the manufacturers.

The company now employs about 2500 persons at its orlon and acetate yarn operations in Waynesboro. The new plant will employ some 250. Whether these will be new workers or transferees from existing facilities has not been made known yet.

The new operation at Waynesboro will be Dupont's ninth manufactory in Virginia. They have a textile plant in Martinsville, acetate and orlon plants in Waynesboro, and four plants in Richmond with a fifth under construction. These latter make cellophane, rayon, nylon and sulphuric acid, with the new one under construction to make polyethylene.

* * *

Lindsey-Robinson and Company, a major southeastern feed manufacturer under the brand name Fair-Acre Test-Fed Feeds, has been purchased by Valleydale Packers, Inc. of Salem, one of the largest southeastern meat packing firms.

This announcement was recently made by Lorenz Neuhoft, Jr., president of Valleydale Packers, Inc. and C. Gratten Lindsey, Jr., chairman of the board of Lindsey-Robinson and Company. Neuhoft will serve as president of Valleydale's new subsidiary.

"The firm (L-R) will continue under its present name and there will be no change in its operating policy. Emmett M. Williams, Jr. will be executive vice president and general manager," said Mr. Neuhoft.

Lindsey-Robinson and Company employs 170 persons and has an annual gross sales of seven million dollars. The firm produces a wide variety of formula feeds which are sold through franchised dealers in the six state area bounded by Maryland, West Virginia and Georgia.

Williams, who joined Lindsey-Robinson in 1958 as feed sales manager after 21 years with Ralston-Purina Company in St. Louis, says: "It is a perfectly natural action in view of the current modern trends in agriculture. Our feeders and producers will have

direct access to a major packer if they want it. Today's stockmen can't produce animals scientifically and then market them haphazardly.

"Now a Southern producer with a small operation can compete on even footage with the large midwestern population."

Lindsey-Robinson has a history dating back to the late 1860's when the firm served the Roanoke Valley as merchant millers of flour and feed.

Valleydale Packers, Inc. was founded in 1933 at Lynchburg by Lorenz Neuhoft, Jr. with 27 employees and annual gross sales of \$500,000. From this point Neuhoft began a continued expansion throughout the southeast. The firm moved its main offices to Salem in 1936. Today operations include Valleydale Packers, Inc. at Bristol; Reelfoot Packing Company at Union City, Tennessee; and plants at Clarksville, Tenn.; Montgomery, Ala. and Quincy, Fla.

Currently the meat packing firm has over 1500 employees and does annual gross sales in excess of 100 million dollars.

* * *

NAMES IN THE NEWS

Dr. Reavis C. Sproull, research chemist for Philip Morris, Richmond, has been made director of research and development for the Chesapeake Corp. of Virginia at West Point. . . . **Robert O. Goodykoontz**, former manager of the Virginia-West Virginia division of Esso Standard Oil Co. and general manager of marketing for the company, has been elected a director of Esso Standard Oil. . . . **Robert L. Clark**, well known Stuart businessman and member of the Virginia House of Delegates, has been elected a member of the Board of Directors of the Patrick County Bank. This announcement was made recently by the bank president, **W. P. Fulton**. . . . **William P. Thurston**, assistant to the vice president of the Chesapeake and Ohio Railway in charge of coal traffic, will move from Cleveland, Ohio to Richmond to head the coal traffic office. The Richmond office covers the territory from New York to Florida and as far West as Montgomery, West Virginia. . . . **Curtis C. Jordan**, executive vice president and cashier of Pulaski National Bank, has been appointed regional vice president of the American Bankers Association. . . . **Malcolm A. Via** recently assumed the duties as new manager of the Bottled Gas Company office in Lexington. . . . **Basil D. Browder** of Danville, executive vice president of Dan River

(Continued on page 48)

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H. A. MAPP, *Asst. Cashier*

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JAMES LATANE, *Vice President*

W. H. SANFORD, *Vice President*

J. CLINTON MOSS, *Vice President*

CHARLES E. THOMAS, *Cashier*

WILLIAM H. BERKELEY, *Asst. Cashier*

BRANCHES:

The Bank of King George, H. W. NEWTON, *Cashier*

The Farmers Bank of Hague, CALVIN G. SANFORD, *Cashier*

The Bank of Callao, MRS. NETTIE C. PITTMAN, *Cashier*

The Bank of Dahlgren, E. KIRKLAND WILKINS, *Cashier*

DIRECTORS: W. H. SANFORD, H. W. B. WILLIAMS, JAMES LATANE, J. CLEVELAND GRIGSBY, J. CLINTON MOSS, DR. C. Y. GRIFFITH, GEORGE F. MASON, L. B. MASON, L. A. ASHTON, JR., W. D. WILLIAMS.

(from page 15)

would result from the proposed channel, would cause more of the water to flow in and out the channel, and less to flow over the rocks, shoals and flats on which the oyster beds are located. They contend that such a project could likely change the river's delicate combination or balance of natural conditions to such an extent that it might forever destroy its ability to supply seed oysters in any appreciable quantity. Should this occur, Virginia's oyster industry as we now know it, would virtually cease to exist.

A New Organization

In August 1959, there was formed in Virginia, for the first time, an organization of oyster growers and dealers covering the entire state. Its name—"The Oyster Growers and Dealers Association of Virginia". The membership covers every area in which oysters are produced in the state, and is made up of men who are all actively engaged in the oyster industry and who are anxious to help solve some of the problems facing it. These men have confidence in its future and are willing to work in its cause. R. H. Woodward of Saluda, Virginia, was elected President; George C. Bentley, Hampton, Virginia, First Vice President; Cranston Morgan, Weems, Virginia, Second Vice President; and Walther B. Fidler, Sharps, Virginia, Secretary and Treasurer. Its Board of Directors includes men from every oyster producing county and city in Virginia.

The purpose of this organization is set forth in its constitution and by-laws as "promoting the development, operation, maintenance, conservation, improvement of standards, and general welfare of the oyster industry" . . . to promote "higher business standards and superior quality of product". Membership is limited to those "persons, firms or corporations bona fide engaged in the business of planting, cultivation, production and/or packing of oysters in the State of Virginia."

While there have been organizations in the past more or less regional in scope, those engaged in the industry have long realized the need for a state-wide organization. Through the Oyster Growers and Dealers Association of Virginia, the industry has proposed to inform the citizens of the Commonwealth of the real value of the oyster industry to the state, of the problems facing the industry and of the tremendous potential it has for orderly growth and expansion. While the oyster industry by the very nature of its habitat is limited in its growth, this very limit

(turn to page 39)

to tell the Virginia Story

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Genuine Sewansecott Oysters*

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Mount Holly
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Grower of East River Oysters

*Best Wishes
to*

*Virginia Oyster Growers and
Dealers Association*

TIDEWATER TELEPHONE COMPANY
WARSAW VIRGINIA

(Concluded from page 37)
placed on it by nature's factors in an era of population explosion makes it all the more valuable to Virginia as a state. Many an inland state would make nearly any sacrifice to have an oyster industry of its own such as we have in Virginia.

Planning for the Future

Taking the long range view, the Virginia Fisheries Laboratory, under the able direction of Dr. William J. Har-
gis, Jr., Director, probably offers the greatest opportunity for sound develop-
ment of the industry in the years ahead. While less work, basically, has been
done throughout the world in the field of marine science than in other scien-
tific fields, the seafood industry gen-
erally recognizes the urgency of the
need for more knowledge in this field. Our own Laboratory is fully aware
that our most valuable assets are now
threatened with ruination by the many
depredations of man. Happily, our
Virginia Fisheries Laboratory is accept-
ing this challenge by replacing headlong
and blind resource exploitation with
sound resource—use practices. This

change in emphasis under their leader-
ship, coupled with greatly expanded
basic scientific research advocated by
them, seems to offer our best hope, not
only for a sound oyster industry but for
a stable economy for Virginia as well.

While the above outline of the prob-
lems facing the industry may appear
to paint a rather gloomy picture of the
situation, a fair appraisal of the con-
ditions requires their mention. It must
also be pointed out that there is more
intelligent thinking and planning evi-
dent within the industry now than
there probably has ever been in its his-
tory. Our natural assets are largely
still with us—the demands for the
product are ever on the increase—the
determination to preserve this valuable
industry for future generations is more
apparent than ever.

The approach of the invigorating,
cool weather of the early fall has for
generations marked the rebirth of the
oyster industry each year. The outlook
for future falls is just as inviting as
more Virginians recognize the intrinsic
value of this natural resource industry
to our State.

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Yorktown's World-Famous Seafood House

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Gloucester
Point—
Virginia

Virginia
Oysters

(Continued from page 9)

the insured account of the member. The saver may then either leave his money in the "going" association which acts as paying agent, or he may request its withdrawal.

Borrowing for a Home from a Savings and Loan Association

Single family homes are the principal type of property acquired with a savings and loan association loan. People borrow to build or buy such homes and those who already have homes frequently mortgage them to the association to obtain cash. In addition to single family homes, small flat buildings and combination store and flat buildings are generally included in the association's lending operations. To a limited extent apartment buildings of various sizes can be bought or built with the funds borrowed from a savings and loan association.

Typically the money borrowed is paid back in monthly installments to the association. The period over which repayment may be stretched varies with any number of factors, including the association's appraisal of the personal risk represented by the loan applicant as well as the physical condition, location and marketability of the property. The range is from twelve to twenty-five years. Naturally, the longer a borrower takes to repay his loan, the smaller the monthly payments. Conversely, the shorter the time he permits the debt to remain on the property, the larger payments he must make per month, but the smaller will be the over-all amount of interest he pays.

Monthly payments of \$65.10 would be required on a \$6,000 loan written at a $5\frac{1}{2}\%$ rate of interest if the loan were to be paid off in 10 years. If 15 years were taken to pay off the loan,

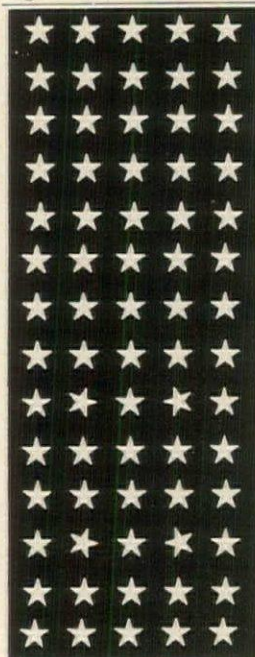
OFFICERS AND THE BOARD OF GOVERNORS OF THE VIRGINIA SAVINGS, BUILDING & LOAN LEAGUE

monthly payments could be cut to \$49.02, and \$41.28 on a 20 year term.

Usually, but not invariably, a down payment of from 20% to 40% of the total amount to be invested in the building and the lot is expected, with the association lending the balance of the price of the property to the borrower.

The interest rate charged by a savings and loan association is usually

(Turn to page 42)



4%

**CURRENT
ANNUAL
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FIRST FEDERAL Savings & Loan Association

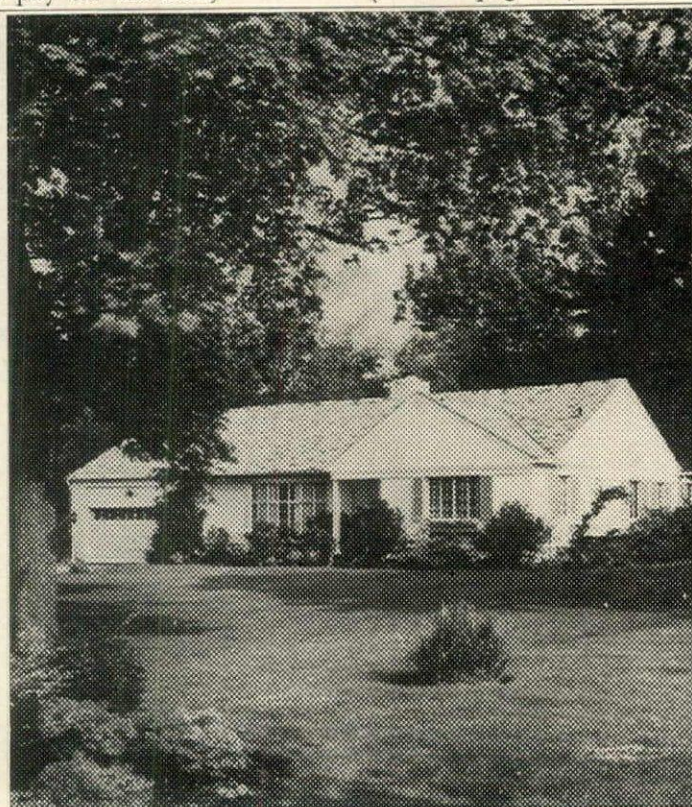
118 N. Washington

Phone 3-3081

Pulaski, Va.



ACCOUNTS INSURED TO \$10,000



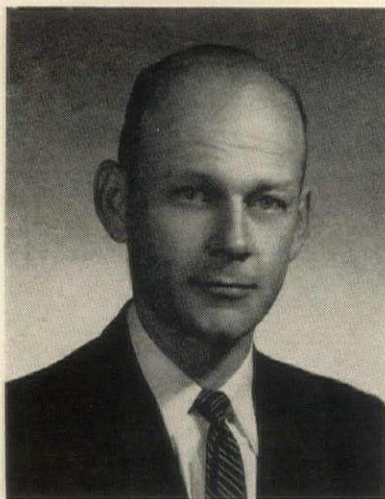
Put yourself in this picture...

It may be easier than you think to own that dream home. Last year almost 1,000,000 families did it through Insured Savings and Loan Associations like ours—the best of all places to go for a home loan. Save with us for your down payment, too. Then your savings record will be established when you're ready for your home loan.



Fredericksburg Saving & Loan Association

903 Charles Street
Fredericksburg, Virginia



Dorsey B. Ford

President

Virginia Savings, Building and Loan League

Mr. Ford is a graduate of the University of Richmond, has been engaged in the savings and loan business for the past eleven years, and is president of Pioneer Federal of Hopewell.

He served in the Marine Corps during W. W. II, and the Korean emergency. He presently holds the rank of lieutenant colonel in the U.S.M.C. Reserves.

Mr. Ford married the former Bertie Lee Carter of Hopewell, and they have a daughter, Sarah. He is a deacon of the First Baptist Church, a member of the Hopewell Chamber of Commerce, and of the Jordon Point Country Club.



John W. Ferguson, Jr.

Second Vice President

Virginia Savings, Building and Loan League

Mr. Ferguson was educated at the University of Virginia. He served in the Air Corps during W. W. II, and was a fighter pilot in Europe. He now holds the rank of lieutenant colonel.

Mr. Ferguson has been in the savings and loan business for 12 years, and is president of First Federal Savings and Loan Association of Lynchburg. He has completed the Graduate School for savings and loan associations at Indiana University.

He married the former Marilyn Joyce Honig. They have a son and daughter.

Mr. Ferguson is a deacon in the Rivermont Baptist Church.



Mark W. Saur

Executive Vice President

Virginia Savings, Buildings and Loan League

Mr. Saur was educated at Washington and Lee University, and graduated from law school in 1951.

He served in Europe during W. W. II and in Alaska during the Korean emergency.

Mr. Saur became the league's first full-time executive officer on January 7, 1957. He is a member of the West End Kiwanis Club, Virginia Association Executives, and Richmond and Virginia Chambers of Commerce.

He is a member of the Tuckahoe Presbyterian Church.

Mr. Saur married the former Rosetta Stanley of Appomattox. They have a daughter and a son.



Lawrence McMurtry

First Vice President

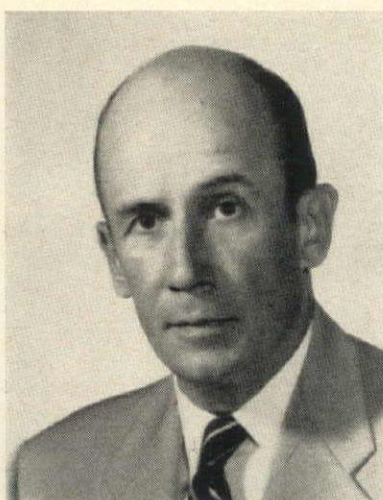
Virginia Savings, Building and Loan League

Mr. McMurtry attended the University of Richmond where he studied business courses. He is the manager of the Fredericksburg Savings and Loan Association.

Mr. McMurtry is very active on the local level, being a member of the Fredericksburg City Council, and chairman of the Schools Committee.

He married the former Martha Vaughan of King and Queen County. They have two children; a daughter who is a freshman at Westhampton, and a son.

The McMurtrys are members of the St. George's Episcopal Church.



Robert J. McCandlish, Jr.

Counsel

Virginia Savings, Building and Loan League

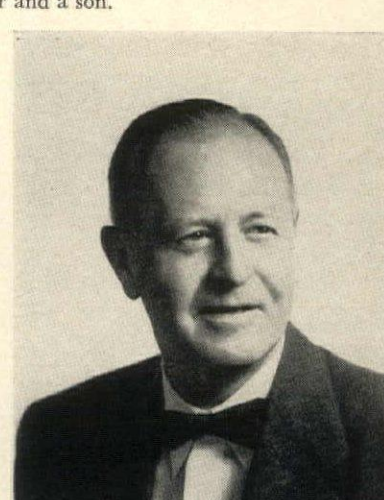
Mr. McCandlish was educated at the University of Maryland, and at George Washington University, receiving his L.L.B. from the latter. He has been engaged in the practice of law in Fairfax County since 1935, and is general counsel of Arlington-Fairfax Savings and Loan Association.

In 1942, 1944, and 1948, he served in the House of Delegates of the Virginia General Assembly.

Mr. McCandlish is the president-elect of the Virginia Bar Association.

During W. W. II he served with the U. S. Navy.

He married the former Josephine Meredith Sutton of Richmond. They have a daughter and a son.



Frank E. Schlegel

Board of Governors

Virginia Savings, Building and Loan League

Mr. Schlegel is a graduate of Virginia Military Institute class of 1917. He entered military service and served with combat troops in Europe in W. W. I. He resigned from the Army after the war, and entered the lumber and construction business.

Mr. Schlegel is president of Norfolk Federal Savings and Loan Association, and has been in this field actively for 28 years.

He is a senior charter member of the Society of Residential Appraisers and holds the M.A.I. designation.

He is current president of the Tidewater Group of Savings and Loan Associations and

(turn to page 43)

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comparable to that charged elsewhere in the community for home loans. The better risk the loan is to the association, the lower rate the borrower can obtain within the range of the association's current policy on rates. In the last ten years the typical home loan rates have been 4% to 6%.

Savings and loan associations can make all types of home loans so that a borrower has a wide choice in making his interest payment and principal repayment arrangements. (This is the major phase in which the different types of home loans make any difference to the borrower.) The choice may include FHA-insured loans and loans to veterans guaranteed or insured by the Veterans Administration.

The borrower's chief concern, in arranging for his home loan is in fitting the repayment schedule to his income, getting a sound house, paying a sound

price for it in terms of the market, and having a sensible and workable relationship with the lending institution in case something happens to upset the original arrangement. The savings and loan association, with its century and a quarter of specialization in home lending, is well equipped to give sound advice on arranging loan terms to suit income, on the physical soundness of the house and the relation of its cost to future value of the property. It is also possible to make additional payments on loans with a savings and loan association, over and above the monthly payment stated in the contract.

Such flexibility is possible in a savings and loan association because it is a community institution with the personal relationships between customers and institution intact at all times.

Earlier we pointed out the simple beginning of the savings and loan business in this country. After that one

small association, which had 37 people saving up their money out of weekly and monthly pay envelopes, associations were organized and spread all over the United States. Their establishment in frontier towns was simultaneous with the coming of the first evidences of permanent culture and community life in nearly every case. They have offered for four generations a way to thrift which can be fitted to diverse types and sizes of individual and family incomes. Thus, they have definitely encouraged thrift as well as offered a safe employment for the funds of those already following the time-honored American practice of setting aside something for the future.

By originating the monthly installment plan of paying for a home, the savings and loan associations have been, from the beginning, a great influence in making home ownership possible for people of all income classes.

One hundred and twenty-eight years after the founding of the first association, 60% of the American families are reaching the desirable status of home-owners, a monument in part to the functioning of savings and loan associations.

This type of institution has weathered thirteen major economic depressions; survived five wars; and been an important influence in both of its chief phases of activity in the widespread ownership of the wealth of the United States and Virginia by plain citizens. Every man, woman or child with money in a savings and loan association, like every home-owning family which borrows from a savings and loan association, shares in the wealth of the country. The savings and loan associations can justly be placed among the institutions which have helped make and keep our nation great.

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Chicago, Ill.

Virginia Beach Federal Savings & Loan Assoc.

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Compare!
then
decide

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PIONEER FEDERAL SAVINGS & LOAN

ASSOCIATION OF HOPEWELL

Hopewell—Virginia—Colonial Heights

(from page 41)

also of Chapter 117 of the Society of Residential Appraisers.

Mr. Schlegel is a past president of the Virginia Savings, Building and Loan League and is presently a director of the Federal Home Loan Bank at Greensboro.

Mr. Schlegel is married and has a son who is a manager of one of Norfolk Federal's branch offices.



Hugh L. Dougherty

Board of Governors

Virginia Savings, Building and Loan League

Mr. Dougherty's financial career began after W. W. I, in a bank, in his native Norfolk. In 1941 he entered military service. Overseas he commanded the 111th Field Ar-

tillery Battalion. He is now retired with the rank of full colonel.

He is the president of Atlantic Permanent Building and Loan Association, past president of the Virginia Savings, Building and Loan League, past president of the Tidewater Group of savings and loan associations, past director of the United States Savings and Loan League, and is presently an executive committeeman of the latter national organization.

Mr. Dougherty is a member of the Methodist Church, a member of the Khedive Temple Nobles of Mystic Shrine, and is in many other organizations.

He married the former Effie Griffin. They have a son, Larry, who is a captain in the Marine Corps, and a daughter, Lee, who has a Masters Degree from the Eastman School of Music. She is now studying voice in Cologne, Germany, on a Fullbright Scholarship.

John H. Randolph, Jr.

Board of Governors

Virginia Savings, Building and Loan League

Mr. Randolph was educated at Virginia Military Institute. Upon graduation he entered military service and ended up as a pilot of a B-29 in the Pacific. During the Korean emergency Mr. Randolph was recalled to active duty.

He has been actively engaged in the savings and loan business for fourteen years and is president of First Federal Savings and Loan of Richmond.

Mr. Randolph is a member of various organizations. Among them are: Richmond Rotary, Country Club of Virginia, Real Estate Board of Richmond, Richmond Home



Builders, and Richmond, Virginia and U. S. Chambers of Commerce.

He is a past president of the Virginia Savings, Building and Loan League, a director of the United States Savings and Loan League, and of the Germantown Fire Insurance Company.

Mr. Randolph is a member of the St. Stephen's Episcopal Church.

He married the former Rebecca Meem of Bluefield. They have two daughters.

Edmund Goodwin

Board of Governors

Virginia Savings, Building and Loan League

Mr. Goodwin was educated at Columbia University and at the University of Virginia.

(turn the page)

Save—and Make it a Habit!

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Savings and Loan Assn.

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Victor 6-6623

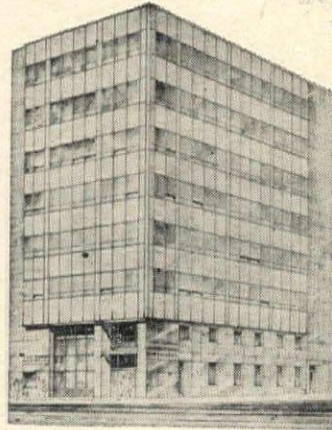
Anticipated Dividend

BEGINNING JAN. 1ST

4%

P. G. COSBY, JR., *Executive Vice-President*

LYNCHBURG, VIRGINIA



Savings Accounts • Home Loans

Anticipated Annual Dividend
Effective January 1, 1960

4%

FIRST FEDERAL

Savings and Loan Association

Church Ave. at 1st St., S.W.

Roanoke, Va.



Edmund Goodwin

His business career is varied, and demonstrates his ability and interests.

Mr. Goodwin is president of Peoples Federal Savings and Loan Association, and is also president of the Crystal Spring Land Company. He is a director of First National Exchange Bank of Roanoke, Shenandoah Building Corporation, and of the Old Dominion Fire Insurance Company.

Some other positions he holds are trustee of Roanoke Memorial Hospital and Roanoke College. He is also treasurer of the Roanoke Symphony Orchestra.

Mr. Goodwin is a member of the Shenandoah Club, the Roanoke Country Club, and of the Farmington Country Club.



Edwin B. Brooks, Jr.

Board of Governors

Virginia Savings, Building and Loan League

Mr. Brooks received his Masters for Business Administration from the University of Richmond, and his Ph.D. from Ohio State. He has been in the savings and loan business since 1952 and is president of Security Federal in Richmond.

During the war he was in the Navy and attained the rank of lieutenant, senior grade.

Mr. Brooks has served on the faculties of Ohio State and the University of Richmond.

He is married, and is the father of twin girls and a son.

Mr. Brooks is extremely active in many fields. He is chairman of the Board for Better Schools for Chesterfield County, and president of the Southampton Civic Association. He is also a member of the Willow Oaks Country Club.



John R. Sears, Jr.

Board of Governors

Virginia Savings, Building and Loan League

Mr. Sears was educated at the University of North Carolina and at the University of Virginia, receiving a law degree from the latter.



During W. W. II and the Korean emergency he served in the U. S. Navy.

After military service, Mr. Sears practiced law in Norfolk, and in 1957 became vice president and treasurer of Home Federal Savings and Loan Association.

He is secretary of the Tidewater Group of Savings, Building and Loan Associations, and a member of the American and Virginia Bar Associations. Mr. Sears is a member of the Larchmont Methodist Church in Norfolk. He is also a member of the Norfolk Yacht and Country Club.

Mr. Sears married the former Jean Barnacascel, and they have two children.



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IMAGES (from page 5)

who exercise a powerful influence in the publishing business.

Mark and Carl were a pair of literary minded young Midwesterners who brought their dreams and ambitions to New York. While Carl, the elder, worked as a book critic of no great stature, the personable Mark became one of the country's finest teachers at Columbia College, the men's undergraduate college of Columbia University. From the beginning of the twenties into the present this college has produced an incredible number of prominent literary men—writers and editors, publishers and critics—as the University has attracted to its faculty outstanding scholars. For personal advancement in the literary world, no college could have served as well as the place where Mark Van Doren made friends and allies across thirty-years of students who developed into celebrities and powers.

The fact that both Mark and Carl married book-critics, one who became the book-editor of the N. Y. *Herald-Tribune*, tended to expand their influence and solidify their position. The books authored by Carl Van Doren inevitably received the kudos of the clique, but it is unlikely that even their titles have survived their season. The poems of Mark are definitely minor, and, while his verse is unpretentiousness and agreeable, certainly would be almost unknown were he an obscure person outside of any coterie. Personally, Mark Van Doren is a very fine man who deserves all his reputation as a teacher, but these are not the qualities which caused his or his family's larger position in the world of letters. By the circumstance of the coterie, the Van Doren brothers and their wives constitute essentially a success story.

Charlie The Actor was born in a world of letters to a position of privilege equivalent to that of a son of the vastly rich in a world of material values. Much like some of the more publicized rich offspring, Charlie did not settle down and assume the responsibilities of an adult. He wandered here and there as something of a mental-type playboy. Some of the sentimentalists have excused Charlie's weakness to temptation on the grounds of the poor pay received by professors in a world of money-values. But consider that the spoiled darling of the eggheads was thirty years old, with no record of steady employment anywhere nor of a consistent line of endeavor, when he was *given* this pleasant post at Columbia College.

(Continued on page 47)

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(Continued from page 45)

In many of the fields where the pay is considerably higher than in the academic cloisters, the men doing the hiring would take a long look at a character with Charlie's background before taking him on at any price. As at that time the phoney had neither Ph.D. nor experience as a teacher, only family connections could have obtained for him one of the greatly sought posts at Columbia. He was not in any sense a professional scholar, nor had he done anything for himself to earn a position which, in his preferred world, was regarded as a plum.

In sympathizing with the low financial emoluments that accrue not only to teachers but to most people engaged in work relating to the printed word, it must be pointed out that, at least in the case of those like Charlie, many individuals deliberately sacrifice higher money rewards in exchange for existing in a milieu in which they are happy and which offers its own rewards. (Writers, for instance, continue to produce long after they are financially independent: the money rewards are incidental, though often necessary, to working at what one would be doing in any case.) For a person who had never applied himself to anything, Charlie really had it very good.

The "plight of the poor professor" is a part of the current American consciousness, which cannot regard anyone as fortunate unless he is a large earner; to be completely blessed, he must also be a celebrity—for whatever reason. Charlie was removed from the context of his actual, rather shoddy, history and foisted off as "the poor professor" who became both rich and a celebrity. Here was everything for the American Drama: the monetarily under-privileged who made his learning pay off. A dark horse had won the Kentucky Derby, an unknown had knocked out the Champ, an obscure scholar had beaten Wyatt Burp and Cheyenne in the Nielsen ratings.

From the beginning, the Great Faker was as much a studio creation as the Western heroes. The man who impersonates Cheyenne, an ex-bouncer from Las Vegas, was physically big enough to fit the part the producers manufactured to play on the "street" at Warner Brothers' studio. Young Van Doren, through his family's success, had the background to fit the part Producer Enright designed to play in the famous isolation booth. Van Doren, the ex-wanderer, took the job for the same motives as the ex-bouncer—for dough and a marketable fame.

The fame he cashed in for a \$50,000

a year job in exchange for little more than the publicity value of his tinhorn reputation. In disavowal of even the scholarly status on which his public image had been created, he squandered the money he won by cheating like any other spendthrift who came suddenly into money he had not legitimately earned. Finally, when cornered and forced by NBC to admit the truth, even then the fabricated Hero continued to act out the part jointly created by Producer Enright, a gullible public, and free publicity provided by newspapers and magazines in search of a hot topic.

This time he wrote out the part in advance and treated the spectators in Washington to a yet greater performance than he gave for the conniving Enright. All at once he became Virtue who, succumbing once to temptation, was eager to recant his misguided moment and throw his tortured soul on the mercy of his charitable fellows. Never once did he hint that for two years he had savored all the notoriety and gain of passing himself off as the intellectual's Hero, nor that he had tried as long as possible to squirm out of admitting his fraud. No, he remained steadfastly consistent with the image that originated in Enright's scheming brain, and will continue to do so.

As accepted by the public there is no Charles Van Doren and never was, any more than is there a Wyatt Burp or Cheyenne, or any other of the manufactured idols who fill the need for the Individual in a gray world of anonymous conformity. As such, the image that is Van Doren will continue to prosper. In a nation whose moral values have become hopelessly entangled with values of material success, there are too many conscienceless people eager to make use of Charlie's publicity value. Doubtless he could command large sums for personal appearances and probably he'll write a biography which will run as a serial in a national magazine, become a best-seller and be made into a motion-picture. It is well to remember that Mike Romanoff be-

came a permanent fixture in Hollywood *after* he was unmasked as a phoney, and has built an unique reputation as a fake.

Pity would be wasted on Charlie; he'll do all right for himself. The people to pity are those who form the American public. Their need for Heroes in the age of the levelling is so pathetic that they must manufacture one, and then believe him. This is a return to the worship of idols, "graven images."

If the soul of America has been so crushed under the imposition of the Equality Dream that it needs to invent false gods, surely the South, which has never subscribed to the current cults, does not need join hands with the idolaters. Van Doren in himself is nothing. As Enright's puppet he is a symptom of the spiritual sickness of his times, a pimple of the face of a bilious America. After all the words that have been written in examining the case of Charles Van Doren and television, after they have all been forgotten in the next orgy of a scandal, we might begin by examining the civilization which produced such a spectacle for the world's scorn. In the South, we might re-examine those of our own values which remain distinct from those of the majority who presume to order for us our society. To the extent that Southerners were duped along with the liberals who produced this cheat, to the extent that we contributed our part to the mythical image, to that extent are Southerners under the influence of the idol-makers. Since it is the purpose of the South to retain control of its own social order, let us make sure that we maintain a sense of regional values which does not need the synthetic Heroes manufactured in those marts which take the lead in denouncing our ways.

Clifford Dowd

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BUSINESS REVIEW

(From page 35)

Mills, has been reelected president of the Virginia Manufacturers Association. Vice presidents are Ernst W. Farley, Jr., president of Richmond Engineering Co., and E. H. Lane, Jr., vice president and general manager of Lane Co., Altavista. Other officers are Basil W. Coale, vice president of Albemarle Paper Manufacturing Co., treasurer, and Charles H. Taylor of Richmond, executive vice president of the association. . . . E. L. Munday, Jr., assistant manager of the Roanoke Division of Appalachian Power Company, will succeed N. Bruce Cox, manager of the company's Fieldale District, upon his retirement January 1st, 1960, according to J. D. Lawrence, manager of the Roanoke Division. . . . The new directors of the Federal Reserve Bank of

Island Creek Coal Co., elected as a class B director, and H. H. Cooley, of Round Hill, president of Round Hill Richmond are Raymond E. Salvate of Huntington, W. Va., president of National Bank, elected as a class A director. The bank has nine directors, three each in Classes A, B and C. Class A directors must be active bankers as required by the Federal Reserve Act. Class B directors are representatives of commerce, industry or agriculture and may not be officers, directors or employees of any bank. Class C directors are appointed by the Federal Reserve's Board of Governors from fields other than banking. . . . D. Stuart Beckner has been promoted to assistant vice president of the Bank of Virginia. Beckner has been assistant cashier of the bank's Main Street office in Norfolk.

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Capital—\$100,000.00

Surplus—\$150,000.00

Total Resources More Than \$4,750,000.00

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(Continued from page 27)

Christmas trees were introduced about 1901. The first Christmas tree "string" of lights was made in 1907, and another "first," according to data in the files of the Valentine Museum, was in 1934 when multiple burning tree bulbs came on the market—the type designed so that when one bulb went out it did not affect the others.

Candles are as old as Christianity, and in this connection we read recently that in some parts of Ireland only

women named Mary can snuff the candles at Christmas.

"The stockings were hung by the chimney with care

In hopes that St. Nicholas soon would be there.

There is plenty of data both legendary and factual on the first use of Christmas stockings and the red-suited parton saint so dear to our childhood memories, who was supposed to fill them with sugar plums etc., etc.

An Asian, Bishop Nicholas, originated the custom of hanging stockings by the chimney at the yuletide. The legend is that he went into the peasant villages on Christmas Eve and tossed corn down the chimneys of the poor who had hung their stockings by the fire to dry.

It is a well accepted fact that most of our favorite Christmas symbols are of European origin. But there is one outstanding exception—Santa Claus. The jolly man is supposed to have started his legendary life as the kind Bishop Nicholas of Asia Minor, mentioned above, who became after death Russia's patron Saint Nicholas. When the Dutch settlers came to America they had changed the Bishop's flowing robes for a bright red Dutch suit and the good Bishop's namesake was contracted to Santa Claus.

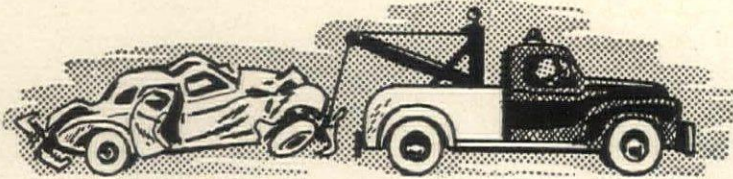
Searching for more anon on the use of hanging stockings as the receptacles for "goodies" via the chimney, we ran across Volume 1 Number 1 of *Life*, its first issue dated Jan. 4, 1883 and not to be confused with the *Life* magazine currently on the news stands, as the original *Life* publication ceased publication in October 1936. In our "find" was appended this illustrated article, herewith reproduced, reflecting a New England slant on the use of stockings vs. Christmas trees.

Much has been written on the elaborate food preparations for the yuletide, especially in Old Virginia, so we will depart from the subject of this Christmas sketch to report that the following menu was offered at Christmas in 1811 to local diners by the historic Exchange Hotel of Richmond, to wit: 12 entrees, 17 desserts, soup, four roasts, four varieties of cold meats, six kinds of wild game and eight vegetable dishes, topped off with fruit and washed down with choice liqueurs and coffee. No doubt if the hostelry boasted a house physician, he was on emergency status as perhaps were other M.D.s throughout the city.

And when Martha and "the Father of His Country" were entertaining at Christmas, his receipt for the eggnog served his guests was: 1 quart of milk, 1 quart of cream, 1 dozen eggs, 1 dozen teaspoons of sugar, 1 pint of Brandy, ½ pint of rye, ¼ pint of Jamician Rum and ¼ pint of Sherry. Washington mixed the liquors first, then added the eggs and cream slowly, the mixture being kept in a cool place for several days.

Lucky, we say, that in that era there were no drunk driving tests. Merry Christmas!

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**Season's
Greetings**

FROM

Richmond Amusement Sales Co.

H. L. DONOVAN

Richmond, Virginia

Sea Venture

(Concluded from page 25)

the play. When asked if he realized that important people were aboard his ship this was his answer:

"There is none aboard that I love more than myself."

Sir Thomas Gates did not stay in Virginia to serve as Lieutenant-Governor under Lord Delaware. He spent the year in England, while Lord Delaware was in residence here, on personal and government business. Sir Thomas

Gates had been elected to the House of Commons from his borough some time before his commission for the governorship of Virginia. Some of his opponents had tried to unseat him because of his pending absence from the country. But they were unsuccessful. Thus, he had connections with the Government of England, the same as Lord Delaware who held a hereditary seat in the House of Lords, or Upper House of Parliament. He must have told his side of the story of the ill-fated flagship, and the meeting of the two Governors, as it was heard and recorded by Shakespeare in *The Tempest*.

Shakespearean scholars have said that both the style and the language of *The Tempest* are characteristic of this period in the long and fruitful career of the playwright from Stratford-on-Avon. Incidentally, he died in 1616, the year the land was supposed to be assigned in fee simple, but postponed through the influence of the devotees of Royal patronage. If certain claims that the writings of Lord Delaware's secretary suggested the whole idea of

The Tempest to Shakespeare have any foundation, they must have inspired the great writer and actor to create something light and airy enough to counteract some of the melodrama in those writings.

The Tempest opened the social season at the Court of King James I, on November 1, 1611. At that time dramatic performances were used like state dinners in our time, for the entertainment of government officials and foreign diplomats. A member of the Royal household staff was responsible for the selection of plays from the current hits on the public stages of London. The staff officer was known as the Master of the Revel, and his account book for 1611 records the performance of *The Tempest* before King James I. Lord Delaware might have been a guest at this performance.

In the light of the historical facts *The Tempest* can rightfully be considered a satire on early American history, whether it is read in the classroom or acted on a satellite beyond the moon. △

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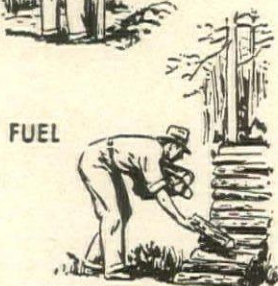
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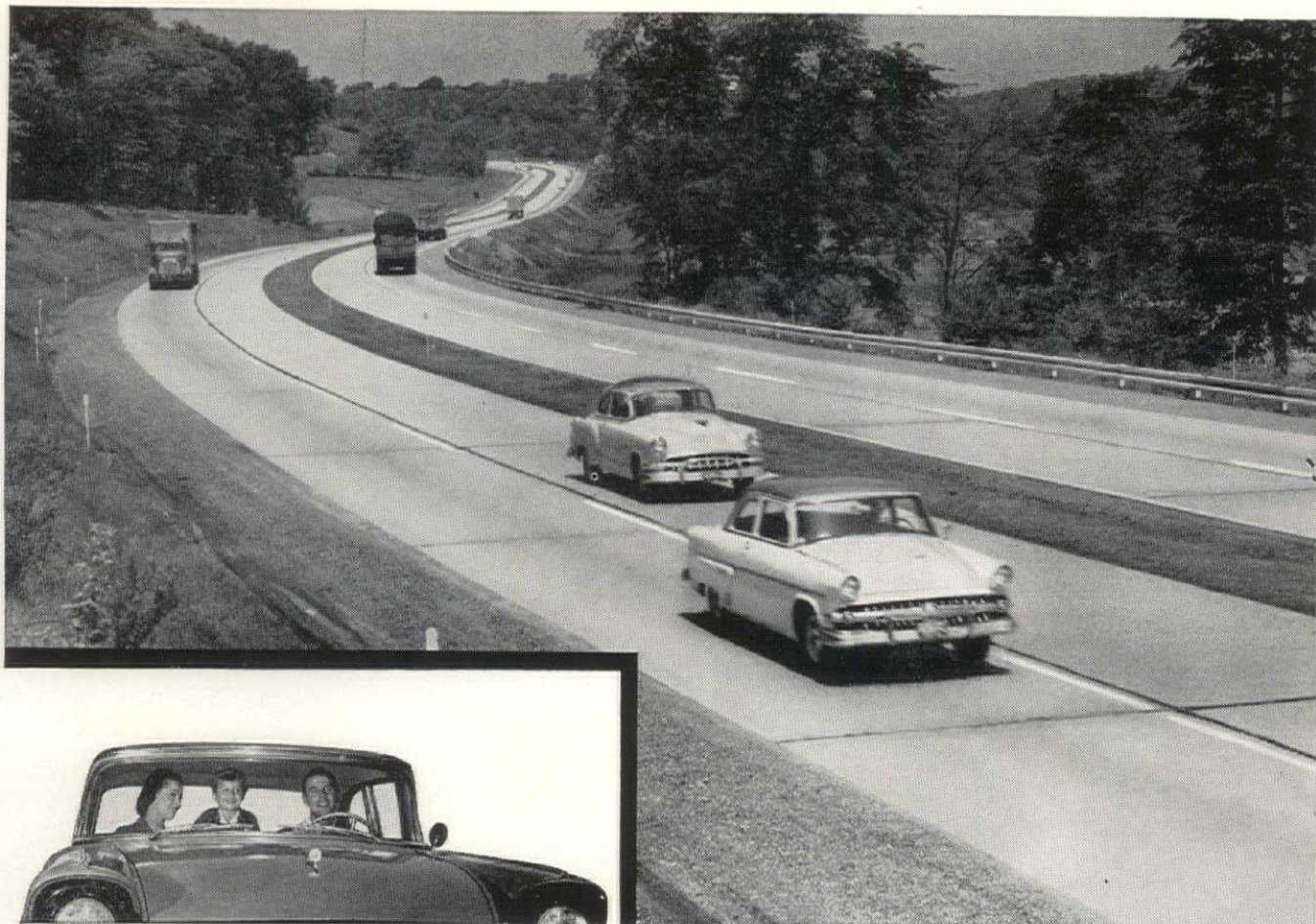
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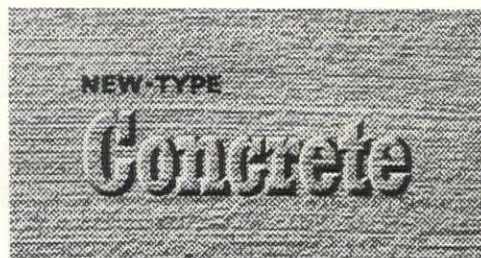
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