



OCTOBER 1964
35 CENTS

VIRGINIA'S REALTORS

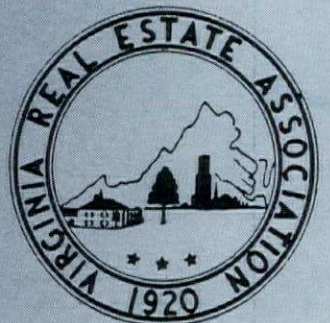


PROFESSIONALS
IN THE
PRACTICE
OF
REAL ESTATE

BY

PAT BRYANT

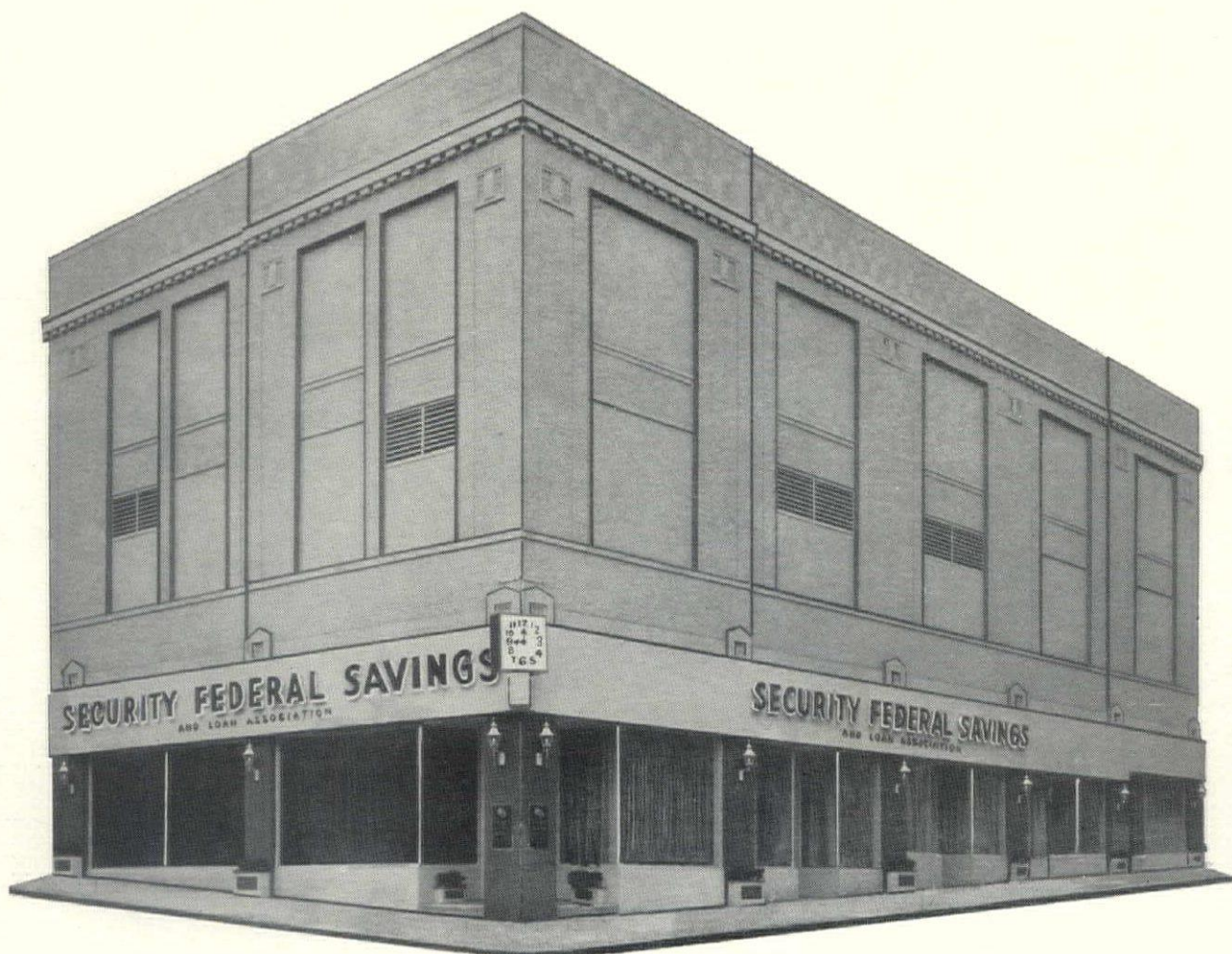
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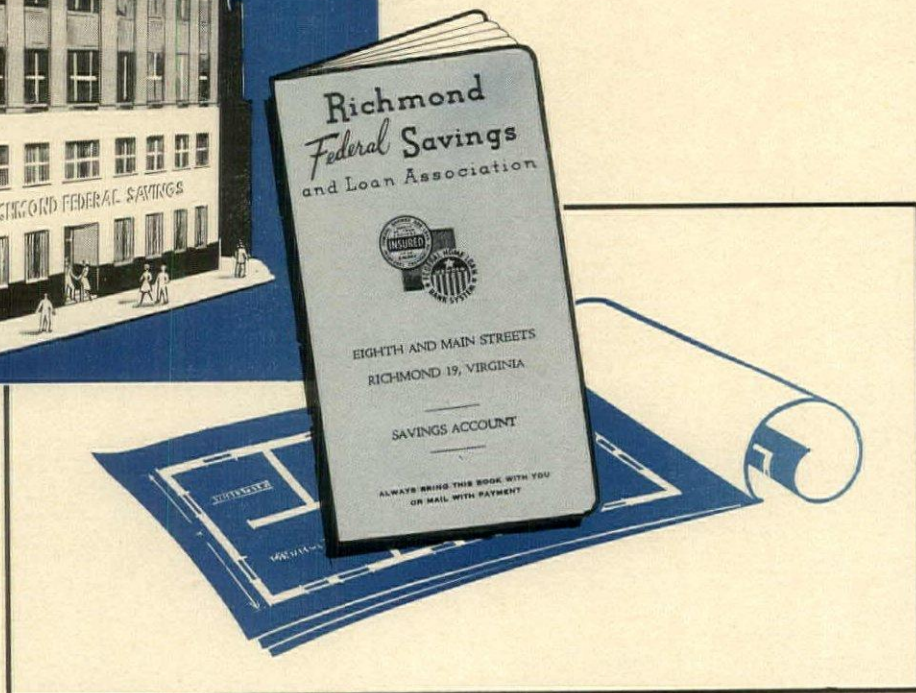
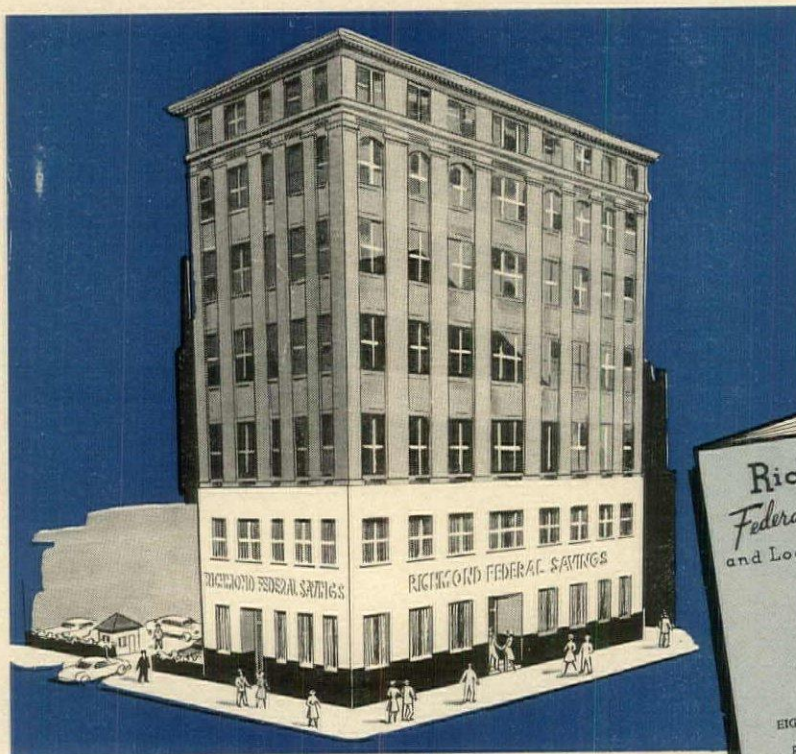
For the city and residential road builder, modern Asphalt pavement also offers many other advantages. They can be built faster, and are easier to open up and close for sub-surface utility construction and repair. They are water- and frost-resistant, and unharmed by de-icing salts used in winter.

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VOLUME LXXXVI

OCTOBER 1964

NUMBER TEN

The Passing of the Gods

FOR ABOUT THE PAST TEN YEARS, not a month passes without the appearance of one or more books on the subject of the individual's "identity" in modern society. The problem was most succinctly and flatly expressed by Helen Merrell Lynd: "The healthy personality is almost impossible of attainment in a society like our own. . . ." She makes the point that "in every known society the possibilities for full realization of individual capacities have always been restricted to a small part of the population." In the past this was always recognized. But today, as Mrs. Lynd said, "Some social scientists who consider no study and planning too searching to apply to institutional change are content to rely on tradition and accident for the understanding of the individuals who compose society."

In government we see the reliance on institutionalization. Yearly new bureaus are added (themselves swallowing up the individual) with the presumed purpose of increasing the public good by applying some program to statistical groups. The individual has become an actuarial statistic. President Johnson, his heart overflowing for his fellow man, reached a statistical point of division between poverty and non-poverty. According to his program for obliterating the group below the dividing point, the presumption must be that this group will, by entering a new statistical group, enter into a new phase of well-being. It must also be presumed that the heads of families, who will bear a heavier burden of taxation in order to improve the lot of the lower statistical group, will themselves be benefitted by the increase of total well-being in the nation.

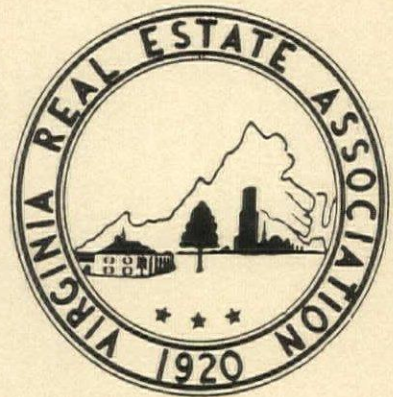
However, in all the scholarly books of reflection upon our society there is a noticeable lack of even comment on the effect of the operation of bureaus and the diverting of the national wealth for statistical economic gain for statistical groups. It is not that any social historian, sociologist, psychologist or theologian is indifferent to the physical benefits that can come to a segment of the population. The point is that relief of certain groups and a higher living standard for other groups make no significant contribution to the search of the individual for his own identity.

Mrs. Lynd's statement that the full realization of individual capacities has always been restricted to a small part of any population is a readily demonstrable fact of history. The Greek dramatists, who continue to be studied and to influence drama, were giants who arose above an illiterate population. Their plays, like Shakespeare's nearly 400 years ago, were written to be spoken to audiences who mostly could not read. The giants of the Italian Renaissance painted their pictures and carved their sculptures for spectators who could be reached visually more readily than by the printed word.

Yet, because these few were encouraged to reach their own fullest potential, the great majority found their own identity through the heroic works of the few. For these works were concerned with the great drama of the individual man in his relation to the universe. By the insights into human nature of these few, by the grandeur and nobility of their concept of the individual's fate, by the values they gave to courage and commitment,

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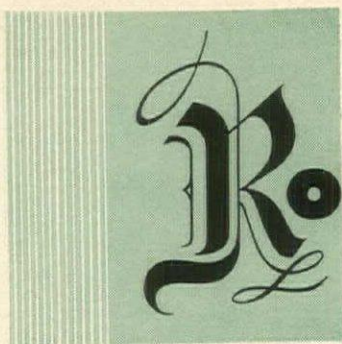
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On November 12, Sheltering Arms, Virginia's only all free general hospital, begins its annual Donation Day appeal in order that its care of the state's medically indigent men, women and children can continue for another year.

This year, the sum of \$146,000 is being sought in public donations to supplement income from endowment and some special gifts from organizations and individuals.

Since this hospital was founded 75 years ago it has provided the highest type of patient care possible for its patients—people temporarily down on their luck whose physicians have attested to their need of care and inability to pay. Though the quality of the care has never been lowered, its cost has risen from less than \$2 in the beginning to more than \$26 in this past year, for one patient care day. Since 1889, Sheltering Arms has cared for 56,000 patients from all parts of the state.

Last year, 14,300 patient days of care were provided, with 785 sick persons admitted in the 12 months' period.



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Vice-President

A man's home, be it castle or farm, suburban split level or mid-town apartment, represents probably his largest single lifetime investment and certainly a major item in his budget.

Economists advise that housing uses, on an average, one-fifth of the family income. This may vary according to the amount of that income but regardless of the final figure, one thing's for sure—it's a big chunk of money. And it's a chunk that's going to be carefully spent.

When a family or individual decides to take that important step to home ownership or rental or to sell a piece of property, one person is needed to become friend, confidant, advisor and occasionally, morale booster. That person is the real estate man or woman who, before the transaction is complete, stands a good chance of knowing more about his client, his tastes, dreams and aspirations, family, hobbies and most of all, his financial capabilities, than anyone in the customer's life. In return for this information, the real estate representative is expected to produce the desired property or needed buyer. More importantly, he instills in his client a sense of confidence and trustworthiness.

To assure Virginians that they may trust and have confidence in the men and women who handle their real estate transactions is a major objective of the Virginia Real Estate Association.

The Association, now in its 44th year, has a membership of more than 5,000, including over 1,500 brokers (more than 51 per cent of the 3,000 licensed in Virginia) and 3,500 salesmen (more than 58 per cent of those licensed in Virginia). This "Realtor" membership, divided among 33 local boards and some few non-board members, places Virginia 21st in size among state associations members of the National Association of Real Estate Boards, the nationwide amalgam of organized real estate.

The term "Realtor" is restricted to members of the National Association of Real Estate Boards and thus, in Virginia, to members of the Virginia Real Estate Association. The term was the idea of Charles N. Chadbourn, a past president of the Minneapolis Real Estate Board, and was adopted by the NAREB convention of 1916. He coined the term after seeing a group of unscrupulous men re-

ferred to as real estate dealers and deciding a definitive term for reputable brokers was needed. "Realtors" is a collective mark owned by NAREB and registered in the U. S. Patent Office. Numerous courts have upheld its use only by NAREB members. By virtue of a three-way agreement, members of local real estate boards (or members-at-large where there are no boards) automatically become members of the Virginia Association and NAREB and eligible to display the "Realtor" insignia.

Membership in NAREB is not restricted only to the parent, state associations or local boards. This organization of more than 77,000 Realtors in 49 states also boasts 10 subsidiary organizations—American Society of Real Estate Counselors, American Institute of Real Estate Counselors, American Institute of Real Estate Appraisers, Executive Officers Council, Institute of Real Estate Management, National Institute of Farm and Land Brokers, National Institute of Real Estate Brokers, Women's Council, Urban Land Institute, Society of Industrial Realtors and the American Chapter, International Real Estate Federation.

Today's Virginia membership represents a massive growth for the organization that began at a meeting in Richmond on October 22, 1920. That meeting was arranged by the Richmond Real Es-

tate Exchange. In addition to the representatives from Richmond, it was attended by 54 real estate men from Norfolk, Hopewell, Lynchburg, Roanoke, Charlottesville, Chester, Ashland, Petersburg, Danville, Suffolk, Altavista, West Point and Clarksville. The Richmond Exchange was the logical group to spearhead a movement to organize such a body. That Exchange, while organ-

ized in 1912, was a descendant of an exchange that flourished as early as 1874, and probably was the first of its kind in the post-Civil War South. Thus, not only was this the real estate board in the capital city, its origin boasted historic roots.

Joining the Virginians for this organizational meeting were John L. Weaver, president of the National Association of Real Estate Boards (NAREB); Tom Ingersoll, NAREB secretary; Walter L. Weaver of the NAREB staff; Col. David H. Leake, chief-of-staff, (Continued on page 9)

VIRGINIA'S REALTORS

PROFESSIONALS
IN THE PRACTICE
OF REAL ESTATE

BY PAT BRYANT

VIRGINIA REAL ESTATE ASSOCIATION



OFFICERS



(Photo by William Parker)

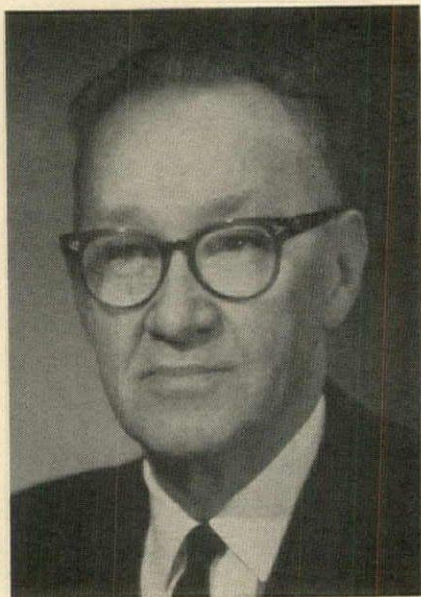
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representing Gov. Westmoreland Davis; and Richmond Mayor George Ainslie. That the Virginia Real Estate Association wished to be affiliated with NAREB was never in doubt and the Virginians adopted the NAREB Code of Ethics. From that day to this, the Virginia Association and NAREB, while not agreeing on all policy, have exemplified team spirit on the vital issues and precepts of the improvement of real estate professionalization.

Th original real estate boards of the Association were those of Norfolk, Richmond, Roanoke, Charlottesville, Hopewell, Suffolk and Lynchburg. The first committees were indicative of the early 1920's and of a new-born organization's primary concerns—Budget, Audit and Finance, Legislation, Ethics, Taxation, Publicity and Advertising, Good Roads, Immigration, State Cooperation, Drainage and Reclamation.

Edgar Allan, Jr. and E. Ray Richardson were temporary chairman and secretary, respectively, of the organizational meeting. When officers were elected, the presidency went to Paul T. Collins of Norfolk. Ray Richardson, secretary of the Richmond Real Estate Exchange, was elected secretary-treasurer, a post he was to hold for two years. The five vice presidents were Bruce Bowe of Richmond, George V. Venable of Lynchburg, H. K. Hawthorne of Charlottesville, M. J. Harlow of Alexandria and E. W. Speed of Roanoke.

The officers, plus one member from each real estate board selected to serve for two years, constituted the Association's governing body. Today, the Association's affairs are largely guided by an executive committee comprised of the president, six regional vice presidents and the immediate past president. This body recommends policies to the administrative body—a board of directors made up of the officers, past presidents, local board presidents, members elected by local boards on the basis of one for each 50 board members (in addition to board presidents) and three members appointed from the at-large members by the Association's president. The executive vice president is an ex-officio member of both groups.

By the time the Association met for its 1921 convention in Norfolk, membership had more than doubled, from 125 persons to 300 and from seven boards to 13 with others in the process of being formed.

The blossoming body had some plans too: (1) To ask the General Assembly for a bill providing for a flat tax of 50 cents on the 100 dollars of mortgages payable at the time of recordation for the life of the mortgage. (The bill en-

acted provided for a 55 cent tax, in later years reduced to 50 cents). (2) To support measures for improved roads and issuance of not less than 50 million dollars in state bonds to finance road construction.

One report proved just how widespread the influence of the Association could and would become. The Immigration and the Reclamation, Drainage and Publicity Committees were instrumental in convening a general conference from which evolved the Virginia Development Board. This board was formed to aid in development of commercial, industrial and agricultural potentials of the state. The results—new businesses, new factories, more scientific farming—have been obvious to all through the ensuing years.

All was not entirely sweet cooperation between real estate men and the Virginia Department of Agriculture, however. The Association's executive board found itself working to stop the Commissioner of Agriculture from advertising farms for sale and acting as a broker in bringing buyers and sellers together.

In 1922, President Bruce Bowe voiced a hope that took two years to come to fruition but that has added greatly to the professionalization of real estate practice in Virginia. At the Roanoke convention, he urged the enactment of a brokerage licensing law so that "the people who have transactions in real estate will be protected by it from the unscrupulous and dishonest man who might engage in the business." By October, 1925, Charles C. Bowe, chairman of the new Virginia Real Estate Commission, could report to the Association convention in Winchester that the real estate law had been in

operation for nine months and that it was operating smoothly and with good results.

In brief, the law enacted by the General Assembly provided for a commission (originally three members, now five) to be appointed by the governor to serve as a branch of state government in administering pre-licensing examinations of prospective real estate salesmen and brokers and to conduct formal hearings, when necessary, of unethical or illegal actions.

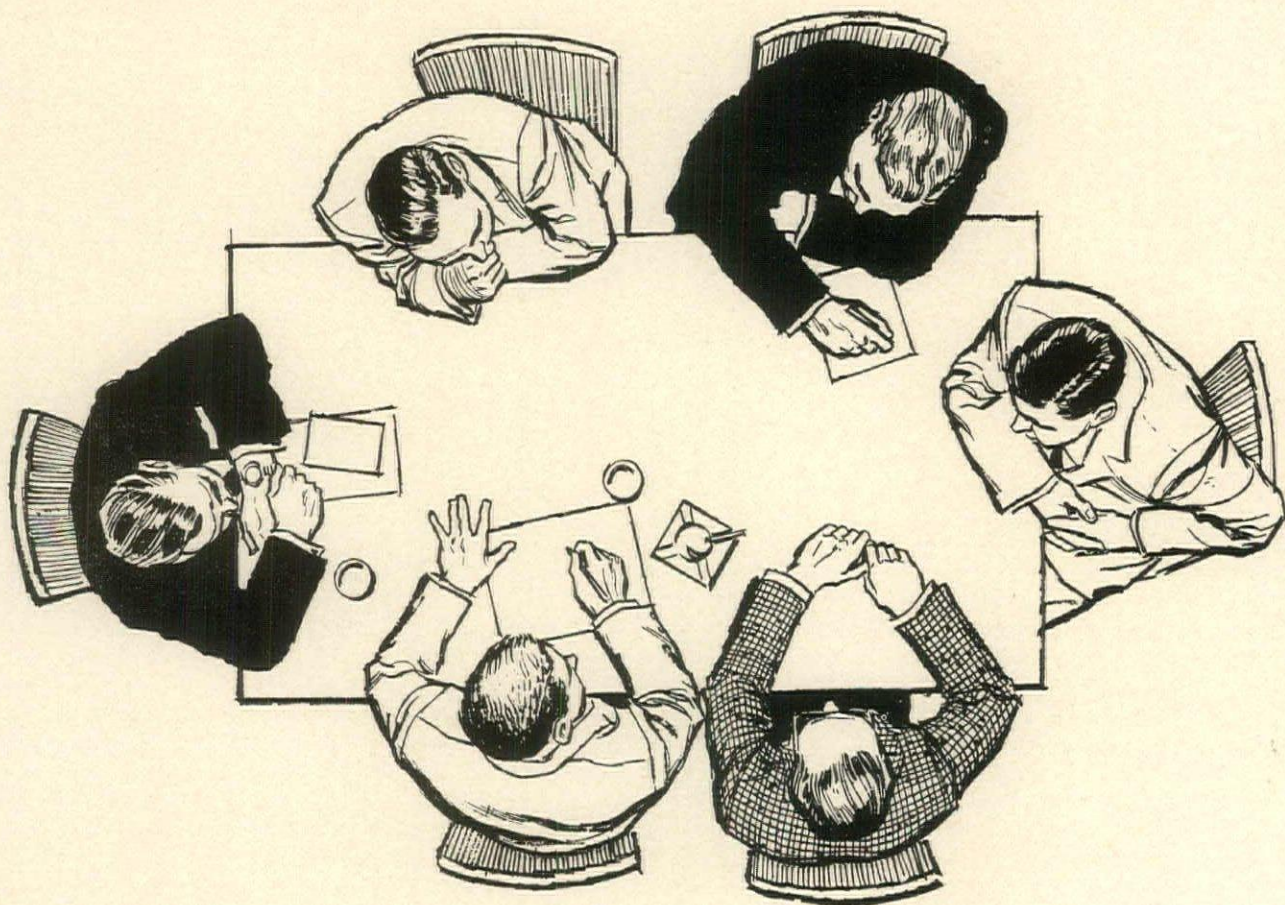
The examinations for brokers and salesmen differ, reflecting the difference in their respective positions and responsibilities in the real estate industry. A broker, who must meet the higher qualifications, is usually an officer in a real estate firm and generally is the owner. A salesman is a man or woman employed by the broker.

The Virginia Real Estate Law clearly is designed to protect the public. It plainly states that a license "shall be granted only to persons who bear a good reputation for honesty, truthfulness and fair dealing and are competent to transact the business of a real estate broker or a real estate salesman in such manner as to safeguard the interests of the public."

Expressly prohibited from receiving a license are persons unable to read, write and understand the English language and those not citizens of the United States or who have not filed their intent to become citizens. Anyone whose application has been rejected in the six months prior to applying for a license or whose license has been suspended in the past year in any state or the District of Columbia also is not permitted to be licensed. Prohibited, too, are persons who have been

OBJECTIVES

- To unite the real estate men and women of this State for the purpose of exerting effectively a combined influence upon matters affecting real estate interests.
- To enable the members of the State Association to transact all business connected with real estate to better advantage by the adoption of such rules and regulations as may be deemed proper.
- To promote good fellowship and maintain the high standards of conduct in the transaction of the real estate business expressed in the Code of Ethics as formulated by the National Association of Real Estate Boards.
- To cooperate with other organizations in the civic development and the economic growth of the State of Virginia; to promote the substantial progress and development of the State and all its resources.
- To advocate legislation beneficial to real estate, its owners and licensed real estate brokers, and to oppose legislation detrimental thereto.
- To lend assistance to the Virginia Real Estate Commission in the enforcement of its regulations.
- To act as the official spokesman for all local Boards and Individual Members in Dealing with Matters on a State level.



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convicted of or pled guilty in the past five years in any state or the District of Columbia to forgery, embezzlement, obtaining money under false pretenses, extortion, conspiracy to defraud, bribery or similar offenses.

The Association was just four years old when one of its most valued services to members began—furnishing standard forms for the conduct of a real estate business. Today standard forms are sold by the Association to members because in 1924 some members reported misunderstandings and business losses due to inadequate lease and contract forms.

All was not business at the early conventions. Bridge parties were a favorite diversion for members and their wives, as were after-dinner dancing and contests. Paul T. Collins in 1922 won the first "Five Minute Cup Contest" for his talk on his home community, Norfolk. And in 1930, the golf tournament went on despite the rain that fell over Lynchburg.

The Association's record for deeds of action encompasses many fields in Virginia's development. In 1931, it supported local clean-up campaigns as part of the George Washington Bi-Centennial. The same year, the Committee on Taxation recommended, among other things, that localities receive a fair proportion of the gas tax and that the Commonwealth assume a greater proportion of the cost of public education.

The Depression years found the Association continuing to grow, acting on suggestions to improve the economy of city, state and nation and in 1934 urging a campaign to acquaint the public with the advantages of investing in real estate.

By 1938, Virginia was ready to play host to a NAREB meeting. The state is part of a five state region of the National Association of Real Estate Boards, along with Kentucky, Tennessee, North Carolina and South Carolina. In May of that year, Realtors from

the five states gathered in Richmond for business sessions, speeches and sociability. Since then, Virginia has played host to the region on several occasions in Williamsburg and Hot Springs and next year, the regional Realtors will return to Virginia.

Virginians have played and are playing roles of leadership in NAREB affairs. At present, six Virginians are serving as officers in NAREB Institutes: Hunter A. Hogan, Jr. of Norfolk, vice president of the Appraisers Institute; Rufus A. Waple of Falls Church, vice president of the Farm and Land Brokers Institute; James F. Harper of Richmond, director, Executive Officers Council; and James M. Duncan, III, of Alexandria as vice president, Merrill E. Raab of Richmond on the board of governors and George P. Shafran of Alexandria as state chairman of the Real Estate Brokers Institute.

Four Virginians also serve as NAREB directors—John M. Payne of Lynchburg, John A. Clem, III of Staunton, Rives S. Brown, Jr. of Martinsville and Tazewell T. Hubbard, Jr. of Norfolk. Several serve on NAREB committees. These include Brown and Hubbard, Board Services; Hubbard, Build America Better; Brown and Carroll Wright, Sr. of Charlottesville, Education; Alfred L. Blake, Jr. of Richmond and Mrs. Eileen Hicks of Alexandria, Library Policy; Randall J. Hicks of Alexandria, Membership; William C. Chewing of Richmond, Professional Standards; Clem, Realtor-Public Relations; Clem and Joseph W. Seay, Sr. of Falls Church, Realtors' Washington Committee; Merrill Raab of Richmond, Resolutions; and Payne, Blake and William S. Hopson, III of Richmond, State Associations Steering.

The Virginia Association holds three major meetings each year: (1) installation of officers and board of directors meeting in Richmond in January;

(2) spring board of directors session usually held at Hot Springs; (3) the annual convention, the site of which always rotates.

In its infancy, conventions could be held in some of Virginia's smaller communities but attendance now is so large that major cities must play host to the October gatherings. This year, with several hundred Realtors and their wives or husbands expected, the convention will be held October 14-17 at the Cavalier Hotel at Virginia Beach.

National emergencies, taxes and many matters have concerned Virginia's Realtors through the years. The 1940 convention in Richmond, for instance, heard reports of a successful effort to have real estate firms relieved from the Unemployment Compensation tax on commissions paid salesmen. The Association also offered Realtors' services to Gov. James H. Price and the Defense Housing Coordinator in the troubled time before World War II. There also was a first step toward an educational program that in recent years has become a major Association project. The 1940 convention sales clinic was a timid forerunner to today's highly successful regional sales clinics and the annual week-long Realtors' Institute at the University of Virginia.

The wartime years saw a slight shift of interest—such things as the OPA rent controls occupied considerable effort. Even the 1943 convention was a victim of the war. The usual three-day, week end meeting was held on a Monday and Tuesday and was called a War Conference. The following year war and weather united to make things difficult. With gas rationing, Realtors were dependent on public transportation to reach Roanoke but there was a hurricane and train and plane schedules were disrupted. Notwithstanding, turnout was good and the convention went ahead as scheduled.

Virginians Named to NAREB Board of Directors



JOHN M. PAYNE
Lynchburg



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(Colonial Studios)

WILLIAM S. HOPSON, III
Richmond
Executive Vice President

A business executive, tiring of a desk job and longing to get out where he could meet people, got his wish in late 1962.

That man was William S. Hopson III, executive vice president of the Virginia Real Estate Association, who now divides his time between office chores in Richmond and hitting the road to the Association's 33 boards and areas in which there are no boards but where the are members and prospective members. Directing the group's annual Realtors' Institute at the University of Virginia is another of his prime responsibilities.

A native of Richmond and a graduate of the University of Richmond with a major in English and a minor in economics, Hopson worked for Dun and Bradstreet, Inc. from 1936 to 1946. He was a reporter, service manager in Norfolk and manager of the Richmond service office and supervisor of other offices in the state. In 1946 he became service manager of Morris Hunter, a Richmond electrical contracting firm. The next year the company was incorporated and he was elected secretary-treasurer, becoming president and treasurer in 1955. He was president of the Richmond division of the Virginia chapter of the National Electrical Contractors Association three times, served on the board of the Virginia chapter of the National Electrical Contractors Association and on the board of the Electrical League of Richmond. Then came October, 1962, and the VREA executive post.

Hopson is married to the former Helen C. Denoon of Richmond. The couple has one son, William S. (Steve) Hopson IV, a student at the University of Virginia.

Hopson is a member of the board of deacons of the Second Presbyterian Church of Richmond. He also is a member of the Kiwanis Club of Richmond, a charter member and former director of Willow Oaks Country Club (Richmond) and a charter member of the Downtown Club (Richmond). His hobby is golf.

October 18, 1945 saw the beginning of the end of an era. Otto Hollowell of Norfolk, executive secretary for 20 years, submitted his resignation to be effective when a replacement was found. His report of his tenure listed, among the Association's accomplishments, a reduction in the licensing tax in cities of the first class from \$150 to \$50 and corresponding reductions in smaller cities, issuance of a bi-monthly bulletin, a minimum state-wide schedule of fees subject to fees of established real estate boards, success in persuading the State Conservation Commission and Department of Agriculture to refer inquiries about real estate to the Association.

When he began his service to the Association, he was the fifth man to hold the post of executive secretary-treasurer. His predecessors were E. Ray Richardson of Richmond, 1920 and 1921; F. B. Brunyat of Norfolk, 1922 and 1923; Aubrey A. Aaron of Richmond, 1924; and H. Wayt King of Richmond, 1925. Irving F. Truitt of Norfolk, Hollowell's immediate successor, served from 1946 to 1947, the last of the part-time executive officers whose services were shared with another group.

By 1947, the Association had grown to the point that members felt the need for a full-time executive secretary to work only for VREA. The first was Joseph F. White, Jr. of Richmond, 1948 to 1953. His successors have been Joseph Lowell Huffman of Richmond, 1954-1959; Erle Stapleton of Richmond, 1960-1962, the first to have the title of executive vice president; and William S. Hopson, III of Richmond, from 1963 to the present.

The post-war years found the Association in a flurry of activity. In 1945, there was a Realtors Victory Loan Drive with agents selling more than \$100,000 worth of Victory Bonds in Virginia. In 1946, Realtors worked to organize home and property owners as members of the National Home and Property Owners Foundation. That year, too, saw Federal rent controls finally dropped but at the request of the governor, Virginia's Realtors cooperated in not raising rents on properties they managed or controlled.

The Association's educational program took another step forward following the 1947 spring meeting in Staunton. Robert J. Lancraft, then executive secretary of the Alexandria-Arlington-Fairfax Board, told Realtors of a real estate practice institute he'd conducted for his board and recommended a similar program for the Association. It took a year, but in April, 1948, there was a two-day sales and service clinic in Richmond attended by 247

men and women—112 brokers, 128 salesmen and seven others. Similar clinics were held in 1949 and 1950 and then the school recessed until 1956 when it was resumed as the Realtors' Institute. Classes are held for a week in July at the University of Virginia in cooperation with the University's School of General Studies. Instructors are drawn from the ranks of college professors, lawyers and Realtors.

At first, enrollment was small and it took a few years for the Institute to get underway. But soon all was running smoothly with students enrolling for courses A, B or C (A is offered every year and B and C on alternate years) and returning for the three years required for completion and certification. Enrollment in recent years is indicative of the Institute's growing success—100 in 1962, 138 in 1963 and 167 in 1964. More than 100 persons now have completed the three courses and have received their certificates. Many of the graduates return from time to time to brush up their knowledge and future plans call for post-graduate courses. There also are occasional observers from other states, trying to learn what makes Virginia's Institute so successful.

Attendance at the Institute is not limited to Realtors. Registration is open to VREA members and any of their salesmen or other employees and to non-member brokers and salesmen who are recommended by a Realtor. The success of the Institute, according to an Association spokesman, is a result of a consistently strong faculty and to realization of students that their professional standing throughout the state can be raised by a higher educational and ethical level.

The subjects covered in the three courses of the Institute are ethics, trades, finance, advertising, office policies, farms and estates, creative selling, real estate law, commercial sales, listing techniques, land development, construction-building terms, manufactured homes, psychology of selling, NAREB and VREA services, oral and written communications, residential sales methods and advanced sales techniques.

Reports on success of the Institute and other educational efforts have become a high point at Association meetings. Certainly there was pride in success when leaders and many members gathered for their spring meeting in Williamsburg in May, 1948 and heard of the 247 attendance figure at that first sales clinic. The year 1948 also saw the Association getting its first "home" in a building at 722 E. Main St. in Richmond. Heretofore, the organization had shared space with local boards.

Under terms of a new constitution and by-laws, installation of officers took place for the first time in January, 1949, instead of during the annual convention. The installation occurred during the meeting of the newly formed board of directors which replaced the former executive committee, grown unwieldy as a quick-action body by virtue of its size. Today's board numbers more than 100 Realtors and while it meets three times a year, it falls to the smaller, seven-man executive committee to carry out the policies of the Association between sessions of the board.

In 1951 the Association gave the nod to the growing number of women in its ranks and a Ladies Committee was formed. The same year saw the Association accept women as financial equals at the convention. This was the year it was voted that in the future, women brokers would be charged the same registration fee as the men.

The 1950's gave the Association ample opportunity to speak out on matters affecting the public good. In 1950, VREA was successful in its drive to get state-level decontrol of rents, a World War II holdover. In 1951, a committee set to work investigating housing near military posts for adequacy and to prevent price gouging. In 1952, the legislative program called for a constitutional amendment requiring a public referendum before a locality could enter into a contract for public housing. That year, too, there were resolutions favoring neighborhood rehabilitation and local minimum housing standards and planning and zoning ordinances.

The growth of the Association was further underscored in 1955 when the board of directors voted that what amounted to two conventions a year was one too many and the spring session was to be, in the future, a directors' and committee chairmen's meet-

ing. Over the years, attendance at the spring meeting had grown to include many members, and programs and speakers began to appear on the agenda.

In 1956, an ethics and arbitration committee was established and it's a rare year, indeed, when the chairman must report a hearing. The constitution and by-laws require all members to submit to arbitration when a dispute arises between Realtors. If the dispute involves members of the same local board, a committee from that board hears the facts and determines the disciplinary action to be taken—expulsion from the board, temporary suspension, fine, etc. When members of two boards are involved, the VREA committee will hear the case if so requested. If the charge involves an ethical procedure and not money, the guilty Realtor is expelled. Where money is the question, the guilty party is expelled if he fails or refuses to make the payment decreed by the committee. An Association spokesman says that it is this very self-policing that has instilled in the public a sense of trust in Virginia's Realtors.

The Association's efforts on the public's behalf are other reasons for trust. Typical is its participation for several years in the Build America Better program of the National Association of Real Estate Boards. Through this, the Association works with localities for neighborhood reclamation where rehabilitation is not feasible—trying to get the people to better their living conditions for themselves before turning to public housing programs.

The Association's educational efforts moved forward in the late 1950's. A board visits committee was named to send officers and speakers to local boards on request. From this has grown the speakers bureau composed of Realtors and non-industry men qualified to

JOHN M. PAYNE

Lynchburg

VREA President

Virginia's Realtors traditionally choose their presidents with great care for they must speak for organized real estate not only in the Old Dominion but in other states as well.

This year the job of leader and spokesman is held by a lifelong resident of Lynchburg, John Miller Payne. A veteran real estate man, Payne is president of Snead-Payne Company, Inc., having gone to work for George M. Snead in April, 1936 and formed a partnership with him on December 6, 1936. He also is a member of the board of directors of the First National Bank of Lynchburg.

Payne has held the offices of secretary-treasurer, vice president and president of the Lynchburg Real Estate Board, and served several terms as a regional vice-president of the Virginia Real Estate Association. He was a faculty member of the 1962 Realtors' Institute and currently is a member of the Realtors' Enlarged Washington Committee, the National Association of Real Estate Boards' legislative watchdog committee.

Civic matters occupy much of the VREA president's time. He is a member of Alpha Tau Omega scholastic fraternity, a charter member of the James River Club and Boonsboro Country Club and active in the Community Chest, Red Cross and First Presbyterian Church. He is a former member of the Lynchburg Rotary Club, Kiwanis Club of Lynchburg and board of the Piedmont Area Boy Scouts of America. A Scoutmaster, Payne was awarded the Boy Scouts' Silver Beaver Award for distinguished service to boyhood.

Payne is married to the former Nancy K. Martin and has four children—two sons and two daughters.

John Payne attended Lynchburg public schools, the University of Virginia and Lynchburg College. His hobbies are in the sports field—golf, tennis, camping and fishing.

Below: Other members of the VREA staff are, left, Mrs. Helen B. Southward, Secretary, and Miss Mary Tyler Louthan, Bookkeeper. (Colonial Studios)



discuss any topic from advertising to banking.

Local board officers attended their first indoctrination clinic in Richmond in January, 1959, but since 1961 these clinics have been conducted in a caravan type program on a regional level under the direction of the executive vice president and the regional vice president. The same type regional sales clinic also is conducted, utilizing largely the speakers bureau speakers. This program, a combined effort of the educational committee and the vice president of each region, is well attended and in 1964 brought topics of interest to 449 brokers and salesmen throughout the state.

In 1961, the Association turned its attention to the state's future growth and, along with many other groups and individuals, asked the governor to set up an Industrial Development Division "with adequate budget, staffed by experienced and successful personnel." The Association also pledged the support of all Virginia Realtors in the effort. The outgrowth of this movement and statewide sentiment was the establishment of the Division of Industrial Development and Planning in the governor's office.

In 1962, Association members also decided to practice what they preached—buy a permanent home. So far the search has been less than successful but still is on, and soon members hope a lot meeting requirements as to size, price and zoning regulations or a building meeting space demands will be found. Meanwhile, home is a little farther up Main St.—at 503 E. Main.

"Home" to the Association's presidents is literally becoming where the hat is hung. In 1963, for instance, President Alfred L. Blake, Jr. of Richmond traveled 9,660 miles in Virginia plus another 4,800 miles to attend NAREB meetings in New Orleans, New York, Columbia, S. C., and Asheville, N. C.

Considering the number of boards in Virginia, plus NAREB meetings in Chicago, Nashville and Los Angeles, it won't be surprising if the 1964 president, John M. Payne of Lynchburg, hits the 20,000 mile mark in making his rounds. The boards, by region, are as follows:

Region One: Blue Ridge Board of Realtors, Fauquier Real Estate Board, Loudoun County Real Estate Board, Northern Virginia Board of Realtors, Prince William-Stafford Real Estate Board and Massanutten Board of Realtors (organized in 1964).

Region Two: Fredericksburg Board of Realtors, Northern Neck Board of

Realtors, Petersburg-Colonial Heights-Hopewell Board of Realtors, Piedmont Board of Realtors, Real Estate Board of Richmond and West Point Board of Realtors (new in 1964).

Region Three: Charlottesville-Albemarle Real Estate Board, Harrisonburg-Rockingham County Board of Realtors, Lexington Board of Realtors, Staunton-Augusta County Board of Realtors and Waynesboro Board of Realtors.

Region Four: Bristol, Virginia-Tennessee Board of Realtors, Martinsville-Henry County Board of Realtors, Montgomery-Pulaski-Giles Board of Realtors, Roanoke Valley Real Estate Board, Washington-Smyth Board of Realtors and Bland-Carroll-Grayson & Wythe Board of Realtors (the latter

two, new in 1964).

Region Five: Danville Real Estate Board, Lynchburg Real Estate Board, South Central Board of Realtors.

Region Six: Gloucester-Mathews-Middlesex Board of Realtors, Newport News-Hampton Real Estate Board, Norfolk Real Estate Board, Portsmouth Real Estate Board, Suffolk-Nansemond Board of Realtors, Virginia Beach Real Estate Board and Williamsburg Real Estate Board.

There also are fourteen members-at-large but hopes of the Association are high for boards in these locales too. In addition to members-at-large, membership is divided into two other classifications—board of realtors and real estate boards. The former permits individual memberships only; every broker is an

VIRGINIA REAL ESTATE ASSOCIATION

BOARD OF DIRECTORS FOR 1964

REGION

- 1—Blue Ridge, DAVID OSCAR RAMSBURG, Berryville; CHARLES C. RYAN, Front Royal.
- 4—Bristol, ROBERT A. JONES, Bristol, Tenn.
- 3—Charlottesville-Albemarle, CARROLL WRIGHT, SR., Charlottesville; JAMES M. MARSHALL, Charlottesville.
- 5—Danville, JACK LAVINDER, Danville; CLAUDE H. MARTIN, JR., Danville.
- 1—Fauquier, ROSALIE M. GRASTY, Middleburg; JACK L. MIDDLETON, The Plains.
- 2—Fredericksburg, NELLIE A. H. GOULDMAN, Fredericksburg; ORRICK F. JOHNSON, Fredericksburg.
- 6—Gloucester-Mathews-Middlesex, HERBERT I. LEWIS, Gloucester; ROBERT W. JORDAN, Gloucester Point.
- 3—Harrisonburg-Rockingham, ROBERT C. DUKE, Harrisonburg; LOWELL W. MILLER, Harrisonburg.
- 3—Lexington, JAMES A. TILSON, Lexington; HUGH B. SLUSSER, Lexington.
- 1—Loudoun, JAMES F. TYLER, Leesburg; EUGENE F. O'CONNOR, Leesburg.
- 5—Lynchburg, C. M. CAMPBELL, JR., Lynchburg; WYATT E. WOODY, Lynchburg.
- 4—Martinsville-Henry, LEE GILBERT, Martinsville; T. J. CHILDRESS, JR., Martinsville.
- 4—Montgomery-Pulaski-Giles, GEORGE GREER, Blacksburg; CASTLE H. PAGE, Christiansburg.
- 6—Newport News-Hampton, W. RUSSELL WINFREE, JR., Newport News; ERWIN B. DRUCKER, Newport News; THOMAS F. BLACKMAN, Newport News.
- 6—Norfolk, NATHAN S. RAITT, Norfolk; NICHOLAS E. GREYAKIS, Norfolk; IRVING F. TRUITT, JR., Norfolk.
- 2—Northern Neck, JAMES N. CARTER, White Stone; ESTELLE O. LORRAINE, Heathsville.
- 1—Northern Virginia, H. HARLAND CROWELL, JR., Arlington; ROUTH M. ROBBINS, Alexandria; JAMES M. DUNCAN, III, Alexandria; ROBERT H. RINER, Springfield; JAMES H. L. JACOB, Alexandria; WILLIAM R. DAVIES, Arlington; LAYTON C. GROVES, Falls Church; CLARENCE W. GOSNELL, JR., Alexandria.
- 2—Petersburg-Colonial Heights-Hopewell, WOODSON A. SADLER, Colonial Heights; THOMAS F. COOPER, Petersburg.
- 2—Piedmont, E. FELGNER NEAL, Culpeper; JOHN H. HITT, Culpeper.
- 6—Portsmouth, BERNARD LEVITIN, Portsmouth; JAMES A. PENDLETON, Portsmouth.
- 1—Prince William-Stafford, FRANKLIN A. HOLMES, Manassas; PHOEBE ARROWSMITH, Nokesville.
- 2—Richmond, ROBERT C. LLOYD, Richmond; A. C. SPOTTS, III, Richmond; TAZEWEEL ELLETT, III, Richmond; W. S. PROCTOR, JR., Richmond.
- 4—Roanoke Valley, WILLIAM J. MOODY, Roanoke; EDWARD H. BREWER, JR., Roanoke.
- 5—South Central, J. R. ORGAIN, JR., Albemarle; IRBY TURNBULL, JR., Clarksville.
- 3—Staunton-Augusta, SETH BURNLEY, JR., Staunton; CHARLES W. DAHL, Staunton.
- 6—Suffolk-Nansemond, JAMES H. SAUNDERS, Suffolk; JOHN D. EURE, Suffolk.
- 6—Virginia Beach, ROBERT M. WAINWRIGHT, Virginia Beach; J. BURKS WITHERS, JR., Virginia Beach.
- 3—Waynesboro, HARRY F. BLACK, Waynesboro; THOMAS W. MEHLER, Waynesboro.
- 6—Williamsburg, JOHN F. MONEYMAKER, Williamsburg; R. OWEN LATHAM, Williamsburg.

Directors to Represent Individual Members

- 5—RICHARD J. SIZEMORE, South Boston.
- 6—W. ELDRIDGE SMITH, Franklin.

PARLIAMENTARIAN

JOSEPH W. SEAY, Falls Church.

individual member. In the latter firm memberships are permitted; the firm is the Realtor and the member. Boards formed prior to 1927 as real estate boards have been permitted by NAREB to retain that classification but all boards organized since 1927 could only be boards of realtors.

For all these Realtors, the Virginia Real Estate Association is a collective voice of the industry, a source of educational programs and literature and a united front for legislative efforts. It provides a speakers bureau for use by the boards, offers an insurance program, furnishes standard forms and maintains a lending library devoted to selected books on all phases of real estate. But most of all, through its state-wide membership meetings it affords an opportunity to meet other Realtors from around the state.

In return, the Association honors its outstanding members and boards for their efforts during the year. These awards are for the local board showing the most improvement, local board providing the best educational program, outstanding board president in each region, the Realtor who has done the most to exemplify and promote the code of ethics, salesman of the year, firm having the highest percentage of

members at the state convention, local board having the highest percentage of members at the state convention, board having the highest percentage of its members at the Realtors' Institute, the region having the highest percentage of increase in membership and the top award—Realtor of the Year.

The award-winners, and their fellow Realtors, are active participants in the

programs of the Association aimed at improving ethical standards and conduct, creating greater educational opportunities and pursuing research to improve land use and housing. Moreover, they actively support efforts in the field of public service—improving schools, libraries, utilities and utility services, mass transportation and highway construction.

"REALTOR"

The term "Realtor" was coined to designate members of the National Association of Real Estate Boards and its constituent Boards. The exclusive right to the use of this term has been upheld by a score of court decisions.

The term designates those persons in the real estate business who have available to them the accumulated knowledge of over forty years of experimentation and research in real estate business methods and standards. Realtors are those who, in the judgment of their peers in their business, are persons with personal standards and business competence of sufficient merit to warrant entrusting them with the important fiduciary relationships involved in real estate transactions. They have voluntarily pledged themselves to a code of ethics governing their business conduct, their relations with each other, and their relation with the public.

The term may be used in the plural following the name of a firm, corporation, or partnership, provided one or more of the officers or partners holds Active Membership in a constituent Member Board, or provided the firm, corporation, or partnership itself holds membership in a constituent Member Board permitting such memberships, and is represented therein by one or more of its principals, officers, or partners.

The term cannot be used as part of the name, corporate or otherwise, of any firm, corporation, partnership, or other organization, but may be used as provided in the above paragraph, in the plural, following the name thus:

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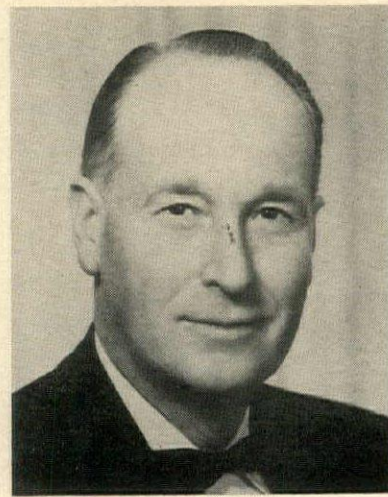


PAST PRESIDENTS of VREA



(J. Etheridge Ward)

ALFRED L. BLAKE, JR.,
Richmond: 1963



RANDALL J. HICKS,
Alexandria: 1962



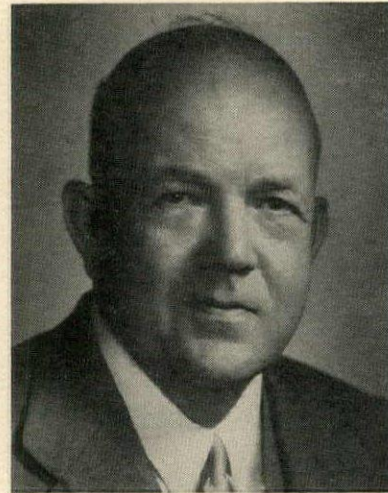
(Photo by Ames & Brownley)

TAZEWELL T. HUBARD, JR.,
Norfolk: 1961



(Rensen Studio)

RIVES S. BROWN, JR.,
Martinsville: 1960



(Foster Studio)

JOHN BAGBY, JR.,
Richmond: 1959

EXECUTIVE COMMITTEE

The Executive Committee is composed of the President, the Regional Vice Presidents and the immediate Past President.

Richmond Life Insurance Company

RICHMOND, VIRGINIA

PAST PRESIDENTS OF VREA

ALFRED L. BLAKE, JR.	Richmond	1963
RANDALL J. HICKS	Alexandria	1962
TAZEWELL T. HUBARD, JR.	Norfolk	1961
RIVES S. BROWN, JR.	Martinsville	1960
JOHN BAGBY, JR.	Richmond	1959
ELBERT H. WALDRON	Roanoke	1958
JOEL M. COCHRAN	Charlottesville	1957
JOSEPH W. SEAY	Falls Church	1956
JOHN P. YANCEY, JR.	Newport News	1955
CARROLL WRIGHT	Charlottesville	1954
JOHN A. CLEM, III	Staunton	1953
JOHN W. BATES, JR.	Richmond	1952
(Unexpired term of A. S. Herman)		
*A. S. HERMAN	Norfolk	1952
JOHN W. BATES, JR.	Richmond	1951
EBNER R. DUNCAN	Alexandria	1950
FRANK W. HEINDL	Richmond	1949
IRVING F. TRUITT	Norfolk	1948
*JOHN TABB DuVAL	Gloucester	1947
†LEWIS G. CHEWNING	Richmond	1946
J. W. JONES	Newport News	1945
CHARLES W. SMITH	Arlington	1944
V. HOWARD FORD	Lynchburg	1943
†JOHN C. PARROTT	Roanoke	1942
JAMES E. ETHERIDGE	Norfolk	1941
GEORGE B. SNEAD	Richmond	1940
R. L. KANE	Alexandria	1939
*AMBROSE A. PADGETT	Newport News	1938
*C. C. COLLUMS, JR.	Norfolk	1937
(Unexpired term of C. S. Spindle)		
*C. S. SPINDLE	Roanoke	1937
ALEX W. MOSBY, JR.	Lynchburg	1936
MORTON G. THALHIMER	Richmond	1935
*J. V. TALLEY	Richmond	1934
*ASHTON C. JONES	Arlington	1933
C. V. W. TRICE	Norfolk	1932
*H. E. STEPTOE	Lynchburg	1931
*LEROY E. BROWN, JR.	Richmond	1930
*GUY N. CHURCH	Falls Church	1929
W. LUDWELL BALDWIN	Norfolk	1928
*EDGAR ALLAN, JR.	Richmond	1927
THOMAS J. HUNDLEY	Newport News	1926
*CHARLES A. BALL	Roanoke	1925
*JOHN G. GRAHAM	Alexandria	1924
*H. K. HAWTHORNE	Charlottesville	1923
*BRUCE BOWE	Richmond	1922
*PAUL T. COLLINS	Norfolk	1920-1921

*Deceased

†Inactive



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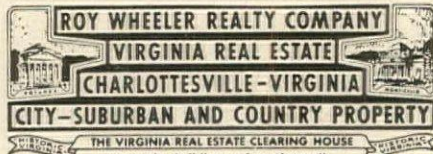
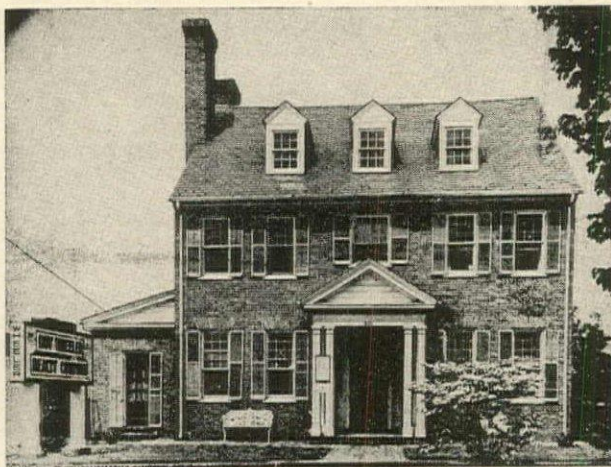
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Region 4

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BALLARD, JAMES C., Virginia Mutual Underwriters, Inc., Box 599; BLAIR, ELDRIDGE H., Blair Brothers, First & Spring Streets, Wytheville; COOLEY, A. E., A. E. Cooley Real Estate Co., Hillsville; COOLEY, GEORGE B., A. E. Cooley Real Estate Co., Hillsville; COOLEY, RALEIGH M., A. E. Cooley Real Estate Co., Hillsville; DELP, GARNETT L., Lewis Delp Real Estate Co., Route 4, Box 180; KING, STANLEY, Stanley King Land Auction Co., Speedwell; KYLE, JAMES C., Kyle & Williams, Inc., Box 835, 209 W. Oldtown St.; LESTER, JOHN A., P. O. Box 558, Wytheville; MORTON, ROBERT M., JR., Independence; PARSON, JOE W., Parsons Auction Co., Independence; WHITESELL, SAM, Virginia Mutual Underwriters, Inc., Box 599; WILLIAMS, D. A., Kyle & Williams, Inc., Box 835, 209 W. Oldtown St.

BLUE RIDGE BOARD OF REALTORS

Region I

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(All addresses are Bristol, Tenn., unless otherwise indicated)

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PREAMBLE

Under all is the land. Upon its wise utilization and widely allocated ownership depend survival and growth of free institutions and of our civilization. The Realtor is the instrumentality through which the land resource of the nation reached its highest use through which land ownership attains its widest distribution. He is a creator of cities, a builder of cities, a developer of industries, and productive farms.

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To seek better to represent my clients by building my knowledge and competence;

To act fairly toward all in the spirit of the golden rule;

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To observe the Realtor's Code of Ethics and conform my conduct to its lofty ideals.

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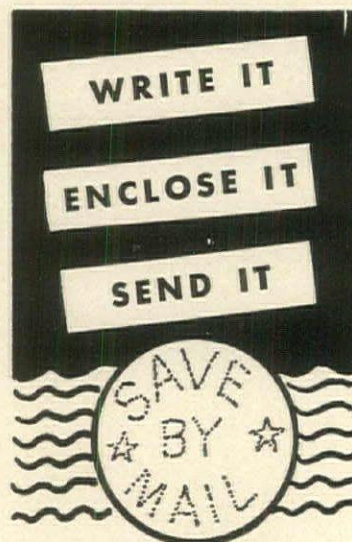
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Region 6

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Region 6

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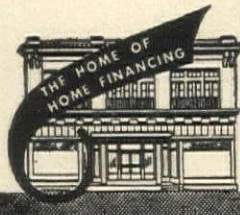
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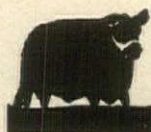
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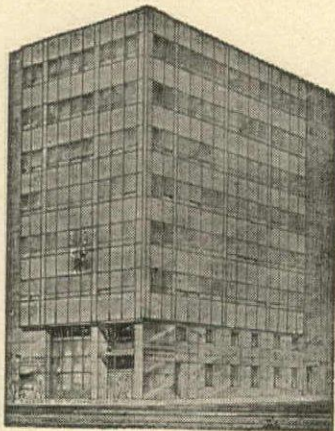
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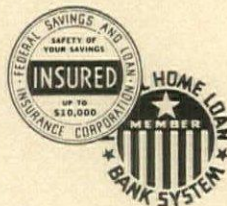
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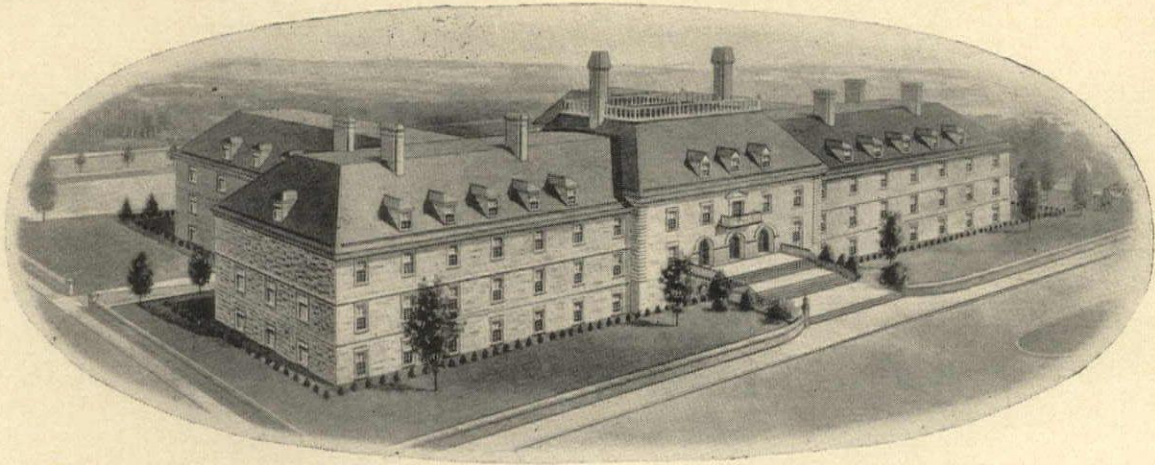
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The Passing of the Gods

(Continued from page 5)

the individuals of the general populace found their identity in terms of ultimate values. They played out their individual fates against the background of eternity. The most poverty-ridden, debased and neglected were sustained by a sense of meaning in their own lives. They belonged to something larger than themselves.

In the political realm, something of the same happened in late 18th and early 19th Century Virginia. With no systematic effort made to educate the masses, there was generally a greater indifference to the less fortunate than Virginians would like to admit. In the 19th Century, scholarly Virginians were very self-aware of their model on the inequalities of ancient Greece. In Virginia's version of Greece's "golden age," its few individuals who realized their full potential achieved in government leadership. George Washington, for instance, was not a man of ideas: in his person he *was* an idea. The idea embodied by Washington represented such a flowering of the individual's identity that in our day he has become a remote figure. The nature of his greatness is beyond even the conception of persons whose formative period began after 1932.

Now, no thoughtful observer of the current scene would wish—or certainly not try—to turn back the clock to the conditions that produced the Virginia Dynasty, the Italian Renaissance, the Elizabethan playwrights or the Greek dramatists and philosophers. Yet, in evolving to a society dedicated to equality of opportunity for all, it is not merely that the superior individual is not given the climate for the full development of his capabilities. But, in not producing the superior individual who is a triumph of self-realization, the society provides no model, no symbol, of the very best that its time could produce.

This is in no sense to dismiss men and women of our time, including Virginians, who have developed their fullest capacities in a specialized field and in that field have made and are making genuine, lasting contributions. But none as a total man by his being embodies an idea as did Washington, or as did Churchill during the crisis of the Western World in World War II.

The individuals who make specialized achievements are themselves obscured and leveled out by the institutionalization which enfolds them. Hence, the search of American individuals for identity is made in an amorphous, depersonalized ambience.

The very breakdown of the stratified structure, which traditionally formed societies, dislocates the individual at the very beginning from the security of a sociological class or craft. The passing of the small town in urbanization, the passing of the neighborhood in cities, remove traditional elements that provided roots and identity.

The words of "freedom," "liberty," and "equality," having lost all of their meaning by abuse, have tended to substitute a generalized sense of mass for the individual's identity. Every advance of the mass society actually removes from the individual his liberty and his freedom. He is no longer free even to choose to be poor. The loafer

and the "tramp," who were once familiar and sometimes colorful figures on the American scene, are now economic statistics whose very existence provides safe employment to new bureaucrats.

In such a society where would the individual look for his identity? With what would he identify himself? How can he answer the timeless question, "Where do I belong?"

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Virginia Thanksgiving Festival —History and Football

With the help of distinguished Virginians, it has been nationally recognized that the first Thanksgiving in America took place in Virginia on the shores of the James River on December 4, 1619. This historic fact was officially chronicled by the late President John F. Kennedy in his Thanksgiving Proclamation of 1963.

The Richmond Thanksgiving Festival (now known as "Virginia Thanksgiving Festival, Inc.") was founded in 1958 and incorporated in 1960 as a non-profit organization for the "instruction of the Public as to the history and meaning of the annual Thanksgiving Day at the Thanksgiving season" as originally celebrated at Berkeley Plantation near Richmond in 1619.

There will be a special commemoration service at Berkeley Plantation in recognition of the first Thanksgiving on Sunday, November 22, 1964. Dinner will follow the ceremony.

In its attempt to give Thanksgiving its full impetus and recognition, the Virginia Thanksgiving Festival will sponsor the traditional, classic football game between the University of Richmond and the College of William and Mary. 1964 will be the 73rd gridiron contest between these two rivals. This contest is the second oldest gridiron contest in America. Halftime events include an official re-enactment, in costume, of the first Thanksgiving. 1964's football event will be Thanksgiving Day, November 26, 1964.

Pregame activities for the UR vs. W&M football game start at 12 noon with kickoff at 1:00 p.m. at Richmond City Stadium. As is customary the Festival extends invitations to the football game to entire families by offering special prices in the reserved seat section. Tickets will be reserved on a first come, first served basis. Tickets may be obtained from Fred Vaughan, Ticket Manager, University of Richmond, Virginia, AT 8-5308; Ed Derringer, P. O. Box 399, Williamsburg, Virginia, CA 9-3111; or Virginia Thanksgiving Festival, Inc., Richmond, Virginia, MI 4-5768.

VIRGINIA BUSINESS REVIEW

Cooper-Trent, Inc. Announces Expansion

Commemorating the second anniversary of service to the Richmond community, Cooper-Trent, Inc. announced that construction has been completed on new facilities which more than doubles their previous size.

The firm is centrally located at 1705 Chamberlayne Avenue. The new two-story addition, covering approximately 5,000 square feet, houses some of the first microfilming equipment of its type in the Central Virginia Area.

Cooper-Trent is the authorized distributor for the complete line of Keuffel & Esser, reproduction, engineering equipment and drafting supplies. No other single organization in Central Virginia houses so many services under one roof to serve the needs of the architect, engineer, draftsman, surveyor, teacher and student.

Along with the addition of the new microfilming facilities, Cooper-Trent produces blueprints, whiteprints, offset printing, photocopy, xerox copies, auto-positive second originals, duplicate tracings and many specialized capitoline processes for the reproduction of engineering and architectural drawings.

The new expanded warehouse facilities will benefit the customer through faster delivery of their supply requirements from the largest stock of engineering and drafting supplies in this area.

Names in the News:

SUMPTER T. PRIDDY, JR., executive vice president of the Virginia Retail Merchants Association, is chairman for 1965 of the Virginia Heart Fund. . . . D. BASIL MORRISSETT is the new president of B. T. Crump Company, one of the nation's largest and oldest manufacturers of hassocks and saddle equipment . . . this news from ROBERT H. C. SEATON, former president who has moved to the chairmanship of the board of directors. . . . At the same time, Mr. Seaton announced the promotion of P. ASHTON SEATON, JR., from vice president to vice-chairman of the board. . . . STEWART B. FOULKE, JR. is the new manager of Virginia Electric & Power Company's insurance department at Richmond. He succeeds WALTER O. RANDLETT, who has retired after 45 years with the company . . . J. R. MILLER has replaced CHARLES B. LEECH, JR. who retired after 40 years of directing the State Highway Department's vast equipment operations for the past 21 years. . . . Miller, his former assistant, was replaced by J. E. MELONE, electrical engineer in the equipment division . . . H. PAUL MOUNT is the new president of Arlington Trust Co., succeeding ERNEST D. WILT, who became chairman of the board and chief executive officer in a series of moves which included GENERAL GEORGE OLMSTED—from Board chairman to chairman of the executive committee—and FRANK S. EMBREY to first vice president.

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- We will give the information to you when you return to the office, home, or relay to whom you designate, as directed by you.

In Our Mailbag

Virginia Record
Richmond, Virginia
Gentlemen:

For a long time I have intended to write Mr. Dowdey to commend him for his timely topics, written in a forthright manner, and containing a wealth of information. He helps me be proud that I am a Virginian, as well as pointing out that this is Virginia in 1964, and *still* one of the foremost states of the Union.

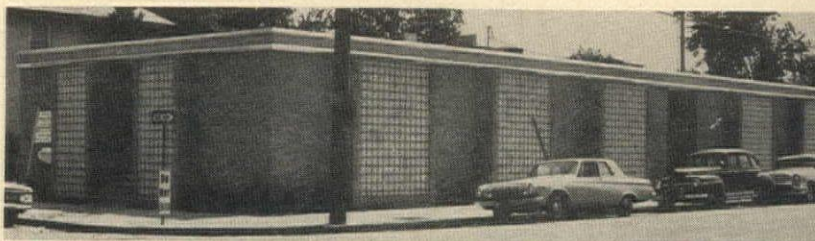
Live long and prosper.

Very truly yours,
Clarence Wenger, Architect
Charlottesville, Virginia

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TIM FINNEGAN ADVERTISING AGENCY MOVES TO NEW BUILDING



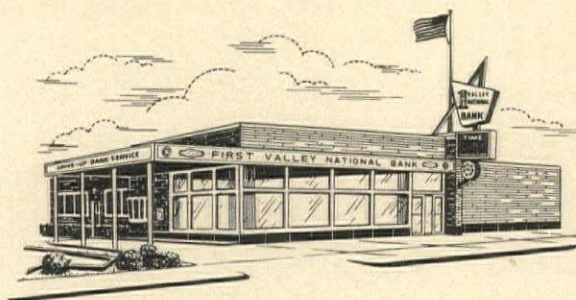
Tim Finnegan Advertising, Inc. has selected new and larger facilities at 1311 High Point Avenue in Richmond's West End. The new building was selected for its advantageous location and expandable space facilities. This is the third expansion made by the Advertising and Public Relations firm during the past two years of its operation. Tim Finnegan, president of the firm, said, "I feel this new building will offer us more efficient space for the growing operation."

The agency moved into the contemporary styled building on September 1.

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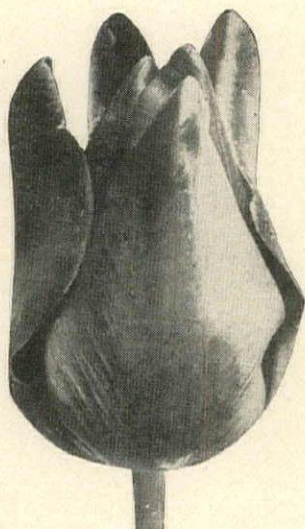
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DOVER. 24 inches. Fiery poppy-red, very large flower, beautiful black center with yellow border. Fully open, 8 inches across. 3 for 55¢; \$1.40 per dozen; \$9.00 per 100.

EMPIRE STATE. 26 inches. The largest and tallest of all Darwin hybrids. A cross of the Darwin Red Pitt and Fosteriana Red Emperor. Tomato red with yellow base. 3 for 60¢; \$1.50 per dozen; \$10.50 per 100.

GENERAL EISENHOWER. 24 inches. Orange-red flower of enormous size. This variety promises to be the most beautiful Tulip in the future. 3 for 50¢; \$1.40 per dozen; \$9.00 per 100.

HOLLAND GLORY. 24 inches. This is the most perfect, the largest and strongest of all Tulips. There is no other variety with such a beautiful warm dazzling scarlet color. It won the highest awards on all exhibitions of the last few years. It is a cross between Red Emperor and Advance, combining the good qualities of both. 3 for 60¢; \$1.50 per dozen; \$10.00 per 100.

GUDOSHNIK. 26 inches. Yellow, spotted red. When fully open flower is 8½ inches across. Foliage of this variety exceptionally attractive, green spotted with gray. 3 for 60¢; \$1.50 per dozen; \$10.00 per 100.

SPRING SONG. 24 inches. A spectacular new variety of a brilliant scarlet color. Enormous large flowers on tall, strong stems. One of the biggest hits of the last decade. 3 for 50¢; \$1.30 per dozen; \$8.00 per 100.

SPRINGTIME. Scarlet red with black base. Actual measurements of the flower is twice the size of most Darwin Tulips. The length of the petals are 3 inches or more and when fully open, measure 7 to 8 inches in diameter. 3 for 50¢; \$1.40 per dozen; \$9.00 per 100.

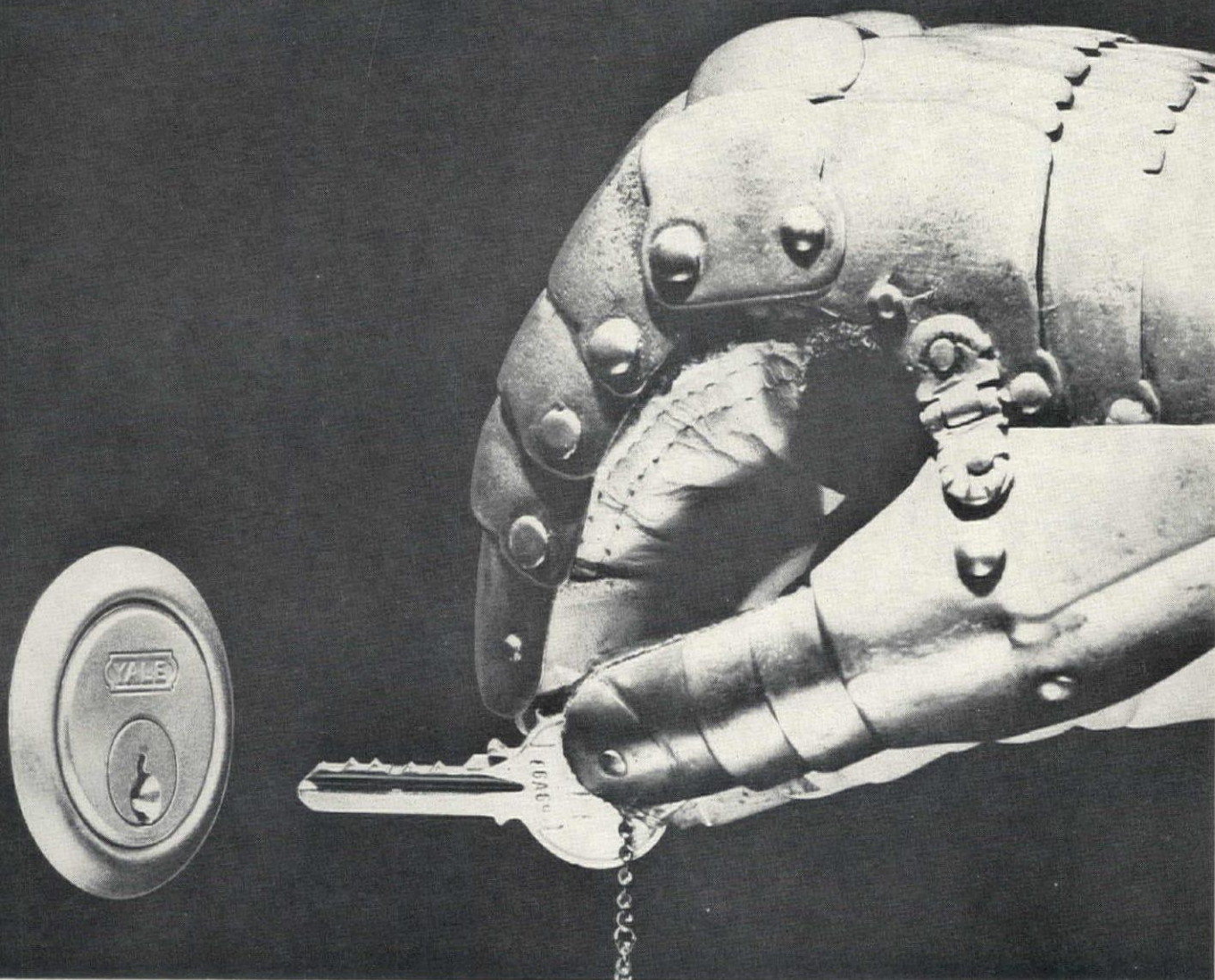
PEACOCK TULIPS. 12 inches. This is a new race of Tulips, outstanding by its very striking colors. Contains all the colors of the rainbow. Special attention should be taken of their colorful hearts and their striped and colored foliage. Flowering time, early April. Very substantial and long lasting. Mixed colors only. 3 for 70¢ \$1.75 per dozen; \$11.00 per 100.

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