

Keeping the Record Straight

No doubt last week's Rotarygrams was correct as far as Title No. 1 of the F. H. A. is concerned which is temporary and deals only with repairs and renovations; permits but does not require a discount and its loans are insured up to 20 per cent of the total aggregate. In my judgment Title No. 2 of the F. H. A. is the most constructive piece of legislation ever enacted and the best minds of the country believe it was designed to more nearly pull and keep us out of the depression than all other legislation combined. It is here to stay, deals with refinancing and new construction. Approved lenders under this Title are only allowed a maximum interest of 5 per cent and no discount privileges. Permits but does not require a brokerage and service charges. Its securities are insured up to 80 per cent of the value of the property for a period as long as twenty years and on new construction are re-deemable with the R. F. C. at lender option; are securities at the Home Loan Bank up to 11/12 of their face value at an interest rate of 2 3/4 per cent. Although fewer than 33 1/3 per cent of the heads of families, here, own their home, to my knowledge there hasn't been a single loan made here under either the terms or the spirit of this Title. The lenders could have performed under Title No. 2 as well as Title No. 1, made a great deal more profit for themselves as well as lent their money at a much lower rate of interest on a 100 per cent insured basis by virtue of the above set-up. But why not condemn ourselves instead of the present lenders; this plan may not suit them. The Act provides that an approved lender only has to have a \$100,000.00 capital upon which it is possible to make better than a 35 per cent annual gross profit without charging a brokerage fee due mostly to borrowing power allowed.

Now is the time to clear the debris from our own thoroughfares and begin to show some signs of confidence, co-operation, co-ordination, human intelligence and bring money into this district instead of sending it out. Why shouldn't men of the community refuse to do hard labor when there is nothing to gain unless the community puts its surplus earnings to work.

Ross Combest.

ROTARYGRAMS OF BEAUMONT



WEEKLY BULLETIN

Membership Secretary, Phone 932

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Slants at the Meeting

Perhaps if we were finical or modest there would be no "SLANTS" this week but being dumb and crude we fly at the task avidly . . . we missed the last two meetings.

Man being a carnivorous mammal he can easily adjust himself to the last two programs, and after all it is not such a wide jump from "dark" meat to "red" . . . Ethiopians and Hopi Indians.

Big Chief Pea in the Vine, with little Raindrops, and Mamma Squaw Flat-end put on a good exhibition in their tribal dances, etc. The Hopi Indians are one of the tribes of the Shoshonean Indians, dwelling on the high mesas of N. E. Arizona.

This tribe is interested in agrarian and agriculture pursuits and during the intervals between crops applied their talents to making beads, blankets, etc.

However, this demonstrates to us conclusively that the committees with a little time and patience can develop a program that will at least show unique features and novel ideas. Too, it will get away from that eternal substitute "TALK".

And that reminds us as Charlie Terrell would say, TALK. Boy! we went to a testimonial banquet last week and sat three hours and fifteen minutes listening, until our caudal appendage was callous.

This was one of the most vulgar exhibitions of "slinging" that had ever odorized the welkin. We suffered tautological tedium, enervating ennui and blasphemous ballingsgate.

Probation, approbation and laudation were dealt with disgusting frequency and to the point of putrid satiety. Some took advantage to commercialize their standing; others openly flattered themselves and still others launched political campaigns.

Don't be misled. We are not decrying the arts of oratory or the dexterous skill of "Bulling" for we enjoy this as much as anybody, but it's these lengthy harangues that are galling to our soul. Be brief, you.

Check.

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—R—

Nine Ways to Kill an Organization

1. Miss as many meetings as you can.
2. If the weather is bad, don't think of attending; if it is fine, go play golf.
3. If you do attend don't come on time.
4. Decline all offices, as it is easier to criticize than to do things.
5. Be sure to find fault with the work of the officers and other members.
6. Get sore if you are not put on a committee; if you are appointed, don't attend its meetings.
7. If the chairman asks for your opinion, tell him that you have none; but later tell others what should have been done.
8. Do nothing; and when others roll up their sleeves and work, howl because "the clique runs things."
9. In a confidential way, suggest that the organization is not necessary anyway.

—Rotary Whizz of Winnipeg.

—R—

IT TAKES TWO TO BE TRULY HAPPY

The most satisfying thrill that can come to the human heart is to know that you have actually aided someone in distress. There is no thrill that can compare with the consciousness of having done a friend a real favor.

You will admit this, and, in acknowledging the truth, you destroy the cynical impression that others must have a mean motive when they do you a favor, or show you some courtesy or consideration.

The idea that man has "fish to fry" every time you meet him sounds "fishy" to me.

The next time a man does a kindly act for you, accept the gracious gesture as a well-meaning motive. You will be happy, he will be happy, and you know it takes two to be truly happy.—The Southwestern Ambassador.



Paul Davis

—R—

Pharmacy

Pharmacy is one of the oldest professions. The first apothecary shop was opened in 1345 in England. The business of filling a prescription in those days was a ceremonious affair. You were deeply impressed with the solemnity of the occasion. The furniture and dim illumination of one of those ancient Old World drug stores made one think of a church, except for the odor of drugs, which permeated the air and the faint sound of the pounding of pestle on mortar. Then only large cities could support an apothecary.

The development of the modern drug store and the commercial activities which the present generation of pharmacists find necessary to gain a livelihood have obscured the fact that it has basically only one reason for existence. It is their purpose to help humanity in its fight to control disease which includes the amelioration of suffering.

Pharmacy, the science of preparing medicines, has made almost incredible advances in the last fifty years. The hands of the pharmacist, reaching up to the shelves in the drug store, are reaching out to the four corners of the earth. These powders, oils, fluids from India, Brazil, and other far away places are magic to banish fear in illness, and in our everyday lives.

There is a history of you, your family, your neighbors, that you will never see. This history is written in a language strange to most everyone—the language of prescriptions. Nearly every page tells a story of an important hour in the life of some family. Day after day a pharmacist compiles this human record—seldom tragedy—more often happy endings.

Dennis D. Glass.