

The TULSA SPIRIT

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TULSA, OKLAHOMA.

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DECEMBER 1922

NO. 2



Tulsa Historical Society & Museum
1975.051.025

THE HUNT DEPARTMENT STORE
Tulsa's Newest Department Store
Fourth and Main Streets





Strength

—the foundation of
successful banking

Tulsa Historical Society & Museum

This institution is strong in financial
resources, in experience and in the
personnel of those who direct its pol-
icies.

Choose your bank as you choose your
friend---for responsibility, reliability
and a cordial disposition.

EXCHANGE BANKS OF TULSA

THE EXCHANGE
NATIONAL BANK



EXCHANGE
TRUST COMPANY



Mr. Reader:

The Tulsa Chamber of Commerce Seeks To Build a Greater
Tulsa.

We Need Every Public Spirited Man and Woman in Tulsa
Behind Our Program.

With Your Help We Can Mobilize A Great Civic Army!

If You Are A Member—Get Another One!

If You Want To Be A Member Let Us Know—We'll Come
and Get You!

MEMBERSHIP COMMITTEE
CHAMBER of COMMERCE

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Producers National Bank
of TULSA, OKLA.

Capital and Surplus \$300,000.00

solicits you to use the facilities of this bank, and
assures you courteous treatment at all times.

We join the citizenship of Tulsa in building a bigger and better city.

Correspondence Cheerfully Answered.

A CONSTRUCTIVE POLICY

SPECIAL MEMBERSHIP MEETING

Noon, Friday, December 15, Hotel Tulsa

At this meeting certain proposed changes in the Constitution and By-Laws will be voted upon.

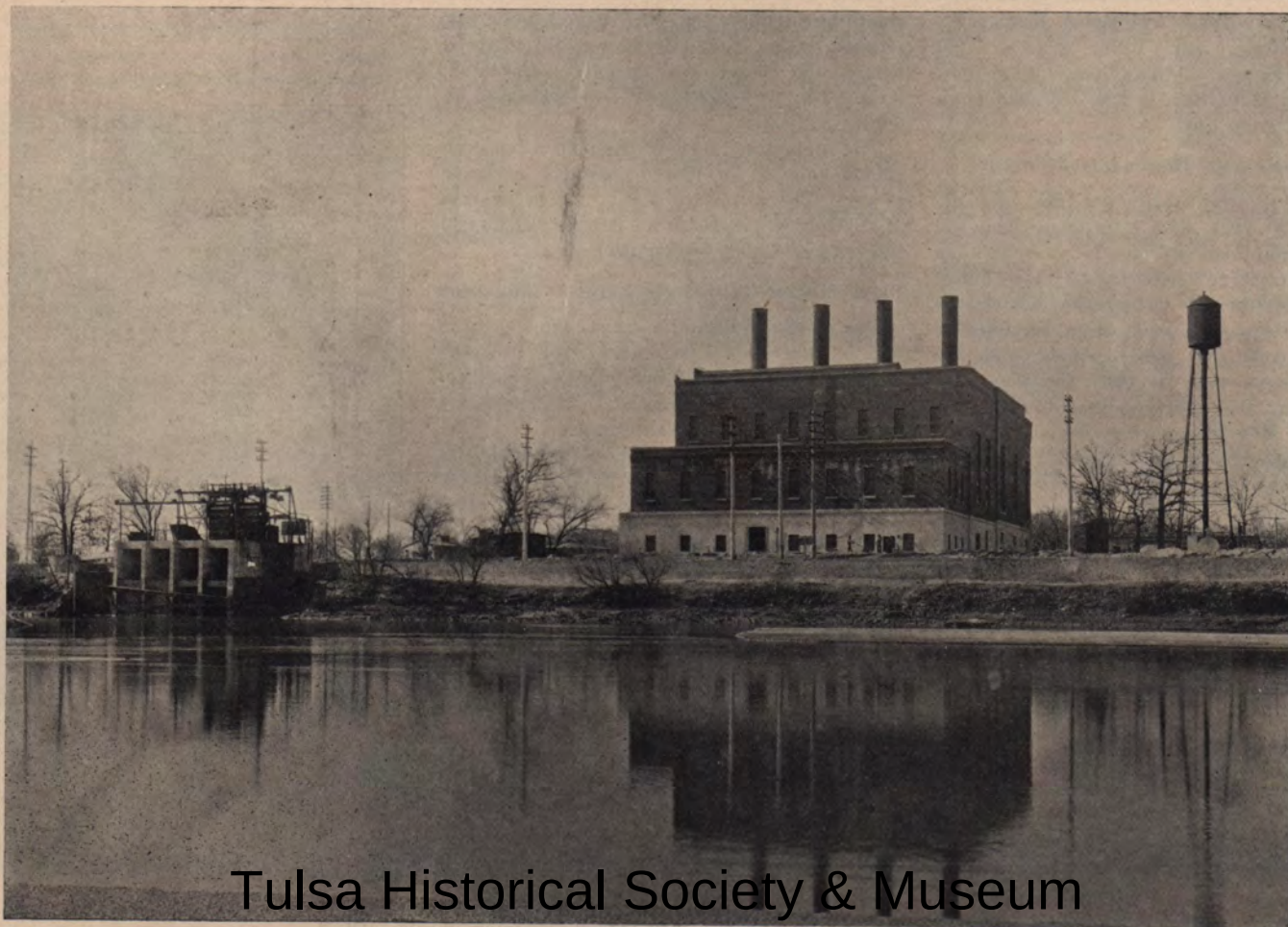
Amendments have been prepared by a committee authorized by the Board of Directors and composed of Directors Heggem, Chairman, Hadley and Greer, on the following subjects:

- 1.—NAME. Change the name of the organization from the "Chamber of Commerce and Federation of Allied Interests of Tulsa, Oklahoma," to "The Tulsa Chamber of Commerce."
- 2.—TITLE OF EXECUTIVE OFFICER. Change the title of the executive officer from "Managing Director" to "General Secretary."
- 3.—FISCAL YEAR. Change the fiscal year from "January 1st to December 31st" to "February 1st to January 31st" to correspond with the terms of officers.
- 4.—STANDING COMMITTEES. Revise provisions for standing committees by authorizing the president to appoint such standing and special committees as may be necessary and as are authorized by the constitution.
- 5.—QUORUM. It is proposed to amend the present provision that "those present constitute a quorum" for a board of directors meeting to require eleven directors for a quorum.
- 6.—MULTIPLE MEMBERSHIPS. Firms, corporations, or individuals may subscribe in any amount in multiples of \$25.00. For each \$25.00 per year paid they shall have the right to appoint one representative who shall be enrolled as a member of this corporation.
- 7.—VOTING. Every enrolled member in good standing shall have one vote to be cast in person on all elections and special matters coming before the membership for ballot.
- 8.—ATTENDANCE OF DIRECTORS. Every director shall be present at least fifty per centum of any six months period. In case any director shall be absent more than fifty per centum of any six months period he shall be automatically suspended, unless there be good and sufficient reason for his absence. The board of directors shall be the sole judge as to what constitutes a good and sufficient reason for absence.

Be Present to Cast Your Vote on the Above Propositions.

THE CHAMBER OF COMMERCE

Tulsa Historical Society & Museum
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Tulsa Historical Society & Museum

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New Plant now supplying electrical power to towns and cities in an area of about 500 square miles.

Oklahoma Power Company Increases Production 400% in Nine Years

Capacity of Plant now being Doubled.

Tulsans are usually so absorbed in keeping in touch with the population statistics, building permits, bank deposits and the coming of new businesses that they overlook the growth of some of the older institutions. Yet, in the main, the city's growth is due to expansion of local industries and institutions.

A notable example of the growth of a Tulsa company is the story of the Public Service Company and the Oklahoma Power Company. From 312,264 K.W.H. sold in April, 1913, the business has increased to 1,592,294 K.W. H. sold in August, 1922, an increase of 400% in nine years during which period the population of the city increased 300%. In the same period the number of meters used increased from 1350 to 13,718. That this is a record that cannot be excelled anywhere in the nation is the statement of H. M. Bates.

Power Delivered Throughout N.E. Oklahoma

Today the Tulsa Power Station is easily supplying electric power to towns, cities and industries in an area of around 500 square miles and with the new units to the station, that have been, and are to be, constructed, the potential capacity will eventually be attained.

Although Tulsa is the oil capital of the Mid-Continent fields and steadily reaching after other honors, few of these ambitions are possible without electric power, thus showing that the development of the Tulsa Power Station shows the officers of the Public Service Company ready and willing to co-operate with Tulsa in her plans for future business, commercial and industrial greatness.

The electric power generated and utilized in Tulsa is delivered by two 13,200 volt transmission lines, following different routes, so that if an accident occurred to one, service would be maintained. The Arkansas river is crossed twice, one on steel towers south of the Tulsa County Bridge, and the other by a submarine cable which goes under the river bed east of the power station.

The Public Service Company receives 13,200 volts of current, reduces it to a lower voltage and as such distributes it to the local consumers. A third circuit of 13,200 volts supplies the refineries at West Tulsa.

The Oklahoma Gas and Electric Company is supplied with 13,200 volts on a fourth circuit. This company "steps up" the current to 66,000 volts and supplies its consumers in



F. W. INSULL

President Public Service Company of Oklahoma
Vice-President Oklahoma Power Company

Sapulpa, Muskogee, Drumright, Kiefer, Mounds, Beggs and other places. The Oklahoma Power Company serving at Okmulgee and Henryetta is also supplied from this transmission line.

Equipment is Thoroughly Modern

The Tulsa Power Station is a most interesting place to visit, and after inspecting the modern equipment in use to generate the electric current so necessary to keep Tulsa, Sapulpa, Muskogee, Drumright, Kiefer, Mounds, Beggs, Okmulgee, Henryetta, Jenks, Broken Arrow and other places, one can hardly believe that in 1913 the plan was operated by the following machinery: One 130 KWH Erie sliding valve engine, one 250 KWH Cruce engine, one 800 KWH Corliss Reciprocating engine.

Shortly after the Public Service Company took over the Tulsa power station it added a 250 KWH gasoline engine, a 500 K" A. C. and a 500 KWH d. c. engine. The first two engines were connected with street cars to furnish the street railway with power for its lines.

The first General Electric turbine was installed about 1916 when Tulsa began to expand. This engine was of 1,000 KW. Another GE turbine of 650 KW was later added to the plant and then when Tulsa's development attained the mushroom type a 3,000 KW GE turbine was installed.

When the Tulsa Power Station was started in 1920 it was felt by the engineers that it

would be adequate for some years to come, but strange to say it was decided to duplicate it before the plant was wholly completed. Eventually its capacity will be increased to 60,000 kilowatts.

The present capacity of the plan is between 10,000 kilowatt or 13,400 kiowatts or horse power. The duplicate plant now in process of building will increase the capacity to 20,000 kilowatt or 27,000 horsepower.

Plant is One of State's Largest Industries

The present building occupies 800,000 cubic feet of space. The structure itself contains 500 tons of steel and 2,800 yards of concrete. The electrical connections utilized 21,000 feet of conduit and 35,000 feet of cable.

The source of the latent energy which is eventually distributed over the high voltage lines to oil wells, refineries, factories, stores, homes, street cars, and street lights is found in the boiler room, an ever interesting place to visit. Each of the four boilers contain a heating surface of 6,752 square feet and there the heat contained in the fuel—coal or oil—undergoes its first transformation. Fuel oil is consumed today and each hour the four boilers produced a full quota of 160,000 pounds of superheated high pressure steam. To attain this volume each boiler must consume 2,980 pounds of oil, which is first steam heated to a temperature of 180 degrees and delivered into the furnace at a pressure of from 50 to 100 pounds per square inch. The oil is burned by a special type of burner.



H. M. BATES

Local Manager Public Service Company

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The old plant of the Public Service Company now being used as a sub-station and ice manufacturing.

Deep fresh water wells supply the water which is evaporated to make the steam. Although considered by many fresh, the water must first be treated so that all impurities are eliminated before being admitted to the boilers. The pure treated water is kept in the boiler system until it has exhausted. Because losses occur, pure water is supplied intermittently. The water makes a complete cycle.

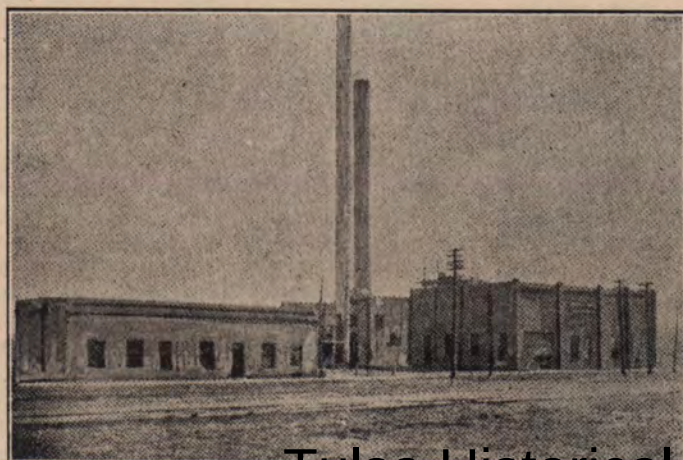
The water after it has been treated is pumped into reservoirs and from there is pumped through a low pressure economizer, which is a heater located between the boiler and the stack, consisting of 168 tubes which a heating surface of 1,100 square feet. The temperature

of the fresh water in passing through the economizer is raised from 125 degrees to 175 degrees by the heat contained in the gases of combustion after these gases have left the boiler. These gases are lowered about 100 degrees. The water is then further heated by external process and at the temperature is 204 degrees is forced into the high pressure economizer.

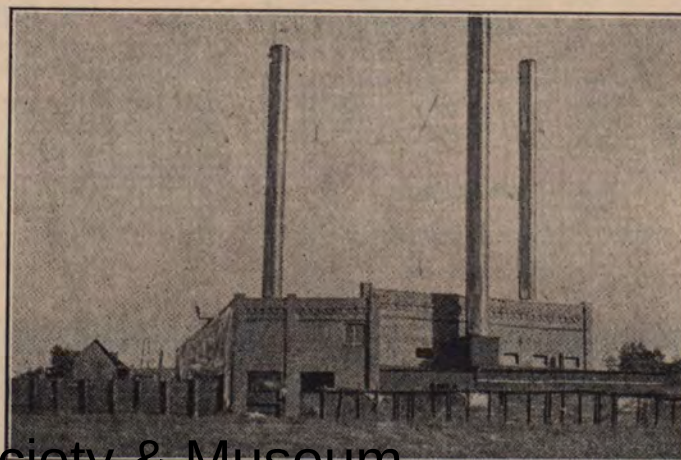
The high pressure economizer is an integral section of the boiler having a heating surface of 1,902 square feet in 120 tubes. The water is here heated far above the boiling point and thence passes into circulation of the boiler proper. It leaves the boiler drums in the

form of steam under high pressure and then passes through the superheater.

The superheater is a tubular heater suspended in the path of the furnace gases. The superheated steam is delivered at a pressure of 225 pounds per square inch and at a temperature of more than 500 degrees to the turbines where its energy is transformed for the second time—this time into mechanical work. After this task is over the steam passes into a large tubular cooler, called the condenser and there it again becomes water and is returned to the Feed Water tank to do it all over again.



Public Service Power Plant and Ice Plant in Vinita



Public Service Company of Oklahoma Power Plant at Guthrie

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IN TABLE FORM THE GROWTH OF THE PUBLIC SERVICE COMPANY OF OKLAHOMA IS BEST EPITOMIZED

	April 1913	April 1914	April 1915	April 1916	April 1917	April 1918	April 1919	April 1920	April 1921	April 1922	Aug 1922
No. of meters in use	1,350	2,071	2,538	3,045	4,314	5,941	7,268	8,929	11,150	12,765	13,718
Connected load H.P.	956	1,388	1,207	1,521	2,274	3,608	4,942	6,379	7,699	8,961	10,374
Output KWH Power	152,215	219,696	180,349	351,616	511,380	695,124	691,011	792,116	718,305	892,427	1,028,325
Output KWH Light	161,049	200,005	212,446	226,476	330,901	426,052	458,113	558,853	730,004	640,371	563,969
Total KWH Sold	313,264	419,701	392,794	618,092	812,281	1,121,176	1,149,124	1,350,969	1,448,399	1,532,798	1,592,294

ANOTHER WHOLESALE PAPER HOUSE TO TULSA

Announcement has been made that the Tayloe Paper Company of Memphis are locating a branch house in Tulsa. The new enterprise will be under the management of William P. Beene who has been their local representative since his return from the World War in 1919. Assisting him and in general charge of the credit department will be Robert M. Reeder of Memphis. The latter for several years has been a prominent member of the force in the main office.

A lease has been secured on the entire second floor of the Tulsa Storage and Transfer Company at Cheyenne and Frisco tracks. This constitutes 17500 feet of floor space with ideal facilities for receiving and shipping.

The Tayloe Paper Company was established in 1904 at Memphis by George G. Tayloe as President and Alfred D. Tayloe as Secretary and Treasurer. The charter and the officers remain the same at present. They are recognized as among the leaders of wholesalers in the South.

In addition to the general line of wrapping paper, paper bags, toilet paper, etc., they will carry a large and complete stock of Fine papers and Printers supplies. These lines will be distributed throughout the State of Oklahoma, parts of Texas and Kansas. Several traveling salesmen will be employed in this work.

It is interesting to note that Tulsa has secured another wholesaler that was originally slated for Texas. On a recent visit here, George Tayloe said that it was their abiding faith in Tulsa and Tulsa's future that decided them to locate here.

SHIP SUBSIDY URGED BY FAXON

Merchant Marine and Inland Waterways Also Urged

Ralph H. Faxon, Secretary of the Mississippi Valley Association in an address before the November 17th meeting of the Chamber of Commerce told of the fleet of merchant vessels built by the Government during the war to carry supplies to the other side. This

fleet of 1500 worthy and serviceable vessels are costing the government \$50,000,000 annually to care for and keep up. The proposition in the Shipping Bill is to arrange for the purchase on terms by competent operators and for a subsidy to take up the slack between the higher cost of manning American vessels and foreign owned vessels engaged in ocean carrying. Faxon declared that this subsidy would amount to \$30,000,000 per annum, a \$20,000,000 saving over the present indirect subsidy of \$50,000,000 and that it is a direct appropriation as is the present system.

Need Inland Routes

Mr. Faxon described the progress of inland waterway improvements. He told of the experiment of the government on the Mississippi river between St. Louis and New Orleans. High cost equipment was purchased during the war and yet under expensive government operation this line has paid 7% on the investment and saved the shipper 20% of the all-rail rates. Since this adventure is successful it should be extended to the Ohio, Illinois and Missouri rivers.

"Feed Tulsa" Slogan of Plan Conference

Farmers, County Agent, A. & M. College and Chamber of Commerce Outline Plans for Tulsa County Agricultural Development
WILL MEET AGAIN IN JANUARY

Thursday, November 16th in Tulsa was held one of the most important agricultural conferences ever staged in Tulsa County. Representatives of every type of agriculture and from all sections of the county, the county agent, the Extension Department of A. & M. College, and the Agricultural Committee of the Chamber of Commerce met in an all day session to consider the agricultural problems in the county and surrounding territory and to devise plans looking to the solving of these problems.

"Feed Tulsa"—Slogan

Mr. Shelton of A. & M. College, who pre-

sided, raised the question, "How near are we to feeding Tulsa?" Figures on food stuffs shipped into the city were presented and the conference was unanimous in the opinion that the immediate objective should be to "Feed Tulsa."

Urge Home Ownership

It was pointed out that out of 1625 farms in Tulsa County, 1000 are occupied by tenants. Believing that home ownership is conducive to a higher state of development in rural districts, the conference went on record urging all interested in agriculture to encourage home ownership in every way and expressed a desire for some plan of financing those who wish

Plan to Teach Soil Conservation

In addition to sowing tame grasses and leguminous crops it was recommended that the fertility of the soil should be conserved by the use of barn manure and lime. The Smith-Hughes teachers in the county and the Farm Agent were asked to conduct educational campaigns and collect data on building up and maintaining the soil as well as making a soil analysis.

Approve Cooperative Marketing

The following resolution adopted by the Southwestern Business Congress was read:

"We heartily commend the efforts which farmers of the Southwest are making to solve their own economic problems through commodity marketing associations, especially as these associations affect the orderly marketing of cotton, wheat and livestock. The ultimate result of the activities of these organizations should be beneficial to all business and they therefore deserve the support of business men." The conference unanimously advocated cooperative marketing by the farmer and recommended that the poultry men, dairy men, and truck growers make a special study of this subject and that they present their reports at the next meeting of the Conference. The work of the Tulsa County Cooperative Company and the National Live Stock Producers Association were endorsed. The conference also recommended a contract plan among the dairymen for selling milk. After discussing the curb market the conference requested that the fruit and vegetable growers association outline their proposed plans at the next meeting.

The Tulsa Chamber of Commerce was asked to work with the County Commissioners and the State authorities to completely eradicate bovine tuberculosis.

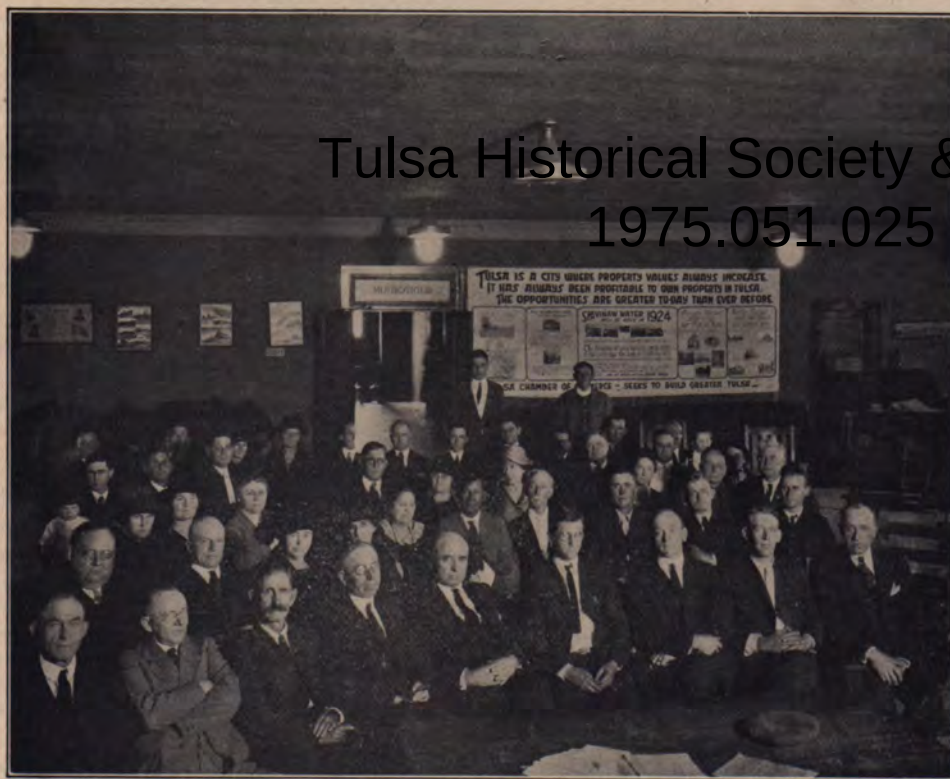
A sympathetic cord was struck when Mr. Malone outlined the cost and procedure for securing rural telephones. The conference urged every member to take it upon himself to promote a telephone line in his district.

The next meeting of the conference will be early in January at which time progress reports will be received.

CITY PLANNING PROGRESS

Early in October the Commission appointed its committees to study the main problems entering into a proper plan for the future growth of Tulsa, which are streets and boulevards, transit system, parks and play grounds, railroad terminals and facilities, public buildings and grounds, and zoning. In addition a special committee on legislation and a chairman on publicity were appointed. These several committees have begun preliminary work in their special fields.

The Commission employed John D. Seymour, for the past two years with the City Plan Commission of Kansas City, as office engineer to prepare detailed plans, under the direction of William Holden Secretary and Engineer of the Commission. The City Plan Commission has established its headquarters



THEY PLAN TO FEED TULSA--Tulsa County Agriculture Plan Conference.

to purchase land on the payment plan. In this connection it also advocated decent, serviceable improvements for tenant farmers.

Recommend Planting Tame Grasses

Statistics presented showed that there are 234,059 acres of land in the county and of this 98,696 acres classified as waste land. Actual demonstration showed tame grasses can be started on these lands in less time than the native grasses and that they are more pro-

fitable in every way.

The Farm Agent was asked to conduct the following demonstration and collect data on grasses in the different parts of the country: Pasture grasses, 2 demonstrations; sweet clover, 2 demonstrations; Japanese clover, 2 demonstrations; cow peas, 4 demonstrations. These demonstrations are to be under the supervision of the County Agent's office and accurate data is to be kept in the files for the benefit of other farmers who may be interested.

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at the Chamber of Commerce and has started the preparation of the necessary preliminary plans and data for the consideration of the various committees.

Two sets of base maps, covering the entire city and immediate surroundings, have been prepared. The map for zoning study is on a scale of 400 feet to the inch and shows every lot in the city. On these maps can be placed the proper information showing present usage and improvements for detailed study in the formulation of a zone plan as a basis for an ordinance regulation future use of property as soon as proper legislation is secured. A base map with proper duplicates, on a scale of 1,000 feet to the inch, has also been prepared for showing plans for streets and boulevards; also for transit system, railroad terminals and grade crossings, and parks and play grounds.

Plans for Elimination of Street Jogs

The Streets and Boulevards Committee was of the opinion that plans should be immediately prepared for the elimination of several dangerous corners on main thoroughfares which could be carried out in the near future and afford immediate relief to traffic and reduce the danger of accidents, pending the final working out of plans for the major street system of the city. Accordingly a plan was prepared for rounding off corners to a larger radius at Thirteenth and Cincinnati and also at Thirteenth Place and Cincinnati. The proposed improvement would provide a way swinging for traffic at these corners and remove a great deal of present danger. Likewise the intersection where Boulder comes into Main Street at Haskell has been tentatively planned. Another bad intersection for which tentative plans have been prepared is at Guthrie where Sixth and Seventh Streets intersect it.

In view of the fact that the M. K. & T. Railroad has submitted a plan for a proposed Fifteenth Street subway, in accordance with the order of the State Corporation Commission, the City Plan Commission, at the request of the County Engineer, has made a study of this project, even though outside of the city limits, and in that connection has prepared a study of the future improvement and widening of Fifteenth Street, which is certain to be one of the main thoroughfares of the city carrying traffic out to the Tulsa Industrial Exposition and the paved highway leading to Broken Arrow, Jenks and Bixby.

Plats of several additions submitted to the city, in accordance with the present arrangements between the City Commission and the City Plan Commission, have been referred to the latter for its consideration. These plats have been gone over carefully before being passed upon by the Plan Commission for acceptance.

In connection with the preparation of necessary legislation an advisory legal committee, composed of Albert H. Bell, Chairman Ben Conner and I. J. Underwood, has been appointed by Chairman Terwilliger to prepare the proper bills to submit to the legislature next month to secure the desired legislation, as follows:

An enabling act for zoning.

An act authorizing cities to create City Plan Commissions similar to our local Commission, which shall be charged with the preparation of a comprehensive plan and have control of all matters affecting the including plats of sub-divisions.

An act authorizing cities to create benefit districts which shall bear a proper proportion of the cost of certain public improvements in accordance with the special benefits derived from the same.

An act authorizing cities to condemn land in excess of the exact amount needed for specified public improvements where the same is essential for the best interests of the city.

An act authorizing the legislative body of a city to extend the city limits to take in adjoining territory.

The Railroad Terminals and Facilities Committee held a meeting recently and talked over possible locations for a future union station and terminal development, and referred this problem to a special committee composed of the following engineers: Victor Cochrane, Chairman, Dan W. Patton, T. C. Hughes, City Engineer Schultz and engineers Holden and Seymour of the Commission, to work out a tentative plan or plans and report the same back to the Railroad Terminals Committee, of which C. A. Mayo is chairman.

Comprehensive plans have been arranged for the taking of a thorough traffic survey of the city. Through the cooperation of Principal Merle Prunty, of the high school, 110 members of the junior and senior classes of the high school volunteered to give a day for this work. Howard Meyer, Scout Executive and a group of Boy Scouts also have volunteered in this work. Forms have been prepared and all assignments made. The census would have been taken on Wednesday and Thursday of this week, but owing to rain has been postponed until December 13th and 14th. This will give accurate information on the flow of traffic through our streets at the present time and be of great assistance in formulating future plans for street development.

The publicity work of the Commission has consisted of bringing a one-reel zoning film, entitled "Growing Pains", to Tulsa, which was shown for four days at the Majestic Theatre and also before audiences at the high school auditorium on two nights and before a meeting of the City Club, probably reaching altogether 12,000 people. Representatives of the City Plan Commission have appeared before several civic organizations and will continue to acquaint the public with its work and plans in this way.

Officers of the Commission are well pleased with the spirit of cooperation manifested by the City Commission and all organizations with which it has come in contact and feels certain that with the continuation of this kind of support the Commission will be able to work out a practical solution of the various problems and facilitate the more rapid development of our city along the best lines, assuring in the future a greater Tulsa of which its citizens will be justly proud.

NEW BUILDING PERMIT RECORD SET

Tulsa Now 35th City in U. S. in Years' Permits.—November Breaks All Records

November was banner month for Building Permits. There were 162 permits issued totaling \$2,760,950. This brings the total of the year's permits up to \$13,190,274. Prior to this year, 1920, was Tulsa's record year when the permits totaled \$9,548,987.

The record of Tulsa's building permits is as follows:

1910.....	\$1,194,639.00
1911.....	1,615,900.00
1912.....	1,006,245.00
1913.....	1,613,853.00
1914.....	1,587,786.00
1915.....	1,510,664.00
1916.....	4,148,078.00
1917.....	8,350,492.00
1918.....	4,847,370.00
1919.....	9,479,103.00
1920.....	9,548,987.00
1921.....	7,346,696.00
1922—	

January.....	\$ 542,400.00
February.....	346,160.00
March.....	647,325.00
April.....	919,010.00
May.....	1,165,225.00
June.....	1,050,251.00
July.....	1,685,600.00
August.....	1,126,609.00
September.....	624,266.00
October.....	2,322,478.00
November.....	2,760,950.00
(Eleven Months Permits)	\$13,190,274.00

Tulsa's permits are especially significant when compared to the leading cities of the nation. The statistics published by the American Contractor place Tulsa in the thirty-fifth place for the year. In connection with these figures it should be remembered that Tulsa is the ninety-seventh city in point of population:

New York.....	\$490,282,928.00
Chicago.....	172,895,810.00
Los Angeles.....	100,895,480.00
Detroit.....	79,815,734.00
Cleveland.....	47,125,265.00
Baltimore.....	34,754,900.00
San Francisco.....	40,266,177.00
Boston.....	43,460,539.00
Philadelphia.....	95,494,450.00
Milwaukee.....	27,713,752.00
Indianapolis.....	21,877,940.00
Cincinnati.....	24,282,260.00
Portland.....	20,067,325.00
Dallas.....	16,047,568.00
Washington.....	40,515,230.00
Minneapolis.....	25,376,760.00
Oakland.....	19,812,899.00
Kansas City.....	19,925,340.00
Pittsburg.....	30,655,777.00
Buffalo.....	21,273,120.00
Seattle.....	16,731,540.00
St. Louis.....	20,017,843.00
St. Paul.....	20,221,113.00
Houston.....	12,063,219.00
Long Beach.....	12,146,693.00
Rochester.....	14,606,046.00
Richmond.....	12,268,161.00
Atlanta.....	17,486,367.00
Louisville, Ky.....	13,335,750.00
Columbus.....	16,605,600.00
Denver, Colo.....	15,384,175.00
Memphis.....	15,369,779.00
Dayton.....	10,801,032.00
Newark, N. J.....	23,808,957.00
TULSA, OKLA.....	10,429,324.00
San Diego.....	9,013,590.00
Omaha, Nebr.....	8,651,277.00
New Haven.....	7,779,228.00
Fort Wayne Ind.....	8,599,724.00
South Bend, Ind.....	7,972,268.00
Wichita, Kans.....	5,409,036.00
Mt. Vernon, N. Y.....	7,112,211.00
Erie, Pa.....	4,395,184.00
Des Moines, Iowa.....	7,668,175.00
Syracuse, N. Y.....	8,857,264.00
Worcester, Mass.....	7,015,016.00
Pasadena, Calif.....	8,105,688.00
Sacramento, Calif.....	8,155,023.00
New Orleans, La.....	9,448,135.00
Yonkers N. Y.....	7 325 350.00

THE TULSA SPIRIT

Published by the Chamber of Commerce and Federation of Allied Interests of Tulsa

ISSUED MONTHLY

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TITHING IN CITY BUILDING

By D. W. Moffett

Since civilization was the tithe has been recognized among thoughtful men as a necessity. Since men have arranged themselves in one sort or another of social compact, there has been the endless conflict between two great forces affecting society in its social aspect. No one denies their existence but there are many opinions as to their origin. One is the power which all agree is the power for Good, by some designated more specifically as the power of God; the other the power which all agree is the power for Evil, by some designated more specifically as the power of the Devil. Men early learned that those powers which wrought for good, if unrestricted and left free to exert their influences, brought peace, prosperity, happiness and all those things as a heritage for the whole race that the individual in all cases sought for himself. They also learned that the forces that wrought for evil were relentlessly active, aggressive and determined in their assaults against everything for which the forces which wrought for good strove. They early learned that the forces of evil, if left free and unrestricted to exert their influences, brought to the race as a whole, hatred, malice, unhappiness, and all the fruits of selfishness, immorality and brutality which each individual sought, perhaps unsuccessfully, to avoid for himself. Men early learned that these forces of evil were elusive, fugitive, clothed in mystery and incomprehensible. The effects of their operation were easily recognized, were plainly visible, but just where the influence was exerted or the seed planted which developed into the overt act, the crime, the deception, the lie, the fraud, just when and where the pure was tainted with the virus that transformed it into the vile, men have often and generally been unable to determine. One great important fact was early apparent; the power was at work, its effects were apparent, were increasing and multiplying. The individual seemed impotent to stem the rapidly swelling tide. Humanity faced the necessity of organizing the opposing forces, the forces of Good or God to neutralize or at least hinder the forces of destruction. The fact that men have never entirely lost the vision which led them to this resolve is responsible for what we have of

civilization. Organization required financing. The organization stood for the common good. Its benefits accrued to every individual alike. Its very nature demanded a common contribution and the tithe became a legal, an established obligation.

Through the centuries which have slipped into the past, thoughtful men, note the term, thoughtful men, have never disagreed about the necessity of maintaining that organization nor the necessity for nor the justice of the tithe. The welfare of the race, the maintenance of our civilization hangs upon this organization and the tithe should be the method of financing, although a large majority, even of those who give the organization their moral support, neglect the tithe. There is something of similarity between the tithe as we know it in the moral aspects of life and the tithe as it should exist in the building of a city. It is the gathering together of many powers, slight in themselves but powerful when combined, reaching out in many directions in an effort to control other forces, elusive and fugitive and evasive and bringing such forces into subjection to our needs and desires and requirements. For the purpose of this argument we will assume that the building of a city is entirely admirable, a task to which large bodies of men who compose its citizenship should bend their energies. We may overlook the inconsistency of the cry that the welfare of the world demands that the people get back to the soil, back to the farm while we urge them and plead with them to locate in the city, provided it is our city; we shall overlook the fact that the seeds of revolution and bolshevism and unrest find their fertile soil and breeding places in the great cities and seldom in the country. Within the confines of a city we find few, if any, primary producers. The business man of the city usually takes from the hands of one man the article which the man has produced, has brought from the storehouse of natural resources either through the processes of reproduction from the soil or from mines, and passes it on, after withholding a profit for his services, to some other man who had need of it and who is willing to avail himself of the convenience of the service of the city business man and pay him for such service. Our business man may, if he is wise, have subjected the article to some process of manufacture, depending on its character and the demands of those who are his patrons. If there is but one man in a city he can handle but few articles and will have but few customers. If he handles overalls but not hay, the man who needs both will go to some city where both can be obtained. Our overall merchant senses the need of a hay merchant that his own clientele may be broadened. If a merchant in hay is available on his own resources the city's population is doubled without cost, but if the hay merchant needs help in capital the principle of the tithe may be very properly applied by our merchant in overalls in order that the patron may have both hay and overalls and he may have his patronage which would otherwise be lost. If our merchant in overalls is shrewd he will also remember that hay merchants also wear overalls. In time a former patron shows up in town wearing a brand of overalls foreign to our merchant, a pair of mavericks. Inquiry develops the fact that on his last shopping tour he was in need of a farm wagon, some hay and overalls. He knew the wagon was not available in this town so he went where all three articles could be obtained at once. A meeting of the Chamber of Commerce, composed of the merchants in overalls and hay, declared that the good of the city demanded the establishment of a dealer in wagons, on his own resources if obtainable, by applying the principle of the tithe if not. Another loose end in the fabric of their interests was blowing away from them toward the rival city that provided what the people wanted. They too must see, that as far as their resources will permit, there must be created in the minds of the people in their territory the assurance that their needs and desires in the field of commerce, will find satisfactory supplies in their city.

These simple examples are elementary in the extreme but true nevertheless, and a city never reaches a point where, to a greater or less degree, these elemental principles are not at work. The drawing power of a city depends, absolutely, on its power to satisfactorily supply all the needs of the people surrounding it. The ability to supply one-third of their needs splendidly will never build a city for their other two-thirds will drive them to other cities with a wider vision, cities that have made a careful study of all the needs of their patrons and have taken the steps to supply them all. One of the greatest difficulties met

(Continued on following page)

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in the building of a city is that of developing in its business men the faculty of studying his territory with reference to all the enterprises in his city instead of that of his own alone; to create in him the thought that his business is but one spoke in a wheel which must be a perfect wheel with every spoke in place, as every missing spoke weakens the wheel to that extent and his business, as one of the spokes, can never be safe in an unsafe wheel. It should be the task of every business man to see that every need of the surrounding community is met in his city, whether it be drygoods or sucker rods or baby carriages or chopped feed or skunk traps or pianos or powder puffs. He should see that every need of the community, each need a thread that binds the community to his city or some other, those needs that radiate like sheaves of rays of light, are gathered into the grasp of his city's business life and held secure because they can be met and cared for splendidly within it. The failure to grasp one of these lines of need, the necessity for the individual to go elsewhere to supply it, may draw a dozen others with it to the general loss of the city at large. If these statements are correct the conclusion we must draw is that one of the first duties of a merchant in the protection of his own business is to see that other businesses are established and maintained, on their own resources if possible, if not, then by the application of the principal of the tithe in applying a certain portion of his profits to the development of industries that will be a direct feeder to his own. In doing this he is marshalling, for the common good of his city, the forces that will bring it prosperity and happiness and growth in things that are worth while, just as the tithe was applied to the marshalling of the forces of good against those of destruction. The process of city building is an endless chain; a wheel within a wheel; the laying of one stone upon another; the perfecting of a great center of service to the community in which the city is located. The needs of the surrounding territory should be under the microscope of a trained force, fitted to study the wants and needs of its people and to suggest the supplying of them and to develop new wants and needs, and every business man and merchant and professional man and any other who draws his livelihood within the city should stand ready and willing and anxious to supply his tithe toward the financing of such industries and enterprises as committees of Chamber of Commerce or others competent to give advice upon the matter shall determine are needed and necessary to give the community the city seeks to serve complete and satisfactory service. As every merchant strives to make his particular line complete and feels the loss which comes from his being compelled to tell his patrons he does not have the article they wish to buy, so the city, in its wider activities, feels the loss from the constant necessity of admitting to the community which is its customer, that there are many of its needs which it is not prepared to supply. It is just as necessary that a city meets the needs of its surrounding community by approving a

complete catalogue of industries to serve it as it is for a clothing merchant to have a complete line of the goods he handles to serve his customers; just as a merchant invests his money in gloves in order that he may hold his customer for trousers, so it is necessary that he invest his tithe in other enterprises in order that a well equipped city may provide the drawing power for his clothing. It is perhaps as true in city building as in any other relation of human life, that men cannot live for themselves alone but are, to an amazing degree, dependent on one another. It is a relation where the common good is the good of each individual and where there is constant need for a common contribution by those who are the common beneficiaries.

LIVE STOCK EXPOSITION AND FREE FAIR TO BEGIN WORK

Early in 1919, the officers and directors of the Chamber of Commerce, realizing the necessity for some organization to develop the live stock and agricultural interests of northeastern Oklahoma, incorporated the Tulsa Live Stock and Industrial Exposition. A group of Tulsa men, consisting of C. S. Avery, Horace Barnard, E. W. Sinclair, Jake Easton, L. E. Abbott, W. L. Lewis, W. E. Brown, W. A. Vandever, Fred Shaw, M. C. Hale, John T. Kramer, T. J. Hartman, Harry H. Rogers and J. S. Davis, pledged their individual credit for a sum of practically \$200,000 and purchased 44 acres of land in the city of Tulsa, east. Considerable preliminary work was done by the Oklahoma Engineering Company, plans were made and a race track laid out and partly finished. The general depression of 1920-21 rather halted the plans of the organization, but recently President Peters appointed a committee, of which R. P. Brewer is chairman, to revive the matter and undertake the resumption of work on the plant.

At a special meeting of the exposition company held at the office of C. A. Mayo on October 31st, this year, a resolution was adopted to tender to the Tulsa County Free Fair Association a forty-acre tract, conditioned on that organization disposing of the present free fair plant and using the purchase money—approximately \$50,000—for the erection of a free fair plant on a part of the original exposition grounds. A resolution was also adopted tendering to the Tulsa Horse Show Association a forty-acre tract, conditioned on that organization spending a minimum of \$300,000 in improvements, which will include a fine horse show pavilion with a seating capacity of 8,000 people.

At the October meeting of the Exposition Company Clarence B. Douglas, formerly Managing Director of the Chamber of Commerce, was elected to membership on the board of directors of the Exposition Company and authorized to open negotiations with the free fair and horse show organizations. President Peters also named Mr. Douglas as a member of Mr. Brewer's committee and in the dual capacity Mr. Douglas made a formal tender of the forty-acres to a special session held in his office Tuesday, December 5th.

At this meeting, which was presided over by President Wilson of the Free Fair Association a formal resolution was adopted accepting the offer of the Exposition Company and authorizing the appointment of a committee, consisting of Mr. N. R. Graham and Mr. Paul Meyers, to immediately sell the Tulsa County Free Fair site on Lewis Avenue and Frisco; and this property has been placed on the market.

On December 6th, a formal tender was made to Dr. Walter E. Wright President of the Horse Show Association, along the lines above indicated and it is expected that this offer will also be accepted.

The 440 acres of land purchased by the gentlemen above named has grown in value more than one hundred per cent and had they felt so inclined they could have liquidated the affairs of the Exposition Company and worked out a profit of approximately a quarter of a million dollars on the investment. It is typical of the splendid citizenship of Tulsa that these patriotic men declined to entertain such a proposition and announced their intention of foregoing this profit in order to carry out the original plans and give to Tulsa the best exposition, fair and horse show plant in the entire country.

Under the plans now contemplated, within a comparatively short time it will be possible to hold in Tulsa a fine horse show equal to those given in New York, Chicago, Kansas City, or any city of the nation, where Tulsa horses largely furnish the attraction and get the blue ribbons. It will be possible to put on annually the best county and district fair in the Southwest and it will be possible to also stage an industrial and live stock exposition, supplemented with racing, furnishing an attraction not excelled in the West. The plant will be a composite of these three lines of entertainment and in addition will give to Tulsa an auditorium making possible for this city the greatest sporting events, expositions, stock sales and conventions, which have heretofore been impractical for lack of proper facilities. President Peters announced in his inaugural address that the practical solution of the exposition plant problem would be a feature of his administration and there is every indication now that before his term of office expires such substantial progress will be made as to insure the completion of the plant in its entirety.

MEMBERS HEAR ABOUT WATERWAYS

The development of America's waterways for transportation is one of the Nation's greatest needs, A. E. Crockett of Jones-Laughlin Steel Company of Pittsburg, Pennsylvania told the Chamber of Commerce at the November 10th meeting. Waterways afford opportunity for transporting some of the Nation's products at a lower cost per ton mile than any other method. Some of the materials required in Tulsa can be transported, part of the way at least, over inland trunk waterways at a saving to the ultimate consumer.

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The New Hunt Department Store

*Tulsa Now Has the Most Complete Department Store in the Southwest
Every Convenience is Provided for the Shopper*

In the new Hunt Department Store located on the "Horse Shoe Corner" at Fourth and Main, Tulsa now has the most up to date department store in the entire Southwest. No pains has been spared to arrange this building for the greatest possible convenience of the customer. From the beautiful show windows fronting on both Fourth and Main Streets, through the Tea Room, Gift Shop, Hair Dressing Parlors and Rest Room it is the last word in Department Store architecture and arrangement.

The first floor has seven aisles so arranged that from any of the three entrances the entire floor may be seen at a glance. The mezzanine floor, twenty-two feet wide by three hundred fifty feet long, gives ample space for the tea room, gift shop, hair dressing parlor and rest room.

The second floor, the piece goods section, is so arranged that it can all be seen at a glance from the elevator door. The third floor is the most convenient sales floor to be found anywhere and is continually alluded to as "real Fifth Avenue New York." The general offices are located on the third floor.

Mr. Hunt, Sr., is especially proud of the

basement with its high ceiling and fresh air under the ground. There is to be found the low price ready-to-wear and millinery, piece goods and shoes, the regular line of toys, queensware, glass ware, and all household utensils.

Probably the feature of the store is the excellent lighting arrangements throughout. There is no high shelving so that there is an abundance of light in every part of the building.

The general exterior design is Commercial Gothic while the feature of the interior is the Parisian Trocadero Vaulted Ceiling which is modeled after the Palace of Trocadero, the famous department and art store in France. The building is one hundred feet by ninety five feet and four stories high. It is constructed to carry an additional ten stories when the building is completed according to the present plans. When the addition is made three more floors will be occupied by the Hunt Company and the remaining eight floors will be used for office rooms. George Winkler, the architect, and A. Wasielewski,



DAN HUNT Sr.

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VIEW SHOWING ARCADE DISPLAY WINDOWS AT HUNT'S DEPARTMENT STORE.

Twelve large show windows having a total of three hundred lineal feet of display space adds to the beauty of this modern store front. The backgrounds are finished in grey having massive doors and panels as a decorative treatment. The floors are of tile of a two tone effect to conform with the background. The window displays are under the direction of W. F. Helfrick, Display Manager.

Twenty years ago Dan Hunt, Sr., came to Tulsa with a capital of \$1,500 and opened a small dry goods store. He rented a room twenty by one hundred forty feet between First and Second on Main at a monthly rental of \$75.00. Three years later he procured a five year lease on a fifty foot store on the corner of Main and Second at \$300.00 per month, which at that time was considered exorbitant.

About this time Mr. Hunt took in a partner and incorporated the firm of Hunt-Riddick Company with a paid up capital of \$25,000. In a year or two they decided to open a branch house in Sapulpa. This branch house was not successful and was later moved to Springfield, Missouri. The second branch venture was as unsuccessful as the first and Mr. Hunt bought out his partner and consolidated the stores in Tulsa. After these experiences he devoted all of his energies to the one store and at the expiration of his lease he moved into the Shelton Building where the Hunt-Murry Company is now located for five years at a rental of \$475 00 per month. It was necessary to spend an additional sum to remodel this building to suit the needs of his growing business. When these quarters were outgrown he again ventured into the high rent district and leased the Hancock-Nicely Building between Third and Fourth streets for \$900.00 per month, spending \$53,000 remodeling the entire building.

At the expiration of this last lease the Hunt Company decided it must have larger quarters. Every merchant in Tulsa who wanted to ex-

pand knew where the best corner in the city was and that corner was not for sale. However, "Horse Shoe Corner" at Fourth and Main was purchased for \$350,000 and it was on that site that the modern department store was built.

The stockholders of the Hunt Company are: Dan Hunt, Sr., President; T. A. Hunt, Vice President and Treasurer; Dan Hunt, Jr., Secretary; Mrs. F. H. Casebeer; Mrs. Evelyn C. Harvey; Miss Ella M. Reed; Mr. N. C. Rigsbee; Mr. T. C. Webb.



DAN HUNT, Jr.
Secretary Hunt Company



T. A. HUNT
Vice President and Treasurer Hunt Company

TULSA MANUFACTURER EQUIPS CITY'S NEWEST LUNCH ROOM

The Mecca lunch room at 15 East Fifth Street is heralded as the finest in the middle west. The arrangements were planned by the Manager Ike Mincks and Andrew V. Jansen and the equipment was manufactured by the Jansen-Upp-Meyer Manufacturing Company at 11 N. Cheyenne, Tulsa. Every piece of material in the dining room is metal and is as near absolutely sanitary as modern appliances can be made. Every electrical and automatic convenience has been installed.

According to Mr. Jansen it is one of the very few restaurants built with counter and chairs the same height as the dining room table and chairs. The air is changed completely every minute by invisible and noiseless ventilators. The sides, ceiling and floor are decorated with rockwood tile.

IN JUDGMENT OF OTHERS

Benjamin Franklin, speaking before the Continental Congress when it came time to ratify the newly drafted constitution had this to say:

"Mr. President: I confess that I do not entirely approve of this Constitution at present; but, sir, I am not sure that I shall never approve it; for, having lived long, I have experienced many instances of being obligated by better information or fuller consideration of the merits of the subject, to change my mind on subjects which I once thought right but found to be otherwise. It is, therefore, that the older I grow, the more apt am I to doubt my own judgment of others."

"Thus I consent, sir, to this Constitution, because I expect no better and because I am not sure that it is not the best. The opinions I have had of its errors I sacrifice to the public good. I have never whispered a syllable of them abroad. Within these walls they were born, and here they shall die. If everyone of us, in returning to our constituents were to report the objection he has had to it, and endeavor to gain partisans in support of them we might prevent its being generally received and thereby lose all the salutary effects and great advantages resulting naturally in our favor among foreign nations, as well as among ourselves, from our real or apparent unanimity. Much of the strength and efficiency of any government in procuring and securing happiness to the people depends on opinion, on the general opinion of the goodness of that government as well as the wisdom and integrity of its governors."

"I hope, therefore, for our own sakes as a part of the people and for the sake of our prosperity, that we shall act heartily and unanimously in recommending this Constitution wherever our influence may extend and turn our future thoughts and endeavors to the means of having it well administered."

"On the whole, sir, I cannot help expressing a wish that every member of the convention who still have objection to it would, with me on this occasion, doubt a little of his own infallibility, and, to make manifest our unanimity, put his name to the instrument."

STATEMENT OF THE OWNERSHIP, MANAGEMENT, CIRCULATION, ETC. REQUIRED BY THE ACT OF CONGRESS ON AUGUST 24, 1922, OF THE TULSA SPIRIT, PUBLISHED MONTHLY AT TULSA, OKLAHOMA, FOR OCTOBER 1, 1922.

STATE OF OKLAHOMA,
COUNTY OF TULSA.

Before me, a Notary Public in and for the State and county aforesaid, personally appeared William Holden, who, having been duly sworn according to law, deposes and says that he is the editor of the Tulsa Spirit and that the following is, to the best of his knowledge and belief, a true statement of the ownership, management (and if a daily paper, the circulation), etc., of the aforesaid publication from the date shown in the above caption, required by the Act of August 24, 1912, embodied in section 443, Postal Laws and Regulations, printed on the reverse of this form, to-wit:

1. That the names and addresses of the publisher, editor, managing editor, and business managers are:

Publisher—Chamber of Commerce, Tulsa, Oklahoma.

Editor—William Holden, Tulsa, Oklahoma.

Managing Editor—William Holden, Tulsa, Oklahoma.

Business Managers—There are none.

2. That the owners are: (Give names and addresses of individual owners, or, if a corporation, give its name and the names and addresses of stockholders owning or holding 1 per cent or more of the total amount of stock.)

Chamber of Commerce, Tulsa, Oklahoma.

3. That the known bondholders, mortgagees, and other security holders owning or holding 1 per cent or more of total amount of bonds, mortgages, or other securities are: (If there are none, so state.) There are none.

4. That the two paragraphs next above, giving the names of the owners, stockholders, and security holders, if any, contain not only the list of stockholders and security holders as they appear upon the books of the company but also, in cases where the stockholders or security holder appears upon the books of the company as trustee or in any other judicial relation, the name of the person or corporation for whom such trustee is acting, is given; also that the said two paragraphs contain statements embracing affiant's full knowledge and belief as to the circumstances and conditions under which stockholders and security holders who do not appear upon the books of the company as trustees, hold stock and securities in a capacity other than that of a bona fide owner; and this affiant has no reason to believe that any other person, association, or corporation has any interest direct or indirect in the said stock, bonds, or other securities than as so stated by him.

William Holden, Editor.

Sworn to and subscribed before me this 5th day of October, 1922.

Mrs. Cora W. Harwood.
(My commission expires May 29, 1926.)

Atlas Life Formally Opens New Home

Thousands View Home Office Building

The Atlas Life Insurance Company were "at home" to their patrons and the general public Thursday evening, November 23. It is estimated that fifteen thousand people took the opportunity to visit the magnificent building. In a souvenir book the following facts were set forth:

"The Atlas Life Insurance Company was organized in 1918 by a number of the most prominent citizens of Tulsa. The main purpose of the founders was to build a company which would be a credit to the Southwest, and the Company was started primarily to add a strong financial institution to the community rather than for the personal profit of the organizers. With such a spirit back of the Company, it is easily understood why the growth of the Atlas Life has been so wonderful.

"The Atlas is an Old Line Legal Reserve Company writing only first class preferred risks. The capitalization of the Company is \$250,000, and it has nearly \$1,000,000 in assets—and about \$15,000,000 of insurance in force.

"The policy contracts are right-up-to-the minute, containing both total and partial disability clauses, beneficiary insurance and double indemnity clause. The Company writes only non-participating insurance, and is actively operating in Oklahoma, Kansas, Missouri, Arkansas and Texas.

"The following quotation is copied from the 1922 Best's Life Insurance Reports:

"The Atlas Life Insurance Company has substantial and reputable backing. It has ample surplus. Its actuarial methods are sound. Its investments are diversified and yield a good return. It is economically managed. Its mortality rate is favorable. Claims are promptly paid. Its policy contracts are fair and liberal and include disability and double indemnity benefits."

"At the annual meeting of the Directors of the Atlas Life, held in March 1921, a committee was appointed to consider the advisability of erecting a Home Office building in Tulsa. The committee reported favorably on the project and work was started in October 1921. The location is on Boston between Fourth and Fifth streets.

"The Company moved into its new home on September 1, 1922, a month earlier than expected.

"The building is twelve stories high and is unique in the style of architecture—the very best way to describe the structure is that it is built in the form of an inverted "T". The first two stories cover the entire lot—one hundred by one hundred forty feet. The side walls of the upper ten stories are set in twenty-five feet from the sides of the first two floors. By this plan all the office rooms are guaranteed light and splendid circulation of air. The first and second stories are constructed of Bedford stone, and the upper ten

of Matt Vittrified brick, trimmed with terracotta. All of the corridors are lined throughout with marble.

"On the first floor there is an arcade running the entire depth of the building, one hundred forty feet long and sixteen feet wide. The walls of this arcade are of Botticino marble; the floor is laid with Carthage marble,

Fronting this arcade are twelve stores and a cigar stand.

"There are two hundred and three office rooms on the upper floors and the offices of the Company are on the 12th floor.

"No expense has been spared to make the building the last word in office structures, and it is a credit to the community as well as to the Company. Rush, Endacott & Rush of Tulsa, are the architects

FEAR

By H. Gale Rogers

Today it is generally agreed that Fear is the greatest enemy of mankind in general and of the insurance salesman in particular. Every successful insurance salesman has had to overcome the thought of Fear and every beginner in the business should strive to master this enemy from the very start-off. Fear of something or other will account for practically every failure. We have recently reviewed our agency files to determine why some agents were not succeeding and the underlying cause in every case was the old bug-bear, Fear. One agent is afraid to meet people because he is afraid his knowledge is too meager; another can sell the laborer but is scared to tackle the professional man. Often we find men who doubt their ability to sell. Many agents get frightened whenever they hear that business is bad in their territory. Timidity and worry are simply other names for the same malady.

The fact that fear can be conquered has been demonstrated and if anyone who is suffering from this disease will apply reason and logic he will soon learn that it disappears. What is it that you are afraid of?

One of our agency force learned that a certain wealthy man was in the market for a big policy. He knew that his policy would compare favorably with any of the other companies. He came in to see us several times about the case—not so much to get information as to bolster up his nerve. It was painfully evident that he was afraid to call because of the prospect's wealth and was awed by the size of the policy which would be discussed. He could have easily sold a \$2500.00 policy to a man of moderate means but he hesitated to tackle a big case. After much persuasion and argument, we induced this agent to make the plunge and a little later he returned with the signed application. He had found that all of his fears had been baseless. The prospect was in fact easier sold than any sale the agent had ever made. Today this agent is one of our best producers.

We could give a hundred examples similar to this one. If it were possible for us to personally talk with each agent we know we could in most instances knock out the pet Fear which is bothering him. We can only ask you to use your best reasoning powers and determine to drive all thoughts which are based upon Fear out of your mind.

"The only thing to be afraid of is Fear."

—Agency Mirror, (Atlas Life.)



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 John R. Hadley, Vice-President.
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Northeastern Oklahoma Chamber of Commerce Outlines Legislative Policies

*Roads Made the Leading Topic on the Program, but City Planning and Zoning
and Legislative Aid in Promotion of Soil Surveys are Endorsed*

At the second annual meeting of the Northeastern Oklahoma Chamber of Commerce held at Sapulpa during the afternoon and evening of November 27th, at which fully 350 state legislators, county commissioners, commercial secretaries, farmers and business men gathered to discuss prospective legislation that will come before the 1923 session of the legislature, three outstanding subjects that interest not only Northeastern Oklahoma, but the state as a whole were presented and favorable action recommended.

Reformed road legislation was outlined by Cyrus S. Avery, Chairman of the executive committee of the Northeastern Oklahoma Chamber; suggested Legislation in aid of City Planning and Zoning was presented by Wm. Holden, general secretary of the Tulsa Chamber of Commerce, and Needed Legislation in Aid of Soil Surveys was presented by J. W. Kreiger, secretary of the Miami Chamber of Commerce.

Mr. Avery on Roads

Outlining the road program Mr. Avery said:

To the Oklahoma Congressional delegation and to the members of our State Legislature and the County Commissioners of our various counties, I address these remarks.

To make sure of no misunderstanding I have elected to address a few remarks to each group separately and to close with some suggestions to all of them collectively.

In opening let me state a few brief facts that I believe have come to be recognized as such by the leading students of highway problems of the Nation.

1st. National highways are a National and not a state problem.

2nd. State Highways are a State and not a county problem.

3rd. County highways are a County and not a Township problem.

4th. There is no public road so insignificant as to be unworthy of county attention, therefore, the unit now recognized as township roads should have no legal classification as such but should pass under full county control.

5th. No highway should be constructed until ample provision has been made for its adequate maintenance.

6th. Marking highways is clearly a part of their improvement and maintenance and should be attended to by the authority under which the highway is classified.

Now with these six fundamental points as a basis let us consider the subject.

National Highways

"Roads are essential to national existence good roads are essential to national efficiency."



CYRUS AVERY

It is with these that our Congressional delegation has to deal.

The federal government has not completely kept its end to the enactment and construction of a system of National Highways but by the wording of Section 3 of the Federal Highway Act of November 4th, 1921, whereby the 7 per cent federal aid system is established, the lawmakers have plainly indicated the direction in which they are going and it takes no stretch of the imagination to see Uncle Sam embarked upon the construction of his part of the Nation's great highway program at an early date.

The matter that should immediately challenge the attention of our Oklahoma delegation in Congress is the enactment into law of Senate Bill No. 3115 presented by Senator Owen.

The Federal Highway Act of November 9th, 1921, grants federal aid to the states upon the fifty-fifty basis, but under Section Eleven of this act an exception is made in favor of states having an area of unappropriated public land equaling or exceeding five percent of the area of the state as a whole, and states having land of this character are granted federal aid upon a sliding scale upward in proportion to the area of their unappropriated public land. The theory being to compensate the state for this burden of non-taxable real estate.

Just how this works out in actual practice can best be illustrated by citing the case of the State of Nevada.

Nevada has a total area of 110,690 square miles, of this amount 82,410 square miles is unappropriated public land. Therefore under the sliding scale plan of Section Eleven every time Nevada puts up \$12.78 Uncle Sam puts up the remaining \$87.22 of each one

hundred dollars spent on federal aid projects in that state.

Non-Taxable Indian Land

Oklahoma has a total area of 44,425,000 acres, of this amount 10,260,000 acres is non-taxable Indian land.

Viewed from the standpoint of a state burden, what distinction can justly be made between non-taxable Indian land and non-taxable public land?

Had non-taxable Indian land and unappropriated public land been classified in the same category by Section Eleven, Oklahoma would now be receiving federal aid upon the basis of at least forty-sixty and it would add fully one half million dollars per year to our federal aid allotment.

Early during the present year when this matter first came to my attention, I took the subject up with Senator Owen and under date of January 24th, 1922, he wrote me as follows:

Cyrus S. Avery, President

The Albert Pike Highway Association,
Tulsa, Oklahoma.

My Dear Mr. Avery:

I think there is considerable force in your contention. So many states were interested in the matter from the standpoint of public lands that these opinions were reflected in the legislation. I shall call the attention of the Members of the House to the suggestion you make and see if we cannot have this corrected by an amendment providing that non-taxable Indian lands shall be considered the same as non-taxable public lands.

Yours respectfully,

R. L. OWEN.

Very shortly thereafter Senator Owen introduced Senate Bill 3115 seeking to make the necessary correction in Section Eleven to give us the relief to which the state is justly entitled and it is to this bill that I particularly call the attention of Oklahoma's Congressional delegation.

State Highways

These challenge the attention of our state legislators.

To attempt to build a State-wide system of roads by county bond or road improvement district bond, supplemented by either State of Federal Aid, or both, is to attempt to build all branches to the system before you build the main lines. It means that when we shall have passed into oblivion or history this crazy-quilt plan will still be in its infancy.

Until we reach the point on the highway of progress where our lawmakers are willing to view our road system from a state wide

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viewpoint instead of from the confines of county and township lines, we can never hope to have anything better than a patchwork county system of highways.

Highway work in Oklahoma is not suffering nearly so much from a shortage of funds as it is from the inequality of tax distribution and the lack of application of business principles in the expenditure of the taxes we now pay.

I live in Tulsa county, but I do not contend for one moment that Tulsa county with her area of 565 square miles is entitled to receive more than three times as much money from the state's automobile tax money as is given to Muskogee county which has an area of 814 square miles and therefore a vastly larger road mileage to care for.

Nor do I contend that Oklahoma county with an area of 717 square miles has a right to receive more than forty-eight times as many dollars from this fund than is paid to Cherokee county with an area of 791 square miles.

Just to get at a glance the gross inequity of our present method of distributing this automobile tax money let us look at the following table:

County	Area in Sq. Miles	Cash from Auto Tax
Tulsa	565	\$ 705,903.17
Oklahoma	717	679,802.48
Total	1,282	\$1,385,705.65
Combined population of the two counties..... 225,293		
Combined valua. \$237,561,296		
Adair	584	10,818.67
Cherokee	791	14,123.96
Sequoyah	693	25,298.78
Wagoner	545	38,104.60
Mayes	676	27,825.29
Delaware	794	13,582.04
Craig	757	52,546.43
Rogers	730	55,262.74
Nowata	586	72,358.52
Ottawa	477	112,193.47
McIntosh	661	41,382.63
Muskogee	814	223,385.92
Okfuskee	623	46,922.13
McCurtain	1,897	31,303.52
Le Flore	1,614	57,544.04
Haskell	615	26,613.68
Latimer	735	16,687.65
Pushmataha	1,430	14,066.70
Choctaw	790	42,822.76
Atoka	997	14,111.84
Bryan	928	67,013.50
Pittsburg	1,370	107,120.48
Okmulgee	679	251,524.73
Marshall	419	22,356.17
Total	20,205	\$1,382,930.25
Combined population of 24 counties..... 662,195		
Combined valua. \$389,074,787		

The tax figures here quoted cover the first three and one-half years of the present state administration and are taken from a statement issued out of the State Highway De-

partment. Population and valuation figures are for year 1920.

A very casual study of these figures is all that is necessary to convince anyone of the folly of our present method of distribution of our auto tax money.

It cannot be excused on the basis of population as the twenty-four counties have practically three times the population of the two counties. Neither can we excuse it upon the basis of taxable wealth because the twenty-four counties have nearly double the taxable wealth. As a matter of fact it can only be excused upon the theory of a selfish ambition of a few sections of the state desiring to profit at the expense of the state as a whole and I am not ready to charge any community in Oklahoma with an ambition of this character. Thus believing, I have full confidence that our legislators will find the remedy.

This auto tax money which is now amounting to almost three million dollars per year should go into a central state fund and be allotted to the counties upon the basis of their state highway mileage, thus giving to each county a fair and equal show to construct and maintain its system of roads and to develop its agricultural and mineral resources upon an equal footing with their neighbor county. The more than 14,000 cars registered from Tulsa county by no means confine themselves to the use of Tulsa county highways and they play a very material part in wearing out the highways of the neighboring counties and should contribute to pay a proportionate equal part in the construction and maintenance of these highways which they are continually using.

In addition to the auto money we should have a tax of one cent per gallon upon gasoline and the central state fund should receive this money and distribute it in the same manner, and a state highway fund of this character augmented as it would be by practically two million dollars per year, which we receive as federal aid would in a surprisingly short space of time provide us with a magnificent system of state highways, but until we reach the point where we can raise our sights beyond county borders and face fairly the proposition of a state highway system we may expect a continuance of the unpleasantness of driving up to the county line and jumping off into the mud or dust as the weather man may elect to provide.

Those of us who live in centers of population have no right to complain of the poor roads in Wagoner county, Rogers county, Osage county, or any other county in the state until we do our full part to see that these counties receive from the automobile tax money the full portion that they are entitled to, based upon the number of miles of road they are required to build and maintain, and if we are to enact a gasoline tax law the funds received from this source should be distributed upon the road mileage basis without regard to the county in which the gasoline is purchased.

At this time seventeen states have adopted the Gasoline Tax Law. If an Oklahoma car drives over into Arkansas it pays the gasoline

tax for its use of Arkansas roads, while in the state, yet the Arkansas car that drives over into Oklahoma helps to wear out our roads and never leaves a penny behind for their maintenance or construction. If an Oklahoma car drives into Arizona, New Mexico, or Colorado, it pays the gasoline tax in those states for the use of the roads while there, but when the Arizona, New Mexico or Colorado car comes to Oklahoma, it pays nothing towards the construction or maintenance of Oklahoma highways. It is practically a certainty that Missouri, Kansas and Texas will adopt the Gasoline Tax Law during the coming year and if they do adopt it we will find ourselves entirely surrounded by states charging us for the privilege of using their highways, and Oklahoma will be sitting alone playing the role of LADY BOUNTIFUL offering her highways free of cost to all travelers.

Our State Highway Department

Out of 48 states of the Union, Oklahoma stands alone as the only one having no definite or certain tenure of office for its highway officials. Our State Highway Commissioner doesn't know in the afternoon whether he is going to be Highway Commissioner in the afternoon or not.

This defect in our law is so glaring as to need no argument. It should be corrected whether we retain our present arrangement for an individual highway commissioner or change to the plan of a bi-partisan commission with the members each holding office for six years with expirations so arranged that one commissioner will be appointed each two years. Personally I prefer the three commissioner plan. A State Highway Department just by the nature of the purpose of its creation naturally divides itself into three divisions. (a) Routing and Projects, (b) Contracting and Construction, (c) Maintenance, and a Commission of three each forming the governing head of one of these divisions, and the commission as a whole sitting as the governing body over the state's highway business, has been proven by experience of other states to be a most practical and business method of handling this highly important bureau of state administration. This plan carried to its final organization for work also carries with it the budget system of the highway fund in order that each department may understand its financial limitations for at least a year in advance.

Maintenance

Maintenance of our highway system is one of the paramount issues confronting highway officials and we will not have solved this problem until our state legislature grants full authority to the highway department to create a maintenance division under which our entire state highway system must be maintained in a uniform, practically and efficient manner.

Many of the faults that are found with various plans of construction are not due to intensive use nor faulty construction, but are due to the lack of proper and well timed maintenance. I have but little patience with

the man who tells me he is building or is going to build a "permanent" highway. In the language of our famous Arkansas friend who viewed the circus picture of the giraffe, "there ain't no such animal."

Therefore maintenance must form one of the main cogs in our highway legislation. Let us accept at the outset that it is useless to build if our expenditures and efforts are to come to naught as a result of wasteful negligence.

Highways and Railways

It has become quite common of late to hear expressions of alarm from various sources as to the detrimental effect of improved highways and increased truck traffic upon the volume of freight that will be handled by the railways but a careful study of percent freight conditions in the United States wholly fails to bear out this theory.

The volume of freight offered to the railroads in the United States reached 1,003,759 cars during the week ending October 21, passing the million mark for the first time in two years and closely approaching the highest point in the history of railroad transportation which occurred the week of October 15th, 1920, in which week 1,018,000 cars were loaded. This would indicate that the improved highways and the freight trucks are aiding in getting freight to the railroads instead of decreasing their business. The improved highway steadies the flow of freight from farm to market, prevents extreme slackage of freight during bad weather and a corresponding congestion of tonnage during periods of good weather. It is the reliable volume of business that enables the railways to handle it at low rates and yet at a profit. For these reasons the dependable highway is of value to the farmer and the railways alike.

Regulation of Truck Loads

To those interested in our main line highways this is a highly important subject and it has been made the subject of legislation in several states of the Union. A new law just enacted in New York, passed to protect state highways, limits loads to 28,000 lbs. with a maximum per wheel of 9,800 lbs. and a maximum load per inch of tire of 700 lbs. Use of rubber tires worn to within one inch on the metal flange is prohibited. Trucks not exceeding two tons capacity are limited to a speed of twenty miles per hour, and trucks of over two tons to fifteen miles. Trucks with pneumatic tires are allowed an additional five miles per hour speed. Excess loads when discovered must be unloaded on the roadside.

The Bureau of Public Roads of the U. S. Department of Agriculture has been for a number of months making experiments to determine the effect of all kinds of traffic on road surfaces and their observations have covered conditions throughout practically all sections of the United States and based upon these observations the Bureau is of the opinion that regulation of the character and weight of highway traffic, to prevent undue injuries to the highways, is an administrative matter and cannot be properly taken care of by de-

tailed and arbitrary legislation. From their view point the influence of sub-grade soils, tire equipment, distribution of load to wheels, speed and many other matters are so complex that they cannot, with effectiveness, be written into law. They point out that conditions are different in practically every state and that oft times even in a single state conditions vary to such an extent that a load, which may be carried on one road without injury, may cause untold damage to another road, and their conclusion is that highway authorities must be given wide discretionary powers in the matter of traffic regulation. The Bureau urges that as a solution of the problem the State Highway Officials of each state be given sufficient power that they can regulate traffic and road conditions to conform to the condition of the roads as they exist at any particular time and I am inclined to the view that Oklahoma Legislators in handling this subject can more certainly stay within the bounds of safety by following the suggestion of our National Highway authorities.

It is to these subjects that I would particularly direct the attention of our state legislators.

County Highways

These come exclusively under the supervision of the Board of County Commissioners.

The County Highways in any county must comprise all roads exclusive of National and State Highways. In order to obtain that which is the most efficient highway system we must have a county system by which we tie up the rural home and the farm school with our city streets and our State Capitol, and thereby guarantee to the State the greatest industrial and agricultural development possible.

Our present law governing the election of commissioners and their tenure of office is not the most ideal. There has been one very helpful change made, namely: That the commissioners take office at the end of the fiscal year instead of at the end of the calendar year, thereby enabling them to create a budget and live up to it. My objection to the present system is that we so often see the entire board of three members quit the office or fail to be elected and that necessitates the training of three more commissioners whose usefulness just becomes apparent about the time their term of office expires. In many states the commissioners are elected for six years, one retiring each two years, thereby maintaining a commission with two old and experienced men serving at all times.

Another defect in our present commission form of county government is the practice of dividing the county into three Districts, each commissioner looking after the road affairs of his district and the other two paying no attention thereto. This is a step backward to the old form of township government and deprives each district of the advice and counsel of two thirds of the board in the expenditure of their highway funds. At present there is no law authorizing such a division of authority but it is becoming so universal as a

matter of custom that it seems we must ask for legislation to prevent it.

Mr. Holden Presents City Planning

What the legislature can do in Aid of City Planning and Zoning was covered by Mr. Holden as follows:

With the rapid growth and development of northeastern Oklahoma, and every evidence of a future steady growth and normal prosperity, our cities and towns must make definite plans to expand and furnish the proper facilities to serve as the market places and distribution points, to handle the increased business of this wonderful territory.

We of Tulsa, are seeking to build a city to meet these needs. We are planning for a future of unlimited size. The towns of today will be the cities of tomorrow; and the present cities will be the great cities of the future. The experiences of older and more intensively developed communities have demonstrated this point beyond a doubt. In planning for a comprehensive future development a number of handicaps will be encountered which will require that legislative authority be given by the state so that cities and towns can more properly carry out their improvements. Therefore, we are planning to have presented to the next legislature certain bills covering these points. These laws should be broad enough to apply to all of the cities and towns of the state who may now or at some future time care to avail themselves of such authority. We will ask for the following measures:

1. An enabling act authorizing cities to make zoning regulations dividing the city into residential, commercial and industrial districts, thereby promoting the health, safety, morals and general welfare of the community.

The need for such regulation is very greatly felt in the cities of the state at present and in a few years will be needed in the smaller towns.

2. An act authorizing cities and towns to create a City Plan Commission which shall be charged with the responsibility of preparing a comprehensive plan for the future development of the city, including streets and boulevards, parks and play grounds, railroad terminals and facilities, rapid transit, public buildings, zoning and the approval of plats of sub-divisions. The authority of such a Plan Commission, should extend far enough beyond the city limits to control the platting of property adjacent to such city before admission to the city.

Such an act would give more definite authority to existing Plan Commissions and city legislative bodies and encourage more cities to undertake definite plans for improvements, rather than trust to the present haphazard development which is guided largely by the desires of individual property owners.

3. An act authorizing cities to establish benefit districts for certain public improvements and to assess a portion of the cost of such improvements against the property especially benefited by the carrying out of the same.

It is obvious that property which has largely increased in value due to the building

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of a boulevard or similar public improvement should pay more of the cost of improvement than other portions of the city far removed and which receive benefit only indirectly.

4. An act enabling the legislative body of the city to arbitrarily extend the city limits where the territory desired is abutted on by the city limits, except where such territory would include a part of another incorporated municipality, in which case consent by a majority vote of the people in the territory affected would be required.

This would remove the present situation where a piece of property can be entirely surrounded by the city and be greatly enhanced in value, by being laid off in lots and improved without coming into the city, thereby escaping its just portion of the city taxes.

5. An act authorizing a city to condemn private property for public improvements, such as streets, boulevards, parks, play grounds, and other necessary public uses and to pay for the same on a fair valuation under proper court proceedings.

6. An act enabling cities to practice excess condemnation so that where a city should find it necessary to condemn or require a portion of a lot or block of land, it would be able to condemn a larger amount than that required by the specific public improvement, so that it might replat the fragments of such property in accordance with the new development and dispose of same, thereby bringing about the proper development of the adjacent territory or devote the excess land so condemned to appropriate public uses.

By the practice of excess condemnation, fragments of property facing upon a new street can be kept from becoming a useless eye-sore. Frequently it will be found that by replatting the tract of land facing upon a new street or boulevard, it will be enhanced in value and the city can then reap the benefit of same and lighten the burden of the cost of the improvements.

The above measure would merely enable a city to take advantage of these things, if it so desired and would not be compulsory upon any city or town that did not care to take use of the same. They would enable our rapidly growing towns or cities to go about their improvements in a practical business like way to build cities that are more attractive, more healthful and more efficient for serving their respective territories. Most of these measures are in effect in many states of the union and are recognized by men who are national authorities on city improvements as absolutely essential for the proper building of modern cities.

Mr. Krieger on Soil Surveys

Mr. Krieger emphasized the importance of the farmer understanding what his particular piece of land is best adapted to and expressed the hope that the legislature would realize the importance of extending this helping hand to the real dirt farmers of Oklahoma. It was Mr. Krieger's idea that this is a feature of farm service that should come to the farmer through the Agricultural and Mechanical College and not be left to Chamber of Com-

merce efforts. To evidence the demand for the service asked, the speaker cited conditions in his home county—Ottawa, where the Miami Chamber of Commerce is lending itself as the agency through which the A. & M. College is able to conduct the necessary experiments and make the needed soil analysis that will give to the farmers of that County the information that means success instead of leaving him to drift upon the uncertain sea of doubt and guess.

COUNTY POULTRYMEN SET NEW RECORD

J. I. Lewis Heads Fanciers for Coming Year

The seventh mile stone for the Tulsa County Poultrymen—the Poultry Show—is now a matter of record. It was expected that this show would be the best in the history of the organization. Yet it exceeded all expectations. Both in quality and number of birds shown this show lines up with the best in the Southwest, was the statement of J. R. Mitchell, retiring president.

The growth of the County Poultry Show is an index of the development of the poultry industry in Eastern Oklahoma. The first year of the show, 1916, there were 120 entries; the second year 150; the third year 190; the fourth year 275; the fifth year 350; the sixth year 400; and this year 650.

For the coming year J. I. Lewis of Broken Arrow is president, and J. R. Mitchell of the Broken Rock Poultry Farm, vice-president. Virgil Pennington of Broken Arrow, secretary, Ward Auxier, treasurer, and J. L. Shere of Broken Arrow, show superintendent. The four executive committeemen are: D. J. Baker of Tulsa, E. B. Nelms of Collinsville, Geo. W. DeStaebler of Sand Springs, and J. C. Hodgson of Bixby.

The 1923 Poultry Show will begin on the Thursday prior to Thanksgiving and will last five days. The selection of a city for the show will depend entirely upon the available floor space.

At the fanciers' banquet announcement was made that the Tulsa County Branch won the \$100 first prize in the State Federation membership contest.

The results of judging for the four classes were as follows: Sweepstakes were won in three divisions. Prize for the best pen, of white Plymouth Rocks, was awarded to Howard White, of Broken Arrow. The prize for the best male was awarded J. I. Lewis, of Broken Arrow, on a dark Cornish; the prize for the best female was awarded to C. H. McKnight of Tulsa, for a white Wyandotte pullet.

Ten dollar prizes were awarded in each of the four classes, according to the best cock, hen, cockerel, pullet and pen.

M. A. Watkins, of Tulsa, county farm superintendent, won all entries in the Asiatic class, with black Langshans.

In the English class, K. I. Lewis, of Broken Arrow, won for the best cock hen and pen, with dark Cornish; A. B. McGeachie of Broken Arrow, won for the best cockerel with a Buff

Orphington and W. Banks Diem, of Cleveland was awarded first on the best pullet Buff Orphington.

Harvey Holland, of Tulsa, won in the Mediterranean class, on the cock, hen and pen, with Buff Minorcas; Cleveland Carson of Vinita, won the best cockerel with a white Leghorn; and prize for the best pullet was awarded H. Lyman Jerome of Vinita, with a white Leghorn.

In American class, Ward Auxier, of Tulsa, won for the best cock with a barred Plymouth Rock, and for the best cockerel with a white Wyandotte. J. N. Shofner of Tulsa, won for the best hen with a white Wyandotte; C. H. McKnight was awarded the prize for the best pullet with a white Wyandotte and Howard White of Broken Arrow, was awarded the best pen for white Plymouth Rocks.

THE STATE, TELEPHONES AND SERVICE

It is possible to state the arguments against Government operation of private industry persuasively and at great length. But few arguments are more convincing than results. We quote from a recent dispatch from Paris, in part as follows:

Moved to action by numberless complaints against what is without doubt the worst telephone service in any civilized country, the Chamber of Deputies last spring named a commission headed by Deputy Jean Lambert to make recommendations for the improvement of the French system.

The report just submitted to the Chamber recommends that the State turn the telephone over to a private company. This is significant in view of the recent decision of the French Government to go out of the railroad business and indicates a general trend away from State operation of utilities as inefficient and uneconomical.

The report is based on investigations in the United States, Sweden and Norway. The recommendation is that a system be adopted like that in the United States, operated by private companies under Government supervision.

Thus France arrives at a conclusion long advocated in this country as essentially sound; That Government ownership of industry is costly and bungling; but that Government regulation of public utilities works for the public good.—The Nation's Business.

DIRECTOR CARR URGES TREE PLANTING

"Tulsa County has spent about \$30,000 per mile to construct the finest net-work of hard surfaced roads in the Southwest. Now we should spend \$75 or \$100 per mile more to beautify these highways with shade trees."

This was the substance of a motion made by Director Mark E. Carr at the November 10th meeting of the Chamber of Commerce. Favorable action was taken by the members present and a committee composed of Mr. Carr, chairman; C. B. Lynch and E. Bee Guthrey was appointed to present this matter to the County Commissioners.

HAVE A PURPOSE



The time that man has been granted in which to remain on earth is all too short for the accomplishment of many different things.

And usually those who attempt many things accomplish little or nothing.

You must have a definite purpose— a purpose to do certain things, and in the doing of these certain things you must concentrate your whole force to the exclusion of all things else.

You can't be a doctor, preacher, lawyer, merchant, mechanic and be a success at any one of them. To be a successful doctor you must leave off preaching, teaching, etc.

Get you a purpose and concentrate your forces on realizing this purpose.

If in the pursuit of your purpose you need the services of a strong bank, we are at your command.

Central National Bank OF TULSA

Corner Second and Boston Streets

Tulsa Historical Society & Museum
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CITY LOANS

In the upbuilding of our city a very important role is played by the institutions whose business it is to furnish money for legitimate building and development of new residential additions.

In this very important work this organization offers a service which we believe is unexcelled and we solicit inquiries from home owners and home builders who are in need of partial financing in buying or building a home. We also solicit loans on business buildings at lowest rates.

We will be pleased to arrange an appointment in our office or, if desired, a phone call will bring an experienced mortgage loan man to see you.

C. L. SEARS, Mgr.

Leonard & Braniff

A LIVE TULSA ORGANIZATION

GROUND FLOOR COSDEN BLDG.

CEDAR 1106

Talmage

Tulsa's Commercial Photographer

Oil Views

City Views

Copy Work

Catalogue Work

Moving Pictures

Strictly Commercial Work
and I Know My Business

444 Robinson Bldg.

Osage 7204

Protecting YOUR Money

The most important function of this bank is protecting your money. In every transaction, regardless of size, safety is considered **FIRST**. When a check is cashed, or a loan made, it is only after the officer or employee responsible has satisfied himself that the check is good, or the loan safe. They do not take chances. Occasionally a loan is refused that might be made, or a check is turned down that might be paid, but for every such case there are fifty cases where the decision was correct. Thus are losses reduced to the minimum.

By following this policy we are merely protecting the interests of our patrons. This bank is handling other people's money. It is therefore necessary that we take every precaution to protect that money. We might, at times, be accused of being too conservative—but not by the people to whom the money belongs. They realize that their money is safe in a conservative bank, and our growth during twenty six years of service in Tulsa proves that our policy meets with their approval.

We pledge a continuation of this policy and solicit business on our record.

THE FIRST NATIONAL BANK OF TULSA

FOURTH AND MAIN

TULSA'S OLDEST BANK