

Surface Service

• MAGAZINE •

VOLUME 14

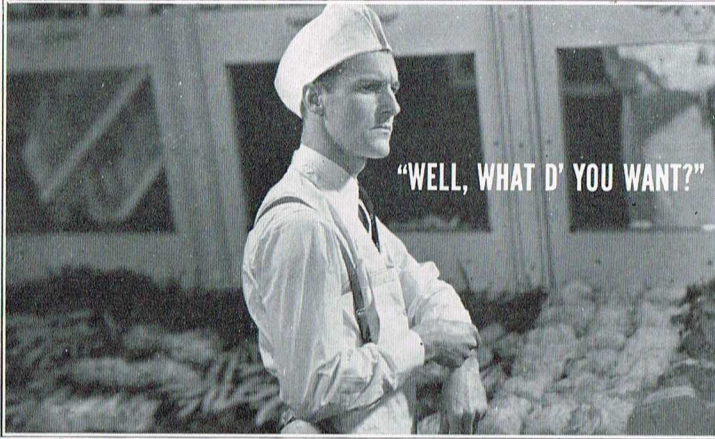
FEBRUARY 1938

NUMBER 11



GOOD SERVICE—MORE FARES

PUT YOURSELF

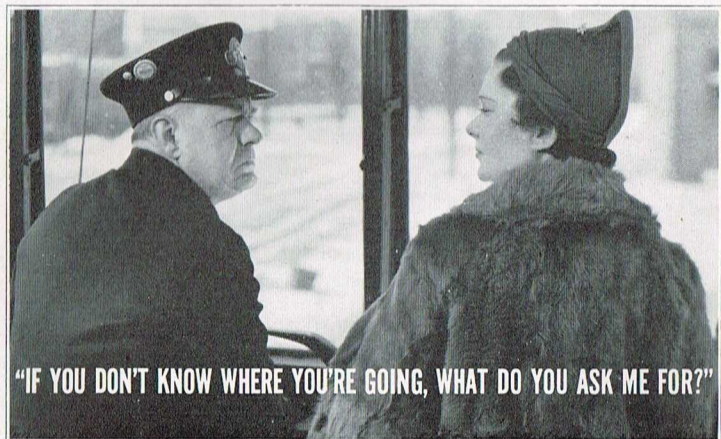


**in the
OTHER
FELLOW'S
SHOES**

*You wouldn't trade
here often if the clerks
greeted you like this . . .*

**Will Customers Come Back to You
. . . If They're Treated Like This?**

Think *how a courteous reply
would help
to make
another
friend
for the
Chicago
Surface
Lines!*



Surface Service Magazine

A Monthly Publication by and for Chicago Surface Lines Employees

VOL. 14

FEBRUARY, 1938

No. 11

Beat the Depression!

Trainmen Can Do More to Restore Prosperity on System Than Any Other Group

By W. A. Hall,
Superintendent of Transportation

Industrial conditions have a direct bearing on Surface Lines business, but even in depressions earnings can be increased if we go at it in the right way.

For instance, every complaint listing records numerous instances in which intending passengers were passed up. Not all will write, of course. Most of them will harbor a grudge against the system, however, and a large portion of them are quite likely to give their patronage to a competing system.

The prevailing attitude in passing up cases seems to be that the Surface Lines have merely lost a 7 cent fare that will never be missed. Those 7 cent fares that are passed up total thousands of dollars each year!

How to Make \$1,617,396.30!

As of January 30 the street cars, buses and trolley coaches of the Surface Lines were traveling 372,689 miles per day on the week-day schedules. If one additional passenger was picked up for every five miles the system travels the Surface Lines would net approximately \$5,217.73 per day. Multiply that figure by 310 which completely eliminates Sunday and holiday schedules and you realize that one additional fare for every five miles traveled would produce an extra \$1,617,396.30 revenue per year! Suppose every crew made it a game to entice one additional passenger every ten miles. On that basis a very respectable and important \$808,698.15 would be produced.

Any saving or any such additional revenue is every bit as important to the employes as it is to the management. Both parties are interested in improving the business, for to do so means to put on more runs, to employ more men and to create better working conditions for all concerned. A job with the Chicago Surface Lines is a stake in the business. Employes should be as anxious to protect their investment in the system as any investor is anxious to see a return on an investment.

The man who has invested either his money or his labor wants to know what the investment will bring him in dollars and cents. As men who spend all our working hours with the Surface Lines we have a direct investment in the business. For most of us it is a life time job and we are all anxious to protect it.

Help Yourself

A popular business periodical hits the nail on the head in a series of advertisements which

loudly and justly proclaim "What Helps Business Helps You!"

To help our own business there are numerous things we should consider, things we should do much better, some things that should not be done and other things we should always remember to do. Let us frankly name a few of these things, taking first the important things that will serve to retain our present volume and add to our patronage and then the things by which we can conserve revenue—a backhand means of producing prosperity.

The Schedule Department knows of the actual daily requirements of every line in the system. Barring abnormal conditions which cannot be forecast, the schedules provide the best possible service at any given time of the day. This painstaking work, however, can be completely nullified by the unthinking carelessness of the man who runs ahead of time. He creates a situation that frequently leads to an actual loss of revenue from dissatisfied customers. If a man shirks his work and his responsibilities by running ahead of time he puts an added and unscheduled load upon his follower. Then when the follower runs with a packed car customers blame the company for a condition that could have been avoided. These dissatisfied customers feel that the company has deliberately neglected to provide enough service for that line.

It is also apparent that the following car which has a longer headway forced upon it finally reaches the stage where no more passengers can be accommodated. Then customers must be passed up and their ill will is piled upon the ill will of those who have had to wait or have been forced into a car with a load greater than that for which it was scheduled.

Avoid Rough Operation

Passengers who are jerked about or thrown by unnecessarily rough starts or stops do not take kindly to such treatment. They remember such occurrences and consider other means of travel as being more smooth and comfortable. The Surface Lines loses considerable revenue when rough operation drives customers to use competing systems.

Conductors who fail to look out often miss revenue passengers that are sorely needed and, in addition, they are directly responsible for accidents. Settlement of claims made by passengers who were not given sufficient time

to board safely, dips directly into revenue and constitutes an added and unnecessary expense to the cost of doing business.

There have been volumes written on the importance of courtesy in every business undertaking. Our courtesy record shows improvement but the absence of courtesy is also responsible for causing many potential passengers to look to other means of daily transportation. Discourtesies in connection with transfers are most easily avoidable. Through long usage the transfers are routine to us, but they are often most puzzling to many of our patrons. If trainmen will take this factor into consideration and patiently explain why transfers are no longer valid or why they cannot be used at non-transfer points, they stand in a fair way to bring much good will to the system with its resultant gain in patronage.

On Refusing Transfers

Trainmen should, in every case, carefully examine each transfer presented and collect an additional fare if the transfer is invalid. It must, however, be done in a quiet, courteous way. Barking at such a passenger in a loud, angry voice, "where did you pick it up?", "this transfer is no good," or insinuating the passenger is a crook trying to beat his way, causes untold resentment not only from the passenger but also from those witnessing the incident. If the transfer is invalid it is easy to give a calm, fair justification for refusing it.

All passengers appreciate having the streets properly called out. On a system as large as the Chicago Surface Lines this practice is most necessary for the thousands of passengers who ride our cars from one distant point to another over unfamiliar territory. Put yourself in the other fellow's shoes. Wouldn't you want a fair warning that you were nearing your destination?

Those practices, together with the very important personal appearance factor, are among the numerous things that go to make or destroy an incalculable amount of good will. As a whole they can mean much in determining whether this company, or any company, will operate at a profit or at a loss.

How to Conserve Revenue

Now consider the problem of conserving revenue, reducing the amount that we pay out for certain things. Strange as it may seem we are paying much more for the power we now use in moving our cars than we did a few years ago when we were actually operating some 400 or 500 more cars. Why? Simply because we are wasting considerable energy through careless, indifferent operation. For instance, although it is vitally important that the car be under complete control when approaching street intersections, too many motormen are reducing speed by throwing over the air handle and leaving the controller on full. Obviously this is an excessive waste of power; it overloads the equipment and it is also hard on the braking system. It is a foolish waste of the revenue that we are all trying to increase.

Running the car on resistance points also wastes power. Resistance points are not run-

ning points; they should be passed over with a speed consistent with smooth acceleration.

Safety Practices Important

Too much can never be said concerning the importance of safe operation. Accidents never happen when they are expected. Try allowing a greater reserve margin of safety when rail conditions are doubtful; try to anticipate the driver who may turn out suddenly from his parking place at the curb, watch the driver on your right who may cut you off too sharply.

Facing point switches should never be trusted. Check them carefully to see that they are actually set in the direction your car should operate. Failure to take this simple precaution has often resulted in serious accidents.

No chances should ever be taken at railroad grade crossings. Similarly, subways with center pier construction under railroad tracks demand slow operation. Any derailment at such spots is an invitation to a catastrophe.

The settlement of accident claims takes a heavy toll from Surface Lines receipts which does not benefit any of us. A large amount of revenue can be conserved and put to practical use for the benefit of all employes if accidents are reduced.

These are but a few things with which we should all be concerned. If properly practiced all of us will benefit.

Remember—"What Helps Business Helps You!"

FIGURES DO LIE!

Ted Cowgill Has Experience to Prove It

You've heard the old saying that "figures don't lie" but if you'd like to see that old theory chucked overboard you're referred to Ted Cowgill of the Schedule Department. Ted says they "lie like a rug" or words to that effect.

The story of the lying figures first started on January 11 at 103rd and Western avenue when a Ford traveling some 75 miles an hour, more or less, became involved in a serious accident. The justly irate owner of the other car had some words with the Ford driver and there were a few haymakers tossed by each party.

It was a few days later that Cowgill came into the story—and much to his surprise, too. A very fancy looking summons directed him to appear in Judge Braude's Traffic Court.

The judge might have been very harsh in dealing with Ted if it hadn't been for the complaining witness. He took one look and said, "He ain't the guy that hit me!"

They straightened it all out then. Seems the complainant had taken the license number of the Ford driver—got it right, too. The only thing wrong was that he'd forgotten about the appearance of the New Year.

Ted's license numbers were for 1937, and he was blameless. They are hunting for the guy that has those same numbers attached to 1938 plates. It'll probably go hard on him for both the judge and the complainant are irked about those lying figures.

On Credit Unions

Magazine Offers Impartial Discussion of Merits and Weaknesses

What is this credit union business?

Its virtues have been hailed throughout the land since 1934 passage of the federal credit union act by Congress. Its phenomenal growth has been such that most criticism has been drowned in the hurrahs of those who see the credit unions as a cure-all for personal financial difficulties.

As in all enterprises the credit union business cannot be either all good or all bad. Thus SURFACE SERVICE MAGAZINE impartially discusses in this article the weaknesses and the merits of a rapidly growing movement that has spread through the car stations of the Surface Lines and into the Accident Investigation Department at 600 West Washington street.

The growth of the movement and the lack of published criticism concerning it is not at all unnatural, said Daniel F. Nicholson, noted business writer and financial expert, in *Commerce Magazine*, January, 1938, "because among its many strong points the credit union has a pronounced appeal on social grounds. What must be recognized, however, is that this tendency to disregard possible weaknesses can result in disillusionment to both employer and employee and discredit the whole movement!"

Background of Movement

An understanding of the background of the movement and a clearcut definition of its purposes are necessary to obtain an accurate and unprejudiced evaluation of the credit union.

Credit unions may be traced back to Germany where they first appeared in 1848. It was not until 1909 that they were afforded formal recognition in this country by the passage of a Massachusetts law providing for the chartering of such organizations. The late Edward A. Filene, Boston merchant and philanthropist, was instrumental in passing the first law and was the principal backer of the movement.

Between 1921 and his death Mr. Filene is reputed to have spent a million dollars in publicizing and promoting the credit unions. But it remained for the federal credit union act of 1934 to give the movement its greatest impetus. Now it is possible to obtain charters in all 48 states and of these 42 have their own enabling legislation. Total membership is estimated at

1,250,000 and resources at \$60,000,000.

D. A. I. Elects

Charter No. 2519 was granted the Department of Accident Investigation Employees Federal Credit Union January 15 and the following officers elected:

James A. Mahoney, President.
C. L. Altemus, Vice-president.
H. A. Praiter, Treasurer and Clerk.
W. J. Henderson, Director.
John Du Pere, Director.

The credit committee which will pass on all loans is composed of Mrs. Josephine Kelly, Harvey J. Brewington and Vincent J. Moore. A supervisory committee includes Messrs. E. P. Hoskins, Richard I. Nicholes and W. W. Helfrich.

Of these officials the treasurer and clerk, H. A. Praiter, the only salaried officer, is the most important for he is personally responsible for the handling of all funds and the collection of loans. As in all unions, the treasurer is bonded by a firm recommended by the federal government.

Any group employed by the same company can secure a charter by a payment of \$25 to the Treasurer of the United States. A membership fee of 25 cents automatically enrolls each applicant. The member at the same time agrees to make weekly payments on one or more \$5 shares. Members are eligible to make immediate loans after payment of the 25 cent membership fee. On loans up to \$50 only the employee's signature is considered necessary. For every additional \$50 over and above that amount an additional member co-signer is required. The loan limit is dependent upon the financial strength of the union.

Interest Charges Limited

The Department of Accident Investigation Union had 63 members out of a force of approximately 170 employees on February 1. At that time too, there were six loans out at an average of \$50 each. The borrower, in

this instance as in all others, repays the loan over a period of months at an interest rate of 1 per cent per month on the unpaid balance. Thus on a loan of \$100 the total interest charge may not exceed—



Credit union officials check D. A. I. books. From left to right, Director W. J. Henderson, President J. A. Mahoney, Treasurer H. A. Praiter and Director John Du Pere.

\$ 5.50 for 10 months
 6.50 for 12 months
 10.50 for 20 months
 12.50 for 24 months

It is this loan interest rate—low when compared to the rates of the personal finance companies under the uniform small loan laws and the practically unlimited fee charged by the loan sharks—which places the credit union in so strong a competitive position. The answer naturally rests on the fact that the credit unions can operate on an unusually economical basis. Credit investigation costs are practically nothing, for loans are made only to members and in almost every instance the loan committee is personally acquainted with the would-be borrowers.

In its earliest form the credit unions were to provide necessitous loans to take care of hospital expenses and similar obligations. With capital piling up, however, more aggressive unions have contended that the unions should make so-called "productive" loans for such things as automobiles, radios, washing machines and similar items.

Threat to Existence

Mr. Nicholson mentions, in his *Commerce Magazine* article, the constantly recurring problem which faces credit unions—that of excess cash accumulations. "At times," said he, "the very success of the unions in promoting thrift among its members is a threat to its continued existence. As more and more members become good savers, it is axiomatic that borrowers become correspondingly scarce—certainly borrowers whose desire for credit would fall under the "necessitous" classification.

"But the union earnings must not be permitted to disappear. If they do, disgruntled shareholders, attracted in the first place by substantial dividends on savings, will withdraw their funds and wreck the organization. The thrifty person rightfully asks, 'why should I save my money and loan it to improvident people unless I get as liberal a return as a savings bank offers?'"

Proponents for the credit union say that members who join for investment purposes only have collected from 5 to 6½ per cent on their investment after a first year's operation. Such a rate of return obviously necessitates a constant turnover of loans. Financial experts, however, point out that the consequences of becoming loaded with slow loans is far more serious for a credit union than for a private company engaged in the finance business. The credit union must continue to make loans on demand of responsible members even during the periods when private companies find it wise to retrench or refuse further commitments.

Hard Times a Factor

Mr. Nicholson's study points to the fact that the number of demands for necessitous loans will increase at a time when employment conditions make collection of installment loans difficult.

"... Since the credit union does not ordinarily have at its command skilled professional banking talent it will, on the average, be less prudent in making loans for installment purposes and in foreseeing the time when a tightening up is advisable. From this it seems

evident that the predicament of being "loaned up" when a needy period arrives can be avoided only by strict adherence to fundamental principles—namely, the encouragement of thrift and the close limitation of loans to those qualifying as for necessitous purposes.

"Accumulation of excessive and unwieldy amounts of cash must be avoided and constant emphasis needs to be placed on the spirit of mutual help on which the movement rests. To avoid excessive cash accretions it is also essential that the dividend angle be minimized."

The suggestion that any loss on loans is possible is counteracted by credit unions who declare that past experience over a period of years has shown a loss of only approximately 1/50th of one per cent. This comparatively negligible loss figure is held down by various restrictions. Officers of all unions are prohibited from borrowing any amount greater than the capital they have personally invested in the enterprise. Similarly, insurance is usually obtained against loss on any loans due to the death of a member or his discharge from work.

Reserve Funds Earmarked

Charter fees for the unions go directly to the government treasury as does a \$10 yearly fee which is charged for a government audit of the individual unions. Then, prior to any dividend payments to investor-members, all entrance fees, transfer fees, fines (for delinquent payments, etc.) and 20 per cent of the net earnings must be set aside as a reserve against bad loans. This reserve fund cannot be distributed except in case of final liquidation. All funds of all credit unions can be invested only in securities authorized by the Federal Government, i.e. government bonds which are guaranteed as to both principal and interest—chiefly the so-called Baby Bonds.

ROPER WINS TITLE

Takes Handball Championship in Thrilling Come-back

There is a new title-holder in the midst of Surface Lines employees since January 17. And the new champion is Edwin Roper, line foreman of the Electrical Department, who recently won the Class A Handball Tournament title play-off at the Irving Park Y. M. C. A.



Edwin Roper

Roper dropped a hard-fought first game 16 to 21 and it looked as though his followers would have little for which to cheer. Roper himself was never downhearted. He has a right hand "kill" shot that never misses when he gets it under control.

He had that shot under control in the last two games. Together with that he pulled upon some reserve stamina and took the last two smashing games by the scores of 21 to 18 and 21 to 16.

Trainmen's Courtesies Praised

Decrease in Complaint List Noted as Trainmen Offer More Courteous Service—Commendations Up

It takes courteous service and patient politeness to cut Surface Lines complaint figures if the letters received during January offer a true indication. The comparison of the complaint listing between the 610 of January, 1937 and the 496 of January, 1938 bore out that contention as a decrease of 114 complaints was tabulated.

In a large measure that decrease is attributable to friendliness, for numerous complaints were shaved from the "discourtesy" classification. "Passing up" figures also showed a decline although there were 105 reported instances in which the service received justifiable condemnation. As one writer put it—"I fail to see why a comparatively empty car can ever be justified in passing up a passenger. Can't you impress upon your men that it is the fares of the riders which go to make up the pay checks they receive? My own 7 cent fare, natu-

rally, will not impress them, but in the aggregate I will wager that your company loses many thousands of dollars each year due to this practice of your trainmen—and plenty of hard-won good will is also lost."

Commendations for January also showed a commendable gain in comparison with the number recorded for the same month last year, jumping from 40 to 59.

Returns \$450 Check

Conductor L. V. Hickey, badge No. 5538 of 77th Street, was highly praised by R. G. Solum, credit manager of the Old Ben Coal Company, 230 South Clark street, for recovering and returning a check for \$450, the loss of which, said Mr. Solum, "would have embarrassed us very much because it had already been turned over by the customer to our salesman."

Under trying conditions Conductor John Carney, badge No. 9568 of 77th Street, kept his head and his actions "deserve exceptional credit," according to a commendation relayed by P. N. Simmons, 600 West Washington, from Harry Kinne.

Credit Due Trainmen

An unidentified conductor on one of the new Madison street cars attracted the attention of John W. Kearns, 105 South La Salle, who termed himself "thoroughly impressed by the competent, courteous fashion in which the conductor of this car dispatched his duties."

Another sentence of Mr. Kearns' letter admirably described the large majority of the trainmen by saying, "I realize that this individual is probably only one of thousands of similarly efficient men. . . ."

Marshall L. McClanahan, 5306 Winona street,

in terming the life of a transportation employee a "rather hectic one" says that "more recognition should be given the men who are a credit to your organization by the passengers themselves, who seem to take courtesy and efficiency for granted." Having made that statement Mr. McClanahan had specific praise for Conductor Arthur O. Richter, badge No. 378 of 77th, and Operator Lawrence S. Olson, badge No. 562 of North Avenue.

Conductor William C. Daughs, badge No. 2574 of Archer, was courteous in helping Mrs. M. J. Barenbaum, 3520 West 13th place, to board with numerous packages and she wrote to commend his actions.

A storekeeper, Jacob Zimble, 4252 Armistage avenue, inadvertently short changed himself, but the error was shortly rectified when Conductor Gerhardt C. Schmook, badge No. 3148 of Noble, returned the excess change that had been handed him.

Breeds Good Will

"The conductor's number was 4864 (Conductor Harold T. Williams of 77th) and I must say that he is probably the most courteous employee you have in your system. Men like he are your best messengers of good will." So said the commendation of William E. Rapp, 5244 South Trumbull avenue, after Conductor Williams had trusted him for a fare when unable to change a large bill.

Kind, helpful and polite were words used to describe Conductor William P. Dwyer, badge No. 5174 of Kedzie, in the letter received from Miss Emma Kappel, 1337 Norwood avenue.

Conductor Arvin A. Kreutzer, badge No. 5934 of Burnside, advanced a fare to Mrs. Sophia Shapiro, 4322 West LeMoyné avenue, who complimented him in a letter enclosing the fare.

Miss Virginia Wiltshire, 401 Diversey Parkway, noticed numerous commendable acts on the part of Conductor Thomas J. Shanahan, badge No. 6002 of Devon, and added, "I have heard your company has been conducting a campaign to improve the type of service given by your conductors and motormen. If conductor No. 6002 is a result, the campaign is certainly progressing well."



Recovers Lost Purse

Operator William F. Hickey, Jr., badge No. 6083 of North Avenue, aided in tracing a lost purse for Betty Moses, 501 City Hall, and gave her an emergency transfer so that she might ride home. The purse was recovered through Hickey's telephone call to Limits depot and Miss Moses sent fifty cents as a token of thanks.

SURFACE SERVICE MAGAZINE

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H. O. Crews - - - - Editor
H. F. Peck - - - Associate Editor

PRAISE

Too often, in the pressure of every day business, employes are more apt to hear of the things they do poorly or incorrectly than of the numerous things they do in praiseworthy fashion.

It is natural, then, to be grateful to those good friends of the Surface Lines who take time from their busy lives to write in praise of the trainmen who creditably and conscientiously fulfill the good service policy of the management.

"I lost my purse which your courteous employe found and returned to me," write many ladies.

Innumerable men say, "When I found myself stranded without sufficient fare your conductor kindly advanced the money."

Letters pour in from those who have appreciated the kindly words of caution given them as they boarded or alighted from Surface Lines cars and buses. Others come from strangers to the system who found their travel problems made easier by directions given by the conductors.

These people do not expect more than is their just due, but they can hardly help but be grateful for the extra margin of politeness they receive from Surface Lines trainmen. Of these good friends, we have more thousands than we can count.

The Surface Lines may count itself fortunate in the great number of good friends it has. Employes of the system, however, need not rest upon such laurels.

"Uncle Watt Rider" said that recently when he commented, "The time to make friends is before you need them."

SPRING IS COMING

The seasons do have a way of rolling round, don't they?

The other day Mr. Thelin, chairman of the Garden Committee, dropped in to say that it was about time to begin thinking of this spring's plantings at car stations and other locations on the properties. Maybe the unusually warm winter weather was responsible, but he was right.

Surface Lines gardens have been a great success in former years because the men responsible for them began thinking about them before the frost was out of the ground.

Last year's gardens were appreciated by the people living near them or passing them on the street. The Garden Committee has some new ideas for this year.

Gardening is a side line for Surface Lines employes—but a mighty pleasant one.

ROUNDING UP WITNESSES

System Average Drops—Kedzie Moves Into Lead

System averages in the rounding up witnesses contest slumped in the figures compiled for December. Averages stood at 3.31 as against the 3.37 average of the previous two months.

Kedzie depot with a 4.12 average moved into first place from a fifth place ranking attained in November. Burnside, which has led the list for several months, slumped off to third place with an average of 3.78.

C. M. Smith, the demon statistician of the Accident Prevention Department, noted the following highlights in the month's figures:

Burnside lost out on first place by 39 witnesses and missed second place in the standings by 17 witnesses.

The second place Blue Island-Lawndale crew were 85 witness cards behind Kedzie.

North Avenue, in last place, needed 989 or slightly more than one witness per accident to take first place.

Detailed standings follow:

	Dec.	Nov.	Oct.	Sept.
1. Kedzie	4.12	3.50(5)	3.53(5)	3.82(3)
2. Lawn-Blue Isl...	3.89	3.66(3)	3.62(3)	4.03(1)
3. Burnside	3.78	4.84(1)	4.47(1)	3.98(2)
4. Archer	3.69	3.49(6)	3.60(4)	3.62(6)
5. Cottage Grove ..	3.46	3.52(4)	3.48(6)	3.73(4)
6. 77th Street	3.42	3.68(2)	3.91(2)	3.65(5)
7. 69th Street	3.40	3.36(7)	3.10(9)	3.06(11)
8. Elston-Noble	3.34	3.06(11)	3.42(7)	3.55(7)
9. Limits-Devon	3.11	3.08(10)	3.22(8)	3.20(9)
10. Lincoln	2.81	3.33(8)	2.93(11)	3.24(8)
11. Armitage-Div.	2.73	2.68(12)	2.64(12)	2.46(12)
12. North Avenue ..	2.72	3.12(9)	2.98(10)	3.13(10)
Average for System .	3.31	3.37	3.37	3.38

Check Riding Habits

Survey Shows Complete Coverage of City—Outlying Centers Get Bulk of Riders

A traffic survey in outlying business centers is being made by the Traffic-Schedule Department of the Chicago Surface Lines. The purpose of the survey is to check the number of street cars or buses and the riding habits of the people going to and from the various business centers.

Local transportation in Chicago differs from that in any other city, due to the fact that such a large percentage of business is done in outlying business centers. There are some 112 of these centers and they are all served by the Surface Lines, which also serves directly or within three blocks, 98 per cent of all the homes in the city.

Only 15 Per Cent to Loop

F. A. Forty, superintendent of the Surface Lines Traffic-Schedule Department, calls attention to the fact that although the Surface Lines carries more people to the loop and central business area daily than any other local transportation system, only 15 per cent of the total number of passengers go to the loop. The overwhelming majority of them travel from one point to another over the network of tracks and routes in the outlying centers.

"The physical layout of Chicago, broken up as it is in numerous large business centers, and the gridiron of Surface Lines routes, account for the large proportion of outlying transportation carried on the system," Mr. Forty says. "Our business is essentially an inter-community business. For this reason it is necessary to make frequent checks at intersections all over the system with a view to determining changing riding habits and fitting the service to the needs of the various sections. The present check is in line with our usual policy, but it serves to call attention to the importance of many of the business centers."

Draw from Far-off Points

Within a mile radius of each of 20 of the largest centers, there is a population of from 40,000 to 132,000. These centers are complete cities in themselves, with their own theatres, schools, churches and stores. Much of the street car and bus riding is between homes and business or industrial sections.

"It is surprising," Mr. Forty points out,

"to learn from our traffic checks the source of a large proportion of the passengers who come to the various business centers to trade.

"For instance, take the intersection at Lincoln, Belmont and Ashland. Four important street car lines intersect at this point and there is a large trading center. Approximately 100,000 people live within one mile of the intersection and an average of 37,000 people ride through the intersection on street cars

on an average weekday between 6 A. M. and 6 P. M. A total of 1,560 cars are scheduled to pass through the intersection during that time. Some 11,000 riders transfer between lines and their transfers show that they come from many directions."

Another intersection where traffic counts have been made, according to Mr. Forty, is at Madison and Pulaski. On the two street car lines passing through this center, 1,844 car trips are scheduled daily between 6 A. M. and midnight, and approximately 66,000 people ride in these cars during that time, of whom 10,000 transfer between lines.

At Lawrence and Broadway, which is 7.25 miles from the loop and is served by two street car lines, 1,367 cars pass in the average weekday from 6 A. M. to midnight, carrying 20,000 passengers, half of whom transfer between lines. There are 90,000 people within a mile radius of this intersection.

Ashland-47th Important

At Ashland and 47th street, 5.75 miles from the loop, 1,647 cars pass during the average weekday, carrying approximately 60,000 passengers, of whom 9,000 transfer between lines. The population within a mile radius of this intersection is 63,000.

Nine miles from the loop, at Halsted and 79th streets, 1,635 cars are operated each weekday, carrying 35,000 passengers, of whom 8,000 transfer between lines. This center has a population within a mile radius of approximately 52,000.

The Diversey-Milwaukee-Kimball intersection is another large one, having some 90,000 population within a mile radius. On the two bus routes and the heavy trunk rail line, approximately 60,000 people ride during the average weekday, and of these 10,000 transfer.

TROLLEY SPARKS



"I read a book the other night which impressed me very much. It's all about chivalry and the life of Sir Walter Raleigh!"

1,218 Cars Serve Intersection

On the far south side, at Commercial and 92nd street, 12 miles from the loop, there is a large business center with 40,000 population within a mile radius. A group of Surface Lines routes, including Through Route No. 5, 93rd and 95th street, Windsor Park, South Deering, and the Whiting and Hammond lines, serve this intersection, with a total of 1,218 cars daily. These cars carry approximately 38,000 passengers through the business center during that time.

On the northwest side is the Lawrence-Kedzie-Kimball intersection, served by two street car lines and the Kimball avenue bus line. Although this intersection is 8 miles from the loop, it has a population within a mile radius of 83,000. It is served by 1,207 cars and buses during the day and 25,000 passengers ride on these cars and buses. Of these, 11,000 transfer between lines.

The Surface Lines survey of the various important intersections throughout the city will serve as a guide to show the importance from a business and residential standpoint of many of the large "cities within a city" inside the city limits of Chicago.

POLITE TO PIGEONS

Chauffeurs Take a Racer Into the Fold

Pete the Pigeon is safely on his way home now and quite impressed with the good neighbor policy of the Chicago Surface Lines as practiced by the men in the Grand and Leavitt Utility Department.

Pete, who was so dubbed for alliterative purposes, wandered in one cold January morning and promptly collapsed almost at the feet



Pete the Pigeon and Paulson

of Chauffeurs Howard Paulson and Harvey Hoover. He looked for all the world like a racing pigeon who'd flown his last race.

The bird was so exhausted that he was un-

able to stand, fly, or even take nourishment. Hoover and Paulson, worried no end, wondered what to do about it all. It was then they discovered a band on Pete's leg with the notation AU1095—Milwaukee 1937. Next thing they did was to get in touch with a Mr. Fancher who's secretary of the Pigeon Fancier's Association and from him received advice to care for the bird.

Pete stayed around for some several days. The search for his Milwaukee master went on and food, water and sleep rapidly combined to make a new bird of a once-worn pigeon. Then they shipped him off to a Mr. Schmidt at a Milwaukee address of which they weren't certain. They're hoping Pete gets to the right party. After he'd been shipped away some of the boys remembered that there are at least several people named Schmidt in Milwaukee.

OBITUARY

Deaths on the System from January 1, 1938 to January 31, 1938

Transportation—Division 3, Seventy-seventh: Zebulon G. Guard, employed May 20, 1901, died January 5, 1938; Fred John Krickow, employed August 31, 1918, died January 23, 1938; Otto Olson, employed December 8, 1897, died January 26, 1938.

Division 4, Sixty-ninth: Michael J. Collins, employed May 5, 1927, died January 19, 1938; Dennis A. Morris, employed June 13, 1908, died January 8, 1938.

Division 5, Archer: Truman Hanmer, employed March 10, 1914, died January 23, 1938; Edward Powers, employed January 8, 1906, died January 30, 1938.

Division 6, Blue Island-Lawndale: Andrew H. Broniec, employed May 24, 1919, died January 13, 1938.

Division 7, Kedzie: Thomas Devitt, employed April 7, 1904, died January 21, 1938; Ben Jarozewig, employed July 14, 1908, died January 6, 1938.

Division 8, North: John D. Graham, employed January 31, 1903, died January 17, 1938.

Division 9, Armitage-Division: Jack Flanagan, employed July 26, 1904, died January 29, 1938.

Division 10, Elston-Noble: William George Rooney, employed December 25, 1897, died January 12, 1938; Edwin W. Weber, employed August 24, 1918, died January 7, 1938.

Division 12, Devon-Limits: George Armstrong, employed July 14, 1892, died January 16, 1938; Hugh Roth, employed February 25, 1929, died January 26, 1938; Patrick J. Spellman, employed February 26, 1909, died January 1, 1938.

Electrical—James D. McDermott, employed September 1, 1913, died January 12, 1938.

Shops and Equipment—Division 7, Kedzie: Michael Walsh, employed August 21, 1919, died January 7, 1938.

West Shops: Jacob Seremak, employed February 4, 1921, died January 26, 1938; Robert N. Tyson, employed June 27, 1914, died January 13, 1938.

Utility—Albert Becker, employed October 1, 1905, died January 24, 1938.

Track—Samuel Pastore, employed September 19, 1919, died January 5, 1938.

THE AMERICAN LEGION

Surface Lines Unit Wins Prize Money

The Surface Lines Post, Number 146 of the American Legion was entertained on Friday, January 11 by the Ladies Auxiliary

Mrs. J. S. Zaraf, wife of the Past Commander of the Surface Lines Post, was awarded a \$750 prize as the first money in the recent label contest sponsored by a Chicago newspaper. The Post itself won an award of \$350 as first money in the organization class.

District Director Mrs. Agnes Eckmann presented Mrs. Zaraf with a luxuriously fitted traveling bag as a testimonial of appreciation for her untiring efforts which enabled the Post to take first prize. The Post was honored by having for its speaker of the evening Mr. U. G. Lee, its first commander. A bell, gavel and a miniature set of colors were presented the group by the president of the Auxiliary, Mrs. H. Dunklau. The closing ceremonial was followed by music and entertainment, and refreshments.

THE DRUNKARD!

—Or the Tale of a Beer That Brought No Cheer

News Note: William Reid, 32, 3908 Ferdinand street, today confessed to being the man who robbed Conductor John Anderson of one dollar at Pulaski and Huron streets last night. Reid was arrested at a tavern one block from the scene of the crime. He had just been served a nickel beer and 95 cents change lay in front of him. Austin police officers Quinn and Hussfield charged him with robbery with a gun which carries a penalty of from 1 to 10 years imprisonment.

While holding Anderson, who lives at 5916 North Mulligan avenue, at the point of a gun Reid had calmly selected one dollar from proffered receipts, assuring Anderson that "one will be enough."

* * * *

Such is the saga of William Reid
Who had but completed a terrible deed
By boarding a street car and stealing a dollar
And causing John Anderson to let out a
holler—

Which was heard by an officer—an Officer
Quinn
Who sat in his squad car—all safely tucked in
Away from the street cars which we hold so
dear—
Away in his squad car—maybe dreaming of
beer.

So Quinn came hurrying and Hussfield, too,
And that is a moment that robber should rue,
For he had but ordered some amber brew
When in walked Quinn—and Hussfield, too.

And they saw him there as he sat at the bar
And they wondered again if the robber'd gone
far
So taking a chance as good officers do

They decided to question the man with the
brew.

Then as they were talking—My, how they did
pump—

Their policeman's eyes saw that fateful lump
So fanning him over they gave a small whistle
As from William Reid's pocket they pulled
out a pistol.

* * * *

*His poor parched throat so wanted beer
He little dreamed the cost so dear.
He had but sipped its golden glow,
When rude policemen said, "Ah, no."
Now in a cell where he must languish
All beer—all costs—must cause him anguish.*

MIDLAND MERGER

Employee Romance Blossoms Into Marriage

Miss Alice Marie Weldon who transferred from "600" several years ago to become secretary to Dr. Leeming, and Carl J. Midland, an investigator in the Accident Investigation Department, became husband and wife in the presence of many of their fellow-workers and friends on January 29 at 10:30 A. M. The marriage was performed at high mass by Rev. J. P. Brown in St. Jerome's church. A reception was held in the evening at the Sheridan Beach hotel.



C. J. Midland

W. J. Matthews, buoyant as the "best man" was considerably deflated when, at the conclusion of the ceremony, he discovered he had appeared with his spats neatly reversed!

Friends of the couple in the Department of Accident Investigation presented them with a chest of silver, and Miss Weldon was entertained on several occasions by the girls of the company.

IMPORTANT NOTICE!

Don't lose your right to vote. Primary elections are to be held April 12.

If you have changed your residence since first registering you must apply in your own handwriting for a transfer of your registration. Address the Board of Election Commissioners, Room 308, City Hall.

If you have changed your name by marriage or otherwise, register again at Room 308, City Hall, and authorize cancellation of your previous registration. Do this before March 14.

If you have become of age, if you have become naturalized, if you have acquired legal voting residence in the State and County, Register at Room 308, City Hall. Do this before March 14.

Board of Election Commissioners

KEEPING 'EM ROLLING

Division Moves Into Lead—Averages Drop Again

Division depot moved into the lead in the keep 'em rolling figures for January with an average of 8,033 miles per pull-in. The mark raised the station from second place in the previous month's figures but was a decrease of 22.6 per cent over the figures compiled at that time.

The system averages were down rather severely, only four of sixteen stations showing a better record than that recorded for December. The largest gain was made by 77th Street which moved from ninth to third place with a percentage increase of 17.8.

Lawndale, leader in the December listings, slumped off badly to wind up in fourth place with an average of 6,980 miles per pull-in, a decrease of 36.8 per cent, the largest recorded. The next biggest slump was that of Armitage which dropped from seventh to thirteenth place with a decrease of 29.7 per cent.

Burnside, North Avenue and Lincoln were the only other stations that could boast of an improved record in the January figures.

Individual records follow:

Rank	Carhouse	Zero Days	Miles per Pull-In	Pct. Inc. or Dec.
1.	Division	8	8,033	22.6*
2.	Devon	2	7,070	3.1*
3.	77th	—	7,018	17.8
4.	Lawndale	3	6,980	36.8*
5.	69th	—	6,322	13.5*
6.	Archer	1	6,180	26.7*
7.	Cottage Grove	—	5,832	15.6*
8.	Burnside	2	5,803	17.6
9.	Kedzie	—	5,396	10.5*
10.	North	—	5,022	7.5
11.	Limits	2	4,691	13.9*
12.	Noble	4	4,428	6.2*
13.	Armitage	2	4,309	29.7*
14.	Elston	1	3,516	13.3*
15.	Lincoln	—	3,278	13.2
16.	Blue Island	1	2,879	3.6*

*Denotes decrease.

Carhouse records for the past six months:

Carhouse	Jan.	Dec.	Nov.	Oct.	Sept.	Aug.
Division	1	2	2	1	2	2
Devon	2	5	6	6	4	3
77th	3	9	4	5	8	1
Lawndale	4	1	1	7	1	6
69th	5	4	11	8	9	8
Archer	6	3	3	4	3	4
Cottage Grove	7	6	5	3	6	11
Burnside	8	11	9	2	5	7
Kedzie	9	8	10	10	12	12
North	10	13	8	12	13	14
Limits	11	10	12	13	11	5
Noble	12	12	14	14	16	16
Armitage	13	7	15	11	7	9
Elston	14	14	7	9	10	10
Lincoln	15	16	13	16	14	15
Blue Island	16	15	16	15	15	13

THWART HOLD-UPS

Trainmen Instructed to Turn In Receipts Oftener

Following the brutal murder of Conductor Truman H. Hanmer, of Archer depot on January 23, by would-be hold-up men, all conductors and operators have been cautioned against carrying any large amount of money. The hold-up danger which has increased recently has been such that instructions have

been issued by Superintendent W. A. Hall that all receipts collected should be turned in whenever possible.

Conductor Hanmer met his death when resisting a hold-up man who boarded the car at 47th and Mozart. Hanmer was first clubbed with a revolver and then shot four times. A hat dropped by the fleeing robber was the only clue to the crime. The robber was said to have jumped into an automobile containing three other men to make his escape.

Mr. Hall's formal order dated January 27 follows:

To All Conductors and Operators:

On account of the danger of hold-ups, all conductors and operators on duty after dark are hereby instructed, whenever possible, to turn in receipts collected. All depots are provided with special turn-in envelopes for this purpose.

During the month of January there were 17 hold-ups in which robbers escaped with varying amounts of cash. In three other instances attempted hold-ups failed.

OPEN OGDEN BUS LINE

New Route Adds to City Wide Coverage

A new bus line extending from Lincoln Park to Monroe street was established on January 17 when seven buses were put in service. The new route adds materially to the city wide coverage which has always contributed to the popularity and wide acceptance of the Surface Lines system.

Mayor Kelly and Aldermen James Quinn, Harry Sain, Frank E. Konkowski and Mathias Bauler were civic dignitaries who participated in the opening ceremonies. They were joined by Superintendent of Transportation W. A. Hall and local civic leaders.

The parade staged in celebration of the new route on Sunday, January 16, was the largest that has attended an opening in some time. Starting from the northernmost terminal the parade went southwest along the route and ribbon cutting ceremonies were held at North avenue, Chicago avenue and Madison street, at which point the parade turned and went back to Clark and Ogden where the major ceremonies were held.

EMPLOYES RELIEF FUND

January, 1938

The Surface Lines Employees Relief Committee received 19 applications for relief during the month of January. After investigations were made 7 of these were approved for weekly assistance, and 1 for temporary assistance. There were 350 active cases on the relief rolls at the end of the month, 8 having been removed by death or other causes.

Including the \$15,465 spent during the month of January, a total of \$1,086,683 has been paid out of the Surface Lines Employees Relief Fund for assistance of employees since the organization of the committee.

Departments and Divisions

Accounting

Cupid visited the department recently and chose Miss Catherine Reinhardt of the ledger room as his "victim." Consequently her many friends are offering good wishes, the occasion being an engagement ring she received from Andrew Hairing.

The pay roll division held a noon-hour birthday luncheon on Thursday, January 20, in honor of Miss Virginia Richardson, who was presented with a very practical gift.

The employees of the department were very sorry to hear of the deaths of Miss Emma Weber's father, Paul Minogue's mother and Mrs. Virginia Olsen's mother. We extend heartfelt sympathy and condolence to members of the families.

Returning home after a pleasant vacation motor trip covering about 6,000 miles with headquarters at Mexico City, Mexico, Miss Helen Miculinick of the pay roll division states that she witnessed about six bull fights which, while interesting, were a bit too exciting. The temperature in Mexico City averaged 85 degrees; the highest was 102 degrees in Linares. Numerous historical places were visited and the lovely sights seen passing through the various states, made the journey a more enjoyable one.

Thomas F. Coan

Electrical

Fred Mariane, surveyor in the line department, recently was operated on for appendicitis. He is reported as doing well. We are all wishing him a speedy recovery.

Our sympathy is extended to Steve Gecan of Van Buren sub-station in the loss of his brother. When he and a friend were returning after a trip to the west coast their auto careened off the road into a lake.

James D. McDermott, another old-timer, has passed on. James was identified with this department as an electrician on installation. His service with our company goes back to 1913. Our sympathy is extended to the family.

John Pierson, emergency lineman at 62nd and Wabash, is again back at the Englewood hospital. May his recovery this time be speedy and permanent. Best wishes from his fellow workers.

Billy

Engineering

Albert Becker, chauffeur at Grand and Leavitt, passed away January 24. He had been in the service of the companies 32 years. To his widow and son we extend our sympathy.

To Thomas E. McCarthy, superintendent of the southern division of the Track and Roadway department, we extend our heartfelt sympathy in the loss of his father who passed away February 2. Also sympathy is extended to John O'Connor, utility department motorman, in the recent loss of his wife.

Schedule and Traffic

Roy Drysdale recently visited his doctor's office during the noon hour. He was told to leave his overcoat in the waiting room, which he did, and while in the doctor's office someone took his overcoat. The doctor immediately gave him credit on a new one and now Roy says it surely pays to visit your doctor occasionally.

Gus Lohse is confined to his home; best wishes of the department for a speedy recovery.

Mrs. Esther O'Brien recently returned from an extended trip through Mexico, where she visited Mexico City and the various points of interest in that vicinity such as the Pyramids; Xochimilco (the Floating Gardens); Popocatepetl and Sleeping Lady (extinct volcanos); and also attended the inevitable bull fight. While in Mexico City there was one very distinct earthquake which slightly damaged the underground work, such as water mains, etc. She also visited the quaint village of Taxco and the seaport city, Acapulca, on the Pacific Ocean. However, the most interesting and fascinating sights in Mexico as a whole are the natives themselves and their mode of living, she said.

George Weidenfeller

Shops and Equipment

West Shops: The Shops and Equipment Department office welcome newcomers Flora Pedersen and Walter Tiedeman, and we hope they like their jobs and us.

Theodore Kuta, former timekeeper, has been transferred to North Bus; and Stanley Kajpust, who used to be booth clerk in the carpenter shop, has been transferred to Kedzie. Good luck! The foregoing changes allowed some of our young men to step up a notch, so everybody's happy.

During the month of January, Jacob Sermak, truck repairer, West Shops; Robert Tyson, machinist, West Shops; and Michael Walsh, car repairer, Kedzie, passed away, and we would like to extend sincere condolences to the bereaved families.

We are glad to report that Mr. Newton, paint foreman at the West Shops, is back on the job after a siege of hospitalization. Cheerio and more cheerio.

Lillian Hultquist

Around the Car Stations

Cottage Grove

The boys of Cottage Grove depot extend sympathy to Tom Doherty on the death of his wife who passed away after a short illness. In our personal acquaintance with the late Mrs. Doherty we found her to be a very genial hostess and a host of friends mourn her passing.

Congratulations to extra Motorman John O'Donnell and Mrs. O'Donnell who are the proud parents of a baby girl born January 13 and also to extra Motorman J. E. Kenney and his wife on the arrival of a baby boy January 25. Good luck to the babies and parents.

Frank Buchler is parading around the depot

with a big smile—we hear that during his vacation he took time out to get married. Good luck, Frank, old boy.

Otto Tork is spending his vacation in Clarkesville, Michigan. Close scrutiny of the map fails to disclose the location of this town, but Otto is in good hands as he is visiting with a deacon. Would not be surprised to get a call to send a rescue party after Otto.

The three cushion handicap billiard tournament now in progress at this depot is creating a lot of interest and what the contestants lack in skill and technique they make up for in good sportsmanship and zealous play.

The man that saves is the man that is saved.

Atkinson

Burnside

The stork called at the home of Operator R. Lull and left a bouncing baby boy on Sunday January 30. At the time of this writing we are unable to inform you of the young gentleman's name. Congratulations to Mother and Dad.

The Rose Lawn trio, Operators Schuberth, Wangero and Best are now planning their regular springtime journey to the Hoosier State. They anticipate a big season.

If you have not already met our new depot custodian we introduce you to Harry G. Paul. Good luck, Harry, and we wish you well.

William D. Frank

Seventy-seventh

The recently inaugurated Credit Union at 77th has been more than well received by the men. The officers, directors and committee members are enthusiastic about the future prospect for the successful administration of this worthy enterprise.

The New Year beat the stork in a race to the home of Conductor George Mandernack where another son and heir was born a few days after the first.

Cupid rang up another bull's eye, this time at long range, when Conductor John S. Holmes maneuvered a good old-fashioned Hoosier wedding at Valparaiso.

A gift of a bee hive from Motorman E. E. Bell to Conductor C. C. Watson, who lives out where the west begins, produced what do you suppose? No, not honey, but field mice!

There is no connection with the fact that he works on 75th street, but Motorman Jim O'Neil used to drive a pair of mules in the mountains of Pennsylvania.

An irate motorman who wished to say something delicate yet forcefully impressive to his conductor blurted out, "You're all thumbs with a changer and all feet with a bell!"

Bouncing up to a group of carmen, a sweet young thing asked, "What is that nice young man's name again?" She was pointing to a starter across the street. "Oh my," she continued, "I know it as well as I do my own. It has something to do with fly-catching." Well, sir, she hopped on a car just then, but the starter across the street was Tom Screen.

Condolence is extended to the following men on deaths in their families: Motorman V. J. Bernhardt, his mother; Motorman Harry Wroblewski, his sister; and Motormen E. B. and F. W. Gillooley, their mother; and to the family of Motorman F. J. Krickow.

Walter F. Story

Archer

Conductor Michael Lynch reports the arrival of another daughter at his home February 1. This makes Mike the proud father of two daughters.

It becomes another one of our misfortunes to report the death of Conductor T. H. Hammer who met with a sudden death at an early hour Sunday morning, January 23. He was of a quiet nature and well liked by his fellow workers who will miss his friendly greeting. To his bereaved family we extend our sincere sympathy in their hour of sorrow.

Congratulations are now in order. Conductor William Walter Kent entered into the matrimonial ranks Saturday, January 29. A family dinner was served at the Edgewater Beach hotel and after the added festivities the young couple left on their honeymoon for Florida.

The many friends and co-workers of Conductor James D. Filipek extend their sympathy on the loss of his mother who died January 29.

Conductor Stanley J. Glass reports another boarder at his home, a young daughter born January 20. Father and baby are doing nicely.

Sadness has entered the home of Conductor George Cockle who was called upon to part with his only brother February 2. The boys of Archer extend deepest and sincere sympathy.

Conductor Patrick M. Considine is the proud father of a baby boy born January 30. Pat was very generous in passing around the cigars and received many congratulations on the happy event.

The boys of Archer depot regret to announce the passing of Motorman Ed Powers who after a long illness died Sunday, January 30. Ed was a very likable fellow and well thought of by his fellow workers which was demonstrated on the day of his funeral. Services were from Saint John the Baptist church; interment at Mount Olivet cemetery. Our sympathy is extended to his bereaved family.

Conductor E. Erick who was struck by an auto Tuesday, January 25, on his way home from work is now suffering from injuries. Here's wishing you a speedy recovery.

Bus Operator L. E. Davenport reports the arrival of another son at his home, born January 27. This makes L. E. the proud father of two sons and a daughter. Congratulations are in order.

Dusty

Blue Island

Division Superintendent E. L. Maguire and Mrs. Maguire are visiting in Pasadena, California, and report that they are having a very nice time. We hope that when they return they will both be in the best of health.

We extend our sympathy to Conductor John Mencl in the loss of his son, also to Conductor Frank Schwartz who lost his son.

Conductor T. Dolan was presented with an 8 pound boy on January 1. Congratulations and good luck to the newcomer.

The trainroom and office look pretty bright these days, the result of a new coat of paint and a little remodeling.

C. P. Starr

Kedzie

Conductor Dan Musker was not a bit concerned whether the ground hog would see his

shadow or not February 2 for he and his family left for Miami, Florida, to spend a nice vacation. Motorman C. Carlson also left for the sunny south and he intends spending several weeks at Tampa, Florida.

Motorman Fred Schoo and Conductor George Sims dropped us a card from Hot Springs, Arkansas, telling us the baths are great.

Motorman James McCormack took the fatal step December 18. Best of luck, old boy.

Motorman Angelo Mazza was married January 8. They had a grand reception following the ceremony. Success to the newlyweds.

The stork paid a visit to the homes of the following trainmen: Motorman John Naughton was presented with a baby girl December 2, Conductor John Harrington, a boy December 11 and Conductor Walter Yoreck, a boy December 18. Congratulations to the proud daddies.

Motorman Thomas Devitt died January 21 after a brief illness and we also heard that our old friend, Ex-Starter Con Collins, died February 4.

Clinton Sonders

Division

In looking over the standings of the "Rounding Up Witnesses" chart Division No. 9 stands at the bottom of the list with an average of 2.68 witnesses. Apparently some of the men do not realize the importance of witnesses when an accident happens.

The version of a witness who saw the accident has a lot to do with placing the responsibility on the party at fault. An accident that appears to be chargeable from the limited versions of one or two witnesses may have been non-chargeable had more witnesses been obtained who saw how the accident had happened.

Remember, accidents don't just happen; there is a reason for every accident and the reason is often brought out in the different versions of many witnesses.

Mrs. M. Glaser, wife of Motorman M. Glaser, keeps him informed of what is going on from month to month by reading the SURFACE SERVICE MAGAZINE from cover to cover then putting it in a safe place in case a reference is needed.

Motorman J. Flanagan passed away January 29, after an illness of less than a week. Sympathy is extended to his family.

Conductor C. Christenson announced the arrival of a baby girl January 10, who tipped the scale at 7 pounds. From the smile on his face everything seems all right.

Chet Johnston

Elston

The Elston Avenue Credit Union is operating in full swing. The progress made so far greatly exceeds ambitious expectations. The membership, at this writing, is in excess of seventy-five percent of the total number of employees at Elston depot.

Officers are to be headed by Motorman Carl Torgerson, who has been a public figure for years in his organization work with Northwest side civic groups. Vice-President Charles Enerson needs no introduction as may Clerk-Treasurer Leroy Wegener. Wegener is

well equipped for his work by past experience. Assisting these three are the four other directors: A. Kopeck, George Ward, E. Fliegel and George Gillmeister.

The Credit Committee is composed of three active business men: Joe V. Eckman, Henry Torgerson and Ed Evenson. The Supervisory Committee boasts three ex-bank employees: M. VanDerMuellen, George Guenther and Emmet Kane.

Frank Bartlett's musical knowledge is no longer a matter of speculation. He made his debut at the pinochle table with the selection "Boo Hoo". Frank says that inasmuch as we have a "Norsk Nightingale" we should make him some kind of a bird. That's easy!

Bob Hennelly was forced to lay off a couple of days to apply beef steak to those two beautiful "shiners" of his. He claims to have fallen down on his way home, but several of the boys have different stories.

May we take this opportunity to introduce our new assistant day foreman of the repair department. He is Andy Tomkiawicz, formerly of North Avenue depot, and is replacing the late Ed. McGill. Best wishes, Andy!

Admiral

Lincoln

Conductor E. F. Rutkowski is the father of a baby boy weighing 6 pounds and 14 ounces born recently at St. Mary's hospital. Conductor H. Zeimann became the father of an 8 pound boy Friday, January 21. Congratulations to the mothers and babies and proud daddies.

Receiver Ray McClintock sure has a lucky horseshoe, rabbit's foot or some lucky piece that is living up to its reputation. Mr. and Mrs. McClintock attended a bank night drawing last year and were the winners of \$100. They attended a polo game January 22 this year and their ticket had a winning number which entitled them to a dinner valued at \$5. That night, arriving home, they found they had won a basket of groceries at a neighborhood drawing. Great going, McClintock, and may your winning streak continue.

Henry Spethman

Devon

The tragic and untimely death of Conductor Hugh Roth on January 26 was a most stunning blow, not only to his family, to whom we extend our sincerest condolences, but also to his many co-workers and friends. His ready wit and spontaneous humor was an unfailing source of amusement to all of us.

Conductor Joe Bing and Steve Holly of Les' Restaurant recently returned from a month's sojourn in Mexico. They report the senoritas and chili down there were a welcome diversion at the outset, but they were happy to return to good old Chicago, despite its comparative conservatism.

Conductor T. Shanahan has recently expended many hours in the courtship of his fiancée and we are of the opinion he will soon succumb to the pleasures of connubial bliss.

We extend our sincerest wishes for a speedy recovery to Conductor Noel and Motorman Zold who sustained injuries in the automobile crash which was fatal to Conductor Roth.

John J. Binder



MAYOR KELLY OFFICIATES AS THROWS HAIL
OGDEN AVENUE BUS LINE OPENING JANUARY 17

