

And As to Bananas—Yes, We Have Them

By J. L. McCORMACK
Superintendent of Freight Claims

Gloria Swanson had just, for the several hundredth time, out-witted the villain, saved the old homestead from foreclosure and faded from the view of an appreciative and enthusiastic audience in the arms of the handsome hero, when the white sheet went up, lights flashed on and a cheap "vaude-villain" came on, bowed his regards, sprung a few jokes that had been considered funny about the time Jim Corbett was boxing, Cy Young was pitching, the fair ladies were wearing bustles and leg-o'-mutton sleeves, and when bicycle riding was considered strenuous, thrilling and hazardous, after which he started to, and in fact did, sing a song, something about "fruits and vegetables."

There was nothing soothing or catching to the music and the words were neither humorous or pathetic—just an enumeration, by a fruit peddler, of several kinds of orchard products and garden truck, followed by an affirmative denial of his ability to supply the trade with bananas, but for some unaccountable reason, perhaps the same that has made golf thrilling and jazz popular, the audience seemed to enjoy it, for when he concluded with a very positive and emphatic declaration to the effect that he had no bananas upon that particular date, the entire audience, with the exception of one man, applauded and he groaned and appeared strangely affected. He realized that if the trade were unable to purchase bananas that there was a reason for it and if there was a reason, there was responsibility and who, in this day and time, but a railroad could be responsible for anything that did occur or might happen. He felt sure that the incident that inspired the song had caused a claim, for he was just an ordinary, conscientious, but morose freight claim agent.

Speaking of Bananas

The importation and transportation of bananas is perhaps more perfectly systematized than that of any other commodity. Practically all of the bananas marketed in the United States and North America are grown in the tropics of Central America or the West Indies.

The heavy stalks, containing clusters or bunches of the fruit, weighing several hundred pounds each, are cut from the trees when the fruit is in an apparently green condition and conveyed, with the use of such crude facilities as are afforded in the countries where produced, to small ports or fruit docks upon the Gulf and in the Caribbean, where they are shipped in boat loads to North American ports, principally New Orleans, La., and Mobile, Ala.

The approximate time of arrival of the boats is as-

certained by the large banana industries, chief among which is the Fruit Dispatch Company, who maintain extensive facilities for handling at the ports referred to, enabling them to have in readiness sufficient refrigerator cars for the loading of the entire cargo upon arrival.

The fruit, still in an apparent green condition, is loaded by standing the bunches on end with the bananas pointing downward, stacked together as closely as possible without crushing or bruising, and are started upon their journey northward, usually moving in train lots in charge of a messenger to supervise and direct the ventilation or refrigeration, which is of the utmost importance as the ripening of the fruit is either advanced or retarded through the refrigeration or ventilation in transit.

However, some of the large shippers do not have messengers accompany the cars, but have in their employ what are known as resident messengers or representatives, stationed at the principal terminal and sub-terminal points en route, whose duties are to inspect the freight upon arrival or when passing to give instructions as to the handling beyond, which are controlled entirely by the condition of the fruit with reference to ripeness, prevailing temperature, climatic conditions and the distance each car will have to move to final destination.

Bananas being a product of the tropics will stand but little cold weather, and if exposed to a temperature below 56 degrees Fahrenheit will become chilled, which prevents perfect ripening and either renders the entire load worthless or so nearly so that it is of practically no commercial value and for this reason ice is seldom placed in the bunkers, unless the weather is exceptionally warm and the fruit is ripening too rapidly, in which event but a small amount of ice is used and instructions are given to keep plugs out and vents open in order to prevent chilling.

The banana business, if properly handled by the railroads, is profitable, but if improperly handled, a prolific claim producer. In the handling of this highly perishable commodity delays are costly and should be avoided. Train and terminal forces should pay particular attention to and comply with instructions, given by traveling or resident messengers, or appearing upon waybills, and should, in event of wreck, accident or unavoidable delay, call upon the accompanying or nearest resident messenger for advice, making full report, through their immediate superior to the superintendent of transportation or the superintendent of F. L. & D. claims, as soon as possible.

"Pop" Pursley Is Old and Valued Employee

By CHARLENE WILLARD

Frank L. Pursley could boast, if it were possible for a man of his temperament or disposition to boast, of more continuous seniority than any officer or employe connected with the Freight Claim Department.

He entered the service of the Freight Claim Department of the old Kansas City, Ft. Scott and Memphis Railroad at Kansas City, back in 1896, about the time Bryan commenced to run for President, and was transferred to the Frisco in 1900, at the time of the consolidation, having served in positions of responsibility during the period the department was under the direction of the Accounting, Traffic and Operating Departments, through receivership and during Federal control.

It is not his length of service or the almost inexhaustible supply of claim knowledge that he has accumulated that has resulted in the nickname, or more properly speaking, the affix of "Pop," but the heartfelt esteem in which he is held by everyone in the department, hence any other title or affix would be either too dignified and formal or too commonplace and familiar and "Pop" seems to exactly express it.

His cheerful disposition, his ability to enjoy a good story and his readiness to assist in time of trouble or sorrow have done much to maintain a high standard of morale in the department. Instructions emanating from "Pop" are more in the nature of advice than commands and while he possesses judgment, precision, courage and determination, he is by nature so gentle and sympathetic that he would not intentionally or unnecessarily bruise even the petals of one of the pretty

roses which he grows for pastime and amusement in the gardens surrounding his modest little bungalow.

"Pop" Pursley Examining a College Graduate Applicant for Position as Claim Investigator.

Pop: What is a claim?

Applicant: Government land acquired under the preemption law.

Pop: What is a waybill?

Applicant: A bill covering the purchase price of or repairs to a scale or other weighing device.

Pop: What is a short report?

Applicant: An explanation by a man to his wife as to what became of a part of his salary.

Pop: What is an over report?

Applicant: A report left over from the previous day.

Pop: What is an expense bill?

Applicant: A bill for expenses incurred—sometimes referred to as an expense account or swindle sheet.

Pop: What is meant by advance charges?

Applicant: Accusations made prior to occurrences.

Pop: What is an O. S. & D. clerk?

Applicant: A railroad clerk who has grown old, sore and decrepit.

Pop: What is meant by the abbreviation "B. C.?"

Applicant: Before Christ.

Pop: Your application will be placed on file, but I am afraid it will be sometime before we will have an opening.

Oh, Min! Bring Me the Whisk Broom

Tulsa, Okla., is just now experiencing a little discomfort over its very muddy water supply, which it gets from the Arkansas River, caused it is said by heavy rains up in the mountains. The story is told that E. O. Bittner, city ticket agent of the Frisco, at Tulsa, after taking a bath in this very muddy mixture the other day, not wishing to soil one of his wife's nice bath towels, let himself dry, then called to Mrs. Bittner to bring him the whisk broom to dust himself off with. But Bittner says it's all right, Tulsa's seven million dollar water system, the finest in the country, will soon be in operation bringing the water sixty miles from clear Ozark Mountain Springs. He says he is going to have a real bath regularly every three months, whether he needs it or not.

Interesting People—Met Only in Advertisements

The man who never cuts himself when he shaves.

The fashionable bride who takes the wedding guests into the kitchen to see the gas stove the groom gave her.

The motorist who stops on the road to lend you his vulcanizing outfit.

The man whose clothes never need pressing.

The husband who chatters gaily at the breakfast table.

The society matron who actually smiles when "John" presents her with a washing machine for Christmas.

The children who come "romping in from school" with hands and faces spotlessly clean.

The charming debutante who receives a roomful of flappers in her underwear.

The woman whose housework is always finished by nine a. m.

—"The Point." The Arrow Company.

Insurance Plan Meets With Great Favor

By GEORGE L. BALL

Superintendent of Insurance and Safety

THIS is the plan announced in Mr. Kurn's circular, July 2, 1923, addressed to Officers, Subordinate Officers and Department Heads, and becoming effective August 1, 1923. The closing paragraph of Mr. Kurn's circular reads:

"It is very gratifying to be able to give you this opportunity to protect your family in the manner outlined and at rates which it would be impossible for you to secure under individual insurance contracts."

Without fear of contradiction it can be said the representatives of the company eligible to insurance under this plan are more than gratified. Unfortunately all are not good risks from an insurance standpoint, but this is not a factor—evidence of insurability not being required under terms of the plan. Many are well acquainted with the cost of life insurance offered by standard companies and recognize that with the exception of so-called term insurance there can be no comparison of cost. Term insurance means you must die within the term if your family is to win; otherwise your policy lapses at the close of the term unless exchanged for a life policy of not greater amount bearing original date of term policy at rate of premium in use for the form chosen at said original date, upon payment of difference in the rate for term policy and the form selected at the conversion date.

Subscribers to this insurance plan are classified on an earnings basis, the maximums being—

Class A.....	\$3,000
Class B.....	4,000
Class C.....	5,000

The face of the policy is payable to designated beneficiary if death occurs while employe is in employ of Railway Company.

Important special privileges under the contract are:

FIRST—CONTINUANCE

In event of termination of employment for any reason whatsoever, an insured is entitled to have issued to him (or her) by the Metropolitan Life Insurance Company, without medical examination, upon application within thirty-one days after date of termination of service with Railway Company and upon payment of premium applicable to the class of risk to which he (or she) belongs and to the form and amount of policy at the then attained age, a policy of life insurance in any one of the forms customarily issued—term insurance excepted.

This continuance privilege operates in the following manner to-wit: An insured employe terminates service with the Railway Company on September 30th; September premium having been paid by deduction on August roll, no deduction then is made on September roll because of the fact that Insurance Company's liability under the contract held by the employe terminating service ceased with the termination of service, and the only obligations then of the Insurance Company is to, upon application within thirty-one days and payment by the applicant of required premium, issue a new policy. Should death occur subsequent to termination of service and prior to perfecting conversion of the contract no liability attaches to the Insurance Company. Therefore, in view of the uncertainties of life, it behooves insured employes to keep this privilege in mind and avail themselves thereof without taking advantage of the final thirty-first day.

SECOND—TOTAL AND PERMANENT DISABILITY BENEFITS

An insured employe shall be considered as totally and permanently disabled who furnishes due proof that, as result of bodily injury suffered or disease contracted while insurance is in force and prior to sixtieth birthday, he (or she) is permanently, continuously and wholly prevented from performing any work for compensation or profit.

Upon receipt of due proof of such disability, Insurance Company pays to said employe, in lieu of payment at death, certain equal monthly installments based on insurance in force.

One loss has occurred to date under this contract. September 7, Special Agent A. R. Weaver sustained injuries resulting in death. Fortunately, Mr. Weaver had subscribed for his limit under the plan—\$3,000. The insurance company's proof of death claim form was signed by the physician attending the injured man; the Chief Special Agent executed the form, and same was delivered to the Insurance Department, September 11th. Two days later, September 13th, a check of the Metropolitan Life Insurance Company in the sum of \$3,000 was sent to Mr. Allender for delivery to

(Continued on page 30)

CONTINUE SENDING IN THE BABY PICTURES. WE CAN USE THEM.

The FRISCO EMPLOYEES' MAGAZINE

Published on the Fifteenth of Each Month

By the

St. Louis-San Francisco Railway

Edited by FLOYD L. BELL

645 Frisco Building

St. Louis, Missouri

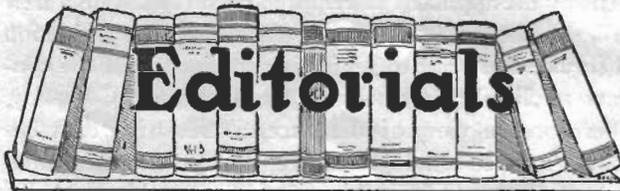
This magazine is published in the interests of and for free distribution among the 25,000 employes of the St. Louis-San Francisco Railway. All articles and communications relative to editorial matters should be addressed to the editor.

Single copies, 15 cents each
Outside circulation, \$1.50 per year

Vol. 1

NOVEMBER, 1923

No. 2

**Criticism—Constructive and Destructive**

IT'S so easy to tell the other fellow of his faults and how to remedy them. Each of us knows just what should be done with the other fellow's business and how it should be operated. In fact a great part of our conversation is along critical lines.

There are two kinds of criticism, constructive and destructive. Constructive criticism is the oil that speeds up the progress of the world. To criticise intelligently and constructively we must know facts, conditions and reasons. We must put ourselves in the other fellow's place and look at things through his eyes. Then, and only then, can we wisely tell him what is wrong and where it can be improved. The great accomplishments in the world are not the product of one mind. The steam engine, the automobile, the telegraph and the telephone were not perfected by the man who had the original idea.

Destructive criticism is the brake that slows down the world. It is based upon ignorance or some selfish motive. It is criticism without offering the suggestion of some better way.

It is better to approve of the good that has already been done with a suggestion of how to make it better. It is hard for any of us to learn to take criticism. Therefore, we should strive to do our work so that it is above criticism if possible, but if justly criticised we should accept it with good grace and endeavor to improve.

Commissioner Praises Railroads

COMMISSIONER POTTER of the Interstate Commerce Commission, in dissenting from the majority opinion in the Assigned Car Case, recently paid a high tribute to the railroads, saying:

"It must be recognized that the railroads are making supreme efforts, with much success, to meet the demands upon them. They are now more efficient than at any prior time in their history. With fewer men they have in recent months exceeded all prior achievements. They have been handling tonnage in record volume so efficiently that there has been scarcely a murmur of complaint, and so smoothly that their marvelous performance is scarcely noted. Already superior in public service to every other system of transportation in the world they are headed for better work in which there is promise that railway problems will disappear."

The railroads are sincerely grateful for this complimentary reference and are proud to feel that Commissioner Potter is convinced that they merit this praise.

"Meet Your Neighbor, You Might Like Him"

UP in Northfield, Minnesota, a progressive little city of some 6000 people, famed for its dairy products and its contented, home-loving people, they have a slogan which reads, "Get acquainted with your neighbor, you might like him."

It's a splendid slogan for railroad people to follow.

There is too great a tendency to pass one another with a mere nod. Employes of a railroad can work together for the common good and for their own individual welfare, only by knowing one another and co-operating at all times.

How about that fellow in the office on the next floor?

Do you know him? Perhaps he has just moved in from another city and craves companionship and good fellowship. Go down now and get acquainted with him. Probably you will find that he is anxious to become acquainted and you may form a lasting friendship which will be of mutual benefit. He has some ideas which you can use and perhaps you have some which will be of benefit to him.

Let's make this a real "Frisco Family."

Thank You

DOWN in the Ozark country, back where hospitality flows as freely as the limpid streams through the mountains, where "the handclasp is just a little stronger," they have a way of saying, "Much obleeged, and thank you," and they will tell you "it's from the heart out."

That is the way we wish to express ourselves to the many, many friends and well wishers who have conveyed their kind comments on our first issue to the magazine force. It would be impossible to answer personally each of these friends. We, therefore, must resort to the printed word of thanks and for such poor expression of our appreciation as we are able to give.

We especially desire to thank the employes of the Frisco Lines who have written us in such large numbers and those who have contributed so much to whatever measure of success the magazine has thus far met with. Also to the editors of other railroad magazines and to the editors of newspapers in Frisco Lines' territory, all of who have evinced such an interest in the publication of this magazine as we have never dared hope for.

To each and every one of you "Thank you."

Valuations

"Many people believe, and radical labor leaders and politicians diligently encourage the belief, that the valuation finally placed upon the railroads will have a very important effect upon the total rates they will be allowed to charge. This is not true. The railways at present are paying out in operating expenses and taxes 85 per cent of all the earnings they derive from the rates they charge. This means that so long as present operating expenses and taxes prevail they will have to continue to collect from the public at least 85 per cent of the present rates merely to pay operating expenses and taxes, absolutely regardless of what valuation is placed upon their properties."—*Samuel O. Dunn, Editor of Railway Age.*

To Our Railroad Magazine Brethren

With perhaps less of trepidation and modesty than should be the attribute of a new visitor, THE FRISCO EMPLOYEE'S MAGAZINE, knocked last month at the door of each of the other railroad magazines of the nation. Our lack of timidity and fear is due solely to the fact that from acquaintance either through the pages of the

magazine or by personal contact with the editorial directors of these other publications we feel sure that the "welcome" sign is on the doormat and we are, with your permission, going to take off our coats, light our pipes and make ourselves right at home in your midst.

If this magazine can bring but one-tenth the pleasure and enjoyment to its readers that is our measure in perusing the contents of other railroad magazines, we shall feel that we have accomplished something.

Railway Earnings and Expenses

THE total earnings of Class 1 railways in the first six months of 1923 were \$3,096,922,738. This was much more than they ever earned in six months before the war. But—and this is most important—their operating expenses and taxes in these same months were \$2,605,205,321. This was more than 84 per cent of what they earned. In other words it cost them 84 cents in operating expenses and taxes to earn each dollar that the public paid them. In the year 1917 it cost the railways only 75 cents in expenses and taxes to earn each dollar they received.

After having paid expenses and taxes and also equipment and joint facility rentals, the railways have left what is called "net operating income." They can use this to pay interest and dividends. The net operating income earned by Class 1 railways in the first six months of this year was at the annual rate of 5.64 per cent on their tentative valuation. In actual figures it was \$443,864,069. And was 14.3 per cent of their total earnings. Many people believe that a reduction in rates could be made merely by reducing the net return the railways are allowed to make. They talk glibly about a reduction in rates. These figures mean that if all other things had been as they were in the first six months of 1923, but the rates had been 14.3 less than they were, they would not have earned a cent of net return. The railways are doing better than in some years but the ratio of their operating expenses and taxes to the total earnings is still much too high. It still costs them so much to earn a dollar that even with present rates a substantial decline of total earnings, due to a business depression, would soon make the margin between earnings and expenses and taxes dangerously small. The transportation industry needs a reduction in the number of cents it costs to earn a dollar.