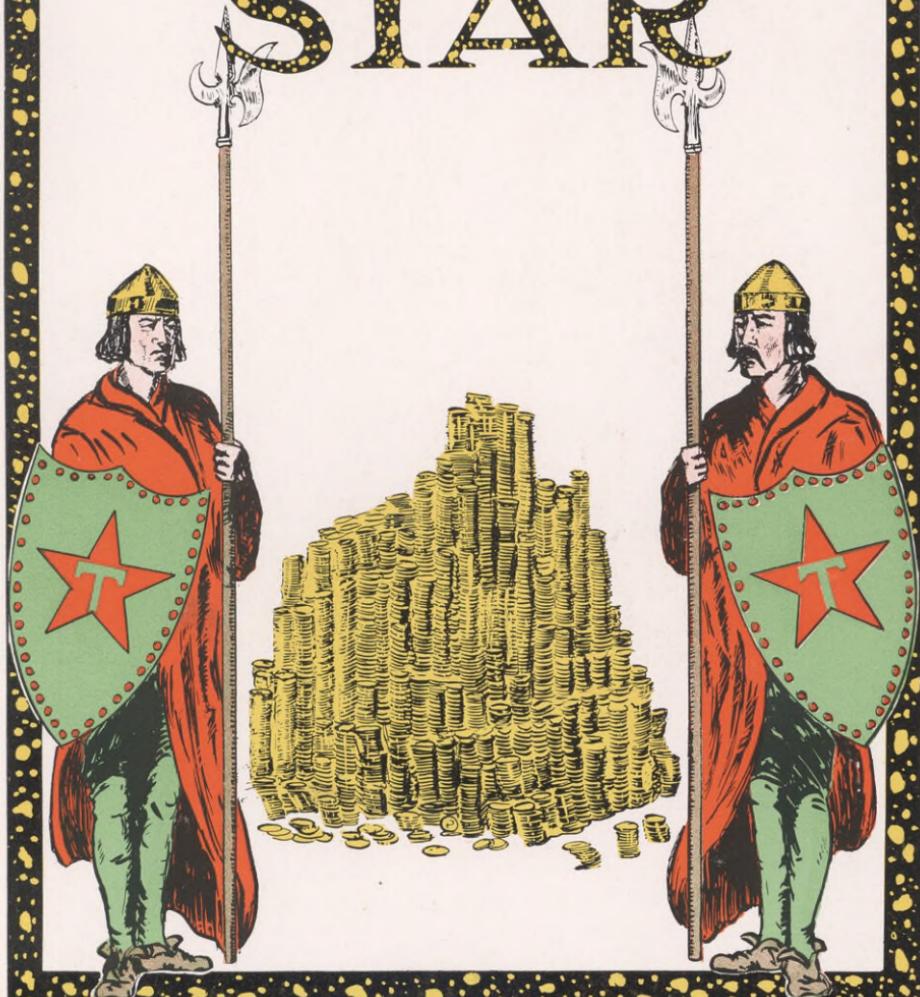


TREASURY DEPARTMENT NUMBER

THE TEXACO STAR



Treasury Department Staff

W. A. GREEN
TREASURER
HOUSTON

LEE DAWSON, Secretary to Treasurer

EARNEST CARROLL, Assistant Treasurer	-	HOUSTON
GUY CARROLL, Assistant Treasurer	-	HOUSTON
E. M. COLEMAN, Cashier	-	HOUSTON
A. C. MIGLIETTA, Assistant Treasurer	-	NEW YORK
D. B. TOBEY, Assistant Treasurer	-	NEW YORK
L. H. LINDEMAN, Cashier	-	NEW YORK

H. G. SYMMS, General Creditman
HOUSTON

YOU have to rely on others, as others have to rely on you.

You have confidence in those who form society with you. You trust that they will do right.

You enjoy your dinner, you enter your train, you lie down in your bed with the confidence that the cook, the locomotive-driver, and the house-builder have done their work properly.

You do your work because you trust that those necessary for the fulfilment of its purposes will do their share as it ought to be done.

You base everything you do on the confidence you have in others. You must have confidence if you want to do anything.

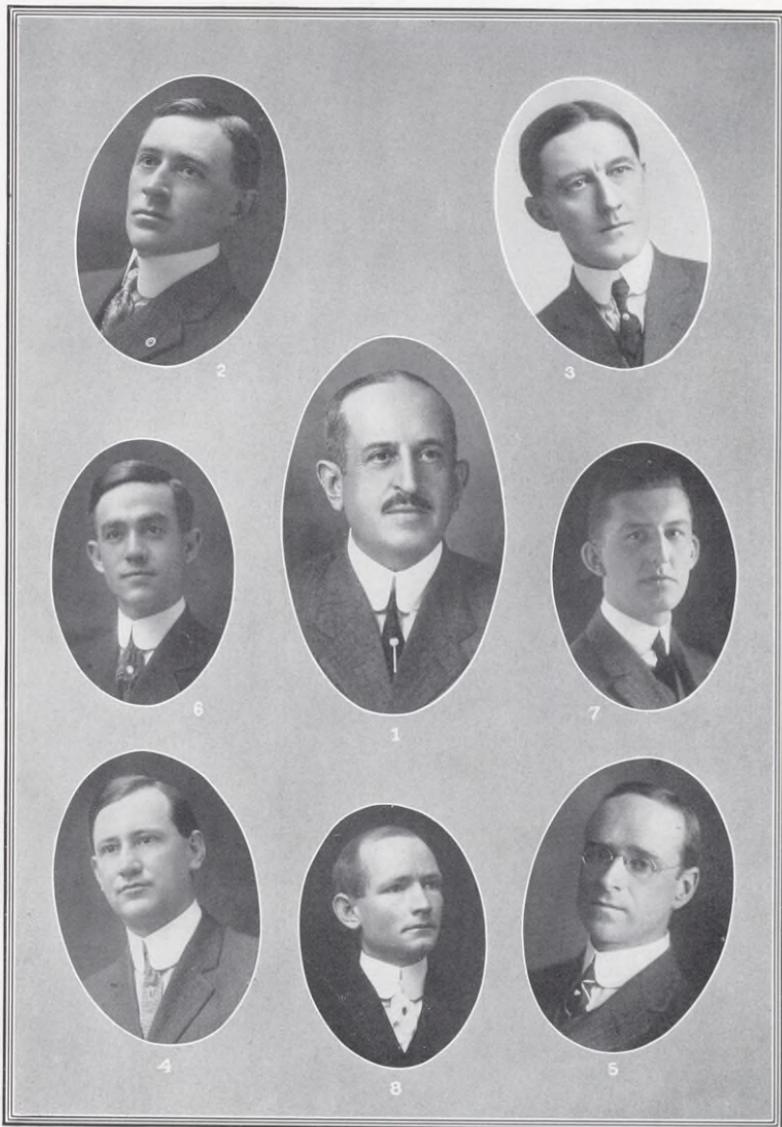
The more confidence you have in others, the easier you will find life.

HOWEVER, if you want to make something of your life, the first thing you must have is confidence in yourself. You must be the one who can be relied on, not the one who relies on others.

How can a man who doubts the accuracy of what he does, who doubts the correctness of what he thinks, who fails to see clear reason in his reasoning, who craves for somebody to come and relieve him from the responsibility of his work—how can a man like that make anything of his life?

—*Business Philosopher.*

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TREASURY DEPARTMENT STAFF



1. W. A. Green, Treasurer, Houston
2. Ernest Carroll, Asst. Treas., Houston
3. H. G. Symms, General Creditman, Houston
4. Guy Carroll, Asst. Treas., Houston

5. D. B. Tobey, Asst. Treas., New York
6. E. M. Coleman, Cashier, Houston
7. L. H. Lindeman, Cashier, New York
8. Lee Dawson, Sec'y to Treas., Houston

TEXACO STAR

VOL. I

MAY, 1914

No. 7

PRINTED MONTHLY FOR DISTRIBUTION TO EMPLOYEES OF
THE TEXAS COMPANY

"ALL FOR EACH—EACH FOR ALL"

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ADDRESS: TEXACO STAR, 1101 CARTER BUILDING, HOUSTON, TEXAS

SOME writers who profess scientific attainments, to say nothing of numerous agitators who have had poor opportunities for education, talk as if Capital somehow accumulated automatically through some inherent force or quality and thus imposed on Labor an everlasting and ever-growing interest burden. The rapidity of the imaginary swelling is often alluded to as approximating accumulation at compound interest. This is an injurious error. It has no basis at all in facts, except when a *monopoly* is "over-capitalized," that is, claiming and paying for the use of more capital than was really invested. Even where borrowers do not provide sinking fund to meet indebtedness at maturity there is no just basis for the mistaken notion. It makes no difference to the man who has no capital, what individuals happen to own the capital which must be invested by some owner or owners in order that men without capital may have advantageous opportunity for remunerative labor. If capital did not earn any return for its use, there would soon be no capital beyond insignificant bits in the hands of individual savages. As to the alleged automatic accumulation of Capital in general,—that is a baseless fancy. Capital is no exception from all other things in this world. Its natural tendency is to destruction, to dissipation; and only great care and wisdom can successfully resist that tendency. Much capital is destroyed outright before our eyes; think a moment—fire, flood, war, etc. More capital is consumed—wornout machines, buildings, etc. A great deal of capital is wasted—think of the innumerable ways petty and colossal. As a matter of fact, the

greater part of the imaginary piling-up interest-growth is destroyed, consumed, or wasted. There is hardly such a thing as permanent capital. Where is the capital of far by-gone times? Where is the wealth of the Venitians? Speaking generally, the only way whereby capital can grow is that production shall exceed consumption and loss. And the only way whereby capital can be effectively applied to production is that it shall be, for the time being, concentrated. Labor can do nothing worth mentioning with bare hands, and could do very little with distributed mites of capital. Even as the laborer is worthy of his hire, so must there be some return from the investment of capital to those who have accumulated—whether by industry and thrift or through honest accident—something beyond the day's need. The main reason for the origin and growth of corporations is the convenient way thereby opened to put small amounts of capital into effective co-operation with labor by purchasing shares of owner's stock.

* *

The following communication was enclosed in a duly signed letter; the impersonal signature, however, is given with which the enclosure was signed for publication:

Editor Texaco Star:

The writer, who is an employe and also a small stockholder of The Texas Company, is a great believer in co-operation and that such a principle will do more than anything else to create good feeling between labor and capital; therefore he has always felt gratefully toward the management of The Texas Company for the practice they pursued from time to time of allowing their employes to subscribe for small amounts of the stock of the Company, paying therefor in monthly installments. He availed himself of this appor-

TEXACO STAR

tionment two or three times, and, though comparatively a very small stockholder, he knows that he has done his daily task with much more pleasure on account of owning such shares, and has taken pride in feeling that he was a partner in such a large and successful corporation. Since he first acquired some of this stock he finds that he has received about 90 per cent of its face value in cash dividends, to say nothing of a 50 per cent stock dividend and some other extra dividends.

Perhaps some of the employees, who have been with the Company for a shorter period than the writer and only participated in the last apportionment of stock, do not feel quite so optimistic about it, as there came a big slump in the general stock market shortly after such apportionment was made and stocks remained depressed for a considerable length of time. Perhaps some of these have thought it wise to liquidate their shares at present prices and take in a small profit over what they paid; and only the course of future events will show whether they were correct, or that it would have been wiser to have had a little more patience. Would it be out of order for the Editor to give us his views on this question?

Houston, Texas,
Mar. 31, 1914.

Co-operator.

The first paragraph of our correspondent's letter shows how a small investment in The Texas Company stock has proved profitable to him, and indicates how the Company made it possible for him to invest his savings, including earnings from the stock itself, by permitting him to pay for it in installments. The Texas Company has given in the past, and hopes to give in the future, to its employees such advantageous opportunities of becoming interested in the Company and its success beyond mere lucrative employment. He retained his stock through periods of depressed prices with the result that his investment as such was not imperiled, and when recovery came he derived the full benefit from it—having received meanwhile the various dividends he mentions. He might now sell his stock, but if he does he loses the opportunity to participate in the future prosperity of the Company, unless able later to buy at a lower price,—but when he does this he is speculating, not investing. He might have sold long ago and taken a small profit, but he would then have been cut off from some of the benefits which he mentions as having been derived from his ownership; and if he sells now he may in like manner be cut off from sharing in the future benefits which we hope and expect will come to him and other stockholders. The Texas Company wishes its employees to be interested in its securities on a basis that

will result in benefit to them, but undoubtedly it does not want them to speculate in its own securities or in anything else. Speculation is always dangerous and is generally demoralizing. If an employe must speculate in something, we believe The Texas Company prefers that he should do so in some other way than in its stock. We have assumed that our correspondent, in asking whether it would be out of order for the Editor to give his views on this subject, wanted our views on the whole question rather than on the particular point as to whether the stock is just now a better purchase or sale at current prices. On that particular point the Editor's opinion, if he were rash enough to hold an opinion, would be worthless. *Quien sabe?* The Congress is in session! There are wars or rumors of wars! The fortunes and the follies of the whole world affect the stock markets even more than they affect the real earnings of management and capital and labor. The Editor is confident that our Company is a sound and well managed enterprise which will be doing business at the same stand long after war, if war should come, and other pending disturbances are over; but as actions speak louder than words he may state that he himself bought last month, just before the quarterly dividend of $2\frac{1}{2}$ per cent was paid, at the market price, as many shares of The Texas Company stock as he was able to pay for. As he was investing, not speculating, and wanted the stock, he was not in the least disturbed because subsequent fluctuations of the market demonstrated that he might have waited and bought a little cheaper. It is only indications of comparatively permanent changes in stock quotations that an investor need be concerned about. On the whole question there is no room for doubt,—this Company favors ownership of its stock by employees as an investment, and discountenances speculation.

★ ★

The value of some simple plan for paying workmen, which would facilitate bank deposits on their part, has been discussed in a previous issue. Interest in this subject is spreading. Lucien I. Yeomans recommends a method of "Paying Wages by Bank Deposits" to all employes who

TEXACO STAR

prefer to receive their wages in the manner proposed. Mr. Yeomans' article, in the *American Machinist*, is substantially as follows:

"There are two usual ways of making wage payments—by check and in cash. Payment in cash has proved a better way, in the opinion of most employers, and the banks are always willing to furnish pay envelopes if they are permitted to place their advertising upon them. I prefer to furnish my own pay envelopes and upon them print each week some little original, intimate remark that has some bearing on the relationship between the employees and the factory—something that will be watched for each pay day and be of interest to all. The envelope furnished by the banks has the same advertisement on it week after week and it is hardly considered at all by the employee. Whatever sort of envelope is used, the result as far as bank deposits are concerned is the same.

"The matter of depositing money in a bank is avoided by most workingmen and for very simple reasons. The employee is at work during regular banking hours, and encounters a considerable delay if he joins the crowd before the teller's window at the unusual hours. He is not at all at home in a bank anyway, and suffers from embarrassment. He usually learns that there is quite a little 'red tape' connected with a withdrawal from the savings bank. For one or all of these reasons he does not deposit as liberally as he should.

"Granting that the cashing of checks in saloons and the consequent courtesies in such a place are not good, and granting that cash kept on hand is most easily spent—frequently without necessity—is it not worth while for the banks and employers to co-operate in an effort to secure the desired results? Two fundamental things are essential to gain a maximum of such deposits. It must be made very simple to have the deposit attended to, and the bank must carry interest-bearing savings accounts subject to check. The bank must take a little trouble in the matter and the employer must also assume some extra work. Both will agree to this, since the bank can afford to do some work in place of so much advertising, and the employer will go to the little extra expense and trouble, for he knows that bank accounts mean better citizens and better employees.

"The percentage of employees who would become depositors would vary in different factories, but it is fair to estimate that in the machine shops of the country an average of better than 60 per cent of the men employed would welcome such a plan.

"It is proposed, then, that a factory should agree to work with a certain bank for such results, and the procedure should be something on this order: The bank should put a wideawake representative into the shop for the necessary length of time to personally present his proposition to every man. This representative should be familiar with the workmen and the conditions of their daily life, indeed a great deal more so than with the technical side of banking. He should also speak the languages necessary or work with some man who can. His work should be to explain to the men that in the case of those who agreed to the plan it would be arranged that their pay would

be deposited in the bank to their credit without any attention on their part, and that a deposit receipt would be furnished them, instead of either check or cash, and that they would be supplied with a check book and enabled to check out the exact sum they wished to at any time. There is reason to believe that a considerable percentage would agree after the practical working of the plan had been demonstrated.

"The details of the arrangement between the shop and bank would have to be worked out properly, but it would appear that the shop should carry two pay-roll lists—one for depositors and one for those who requested their pay in cash. The depositors' list would be furnished the bank and returned to the shop before pay day, accompanied by duplicate deposit receipts which would be issued to the employees in lieu of cash or check. A cash pay-roll in envelopes would have to be made up from the other list. It is not necessary to enumerate the 'talking points.' Anyone who has ever stood in line before a pay-window knows some of them.

"As far as can be ascertained, this plan has never been attempted, but I am certain it can be carried out successfully."

★ ★

"On October 15, 1880," says the Editor of *Signal Talk*, "I started work on the Lehigh Valley Railroad under F. E. Schall, who was then Assistant Chief Engineer of that road. I was pretty young at that time and he gave me some good advice before he started me on the work. One statement stands out prominently among the things he said. 'Harry,' he said, 'for the next thirty years, forget all about your salary. Remember only, in that period, that you need experience, and try to get that regardless of salary. The salary will follow automatically.' Such advice seemed rather foolish to me at the time, but I decided to take a chance and follow it, and I don't regret it to-day."

Many a young man in starting out on his business career makes the great mistake of disregarding the need of experience, and jumps from post to post with only one thing in view—higher salary. He disregards the fact that a good, big, broad experience in his chosen field will almost certainly insure his being in a good position and receiving a good salary as he advances in years. Disregard salary for the first years of your business life and seek to get experience and to broaden your view, and the knowledge you gain is worth more to you, as the years pile up, than a bank account.

★ ★

Of the 49 railway collisions investigated by the Interstate Commerce Commission

TEXACO STAR

in the year 1912, 48, or all except one, were caused by mistakes or disobedience on the part of employees. The Commission's annual report states: "The most disquieting and perplexing feature in the problem of accident prevention is the large proportion of train accidents caused by dereliction of duty by the employees involved. By far the greater number of our serious train accidents are due to the failure of some responsible employes to perform an essential duty at a critical time." In considering the unparalleled number of persons killed in the U. S. by railroad accidents it is commonly overlooked that more than half (5,501 out of 10,952 in 1912) are trespassers. One of the reasons for the vastly smaller number of deaths caused by railways in Europe is the fact that trespassing on railway property is not allowed. Another reason is that an employe who neglects or defies orders is promptly disciplined. But it is not only our railroads that have a bad record for killing people; the comparison of factory statistics is similar, as also for preventable diseases. Automobiles are killing their share on city streets and country roads. The real question is not, "What is the matter with American railroads?" but, What is the matter with the American people? A widespread lack of discipline and of a sense of order and individual responsibility is the disease, of which the abnormal number of our accidents is but a symptom. In such a matter a true diagnosis of the cause of the trouble would indicate the only fundamental remedy.

★ ★

Whenever about to "take a chance," stop to consider the possible effects on yourself or your family if you should lose—for you are sure to lose sometimes.

★ ★

Even in the world of sport, where nothing vital depends on the outcome of the game, nine times in ten the watchword is "Play it safe."

★ ★

No other organic substance occurs in such abundance as wood, and perhaps none is more useful; but we are destroying the forests and wasting the products of the forest with worse than savage folly and recklessness. In the presidential address of A. D. Little to the American Chemical Society it was stated from

careful estimates that about 150,000,000 tons of wood are being wasted annually in the United States,—to say nothing of the disastrous consequences of the destruction of some forests.

★ ★

A smoke-loss investigation estimates the economic cost of the smoke nuisance in Pittsburgh at about \$10,000,000 a year, or about \$18 per capita per annum. The investigation by Paul P. Bird, formerly smoke inspector in Chicago, showed that the smoke damage in that city was over \$7 per capita a year, and the researches of E. P. Roberts, consulting engineer, Cleveland, show that the corresponding figure in that city is over \$10.

HAVE I FAILED?

I have worked and I have won
Certain pleasing victories;
If the things that I have done
Be not heard of overseas,
Or their merits be denied
Or unnoticed by the crowd,
Still, to me they have supplied
Moments when my heart was proud.

I have loved and I have heard
Her who seemed angelic say
Tenderly the golden word
That swept all my doubts away;
Though the world may never look
For such worth as I have had
Or perceive my little nook
I have filled it and been glad.

I have seen her child and mine
Sleeping in her proud embrace;
If my gifts be not divine
Nor my place a lofty place,
I have worked and hoped and won
All the love a man may claim;
Have I failed if I have done
Naught to bring me wealth or fame?

—S. E. Kiser.

EFFICIENCYGRAMS

Keep your credit good.

Buying friendship with money is a sure way to lose both.

Fear not death so much as an evil course of life.

Anybody can borrow trouble.

The average man cries for opportunities, while the fact is that he is literally surrounded with better opportunities but has not fitted himself to make good in any of them.—C. D. Larson.

Work doesn't kill; it's worry. This is not original, but it's true.

TEXACO STAR



From Texaco Exhibit at Dallas Fair, 1913.

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From Texaco Exhibit at Dallas Fair, 1913.

TEXACO STAR

TREASURY DEPARTMENT

W. A. GREEN
Treasurer

I assume all of our readers know that the functions of this Department, in addition to its custody of residual funds, are

The Granting of Credits,
The Collection of Accounts,
The Payment of Bills.

I shall, therefore, confine my article principally to statistical information concerning our Company. For those who are interested in the details of handling credits and collections, there will follow papers on these subjects prepared by Mr. D. B. Tobey, Assistant Treasurer, and Mr. H. G. Symms, General Creditman.

BANK ACCOUNTS Our company maintains fifty bank accounts with thirty-four banks, which are divided as follows:

General Accounts, drawn on only by Executive and Treasury Department officials.

Sales District Accounts, drawn on by District Superintendents and District Chief Accountants.

Other Department Accounts, drawn on by Department officials.

The location of our depositories are as follows:

Houston, Texas
Beaumont, Texas
Port Arthur, Texas
Galveston, Texas
San Antonio, Texas
Fort Worth, Texas
Dallas, Texas
Tulsa, Okla.
Atlanta, Ga.
Birmingham, Ala.
New Orleans, La.
El Paso, Texas
Denver, Colo.
Pueblo, Colo.
Chicago, Ill.
St. Louis, Mo.
New York City
Philadelphia, Pa.
Norfolk, Va.
Boston, Mass.
Shreveport, La.

Our cash on hand at the time of our last annual report (June 30, 1913) was \$2,233,347.54, and this is fairly representative of our average daily bank balances.

CHECKS We are using in most instances the voucher form of check, which saves considerable time and labor and affords a complete acknowledgement of the amount paid as well as a receipt in full.

On all checks drawn we use a check protector, which is of such a nature that it prevents the possibility of successfully raising the amount for which the check was originally drawn.

CREDITS: At all District Sales Offices the Superintendents are responsible for terms and credits up to \$2,500.00. Over that amount must be passed on by the General Creditman.

The Salesmen and Agents are allowed to give credit not exceeding \$25.00 to one customer.

All credits covering Railroad Department and Fuel Oil Department sales are passed on by the General Creditman.

The General Creditman and each District Office are furnished with Dun's Commercial Agency book of ratings, and special reports may be called for from this source when desired.

COLLECTIONS The District Superintendent is responsible, through his Salesmen and Agents, for all collections covering sales made in his District up to the time an account becomes four (4) months past due. All such accounts are then turned over to the General Creditman, who uses his judgment as to making further effort for collection through correspondence; or placing the account in the hands of our Legal Department for suit; or turning it over to a Collecting Agency. Most of such accounts, however, are promptly turned over to a Collecting Agency.

When an account is one (1) month past due, it is called an "X" account; when two (2) months past due, it is called a "XX" account; and when three (3) months past due, it is called a "XXX" account. When an account is four (4) months past due, it is, as stated, turned over to the General Creditman, and is called a "B" account. When a "B" account is found to be absolutely uncollectible, it is called a "C" account, and is either charged off or written down to a nominal amount at the end of the fiscal year. Provision is made at that time to cover losses on such accounts during the following fiscal year.

TEXACO STAR

For the sake of reducing our losses to the minimum, our salesmen and agents should be impressed with the necessity of giving more careful attention to the following matters:

1. To the extension of credits allowed by them, remembering the injunction that "it is better to have our goods in the warehouse than a bad account on our books." Most of our losses arise from credits being promiscuously given and without proper investigation of these small accounts.

2. The matter of furnishing the District Superintendent's office with the fullest possible information regarding customers whose credits are passed on in his office.

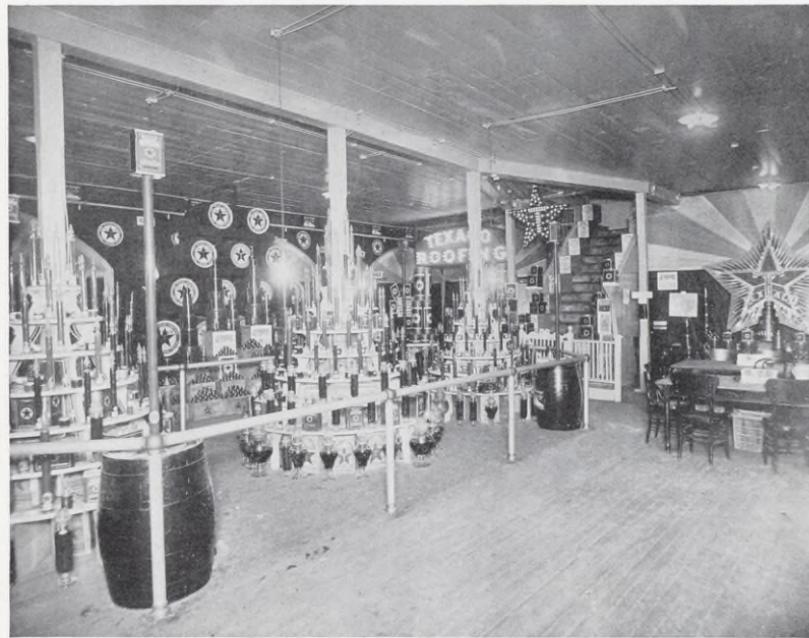
3. The prompt and persistent personal efforts for collection, not waiting for an

account to become old, but beginning just as soon as it becomes due.

4. Giving persistent attention to the collection of "B" and "C" accounts from the lists regularly sent, their responsibility not ending when accounts are so classified.

5. Prompt action and reply to all letters from the Superintendent with reference to the collection or investigation of accounts. This is of extreme importance, for here is a source of heavy loss unless the desired attention is given. An account is frequently lost through such negligence that might have been collected with prompt attention.

For the same purpose, our Superintendents should feel the necessity of enforcing the foregoing action on the part of their agents and salesmen; and also, the desirability of themselves taking prompt action in connection with all matters referred to them by our General Creditman.



The Texas Company at Dallas Fair.

TEXACO STAR

CREDITS

D. B. TOBEY

Assistant Treasurer

Too much emphasis cannot be placed upon the value of the influence of tact and firmness in successful credit work. If a creditman influences customers to believe in him and in his sense of fairness, he gets results. The debtor who is impressed with the fact that the creditman has a firm expectation of being paid generally pays up, and finds it easier somehow to do so. On the contrary, when a creditman is filled with excuses for asking for what is due him he implants the idea in the debtor's mind that he is asking a sort of favor, and the debtor will not lose the opportunity of keeping him in that undignified position as long as possible.

The payment of a bill does not depend by any means solely upon whether or not the man owing the bill happens to have the money at the time it is asked for. If this were the case creditmen might almost be considered unnecessary. It depends also upon whether or not the debtor is made to feel strongly his sense of obligation, and this can only be accomplished by the creditman who assumes the fair and sensible position that is his by right and meets the debtor upon a high plane of commercial ethics which recognizes the rights of both buyer and seller. This calls for creditmen whose views are broad enough to take in the buyer's interests as well as their own, and who can call out in others the same sense of fair play they show themselves.

Too often creditmen are looked upon as trouble makers or business losers, and they are unless they are tactful. There is a deal of ignorance, however, among many people as to how much trouble is smoothed over and how much business is saved by the creditmen who not only collect dollars, but collect friendships for a company among customers who come under the influence of the tact and good judgment they must show in order to be successful. And success here is not intended to be translated into simply "dollars collected," but rather "dollars collected without friction."

The control of Credit might be sug-

gested as standing for the following in the mind of the conscientious creditman:

Confidence,
Reliability,
Efficiency,
Discretion,
Influence,
Tact.

It is safe to say that where the other factors are observed the influence is sure to be a good one.

In a broader sense, the influence of a large company's granting credit wisely and building up constructive collections through trained creditmen can be a very great one. For the concern that extends its business "not wisely but too well" and begins to allow its current obligations to run overdue, the fair but firm insistence on the part of a large creditor for payment of his bills is often just enough of a warning to be a blessing in disguise. For the deserving debtor temporarily embarrassed for the want of funds, a little accommodation from a creditor who is satisfied with the moral risk involved may be the one necessary support required.

All this tends to high ideals in business, and if properly advanced is constructive, not destructive. Credit is faith, faith implies character, and character is contagious. Scientific credit work along these lines, however, is comparatively in its infancy as yet, and in some quarters is not given the attention it rightly deserves. Often it is completely misunderstood by the very people it might help most. Credit Associations, local and national, are doing much to advance modern credit systems, and their education also goes far beyond the routine of any system. Their literature is full of studious articles written from the standpoint of both buyer and seller. The growing complexity of business and the increasing demand for credit are both showing more clearly every day an equal need for trained men of character and judgment who cannot only collect money, but can take advantage of the opportunity offered in this field to exert their influence toward honesty and square dealing.

TEXACO STAR

COLLECTIONS

H. G. SYMMS
General Creditman

Every business of any size that sells goods on credit, finds it necessary to have a Credit Department, and upon this Department devolves the duty of not only passing upon the credit of the various customers whose orders for merchandise are sent in by the selling force, but, also, this Department is expected to collect the amount owing for such sales when payment becomes due.

A problem that confronts the Credit Department of any business is the question of enforcing the terms of payment; consequently the Department must be properly equipped to take care of this branch of the business in an efficient manner, and not only get the money but retain the friendship of the customer.

A sale consists of nothing more nor less than the exchange of property for a price agreed upon between the parties at interest, subject to certain terms, and when such agreement is terminated by reason of payment becoming due, then, in justice to the seller, the indebtedness should be taken care of, and if not, then from a legal standpoint payment should be enforced. The terms of payment, however, are not always enforced, as there is that constant fear that we might offend and lose a good customer, and we find it convenient to lay the matter aside for a while and allow the delinquent a few days grace hoping that he will remit without having to write him a letter demanding payment. While this is a very common practice, and is resorted to frequently, it must be admitted that it shows poor business management and is sure to result in losses if continued. Not only is the delinquent liable to become heavily involved and settle his debts by forcing his creditors to accept a large discount, which is often done, but such

practice results in a loss to the seller on account of being without the use of the money represented by the account during the time it is overdue and not paid, if the account is not drawing interest. And, again, the small item of interest is not of as much value as the funds would be if they were paid in and were being used in the business.

Let us suppose that the seller should exact of the buyer a higher price than that mentioned at the time the goods were purchased, would not the buyer demand that the terms of the purchase be strictly adhered to? Then, why should the distinction be made? Most certainly the seller has a right to demand strict adherence to the terms of sale, and is justified in asking for settlement when due.

This is the era of commercial expansion; we all want to do a large volume of business, and as we expand we find a tendency on the part of some buyers to disregard terms originally agreed upon, relying upon the submission of the seller to submit to such practices.

The credit grantor is technically responsible for the condition, if he submits to the abuse of terms and unjust claims made by the buyer; and by his submission he encourages those inclined to follow such practices to fall into courses that work detriment to business interests at large. Commercial ethics and honor demand that the relations between the seller and buyer should be in all respects harmonious. To create such a condition and avoid misunderstandings, both the seller and the buyer should understand and be perfectly in accord with the terms and conditions; and when these are mutually agreed upon they should be adhered to and enforced.

A great deal of the joy of life consists in doing perfectly, or at least to the best of one's ability, everything which he attempts to do. There is a sense of satisfaction, a pride, in surveying such a work—a work which is rounded, full, exact, complete in all

its parts—which the superficial man, who leaves his work in a slovenly, slipshod, unfinished condition, can never know. It is this conscientious completeness which turns work into art. The smallest thing, well done, becomes artistic.—*William Matthews.*

TEXACO STAR

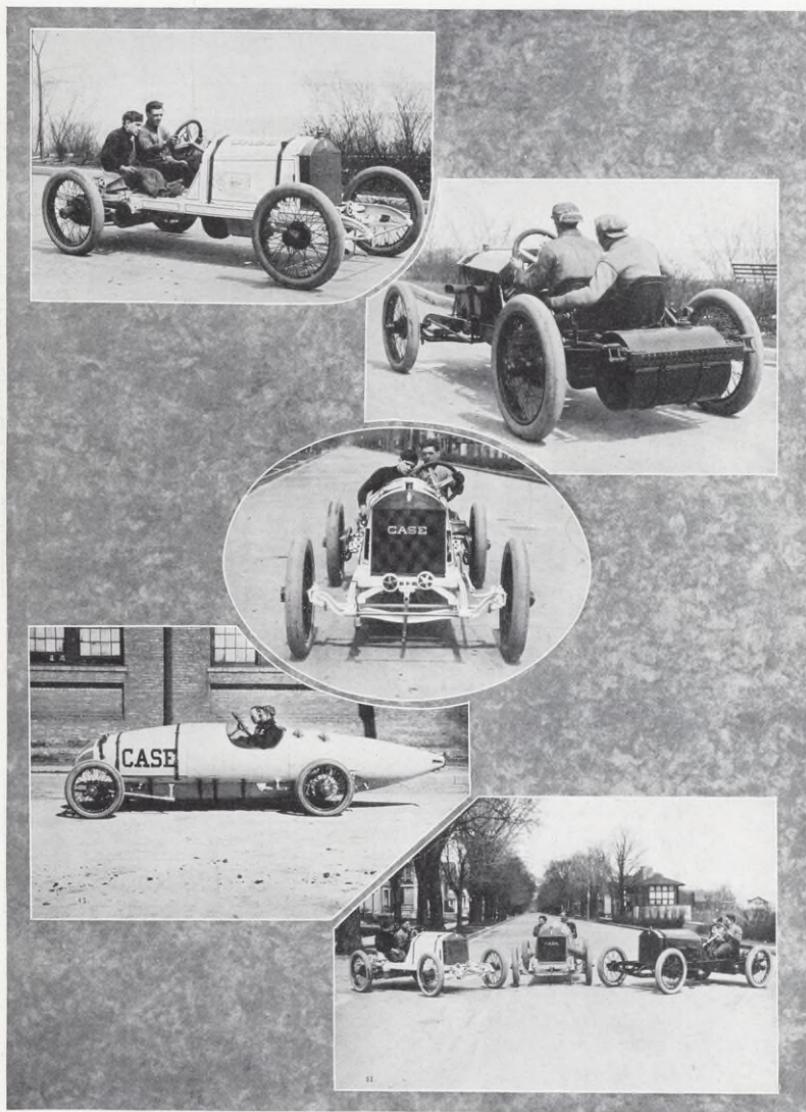


Decorated Tank Wagon—Rockland, Me.



Warehouse, Albany, N. Y.—Showing sleigh delivery.

TEXACO STAR



J. I. Case racing cars and drivers.
They use Texaco oils and lubricants entirely, and during the time they have been using them
have won more than ten world's records.

TEXACO STAR

BY THE WAY

The fourth annual Texaco picnic for employees of The Texas Company will be held at Woodworth Park, near Port Neches, Saturday, May 23, 1914. The details were arranged at a meeting of the Jefferson County Committee in the Board of Trade rooms, Port Arthur, on Wednesday, April 22. The Port Arthur Military Band, as well as an orchestra, has been engaged for the occasion. Some of the features of the day will be a Fish Fry and a Ball Game between the teams composed respectively of Houston Office employees and Port Arthur Works employees. There will be plenty of dancing. There will be fishing, boat trips on the Neches, and trips through the Refining Works and Case and Package Plant and Terminal. A special train has been chartered, consisting of six coaches and baggage car, leaving Houston at 7 a. m. The committee in charge has arranged for a charge of 75 cents for the trip, and it is hoped that all will avail themselves of the opportunities offered by this trip.

★ ★

The American Society for Fire Prevention was organized February 11, 1914, with offices at 51 Chambers Street, New York City. The society proposes a broad membership, and plans to issue a monthly organ, *Fire Prevention*.

★ ★

England's international petroleum exhibition this month should arouse interest throughout the industry in the United States in the petroleum exhibit at the Panama-Pacific Exposition. Forty thousand square feet of space have been set aside and all the operations of the industry will be shown, together with display of the numerous by-products obtained from mineral oil. The technical exhibit of the operations of producing, transportation, and refining will be under the direction of the newly organized American Petroleum Society, a technical organization corresponding to those of other branches of engineering.—*Petroleum Age*.

★ ★

Right on top of the statement of George F. Baer that at 70 he feels more useful to the Reading Railroad, and in the wake of Dr. Wiley's statement that at

60 a man is at his best, comes the hard statement of fact that the Pennsylvania Lines have in active service to-day more than 4,000 employees who are between 60 and 70 years of age. It is admitted that railroads demand efficiency first of all, and that neither "pull" nor sentiment would keep these 4,000 men at work unless they were doing what they are paid for doing in a manner satisfactory to their foremen, their superintendents, and their directors. Moreover, as soon as an employee of the Pennsylvania Railroad, or of many other railroads, finds he is failing, he applies for a pension and gets it. There are on the pay roll of the pension list of the Pennsylvania company nearly 500 men who retired after they had given to the corporation fifty years of honest and faithful service.—*New York Herald*.

★ ★

I have helped to compile several catalogues, but can remember no large one on which I was told to take my time, to recheck all figures carefully, and be sure that everything was O. K. before allowing the final proofs to go to the printer for publishing. I recently helped on a catalogue of considerable tabular matter. I had nothing to do with the compiling or arranging and was pretty sure I could find errors in the final proof. When the proofs were handed to me I was casually told to "look for misspelled words and grammatical errors." I discovered a few such errors and could have permitted the catalogue to go at that, but in my first attempt to follow cross-references I found that one table referred to was not in the catalogue at all. I grew interested. I found more errors. And after I had found enough to make it interesting for the manager, I went into his office and apprised him of the facts.

The best way to get up matter of this kind is to have a number of first proofs printed. Then distribute these proofs not only to higher-up officials, but also to some of the district offices, salesmen, bookkeepers, and others who will have to use the catalogue. Instruct every man to whom a proof is sent to check it to the best of his ability and to offer suggestions for the betterment of the descriptive matter if he thinks that betterment is possible. Criticism of this kind

TEXACO STAR

is a good thing, and by the time the criticisms on the several proofs sent out are combined on one proof sheet, you can feel pretty safe in letting the catalogue go through.—N. G. Near, in *The Iron Age*.

★ ★

A successful drygoods merchant has said: "I can get as many ideas from an engineering magazine as from a cloak journal; everybody's had business experiences and it's easy to make them fit if they were good anywhere."

★ ★

An element of waste in a metal plant was oil. The oil was mixed with water and had always been allowed to drain away. The saving was made by running this waste over a screen of fine mesh, which permitted the water to filter through, while the oil floated along on top.

A similar saving was made with gasoline. The mixture of gasoline and water was run over a chamois skin, the gasoline filtering through and the water running on top.—*Business*.

★ ★

Oils distilled from the needles of spruce and fir trees are being used to scent petroleum floor oils which are sometimes objectionable on account of their odor.

★ ★

California will probably ship out this year about 40,000 cars of oranges and lemons. With fair prices prevailing, if these were paid for in gold, about 70 tons or 3 carloads of gold would have to be returned. The cost of transporting this crop by railroads will be about \$14,000,000. The cost of the labor for handling it between the trees and the cars will be about \$4,000,000.

★ ★

According to Dr. Stanley Newhouse of Kansas City, membrane from the inside of an egg can be used with as good results as human skin in skin-grafting operations. Dr. Newhouse made the above statement to a medical meeting in Kansas City, and offered a five-year-old boy as evidence. The boy had been badly burned in a gasoline explosion. Skin from the inside of an egg was used with splendid success in restoring the missing cuticle.—*Farm and Ranch*.

Business depression may be caused by the people living beyond their means. . . . At some time or other there must be a let-up, and then business suffers. There is no doubt that many people in the attempt to "Keep up with their neighbors" spend more than they should. . . . The most alluring offers are made for them to do this. For instance, in the Christmas advertisements of a department store I noticed the statement: "All goods purchased after December 15 will not be charged until February 1." . . . Many people, if they can get things in December and not have to meet the bill until February will be more lavish in their Christmas giving. Just another inducement to keep up with your neighbor—and go behind in another way.

A grocer in one of New York's most exclusive suburbs told me that he had to charge fifty per cent more on his goods than he would ordinarily because his trade was almost exclusively an automobile trade and that he had to wait many months before being paid, and because his losses were so high. It is all in the great effort, not only to keep up with your neighbor, but to go him one better,—the curse of the cities and their fashionable suburbs. Personally I would not spend a cent in a store that makes such an alluring proposition to live beyond one's income, for I would understand that I was helping to pay someone else's bill.—*Signal Talk*.

★ ★

It is easier to take things philosophically than it is to part with them philosophically.—*Puck*.

"The old-fashioned dime novel has disappeared from circulation."

"Yes. The same kind of a story now costs a dollar and a half."—*Washington Star*.

In a registration booth in San Francisco an old colored woman had just finished registering for the first time.

"Am you shore," she asked the clerk, "dat I'se done all I has to do?"

"Quite sure," replied the clerk, "you see it's very simple."

"I'd ought to known it," said the old woman. "If those fool men folks been doing it all dese years, I might 'a' known it was a powerful simple process."—*Life*.

A large, slouchy colored man went shuffling down the road whistling like a lark. His clothes were ragged and his shoes were out at toes and heels, and he appeared to be in the depths of poverty for all his mirth. As he passed a prosperous-looking house a man stepped from the doorway and hailed him. "Hey, Jim! I got a job for you. Do you want to make a quarter?"

"No, sah," said the ragged one. "I done got a quarter."—*Everybody's Magazine*.

TEXACO STAR

THE COUNTRY GIRL

From an article by Jessie Field, in *Business America*, given here by kind permission of the Breitling Publishing Corporation.

Two men had large farms side by side in the central part of the rich Corn Belt. They were brothers, of German origin, and were equally good farmers and stock raisers. Each one had a home and a number of bright boys and girls. But here the resemblance ceased. Ben had a nice yard, with roses and snowballs and lilacs and the boys kept it mowed with a lawn mower. His home was large and comfortable, with magazines, pictures, a piano, and many conveniences to lighten his wife's work. The road that ran past his farm was always dragged and it was a common sight to see him spinning over it in his big touring car with his wife and children, going to some church social, school meeting, or other neighborhood gathering. He was one of the leaders for a consolidated school, for the movement toward co-operative selling, and in all community work.

His brother Lewis was too busy to bother about the yard, and he could not spare the boys from the fields for any such nonsense, either. When the work was rushing, his wife and the girls went out in the field and helped there, too. There were no books or magazines in the house, and not much of anything else. He wasn't so foolish as to stop planting his corn to drag the roads, and a worse stretch of road could not have been found anywhere than that running by his half-section. Whenever anything was proposed for the good of the neighborhood, if he became interested at all, it was only to oppose it because it would cost so much.

Give a little love to a child and you get a great deal back.

—Ruskin.

Under the magnetism of friendship the modest man becomes bold; the shy, confident; the lazy, active; the impetuous, prudent and peaceful.

—Thackeray.

Ben's boys and girls grew up into splendid, unselfish, strong men and women, and all but one of them stayed in the country. Lewis's boys and girls seemed to have but one desire—to get away from the drudgery and the monotony of it all as soon as they were of age. Some of them have gone clear to the bad and not one of them remained in the country.

It was strange that these two men should be brothers and yet so different in their whole attitude toward life. But one day the fine old German Lutheran pastor told the secret of it all when he said:

"Some folks might think it strange about Lewis and Ben Ottie. They are as different as black and white. I knew them when they were young men and then they were alike. But it's the girls they married that made the difference. Ben married a splendid girl from a good family who had high ideals about home and believed in helping other people and that a country home could be the best kind of home. Together they've worked it out. Lewis married a girl who came from a family that had just one idea—to work, to make money and save it. She did not know what it meant to care for other people or to think of anything but money. And Lewis has grown just like her. It's strange what a difference men's wives make in them. I've known a lot of cases like that in my lifetime here."

This incident is too common to need any comment. Good homes can only come through women of high Christian ideals, trained for home-making.

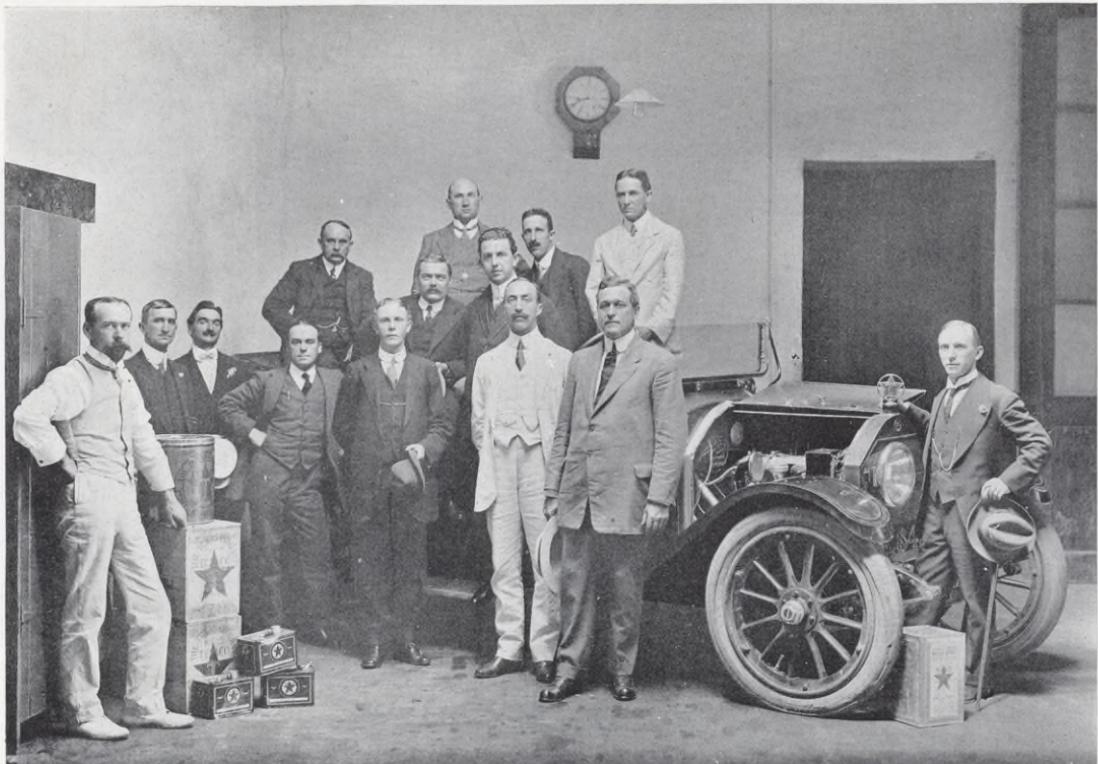
For life, with all it yields of joy and woe
And hope and fear (believe the aged friend),
Is just our chance o' the prize of learning

love—

How love might be, hath been, indeed,
and is.

—Robert Browning.

TEXACO STAR



EXPORT DEPT.—From photograph taken on the occasion of a lecture given at Cape Town by D. E. Irwin, General Manager of The Texas Co. (South Africa) Ltd., to the salesmen and branch managers of the South African Company. The car shown is Mr. Irwin's private car, which was dismantled for the purpose of giving practical demonstrations of motor car lubrication and the effect which proper lubrication has on the consumption of gasoline.

TEXACO STAR

DEPARTMENTAL NEWS

The Managers of the respective Departments have assigned to the gentlemen whose names and addresses are here given the duty of sending to the *Texaco Star*, on or before the twenty-fifth day of each month, reports of new appointments, transfers, removals, resignations, promotions, and other items of departmental news of general interest. Suggestions and information for this purpose should be sent to them before the twentieth day of the month. All are invited to co-operate.

Pipe Line Dept.	A. M. Donoghue, Houston.
Natural Gas Dept.	D. P. Harrington, Fort Worth.
Fuel Oil Dept.	B. C. Longaker, Houston.
Refining Dept.	C. K. Longaker, Houston.
Marine Dept.	W. L. Conover, Houston.
Legal Dept.	A. R. Weber, New York.
Treasury Dept.	F. C. Pannill, Houston.
Comptrollers' Dept.	Lee Dawson, Houston.
Sales Dept., S. Territory	B. E. Emerson, Houston.
Sales Dept., N. Territory	D. A. Vann, Houston.
Purchasing Dept.	S. Slattery, New York.
Railway Traffic Dept.	J. E. Byrne, Chicago.
Producers	C. S. Young, Houston.
	P. C. Harvey, Houston.

REFINING DEPT. A. M. Johnson, formerly employed by the Houston Construction Company, has entered the service of The Texas Company at Port Arthur Works.

P. C. Scullin left Houston April 25 for Salt Lake City, Utah. Mr. Scullin will probably be absent for three or four weeks.

C. M. McGuire, who has been connected with the Lubricating Department at Port Arthur Works, has resigned his position, effective May 1, 1914. Mr. McGuire has accepted a position with the Utah Oil and Refining Company in the capacity of Superintendent. We congratulate the Utah Oil and Refining Company in securing such a capable man as Mr. McGuire, and we extend our best wishes to him for his success.

Edward Shropshire, formerly superintendent at our Charleston Terminal, has been transferred to Port Arthur Terminal, where he will assist Superintendent Ed. Merren.

We take pleasure in announcing the marriage of Edward Sims Holt to Miss Muriel Banyard, one of Salt Lake City's most attractive young ladies. Mr. Holt was formerly of the Port Arthur Works Laboratory force, but is now employed by the Utah Oil and Refining Company, Salt Lake City.

J. C. McCabe, Car Inspector at West Tulsa Works, and Miss Hattie M. Hatcher, of Harrisburg, Va., were married April 11. On the morning of the 11th Mr. McCabe had considerable business with the In-

spectors of the different railroads at Tulsa, and it was not until some days later that the real object of his hurried trip to Tulsa was found out.

The Port Arthur baseball team having been thoroughly organized, the aggregation has been looking forward to the Annual Texaco Picnic for one victim, and that is the team composed of the Houston Office staff. Rumor has it, though, that the embarrassment incurred by the defeat they received last year at the picnic had caused them to surrender all claims to a place in the baseball limelight, and it occurs to the writer that the monthly installments of proverbial efficiencygrams in the *Star* should include a donation from someone with a poetic license under the subject "The Bunch That Would Not Come Back;" and if that does not stir up sufficient enthusiasm, the poet might state "The Bunch That Could Not Come Back."

Superintendent C. C. Blackman of our West Dallas Works was a recent Houston visitor. It is a well-known fact that Mr. Blackman is a trader in horses and mules, and it is reported that he is acting as secret service man in securing mules for Uncle Sam for use in the present Mexican troubles. If this is true, the Government is to be congratulated in securing Mr. Blackman's services. He has written several articles regarding mules, and as a judge of mule colts is in a class by himself. Assistant Superintendent Holmes thinks he is the finest judge of mule colts in the country.

Assistant Superintendent W. K. Holmes of West Dallas Works owns a thoroughbred mare with a track record. Bill anticipated the good fortune of being able to exhibit a six-months-old thoroughbred colt at the Horse Show of the Annual State Fair next October. Upon arrival of the colt, Mr. Blackman was invited to inspect the animal and offer comments on general appearance and possibility of development into a fast horse. Accordingly the inspection was made, but Mr. Blackman discreetly withheld comment. Meanwhile Bill summoned a Veterinary who promptly pronounced the colt to be a MULE. This did not discourage Bill in the least. He christened the mule "Bunny," and believes that the combination of rabbit-like speed suggested by the

TEXACO STAR

name with inherited speed qualities will develop the colt into one of the raciest mules ever foaled.

A RUSH SHIPMENT—An example of prompt action, given in connection with the Mexican affair, is shown in the following movement of lubricating oil for the United States Navy at Galveston, Texas. An order for 300 two-five cases of lubricating oil was wired the Port Arthur Works on the morning of April 27. This order required special cans, special cases, and special compounding of the oil. Final information was developed by 11 A. M. and an order placed with the Casing Plant for the special cans and cases. The lumber for these cases was still in the yards and special tin plate for the cans was still in storage. The car containing the empty cans and cases, complete, left the Casing Plant at 5 P. M., arriving at the Works by a special switch, and the filling was immediately begun. The work of filling was carried on during the night and the packages were reloaded in a car that left the Works for Beaumont at 7 A. M. April 28. Arrangements had previously been made to get this car in the morning train from Beaumont to Galveston, and it arrived in Galveston ready for delivery that afternoon.

MARINE DEPT. The Marine Department boys were all pleased to see the following telegram which our Chief Accountant, F. L. Hanks, received from Gerald L. Harvey, formerly of this office but now with the Panuco Transportation Company:

Tampico, Apr. 15, 1914.

"Mr. F. L. Hanks,
Care The Texas Company,
17 Battery Place, New York.
Battle over. Everybody safe. Telephone Kistler
Harvey folks.

G. L. Harvey."

A. J. Carniaux, of the Marine Department, General, New York, resigned April 9, 1914.

Angus Marshall, Assistant Manager Marine Department, returned to Houston after an absence of six weeks spent at Tampico, Mexico, and vicinity.

With sincere sorrow we report the death of Mrs. Eldredge, wife of Captain H. M. Eldredge, Agent for the Marine Department at New Orleans. We extend to Captain Eldredge and family condolence and our deep sympathy in their bereavement.

The following employes of the Panuco Transportation Company of Tampico, Mexico, arrived in Houston on April 28: Gilbert Patterson, H. Brousseau with his two sons Russel and Royal, Capt. R. A. Griffin, G. A. Williams, C. Kistler, J. M. Thompson, Jr., G. L. Harvey, and Norval Smith. They will probably return to Tampico as soon as the embargo on "Gringoes" is lifted.

TREASURY DEPT. General Creditman Symms made a short trip to Orange, Texas, last week.

Ernest Carroll, Assistant Treasurer, is sojourning in the North and East. Latest reports indicate he is "headed South." During his absence the details of his office are being handled by his able assistant, E. M. Coleman, and Edgar says it is "some job, believe me." Ask him how many trips he has made to the fifth floor recently.

RY. TRAFFIC DEPT. Chas. Ervin, formerly Agent for the Railway Traffic Department at New Orleans, has been transferred to the Chicago office to succeed E. F. Cochran as Secretary to the Manager, Mr. Cochran having joined the Sales Department. Mr. Ervin visited Houston before leaving for Chicago. His many friends endeavored to make his visit a pleasant one, especially the last hours of his stay.

E. C. Guion, Traffic Agent at Houston, spent a week in New Orleans recently, looking after Traffic matters at that point.

E. T. Russell, Foreman of Car Department at Port Arthur, visited Houston last month.

SALES DEPT. Stations at Babylon and N. TERRITORY Mineola, L. I. (two of the new Refined Stations of the New York District) will be ready for operation about April 15. Newark, N. J., Filling Stations are practically complete and will undoubtedly be in operation by the time this issue of the *Texaco Star* goes to print.

R. R. Trundy has been appointed Truck Inspector, New York District.

Our arrangement with D. W. Fenton & Co., heretofore agents at Middletown and Port Jervis, N. Y., has been discontinued at Port Jervis, and new agent, F. J. Nelson, appointed at that point.

On April 3 a son was born to Mr. and

TEXACO STAR

Mrs. George R. Rowland. Friends of Mr. Rowland hastened to congratulate him and suggest the appropriate name of Crater for the new baby. Mr. Rowland is located in the New York office of the Lubricating Division of Sales Department, Northern Territory.

Chicago District Reports: Messrs. Parish, Groves, and Parker have returned to New York after spending the greater portion of last month with us, installing a crackerjack new record system, and starting us off on the regular Saturday afternoon meetings. If it was enthusiasm they wanted to stir up, they certainly accomplished their purpose.

E. S. Edwards and E. C. Cheney are now associated with the Chicago District. Mr. Edwards is spending two weeks in northern Iowa introducing our special motor oil proposition with considerable success. Mr. Cheney is calling on the motor manufacturers and assists the rest of the boys in general by occasionally picking up a special proposition. Mr. Cheney was formerly mechanician for Ralph DePalma, and will represent the Texas Company at the coming Indianapolis meet.

O. J. May, quite well known as "Crater" but sometimes called "Thuban," has resumed services with us again. His chief delight is speed, and, believe us, he is showing the boys a pretty fast pace.

Superintendent Snell spent Monday in St. Louis, telling the boys what a fine offer we have in our special motor oil proposition.

C. M. Schmook has taken charge of the Chicago Tank Wagon Department, and has acquired the name of "Gasoline Charlie." You can guess what gave him the name; but, if he keeps up the good work, an explosion is likely to follow.

The question of the extension throughout the Northern Territory on a correspondence basis of the educational work started in the New York Office was discussed and the plan approved at the April Superintendents' Meeting, held in New York. As a result of the action of the Superintendents, a circular letter is being sent out through the District Superintendents to all employees in the Northern Territory, enclosing a registration blank for those who wish to start the course. Lessons will be sent only to those who

fill out the blank, and each successive lesson will be mailed as soon as printed, provided the answers to the questions based on the preceding lesson are returned.

The following extract from the report submitted by Dr. L. H. Canfield, who, as Educational Director, has had charge of the school work, summarizes the course as given to date:

REPORT ON SCHOOL OF INSTRUCTION

OBJECT The purpose of this school is to increase efficiency through practical education. While the course is so arranged as to be of interest and value to the employees in all departments of the Company, the emphasis is laid upon those points which relate more particularly to the marketing of Texaco Products. The plan is to give a complete treatment of petroleum products, and of the petroleum industry in general, and then later to deal with the mechanical questions which arise in connection with lubrication and lubricating systems. A thorough course on salesmanship is also under consideration.

MEETINGS Up to date nine regular meetings and one commercial meeting have been held on Friday evenings in the New York Meeting Room. Approximately the first hour is devoted to a discussion of the paper presented the preceding week. This discussion is handled by Dr. Canfield, Mr. Parish, Mr. Mackenzie, Mr. Parker, Mr. Groves and Mr. Rowland, each taking up those questions which relate to his special field of work. The second hour is devoted to the presentation of the new paper, together with the accompanying laboratory experiments, if any. Since the inauguration of the special "Motor Oil Campaign" the last half hour has been devoted to this topic. The average attendance is fifty.

SUBJECTS The following papers have already been presented: (1) Gravity, (2) The Price List, (3) Flash and Fire, (4) Cold Test, (5) Instruments for Measuring Atmospheric and Heat Conditions, (6) Viscosity, (7) Color and Odor, and (8) Distillation Tests, Volatility and Evaporation. The first paper was prepared by Mr. Parish, the third by Mr. Mackenzie, the second and fourth by Mr. Parker, while the basis of the remaining papers has been prepared by Dr. Canfield. In each case, however, the final paper represents the co-operative work of at least three of the above.

A list of about forty subjects has been prepared, which will serve as a guide for the preparation of future papers. Carbon Tests, Saponification, Precipitation, Acidity, Specifications, and similar topics will be treated in the near future.

CHECKING At each meeting those who attend are given a copy of the paper presented, together with a list of about ten questions. Each person is requested to go over the paper carefully and return the answers the following week. So far the number of answers returned has averaged 71 per cent of the number present at the meeting. These answers have been rigidly graded on a 100 per cent basis. They have ranked as follows:

TEXACO STAR

Above 95 per cent.....	30.4 per cent
90-95 per cent.....	28.6 per cent
85-90 per cent.....	18 per cent
80-85 per cent.....	9 per cent
75-80 per cent.....	8 per cent
Below 75 per cent.....	6 per cent

A grade above 85 per cent indicates careful study of the paper as well as a practical working knowledge of the subject under consideration. Of the papers returned 77 per cent ranked above 85 per cent.

BACK PAPERS From those who missed meetings, more especially for the early ones, there have been requests for one hundred and seventy-four of the back papers. One hundred and twenty-seven of these have been supplied. The rest are being held in abeyance until the lessons are printed.

MAILING LIST Applications for regular delivery of the papers have come in from fourteen men who are unable to attend the meetings. Six of these are New York Office men, the others are salesmen and engineers attached to the New York District, but too far away to attend personally.

CORRESPONDENCE PLAN It is now proposed to extend these lessons as a correspondence course to as many employees in the Northern Territory as desire to pursue the work. In case this plan is adopted the lessons will be printed and

sent out probably every two weeks. Questions will be attached, answers will be required, and the corrected answer paper will be returned with the new lesson. It may also be desirable to hold fortnightly meetings in the various districts for discussion of the paper and for showing the laboratory experiments.

This course offers an opportunity to the employees of The Texas Company, such as no other similar company has ever offered. It is hoped by those who have made the course a possibility that it will be appreciated, and that every employee, however high or low in the ranks, will do his share to make this experiment a great success. Everyone is urged to start the course, answer the questions, and above all, feel perfectly at liberty to ask questions, offer criticisms, and make helpful suggestions. The value of the work, and the justification for its continued existence, depends upon the co-operation extended by the employees of the Company.

The following order has been issued, outlining the organization of the Sales Department, Northern Territory. A corresponding order for the Sales Department, Southern Territory, will be issued shortly, and will be published in the *Texaco Star* for June:

EFFECTIVE APRIL 15, 1914, THE ORGANIZATION OF SALES DEPARTMENT, NORTHERN TERRITORY, WILL BE AS FOLLOWS:

The organization shall consist of two parts—

- (a) *Sales Manager and those directly assisting him*, who for purposes of this memorandum may be designated as the *Staff*.
- (b) *District Superintendents and those assisting them*.

(a) STAFF

C. E. Woodbridge.....	Manager
John P. Cook.....	Representative
F. D. Gatchell.....	Assistant Manager
W. F. Parish.....	Manager of Lubricating Division
J. C. Ostrup.....	Superintendent of Equipment and Construction
W. R. Ellwood.....	Department Agent

with headquarters in the New York Office.

(b) DISTRICT SUPERINTENDENTS AND THOSE ASSISTING THEM

	Boston District	New York District	Philadelphia District	Norfolk District	Chicago District
Superintendent	G. H. Reinhardt	J.P.Gruet,Jr.	C.R.McCarthy	*	H.T.Snell
Gen. Assistant	J.W. Hopkins	P. Vail	F. J. Doran	Williar Thompson	**
Lub. Assistant	H. L. Buchner	J. M. LaFrance	R.W. Cunningham	C.L.Clifton	O.J.May
Chief Operat.	J.J.Kelly	P.S.Flynn	A.S.Price	J.R.Haden	H.D.Eccleston
Inspr	K.T.Kirk	S.Green and J.E.Ryan	S.E.Moudy	J.H.Morrison	C.F.Smook
Salesmen and Agents.					

* A Superintendent for the Norfolk District will be appointed later. In the meantime Mr. Williar Thompson will be Acting Superintendent.

** A General Assistant in the Chicago District will be appointed later.

TEXACO STAR

There will be a Committee to be known as the *Managing Committee*, consisting of the Sales Manager, the Representative, and the Assistant Manager, with the Sales Manager as Chairman. This Committee will meet frequently to consider matters presented for special consideration outside of the regular meetings of the Staff or meetings of the Staff and Superintendents.

The Representative will be responsible to the Managing Committee. He will investigate and report on the conduct and general efficiency of the department and will make recommendations for the purpose of improving the same.

The Assistant Manager will be responsible to the Sales Manager. He will have general direction of the department.

The Manager of the Lubricating Division will supervise—

The Marketing of Lubricating Oils, and the Technical Matters which may be involved in connection therewith.

He will confer freely with the Assistant Manager especially on such matters as cannot properly be settled by himself or by conference with other Staff members or District Superintendents especially interested in the subject-matter. In case of failure to reach a conclusion with the Assistant Manager the matter may be referred to the Manager, or, in his absence, to an executive officer.

The Superintendent of Equipment and Construction will supervise—

The Construction, Maintenance, and Repair of Refined Stations and Equipment and Other Portable Property used by the Sales Department.

He will prepare estimates of cost covering new installations and equipment. He will confer freely with the Assistant Manager especially on such matters as cannot properly be settled by himself or by conference with other Staff members or District Superintendents especially interested in the subject-matter. In case of failure to reach a conclusion with the Assistant Manager the matter may be referred to the Manager, or, in his absence, to an executive officer.

The Department Agent will supervise—
Accounting—Credits and Collections.

He will confer freely with the Assistant Manager especially on such matters as cannot properly be settled by himself or by conference with other Staff members or District Superintendents especially interested in the subject-matter. In case of failure to reach a conclusion with the Assistant Manager the matter may be referred to the Manager, or, in his absence, to an executive officer.

District Superintendents will have supervision and direction of all matters in their respective districts.

District Superintendents will confer with the Manager of the Lubricating Division on matters relating to the marketing of lubricating oils and technical matters relating thereto, and in case of a failure to reach a conclusion the matter may be referred to the Assistant Manager.

District Superintendents will confer with the Superintendent of Equipment and Construction on matters relating to the construction, maintenance, and repair of refined stations and equipment and all portable property used by the Sales Department in their districts respectively, and in case of a failure to reach a conclusion the matter may be referred to the Assistant Manager.

District Superintendents will confer with the Department Agent on matters relating to ac-

counting, credits, and collections in their districts respectively, and in case of a failure to reach a conclusion the matter may be referred to the Assistant Manager.

On all other matters district superintendents will confer freely with the Assistant Manager.

In case of a failure of the district superintendent to reach a conclusion with the Assistant Manager on any matter, the same may be referred to the Manager, or, in his absence, to an executive officer.

DISTRICT OFFICE ORGANIZATION

In district offices the General Assistant, Lubricating Assistant, Chief Accountant, and Operating Inspector will be directly responsible to the Superintendent; in the absence of the Superintendent, the Lubricating Assistant, Chief Accountant, and Operating Inspector will confer with the General Assistant and be governed by his instructions on matters requiring decision during the Superintendent's absence.

SALES MEN AND AGENTS

Agents will report to the Operating Inspector in their respective districts.

Salesmen will report—

On *Lubricating Matters*, to the Lubricating Assistant.

On *Matters relating to Credits* they will report or confer with the Chief Accountant.

On *Other Matters*, to the General Assistant. In the absence of either the Lubricating or General Assistant, to the Superintendent.

MEETINGS

There will be a meeting of the Staff at least once a week, to be presided over by the Assistant Manager.

There will be a *Monthly Meeting of the Staff and District Superintendents* which will be presided over by the Manager; in his absence, by the Assistant Manager. The Operating Inspectors and Lubricating Assistants will attend upon request for conference.

In each District there will be a *Semi-Annual Meeting of Salesmen and Agents* which will be presided over by the District Superintendent, and at which the Representative, Manager of Lubricating Division, Superintendent of Equipment and Construction, and Department Agent will attend. The time, plan, and scope of these meetings will be arranged by the Representative in conference with the District Superintendent.

There will be a *Semi-Annual Meeting of Chief Accountants* which will be presided over by the Department Agent.

There will be a *Quarterly Meeting of Lubricating Assistants* which will be presided over by the Manager of the Lubricating Division, which meeting Engineers on his staff and other Engineers employed in the District Offices will attend by invitation.

GENERAL

Members of the Staff and District Superintendents requiring the counsel, advice, or direction of the Manager or Assistant Manager can, in the absence of both, feel free to confer with an executive officer.

Controversies or differences of opinion between any members of the department which cannot be settled between themselves or by reference to the Assistant Manager can be referred to the Manager, or, in his absence, to an executive officer for decision.

C. E. Woodbridge,
Sales Manager.

Dated: April 7, 1914.

SUGGESTIVE INDEX OF CURRENT ARTICLES

THE MAIN INTEREST IS INDICATED BY CLASSIFICATION OR BRIEF COMMENT

Journals cited are gladly loaned, if in our library, to persons connected with the Company. The journal or journals called for will be sent by return mail, unless in the hands of some one who has made a previous request—and in the latter case, as promptly as possible. Please give full and exact mailing address.

EXECUTIVE A Theory Regarding Exports, by F. R. Macaulay—*N. Y. Times Annalist*, April 13, 1914.
Certain movements in foreign trade forecast coming business conditions while yet afar off.

The New Habit in Buying—*N. Y. Times Annalist*, May 4, 1914.

Caring for the Unskilled Laborer—*The Iron Age*, Feb. 19, 1914.

Salesmanship in Steel—*The Iron Age*, Feb. 19, 1914.

PIPE LINE Interesting Oil Pumping Contract—*The Iron Age*, Mar. 5, 1914.

REFINING Paying 1500 Men in Ten Minutes—*Am. Machinist*, Feb. 26, 1914.
The simple and successful way of the Cleveland Foundry Co., Cleveland, O.—applicable in works of any kind.

Preventing Accidents—*The Iron Age*, Feb. 19, 1914.
Results secured by the Cleveland Hardware Co.; rivalry between departments; suggestion of remedies by employees.

TREASURY Credit Efficiency—*N. Y. Times Annalist*, April 27, 1914.

COMPTROLLER'S Handling the Depreciation Account by G. D. Crain, Jr.—*The Iron Age*, Mar. 5, 1914.
Accounting for Depreciation—*Electric Railway Journal*, Mar. 7, 1914.

SALES Policies that Create Good Will, by E. S. Rogers—*System*, April, 1914.
Making Letters Pay—Turning Inquiries into Sales, by E. H. Schulze—*Advertising and Selling*, Apr., 1914.
Turning Complaints into Sales, by Neil M. Clark—*System*, April, 1914.

Cost of Coddling Customers, by J. R. Godfrey—*Am. Machinist*, Jan. 29, 1914.
How Motor Trucks Cut Haulage Cost—*Automobile Topics*, Jan. 31, 1914.
Figures of Commercial Vehicle Committee.

LUBRICATING Lubrication and Lubricators, by Hubert Bently—*Mechanical World*, Feb. 13, 1914.
Discusses importance of lubrication in increasing efficiencies, features of a good system, illustrative types.

White System of Motor Lubrication—*The Motor Truck*, Mar., 1914.

EXPORT An Export Trade Experience—*The Iron Age*, March 12, 1914.
Danger of hasty estimates and value of highgrade representatives.

Review of Foreign Oil Fields—*Petroleum Age*, April, 1914.

Chile as a Buyer of Our Steel Products, by Charles M. Pepper, *The Iron Age*, February 5, 1914.

Argentina's Possibilities as a World Market, by Charles M. Pepper—*The Iron Age*, March 5, 1914.

PURCHASING Systematizing the Purchasing Department, by H. D. Evans—*The Iron Age*, Feb. 5, 1914.

PRODUCERS Oklahoma Producers Nonplussed—*Petroleum Age*, April, 1914.
"Now realize that trying to regulate business by law is a two-edged sword apt to cut both ways."

GENERAL Delay in Business Mail—*The Iron Age*, Mar. 5, 1914.

Petroleum and its Derivatives—*Petroleum Age*, April, 1914.
Theories of origin—Further uses which may be found through research.

Mexico's Great Oil Interests—*Petroleum Age*, April, 1914.

Practical Introduction of Efficiency Principles, IV—by C. E. Knoepfel—*The Engineering Magazine*, April, 1914.

A Shortage of Directors, by Gilbert H. Montague—*N. Y. Times Annalist*, April 13, 1914.
A plain and very striking statement of facts.

Government Warns Against Fake Oil Stocks—*Petroleum Age*, April, 1914.

BOOKS

The Fuels Used in Texas, by Wm. B. Phillips and S. H. Worrell—*Bulletin of the University of Texas*.
A very valuable and comprehensive work (287 pages), which we understand may be obtained on request addressed to Dr. W. B. Phillips, Director of Bureau of Economic Geology and Technology, University of Texas, Austin, Texas.

An "AD" and a LETTER

This suggestion for a folder was sent to the Advertising Department with the following letter, which speaks for itself:

Efficiency

The Word
of Today

TEXACO STAR

Mr. Tipper:

In response to the request to the "ladies of The Texas Company" I enclose herewith suggestion for folder to be sent to plants where we would be willing to send efficiency experts, and which I hope may be of some use in helping to redeem the reputation of the ladies.

Yours very truly,

(Signed) Gertrude H. Goldsmith,
Secretary to Mr. Schlaet.

Have You An Efficiency Expert?

THE TEXAS COMPANY has a corps of them at your service. Send for one of their engineers to study your lubricating problem. Let him apply his combined knowledge of lubricants and machiney to your plant. He will eliminate waste and increase productivity by prescribing the oil best adapted to your business. Give him a chance to ENLARGE YOUR PROFITS.

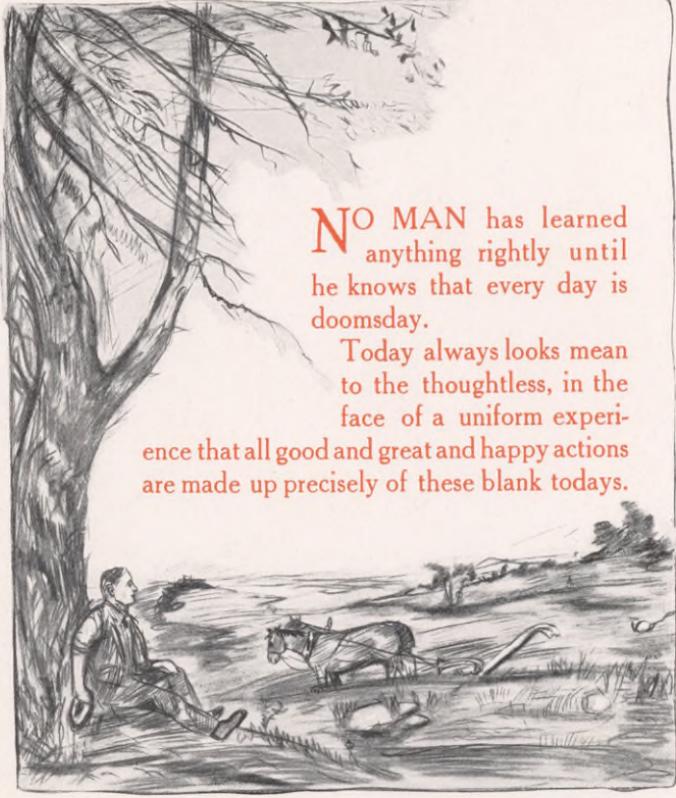
(Here cite a specific instance where a saving has been effected at some well known plant by reason of special study, giving particulars including name and address of plant, and showing savings in dollars and cents if possible, as to which the Advertising Department can best advise.)

Texaco Efficiency Oils

For mills, sugar refineries, locomotive works, textile manufacturers, and plants of all kinds.

MISS GOLDSMITH in her advertisement has gone after big game—disdaining to write about Texaco Household Products as we had suggested in the last issue. Perhaps she is trying, through this ad, to disguise the fact that she is wearing a solitaire ring. But be that as it may, we confidently expect quite a number of the Texaco Ladies to rally round the banner which she has so valiantly raised, and we expect our mail to be flooded with advertising suggestions from the ladies.

ADVERTISING DIVISION



NO MAN has learned
anything rightly until
he knows that every day is
doomsday.

Today always looks mean
to the thoughtless, in the
face of a uniform experi-
ence that all good and great and happy actions
are made up precisely of these blank todays.