



Vol. 12

LAREDO, TEXAS, MAY, 1946

No. 11

"NEVER SAY DIE"



S-SGT. HOMERO MARTINEZ

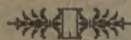
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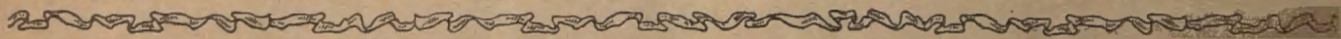
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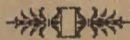
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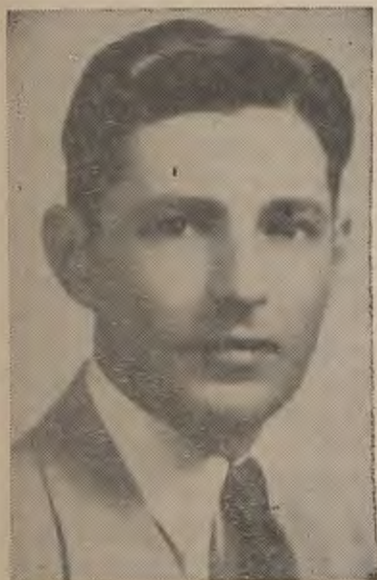
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GEORGE J. GARZA, EDITORIAL

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— TO —

STAR CASTILLO

1809 FARRAGUT ST.

LAREDO, TEXAS

VOL. 12

MAY, 1946

No. 11

Editorial

Through the ages from time immemorial the weak and the oppressed, the suffering and distressed, the minorities and the unassuming have, at the time of their greatest need, been given succor, championed, and guided through tumultuous eras and trying hours by champions whose inspiration was love of Freedom and equality, and whose reward was the undying gratitude of those whom they championed.

In the State of California, not one, but two champions have emerged, to defend and to champion a group who have for decades suffered oppression and distress as the result of premeditated discriminatory actions based on biased and narrow-minded attitudes, that are foundless and decided-

ly un-American... These men arose to the occasion armed only with a belief in the principles of true Democracy and Americanism, and a sincere desire to see Americans, regardless of origin, enjoy all the rights and privileges which are truly theirs, but which have been refused them by a few feudalistic-minded people.

The virtue of their actions lies in the courage displayed in the face of age-old practices and attitudes, and in their unbiased interpretation of delegated rights and privileges that are guaranteed by the Constitution of the United States to all its people. This courageousness should serve as an inspiration to others who have long bemoaned of the inequalities, but who have assumed a passive attitude because of the supposedly insurmountable bulwark of established custom and practice. The result of the action taken by these men should also serve as a stepping stone for other Latin-Americans in other parts of the Country to avail themselves of the opportunity, not only of demanding their rightful rights and privileges, but to demand the opportunity to enjoy those rights and privileges.

There is no denying of the greatness and epochal significance of the great step taken in California by Latin Americans with the assistance, counseling, and guidance of Judge Paul J. McCormick, Attorney David C. Marcus, and the National Lawyers Guild and American Civil Liberties Union. This step will serve as precedent in years to come, and is indeed worthy of a place among the great opinions handed down by jurists in the course of our Country's History.

Americans of Latin-American descent in whatever part of the Country, they may find themselves will hail this opinion and the efforts behind it as the dawning of a new era, and the guiding and shining light to greater freedom and national equality in the true land of Democracy and the melting pot of the world, and our fellow Americans in the Republics to the South of us will take this action as a definite and concrete example of our desire to make the Good Neighbor Policy a living, Vibrant, and Practical reality, rather than a theory for security and commercial purposes as it has been interpreted hereto before.

The decision as well as the efforts involved in the case in California will not only have nationwide repercussions, but will have internationally wide repercussions... Furthermore, the repercussions will not only be on educational concepts of the Welfare of a people.

(Continued on Page 13)

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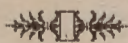
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Order Banning Segregation In Schools Called Epochal



✓ Orange county school officials today were under orders from federal court to abolish the 15-year-old practice of segregating school children for reasons of race, color or national origin.

✓ The order was in the form of a permanent injunction signed by Judge Paul J. McCormick prohibiting the school officials from segregating children of Mexican and Latin descent in special schools.

✓ Judge McCormick called the policy, which isolated some 5000 youngsters—al citizens—"arbitrary and discriminatory and in violation of their constitutional rights and illegal and void."

✓ His decision — the first of its kind involving public school practices n Amerca—was expected to have natonwide repercussions, particularly upon educational concepts in the deep south.

It was greeted by Mexican consul-general Manuel Aguilar as "the greatest contribution in many, many years to the good neighbor policy."

Aguilar said his government had interested itself in the case because some of the parents of children involved are Mexican nationals and because the discriminations charged affected only persons of Mexican or Latin extraction and therefore the "honor and integrity" of Mexico.

Judge McCormick thought so, too, apparently, for he ruled that segregation and discrimination "foster antagonisms in the children and suggest inferiority among them where none exists."

✓ The far-reaching decision resulted from an action brought by Los Angeles civil liberties attorney, David C Marcus, on behalf of 20 representative children, their parents and "all persons residing within the school districts."

✓ It specifically cited conditions in four school districts of the county—Santa Ana, Westminster, Garden Grove and El Modena.

✓ The court ruled the action was a "class" suit for enforcement of laws upholding civil rights for all the segregated persons.

✓ Marcus declared segregation to be practiced in all districts where there is a sizeable Latin-American representation. In some instances, he charged, children were forced to walk five miles to school, where there was no bus operating.

✓ Officials of the School districts argued that no discrimination underlay their policy of segregation. They based their case on allegations that the Mexican and Latin-American youngsters were less clean, more diseased, more poorly clothed and mentally inferior to "white or Anglo-Saxon" children.

✓ Marcus, the National Lawyers guild and American Civil Liberties union, which filed briefs as friends of the court and argued that standard examination results showed Mexican-American children to be as bright as others and in two schools more so.

✓ Judge McCormick found against the school officials on all their arguments. He denounced all theories of "inferiority" and declared segregated youngsters would be "retarded in learning English."

✓ He asserted segregation was so all-out that in many cases children were classified superficially by nothing more than the "Latinized or Mexican name."

✓ He found segregation discriminatory, contrary to the constitution and laws of the state and nation, "odious to a free people," subversive of the "doctrine of equality" and "utterly inconsistent with American traditions and ideals."

Marcus hailed the decision as the "greatest opinion since the emancipation of the slaves and the writing of the 14th amendment."

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Laredo, Texas

Schooling For Field Workers' Children Eyed

STATE AGENCIES CONFER HERE ON EDUCATION
FOR ESTIMATED 50,000



BY THE AUSTIN AMERICAN CAPITOL STAFF

How to provide schooling for some 50,000 children from six to 16 who work in Texas cotton fields and harvest Texas fruit and vegetables crops possibly 10 months of a year confronted state agencies at a conference on the problem here Tuesday.

Ramifications of the situation were so widespread that no workable plan for solving the problem was recommended, but a motion was adopted calling for the appointment of a committee to analyze and submit a proposal which would extend educational facilities to these children.

COMMITTEE TO BE NAMED

The committee recommended would be selected by the three state agencies who sponsored Tuesday's conference — the Good Neighbor commission, the State Department of Education, and the farm labor office of the Extension Division of A. & M. College.

Some preliminary work already has been done to ascertain the actual number of children of school age among migrant laborers and the schooling they have had. D. A. Adam, assistant state farm labor supervisor, reported on a preliminary survey which has been undertaken by field men working with the migrant labor crew heads. When these laborers, most of them from the Lower Rio Grande Valley, pass through the quarantine station en route north to the cotton fields further statistics will be gathered.

Jone Clinton, a representative of the Children's Bureau of the U. S. Department of Labor, said the federal agency would lend its services in making this study.

AGENCIES REPRESENTED

Attending the session and participating in the discussion were representatives of the three state agencies named, and the State Department of Public Welfare, the State Department of Health, the University of Texas, the Catholic Parochial Schools, the Texas Council for Children, the Insti-

tute of Ethnic Affairs, Southwestern State Teachers College, the State Board of Vocational Education, and Mexican Consul General Gustavo Ortiz Hernan of San Antonio.

Suggestions were made to provide mobile school units which would follow agricultural labor crews into the field and consist of facilities for education for the adults as well as the children. However, Mr. Adam and Mr. Ortiz Hernan pointed out that children of the laborers are not idle during the harvest but work along with their parents in the fields throughout the daylight hours.

Dr. George I. Sanchez, of the University of Texas, also called attention to the fact that the children of migratory laborers represent but 10 per cent of the children of Latin-American descent who are not attending schools.

There is another 37 per cent who do not move about the state, who also do not attend schools, principally, both he and Mr. Ortiz Hernan disclosed, because of discrimination, economic factors, and transportation difficulties.

Several members of the conference were against taking the problem to the Legislature because of almost certain opposition from farm groups who benefit from child labor and from school districts who benefit from school apportionments based on the number of scholastics rather than upon school attendance.

At a morning session the commission discussed what was described as "the very, very serious health problem" among Texans of Latin-American descent.

Pauline R. Kibbe, executive secretary, disclosed that this group has a much higher death rate from diarrhea and tuberculosis than do other ethnic groups in the state.

Also discussed was a complaint of discrimination against Latin-American veterans in Texas industry. Robert E. Smith of Houston, commission chairman, said many Latin-Americans were receiving 10 cents an hour less than Anglo-American workers doing the same work.

GEORGE W. OCHOA

Member, Council No. 12

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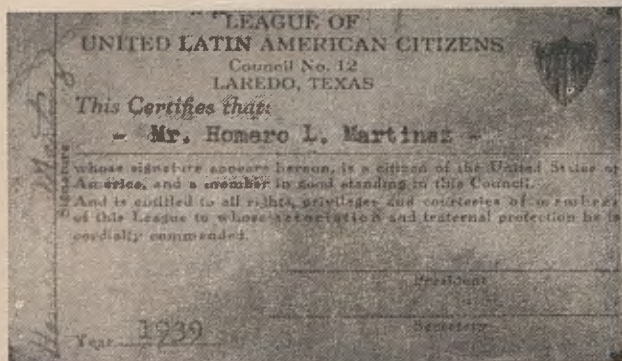
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TEXAS

A Treasure Souvenir — — My Lulac Membership Card!

As Told To A. A. Zamora By H. L. Martinez

(NOTE: Homero L. Martinez, a Sgt. in the ill-fated 131st. Field Artillery Battalion, better known as the "Texas Lost Battalion", was captured by the Japanese during the battles for and the subsequent fall of the island of Java, N. E. I. He spent forty-two months in prison camps on Java, Singapore, Malaya, Burma and Thailand. Throughout his imprisonment, he carried with him a few cards and pictures, all he had left of the personal articles he had carried from the States and which he kept and appreciated for their sentimental value alone. Among them was his 1939 Lulac membership card. Now, stained by many Burma rains, faded and dog-eared, it remains one of his most prized souvenirs.)



The time was mid-afternoon, September, 1945; the place, 142nd. Field Hospital, Calcutta, India.

"You'll just have to turn them in," the Medical Officer said, "that's all there is to it. We just can't possibly make any exceptions."

"But they mean a lot to me," I answered, "and I would like to keep them."

The officer looked down at a small pile of well-worn and stained cards and pictures. For fifteen minutes I had been desperately trying to obtain permission to keep these few personal articles I had carried through three and a half years of imprisonment in the disease-ridden horror work camps where the Japanese had kept us after we were captured during the battle for Java in the Netherlands East Indies.

Again the M. O. spoke to me:

"Can't do it. On purely medical grounds, I will have to insist that you turn them in. They will be destroyed together with any other per-

sonal effects all of you men have brought away from prison camp."

That was that. It was useless to carry it further, so I just dropped them in the tin container and followed the line going through the medical inspection.

But I wasn't going to give up that easily. Not after having outwitted the little brown men for so long. Besides it was a galling thought that after having kept them from the enemy, U. S. Army regulations would take them from me.

Late that afternoon with a spick and span borrowed uniform (a ward boys' uniform, by the way), I sauntered over to the incinerator and after a bad five minutes with the Sgt. in charge I emerged with the entire lot of cards and pictures I had previously turned in. From the incinerator I went over to the sterilizer and ran them through the mill. After that I had a clear conscience.

But the stories I had to tell at each of these places would make a whopper of a tale in itself!

The cards consisted of a souvenir card given me when we crossed the equator, another when we cross the International Date Line, two press cards, a passport, my draft registration certificate, a friends' visiting card three snapshots and a post-card size picture and my 1939 Lulac membership card.

These articles were completely overlooked by the Japs during the initial search and investigation upon being captured. After that they never had a chance. We took a certain perverse delight in keeping articles, even those of a harmless nature like mine, from the guards. There was no way of hitting back for the many injustices we had to put up with so the idea of keeping any forbidden articles from them was, to a large extent, our main form of recreation and sabotage. Childish? Maybe, but we derived a lot of satisfaction and, what's more important, peace of mind.

That old, stained, travel-worn Lulac card meant a lot to me. Every time I looked at it, I remembered the good-nature arguments at Lulac meetings, the many social and civic activities we had engaged in and the easy fellowship that always prevailed among members.

(Continued on Page 13)

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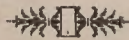
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A TREASURE SOUVENIR — MY —

(Continued from Page 11)

A war prisoner's memories were important; they were all he had and sometimes they were an effective bar to that mental depression that killed so many. My Lulac card helped.

My friends and I used a great many subterfuges to keep our precious possessions intact. Once, while having them in my possession during a search, I avoid losing them by the simple expedient of passing them to the man in the rear rank while I was being searched. After the guard had passed on in the front rank where I was, it was handed back to me and thus the man who had temporarily had it had nothing to hide when his turn came.

Transporting them from camp to camp was the greatest difficulty as we were searched on leaving camp and on arriving at the new one. But I managed to get assigned to the work detail that would carry Jap officer's luggage so that my cards and pictures snugly traveled in water-proof brief cases from camp to camp.

Another time our quarters were searched while I was out of camp on a work detail. An Aussie buddy of mine saw the guards taking position around the barracks and realizing it was a search he put my articles inside his big slouch hat. As he was dressed in a G-string and hat and nothing else, the Japs refrained from searching him.

Once I had a real scare. We were leaving Changi camp in Singapore for a jungle camp in Burma. The Japs knew we would try to carry the radio set we had smuggled into camp and which they had been trying to locate for weeks. The set had been taken apart and small parcels were made of the various parts and distributed among twenty men. I was carrying a roll of wire and a small condenser together with my cards and a small map of the Malayan peninsula that belonged to a British officer. The guards searched me thoroughly and passed me. Then I was called back and forced to show them I had nothing in my emergency First Aid Pouch and canteen attached to my belt. The First Aid packet was sealed so it was passed. My canteen was pulled out of its cover with the cup attached. The guard tried to force the cup off the bottom part of the canteen but couldn't so he irritably gave it a shake and handed it back to me. He did not know that I had cut off the entire bottom part of my canteen, stuffed the articles into it and then put the cup into place so it would cover the hole.

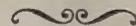
Did the cup stick by accident, you ask? Well, I guess it did. I wouldn't know!

In one camp where the guards were particularly vicious and the commandant was prone to order frequent pain-staking searches, I hid my cards and pictures between three bamboo mats that the Jap kitchen used to slaughter the hogs for their mess. However, I took them out of this remarkably safe hiding place after the Japs used the bamboo mat as a seat on which to execute three Dutchmen who had escaped and been unlucky enough to have been captured.

There were a great many risks involved in keeping anything from the Japs after they had explicitly ordered us to turn everything in. But it was worth it; it was lots of fun outsmarting the Nip.

Besides it helped to keep alive memories of a safer, saner, healthier more beautiful life. A life we had all once known and hoped we would know again once more.

That is why my Lulac card is among my treasured souvenirs.



EDITORIAL—

(Continued from Page 5)

However, the beauty of it lies in that the repercussion whether national or International, will result in a more harmonious America with a more harmonious Western Hemisphere relationship.

The League of United Latin American Citizens which has for years diligently and jealously worked for and championed the Latin-Americans in its own way and with the means at its disposal provides in its National Constitution for the selection to Honorary membership in the League a few individuals who through their efforts have contributed to the cause for which the League was founded. In view of the great achievement brought about through the efforts of Judge McCormick and Attorney Marcus and in view of their undeniable concept of true Americanism, they have definitely established themselves as worthy candidates for Honorary Membership in the League.

So from befriended and grateful Americans goes this verbal tribute to their brother Americans, who so gallantly came to their aid—May our Nation preserved ever righteous and strong, be blessed, now and forever with men of your courage and Ideals.

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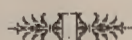
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SANTA FE BIDS FOR 1947 CONVENTION



SITTING: From Left to Right, J. J. Romero, Dr. José Maldonado, and Albert Gonzales.

STANDING: From Left to Right, Carl Bibo, J. C. Medina and Bennie Padilla.



Santa Fe once again is in the Lulac fold after having disbanded in 1941 due to war time conditions. Last November Mr. J. J. Romero, vice president at the time the council disbanded, and acting as president in the absence of the former president elect, called out to former members to meet at a specified time for the purpose of reorganizing. Only nine attended at the first call, but it was agreed at that time to reorganize and continue under the old charter and under the old by-laws. All old members were contacted and the response was enthusiastic. After meeting the requirements the Supreme Council admitted Men's Council No. 33 on the 6th day of December, 1945 with twenty two members in good standing. Soon after initiation was held of all new members and to celebrate the occasion a banquet was held on the 16th day of December at the La Fonda Hotel, at which 85 persons attended. A good time was

had by all evoking memories of the day gone by when Lulac Council No. 33 was at its best in pre-war days.

Election of officers for the calander year of 1946 was had on the 8th day of February, 1946, and the following officers were elected: President, Lt. Col. José Maldonado, M.D.; Vice-President, Albert Gonzales, Attorney at Law and U. S. Commissioner, blinded by an injury while a student of the Citizen's Military Training Camp; Secretary, Bennie Padilla, a recently returned war veteran, having been discharged as a sergeant from the Marine Corps; Ass't Secretary, J. E. Medina, editor of the Nuevo Mexicano; Treasurer, J. J. Romero, Chief Clerk of the State Corporation Commission; Sergeant at Arms, Carl Bibo, a post-office employee.

(Continued on Page 42)

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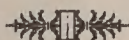
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TEXAS

AROUND THE LULAC SHIELD



COUNCIL No. 145—FLAGSTAFF, ARIZONA

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Flagstaff, Arizona
Antonio Juárez, Vice- Pres. _____ Box 1662
Flagstaff, Arizona
Frank Morales, Secy. _____ Box 1585
Flagstaff, Arizona
Louis Maldonado, Treas. _____ Box 1696
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N. Portillo, Sgt.-at-Arms _____ 320 So. San Francisco
Flagstaff, Arizona
Macario Valdivia, Chaplain _____ Box 1192
Flagstaff, Arizona
Manuel Cedillo, Trustee, _____ Box 1514
Flagstaff, Arizona
Ralph Juarez, Trustee _____ Box 1464
Flagstaff, Arizona
Joseph P. Juarez, Trustee _____ Box 1662
Flagstaff, Arizona

2. Names of delegates and alternates to the Houston Convention:

Ildefonso Vallejo _____ Chairman
Tobias Garcia _____ Delegate
No Alternates.

3. A brief report of the activities of Council No. 145 during the past year (June 1945 - June 1946):

(a) The LULACS, Council No. 145, held an informal dance on January 12, 1946, at the Ashurst Auditorium of the Arizona State College, Flagstaff, Arizona. It was estimated that there were about 200 couples who attended this dance. Reason for this dance was for the purpose of laying the ground work for promotion of club membership and to derive funds for the council.

(b) A little before Lent, a social dance was held at the Felipe Angeles Hall with an approximate attendance of about 50 couples who were individually invited for the sole purpose of promoting membership. No funds derived from this dance.

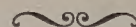
(c) A general public dance was held on May 11, 1946 at the Armory of Flagstaff, Arizona. Approximately 200 couples attended of which quite a few attended from the surrounding towns. Despite bad weather conditions this dance was successful both socially and financially. All concessions were given to the Boy Scouts of America, Troop No. 32, Grand Canyon Council.

(d) An open and social meeting is being contemplated for May 25, 1946 at the Felipe Angeles Hall for the purpose of installing the new officers mentioned in paragraph No. 1, this letter. Reason for the open meeting is for the purpose of giving non-members who attend a general idea of the way the council functions and the "Aims and Purposes" of the League of United Latin American Citizens.

This affair will be for members and invited guests only as the persons invited are believed to be prospective and some of the best material for inclusion in the Flagstaff Council.

Due to the fact that Flagstaff Council No. 145 has been in existence since December 1945, and since quite a few veterans are returning at the present time, few activities have been undertaken.

4. Due to the inexperience and short-life of this council no resolution has been prospected or contemplated to the present time.



COUNCIL NO. 60 — HOUSTON, TEXAS ACTIVITIES

Organized—The Pro Macario Garcia defense committee.

Organized—Poll Tax drive.

Sent representatives to San Jacinto Battle Ground on San Jacinto Day to place floral offering at monument and make speech.

(Continued on Page 20)

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LAREDO, TEXAS

Veterans' Questions & Answers

By

ELMO CORNELISON,

Contact Representative, Veterans Administration, Laredo, Texas

Listed below are some of the questions most frequently asked by veterans, and their answers. You may receive an answer to any question regarding Veteran's rights and benefits by writing or seeing your nearest Veterans' Administration Representative.

Q. Are dependent parents of a deceased veteran entitled to pension benefits?

A. Dependent parents are not entitled to pension benefits unless death resulted from service.

Q. When do payments of pension for a service-connected disability become effective?

A. Payment of pension for a service-connected disability will be effective the day following discharge, if application for the pension is made within one year after discharge and the veteran's disability is rated as pensionable. If application is made after one year following discharge, the earliest date payments may be made effective is the date the veteran's claim for pension is received by the Veterans' Administration.

Q. Can it be arranged so that the Veterans Administration will pay tuition for an eligible veteran in training under the provisions of the Servicemen's Readjustment Act of 1944 at a rate greater than \$500.00 or an ordinary school year?

A. Yes, however, there will be charged against the veteran's period of eligibility for training the proportion of an ordinary school year which the cost of the course bears to \$500.00.

Q. Is it possible to get an increase in pension when the original condition entitling a veteran to a service-connected disability pension becomes more disabling?

A. Yes, if new material evidence to support the claim for increased pension, accompanied by a request to have the disability re-rated, is submitted to the Veterans Administration.

Q. If a business desires to be approved as an institution for training veterans on the job, how may it make application?

A. Such application may be made by informal letter to the Vocational Rehabilitation and Education Officer at the Regional Office of the Veterans Administration.

Q. Is it possible for a veteran taking Vocational Rehabilitation to receive a loan from the Veterans Administration?

A. It is provided that a veteran commencing or undertaking courses of Vocational Rehabilitation may receive an advance of \$100.00 to be reimbursed in monthly installments, without interest, from any future payments of pension or retirement pay.

Q. Why are the premium rates for the permanent National Service Life Insurance policies so much higher than the rates for term insurance?

A. This is because term insurance is a war time policy restricted to a specific period of years, and providing protection only in case of death or entitlement to a waiver of premium payments; whereas, the permanent policy is based on the American Experience Table of Mortality over a much greater period of time and in addition to the death and waiver provisions, it provides cash surrender and loan values, extended insurance, participation in dividends and the right to exchange the policy for a smaller paid-up policy.

Q. May a veteran who has a potential entitlement to 52 weeks Readjustment Allowance draw money for this period when he becomes unemployed?

A. He may receive these weekly payments, provided he is able and available for suitable employment so long as he remains unemployed. If he is actually unemployed 52 weeks, his payments will cover that length of time.

Q. Why is it necessary to submit proof of dependency on pension claims when all this evidence was submitted during the military service of the veteran?

(Continued on Page 20)

AROUND THE LULAC SHIELD—

(Continued from Page 17)

Instigated the organization of the Good Citizens Committee to improve living and social conditions of Latin Americans.

Aided in calling attention to public officials of Harris County that Latin Americans were being deprived of serving as Grand Jurors, and since then 5 Latin Americans have served and subsequent Grand Juries, and of them LULACS.

Organized "Lulac Time", radio program for the fostering of LULAC aims.

Represented Latin Americans before School Board of improvements of school conditions, interviewed school principal to correct school misunderstanding and segregation.

Aided in reorganizing and installing Baytown Council No. 65.

Served on advisory committee to aid civilian housing.

COUNCIL NO. 140 — WINSLOW, ARIZONA

Antonio R. Rios, President	Box 1053
Victor Candelaria, Vice-President	Box 1136
Nick P. Juarez, Secretary	114 East D
Lucio Ceballos, Treasurer	Box 632
Max Duran, 1st Trustee	Box 1338
Julian Robles, 2nd Trustee	Box 372
Julia M. Baca, 3rd Trustee	Box 1338
Ted Baca, Sgt.-at-Arms	Box 1338
Johnny Estudillo, Chaplain	Box 812
Vina Duran, Guide	Box 1338

ACTIVITIES

Council No. 140 has not accomplished anything out of the ordinary, that is to keep Lulacism, before the public. This I believe has been accomplished through our efforts on behalf of any worthwhile projects that have come up in our city, that is giving our full cooperation to bond drives, clean up campaigns, Boy Scout movement, etc. Our relationship with other civic groups, has been altogether, in a fine spirit of genial friendship, and work-together basis.

The past basketball season, LULAC was ably represented, in our city tournament, uniforms of players of course bearing our name—2nd placed in the finals.

Lulac Boy Scout Troop No. 2, was very active in the past clothes drive, for Europe, amongst five troops that now exist in town our troop gathered the most clothing, counted packed and tied-up in boxes ready for shipment, of any other troop, this in spite of the fact that our boys' troop was the smallest in number of all troops. We now have Fifteen boys, fully uniformed and all ready for 2nd class badge court of honor, which will be held the first part of June. Winslow held Boy's and girls scout's day about a month ago. Main feature of the occasion was a parade through the business district. Five Anglo-American, four girls, and our troop took part, and I quote from our local paper. (Lulac troop No. 2 was generally considered the best marching, and best represented troop in the Parade) unquote.

We are also sponsoring a hard-ball team, which has done moderately well out in the field, having won 2 games and lost 2, to-date. Our team will compete in a tournament to be held this coming July, at Winslow Arizona.

Through the efforts of this council, members, Flagstaff Arizona was organized, and all reports forthcoming from that city are very encouraging.

VETERANS' QUESTIONS AND—

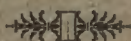
(Continued from Page 19)

- A. (1) Evidence of dependency filed with the Service Departments is retained for their records (2) Requirements for dependency with the Veterans Administration differ from those of the Armed Forces.
- Q. If the Veterans Administration cannot make loans for homes, farms and businesses, what benefit does a veteran get from the guaranty or insurance?
- A. The guaranty provides security or increases the security a veteran can offer for a loan by the amount of the guaranty and tends to induce the lender to lend more nearly the full purchase price of property, and to give a better interest rate than would be allowed otherwise. Four percent of the amount guaranteed or credited to the lender's insurance account is paid to the lender as a gift to the veteran for credit on the principal of the loan.

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Laredo, Texas

Albert Martin Insurance Agency

C. M. HERRERA, Mgr.
Member, Council No. 12

INSURANCE IN ALL ITS FORMS

Laredo National Bank Bldg.

Laredo

THE LAREDO NATIONAL BANK

LAREDO, TEXAS

Statement of Condition at the Close of Business
December 31, 1945

RESOURCES

Loans and Discounts	\$	1,724,005.85
Banking House		55,000.00
Furniture & Fixtures		25,000.00
Other Real Estate		1.00
Foreign Exchange		13,979.41
Other Assets		3,648.57
Customers Liability a/c Letters of Credit		548,857.41
Federal Reserve Bank Stock		16,500.00
QUICK ASSETS:		
U. S. Government and Other		
Bonds and Securities	8,080,568.23	
Cash and Due from Banks	6,553,977.83	14,634,546.06
Total	\$	17,021,538.30

LIABILITIES

CAPITAL STOCK:

Common	200,000.00	
Preferred	150,000.00	350,000.00
Surplus		200,000.00
Undivided Profits		169,439.18
Reserve for Retirement of Preferred Stock		97,000.00
Reserve for Taxes		37,291.64
Reserve for Contingencies		88,000.00
Dividend Common (Payable 1/2/46)		8,000.00
Dividend Preferred (Payable 2/1/46)		2,250.00
Letters of Credit Executed for Customers		548,857.41
Bank Deposits	1,698,371.88	
Individual Deposits	13,822,328.19	*15,520,700.07
Total	\$	17,021,538.30

*Balance of WAR LOAN DEPOSIT ACCOUNT amounting to
\$ 1,771,112.00 included.



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