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over, Frank Merriwell

By the Board: · Nat'l JACL Credit Union

By Hito Okada, Nat'l JACL Board Membe

with many of the JACL Chapters still in their member-drive for 1965, it is possible that some of the member-solicitors have been or will be asked questions about fational JACL Credit Union. I am taking this opportunity over some of the basic questions that may come up.

Who are eligible to join? Any member of the JACL can come a member of our credit union, including immediate imbers of the family (spouses, minor children and parents ing in the same household without the requirement of CL membership).

How may 1 join? By submitting a membership applica-card, obtainable for the asking at National JACL Credit on, 129 West First South St., Salt Lake City, Utah 84101,

How much does it cost? There is an initial entrance fee to and a minimum of \$1 to be deposited towards the chase of one share in the credit union. A share is \$5, dends are paid only on full shares of \$5.

What will my savings in the credit union eard? Your ings, which we call shares, making you an owner of the dit union, have been earning about 4½% per annum. Our two semi-annual dividends were based upon the rate

What is the life insurance feature? Each share account ies a life insurance on the life of the depositor, dollar for ar, up to \$2.000. There are certain health and age restrict, but these are liberal in their coverage. Loans are ind up to \$10,000, so that in the event of death of the rower the loan balance is paid by the insuring company, the is Cuna Mutual Insurance Society.

How much can I borrow? Signature loans are restricted the maximum of \$750 plus the amount of share held by loan applicant. If a member has \$100 in shares he is sible to borrow \$850. The maximum on secured or collater-type of loan is \$6,000 plus the amount of shares held.

What is the interest rate on loans? The interest rate is a month on the unpaid balance, which means in dollars d cents an interest cost of \$6.50 in the case a demark rrows \$100 and pays it back in twelve equal monthly

How long does it take to obtain a loan? To those living in a locale of our office and where the applicant is known to loan officer, it is a matter of dropping in the office and ing out a loan application. On new accounts where the mber is not known to the loan officer, time should be owed for answers from references. Once a credit rating is whished in majority of cases loan applications can be nided in twenty-four hours.

who rame the credit union? The president of the Nation-LACL Credit Union is S. Ushio of Murray, Utah, Shigeki at been an active member of the Mt. Olympus Chapter. The famintariation of the credit union is in the hands of a seven an Board of Directors. Yours truly executes the directives the Board of Directors. Albert U. Oshila, an accountant for E Piney Old E. Gas Co. is chairman of the Supervisory Com-lities that examines and audits the workings of the credit alon. Tusteem Mistai, proprietor of City Cafe, is chairman to the Credit Committee that passes on loans. The Boan Micers who assist the credit committee are Hito Okada and by K. Tereshima. Our lady Priday in our office who does treything, is Mrs. Buth M. Aoki.



Prop. 14 rcadblock against urban renewal projects in California partly removed

Christmas Cheer's initial report: \$60

JACL chapters press hard to top membership record

PORTLAND TO BID FOR 1972 JACL CONVENTION

Personal contacts

Tillamook county commissioner post

Ernest Iseri wins

HRISTMAS WREATH?

Orientals living and in business in Crenshaw Square area of Southwest L.A. profest approval of mortuary zone change

Strength in numbers

Northwest Picture: by Elmer Ogawa Freedom Worker Marilyn



1964 PC HOLIDAY ISSUE BOXSCORE

PACIFIC CITIZEN

LIBRED WEEKLY EXCEPT THE LAST WEEK OF THE YEAR Weller St., Rm., 201, Los Angeles, Calif. 80012, MA 6-4-71 JACL Beadquarterp: 3634 Post St., Son Francisco 33. Calif. Washington Office, 813 - 18th, St. 37W, Washington 6, D.C.

Ye Editor's Desk

HOLDAY ISSUE CHAPTER REPORTS

More than ever, this year's Holliday Issue will include a lot of pictures — especially in connection with the Chapter

Reports.

We take this means of listing those Chapters which are submitting reports to send us pictures to illustrate their

story.

There was a time when a Holiday Issue boasted as many as 20 reports from the chapters. This has dwindled in half in recent years. When we were favored with as many as 20 chapter reports, we didn't have the space for photographs. And by the time we converted from tabloid to standard, we had the space but the number of chapter reports was decreasing. — So this "belated" request is to chapters that have reports coming our way, to submit a picture as well.

In order to remove the grayness of a page, we'll need pictures. And steps will be taken next year to liven up the disease wheretising.

pictries. And steps will be taken next year to liven up the display abvertising.

"One feators we would like to see in future Holiday Issues is the announcement of the Chapter of the Year awards. We realize most of them are made after the Holiday Issue goes to press. But there will come a time when the judges might be able to meet in November to cast their decision, despite the crowded calendar that scrambles through the mosth of November.

This may also induce the PC Board to consider announcing the annual Timnie Sakamoto Memorial Awards for outstanding examples of newsletters in the Holiday Issue in the future. As it stands now, the 1964 awards will be announced sometime in January.

TYPICAL CHAPTER REPORT

We have always asked the chapters, in submitting their Holiday Issue reports, to feature those activities which were outstanding, unique or particularly successful. To one on the local chapter board, it is inevitable to regard each chapter event as worthy of mention in the annual report— and that can't be denied when you consider the number of manhours involved.

A typical chapter report will duly mention the m board meetings (say that there were eight persons attending the meeting which lasted from 8 till 11 pm. for a total of 24 manhours per board meeting), the monthly chapter programs (we can't compute the number of man hours involved be-

mahours per locard meeting), the monthly chapter programs (we can't compute the number of man hours involved because there are counties hours required to preparation and follow-up) and special projects as requested by the District Council, National Headquarters or other committing groups. Some chapter might keep track of the manhours next year, amount of money received and spent for chapter program, sumber of additional persons participating or attending excessive-of those directly responsible for the program—and whatever other data worths of mention might include particular difficulties encountered by the committee, the public relations value and random comments after the event. This type of a "typical chapter report" would be the most "unitypical" the PC could ever hope to publich. We mention it at this time, so that those chapters which would consider such a report for the 1985 Holiday Issue can start with December, 1964.

For sake of comparison, it would be interesting to get reports from a city based chapter and one from a rural area, one From Southern Caldiornia as compared with another in the Midwest or East.

This almost microscopic scrutiny of chapter activities should produce some stangering data. It is for more exchanging that the quanterly Program and Activities reports submitted hast week for this year's Holiday Issue. As faithfully recorded by Nafional Heisfiquarters. But as a news story for the Holiday Issue, it will be an eve-opener.

What promupled this were the New chapter reports submitted hast week for this year's Holiday Issue. As faithfully recorded by Mafional Heisfiquarters. But as a news story for the Holiday Issue, it will be an eve-opener.

PUZZLE OF ALCOHOLISM

PUZZLE OF ALCOHOLISM

The Nation in its current (Nov. 30) issue has an interesting feature. "The Puirsle of Alcobolism", written by M. E.
Chafett, MD, of the Harrari Medical School and director of
the Alcoholic Clinic at Massaceusetts General Hospital.

En proposing that the United States become realisticabout Lithia problem of drink and declaring that alcohol does
more good than harm and that we ought to help people
achieve positive benyfits from it rather than make then
guilty and afraid, Ir. Chafett relates the drinking habits of
many other cultures, including Japan.

Up to the, end of World War II, Japan's alcoholic problems were minimal, Dr. Chafett notes. Since the war, changes
in Japanese culture and value have resulted in rising incidence of alcohol problems.

Dr. Chafetz also noted that this problem among second
and third generalism descendents is minimal if traditional
attitudes and values are maintained. The problem arises
shem they attempt to adout the modes and values of the
"forcipm" culture surrounding them.

With the holiday sessors approaching when imbibling is a
last force and you're wondering about the various drinking
lashit of people around the world, give this article a sebering 1884.



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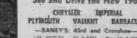
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Washington Newsletter: by Mike Masaoka

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From the Frying Pan

Denver, Colo.

GUEST IN OUR MIDST — During the next three weeks. prever Post will be liver to Yonei Amano, political com-cater and science and education writer for the Osaka schi's English language edition in Osaka, Amano is in Inited States under the State Department's foreign jourproject. He has spent some time with the Journal on in Providence, R.I., and will visit the Pacific Coast erwinging back through the south to Bloomington, Ind., et the department of journalism at Indiana University

in the department of journalism at Indiana University nighters the project. Amino is the latest of a number of foreign journalists, sing two from Korea, who have visited The Post under program designed to acquaint them with how American agrees are operated, and the part they play in the lives of communities. But other than this, the greatest bonefit is program would neem to be the way perceptive young how other countries — men destined to gain positions operance — can get to know America and Americans to try to solve first-hand the enigna that the United is seems to pose for many peoples. Amano, so far, has encountered a great many personal muses in the United States, as well as an appalling at of ignorance about his country. One college student interviewed him, he recalls, wanted to know what lanvas spoken in Japan. And a large percentage of the size has met had never heard of Osaka, Japan's second at city, nor of his newspaper, which is one of the world's publications.

publications. The enigma of America is of a country that is at o ind generous, yet apparently naive and indecisive; that serful and-capiable of grand leadership, yet is beast by a as to its own destiny. There are no easy answers to estanding Amerika, and perhape visitors like. Amano et find them until long after he has gone home, if then

ponese in that he has a more than adequate command a English language. This is his first trip abroad, yet he English well and writes it fluently enough to make his as a journalist, the result of some determined study in

ere was a time when Japanese efforts to et were was 3 time when Japanese efforts to sommunicate isish bordered on the lufficrous, but now in Japanese is firms, in botel and airline offices, in government, of the ready of the firms, in botel and airline offices, in government Tog their continuand of English, Not long ago a tall, rounded businessman who identified himself as Shunya id dropped in He was from Mitsui & Co. 3 Houston Those who have met Japanese Consul-General Tochiro souch of Los Angeles (who is more articulate in than the great majority of Nisel cannot hut be imd by their ibility to express themselves in good old USA.

U.S.A. comparison, the efforts of most Americans to learn ancee language is fittle short of deplorable. However, taston is 'changing in our embassy in Tokyo where ador Edwin Reischauter, a scholar of the Japanese is and things Japanese, has set an example in achiever members of his staff. Our ambassador is capable, other things, of comparing translations of Japanese is a published in newspapers like Amano's, with the language originals and detecting fine differences havis and muscles.

The point is that more and more Japanese are more and more about us, and we would be remiss in't try a little harder to return the compliment.

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on that.

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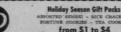
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