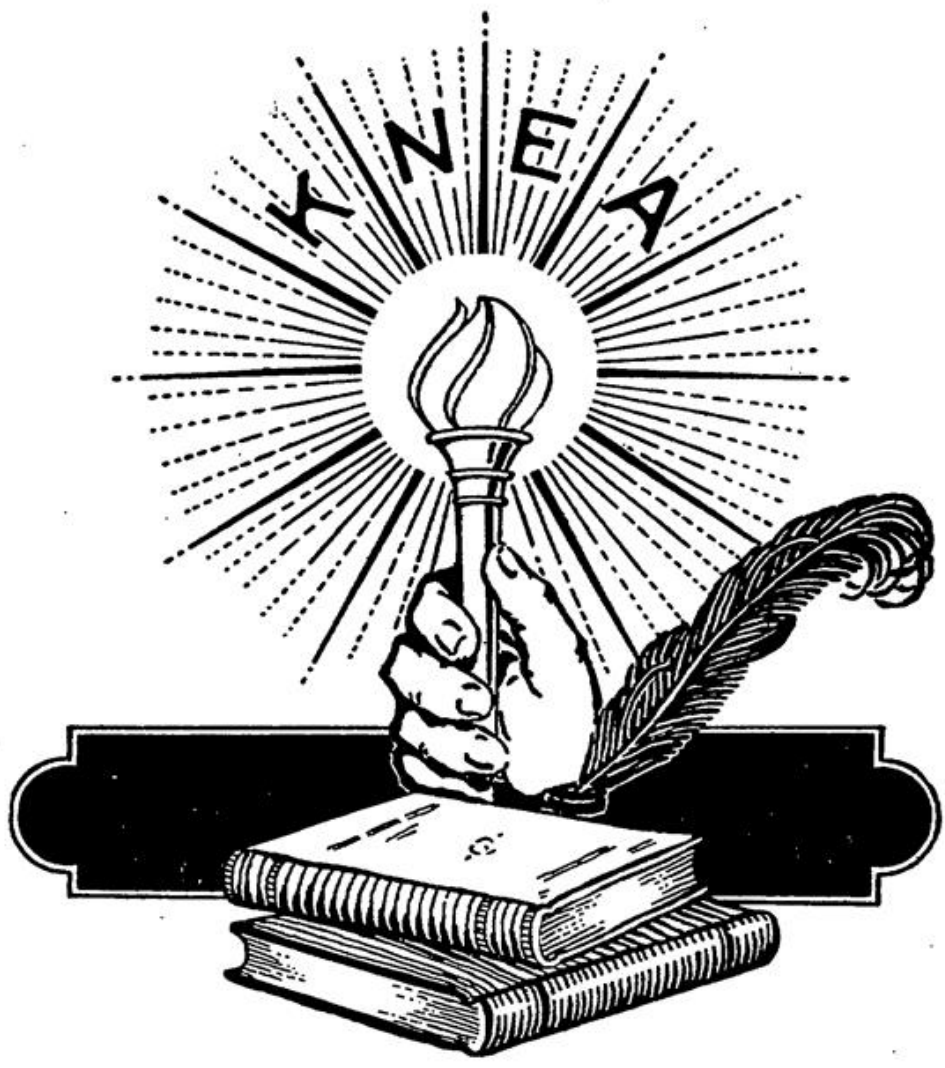


The **K. N. E. A.**
Journal
1877
OFFICIAL ORGAN OF
KY. NEGRO EDUCATIONAL ASSN.

VOL. XVII

October-November, 1945

No. 1



"An Equal Educational Opportunity for Every Kentucky Child"

The Kentucky State College

1886

Frankfort, Kentucky

1945

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Degrees offered in

Arts and Sciences

Home Economics — Agriculture

Business Administration

Education

Winter Quarter Begins
January 5, 1946

Spring Quarter Begins
March 20, 1946

FOR INFORMATION WRITE

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The K. N. E. A. Journal

Official Organ of the Kentucky Negro Education Association

Vol. XVII

October-November, 1945

No. 1

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Editorial Office at 2230 West Chestnut Street

Louisville 11, Kentucky

W. H. Perry, Jr., Executive Secretary, Louisville, Managing Editor

Mrs. Lucy Harth Smith, Lexington, President of K.N.E.A.

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3—G. W. Jackson: Social Science Teachers' Conference, Science Teachers' Conference, English Teachers' Conference, Foreign Language Teachers' Conference, Physical Education Department.
4—W. H. Craig: Guidance Workers' Conference, Youth Council, Vocational Education Department, Rural School Department.

Editorial Comment

KENTUCKY PLANS FOR PROGRESS

There are encouraging signs that Kentucky is going to improve its rank among the states of the nation. The Committee for Kentucky, organized by citizens, and with adequate financial resources for extensive research, the Post-War Planning Commission and the Commission on Negro Affairs—the two latter appointed by Governor Willis, and composed of interested groups who have done a careful job with no financial support—have reached the final stages of their studies, and programs of action are in order.

Their findings show that Kentucky has fallen from its high place in comparison with other states to a very low rank industrially, economically, educationally and in many other fundamental ways. Pages of statistics show the relatively poor status of our state on numerous items studied. But the picture is not all bad. In some instances, communities in Kentucky rank higher than the national average on the item considered. Of major importance is the fact that we have become aware of our problems. That is requisite to their solution.

The K.N.E.A. views the special phases of education with which it deals as a part of the general educational program of the state. The basic factors affecting the education of the colored population are so closely related to those which control the progress of our state as a whole that to remedy one is to favorably affect the others. Low expenditure for public education, a high degree of illiteracy throughout the state, numerous sparsely settled sections which make high schools inaccessible to thousands of boys and girls are among the conditions which present major difficulties to general education. A decreasing Negro population, limited vocational and agricultural opportunities, and the expense inherent in a dual system of education present special problems for Negro educators.

Kentuckians are hopeful that through the enlightenment resulting from the findings of study groups, the local and legislative actions necessary for advancement will occur speedily.

SCHOOLS FACE POST-WAR CONDITIONS

The "post-war period" is here. During the years of war much oratory addressed itself to post-war planning; some serious thinking projected itself to that period. Peace came suddenly, with its many challenges, and with the necessity for adjustments in many areas of life. Education, along with other institutions geared to a war time economy, found itself depended on to keep pace with, and even to anticipate, the reasonable demands likely to be made upon it.

Kentucky teachers, attempting to meet changing needs of their

particular communities, look forward again to the resumption of their annual spring conventions, to gain inspiration, and to exchange ideas and experiences for attacking common problems. The 1946 annual convention should afford an excellent opportunity for groups and departments to plan programs calculated to aid youth in becoming a constructive factor in the post war world.

STATE COLLEGE HOST TO PRINCIPALS



Principals and Visitors at Principals Institute, Kentucky State College, August 27-29, 1945

An institute of the principals in Negro high schools of the state, made possible through the combined efforts of the State Department of Education, The Southern Education Foundation, and Kentucky State College, was held on the campus of the college August 27-29, 1945. The theme, "Improvement of the Community through the School" guided the general and group discussions of the sixty-four principals and visitors in attendance.

Speakers on the opening program, presided over by President R. B. Atwood, were Messrs. H. Fred Willkie and W. P. Offutt, of the Governor's Post-War Planning Commission; J. M. Tydings and W. H. Perry, Jr., of the Governor's Commission on Negro Affairs; Frank L. Stanley, of the Committee for Kentucky. The general discussion was led by Mr. Sam B. Taylor, of the State Department of Education.

Mr. Whitney M. Young, assistant supervisor of Negro education,

presided over the second general session, at which the programs of vocational education and of vocational rehabilitation were presented by Messrs. T. O. Hall, Director of Veterans Administration, Ralph H. Woods, Chief, Bureau of Vocational Education, and Hickman W. Baldree, Director, Division Vocational Rehabilitation. President H. C. Russell, W. K. V. T. S., conducted the general discussion.

Dr. Carl G. Franzen, Professor of Education, Indiana University, lectured and led discussion groups on problems connected with the improvement of instruction. Consideration of practical problems claimed the attention of the group for two days, and developed suggestions for constructive supervisory programs.

Dr. J. D. Falls, Chief, Bureau of Finance, State Department of Education, was the principal speaker at a dinner meeting, held in Underwood Refectory. In the conference, he outlined efforts being made to establish equality of salaries paid teachers of similar preparation and experience, regardless of race, and of high school or elementary level. He ventured the prediction that within a year all salaries within the state would be equalized, and that factors essential to its accomplishment are (a) more funds and (b) better local administrative policies.

The spirit of the institute is reflected in the following statement of appreciation, unanimously adopted:

"We are happy to express our appreciation and thanks to those who conceived the idea of bringing into existence the Principals Institute. Especially do we express our deep gratitude to R. B. Atwood, and the very able and efficient Institute Committee, composed of J. T. Williams, Chairman, T. R. Dailey, Whitney Young, Sam Taylor, and R. E. Jagers. All evidence indicates that this committee carefully and minutely planned and organized the program through which was assembled a staff of experts and consultants of the highest calibre. The contributions of the entire personnel to the Institute will always be highly treasured by all of the members of the Institute.

"Indeed are we thankful for the affable way in which the facilities of the college have been made available for our physical comfort; our modern and well kept rooms; the gracious and courteous manner in which the dietitian and her assistants spared no pains in doing their best to appease our appetites at each meal; the motorcade to the college farm where we participated most extravagantly in an old-fashioned barbecue; and the distribution of the Courier-Journal to our rooms each morning which gave us an opportunity to read our choice sections of the current news before breakfast."

Committee Work

At the beginning of the conference, the Institute delegation provided for a committee of five members to be termed "The Findings Committee." Throughout the proceedings of the Institute, this committee was continuously at work endeavoring to shape a plan of action destined toward the improvement of each of the schools represented. At one time or another, nearly every member of the Institute actively worked with this committee.

The members of the committee were: H. R. Merry, Chairman, Principal Lincoln Grant School, Covington; E. T. Buford, Principal State Street School, Bowling Green; W. L. Shobe, Principal Lynch Colored School, Lynch; W. O. Nuckolls, Principal Rosenwald School, Providence; and E. W. Whiteside, Principal Lincoln School, Paducah. Secretarial services of the committee were contributed by: Kathelene Carroll, Lincoln Institute, Lincoln Ridge; and Alice Samuels, Mayo-Underwood School, Frankfort, Kentucky.

The following report was submitted and adopted by the Institute:

Recommendations

The report of the Institute Committee on Findings recommends that:

1. Beginning with the school year 1945-46 each principal working in cooperation with his faculty, community, superintendent, and Board of Education begin a study of the educational needs of his community. The method of investigation to determine the educational needs should be delegated to the principal and his staff and organizations.

2. When the needs begin to emerge, a careful analysis of every activity and course of the school should be made in order to determine what contribution is made towards meeting the needs of the community. When specific needs are known, a philosophy of the school should be established. This philosophy should provide for a continuous study of the curriculum including (a) the course of study, (b) activities of the school, and (c) the activities of the community with its various agencies.

3. A meeting of the Principals' Institute be held at Kentucky State College annually for the purpose of evaluating and considering the results of each school improvement program.

4. Each principal and his staff encourage and cooperate with the Governor's Commission on Post War Planning, The Commission on Negro Affairs, and The Committee for Kentucky in the dissemination of information.

5. The organization of local interracial groups for the study of the school needs and for the purpose of enlightening public opinion in racial understanding be begun immediately.

6. Consideration be given to the establishment and offering of courses in Race Relations in each of the white teacher-training institutions and the University of Kentucky.

7. That well constructed programs be formulated to assist the veteran and the handicapped in their attempts to make adequate adjustment in the community.

8. That salary differentials be eliminated. Recognition is given to the advancement made by the State Department of Education towards eliminating salary differentials as affects Negro teachers of the state; however, such differentials should be removed immediately and the State Board of Education is the body to remove such differentials.

9. The importance of school lunches and the health program be

given high consideration in the school study and improvement program.

From the inspiration and information received during our stay here, the best in us has been challenged to the extent that we have determined to return to our various communities with renewed effort and vigor to carry on the fight unceasingly against ignorance and everything which tends to impede the progress of the general educational program in our various communities.

Respectfully submitted,

THE MEMBERS OF THE INSTITUTE

By: H. R. Merry
E. T. Buford
N. L. Shobe
W. O. Nuckolls
Kathelene Carroll
Alice Samuels

SALARY EQUALIZATION

The following letter gives information on the question of salary equalization of teachers within the state.

July 23, 1945

To the Directors and
Presidents of District Associations
Kentucky Negro Education Association
Dear Co-Workers:

At the meeting of the Board of Directors of the K. N. E. A. on May 25, discussion relative to the equalization of teachers' salaries centered on the belief that equalization is more an administrative matter than a legislative one, and that the State Department of Education should be asked to not approve salary schedules from county or independent units which contained differentials based on race.

A letter making this request was sent by the K. N. E. A. secretary to Dr. J. D. Falls, Chief of the Bureau of Finance, who, along with Mr. John Fred Williams, Superintendent of Public Instruction, suggested a conference on the question. The conference was set for Thursday, July 12; each District President received an invitation to attend if convenient.

It was attended by the K. N. E. A. secretary and President R. B. Atwood, of Kentucky State College, Dr. Falls, and Superintendent Williams, in the office of the latter. (KNEA President Lucy Harth Smith was out of the state at that time.) The following facts developed:

1. The State Department is making progress in its policy of equalizing the salaries of teachers of the state.
2. The State Department is seeking to remove not only differentials due to race, but those between elementary and secondary teachers of similar preparation and experience; it frequently returns schedules for removal of inequalities.

3. At present, all but one of the one hundred twenty counties, and forty-two of the sixty-eight independent districts show no racial differentials in their salary schedules. This group is gradually increasing in number.

4. Some school units pay higher salaries to their white teachers on the assumption that they render a higher "quality of service." The law bases salary on preparation (semester hours), experience (in years), and quality of service. The State Department is seeking to limit the items which may affect "quality of service." (There may be a possibility here for judicial or legislative interpretation.)

5. It is possible that, in some instances the salary actually paid a given teacher is less than that shown for the teacher on the salary schedule. State inspectors (there are never more than two) do not discover such a situation until six months or longer after the occurrence. However, the files of the State Department are open to inspection, and any teacher may determine at any time his salary as shown by the schedule.

The Director of the Division of School Finance, Dr. Falls, accepted an invitation to present the activities of his department to the principals of the state in their August meeting at Kentucky State College.

The State Department of Education devoted the May, 1945, issue of the EDUCATIONAL BULLETIN (Vol. XIII, No. 3) to tables and comment relative to the "Financial Support, Financial Ability, and Inequalities Existing in Various School Systems in Kentucky."

The foregoing facts indicate that the State Department of Education, through its administrative practices, in making progress in securing conformity to the law governing equal salaries for teachers of similar preparation and experience, and is trying to limit the "quality of service" factor. But certainly that equality does not exist in one county and in twenty six independent districts, and the probability that inequalities are practiced in others, are still matters of concern to the K. N. E. A.

The facts outlined above indicate further action by the State Department may be expected where specific, factual evidences of inequalities, due to racial discrimination are presented. They suggest also, that further conferences of K. N. E. A. and State Department officials, without such evidence are of limited value.

It may be practical to suggest that District Associations make careful studies of situations in which discrimination based on race is thought to exist (within the respective districts), that the amounts of the salaries actually paid teachers be compared with the salaries of those teachers as shown on the salary schedules, and any inequalities specified, that the local possibilities and attitudes be carefully studied. The K. N. E. A. can then present these data to the State Department and seek its cooperation in bringing about equalization.

Respectfully submitted,

William H. Perry, Jr., Secretary

NOTE: Since the date of the above communication, salaries in six additional cities have been equalized.

A CHANCE FOR IMMEDIATE SERVICE TO POST WAR EDUCATION

Lucy Harth Smith, President, K. N. E. A.

Now that World War II has ceased a large responsibility for post-war education rests upon us as teachers of youth.

Some of our chief duties will be that of keeping well informed about the G. I. Bill of Rights and the distribution of surplus government property.

We should encourage our returned soldiers to take advantage of the educational opportunities offered them. Their army training has enabled many to discover hidden talents, which were used to help win the war. Soldiers should be advised to further develop these talents and apply the same toward a larger service for themselves and others.

The Surplus Property Board will soon begin to distribute materials from the nations surplus stockpile. This surplus stock includes almost everything known to the mind and many materials unknown to most of us.

Robert A. Hurley, a member of the Surplus Property Board, said that the plan was to distribute, virtually cost free much of the materials and equipment left over from the war. Everything from complete hospitals to the latest athletic equipment will be available to counties, schools, charities and other non-profit institutions, that can show:

1. That they could not afford to buy such equipment through normal trade channels.
2. That they will provide necessary building and staff to use the materials correctly.

Surplus property for schools include food for lunches, visual aid, audio aids in abundance. The Army and Navy have hundreds of motion picture projectors with sound equipment, millions of feet of educational film which will be distributed to schools on basis of need.

All surplus electronic equipment, broadcasting stations, radio receivers, walkie talkies—enough to put a radio in every classroom in the nation will be available to the schools.

Other educational supplies include athletic and physical education equipment, libraries, surplus hand tools, machine tools and materials to teach industrial crafts.

Sixty million dollars worth of laboratory and research equipment, scientific instruments will be made available to schools, colleges and non-profit research institutions.

Teachers should list their classroom needs and request these needs from the nations surplus stockpile through their Boards of Education.

There is much that teachers can do immediately, however, to assist this program. First study sections 13 of P.L. 457, 78th Congress.

Efforts are being made to amend Section 13 of P.L. 457 in such a way as to kill the benefits authorized for education and public health.

Section 13 of the act reads:

(a) Public education is accorded priority rights to surplus government property appropriate for educational use, after federal agencies have exercised a first priority with respect to them.

(b) Both public and non-profit education are eligible for special price marks downs under the law. The extent of price concessions to education upon the public benefits flowing from the use of surplus materials by education. If such benefits are believed to be high, the price concessions will be considerable, in some instances resulting in nothing more than a nominal charge to be met by the school buyer.

(c) The law authorizes schools to meet their legitimate needs from the surplus stockpile and states that the Surplus Property Board "shall determine on the basis of need what transfers shall be made."

If you agree that the benefits guaranteed to education under section 13 P. L. 457, 78th Congress should be continued, then you as teachers should write individual letters to your United States Senators and to your Congressmen, now, and you should persuade other persons to write letters to them, expressing:

(a) your appreciation for the action of the 78th Congress in enacting P.L. 457 with sections 13 as stated in the Act.

(b) you hope that section 13 will stand as it is, and

(c) your urgent desire that Surplus Property Administration give effect to section 13 at the earliest possible time.

Since there are organizations incorporated with the express purpose of impeding the progress of the Negro, it is your duty as educators to double your efforts to bring out the best in your students that they might be able to enjoy the "Four Freedoms" and take their places in the sun.

WEST KENTUCKY MARCHES ON

by

H. C. Russell

The healthy growth and sound development of the West Kentucky Vocational Training School at Paducah is a concrete demonstration of the increasing interest of the people in vocational education. For twenty years following the enactment of the Smith-Hughes Vocational Educational Act of 1917, there was but little done in trade and in industrial education among the Negro schools of the State. Just why this inactivity is another issue. Although a few schools, notably Central High School at Louisville, John G. Fee School at Maysville and Lincoln Institute, consistently operated some trade and industrial projects, the people were not awakened to the importance of such work until the various work projects of the Federal Government demonstrated the method and value of this training for Negro youth and adults. Incidentally, the West Kentucky Vocational Training School was opened just at the time the government training programs were in full operation, and for the next four years, its

student body and much of its support were furnished by various federal training agencies.

West Kentucky was not put on its own resources for student recruitment until the beginning of the fifth year of its operation, 1942. With its federal constituency withdrawn, and facing a public which was yet to be educated in the aims, methods and possibilities of vocational education for the Negro youth of the State, the school found itself in a very difficult situation. This was reflected in the attendance which, by the close of the session in June, 1943, had dwindled to 55 students. Now fully convinced that the administration must put forth herculean efforts if the school was to fulfill its mission, the President conducted a promotion campaign that reached into every nook and corner of the State. By June, 1944, the enrollment had doubled, and in the next year it had more than doubled again, with the result that 260 students were enrolled in day and night classes in the school year 1944-45.

At the beginning of the present session, September 1945, the dormitories of the school are practically filled with boarding students for the first time in its history. Very few rooms except a group that is being reserved for returned soldiers are without tenants. Kentucky has at last "come through," and demonstrated in no uncertain terms that sound and practical education of the vocational type is an accepted part of the educational program for the State's Negro citizens.

**PLAN NOW TO ATTEND THE K. N. E. A. CONVENTION
APRIL 10-13, 1946, IN LOUISVILLE**

**INCREASINGLY, PRINCIPALS AND TEACHERS THROUGH-
OUT KENTUCKY ARE POINTING THEIR STUDENTS TO
THE—**

**WEST KENTUCKY VOCATIONAL
TRAINING SCHOOL**

Paducah, Kentucky

**Graduates are fast entering the industrial and business life of
the State.**

FOR INFORMATION WRITE

Harvey C. Russell, President

THE LATE W. S. BLANTON



William Spencer Blanton, born of humble parentage in Woodford county, the eldest of eight children, became a strong factor in educational, religious, fraternal and civic life of Kentucky. Appointed to teach in the schools of Woodford county, he attended Kentucky State Normal between sessions, and graduated in 1906. Later he graduated from Simmons University and the University of Cincinnati, and had almost qualified for the Master's Degree at the University of Cincinnati at the time of his passing.

His career as an educator was developed in the public schools of Henderson, Columbus, Shelbyville, Newport and Frankfort. In Shelbyville he directed a campaign which resulted in a new school building for that city, and in Newport secured funds for the establishment of a model playground. The Mayo-Underwood High School, of Frankfort, is a monument to a cooperative enterprise which he directed, and which resulted in its construction. The school has served as the center for the city's first athletic program in many years, its first band, and an active parent-teacher association.

Prof. Blanton served for two years as president of the K. N. E. A. He was an ordained minister of the Baptist church, a veteran of the Spanish-American War, and active in fraternal organizations. At the time of his passing, he was an instructor at the Oliver Street High School at Winchester. He is survived by his wife, Mrs. Etta R. Blanton, who is also a highly respected teacher of the state.

KENTUCKY STATE COLLEGE NOTES

Kentucky State College opened this year with a large enrollment, and all available space in boys and girls dormitories filled.

Previous to the registration date, more than fifty athletes had begun football practice, and were drilling twice daily under the tutorage of Head Coach Bill Willis.

Five faculty members used the summer period to prepare themselves further for the work which they will be called upon to do. Mrs. Dora Ferrell studied toward her Master's Degree in Physical Education at Ohio State University; Mrs. Blanche A. Hamilton toward her Master's Degree in Home Economics at Iowa State College; Mrs. Helen E. Holmes studied toward her Doctorate in a special English workshop under Dr. Lou LaBrant at Columbia University; Miss Tommie Lee Pradd, Dean of Women, toward her Doctorate in Student Personnel at Columbia University; and Mrs. Clarice J. Michaels earned her Master's Degree in Public School Music at Northwestern University.

Five other faculty members have been granted sabbatical leaves for study during the school year. Mr. M. P. Carmichael will work toward his Doctorate in Sociology at Columbia University; Mr. W. W. Jones toward his Doctorate in Mathematics and Physics at Cornell University; Mr. A. J. Richards toward his Doctorate in Romance Languages at State University of Iowa; Mr. Harold S. Smith toward his Doctorate in History and Government at the University of Wisconsin; and Mr. A. W. Wright toward his Doctorate in Sociology at University of Wisconsin. Mrs. Katie H. Brown has been granted sick leave for one quarter from her duties at the Elementary Training School.

Faculty additions and replacements consist of the following: Miss Alma Louise Allen, B. S. (Business), University of Colorado, last employed by the Federal Government at Washington, D. C., becomes secretary to the President, succeeding Mrs. Pauline W. Gould; Alfred Allen, B. S., Kentucky State College, comes from construction employment at Covington, to Storeroom Keeper and Assistant Coach of Football; Dr. T. B. Biggerstaff comes to the college to be part-time Dentist; Joseph Fletcher, B. S., Hampton, M. A., Cornell, one year toward Doctorate, Columbia, comes from Principalship at Richmond High School, to be Assistant Professor of English, succeeding Mrs. B. S. Moore; Mrs. Pauline W. Gould, A. B., Arkansas State College, M. A., Tennessee State College, formerly secretary to the President, becomes instructor at the Elementary Training School, substituting one quarter for Mrs. Katie H. Brown; Theodore Gould, B. S. (Civil Engineering), University of Pennsylvania, M. A., (Physics), Boston University, Diploma in Electrical Wiring, Wentworth University, comes from West Virginia State College to be Associate Professor and Head of Department in General Engineering; Miss Fledora V. Hall, A. B., Benedict College, graduate study at Howard University, comes from the job as Matron at the Friendship Junior College

to be Director of Chandler Hall, succeeding Mrs. Gretchen Bradley Payne; Mrs. Emmy V. Hunt, B. S., Hampton Institute, M. A., Columbia University, comes from Bethune-Cookman College, to be instructor of Clothing and related work, succeeding Mrs. Ellen Ripley; Miss Lucinda Dorothy Jordon, A. B., Fisk University, Summa Cum Laude, comes to be Instructor in French and English during the leave of absence of Mr. Richards; Mrs. Bruce S. Laine, R. N., Meharry Medical College, becomes School Nurse, succeeding Mrs. Katie Blackburn; Cecil Morton, B. S., Hampton Institute, recently discharged from the armed forces, becomes Manager of the Campus Co-operative, during the absence of Mr. Wright; Miss Catharine G. Nash, A. B., Spelman, B. S. (Library Science), Western Reserve, comes from Alabama State Teachers College to be Assistant Librarian, succeeding Mrs. Estella White; Thomas H. Qualls, A. B., Texas College, formerly Bursar at Texas College, becomes cashier, succeeding Mrs. Margaret Young; Mrs. Allie Mae Richards, A. B., Kentucky State College, has been appointed Director of Memorial Hall; Wilford A. Strong, B. S., (Accounting), American International College, M.B.A., in Finance, University of Pennsylvania, becomes Instructor in the Department of Business Administration, succeeding Mrs. Ethel Cox; Miss Delores C. Thompson, B. S., Wilberforce University, work completed for M. S. at Ohio State University (degree not yet awarded), becomes Instructor in the Department of History and Government, during the absence of Mr. Smith; Miss Clara Bell Webb, B. S., Tennessee State College, comes from employment with the Federal Government in Washington, D. C., to be secretary to the Dean and Registrar, succeeding Miss Elizabeth Bingham; William Willis, B. S., (Physical Education), Ohio State University, one summer of graduate study, three times All-American in Big Ten Conference, becomes Head Coach of Football and Instructor in Health and Physical Education, succeeding Mr. Henry A. Kean; Daniel Webster Wynn, A. B., Langston University, B. D., Howard University, M. A. (Religious Education), Howard University, exchange student at Eden Theological Seminary, becomes Instructor in the Department of Sociology and College Chaplain, during the absence of Mr. Carmichael.

Freshmen Orientation conducted September 24-25.

Registration of all students, September 26.

STATE COLLEGE PROGRAM FOR VETERANS

Kentucky State College offers courses leading to the Bachelor's degree to veterans who are graduates of accredited high schools. It also allows opportunity for veterans who are not high school graduates, but who can demonstrate competence as shown by the results of tests as recommended by the United States Armed Forces Institute and the American Council on Education, to be granted the college level of classification exhibited. Such persons will be granted the privilege of pursuing majors toward the Bachelor's degree or enrollment in any course offered by the college for which the persons are eligible.

Veterans who are not qualified high school graduates may enroll in any courses offered by the college from which they may profit and exhibit progress. As long as the instructor recommends that such person is receiving profit the veteran may remain in such courses. Upon their satisfactory completion, a certificate of proficiency for each course completed will be granted.

Some of the courses offered veterans are: vegetable growing, dairying, poultry husbandry, fruit growing, care of farm animals, farm animals, farm management, food preservation, typewriting, stenography, child care, chef cooking, food preparation and serving, home nursing, clothing construction, costume designing, social case work, major sports, music, welding, heating plant operation, engineering, teacher-training courses, radio, biology, chemistry, physics.

LINCOLN INSTITUTE NOTES

Lincoln Institute opened September 14 with the largest enrollment in its history.

Among the new teachers added to the faculty this year are: Miss Jessie Sawyer, M. S., Instructor in Home Economics; Mr. William Wood, M. A., Head of the Department of Social Science; Miss Margaret Bard, A. B., Director of Personnel and Guidance; Mrs. Marjorie Jones, R. N., School Nurse; Miss Anita Cooper, B. S., Wilberforce University, Instructor in Mathematics; Miss Martha Black, A. B., Secretary to the Educational Director; and Mr. Oliver Hewitt, Dean of Men. These additions to the faculty will strengthen the program and give a greater variety of choices for the students in both academic and vocational work.

During the summer a \$10,000.00 water plant has been completed. The plant is complete, consisting of two large reservoirs and a complete filtration system, designed by the chief engineer of the Louisville water works.

New hard wood floors are now being placed in both dormitories. Additional rooms are being added to take care of more boys and returned veterans. All of the buildings have received some remodeling.

New side walks have been built connecting the various buildings.

Among the important changes which have been made in the academic department are the addition of Guidance and a Foreign Language.

The teacher training program began October 1, and will continue throughout the year. It will be under the supervision of Mrs. K. M. Carroll.

Our one regret is that we have been compelled to eliminate practically all of the out of state students in order to provide space for county students within the state.

A new contract is now in the making for the erection of a new highway which will connect the campus with the main highway, U. S. 60 .

LOUISVILLE MUNICIPAL COLLEGE NOTES

FACULTY CHANGES AND APPOINTMENTS: A signal honor has come to Louisville Municipal College, in the appointment by the United States Government of Assistant Professor William L. Fields, Department of Physics and Mathematics, to special Research in the Quartermaster Depot, at Jeffersonville, Indiana. Mr. Fields has obtained leave-of-absence from the College for the year.

Miss Rosalind M. Eagleson, a graduate of Fisk University, and student and candidate for the M. S. degree in Brown University, will teach the classes in physics and mathematics, in the absence of Mr. Fields.

Dr. Forrest Oran Wiggins, (A. B., Butler; M. A., Ph. D., University of Wisconsin) has accepted appointment as Associate Professor of Romance Languages. Dr. Wiggins has taught in Morehouse, Johnson C. Smith, Howard, and North Carolina State. He will fill the vacancy occasioned by the fact that Mrs. M. E. Whedbee will not return. Dr. Wiggins will also assist in World Culture courses.

Miss Loretta Bradford, (B. S., '41) now serves as secretary, succeeding Mrs. Cecelia Fisher Horton.

Dr. Nancy Woolridge, formerly head of the Department of English, is now a member of the faculty of Hampton Institute.

Mr. Thomas D. Jarrett, formerly of the English Department, was a visitor on the campus recently. Having received an honorable discharge as 2nd Lieutenant, Infantry, he is now studying in the graduate school of the University of Chicago.

NEWS ITEMS—Miss Margaret Duncan, (B. S., '45) received the 2nd prize in the College Essay Contest, on tuberculosis, sponsored by the Louisville Tuberculosis Association.

Miss Ida Christabelle Downs, '48, won the 4th prize in the State Tuberculosis Essay Contest.

Miss Sara Osborne won prizes and national acclaim in singing contests in Chicago, Detroit, and other places, during the summer. A member of the Class of '48, Miss Osborne, also a protege of Miss Carpenter, Lecturer of Music, returned to L. M. C., this fall, but will later take up, under scholarship provisions, voice culture and training.

The Library was renovated and redecorated during the summer. Steward Hall and various needed places also exhibited evidence of the painters' brushes.

Miss Georgia Peters, (M. A., Columbia), formerly dean of women of West Virginia State College, now serves Louisville Municipal College as an instructor in the department of English, and as dean of women.

Mr. Howard R. Barksdale, (A. B., M. A., Fisk), is the acting head of the department of English, and has made plans for the continued development of the department.

K.N.E.A. DATES: APRIL 10-13, 1946, IN LOUISVILLE
Send Annual Dues NOW to the Secretary-Treasurer

GUIDE TO ACTION FOR AMERICAN TEACHERS

RESOLUTIONS APPROVED BY THE DELEGATE CONFERENCE
of the

AMERICAN TEACHERS ASSOCIATION

HELD AT BENNETT COLLEGE

GREENSBORO, NORTH CAROLINA, JULY 25-26, 1945

RESOLVED THAT:

1. As educators we are apprehensive of what may happen during the reconversion period, having in mind especially the Negro ex-serviceman and the Negro people in general. Displaced workers resulting from the closing of war work, migrant groups and others under still other circumstances serve to complicate the problem extremely. As educators we shall have to exercise precaution to see that we make our contribution to the return to a program of work directed toward services to the civilian population. The transition will offer difficulties and our work must be actively felt in this tremendously important transition period.

2. We support whole-heartedly the projected legislation by Senator Wagner of New York and his colleagues which looks forward toward the provision of jobs and security for all.

3. We are especially concerned for the readjustment of the Negro ex-serviceman in communities which impose undue restrictions because of race. There can be little doubt that men who have been indoctrinated, through experience in the armed forces, against totalitarianism will not be satisfied to find racialism, a rather fundamental tenet of Fascism, still deeply rooted and effectively operated at home. The types of communities described above are likely to see race friction which ought not to be allowed to sink to the level of physical clashes. It is a mark of democratic practices that where important opinions differ widely between groups there should be compromise, but it is unthinkable that any community should expect the Negro to do all the compromising, which fundamentally means no **compromise** at all. Here, then, is the very difficult role in which we must highly resolve so to act that we may help avoid disgraceful situations without losing sight of complete American citizenship.

4. It is obvious that returning servicemen will not avail themselves of the advantages provided under the so-called GI Bill of Rights unless special effort is made by the schools and other organizations to acquaint them (especially those who have been away from the country) with the provisions of the Act. It should be among the "must" activities of every teacher to see to it that the people in her community who have relatives among the servicemen shall be acquainted with the GI Bill and, as far as possible, promote programs among the civic organizations which will look toward dissemination of knowledge of the opportunities offered under the Bill.

5. It is our belief that the United States should set up no program of peacetime military training which will have in it any segre-

gation or discrimination of any American citizen on account of race, creed, or color. The experiences of the armed forces have proved that integrated units, where set up, will work well. If there is to be peacetime military training, surely such integration would represent more of the democracy for which we have been fighting.

6. It is the abiding sentiment of this body that a permanent Fair Employment Practice Committee should be one of the chief considerations of Congress when it reconvenes and that our membership and their friends everywhere shall engage in an active program of promoting the establishment of this organization through making known to the president of the United States and both houses of Congress the demand for action, and by other feasible action.

7. We are solicitous about housing conditions for Negroes in the more congested communities, especially in the northern states. Notwithstanding the effectiveness of the housing program of the Federal Government, there has set in a conservative reaction which insists that housing is the concern of private businesses and industries. We must actively support a program which will provide for both government and business enterprises in the providing of homes for all people. The government, in our judgment, should enter the program where private enterprise finds it unprofitable to provide housing for the lower income group. Adequate shelter is too fundamental a problem to be left wholly in the hands of private enterprises.

8. It is our belief that no financial qualifications should attach to the exercise of the suffrage by a citizen of the United States. We especially deplore the provisions by law in some states which impose limitations other than those offered by a law-abiding American citizen of proper age and mental competence. We shall, by every means at our disposal, seek the abolition of the poll tax by federal provision.

9. We shall work consistently for the passing of legislation for federal aid to public education. Of necessity this must occupy a high place on our list of undertakings. It shall be the duty of our officers and other representatives to see that our voices are heard to the end that such federal aid legislation shall provide ample protection for minority groups as well as provide for social welfare.

10. As a professional group, we shall make all reasonable efforts to acquaint ourselves with the availability of surplus properties, as a result of the cessation of the war, in order that our communities may be fully informed and that they may make proper requests for such materials as will increase the effectiveness of the instruction. This would seem a fine opportunity for many deprived communities to secure needed equipment from this source.

11. We are of the opinion that the movement to establish regional universities for Negroes in the South is a movement in an undesirable direction. The individual state should provide for the education of its Negro citizens and this responsibility should not be transferred to a federated group of states whose program, whether by design or not, is likely to result in the exclusion by devious means of Negroes

from institutions of higher learning which are now open to them.

12. This organization stands firmly behind the view that it is necessary for teachers to have tenure and retirement status. We shall do everything within our power to promote this view in our communities so that the teachers of our youth shall be in a position to exercise the privileges of citizenship and to enjoy the immunities of the profession without haunting fear of insecurity either for the immediate future or following cessation of active usefulness to the community on account of age or ill health.

13. The democratic way of life also requires that teachers and officers on all levels should participate in programming and in administrative policy-making within the educational organization. There can be no more adequate training for democracy when programs and policies are imposed from above upon teachers and officers without consulting their views or having them participate in the making of them. We, educators, therefore should exert every influence we can to displace a long established practice in certain communities in which such programs have been imposed upon the Negro educator in the manner indicated above.

LEGISLATIVE PROGRAMS

The KNEA membership endorses the 1946 Legislative Program of the K. E. A., designed to benefit all children of the state. The K. E. A. program follows:

To the end that the children of Kentucky may have educational opportunities more nearly equal to those afforded in other states, thus enabling Kentucky's citizens to compete on a more nearly equal basis, with the citizens of other states in all industrial, economic, political, social and cultural activities, the Kentucky Education Association respectfully requests the General Assembly of Kentucky to enact into law in 1946 the following program:

1. A state common school per capita fund of \$18,000,000.
2. A state equalization fund of \$2,000,000.
3. A state appropriation of \$500,000 to aid pupil transportation.
4. An appropriation of \$125,000 to the Superintendent of Public Instruction.
5. A salary of \$5,000 per year for the Superintendent of Public Instruction.
6. Permission for each school district to levy a tax not to exceed \$1.50 for school purposes.
7. Permission for school districts to share in the net profits of publicly owned utility plants.
8. A minimum school term of 8 months.
9. A minimum teacher's salary of \$100 per month.
10. Amendments to strengthen the Equalization Law.
11. Amendments to strengthen the Teacher Retirement Act.
12. A textbook adoption law to permit local adoptions of school books.

13. Amendments to strengthen the laws covering pupil transportation.
14. Legislation looking toward a new State Constitution.
15. Increased state appropriation for vocational education.
16. Adequate financial support for state institutions of higher learning.
17. Amendments to strengthen the school attendance laws.

The 1946 legislative program of the K. N. E. A., planned to affect favorably certain special conditions peculiar to Negro youth, was published in the April-May, 1945 issue of the KNEA JOURNAL.

GOVERNMENT PROVISIONS FOR THE EDUCATION OF VETERANS

All discharged men and women who have served in the Army, Navy, Marine Corps, or Coast Guard since September 16, 1940, are eligible for training under the provisions of one of two bills enacted by the United States Government. Below are presented pertinent provisions of each of the bills.

Training Under The "G-I Bill" (Public Law 346)

Who Are Eligible?

A. Every person who was not over 25 years of age at the time he entered the service: provided that—

1. He entered the service on or after September 16, 1940, and prior to the termination of the present war.
2. He was discharged under conditions other than dishonorable.
3. He served 90 days or more, exclusive of any period he was assigned for a course of education or training under the Army training program or the Navy College training program, which course was a continuation of his civilian course and was pursued to completion, or if he served less than 90 days he may have been discharged or released because of service-incurred injury or disability.

B. Every person over 25 years of age at the time he entered the service (under the same conditions as above) provided he can show that his education or training has been impeded, delayed, or interrupted or interfered with. A person meeting these conditions may be eligible for a refresher or retraining course not in excess of one calendar year, if he so selects such a course rather than the continuation of his civilian course presumed to have been interrupted, impeded or interfered with.

Benefits Under the Act

1. Tuition and necessary books and supplies will be furnished by the government.
2. Subsistence pay of \$50.00 per month will be paid to veterans with no dependents, and \$75.00 per month to veterans with dependents (regardless of number of dependents) while they are in attendance in school.

3. Thirty days of leave with pay are permitted during the year, exclusive of regular school holidays during the school term.
4. The veteran will be entitled to medical benefits provided by the school for regular students.

Vocational Rehabilitation of Disabled Veterans

(Public Law 16)

Who Are Eligible

Any person who has been in active military or naval service on or after September 16, 1940, and during the present war who:

A. Has been discharged or released from active service under conditions other than dishonorable.

B. Has a disability which was incurred in or aggravated by his service in the armed forces and for which a pension is payable according to the laws and limitations of the Veterans Administration.

C. Has need for rehabilitation to overcome the handicaps of his disability.

Benefits Under the Act

1. All tuition charges.

2. During the training period and for two months after his employability is determined, the veteran receives \$80.00 per month if single, and \$90.00 per month if married and \$10.00 per month additional for each dependent child or parent.

AMERICAN TEACHERS ASSOCIATION NEWS

University of Minnesota
Minneapolis, Minnesota

To the Teachers of Kentucky
c/o Mr. W. H. Perry, Jr.
Louisville, Kentucky
Dear Co-Workers:

As teachers of Negro children during these days of reconversion, it becomes increasingly necessary that we concertedly concern ourselves with various important issues of national scope and in the interest of our communities and pupils. The resolutions printed in this bulletin, which were adopted at the 1945 National Conference of your professional organization, the AMERICAN TEACHERS ASSOCIATION, at Bennett College, July 25-26, are presented here as a guide to action during this period when group action is indeed important. Your representatives to this conference came from seventeen states and the District of Columbia.

The officers of the ATA are dedicated to the effort to bring these resolutions to the attention of our lawmakers and state and national leaders, and to affect them in every way possible. In your name this activity has already been started.

The 84% increase in memberships, bringing ATA membership up to approximately 7,500 for 1944-45, makes it possible for the association to effect more complete representation in the interest of our teachers and their considered resolutions. Kentucky made a con-

tribution to the increase through increasing its own membership in ATA 16%.

Great good can be done by local interest and activity in the interest of these resolutions. The work of the individual teacher will be the test of the strength of our work. Adopt these resolutions as your own! Do your part in interpreting them to your pupils and their parents! See that your community leaders get those resolutions which are applicable to their various interests. Write to your congressmen, governor and mayor or local officials.—If THESE RESOLUTIONS ARE TO BE ALIVE, YOU ARE IMPORTANT IN MAKING THEM SO!!

Walter N. Ridley, President

AMERICAN TEACHERS ASSOCIATION

(NOTE: The president of the ATA, Walter N. Ridley, is the recipient of a General Education Board Fellowship and is studying this year in the Graduate School of the University of Minnesota, at Minneapolis. Mr. Ridley is on leave from his position as head of the psychology department at Virginia State College.)

COMMISSION ON NEGRO AFFAIRS COMPLETES STUDY

The Kentucky Commission on Negro Affairs, appointed by Governor Simeon Willis in September, 1944, to study the status of and make recommendations concerning the Negro citizens of the Commonwealth in the areas of civil rights, education, economics, health and housing, completed its work and presented its report to the governor on November 1.

The Commission, biracial in character, was unique in that it was the first of its kind created in any state by executive order for the purpose stated. Several states have requested printed copies of its findings.

The Commission consisted of J. M. Tydings, Business Manager, Lincoln Institute and W. H. Perry, Jr., Secretary, K. N. E. A., Co-chairmen; Robert E. Black, Executive Secretary, Louisville Urban League, secretary; Tarleton Collier, Louisville Courier-Journal; Dr. Maurice F. Rabb, Secretary, State Medical Society; Dr. William H. Vaughn, President, Morehead State Teachers College; Mrs. Christine Bradley South, Department of Health; Walter K. Belknap, Trustee, Lincoln Institute; Mrs. L. B. Fouse, Women's Federation; C. W. Anderson, State Representative; Judge J. J. Kavanaugh.

The report is expected to be the basis for legislative and administrative practices of the state in the fields studied. The recommendations made, and the conditions warranting them, as presented in the respective sections of the report, will appear in subsequent issues of the K. N. E. A. Journal.

K.N.E.A. DATES: APRIL 10-13, 1946, IN LOUISVILLE

Send Annual Dues NOW to the Secretary-Treasurer

DIRECTORS BACK ATWOOD BILL

The directors of the K. N. E. A., at their meeting held on November 3, gave full endorsement to requests for appropriations of funds, made before the Legislative Council by representatives of West Kentucky Vocational Training School, Kentucky State College, and Lincoln Institute. Each school sought increased revenue for expansion of plant and curricula to meet increasing educational needs and accreditation requirements.

They endorsed, also, a bill presented by President R. B. Atwood, of Kentucky State College, to provide (1) specifically for the expansion and development of that institution; (2) for an increase from \$175 to \$350 in the amount of state aid granted graduate students pursuing, outside of Kentucky, courses of study offered at state institutions they cannot attend because of the provisions of KRS 158.020, and (3) for the admission to any educational institution in this state of any Negro qualified to pursue a course of instruction of graduate grade or on the professional level, which course is not available at Kentucky State College.

The directors approved the recommendations of the secretary-treasurer that the evening sessions of the Association during its convention next April be held at Quinn Chapel A. M. E. Church, and that the morning and afternoon sessions be held at one of the Louisville public school buildings, where facilities suitable for departmental and small group conferences are available.

Reverend W. H. Ballew, Moderator, presented a resolution adopted by the General Association of Kentucky Baptists, urging that West Kentucky Vocational Training School be made a junior college. The directors promised further consideration of the idea, in relation to the plan to increase the vocational offering of that institution, and with due regard to its place in the general program of development of state educational institutions.

K. N. E. A. ANNUAL SESSION

Louisville, April 10-13, 1946

PAY ANNUAL FEE NOW

REGULAR MEMBERSHIP \$1.00

HONOR MEMBERSHIP \$2.00

Increased revenue is needed for development of group and departmental programs

Rites Held For Prof. John W. Bate, Educator

Gave 58 Years to Local School Named For Him; Was Berea Graduate

Funeral services were held at Bate auditorium for Professor John W. Bate, 91-year old educator and principal emeritus of Bate School, who died at his residence, Danville, Ky.

The oldest living graduate of Berea College at the time of his death, Prof. Bate was for 59 years connected with the city and county school systems of Danville and Boyd county. He retired in 1942 from the principalship of Bate high school which was built in 1912 and named for him.

Born in Louisville in 1854, Professor Bate attended Berea college, entering in 1872 and working his way through its academy and college classes until he received his bachelor of arts degree in 1881. Ten years later he was awarded his master of arts degree.

Prof. Bate's entire life thereafter was devoted exclusively to work in the education of Negroes in Danville and Boyle county, where he became outstandingly beloved and respected among the citizenry.

Tribute was paid to Prof. Bate's work and service by Dr. J. H. Biles, superintendent of the city schools system, who said the late principal of Bate high school made it "undoubtedly outstanding among schools anywhere."

Invited in 1941 to New York City to tell the story of his life on the well-known radio program, "We, the People," Prof. Bate lived to see his own story of the early life of Berea appear in the college magazine for February, 1941, under the title, "Flowers for the Living."

In 1944, he was honored by his Alma Mater as "its oldest living graduate." He was awarded a certificate which read, in part, "He treasured and practiced the finest teachings of the college."

Survivors include the widow, Mrs. Lettie Bate; three sons, Clarence W. Bate, Danville; Dr. John W. Bate, Cleveland, Ohio, and Dr. Langston F. Bate, Washington, D. C. and two daughters, Mrs. Helen B. Andrews, Cincinnati, Ohio, and Mrs. Vivian B. Peeler, Greensboro, North Carolina.

Burial was in Greenwood cemetery, Lexington.

PLAN NOW TO ATTEND THE K. N. E. A. CONVENTION

April 10-13, 1946, in Louisville

K. N. E. A. Honor Roll

County or Independent District	Superintendent
Adair	John A. Jones
Carter	H. H. McGuire
Lexington	W. T. Rowland
McCracken	Miles Meredith
Madison	James B. Moore
Christian	N. B. Hooks
Bardstown Training	W. D. Chilton
Green County	Miss Lucile Guthrie
Union County	T. V. Fortenberry
Floyd County	Mrs. Hollie Hall
Pike County	C. H. Farley
Bath	W. W. Roschi
Lincoln School	R. L. Dowery
Clay	Wm. G. Conkwright

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OVER 200,000 SURPLUS TO POLICYHOLDERS

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Your Sons and Daughters**

HOME OFFICE - LOUISVILLE, KY.

W. L. SANDERS, President
R. D. TERRY, Secretary

J. E. SMITH, Vice President
and Agency Director

CLARENCE YOUNG, Treasurer

KULLINGS

Mrs. Theda Van Lowe, principal of Douglas School, Fayette County, announces the following faculty changes: Mrs. Anna D. Dalton is teaching first grade, and Mrs. Mamie Grimsley, music and social studies in the high school.

Mr. W. F. Mudd, formerly of Jenkins, is now on the faculty of the Jackson Street Junior High School, Louisville.

Mr. G. W. Parks has accepted the position as principal of the high school at Jenkins, Kentucky.

President H. C. Russell, West Kentucky Vocational Training School, and Mr. Sam Taylor, State Department of Education, addressed the Lexington Association of Teachers in Colored Schools in an educational conference, held in Lexington on October 5. The theme was: "Education, a Sound Basis for Peace." Lunch was served at the Dunbar Trade School.

"Providing Educational Opportunities for All Youth in Our District" was the theme of the First District Association at its annual meeting held in Princeton, Kentucky, on October 12. Mr. Sam Taylor, Supervisor of Rural Education, was the guest speaker. Officers elected for 1945-46 are: Mrs. Bettie C. Cox, Paducah, president; Mr. L. B. Tinsley, Murray, vice-president; Mrs. B. M. Schofield, Mayfield, secretary; Mrs. Allie D. Miles, Hickman, assistant secretary; Mr. E. R. Hampton, Princeton, treasurer.

Mrs. Lucy Harth Smith, K. N. E. A. president, led the general discussion at the Historian's Breakfast during the 30th Annual Meeting of the Association for the Study of Negro Life and History, held in Columbus, Ohio, October 26-28, 1945.

The Louisville Association of Teachers in Colored Schools, under the direction of Mrs. Elizabeth Winstead Collins, president, held its first meeting of the year on Friday, November 16, at Central High School. The morning session featured a lecture by Dr. Carl G. Franzen, Professor of Education, Indiana University, on the subject, "Lending A Hand." In the afternoon, Dr. John W. Brooker, Director of Publicity of the Kentucky Education Association, was the principal speaker. He gave a graphic description of the educational conditions within the state, and outlined the efforts being made to improve them.

Lunch, prepared in the cafeteria of the school, was served between sessions. Departmental meetings for the consideration of problems common to the respective departments were an important feature of the day's program. Guests present who gave stimulating talks, were: Mr. Omer Carmichael, superintendent, Louisville Public Schools, and Mr. Whitney M. Young, assistant supervisor of Negro Education.

Mr. William R. Cummings, recently principal of Pikeville High School, now teaches in the public schools of Dayton, Ohio.

The Third District Education Association met in Franklin, Kentucky, on October 26, with Lincoln High School as host. The theme was, "After the War, What?" One hundred members were enrolled, and the following officers were elected: E. B. McClaskey, president; C. E. Nichols, vice-president; Mrs. Iola P. Morrow, secretary; Miss Hettie B. Lewis, assistant secretary; Mrs. Blanche Elliott, treasurer. The next meeting will be held in Bowling Green, Kentucky, October 27, 1946. The Third District Parent-Teacher Association met with the teachers in Franklin this year.

Mr. A. F. Gibson, K. N. E. A. director and former principal of the Pineville High School, is now teaching in Detroit, and continu-

ing his graduate study.

Madisonville, Kentucky, furnished the setting, on October 12, for the Forty-seventh Annual Session of the Second District Education Association. Principal addresses were delivered by Dr. Bertram W. Doyle, dean, Louisville Municipal College, and Mr. Whitney M. Young, assistant supervisor of Education. The theme was: "Making Real Our State Educational Slogan—An Equal Educational Opportunity for Every Kentucky Child." Sessions were presided over by Prof. H. B. Kirkwood, president.

Mr. Blyden Jackson, formerly a teacher in the Madison Street Junior High School, Louisville, has accepted a position as assistant professor of English, at Fisk University.

K.N.E.A. DATES: APRIL 10-13, 1946, IN LOUISVILLE

Send Annual Dues NOW to the Secretary-Treasurer



SECOND FLOOR
CITIZENS BANK BUILDING

Community

FINANCIAL SERVICE
INCORPORATED

Lexington, Kentucky

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We will lend you any amount up to \$300.00 on your signature without security—without endorsers—no wage assignments—no deductions or fees and we do not notify your friends or school executives.

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Geo. C. Leach, President.

P. S.: TO OUR MANY CUSTOMERS: If you want additional cash let us know how much. Our files contain all the necessary information. We will welcome an opportunity to serve you again.

Kindly send me, IN A PLAIN ENVELOPE, your folder, "FACTS," also full details about your BY MAIL Loan Plan for Teachers. It is understood this inquiry will not obligate me in any manner and you will not notify my school executives, friends or relatives.

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City..... County.....