GheLOOKOUT

OCTOBER 1954

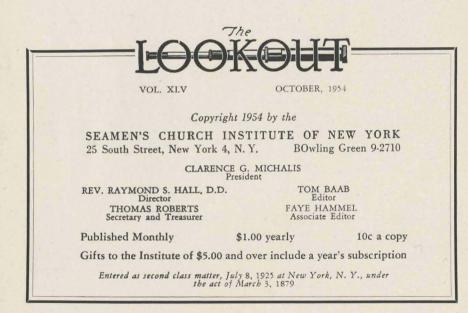
SEAMEN'S CHURCH INSTITUTE of NEW YORK



THE SEAMEN'S CHURCH INSTITUTE OF NEW YORK is a shore home for merchant seamen who are between ships in this great port. The largest organization of its kind in the world, the Institute combines the services of a modern hotel with a wide range of educational, medical, religious and recreational facilities needed by a profession that cannot share fully the important advantages of home and community life.

The Institute is partially self-supporting, the nature of its work requiring assistance from the public to provide the personal and social services that distinguish it from a waterfront boarding house and so enable it to fulfill its true purpose: being a home away from home for the merchant seamen of all nationalities and religions.

A tribute to the service it has performed during the past century is its growth from a floating chapel in 1844 to the thirteen-story building at 25 South Street known to merchant seamen the world around.



THE COVER:

Reproduced for our cover this month is an impressionistic view of New York at night done by R. M. Clement, who sails with the French Line. His painting won first prize at the Institute in the 1954 Artists and Writers Club Contest. See page 4.

The Lookout

VOL. XLV

October, 1954

No. 10



The Independence as she entered New York on her maiden voyage three and one-half years ago. She has since completed 100 crossings of the Atlantic.

A Summing Up

THE Independence is a 29,500-ton passenger ship operated by American Export Lines. One of thirty ships in the company's fleet, the 1000-passenger vessel entered service in 1951 and recently completed its 100th crossing of the Atlantic. J. E. Slater, president of the line, took that occasion to give an accounting of the money that has changed hands as a result of the ship's three and one-half years of service.

The *Independence* has earned nearly \$29 million. Most of this sum, Mr. Slater reported, has been disbursed for American goods and services. Of a \$25 million revenue from passenger service, travel agents shared \$1,700,000 in commissions, and freight brokers claimed \$50,000. Thirteen million in wages went to 590 officers and crewmen, whose families are scattered all across the nation, and stevedores earned nearly \$800,000. Maintenance and repair payrolls gained more than \$1,500,000, and \$300,000 went for port charges.

In steaming 478,000 miles, the *Independence* has paid three million into the coffers of the fuel producers, and Mr. Slater revealed that another four million had been disbursed for the products of



other basic American industries in order to feed the passengers and crew during the vessel's service period. These purchases included:

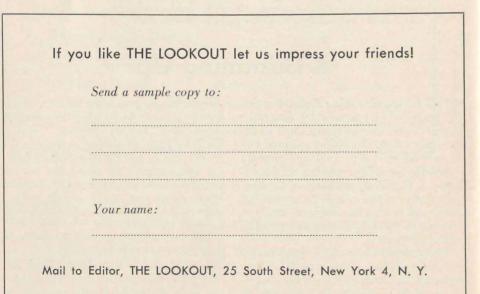
> 1,250,000 lbs. of beef 281,000 lbs. of prime ribs 175,000 lbs. of beef tenderloins 147,000 lbs. of smoked hams 226,000 lbs. of lamb 226,000 lbs. of yeal

63,000 lbs. of bacon 650,000 lbs. of poultry 489,000 lbs. of flour 165,000 lbs. of butter 265,000 doz. of eggs 234,000 lbs. of sugar

The \$25 million spent during the 20 months required for the ship's construction was estimated to have provided employment for 2,500 American shipyard workers and for an equal number of workers in vendors' plants in 35 states.

The goings and comings of this large vessel were cited as playing a significant part in creating the waterfront activity upon which one-sixth of New York's economy is said to thrive.

Reviewing the vessel's record, Mr. Slater concluded: "Ships are national economic assets. Nevertheless, there is an alarming lack of public understanding and support for our maritime industry. With such support our shipping can be kept strong and virile. It can keep open essential trade routes. It can fulfill its assigned destiny as an ever-ready auxiliary to the armed forces in time of war."



Nantucket

Battered



I UTY-BOUND to stay at her post and thus unable to flee the treacherous winds of Hurricane Edna, the famous *Nantucket* lightship was severely battered by the second great hurricane of the year as it ripped across her station 49 miles southeast of Nantucket Island.

Known to thousands of seamen and travelers returning from Europe by ships on the Great Circle Route, the important Coast Guard navigational aid did battle for two and one-half hours with 70-foot seas and winds up to 110 miles an hour.

According to reports from the crew, the first mountainous wave to hit the

A crew member stands beside the smashed auxiliary steering wheel of the Nantucket.



vessel snapped the anchor chain, smashed five glass portholes on the vessel's port side, wrecked the wheel and all instruments within the wheel house, as well as sweeping off the instruments from the flying bridge. The crew managed to rig and set a spare mushroom anchor but not until the vessel had drifted ten miles toward Nantucket Shoals.

The same wave, or a second closely following, knocked off the port engine ventilator and threw it over to the starboard side where it wedged under a lifeboat, shipping water down the stack and bending the rudder.

As tons of water started pouring in through a jagged hole in the bow, fires broke out in the ship. The foghorn was silenced and the electrical system failed. There was no hope of abandoning ship, as the lifeboats were smashed to pieces with the first big wave.

Radioman James E. Sheehan, painfully burned when his radio erupted sparks as he sent out an S.O.S., managed to get off only one other message: "We're taking a helluva beating."

Rescue was close at hand, however, from the fast-moving Coast Guard cutters *Yakutat* and *Campbell* from Newport, R. I. Help also came from a Coast Guard reconnaissance plane out of New York and the buoy tender *Hornbeam* from Woods Hole.

The *Nantucket*, battered but still afloat, was towed to Boston for repairs.



Rudy Bonich's harbor scene took second prize, with third place going to Tom Lyons for his portrait "Fran," shown left.

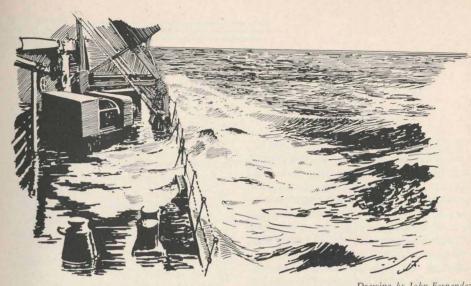
MANHATTAN, a foreign port and a brown-haired young woman are the subjects of the three prize-winning canvases in the recent oil painting competition sponsored by the Artists & Writers Club at the Institute. A wide range of styles, from the primitive to the classical, marked the thirty entries.

Top honors went to R. M. Clement of the French Line for his "New York By Night." The somber blues of the Manhattan skyline, reflected in the luminous surface of the East River, make for an evocative harbor scene. Impressionistic in mood, it has something of the quality of a delicate watercolor.

Quite different in concept is Rudy Bonich's second-prize winner, "In Port." Precisely drawn, this study of a foreign port is executed with delicacy and taste. "Fran," which won third prize for Tom Lyons of the United States Lines, is a skillfully brushed-in portrait done in the manner of a Manet or an early Renoir.

Contrasting sharply were the two honorable-mention paintings by Paul Beagan and Carlos Caffarete, Beagan's, a realistic view of a lighthouse on a rockbound coast, and Caffarete's, a modernistic primitive in high chromatics.

Judges in the contest were artists Bertram Goodman, Gordon Grant and Nancy Ranson. Nominal cash prizes were awarded. The entries are currently on exhibit in the Artists & Writers gallery on the third floor of the Institute, 25 South Street, where they may be seen by the public between the hours of 10 A.M. and 5 P.M., on weekdays.



D	Time Time	In the IT is a set of a set	1.00
Drawing l	15 101	bn Fernana	122

It Happened This Month

THEY had been in the water only a short time when the sharks came.

Three or four hundred of them -12, 14, 16 feet long - surrounded the men clinging to the wreckage from the ship that had just gone down. The men struggled there in the water, trying to build rafts from the floating debris, and kicking hard to keep the sharks off for almost 50 hours. They saw the sharks tear a man's leg off and they saw him die. They began to think of the best way to take their lives. Then the rescue planes started to arrive.

An exciting chapter from the latest novel about the sea? Or perhaps a tale from the past in the days when ships lacked adequate safety devices and wrecks and rescues were everyday affairs? Unfortunately, this story is neither fiction nor history. It happened this month. off the North Carolina coast, when the freighter Mormackite, carrying a cargo of iron ore from Brazil to Baltimore. was hit by high seas and gale winds. The cargo shifted in the hold and the ship went down so fast there was barely time to send out an S.O.S. The eleven men who survived the ordeal of fear and pain were the lucky ones; thirty-seven others died at their posts or perished on the seas.

If anyone feels like griping about the "soft life" of the seaman of today, let him consider the case of the Mormackite. This was not an unusually hazardous trip in dangerous waters. It was a routine voyage on a well-equipped, up-to-date ship. Lookout readers will be reminded of James Pearson's essay, "My Toughest Voyage" (August '54). "My toughest voyage is still to be sailed and my hell ship is yet hull down on some horizon of the future," wrote Pearson. ". . . the half-promise of wilder waters and unholier watch partners is always in the wind and in the sunrises, and it's the reason we never really unpack our bags anywhere . . . this is only a half-promise, true, but the adventure of uncertainty is a good part of any seaman's wages."

In the case of the *Mormackite*, the half-promise was grimly realized. For with all our modern safety devices and all our push-button mechanisms, the man at sea has still to cope with two elements that have not yet been tamed—the winds and the waves. Seafaring, today as always, involves something more than a cruise and a paycheck.

SEA FEVER

An 11-year-old boy who managed to cross the ocean first class on the superliner United States for a record cost of only 15¢, round trip, claims he wouldn't mind making seafaring his adult career. The enterprising future seaman is Eugene Hart of Brooklyn, who just didn't feel like going ashore when the United States pulled out of New York a few weeks ago. Although he was placed on 24-hour guard in the ship's hospital as soon as he was discovered a few hours out at sea. the youthful stowaway had a wonderful time devouring a huge stack of comic books. The boy, who has been afflicted with wanderlust before, said he ran away because "grandmother threw a knife at me." The boy's mother denied this, explaining that if grandmother had thrown a knife, it was only a rubber knife, and only in fun.

PENNY WISE?

There is some speculation that the U.S. Weather Bureau might have been practicing specious economy when it removed its weather ship stationed midway between New York and Bermuda for "economy" reasons last year. Now that the post-mortems on Hurricane Carol. which ripped into the New England coast with little advance fanfare on August 31. are coming in, at least two responsible meteorologists (outside the Weather Bureau) maintain that if the weather ship had been on duty, the New England coast could have been alerted to the storm twelve hours earlier than it was. But it's all a matter of opinion, for other meteorologists, equally competent, claim that the absence of the ship made no difference at all. Talking to Robert Alden of the NEW YORK TIMES, a high official of the Weather Bureau summed it up pretty well by saying: "I don't think the ship would have done any good. But, after all the ship wasn't out there. We don't know whether the data she might have picked up would have helped because there just weren't any data. It's one of those things you can't possibly figure out."

Hurricanes, according to the forecasters, like horse races, are sometimes pretty tough to dope.

WHAT, AGAIN?

It seemed like old times for the French Line when the *lle de France* docked here the first week in October during the short-lived longshoremen's strike, which wasn't short enough to relieve her of 80 tons of roquefort cheese that had to start its way back across the ocean again the next day. We say "old times" because only six months ago in the last waterfront strike, another French Liner, the *Liberté*, got stuck with 100 tons of roquefort for a record total of five crossings.

BY DAYLIGHT ONLY

Ike says those ships that arrive in New York harbor after 6 at night and then have to wait impatiently until morning for quarantine inspectors to come aboard (sometimes at costs to the owners of the vessel of as much as \$5000 per day), are just going to have to keep on waiting — at least for a while.

Since President Eisenhower's pocket veto killed the strenuously advocated way for round-the-clock quarantine service with the shipping companies paying the overtime, maritime and shipping interests are waiting for the next session of Congress to try again. They are hopeful that new legislation can be worked out, however, since the President's chief objection was not to the need of the shipping companies for 24-hour service, but to the excessive overtime and premium pay the bill gives quarantine inspectors of the U. S. Public Health Service.

H.B. 6253 which would have cleared the

The Worl of Ships

GOING SALTY

It will be knots and nautical miles from now on for the men who fly the planes as well as the men who sail the ships. The Civil Aeronautics Administration ordered United States pilots to change from miles an hour and statute miles to knots and nautical miles early in October in an effort to achieve international standardization of the world's airlines. European airways have been measuring speed in knots, rather than miles, for some time.

ANIMAL, VEGETABLE, MINERAL?

Something new in the way of underwater phenomena is lurking in the waters not far from New Orleans. According to the master of the American tanker *Dynajuel*, smoke was sighted on the water: "The smoke appeared to come from underwater and resembled that from bombs, dropped during target practice. It lasted for ten minutes." The Navy Hydrographic Office, which issued the bulletin, offered no explanation.

PAST AND PRESENT

The most up-to-date techniques of marine salvage are being put to use in hopes of discovering over \$9,000,000 worth of Spanish treasure that sank with its ship 366 years ago. In Tobermory Bay, in the Western Isles of Scotland, a Scottish duke, an Irish admiral and some crack British divers are directing the removal of about 12,000 tons of silt believed to cover the Spanish Armada treasure galleon, Florencia, which, according to legend, was blown up there by "treacherie." The eleventh Duke of Argyll, Ian Douglas Campbell, who is conducting the search, has no flimsy claim to the loot. It was established back in 1641, when Charles I, in a royal charter, granted one of the Duke's ancestors and his heirs all but one percent of any Spanish treasure found off Argyllshire.

UP FROM THE DEEP

A 1776 war galley which once helped stave off a British invasion of New York City was floating again on the surface of Lake Champlain a few weeks ago. The battered skeleton of the Trumbull, scuttled by General Benedict Arnold's troops off Fort Ticonderoga as a water barrier against the British fleet, will be the central object of a new naval museum going up on the shore below the fort. As the only intact remnant of the once-proud Revolutionary flotilla was raised from the bottom of the lake by five giant inflated pontoons, her water-weary hulk bore little resemblance to the highmasted, three-gunned galley pictured in contemporary drawings.



99 44/100% Plastic, It Floats

A NEW departure in marine construction was revealed late last month when a large plastic boat was demonstrated at Fort Eustis, Virginia. BSPI-6671 (Barge, Self-Propelled, Inland), which was built for the U.S. Army Transportation Research and Development Command by the Plastics Division of the Englander Company, has successfully undergone rigorous Army tests calling for a self-powered, very shallow draft cargo vessel which can be easily transported overland.

Simple in appearance, the boat is constructed so that it can be shipped in sections and easily assembled in the water without special knowledge, tools or equipment. Weighing only 10.2 tons (approximately one-quarter the weight of a similar vessel of conventional steel construction), the 51-foot craft is capable of carrying a maximum of five tons of dry cargo. Fully loaded, the draft of the vessel is only 21 inches, which makes its use possible in restricted and shallow inland waterways. Powered by two 165horsepower General Motors diesel engines, it can push a fleet of non-powered barges up to 100 tons displacement.

Especially valuable in wartime, the

vessel is made almost entirely of noncritical materials. Molded in a very inexpensive plywood form that can be reused, it allows for rapid and low-cost production.

The Englander people, who spend most of their time making mattresses and dual-purpose sleeping equipment, conducted two years of research in solving the major technical problems involved in the production of BSPI-6671. The hull, 1 and 5/16 inches thick, can be compared to a giant sandwich, the outer layers consisting of laminated fiberglass impregnated with a polyester resin and a middle layer of honey-combed cotton duck material impregnated with phenolic resin. This type of construction gives the resulting plastic approximately five times the strength of steel, pound for pound. Unlike wood, the plastic will not rot. shrink or expand. Unlike steel, its smooth surface will never require painting. It is light, cool and self-insulating. The decks of the vessel are of solid laminate construction. Over the engine room, the laminate has been left in the translucent state to provide natural lighting.

Naturally, the bunks in the plastic craft are furnished with Englander mattresses.

My Toughest Voyage

By George W. Clark

Third Prize, Artists & Writers Club Essay Contest

"ON'T knock off," the bosun commanded, "until you're between the devil and the deep blue sea." My chum and I looked wistfully across the boiling deck, a deck planked with a hundred seams that must be tarred under the hot sun, while the ship walked through a moderate swell and there was no spray. That final seam was the devil — next to the sea.

It was the end of August, 1923. I'd shipped aboard the German bark, *Winterhude*, Hamburg bound with phosphate rock from Jacksonville. All day, and the day before, we had bent sail to the yards and were bruised, dog-tired and mute. Off Mayport Bar, we dipped our answering pennant and let go the tow; the last communication with any craft for 47 days.

The first night, mustered at the break o' the poop, the two mates picked their men, each in turn, an old custom on square-riggers. "It's your Peggy, Yank," snapped the bosun. It was my "Peggy" the first week out. "Relieve the wheel and lookout," droned the mate. I carried "Peggy" again, from the cookhouse to the fo'castle, when we were east of the roaring forties in early October. In rough weather I'd await my chance to dash forward, leap to a belaying pin on the taffrail, then as she rose on a confused sea, skirt to the fo'castle.

There would be sweet soup, salt beef and no duff. If it was the end of the long watch, huge platters of cracker hash nestled in the basket, but no duff. Every other day a two-slice issue of bread was meticulously cut from a single loaf by the oldest hand. Sunday we had duff, just a puff, hard and crusty, filled with dried apple pieces. But we had our jam; jam doled weekly and stowed in an old tobacco tin, a tin hid under a wet fender I called a pillow.

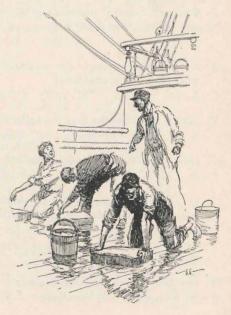
It could not be said the bosun wasn't fair. On my watch below, the ship full-

and-by, I'd sit in the long boat and knot a monkey's fist or learn from an old hand the leeches and the brails. "Goot," he'd say and ask for a pipe. But we had very little time to get slack, even on a Sunday. "Ooop, ooop," bellowed the mate. The royal had a rip, a gasket was flying to leeward, a buntline slipped her stopper on the yard. Such were everyday occurrences in fair weather and my chum and I invariably booted aloft.

There were stormy nights when I vowed to quit the sea. Days when the mate cursed everyone and the cook. Drive her he would, yet, one fearful night, with naught set but fore lower topsail, he kept both watches assembled on the quarter and it was he who went forward to secure the leech.

The voyage ended off Altoona. The usual crimps came aboard and passed out their cards. Soon the crew vanished. "We're men now, chum," I asserted. "Zwei bier!"

Drawing by Gordon Grant



- So you know about the merchant marine!

TRY THESE TWENTY MARITIME QUESTIONS

\$

- The Independence is operated by what steamship company?
 A. Grace Line B. American Export Lines C. Moore-McCormack Lines D. United States Lines
- Britain ranks first among world nations in shipbuilding (1000 gross tons and over). Where does the United States rank?
 A. Second B. Eighth C. Tenth D. Fifth
- 3. The first steamship to cross the Atlantic was the A. Baltic B. Great Eastern C. Savannah D. Atlantic
- 4. In 1946 65% of our country's foreign trade was carried in American ships. Today our ships carry
 A. 37% B. 78% C. 50% D. 28%
- This year marks the 20th anniversary of what famous marine disaster?
 A. General Slocum fire B. Titanic sinking C. Morro Castle fire D. Lusitania sinking
- Seafaring jobs on U.S.-flag ships (1000 gross tons and over) numbered 95,000 in 1952. Today there are
 A. 110,000 B. 125,000 C. 68,000 D. 86,000
- 7. Russian "Snorkel" submarines have a speed of 20 knots. The Liberty ships in our reserve fleet have a speed of A. 25 B. 15 C. 20 D. 10
- 8. For the manufacture of our automobiles, American merchant ships bring products from how many countries?
 A. 56 B. 5 C. 18 D. 42
- 9. Which ship laid the first transatlantic cable? A. Niagara B. Scotia C. Great Eastern D. Lafayette
- 10. How many U.S.-flag passenger ships are in operation today? A. 236 B. 178 C. 36 D. 94
- In 1921 the Seamen's Church Institute of New York set up a service known internationally today as DH MEDICO. This refers to

A. Yearly medical inspections for marine personnel B. Radio medical service for ships at sea C. Trained medical personnel on all ships D. Ship sanitation

12. The first passenger liner equipped with twin screws was the A. Lucania B. Teutonic C. City of New York D. Furst Bismark According to a National law recently enacted, what percentage of Uncle Sam's foreign aid must be shipped in American bottoms?
 A. 75% B. 50% C. 100% D. 60%

5

- 14. Which is the largest ship (gross tonnage, not length) ever to fly the American flag? A. United States B. Leviathan C. U.S.S. Missouri D. World Glory
- 15. What portion of the U.S. merchant fleet is laid up in the inactive reserve? A. 1/2 B. 1/3 C. 1/4 D. 3/4
- 16. The World Glory, the largest tanker ever built, flies the flag of what nation? A. England B. United States C. Greece D. Liberia
- 17. The Eagle is a square-rigged training ship operated by the
 A. Navy B. U. S. Merchant Marine Academy C. Coast Guard
 D. N. Y. State Maritime School
- With a few exceptions, the vessels in the American merchant fleet are all more than ten years old. The average life span for a merchant ship is A. 50 years
 B. 20 years
 C. 30 years
 D. 35 years
- The superliner United States gained the Atlantic Blue Ribbon in 1952 for her crossing at an average speed of
 A. 35.59 knots
 B. 27.46 knots
 C. 31.69 knots
 D. 42.54 knots
- How many new merchant ships have been ordered from private American shipyards during the past two years?
 A. 35 B. 124 C. 86 D. 1

	Masterall correct
	First Mate
	Second Mate
RATE YOURSELF:	Third Mate14, 15
	Able Seaman
	Ordinary Seaman
	Man Overboard

ANSWERS BELOW

	50' D	∀ .91	18° B	J .71	19° D	A.21	14. 8	В	C 13'	15.
11.8	10° C	∀.9	A .8	D.D	D'9	2.C	4' D	3' C	2° B	1. B

10

11

FOR ALL SEAFARERS

Book Briefs



THE VOYAGE OF THE HERETIQUE

Dr. Alain Bombard

Simon & Schuster, New York, \$3.50

Alone in a collapsible rubber life raft, with neither food nor water aboard, a young French physician set out from Tangier, North Africa, in the summer of 1952 to cross the Atlantic. His motivation was neither fame nor fortune, but a scientific desire to prove that mortality among those shipwrecked at sea could be greatly decreased by the right kind of knowledge. Sixty-five days later, Dr. Alain Bombard landed at Barbados with plenty of first-hand experience to back up his theories-among them, that man could survive for long periods of time on fish. plankton and sea water, and that his greatest enemy on the seas is not hunger, but fear. The book that came out of the trip. The Voyage of the Heretique, has already been translated into three languages and is a best-seller in Europe. A tense and exciting drama of one man against the sea, it is also an important contribution to our scientific knowledge of survival.

SICILY - SALERNO - ANZIO

Samuel Eliot Morison

Atlantic-Little, Brown, Boston, \$6.00

This ninth volume in Admiral Morison's History of United States Naval Operations in World War II will be required reading for all those concerned with the fighting history of the war. The first full account of combined American-British operations in the Mediterranean from January 1943 to June 1944, here is the inside story behind three great amphibious operations: the invasion of Sicily (Husky), the capture of the Salerno beachhead (Avalanche), and the long struggle for the Anzio beachhead (Shingle). In all these operations, Vice Admiral Hewitt's Eighth Fleet United States Navy distinguished itself not only for the successful landing of troops on hostile shores, but also for supporting the troops ashore with naval gunfire - a turning point in this aspect of naval warfare.

All Mediterranean campaigns are charged with controversy, and this one was no exception. Admiral Morison relates the sharp cleavage of opinion between British and American strategy, and in addition, pronounces several controversial judgments: in his belief, the whole plan of the Sicilian invasion was illconceived, the Italian Armistice was bungled and the Anzio operation was a mistake. *Illustrated, maps.*

YANKEE WHALERS

A. B. C. Whipple

Doubleday & Co., New York, \$3.95

Blue-black cannibals, rogue whales who sank ships, stormy mutineers and pretty island maidens all figure into these fascinating tales of Yankee whaling. Mr. Whipple has written not a history of the whaling industry, but the reallife stories of the men who left their homes in Nantucket and New Bedford, Sag Harbor and New London to cruise the dangerous paradise of the South Seas for years at a time, in search of the greatest creature that swam the oceans. Their occupation was surely one of the most dangerous in American history; their stories, collected here by the associate editor of *Life*, among the most exciting. Even in peace, scant quiet is at sea; In war, each revolution of the screw, Each breath of air that blows the colours free, May be the last life movement known to you. Death, thrusting up or down, may disunite Spirit from body, purpose from the hull, With thunder, bringing leaving of the light, With lightning letting nothingness annul. No rock, no danger, bears a warning sign, No lighthouse scatters welcome through the dark; Above the sea, the bomb; afloat, the mine; Beneath, the gangs of the torpedo-shark. Year after year, with insufficient guard, Often with none, you have adventured thus; Some, reaching harbour, maimed and battle-scarred, Some, never more returning, lost to us. But, if you 'scape, tomorrow, you will steer To peril once again, to bring us bread, To dare again, beneath the sky of fear, The moon-moved araveyard of your brothers dead. You were salvation to the army lost, Trapped, but for you, upon the Dunkirk beach: Death barred the way to Russia, but you crosst; To Crete and Malta, but you succoured each. Unrecognized, you put us in your debt; Unthanked, you enter, or escape, the grave;

You saved the land, or died to try to save.

Whether your land remember or forget

John Masefield

EPICS OF SALVAGE

David Masters

Little, Brown, Boston, \$3.50

Here is a dramatic account of marine salvage work during World War II, Mr. Masters, a British authority on diving and salvage, writes with ease and skill of the outstanding feats that saved hundreds of Allied ships from destruction. Of special interest are the stories behind the raising of the burned-out Normandy at her New York pier, the refloating of the Cunard liner Georgic, the little-known blocking of the Suez Canal by air-dropped magnetic mines and the strange drama of the treasure hunters in mine-filled waters, who went down 438 feet into a sea charged with danger and returned with over \$6,000,000 in gold.

Tax Law Loopholes

- The law has a lot of loopholes through which to avoid taxes. Some of these are deliberately designed to benefit charities, churches and education; they are an invitation by the Government to put money into worthy causes.
- This year, for the first time, an individual may give up to 30% of his income and still take it as a tax deduction.
- Also new this year is the provision enabling corporations to give more than the 5% legal limit and still deduct the whole amount by carrying the excess over to the next year or the year following. This means that donations can be increased in good years and reduced in poor years, with the corporation saving money on its gifts over a three-year basis.
- Up to 25% of the capital gains tax can be saved by giving securities which have risen in value. They can be sold by charities at the full current market price, which the donor can deduct in preference to the lower price paid. This has a double advantage: it avoids the capital gains tax and also yields an income tax deduction.
- When you add up your tax savings, you find that a \$100 gift to charity costs only:

\$80	on	an	income	of	\$ 5,000
78	**		66	**	10,000
74		**	**		15,000
70		**	**	**	20,000
66	**	**		**	25,000

LEGACIES TO THE INSTITUTE

You are asked to remember this Institute in your will, that it may properly carry on its important work for seamen. While it is advisable to consult your lawyer as to the drawing of your will, we suggest the following as a clause that may be used:

"I give and bequeath to **Seamen's Church Institute of New York**, a corporation of the State of New York, located at 25 South Street, New York City, the sum of ______Dollars."

Note that the words "of New York" are a part of our title. If land or any specific property such as bonds, stocks, etc., is given, a brief description of the property should be inserted instead of the words, "the sum of ______ Dollars."

Contributions and bequests to the Institute are exempt from Federal and New York State Tax.