



A Perusal Of Ship's Service Activities

During the past few months the Ship's Service has undergone a series of what we sincerely hope are improvements. It is believed that a brief outline of these changes would be helpful. Comments and suggestions are desired regarding stocks to be carried, etc., and will be given careful consideration.

The Ship's Service is for the convenience of the crew. It is with this thought uppermost in mind that the recent changes have been made. Arrangements have been made with a number of local firms to give special discounts on purchases by individuals who have Ship's Service Orders. Arrangements have been made to include the services of a shoe repair shop whereby shoe repairs are made 15% cheaper than the regular cost ashore. The Ship's Service will make every effort to purchase through "special orders" any article not carried in the store, but which can lawfully be handled through the Ship's Service. A charge of 2% is made on such purchases. It will be noted that prices in the Ship's Service Store have been substantially reduced through direct buying from manufacturing concerns rather than the local "middle men."

Credit is extended through the use of coupon books. Each man is allowed two books (\$4.00) credit per month. Coupon books are issued at regular hours (1120 to 1200 and 1220 to 1300) on Tuesdays and Thursdays.

Due to the limited space in the store it is not expected that a very large stock of Christmas gifts will be kept

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Good Year Looms For Ship In Boxing And Wrestling

Since the boxing and wrestling season has been officially opened with our meet with the MINNEAPOLIS on 26 November enthusiasm for these man-o'-war-men sports have grown by leaps and bounds. The meet, as you should all know by this time, turned



into a decisive victory for us, due chiefly through hard work and training of the teams and their coaches.

At present because of the operating schedules of vessels in our group bracket there will probably be no cruiser meets during the month of December, but meets will be arranged with other ships or athletic clubs in order to keep the men in top-notch shape.

Outstanding candidates in these sports will be nominated by vessels concerned before the final cruiser eliminations have been run off and these candidates will be quartered aboard some heavy cruiser so that a heavy cruiser team may be entered for fleet meets. Such candidates will be sent to the cruiser selected by 3 January.

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For Thriftiness Be Your Own Banker

You've no doubt envied at times solidity and security as exemplified by your home town banker from the time that you first knew the meaning of the word money. But have you ever thought how you could be your own banker and gain just as much security as he? 'Twould be pretty nice to think of yourself as "Joe Gish, Banker, U.S. Navy," wouldn't it? Well, it is easier than you could possibly believe. Here's how.

Let's assume that for the sake of argument that you desire to buy a car; a second hand car from one of the reputable concerns here in Long Beach. All right—you go down to the lot and pick out one for \$500; one of those baby blue jobs that you've had your heart set on so long, make a \$150 down payment and drive away the proud possessor of a lovely John Jalope with the first payment some thirty days away in the roseate future. We will analyze the transaction.

The used car company sells your contract to a finance company for the amount due them—\$350 in this case. Usually they sell it for a little bit less, but that is no concern of ours at the moment. Whether or not you knew it, you signed a contract with the finance company at the time of the sale to the effect that you will pay them a stipulated amount, about twenty-six dollars in this case, for the next eighteen months in nice "easy" payments—making a total of \$468. This added to the initial down payment adds up to the large figure of \$618. Quite a long way from the original \$500, isn't it?

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