

National Social Security Institute is charged with the administration of the social insurance programs, as well as preliminary research and preparation. Its three principal constituent organs are the Council of Directors, the General Management, and the Technical Council.

The Institute's Council of Directors is identical in composition with the Council of Directors of the National Assistance and Social Welfare Board. It has 15 members—four from workers' organizations, three from employer groups, one from the Medical

College, one from the minority party, and six from the Government. The latter are the chairman, the Minister of Labor, Minister of Public Health, Minister of Economy, Minister of Finance, and the Director General of the National Social Security Institute.

The national budget of 272 million cordobas for 1956-57 included 14 million cordobas for social insurance, the amount calculated as equivalent to the Government contribution and its share as employer of covered public workers. There are as yet no

statistics on the operations of the program.

The gainfully employed population was estimated in 1953 at about 330,000, of whom 234,000 were in agricultural and stock-raising pursuits. Gainfully employed persons in urban areas, including some in agriculture, numbered about 182,000, and the original estimates indicated that about 127,000 would eventually be covered by social insurance. At the present time, however, the number is much smaller, since the zone of operations is restricted.

Notes and Brief Reports

State-Chartered Credit Unions in 1956 *

In 1956 business activity reached a new high for a peacetime period, and credit union operations likewise flourished. In credit unions chartered under State laws, total assets

Table 1.—Development of State-chartered credit unions, 1925-1956

| Year | Number of credit unions | | Number of members | Assets |
|-------------------|-------------------------|-----------|-------------------|---------------|
| | Active | Reporting | | |
| 1925 | 419 | 176 | 108,000 | (1) |
| 1929 | 974 | 838 | 264,908 | (1) |
| 1931 | 1,500 | 1,244 | 286,143 | \$33,645,343 |
| 1932 | 1,612 | 1,472 | 301,119 | 31,416,072 |
| 1933 | 2,016 | 1,772 | 359,646 | 35,496,668 |
| 1934 | 2,450 | 2,028 | 427,097 | 40,212,112 |
| 1935 | 2,600 | 2,589 | 597,609 | 47,964,068 |
| 1936 | 3,490 | 2,734 | 854,475 | 73,659,146 |
| 1937 | 3,792 | 3,128 | 1,055,736 | 97,087,995 |
| 1938 | 4,299 | 3,977 | 1,236,826 | 117,672,392 |
| 1939 | 4,782 | 4,677 | 1,459,377 | 145,803,444 |
| 1940 | 5,267 | 5,175 | 1,700,390 | 180,649,090 |
| 1941 | 5,663 | 5,506 | 1,907,694 | 216,557,977 |
| 1942 | 5,622 | 5,400 | 1,797,084 | 221,114,849 |
| 1943 | 5,285 | 5,124 | 1,721,240 | 228,314,723 |
| 1944 | 4,993 | 4,907 | 1,629,706 | 253,663,658 |
| 1945 | 4,923 | 4,858 | 1,626,364 | 281,524,015 |
| 1946 | 5,003 | 4,954 | 1,717,616 | 322,082,553 |
| 1947 | 5,155 | 5,097 | 1,893,944 | 380,751,106 |
| 1948 | 5,273 | 5,271 | 2,120,708 | 443,049,653 |
| 1949 | 5,427 | 5,402 | 2,271,115 | 510,726,465 |
| 1950 | 5,602 | 5,585 | 2,482,539 | 599,165,879 |
| 1951 | 5,881 | 5,886 | 2,732,495 | 693,613,296 |
| 1952 | 6,362 | 6,324 | 3,035,046 | 853,709,783 |
| 1953 | 7,096 | 6,986 | 3,380,121 | 1,040,874,593 |
| 1954 | 7,814 | 7,713 | 3,756,862 | 1,237,175,567 |
| 1955 ² | 8,387 | 8,263 | 4,121,421 | 1,476,014,239 |
| 1956 | 8,901 | 8,763 | 4,548,617 | 1,741,742,069 |

¹ Data not available.

² Revised.

* Prepared in the Statistics and Reports Branch, Bureau of Federal Credit Unions.

exceeded \$1.7 billion (table 1), a gain of 18 percent from the amount a year earlier. Membership passed the 4.5-million mark, rising more than 10 percent during the year, and members' shareholdings increased \$277.8 million (18 percent) to a total of nearly \$1.5 billion. The average savings of members of State-chartered credit unions moved up to \$323 by the end of the year; on December

31, 1955, the average was \$302. Income exceeded the operating expenses of credit unions chartered under State laws by \$68.9 million in 1956. This amount was \$11.2 million (19 percent) greater than net earnings in 1955. In credit unions that paid a dividend in 1956, members received \$46.4 million, or \$7.4 million more than in the preceding year.

Data on State-chartered credit unions are reported annually to the Bureau of Federal Credit Unions by the official in each State who is re-

Table 2.—Total amount of loans and amount of real estate loans made by State-chartered credit unions, 25 States, 1956¹

| State | Loans outstanding, end of year | | Loans made during year | |
|----------------------------------|--------------------------------|------------------------|------------------------|------------------------|
| | Total | Secured by real estate | Total | Secured by real estate |
| Total, 25 States..... | \$914,126,227 | \$230,003,178 | \$976,021,000 | \$91,220,000 |
| Arizona..... | 2,207,485 | 37,855 | 2,475,595 | 37,855 |
| California..... | 120,674,796 | 19,281,345 | 119,727,003 | (3) |
| Colorado..... | 24,375,086 | 2,860,010 | 30,824,945 | 1,560,696 |
| Florida..... | 22,417,975 | 2,368,315 | 30,921,336 | (3) |
| Iowa..... | 28,676,110 | 4,300,357 | 33,992,214 | 1,691,648 |
| Kansas..... | 15,512,858 | 1,393,400 | 19,246,620 | (3) |
| Maine..... | 2,974,009 | 7,034 | 3,569,929 | |
| Massachusetts..... | 99,982,803 | 46,167,178 | 94,488,053 | 12,246,499 |
| Michigan..... | 109,385,103 | 29,489,272 | 124,213,308 | 4,713,900 |
| Minnesota..... | 63,298,788 | 26,492,666 | 62,940,797 | 9,004,621 |
| Mississippi..... | 1,307,444 | 211,191 | 1,356,282 | 102,600 |
| Missouri ⁴ | 57,828,160 | 9,795,520 | (5) | (5) |
| New Hampshire ⁵ | 4,404,962 | 2,300,935 | (6) | (3) |
| North Dakota..... | 4,633,397 | 545,315 | 3,207,784 | (3) |
| Ohio..... | 79,550,067 | 9,732,011 | 105,832,795 | (3) |
| Oklahoma..... | 12,810,791 | 4,101,623 | (7) | (3) |
| Oregon..... | 11,742,688 | 717,590 | 13,772,627 | 440,699 |
| Rhode Island..... | 34,569,334 | 20,168,616 | 20,015,559 | 5,721,844 |
| Tennessee..... | 22,169,834 | 3,930,175 | (8) | (3) |
| Texas..... | 55,659,603 | 3,446,979 | 76,963,845 | 1,809,499 |
| Utah..... | 15,330,817 | 1,980,586 | 16,891,437 | 991,809 |
| Vermont..... | 1,708,231 | 247,977 | 406,516 | 34,449 |
| Washington..... | 26,541,495 | 2,116,216 | 32,835,905 | 818,593 |
| West Virginia..... | 1,904,342 | 217,729 | 2,185,667 | (3) |
| Wisconsin..... | 94,460,049 | 41,784,274 | 76,278,605 | 15,766,037 |

¹ States reporting on real estate loans. Data are for calendar year, unless otherwise noted.

² Includes estimate for States not reporting.

³ Data not reported.

⁴ Fiscal year ended Sept. 30.

⁵ Fiscal year ended June 30.

sponsible for supervising the credit unions chartered under the State law. In 1956 substantially complete reports were received from all but two of the 46 jurisdictions that have provisions for chartering credit unions. Four States—Delaware, Nevada, South Dakota, and Wyoming—had not enacted a credit union law by the end of 1956.

Items not reported were estimated by the Bureau, largely on the basis of available information for previous years. Data for 1955 have been revised on the basis of reports received too late for inclusion in the summary tabulations last year.

Provisions for making real estate

loans appear in the laws of 32 of the 46 jurisdictions that have a credit union law. In 12 other jurisdictions the law is silent with respect to such loans, and in only two—Illinois and New Jersey—are real estate loans prohibited. In 1956, 20 of the States with specific provisions for this type of loan, and five States in which the law neither specifies nor prohibits the granting of loans with real estate as security, reported some activity in this area (table 2). In these 25 States, total loans outstanding at the end of 1956 amounted to \$914 million, and \$230 million—or one-fourth of this amount—was secured by mortgages on real

estate. Loans for all purposes totaled an estimated \$976 million during 1956 in the 25 States reporting, and about \$91 million of this amount was secured by real estate.

Among the 12 States¹ that reported on real estate loans during both 1955 and 1956, outstanding loans of all types increased 22 percent during the 12-month period, and real estate loans went up at about the same rate. Although loans made during 1956 for all purposes likewise rose 22.3 percent, real estate loans

¹ Colorado, Iowa, Maine, Michigan, Minnesota, Mississippi, Oregon, Rhode Island, Texas, Utah, Washington, and Wisconsin.

Table 3.—Operations of State-chartered credit unions, by State, 1956

| State | Law enacted | Number of credit unions | | Number of members | Loans outstanding end of year | Paid-in share capital | Reserves | Total assets | Net earnings | Dividends on shares |
|-----------------------------|-------------|-------------------------|-----------|-------------------|-------------------------------|-----------------------|--------------|-----------------|----------------------|----------------------|
| | | Active | Reporting | | | | | | | |
| Total, 1955 ¹ | | 8,387 | 8,258 | 4,121,421 | \$1,070,844,101 | \$1,243,495,526 | \$68,421,131 | \$1,476,014,239 | \$57,699,417 | \$38,936,083 |
| Total, 1956 ¹ | | 8,901 | 8,763 | 4,548,617 | 1,276,979,336 | 1,471,341,255 | 82,689,526 | 1,741,742,069 | 68,883,604 | 46,370,985 |
| Alabama ² | 1927 | 130 | 130 | 72,413 | 21,621,331 | 24,277,226 | 787,581 | 28,145,202 | 1,472,346 | 978,355 |
| Arizona | 1929 | 40 | 40 | 9,447 | 2,207,485 | 2,065,895 | 40,325 | 2,437,186 | 106,758 | 40,151 |
| Arkansas | 1931 | 49 | 49 | 12,506 | 1,965,079 | 1,489,372 | 98,386 | 2,735,050 | 107,693 | 71,255 |
| California | 1927 | 536 | 536 | 373,619 | 120,674,796 | 126,261,633 | 5,208,431 | 146,024,400 | 6,150,838 | 4,055,966 |
| Colorado | 1931 | 121 | 121 | 69,692 | 24,375,086 | 24,981,625 | 1,019,115 | 29,289,828 | 1,233,225 | 705,858 |
| Connecticut | 1939 | 149 | 149 | 38,751 | 8,685,920 | 11,281,693 | 284,216 | 12,401,643 | 483,390 | 203,817 |
| District of Columbia | 1932 | 17 | 17 | 18,341 | 3,111,439 | 3,525,902 | 284,830 | 4,128,587 | 171,833 | 128,136 |
| Florida | 1929 | 247 | 244 | 84,613 | 22,417,975 | 26,469,419 | 1,339,661 | 29,740,387 | 1,563,280 | 874,457 |
| Georgia | 1925 | 159 | 159 | 66,460 | 18,349,212 | 354,490 | 952,344 | 24,220,668 | ² 756,751 | ² 700,600 |
| Idaho ³ | 1935 | 50 | 50 | 4,700 | 600,000 | 590,000 | 20,000 | 700,000 | 32,560 | 21,938 |
| Illinois | 1925 | 1,343 | 1,301 | 647,868 | 160,292,904 | 228,488,250 | 13,238,306 | 252,946,324 | 10,240,087 | 6,905,722 |
| Indiana ⁴ | 1923 | 163 | 163 | (⁵) | 20,389,828 | 25,610,894 | 1,330,076 | 28,634,495 | (⁵) | (⁵) |
| Iowa | 1925 | 289 | 289 | 102,355 | 28,676,110 | 33,739,023 | 1,591,472 | 38,409,259 | 1,299,991 | 984,565 |
| Kansas | 1929 | 160 | 157 | 64,064 | 15,512,858 | 18,561,424 | 634,316 | 20,855,473 | 981,630 | 600,975 |
| Kentucky ⁴ | 1922 | 128 | 127 | (⁵) | 14,578,980 | 16,996,278 | 993,811 | 19,107,018 | (⁵) | (⁵) |
| Louisiana | 1924 | 105 | 105 | 32,512 | 8,217,052 | 8,686,598 | 571,790 | 10,391,346 | 551,375 | 349,251 |
| Maine ⁶ | 1936 | 9 | 9 | 10,957 | 2,974,009 | 2,936,918 | 206,314 | 3,676,376 | 112,322 | 89,478 |
| Maryland | 1929 | 47 | 47 | 47,700 | (⁵) | 11,443,524 | 695,189 | 14,567,897 | 717,036 | 439,576 |
| Massachusetts | 1909 | 480 | 480 | 391,800 | 99,982,803 | 121,150,907 | 12,619,243 | 148,946,302 | (⁵) | (⁵) |
| Michigan | 1925 | 481 | 465 | 297,617 | 109,385,103 | 125,103,807 | 5,234,214 | 140,467,055 | 5,298,755 | 3,743,638 |
| Minnesota | 1925 | 372 | 372 | 167,831 | 63,298,788 | 63,069,182 | 3,207,653 | 76,928,884 | 2,557,930 | 2,132,583 |
| Mississippi | 1924 | 16 | 16 | 5,939 | 1,307,444 | 1,658,695 | 103,266 | 1,935,267 | 106,013 | 84,828 |
| Missouri ⁷ | 1927 | 495 | 498 | 212,815 | 57,828,160 | 73,824,139 | 3,090,147 | 81,489,714 | 2,075,398 | 1,885,017 |
| Montana | 1929 | 15 | 15 | 3,559 | 775,282 | 723,524 | 40,989 | 897,656 | 42,332 | 14,117 |
| Nebraska | 1919 | 72 | 72 | 29,619 | (⁵) | 9,531,692 | 357,732 | 10,429,813 | 473,897 | 335,773 |
| New Hampshire ⁴ | 1921 | 33 | 33 | 13,250 | 4,404,962 | 2,385,204 | 172,054 | 5,621,107 | 272,344 | 57,427 |
| New Jersey | 1924 | 72 | 72 | 42,264 | 4,359,965 | 13,301,262 | 525,055 | 14,133,488 | 456,079 | 355,423 |
| New Mexico | 1945 | 46 | 46 | 8,522 | 1,187,682 | 1,045,060 | 23,139 | 1,293,049 | 41,770 | 22,715 |
| New York | 1913 | 180 | 180 | 158,609 | 33,627,375 | 39,247,864 | 3,596,466 | 46,540,411 | 1,723,640 | 1,123,480 |
| North Carolina ³ | 1915 | 210 | 170 | 70,000 | 14,100,000 | 15,500,000 | 1,600,000 | 20,000,000 | 1,300,000 | 400,000 |
| North Dakota | 1935 | 80 | 80 | 16,722 | 4,633,397 | 6,411,753 | 233,343 | 6,922,263 | 170,265 | 65,842 |
| Ohio | 1931 | ⁸ 520 | 504 | 263,008 | 79,550,067 | 90,607,764 | 4,221,927 | 105,872,176 | 4,481,272 | 2,905,387 |
| Oklahoma | 1933 | 42 | 42 | (⁵) | 12,810,791 | 272,174 | 951,487 | 15,502,154 | (⁵) | (⁵) |
| Oregon | 1915 | 39 | 39 | 31,187 | 11,742,688 | 12,168,849 | 631,048 | 13,737,713 | 603,687 | 403,804 |
| Pennsylvania | 1933 | 117 | 115 | 76,252 | 14,204,365 | 18,670,640 | 1,084,542 | 22,272,172 | 835,609 | 562,373 |
| Puerto Rico ⁴ | 1947 | 126 | 126 | 44,600 | 7,120,265 | 6,169,000 | 325,200 | 7,791,500 | 109,721 | (⁵) |
| Rhode Island | 1914 | 81 | 81 | 90,894 | 34,569,334 | 30,181,149 | 2,805,558 | 47,566,922 | 1,511,187 | 766,672 |
| South Carolina ² | 1915 | 29 | 19 | 6,784 | 1,186,771 | 1,568,000 | 28,000 | 1,648,284 | 51,000 | 31,000 |
| Tennessee | 1923 | 145 | 141 | 74,979 | 22,169,834 | 26,738,893 | 879,447 | 29,989,379 | 1,355,418 | 908,354 |
| Texas | 1913 | 394 | 390 | 168,148 | 55,659,603 | 59,305,671 | 1,140,771 | 66,926,826 | 3,067,736 | 2,406,514 |
| Utah | 1915 | 125 | 125 | 38,654 | 15,330,817 | 15,366,114 | 420,392 | 17,125,041 | 725,787 | 519,739 |
| Vermont | 1921 | 58 | 58 | 10,496 | 1,708,231 | 1,778,792 | 61,892 | 1,964,424 | 86,232 | (⁵) |
| Virginia | 1921 | 80 | 80 | (⁵) | 8,279,059 | 7,053,334 | 447,996 | 9,521,410 | (⁵) | (⁵) |
| Washington | 1933 | 134 | 134 | 96,977 | 26,541,495 | 30,863,627 | 1,482,430 | 34,620,010 | 1,680,554 | 1,083,863 |
| West Virginia | 1925 | 23 | 23 | 7,519 | 1,904,342 | 1,461,285 | 87,982 | 2,215,192 | 89,891 | 66,037 |
| Wisconsin | 1913 | 694 | 694 | 309,574 | 94,460,049 | 128,422,710 | 8,021,390 | 140,942,712 | 5,254,188 | 3,498,794 |

¹ Includes estimates for data not reported. Totals for 1955 revised.

² Data furnished by State Credit Union League.

³ Estimated.

⁴ Fiscal year ended June 30.

⁵ Data not reported.

⁶ Includes data for 1 credit union as of Oct. 31.

⁷ Fiscal year ended Sept. 30.

Table 4.—Selected data on State-chartered and Federal credit union operations, 1955 and 1956

[Amounts in thousands]

| Item | 1955 | 1956 |
|--|-------------------------------|-------------|
| | All credit unions | |
| Number in operation..... | 16,193 | 17,251 |
| Number reporting..... | 16,064 | 17,113 |
| Number of members..... | 8,153,641 | 9,050,827 |
| Amount of loans outstanding..... | \$1,933,886 | \$2,326,168 |
| Paid-in share capital ¹ | 2,378,660 | 2,837,599 |
| Reserves..... | 109,932 | 136,520 |
| Total assets..... | 2,743,441 | 3,270,944 |
| Net earnings..... | 109,531 | 132,299 |
| Dividends paid on shares..... | 74,319 | 91,359 |
| | State-chartered credit unions | |
| Number in operation..... | 8,387 | 8,901 |
| Number reporting..... | 8,258 | 8,763 |
| Number of members..... | 4,121,421 | 4,548,617 |
| Amount of loans outstanding..... | \$1,070,844 | \$1,276,979 |
| Paid-in share capital ¹ | 1,243,496 | 1,471,341 |
| Reserves..... | 68,421 | 82,690 |
| Total assets..... | 1,476,014 | 1,741,742 |
| Net earnings..... | 57,699 | 68,884 |
| Dividends paid on shares..... | 38,936 | 46,371 |
| | Federal credit unions | |
| Number in operation..... | 7,806 | 8,350 |
| Number reporting..... | 7,806 | 8,350 |
| Number of members..... | 4,032,220 | 4,502,210 |
| Amount of loans outstanding..... | \$863,042 | \$1,049,189 |
| Paid-in share capital..... | 1,135,165 | 1,366,258 |
| Reserves..... | 41,511 | 53,831 |
| Total assets..... | 1,267,427 | 1,529,202 |
| Net earnings..... | 51,832 | 63,415 |
| Dividends paid on shares..... | 35,383 | 44,988 |

¹ Excludes members' deposits amounting to \$67,233,000 in 1955 and \$76,552,000 in 1956.

increased 37.8 percent—an indication of the greater activity in this type of loan in these States. At the end of 1955, real estate loans accounted for 28.4 percent of all loans made in these 12 States; a year later, 28.5 percent of all loans were secured by real estate mortgages. Real estate loans made during the year, however, went up from 7.7 percent of all loans in 1955 to 8.7 percent of the total in 1956.

Illinois continued to lead in 1956 in the number of active State-chartered credit unions. The 1,343 credit unions in that State were almost double the number in Wisconsin, which—with 694 active units—was in second place. Two other States, California and Ohio, each reported more than 500 credit unions operating under a State charter (table 3).

The average shareholdings of members in the 8,763 State-chartered credit unions that reported in 1956

amounted to \$323; the range was from \$119 in Arkansas to more than \$400 in Michigan and Wisconsin. A year earlier the average for all groups was \$302. In Georgia and Oklahoma, members are credited with only one share, and their remaining savings in the credit union are in the form of deposits. For this reason, shareholdings as such averaged only \$5 in Georgia and about \$7 in Oklahoma. When members' deposits are included, however, savings averaged \$315 in Georgia and \$352 in Oklahoma.

Deposits in addition to shares were, in fact, reported in nearly two-thirds of the jurisdictions, and totaled nearly \$77 million in 1956. Total savings (shares and deposits) of members of State-chartered credit unions exceeded \$1.5 billion at the end of 1956, a gain of 18 percent from the amount a year earlier.

The more than 17,000 credit unions in the United States operating under State or Federal charter at the end of 1956 had assets of nearly \$3.3 billion, loans outstanding to members amounted to more than \$2.3 billion, and the 9 million members had accumulated more than \$2.8 billion in shares. Members received more than \$91 million in dividends in 1956, about equally divided among those in State-chartered and those in Federal credit unions (table 4).

Recent Publications*

Social Security Administration

BUREAU OF FEDERAL CREDIT UNIONS. *Federal Credit Unions, 1956. Report of Operations.* Washington: U. S. Govt. Print. Off., 1957. 30 pp. Limited free distribution; apply to the Bureau of Federal Credit Unions, Social Security Administration, Washington 25, D. C.

BUREAU OF OLD-AGE AND SURVIVORS INSURANCE. *Private Employee Benefit Plans: Selected Annotated Ref-*

* Prepared in the Library, Department of Health, Education, and Welfare. Orders for items listed should be directed to publishers and booksellers; Federal publications for which prices are listed should be ordered from the Superintendent of Documents, U.S. Government Printing Office, Washington 25, D.C.

erences. (Rev. ed.). Baltimore: The Bureau, June 1957. 36 pp. Processed. Limited free distribution; apply to the Bureau of Old-Age and Survivors Insurance, Social Security Administration, Baltimore 2, Md.

BUREAU OF PUBLIC ASSISTANCE. *Public Assistance Under the Social Security Act.* Washington: U.S. Govt. Print. Off., 1957. 29 pp. 25 cents.

Describes the public assistance programs and explains the responsibilities of the Federal agency and State governments.

GREVILLE, T. N. E. *Illustrative United States Population Projections.* (Actuarial Study No. 46.) Washington: Division of the Actuary, Office of the Commissioner, May 1957. Processed. Limited free distribution; apply to the Division of the Actuary, Social Security Administration, Washington 25, D.C.

OFFICE OF THE COMMISSIONER. DIVISION OF PROGRAM RESEARCH. *Finances of Voluntary Health Insurance, 1956: Comparative Standing of the Nonprofit Plans and the Insurance Companies,* by Agnes W. Brewster. (Research and Statistics Note No. 31—1957.) Washington: The Division, Sept. 11, 1957. 5 pp. Processed. Limited free distribution; apply to the Division of Program Research, Social Security Administration, Washington 25, D. C.

General

BALL, ROBERT M. "Social Security Today." *Public Welfare*, Vol. 15, July 1957, pp. 87-90 ff. \$1.00.

By the Deputy Director, Bureau of Old-Age and Survivors Insurance.

"Changes in the National Insurance Scheme in Czechoslovakia." *Industry and Labour*, Geneva, Vol. 18, August 1957, pp. 160-165. 25 cents.

CLARKE, HELEN I. *Social Legislation.* (2d edition.) New York: Appleton-Century-Crofts, 1957. 665 pp. \$6.90.

HUNTINGTON, EMILY HARRIETT. *Spending of Middle-Income Families.* Berkeley: University of California Press, 1957. 179 pp. \$6.

LITTLE, I. M. O. *A Critique of Welfare Economics.* New York: Oxford University Press, 1957. 302 pp. \$4.80.

"Recent Legislation in the Field of Social Security in Turkey." *Industry and Labour*, Vol. 18, August 1957, pp. 165-167. 25 cents.

U. S. DEPARTMENT OF COMMERCE. BU-