Stamfield Lodge Loses its Building: A Story of Denton during the Depression

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In 1925 the Masons of Stanfield Lodge No. 217, in Denton, Texas, built a magnificent three-story Temple on East Hickory Street, near the courthouse square. This was a building which the members thought would serve the lodge for at least a century and be a credit to Masonry throughout the state. Instead of meeting the needs of Stanfield Lodge for 100 years, however, the building’s Masonic usage lasted little more than a decade, ending in a complete financial loss in March 1937.1

Stanfield Lodge had possessed several “homes” in Denton by the time it constructed the Temple in 1925. Chartered in 1857, the Lodge initially met in the county clerk’s office of the new courthouse until warned by the Grand Lodge (state organization) in 1859 that a more suitable location must be found. The members constructed a two-story frame building on South Elm Street, about a quarter mile from the square, and this served their needs until 1880. Desiring a more central location, in that year the brethren rented the second floor of the Piner Building on the square for $300 a year and remained there until 1886, when financial distress occasioned by the state-wide drought forced them to return to the old Temple. In 1894 they purchased the second floor of the Ponder Building at 9 East Hickory Street for $1,750. This proved so satisfactory that in 1905 they bought the lower floor, containing rental space, for $8,300, paying $1,300 in cash and signing ten promissory notes of $700, each bearing eight percent interest. The “easy-payment” theory of installment plan purchasing was already well-established with the Lodge by that time.2

Both the city of Denton and Stanfield Lodge experienced phenomenal growth between 1900 and 1920. Whereas the city increased from 4,187 to 7,626 inhabitants in that period, the Lodge mushroomed from seventy-eight to 277 members by 1920. By 1916 the Ponder Building property was worth almost $20,000 and yielded an annual rental income of more than a thousand dollars. This amount, plus the $3 per member annual dues, gave the Lodge a yearly income of $1,800. Larger quarters were needed, and Stanfield’s Masons were in an expansionistic mood.1

The movement toward a new Temple began in July 1920, when J.J. Maclachlan, a local insurance agent and chairman of a committee to investigate “the present lodge room,” reported in favor of purchasing another lot and selling the Ponder Building. During the next four years the brethren considered several new locations but could agree on none. Then, at a summoned meeting on June 26, 1924, the building committee suggested two alternatives: tear down the present building and construct a new Temple on the site; or, build a separate structure at the rear of the

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existing one. "... in either case your committee recommends a three story building but prefers to leave the decision between the two plans to a vote of the membership of the lodge." The 153 members present adopted the first proposal. The brethren later decided to cash in $40,000 in U.S. Government bonds and invest the money in the building. This sizable down payment "tided things over" until the Lodge negotiated a $30,000 loan from a Dallas bank early in 1926.⁴

On March 9, 1925, the Denton Record-Chronicle reported that the work of razing the old Masonic Temple had begun, and all materials possible were being salvaged for use in the new structure. It would have a steel and concrete frame, be faced with brick and trimmed with stone, be fireproof, "And when it is completed, it will be an edifice of which not only the Masonic Lodge, but the entire town will be proud." The destruction of the old building was finished by March 21. While the work was proceeding, Stanfield Lodge held its meetings over the nearby Olympia Confectionary. Although heavy rains delayed construction, on May 30 the Record-Chronicle noted that the foundation was "virtually complete." By mid-August, construction had advanced sufficiently that Grand Master Guinn Williams of Decatur, also a member of the United States House of Representatives (1922-33), had arrived for the cornerstone ceremony in 103 degree heat on August 12. Of Stanfield's 386 members, sixty-two attended along with 103 visiting brethren. Following the ceremony, Brother J.W. "Dad" Pender, Sr., a government instructor at North Texas Teachers College ("T.C."), delivered an oration in which he observed: "Satisfaction is the death of progress, and dissatisfaction is the key to success. We were dissatisfied with our old quarters. And with this dissatisfaction came a determination to raise a new Masonic Temple. The construction of this building has been well started and many of us have put into it much time, effort and money."⁵

On December 22, 1925, the Stanfield brethren held a meeting in the dining hall of their new Temple at 116 East Hickory Street — they would first meet in the Lodge Room on December 31 — and authorized the officers to borrow $30,000 at seven percent interest from the Dallas Trust and Savings Bank. If, as indicated, the Lodge had invested $40,000 in cash in this building, which was to cost an estimated $60,000, and then borrowed $30,000, the cost overrun now equaled $10,000. To help meet the nine annual payments of $3,600 (principal plus interest), and a final payment of $16,500 (excluding interest), the Lodge was able to rent the ground floor to a number of businesses, including a grocery store, dry goods store, and a Railway Express Office. The Lodge Room, dining room, and kitchen were on the second floor, while the third floor contained meeting rooms for York Rite Masonic bodies. Stanfield's Masons were elated. Their officers had negotiated successfully the $30,000 loan with Dallas Trust and Savings, rental properties were producing several
thousand dollars of income yearly, and dues for 1926 had been increased from $3 to $5 for 410 members.6

By June 1926, these same members were weighing various alternatives of paying for the elaborate furniture and equipment of the new Temple, furnishings which cost approximately $20,000. They approved a $5 special assessment on June 29, only to have this overturned by the grand master the following month. An attempt to raise the annual dues to $10 also failed, with the result that most of the money was borrowed from members through promissory notes ranging from $50 to $200. In November 1926, the Lodge borrowed $1,393.17 from the Denton County National Bank to pay the balance on the furniture owed to the Lilly Company of Columbus, Ohio; in February 1927, officers negotiated an additional $1,800 loan from the Exchange National Bank of Dallas to meet the February loan payment owed to the Dallas Trust and Savings. The vicious cycle of borrowing to meet payments due on earlier contracts was thus well underway before the boom era of the 1920s reached its climax in 1929. Perhaps the financial problems of Stanfield Lodge, even during these halcyon years, were taking their toll, for the number of members dropped to 387 in 1927 and to 350 in 1928. On June 23, 1928, Stanfield suspended thirty-seven men for non-payment of dues.7

In February 1929, Stanfield’s membership authorized the trustees to refinance the loan on the Temple through The Praetorian Insurance Company of Dallas. A sum of $29,617.61 (including interest) was still owed to Dallas Trust and Savings, and there were other debts as well. Consequently, on February 16, Stanfield borrowed $40,000 from “The Praetorians.” This indebtedness consisted of nine notes of $1,000 each, the first due on August 15, 1930 and each year thereafter, with the tenth note for $31,000 (plus interest) due on February 16, 1939. There was also the six percent annual interest of $2,000, payable in semi-annual installments. From 1930-39, Stanfield was obligated to pay The Praetorians $3,400 a year, or about $283 a month. The Lodge ended the Masonic year (June 24 through June 23) of 1928-29 with a slight increase in membership, and on June 24, 1929 the members congratulated Past Master B.E. Looney, an English professor at “T.C.,” and the trustees for refinancing the Temple’s indebtedness and placing “it in a good financial condition.”

Three months later the decline in stock prices began, culminating in the crash of “Black Tuesday” on October 29. By the spring of 1930 all general business activity began a serious downward spiral which would continue, with a brief reversal in 1937, until 1939-40. The Great Depression, a worldwide phenomenon, was underway with profound consequences for all mankind, including the now heavily-indebted membership of Stanfield Lodge.8

The city of Denton entered the decade of the 1930s with 9,587 inhabitants, and Stanfield Lodge recorded 357 members on June 23, 1930, a decrease of only two from the previous year. In addition, the Lodge
was able to pay its Grand Lodge dues of $828.50. By mid-year, 1931, however, Denton was entering the depths of the Depression, and 131 Masons attended a summoned meeting on April 7 to deal with the crisis. Although the brethren defeated a motion to reduce the secretary's annual stipend from $150 to $100, they did agree to raise the yearly dues, effective June 24, 1931, from $5 to $10. The latter amount would strike few today as excessive, but during those bleak days of 1931, a substantial house in Denton rented for $20 a month. Laborers in the area received from $.50 to $1 a day, if they could find work. Not surprisingly, on June 23, 1931, thirty members were suspended for nonpayment of dues. The Lodge did, however, pay its assessment of $740.25 to Grand Lodge, an obligation which could not be ignored.9

Writing in 1960, local historian Clarence A. Bridges observed, "Denton people were not as badly hurt as those of some other communities, but the depression and its attempted remedies were much in evidence here." The available statistics, usually compiled for the entire county, generally support Bridges's statement. The number of Denton County farms and value of land and buildings declined from 4,255 and $37,056,118 in 1925 to 3,796 and $17,170,796 a decade later. County-wide manufacturing that involved forty-two establishments and 233 wage earners producing $3,146,795 worth of goods in 1920 dropped to twenty-two establishments, 125 employees, and $1,205,934 worth of products by 1930. County property evaluations declined from $21,160,560 in 1928 to $17,954,455 by 1935. Assets of Denton's banks plummeted from $12,041,804 in 1928 to a nadir $1,136,381 in 1932. Unemployment statistics are difficult to obtain, but a census report shows only 783 county-wide unemployed for 1930 out of a total population of almost 33,000. Works Progress Administration figures indicate 1,612 persons in the county were on relief in 1935. All of these economic woes were reflected, of course, in the rapidly increasing financial problems of Stanfield Lodge.10

Although from 1931 to 1932 Stanfield's membership declined by only four, the $716.45 owed to Grand Lodge for 1932 remained unpaid. Fraternal organizations throughout the nation, as well as churches, museums, theatres, colleges, and charitable organizations, collectively felt the effects of the Depression through declining revenues, lower memberships, and uncollectable dues or bills. In August 1932, Stanfield Lodge abolished the stipend altogether for Secretary Percy L. Cardwell but did exempt him from paying dues. By this time numerous members had donated their promissory notes to the Lodge. This action relieved the Lodge of payments when they came due, mainly in 1935-36, but brought in no additional revenue. Many notes retained by the membership, however, eventually fell in default, and, as one past master observed, "that caused a lot of friction, and some of the substantial members never returned to the Lodge."11

Ninety-nine Stanfield Masons appeared at a summoned meeting on
February 16, 1933, to settle the financial difficulties. Cardwell reported that although all dues “above the actual running expenses” had been turned over to the trustees for payment on the Praetorian note, “dues to the amount of $3,456.25 were outstanding in all the bodies [Lodge and York Rite] which were uncollectable by all means tried.” After an “open discussion,” the brethren decided to appeal to The Praetorians with two alternatives: turn the building over to them in return for the outstanding notes and lease the upper two floors for five years; or, ask for a moratorium on the principal and seek a reduction in interest for five years. Officials of that company rejected the Lodge’s offers, instead demanding payment of the $100 a month they insisted the Lodge was receiving from its tenants. The Praetorians would defer other payments until “times got better.” The tenants, however, had vacated the premises, and there was no longer any rental income. The brethren, perhaps realizing the error of their ways, in March 1933 reduced annual dues from $10 to $7.50 and ended the Masonic year of 1932-33 with 300 members. On a more somber note, the Grand Lodge dues of $672 for 1933, like those of 1932, remained unpaid.12

By November 1933, the Lodge’s financial situation was so desperate that Brother J.W.C. Hicks was appointed as collector of unpaid dues “at a commission of 10%.” On December 18 Worshipful Master “Charlie” Woods informed a less than average attendance of twenty-seven that they would “discuss the condition of the lodge and ... ascertain if it was the will of the lodge to carry on.” Although a unanimous vote indicated they wished to do so, this did nothing to alleviate the immediate fiscal problems. The Praetorians, through their president, Tom L. McCulloch, desired to renegotiate their loan on the basis of no payments on the principal until January 1, 1939, but with $1,000 in interest being paid every six months. Reductions of $1,000 on the principal had to be made every year after January 1, 1939. This new contract amounted to monthly (interest) installments of approximately $166.66 for the next five years.

Woods, along with the heads of the York Rite bodies and two building trustees, signed a deed of trust embodying this agreement on January 1, 1934. Over fifty years later, past master and retired banker J.E. “Ed” Savage commented on this renegotiated loan, saying that it “was about all they could do or lose the building. They thought that maybe to refinance it, maybe something would happen that we could still own the building.”

The Masonic year of 1934-35 primarily was concerned with collection of local dues and payment of the current and past-due Grand Lodge assessments. On June 5, 1934 the brethren voted to suspend all members in arrears two years or more, “except those who have loaned the Temple money on the building and those who will pay the Grand Lodge dues outstanding including the current year before June 24th.” Even with this accommodation, the Lodge suspended sixty-one members, leaving a total of 233. To exacerbate the crisis, there was no money to pay the Grand
Lodge dues for 1934 of $520.60, which, when combined with the unpaid assessments of 1932 and 1933, gave Stanfield Lodge a negative balance of $1,909.05.  

Serving a second but non-consecutive term as Stanfield’s master in 1934-35 was Looney. This unusual situation was the result of general agreement among the other officers because of Looney’s alleged influence with The Praetorians. Looney issued a summons for a meeting on August 7, 1934 to consider “ways and means to collect enough money to satisfy Grand Lodge so that the charter would not be arrested.” Although 110 members arrived at no concrete solutions, a “large number” did pay their dues during a long recess. By January 1935, Looney, a staunch advocate of paying Grand Lodge assessments over paying on the Praetorian note, announced that the dues for 1932 and 1933 were paid in full. Strongly disagreeing with the worshipful master was a faction led by Maclachlan, who favored “paying the interest on the loan and saving the building.”

In March 1935, Looney appointed a committee consisting of himself and four others to “work out a just division of funds between The Praetorians and Grand Lodge.” The committee reported in June that there were no funds with which to pay $388 in past-due state, county, and city taxes. The semi-annual interest of $1,000 owed to The Praetorians was past-due, and no monies existed to meet this obligation; and the Grand Lodge assessment of $520 for 1934 was as yet unpaid. In addition approximately $14,000 in notes held by lodge members were becoming due without funds for reimbursement. The Lodge minutes noted that because of “these facts our equity in the Masonic Temple amounting to some $45,000 is in jeopardy ... [and] the very life of Masonry in Denton is threatened.” Those brethren present voted to ask the members who held the notes to cancel them. A united effort would be made to raise $2,000 in cash “to pay off the enumerated past due indebtedness to the Grand Lodge of Texas, the Praetorians and the 1934 taxes.” The method of accumulating the $2,000 was never specified nor undertaken. Stanfield Lodge ended the 1934-35 year with only 227 members, but by August 6, 1935, Looney, now serving as secretary under Worshipful Master Lee Preston, reported that Grand Lodge dues for 1934 were “paid-in-full.”

By late 1935 and early 1936, Stanfield’s Masons realized that retention of their Temple was a lost cause. The Praetorians demanded the “real estate securing their loan,” or their money, and the latter was not available. Lodge members wearied of the on-going financial crisis: “It was just continuous about the Praetorian loan — and letters from them that we hadn’t paid the interest on last month’s interest due the month before.” Some brethren demitted “to get away from all of it.” Stanfield concluded the 1935-36 year with only 195 members. At the July meeting, nevertheless, the brethren thanked Preston and Looney “for the untiring labor in their efforts to make the Masonic year so great a success.” The Lodge was able to pay its Grand Lodge assessment of $484.20 for 1936.
For Stanfield Lodge, 1937 was the year of disaster, although the days of reckoning had come as early as 1933-34. On New Year's Day, 1937, Stanfield Lodge No. 217, Denton Chapter No. 80, and Denton Commandery No. 45 “executed a certain Deed of Trust conveying to T.W. Davidson, Trustee, the real estate therein described to secure the Praetorians in payment of the indebtedness therein described....” In other words, the Lodge, Chapter, and Commandery defaulted on the note they signed in 1934. Ironically, this default occurred at a time when economic indicators and business activity in general were making their best showing since 1930. The upturn, however, was short-lived. Stanfield Lodge reached the nadir of its depression on March 2, 1937, when its beautiful eleven-year old Temple was sold “at public auction, at the Court House door ...” to a substitute trustee of The Praetorians for $33,000. Witnessing this sad event were Lodge Secretary Preston and Senior Deacon Savage, as well as “Colonel” M.T. Cole, Sr., a member of Tannehill Lodge No. 52 in Dallas. Cole, who lived outside of Denton and had considerable oil income, had several sons who were members of Stanfield Lodge. 18

Prior to the foreclosure sale, Preston and Savage had visited Cole at his home to see if he might be willing to purchase the Temple. Cole, as Savage later recalled, was willing to bid $25,000 at the sale: “He was going to let us have it back. He would rent it back to us for $75 a month at 4 percent interest. If the Lodge got to where we could buy the building back, the $75 a month would apply to the purchase price.” When bids were called for, Cole offered $25,000, but a representative of The Praetorians bid the exact amount owed to the company — $33,000. The following day, Praetorian employees returned to Denton and contacted Preston to see who had bid the $25,000. Cole later told Savage that he had the money and “could have paid them off...,” but he no longer wished to get involved if they were going to insist on more than $25,000 for the building. On March 17, 1937, The Praetorians sold the Masonic Temple to F.H. Skingle of Dallas for $27,500, taking a paper loss of $5,500. 19

At their meeting on March 2, 1937, Lodge members requested that the master appoint a committee to consider “renting the present lodge room from the new owner, or the securing of some other building should it become necessary for the Lodge to move.” These negotiations failed, and on March 26 the Lodge voted to lease for ten years the long, narrow, second floor of the Denton County National Bank (now Stewart Title of Denton County) for a rental fee of $35.00 a month, including utilities. In April Grand Master Galloway Calhoun permitted Stanfield to move to its new quarters. Also in April, those furnishings that could not be utilized in the new location were sold, including linoleum, fourteen radiators, two small space heaters, one table, 118 solid oak chairs, and two china cabinets — all for $208.55. The chairs virtually were given away at a total price of $99. The Lodge moved during April 1937, and was in its new location in time for the May business meeting. 20
Stanfield Lodge was devasted by traumatic events during January-May 1937. By June 23 of that year, the Lodge's membership had declined to 175, the lowest point in twenty years. During 1937-38, however, a program of rebuilding began through an intense campaign of personal contact with former members by Lodge officers and past masters, and by 1940 the membership had climbed to 277. Stanfield Lodge then received an award from Grand Master Leo S. Hart for the most reinstatements of any Texas Lodge in its category by size.\(^2\)

Although the lodge was able, at least in part, to restore its membership, replacement of the Temple was not realized until September 27, 1961, when Grand Master William G. Proctor of McKinney dedicated a modest, one-story red brick structure at 316 Highland Street. The $20,000 owed on the $45,000 building was paid in three years as a result of a fund-raising drive headed by Savage. Twenty-two years later, on June 23, 1986, Stanfield had 478 Masons on its rolls and maintained a dominant leadership role among the six lodges of Denton County. The lodge survived the difficult years of 1930-37 but at considerable cost. It dropped from a peak of 410 members in 1925-26 to a low of 175 for 1936-37, a decrease of over fifty-seven percent. In terms of the money invested in the Temple and its furnishings, about $65,000, Stanfield Lodge lost approximately $700,000 in the money values of the late 1980s. In addition there remained for many years a legacy of great bitterness and frustration among members and former members at the way the crisis had been handled or mishandled, according to each individual’s viewpoint.\(^2\)

Writing fifty years after the "splendid edifice" was sold at the courthouse door following the default to The Praetorians, it would be easy to use the advantages of hindsight and historical perspective and make accusations against numerous individuals and financial institutions. Probably the Stanfield debacle of 1925-37 was a result of many complex factors — over-optimism, over-borrowing, over-building, mismanagement of resources, and perhaps, most of all, of that cataclysmic series of events which the brethren of Stanfield Lodge could not predict, control, or even influence — the Great Depression.

NOTES

1Reference with C.C. Hall, July 29, 1985, Denton, Texas (typescript in possession of author). Hall was for many years a United States postal worker and served as worshipful master of Stanfield Lodge in 1946-47.


3Bradley, Stanfield Lodge, pp. 6-7, 11; Bridges, Denton, pp. 275, 327; Denton City Directory, 1913, pp. 105-162; Membership Ledger, Stanfield Lodge No. 217, Dues Record of G. Holland Neely; Proceedings, Grand Lodge of Texas, A.F. & A.M., 1900, pp. 70-71;
ibid., 1920, pp. 129-30. All Lodge records are stored in the Lodge's office at 316 Highland Street, Denton.

Minutes of Stanfield Lodge No. 217, July 24, 1920, February 26, 1921, December 9 and 24, 1921, June 13, 1924, June 26, 1924; Copy of Summons and Report of Building Committee dated June 21, 1924, attached to minutes of June 26, 1924; Mechanic's Lien Records, County Clerk's Office, Denton County, Texas, vols. 4-8 and General Indexes 1-2; Interview with J.E. Savage, July 24, 1985, Denton, Texas (typescript in possession of author).

Denton Record-Chronicle, February 27, March 9, 14, 17, 20, 21, May 12 and 30, June 12 and 26, July 29, August 13 and 13, 1925; Proceedings, Grand Lodge of Texas, 1925, pp. 159-61, 342-43; Minutes, Stanfield Lodge, August 12, 1925; Biographical Directory of the American Congress, 1774-1971, p. 1927.

Minutes, Stanfield Lodge, December 22 and 31, 1925, January 23, 1926; Savage Interview; Hall Interview; Deeds of Trust, County Clerk's Office, Denton, Tx., 89, pp. 474-81; Stanfield Membership Ledger, Neely Record; Proceedings, Grand Lodge of Texas, 1926, pp. 162-63.

Savage Interview; Minutes, Stanfield Lodge, June 29, July 9, November 12, 1926, February 11, May 13, 1927, June 5 and July 23, 1928; Proceedings, Grand Lodge of Texas, 1927, pp. 160-61, 380-81; ibid., 1928, pp. 308-09, 381.


Bridges, History of Denton, pp. 367; Proceedings, Grand Lodge of Texas, 1930, pp. 165-66, 342-43; ibid., 1931, pp. 165-66, 360-61; Minutes, Stanfield Lodge, July 1, August 5, 1930, February 3, March 3, April 7, May 5, 1931; Savage Interview.


Proceedings, Grand Lodge of Texas, 1932, pp. 466-67; Frederick Lewis Allen, Since Yesterday: The Nineteen Thirties in America, September 3, 1929 — September 3, 1939 (New York: Harpers, 1940), p. 66; Minutes, Stanfield Hope, August 2, and September 6, 1932, October 3, 1933; Hall Interview.

Minutes Stanfield Lodge, February 16 and March 7, 1933; Proceedings, Grand Lodge of Texas, 1933, pp. 161-62, 384-85.

Minutes, Stanfield Lodge, November 7, December 5 (with copy of McCulloch Letter dated November 29, 1933 attached), December 18, 1933; Deeds of Trust, Denton County, Tx., 115, pp. 549-51; Savage Interview.

Minutes, Stanfield Lodge, June 5 and July 3, 1934; Proceedings, Grand Lodge of Texas, 1934, pp. 153-54, 420-21.

Savage Interview; Minutes, Stanfield Lodge, August 7, 1934, January 4, 1935; Hall Interview.
Minutes, Stanfield Lodge, March 5, June 24 and August 6, 1935; Proceedings, Grand Lodge of Texas, 1935, pp. 572-73; Savage Interview.

'Savage Interview; Minutes, Stanfield Lodge, July 7, 1936; Proceedings, Grand Lodge of Texas, 1936, pp. 149-50, 494-95.

'Deeds of Record, Denton County, 261, p. 597; ibid., 264: pp. 145-46; Denton Record-Chronicle, January 27, 1937; Minutes, Stanfield Lodge, January 29, 1937. Unfortunately, the correspondence files of what is now the Praetorian Mutual Life Insurance Company do not go back to 1937; see William Preston Vaughn to Praetorian Mutual Life Insurance Company, July 18, 1985; and, Company to Vaughn, July 29, 1985, letters in possession of author.

'Savage Interview; Deeds of Record, Denton County, 260: p. 519; ibid., 261: pp. 596-97.

'Minutes, Stanfield Lodge, March 2 and 26, April 6, May 4 and June 1, 1937; see Lee Preston's report on the furnishings' sale and moving expenses, attached to Minutes of June 1, 1937; Proceedings, Grand Lodge of Texas, 1937, pp. 39; Savage Interview.

'Proceedings, Grand Lodge of Texas, 1937, pp. 122-23; Proceedings, Grand Lodge of Texas, 1938, 1938, pp. 126-27; ibid., 1940, pp. 334-35; Savage Interview; Hall Interview; Minutes, Stanfield Lodge, July 6 and December 7, 1937, February 1, 1938.

'Savage Interview; Hall Interview; Interview with Stanfield Lodge Secretary George A. Wood, January 11, 1987, Denton, Texas.