

DOUBLE THIRTEEN! '26 LUCKY OR UNLUCKY?

If unlucky in your opinion, then by all means prepare for whatever may be in store by bending every effort in establishing a good, substantial Savings Account.

If lucky, then by all means take full advantage of the unusual opportunities it will afford for building the foundation of future financial independence.

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First State Savings Bank

BIRMINGHAM, MICHIGAN
Capital and Surplus - \$150,000.00

"Strength, Service and Courtesy"

Outlook For First Half Of 1926 Indicates Business Prosperity

By Thomas H. Cobb
Vice-President First State Savings Bank, of Birmingham

Having just passed through a year which from the standpoint of the country at large must be considered prosperous, every one with any interest in industry is curious as to what 1926 has in store for us. And while much that I am going to say in this regard is prophetic and should be discounted as such, I think it may be helpful to list the following things as probable outstanding economic developments of 1926.

1. Federal tax reduction.
2. Further financial progress by farmers—barring unforeseen circumstances.
3. Consolidations and mobilization of industry into larger units—particularly in the case of the railroads.
4. Further gains toward financial stability on the part of Europe as a whole, and possibly more nations returning to the Gold Standard.
5. A major decline in security markets.
6. A continuation of general prosperity with added momentum, at least for the first part of the year.

Federal tax reduction now seems a certainty, although it is difficult at this writing to determine just how drastic a cut will be finally decided upon by Congress. Tax reduction will undoubtedly be a boon for industry and for all classes of people, as it will free large sums of money for business and investing purposes. It will be of especial assistance to farmers.

As things now stand, the cost of federal, state and local taxes is greater than the value of the five major farm products: corn, wheat, cotton, oats and hay.
Farmers of course do not pay all these taxes, but the agricultural community represents the largest consuming class in the country. Taxes raise the cost of doing business which is passed on to the consumer. Farmers thus bear a large proportion

of the ultimate tax burden, the total of which equals more than their production. Even though state and local taxes do remain high, reduction in federal taxes will help ease the burden.

1925 was all in all a fairly good farm year with satisfactory prices for farm products and a gain in the farmer's purchasing power. And farmers for the most part static in 1925 in better financial condition than they were a year ago and with real optimism for the future.

As to my third point, that of consolidations, the natural trend of business has been to mobilize into larger and stronger units. This results in the abolition of waste, in greater efficiency and in more economy. Numerous consolidations were wrought in 1925, and more are hoped for in 1926, particularly among the railroads, as it is expected Congress will enact legislation to permit several important groupings of carriers to take place.

The foreign situation offers good grounds for optimism. Italy especially has made great economic progress this past year and may stabilize her currency and return to the Gold Standard in 1926. Conditions in Germany and France should improve slowly. International trade in 1926 will probably be normal and stabilize, than at any time since the War.
As to stock and bond markets, they have for the most part been rising for two years and seem ready for a major setback sometime in 1926. Securities already carried to unreasonably high prices and coupled with other adverse circumstances a severe decline in security markets shouldn't be surprising. For business to be moralized general industry, for business at present is on a sound basis with a healthy money situation, with inventories kept down, production well in hand, and employment satisfactory.
Business should continue good for at least the first part of the New Year and we hope you will share generally in the prosperity 1926 promises.

VILLAGE COMMISSION PROCEEDINGS

Regular meeting of the Village Commission Monday evening, January 11, 1926, at 8 o'clock.

Present: President Shain, Commissioner Bell.

Absent: Commissioners Bingham, Peterson, and Johnson.

Minutes of meeting of January 4th approved as printed.

1.—Moved by Commissioner Bell that the bills be allowed as read.

2.—W. W. Baird, \$65.82; Richmond-Barbours Market, 95c; R. E. O'Neil, \$14.60; Birmingham Battery Service, \$1.25; Milwaukee Dustless Brush Co., \$4.55; M. E. Mahaffey, 24c; Lennox Electric Co., \$1.25; Standard Oil Co., \$4.43; R. W. Lake, \$8.69; R. C. Menhagen Lumber Co., \$1.25; Gregory, Mayer & Tom Co., \$22.31; Hawthorne Electric Co., \$2.00; Evans-Jackson Motor Co., \$14.83; Evans-Jackson Motor Co., \$12.00; Peterson Hardware, \$16.40; Miller's Tire & Battery Service, \$16.40; Parke, \$1.76; Charles Primmstead, \$11.25; 18.00; Henry G. Stoll, \$7.75; Bell Electric, \$1.25; Charles Primmstead, \$11.25; Peterson, \$12.25; Lawson-Ebb Lumber Co., \$2.00; Fred Barton, \$22.00; Michigan Valve & Foundry Co., \$5.15; Grand Trunk R. R. System, \$4.00; Birmingham Fire Dept., \$14.90; Ray E. Walker, 65c; W. G. Olson, \$5.00; Earl Gaskill, \$16.00; Neal Black, \$10.00; Chas. M. Jones, \$25.00; W. J. Thornton, \$25.00; Birmingham Fire Dept., \$25.00; Stain-Don Laboratories, \$4.25; D. R. Wilkinson, \$9.75; Fred J. Douglas & Co., \$75.89; F. E. Starnal, \$2.75; McBride Hardware Co., \$12.25; Birmingham Hardware Co., \$4.80; David C. Bileash, \$10.85; Birmingham Electric, \$80.90; Birmingham Hardware Co., \$4.80; Frank L. Doris, \$33.33; Detroit Edison Co., \$1,094.52; H. S. Starr, \$7.32; John Gaskill, \$4.14; Earl Edge, \$41.32; Year, 2; Nays, 0.

3.—Moved by President Shain that the bonds of Thomas O'Connell and Steve Tomlin be accepted and filed. Year, 2; Nays, 0.

4.—Moved by Commissioner Bell that Prentice Mark Smith be granted electrician's license. Year, 2; Nays, 0.

5.—Moved by President Shain that the license and that bond be accepted and filed. Year, 2; Nays, 0.

6.—Moved by Commissioner Bell that the amount of \$1,500 covering principal on bonds be paid to the Detroit Trust Co. Year, 2; Nays, 0.

7.—A communication from Commissioner Charles A. Bingham tendering his resignation as Commissioner to take immediate effect was read.

8.—Moved by President Shain that the resignation of Commissioner Bingham be accepted and filed. Year, 2; Nays, 0.

9.—Moved by Commissioner Bell that the contract with the Grand Trunk Railroad, Year, 2; Nays, 0.

10.—Moved by President Shain that the balance of salary due to date be allowed Charles Bingham. Year, 2; Nays, 0.

11.—Moved by President Shain that the meeting adjourn until Thursday morning, January 14, 1926, at 8 o'clock. Year, 2; Nays, 0.

HAZEL E. LAWLER, Village Clerk.

"AT A GREAT PENNY WORTH, PAUSE AWHILE"



FRANKLIN'S MEMORY will never die.

He belongs to the whole world. His full life is a challenge to each one of us.

Today, as the world does him honor, he stands as the direct opposite of the idea of "something-for-nothing"—the idea of "getting-by" or of "putting something over"—that leads thousands to failure each year!

And Thrift, as Power Richard urged, is still the pathway to wealth and success.

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SOCKS MENDED

BIRMINGHAM DISTRICT:

Pick-up—Mondays and Tuesdays

Delivery—Fridays and Saturdays

The Crawford Laundry

Why The Democrats Adopted The Pre-Primary Convention Plan

By A. P. Canfield
(Secretary of the Democratic State Central Committee)

When, in April, 1922, the Democratic Party of Michigan held the first State pre-primary convention, it was the belief that the restoration of party assembly for deliberation upon the questions before the people and the declaration of Party views thereon in advance of the nomination of candidates was vital to the life of the party and the people. The popular participation in the selection of party candidates. In other words, the abuses which had developed during the years the existing primary law had been in operation rendered it entirely apparent that unless party responsibility was restored the overthrow of the primary system and the return of the old-time convention plan was inevitable. Concededly that the machinery of party government cannot be expected to successfully function unless the responsibility for its performance rests upon the party in power, the declarations, proposals to declare a unit party are of far greater importance to the people than the views of an individual candidate, who can give no guarantee that his party concurs in his opinions.

Under the existing laws there is no provision for a party assembly in advance of the date fixed for making nominations. Further, the successful primary entrant may (as has been the case in many primaries in recent years) be a minority victor. A simple plurality, or the highest number of votes, makes the recipient of such plurality the party nominee. Probably a clear majority of the voters cast by his party in that primary were expressions of disapproval of the views held by the nominee, who becomes the candidate. Such candidate, if it be Governor or United States Senator, can thereafter, at the command of the subsequent convention of that party that the platform be

in accord with his views. Usage as well as orderly procedure compel acquiescence.

We hold that the principle of the "Town Meeting" still stands. The right of peaceable assembly for the consideration of questions momentous to any body of citizens cannot be abridged. When there is involved the selection of candidates for public office, under whatever party label, there is a right of expression in which the organization under whose standard such candidates seek support should assert its views and be permitted to know in advance whether or not persons asking the support of such party are willing to stand or fall in defense of such views. A political organization whose officers would withhold from its membership the right of expression in advance of the selection of its candidates, in the Democratic view, denies a right that is guaranteed every citizen under our Constitution.

None would be so presumptuous as to declare a unit party hereof itself the right to control any branch of the government, yet under the practice long in vogue Michigan has repeatedly nominated its Governor by a minority vote of a single political party, and with absolutely no declaration of the action by that party which nominee its legitimate spokesman and authorized representative.

There is not serious reason for legislation upon this subject. The pre-primary convention in no way effects the right of individuals to seek nominations, but it does afford opportunity for party counsel, the ascertainment of party sentiment among the people at least an outline of what the party deems the outstanding questions and its tentative solution. That the party as well as the whole people are entitled to this information before naming candidates for places of high responsibility there can be no sane contradiction.

The Other Chap Says Something

CHEER UP COMRADE

Our dear old friend, The Kansas City Star, is unhappy about the prospect that the United States may enter the World Court established by the League of Nations. Since we are now officially members of half a dozen international committees called into being by the League of Nations, and nothing terrible has happened, why worry about the Court. And since we are going to send a strong delegation to the disarmament conference called by the League of Nations why not get used to association with the League upon the best possible terms?

The League is holy. It is an international agency, which has upon the whole done more good than harm. It has been effective upon several most important occasions. It has failed once or twice, but so have other institutions. The Star seems to feel that the sentiment for the World Court is "manufactured." This is somewhat true, but only true in so far as all sentiment is "manufactured." Organization helps to mass sentiment; but that is about all there is about the manufacture. The sentiment for the World Court is rising due to a pathological fact. People forget easily. They get to hating Wilson who certainly was an unamiable person. He offended a lot of canons of good taste politically, and people set themselves to the delectable task of hating his guts. The only way they could express their hate practically was to make faces at the League of Nations, his pet creation. That was 15 years ago. Time has intervened. Fossils have cooled. Wilson is dead. Nihil Myrtus de nihil Bonum, which being translated—lefty talk of some kind else. So reason comes back to the people. They see the court. They like it. The League of Nations of Commerce, Edward W. Bok, the League of Nations Nonpartisan Association, the American Legion, all begin organizing the sentiment for it. The churches, through their federa-

tions fall in line—and lo, a new situation faces the country. This is our good old Armageddon comrade, The Star, should remember that tomorrow is also a day. Cheer up comrade. William Allen White in Emporia (Kans.) Gazette.

A NEWSPAPER SERMON

Not all good sermons are preached in church pulpits. Here is one by a newspaper editor who probably didn't go to church very often. In fact when the writer knew him he didn't appear to be taking much interest in churches.

Who will say that there isn't a bit of good wholesome religion in this?

"Selfishness points to real happiness. Heaven is right on earth. It comes not in the future. It is here today for those who are willing to accept the conditions. And the first condition is a proper understanding of the individual's every day activity as a grand scramble for the material things of life. There is no happiness, no real, certain, substantial happiness in the grasping desire to help yourself at the expense of your fellow men. Those who are worthy of consideration right now. Forget yourself if you would be happy. It is the one real philosophy of life. It is the realization of heaven and earth whose basis of religious belief is built upon something in the dim, distant, uncertain future. This may seem like a sacrifice. It may be diametrically opposed to their belief and cherished ideals. But modern religious teachers of all dogmas and all creeds now are agreed that no harm comes from a real serious and certain change create a better world on earth by right living. And, the basis of right living is self-sacrifice. The doctrine, all upon which Christianity is founded, love your God and love your

OBITUARY NOTICE

FOUND DEAD IN BASEMENT

OF
BIRMINGHAM HARDWARE
STORE

Upon entering the store this morning, after the grand opening of Mr. Slusser's great remodeling sale, Mr. Slusser found that sometime during the night the store had been entered.

In checking over the stock, nothing was missed, but the special sale tickets in many instances were torn and badly crumpled and the stock showed that a large portion had been handled.

Just before the opening hour, Mr. Slusser stepped into the basement to investigate further, and there, lying on his back, feet outstretched, a safe bill tightly clutched in his hands and showing the signs of a tragic death, was MR. HY PRICE.

It is the general opinion that curiosity attracted him to the store and the extremely low sale prices found on the entire stock knocked him cold.

10 DAYS OF SUPER BARGAINS

We Want to Clean Out This Stock to Its Lowest Ebb in the Next Ten Days—in Order That Our Remodeling Can Be Carried on in a Better Manner!

Everything to go at special prices

ALL SPORTING GOODS KITCHEN WARE
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