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## BUILDING FOR THE NEXT GENERATION

DARKEST BEFORE DAWN

By THEODORE H. MILLINGTON

One day in the early spring of 1932 there was thrown in my path an evidence of nature's utter disregard of the depression which then seemed to engulf the very life of the nation.

I had been writing a series of articles on banking, and had shown that the calling of about 13 billion dollars of loans and discounts meant a loss of income to the banks of a sum of money equal to about twice their average annual dividends on bank stocks, and banks had been failing all through 1931 and still were failing so fast that collapse of our banking system was inevitable. Failing banks were tying up the money of millions of people, destroying their purchasing power, further reducing employment and so hastening chaos. The mind seemed powerless to do anything but await the inevitable.

My despair, as I passed along Woodward Avenue in Detroit, the sidewalks filled with people whose faces bore that absent-minded expression of pain and mental distress which indicated no hope for the future, was overwhelming.

Just then, near the Verner Highway intersection, there rumbled along a motor truck with an immense spreading body, loaded to the limit with—what do you suppose? Baby high-chairs!

Why on earth should babies want to come into a collapsing world? Incredible, but certain. There were high-chairs of bright colored, blue, red, yellow, white and green—not for lap-dogs, canaries or cats, but for babies—just as if Mother Nature had never known of the depression. Each chair seemed to hold out its arms, smiling, as if to embrace and support its intended occupant, who just now, when I was in despair at my generation's apparent failure to build a happy society, actually was the vanguard of the next generation, which, all innocent of any knowledge of a troubled world, would meet and conquer. I hope, where my generation had failed.

Food for thought? Yes! Suddenly the sky seemed clearer, the sun warmer and I heard the robins singing. I noticed a house was being built, and I heard the sledge hammer preparatory to building a new nest in a delicate house—new nest—new homes—just as if the world were all sunshine and happiness. Spring flowers in Grand Circus Park were lifting their bright faces, and trees, responsive to nature's irresistible urge of life to growth and increase, were putting forth leaves to fulfill their function of air-conditioning the atmosphere for man, least and bird.

No fear, no apprehension, no cessation and no depression in biology, no hesitancy in nature. It was a cheerful indication. It was like the effect of the hand striking up a grand national march to revive the spirits of a weary army.

A policeman came strutting along in his belated uniform, swinging his stick of governmental authority. A robin in the act of tucking up a bit of straw for her nest gave him a fleeting glance, but governmental authority meant nothing to her nest-building activity, so she energetically tugged away at her straw, broke it loose and hurried to a new perch in a tree. Time was evidently the motive of her activity, for time waits no man, and the mother of her species that on the mother of the human species. Biologically they are above government interference.

Fathers, however, will procrastinate some building for reasons of their own—often not very good either economically or biologically—but they don't always build homes as and when they should.

Then too, there are those who seek to take advantage of a man's need for a home by contriving unduly to increase costs. Well, those financial highlanders are more amenable just now, because of slim business for several years.

But those babies for whom these chairs were being shipped? Ah, they will demand food, clothing and shelter. They demand will not be denied, and therein lies the cure for their condition, as it has of all depressions—as it replenished the population of Europe depleted by the Black Death in the Middle Ages—and as nature intends it shall cure all future depressions.

When the carpenter's hammer shall disturb our late morning slumber; when black smoke belches forth from the heaven-reaching chimneys of factories, whose noises reverberate through the air; and when the flames from foundry and blast furnaces light the dark heavens of the night—then this generation building for the next, finding joy in its own eventual extinction to be superseded by a stronger, better one.

Nature is forever discarding and replacing. In its law of replacement lies its eternal existence and everlasting progress.

**NATURE KNOWS NO DEPRESSION!**

So, fathers are quite on the spot and daddy, it is up to you! Capital is ready for responsible borrowers.

**BENNETT ELECTED MORTGAGE RATES REALTY PRESIDENT ARE INFLUENCED AT BOARD SESSION BY FHA ACTIVITY**

Local Real Estate Group Selects New Officers Last Thursday

Election of officers occupied the time of the Birmingham Real Estate Board of their meeting Thursday, March 5, at the Community House. Whitney W. Raymond, retiring president, will have served the board as its leader for the past five years, was in charge of the meeting.

Clyde C. Bennett was chosen as the new president of the realty board with Herbert S. O'Brien as Vice-President. J. B. Howarth was elected Treasurer and G. W. Smith, secretary.

Discussion at the session revealed that greatly increased activity in local real estate dealings were evident and that a rising demand for homes, ranging in size from one and two to four bedrooms, was formerly desired, was an encouraging sign in the realty field. It was noted that this new demand will quickly absorb vast quantities now available in high class developments, and, will have its effect on prices, which are continuing to rise.

**EXPERT FORESEES BUILDING UPTURN**

B & T Exchange President Says Real Estate Is Basis Of Wealth

Present indications are that residential building in Detroit will double during 1936, according to Magnus Rummey, president of the Builders' and Trades Exchange here.

"One influence," he said, "cannot be avoided in a discussion of building activity, namely, the work of the Federal Housing Administration, which undoubtedly has made an impression which will be permanent on the residence field here." Undoubtedly, the long-term amortizing mortgage has now found its rightful place.

"We have made a study of the entire housing situation, which brought out facts that were never known before. Detroit is today facing one of the most acute housing situations it has ever known. The vacancy in housing units is today approximately 2.5 per cent, the lowest it has been in many years.

"The building industry is the one industry that will bring back prosperity, and we should do everything possible to encourage the building of homes, as real estate is the basis of all wealth."

**FIELD REPORTS INDICATE FLOOD CONDITIONS SAFE**

A preliminary check-up of Michigan flood conditions the last three weeks indicates no serious damage to highway structures, the state highway department report today.

Murray D. Van Wagoner, state highway commissioner, received reports which showed that bridges and grade separation structures have not been damaged. The thaw, however, has caused abnormal frost heaving on pavements.

**PURCHASING AGENTS TO ATTEND EXPOSITION SHOW**

Sixteen hundred purchasing agents from all parts of the state are expected to attend the Second Annual Detroit and Michigan Exposition at Convention Hall, Detroit, from March 6 to 15. Thursday, March 12, today, has been designated as Purchasing Agents' day, and a program has been arranged by Ray J. Mauer, President of the Purchasing Agents' Association of Detroit, who will preside.

**WEATHER REPORT**  
 Always fair and brighter for families who own their own home, sweet home.

ishes, new tiles. Some perfectly splendid new and wholly different windows are available. Kitchen equipment has taken a long step forward—in fact the kitchens of today are as different from those of ten years ago as those of 1926 were from kitchens of the nineties. New stoves, new metal-work throughout, new ideas for convenience and labor-saving arrangements have made pretty nearly all features obsolete.

New flooring materials are legion, too, as beautiful as any we have been used to, but more resistant to fire, non-squeaking, and easy to keep clean. Wall construction

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