Michigan Mirror

NON-PARTISAN STATE NEWS LETTER

LANSING—What's wrong with our small towns?

A recent effort by a newspaper syndicate house to interest editors in radio propaganda, as a means of "reviving Main Street," prompted us to give some thought this week to Michigan economic and social trends.

Trends are like a trade wind—a steady force that keeps blowing whether you like it or not.

You who live in small towns or on the rural routes and you city cousins who came from rural sections or occasionally visit there will be interested in these facts:

Seventy-three per cent of all Michigan small towns—1,000 to 2,500 population—enjoyed an increase in population from 1920 to 1930. The depression's back-to-the-land movement has accelerated the trend, as a tour of inspection of these bustling villages will prove. New homes are being built. Vacant dwellings are scarce.

Hamlets on Wane

According to studies made by Prof. J. F. Thaden, Michigan State College sociologist, it is the small hamlet—the one with 500 population or under—that has suffered the most in the past two decades. Two-fifths of these villages suffered declines.

Population trends away from the town are apt to increase in proportion to the distance from industrial cities. Development of good roads and the rapid increase in the use of high-speed automobiles has extended the commuting suburban zone out many miles into the rural territory around the larger cities.

For example, Macomb, Oakland, Monroe and most of the other counties in southern Michigan witnessed steady population growth of cities and villages alike. In northern Michigan, Antrim county, all four of the incorporated population centers—Central Lake, Bellaire, Mancelona and Elk Rapids—experienced lossss in population. Yet this northern region, favored by legions of tourists, entertains an increasing summer population each year as good roads are built.

32 Per Cent Growth

While Michigan has grown in population at a faster rate than the rest of the country—the increase being 32 per cent between 1920 and 1930 alone—yet it cannot be said truthfully that the development has been at the cost of Michigan small towns, most of which have continued to thrive.

Nearly 18 per cent of the state's population comprises people born in other states. These are, for the most part, Ohio, Illinois, Indiana, Pennsylvania, New York, Wisconsin, Kentucky and Tennessee.

Nearly one-fourth of the population, according to the 1930 census, was foreign-born.

Since the World War, tens of thousands of Negroes have settled in Michigan industrial centers.

The urban population increased 47.3 per cent from 1920 to 1930, at the same time when the rural population declined 8.2 per cent.

No Exodus to Cities

What are the small town trends nationally?

In 1920, the percentage of the country's population living in small towns was 18.9 per cent.

By 1930 this proportion had grown to 19.2 per cent.

The small towns are more than holding their own in population, as the figures show for both Michigan and the nation as a whole. The high birth rate and migration from farms enables the communities to show steady growth, even although many of their own young people go to the cities to find jobs.

It is significant that the rate of growth of America's small towns exceeded that of the country as a whole.

More Retail Stores

What has been happening to Main Street's business life during this period?

The most interesting development of small town business is the steady increase in the number of retail trade outlets per town.

A recent survey (1936) places the average at 52.5 stores per community. In 1910 the average stood at 27.7; in 1920 at 32.1; and in 1930 at 39.6. The jump from 27 to 52 represents a 90 per cent increase in 25 years.

In place of the old-time general store is the specialized retail business. These facts disprove again the popular misconception that small-town merchants are losing their trade to the city stores and mail-order houses. It seems to indicate that adjustments have been made to hold the country and small-town trade.

Cities have the trading edge in fields of ready-to-wear, dry goods, furniture and entertainment, but the small towns still are prominent in serving the rural trade with groceries, drugs, hardware, farm machines, automobiles and auto accessories, work clothes, bank service, restaurant service, and ordinary forms of recreation.

Decentralization Trend

Small towns with low-priced real estate, moderate taxes and good living conditions at low cost, have been attracting the factories that have previously clustered together in industrial centers.

Plymouth, a suburban community of Detroit, 25 miles out from the traffic rush, has been selected as the site of a factory now located inside Detroit.

Henry Ford, pioneer of the decentralizing idea for industry, has been building scores of model factories amid the quiet atmosphere of Michigan small towns. And it has found it to be good business.

The Dow Chemical Company at Midland is an example of big business that operates successfully in a small city. It's only 15 minutes from the office to the country club, and your next door resident is your neighbor. How much is this worth?

Peggy Landon—June Graduate

Garbed in conventional cap and gown, pretty Peggy Anne Landon, daughter of Alf M. Landon, 1936 Republican Presidential nominee, is pictured holding the diploma given to her as a member of this June's graduating class from the University of Kansas at Lawrence.

Credit Goes Back To Days Of Phoenician Merchants, Records Of Antiquity Reveal

(Continued from Page 1, Part 1)

out the other; and without credit our volume of business would be very much reduced. Credit is the life blood of business and it must be doctored and watched like a human being and not allowed to get anaemic or the pressure get too high. The various business agencies are supposed to be the doctors who watch out for the symptoms and take care of them if they appear. However, they at times overlook some signs of trouble and by the time they do get into action the damage may be done. Yet as a rule they keep their fingers on the pulse of trade and any tremor or skipped beat is carefully studied as a symptom of danger.

One ramification of the credit situation is the finance company which buys commercial paper, at a discount, of course, from dealers and manufacturers. The paper is usually secured by a lien on the article sold and the seller is presumed to have received a sufficient down payment so that the equity in the article will protect both the seller of the paper and the finance company. Again, finance companies solicit business through the media of prints, offering long time payments up to 24 months or more. They frequently use the expression "payment within reason" but just how this is to be construed is a matter of opinion.

As an added attraction some companies state that payments may be suspended during periods of lay-off or sickness, and some even go further and state that if death intervenes before the final payments are made the obligation is to be considered as fully paid up. Losses on the whole are small as the companies are prepared to take back the property in the event of failure to pay, and the interest rates and financing charges allow quite a bit of leeway. As these agencies seem to be increasing in size and are able to pay dividends their business must be prosperous.

Duty of Credit Department

It is an interesting fact that the so-called cash or chain stores buy on credit terms while they sell to the public for cash only; to ask them to pay cash for what they buy would be to lose the account. In their buying they want the credit favors given to the other fellow; selling—that is something else. Strange as it may seem over 85 per cent of the country's stores are not chain operated.

Today every concern of any size has a credit department whose sole duty is to pass on the financial status of customers and look after collections. In this connection, it is the writer's opinion that a financial statement should be well balanced. That is to say, it should show active assets of cash, accounts receivable, a minimum of notes taken in payment, a well assorted stock from which all dead items have been eliminated, an absence of that famous item "good will," a fair valuation of real estate and buildings, patents put in at $1.00, and trucks and equipment properly depreciated to actual value.

On the other side should be shown accounts payable for merchandise (indicating any that are past due), money owing to banks, etc., reserves for depreciation, taxes, interest and doubtful accounts. It should also show the turnover, amount of insurance carried (public liability, fire and tornado) and whether employees are bonded. Overhead should be given, and it is also important to the creditor to know that the business is showing a healthy growth from year to year or whether those in charge are content to let it run as it has in the past. Credit insurance is an excellent protection for businesses that do not carry a reserve for the protection of doubtful accounts.

With the aid of trade reports from mercantile agencies, local credit bureaus, and an exchange of trade information, the credit department should be in a position to grant or refuse credit, always having in mind that the price of, safety in giving credit is like that of liberty—eternal vigilance. With every precaution, we have seen in cases of great public disasters such as the flood in the Ohio Valley, the San Francisco fire or the Dayton, Ohio, flood, how perfectly solvent concerns can be wiped out over night. But such catastrophes are the exception, and disastrous as they are, we find that with a little help from outside and time to arrange their accounts and salvage their stocks, these sufferers come through and get back into their stride. As with illness it takes time to recover. But the energy and pride of the people in stricken areas are usually high. They forget the past and picture the future as a golden road of opportunity are ready to take up their burdens anew and push on to the greater things ahead.

Just Retribution

Society pays for its sins. It once made Willie speak pieces on Friday afternoon and now it must listen to his attendant's speeches. —Portland (Me.) Express.

STATE OF MICHIGAN—The Probate Court for the County of Oakland.

At a session of said Court, held at the Probate Office in the City of Pontiac, in said County, on the 18th day of June, A. D. 1938.

Present: Hon. James H. Lynch, Judge of Probate.

In the Matter of the Estate of Edith Lewis Evans, Deceased.

Wellington F. Evans having filed in said Court his petition praying that instrument filed in said Court be admitted to Probate as the last will and testament of said deceased and codicil thereto and that administration of said estate be granted to the petitioner, or to some other suitable person.

It is Ordered, That said 18th day of July, A. D. 1938, at 10 o'clock in the forenoon, at said Probate Office, be and is hereby appointed for hearing said petition.

It is Further Ordered, That public notice thereof be given by publication of a copy hereof, for three successive weeks previous to said day of hearing, in the Birmingham Eccentric, a newspaper printed and circulated in said County, and that a copy of this order be mailed or delivered to each of the known heirs at law, legatees and devisees at their last known place of address within ten days after the date of the first publication hereof.

JAMES H. LYNCH, Judge of Probate.

(A true copy)
FLORENCE DOTY
Register of Probate.
LIGHTNER, CRAWFORD, SWEENY & DODD and DOTY,
Attorneys for Estate,
Dime Savings Bank Bldg.,
Detroit, Michigan.
12-13-14

What Your City Commission Is Doing—

June 20, 1938

An informal public hearing was held to consider the problem of the present dog quarantine, and to consider suggestions for a possible amendment to the present city dog ordinance with respect to the immunization of dogs. About 90 persons attended this meeting.

Bills were approved in the amount of $12,696.35, including a payroll from the period from June 1st to 15th, in the amount of $6,197.71.

The city manager was authorized to proceed with rebuilding the Baldwin Well at an estimated cost of $2500.

Bonds were authorized in the sum of $140,000 for the purpose of constructing extensions and improvements to the sewer system of the city, and as approved by more than a majority at an election held April 4th, 1938.

Ordinance Number 247 was amended, limiting the amount of sewage revenue bonds that are available to 1957 or thereafter.

A temporary building permit was issued to the Winningham Chevrolet Company.

A taxicab driver's license was issued to Charles A. Ing.

IRENE E. HANLEY,
City Clerk.

Rumor Denied

It has been denied that the Congressional Record will run strip comics as a feature to popularize it.—Atlanta Constitution.

Infuriated Motorist—to traffic cop—What—why the—!!!!—can't I leave my —— car here?

Wife—Henry, dear, don't waste your time pleading with him.

Comes in Bits

The worst thing about wisdom is that it can only be acquired on the installment plan.—Boston Transcript.

The Proper Time

Molly—Are you sure that Fred loves you, and you alone?

Kathleen—Oh, yes; more then than at any other time.

Vince Drayne: "I'd like to sell you a set of Encyclopedia that I got as a gift. I've no use for them."

Clyde Fellows: "No sale. I know more than any encyclopedia."

Vince Drayne: "I admit that. But I thought you'd get a thril, going through it and picking out all the errors."

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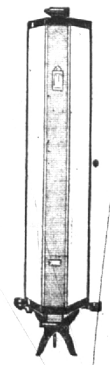
National Safety Council

ORDINANCE NUMBER 241
City of Birmingham
An Ordinance to Amend Section 3 of Ordinance Number 237.
The City of Birmingham Ordains:
That Section 3 of Ordinance Number 237 be and the same is hereby amended to read as follows:
Section 3. The cost of constructing said Sewage Disposal Plant shall be paid by the issue of Revenue Bonds of the City of Birmingham, in accordance with the provisions of Act 94, Public Acts of Michigan, 1933, as amended by Act 66, Public Acts of Michigan, 1935, and by Act No. 246, Public Acts of Michigan, 1937, and for that purpose there shall be issued such bonds in the aggregate principal sum of $180,000, being one hundred eighty bonds of $1,000 each, number 1 to 180, inclusive, dated April 1, 1938, and payable serially as follows:

April 1, 1941	$ 5,000
April 1, 1942	5,000
April 1, 1943	5,000
April 1, 1944	6,000
April 1, 1945	6,000
April 1, 1946	6,000
April 1, 1947	7,000
April 1, 1948	7,000
April 1, 1949	7,000
April 1, 1950	8,000
April 1, 1951	8,000
April 1, 1952	8,000
April 1, 1953	9,000
April 1, 1954	9,000
April 1, 1955	9,000
April 1, 1956	10,000
April 1, 1957	10,000
April 1, 1958	10,000
April 1, 1959	11,000
April 1, 1960	11,000
April 1, 1961	11,000
April 1, 1962	12,000

with interest not to exceed five per cent per annum, payable semi-annually on April 1st and October 1st of each year, both principal and interest to be payable at the Birmingham National Bank, Birmingham, Michigan. Bonds maturing on and after April 1, 1957, shall be redeemable at one hundred two (102%) per cent of their face value and accrued interest, on any interest date on or after April 1, 1944, on thirty days' notice by publication in a paper circulated in the State of Michigan which carries, as a part of its regular service, notices of the sale of municipal bonds.
This ordinance shall take effect immediately after the passage and upon publication thereof.
Made and passed by the Commission of the City of Birmingham, Michigan, the 20th day of June A. D. 1938.
JOHN E. MARTZ, Mayor.
IRENE E. HANLEY, Clerk. 12

STATE OF MICHIGAN—The Probate Court for The County of Oakland.
At a session of said Court, held at the Probate Office in the City of Pontiac, in said County, on the 1st day of June, A. D. 1938.
Present: Hon. James H. Lynch, Judge of Probate.
In the Matter of the Estate of Charles S. Chisnis, Deceased.
John E. Ferguson, administrator of said estate, having filed in said court a petition praying that the time for the presentation of claims against said estate be limited and that a time and place be appointed to receive, examine and adjust all claims and demands against said deceased by and before said court.
It is Ordered, that four months from this date be allowed for creditors to present claims against said estate.
It is Further Ordered, that the 7th day of November, 1938, at nine o'clock in the forenoon, at said probate office, be and is hereby appointed for the examination and adjustment of all claims against said deceased.
JAMES H. LYNCH, Judge of Probate.
(A True Copy)
LEAH KOCH (MARTIN),
Deputy Register of Probate.
10-11-12



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