

The Farmington Enterprise

Established 1888 by Edgar R. Bloomer as "A Permanent Journal of Progress"

Published Thursday of each week and entered at the Post Office at Farmington, Oakland County, Michigan, as second-class matter under the Act of March 3, 1879.

Editor and Publisher: Hyman Levinson
 New Editor: Joseph A. Porter
 Mfr. Printing Dept.: William Hone



Farmington, Michigan, Thursday, February 11, 1932

Editorials

A 'Mystery' No Longer

More than three hundred Farmington men and women had the rare privilege last Thursday evening of coming in contact with a phenomenon which has become exceedingly rare in recent years—a man who really knows what he is talking about. The clear, pellucid exposition of banking by Judge Arthur J. Lacy dispelled the clouds of mystery that have enveloped the banking business, in the minds of most people. One had no trouble in grasping the simple process of receiving funds and investing them which is the essence of banking—a child could have followed Judge Lacy and easily understood. It was the old, old story of an expert being able to take hold of a thing which is to most folks a complicated, obscure business, and making it appear quite simple—because he is an expert. In the hands of Judge Lacy that heretofore incomprehensible thing called "liquidity" with all its implications, lost its mysticism and became quite understandable by anyone. So too, factors that bring a bank to difficulty were reduced to simple terms:

"A bank," said Judge Lacy, "Simply receives deposits of money from many different people. These deposits are pooled and loaned out to business men, or for the building of homes, and similar undertakings, to make the community prosperous; and this by the way, is the only social justification for the existence of a bank. This money that is loaned, this capital that flows freely back and forth we call 'liquid capital'. In loaning the bank gets a rate of interest higher than it has to pay the depositors because it loans money on time—for periods of several years or more, and money loaned on time is worth more."

"Now when this money is loaned out, the borrower puts it right back in again, and so the bank has two dollars of deposits for each dollar of cash put in, and this process goes on and on. In this country, for every dollar of actual cash, there are ten dollars of deposits. It makes a great fiscal system—nothing wrong with it whatsoever. It enables people to use their credit. But if all the people demand their money back at once, of course there wouldn't be enough to go around."

"Conditions underneath now are no different from other times. But in normal times nobody wants their money—they want it in the bank where it draws interest. The bank, of course, keeps only enough cash and government bonds on hand for ordinary needs. Now no one expects a depression to last so long as it does. But people, as the depression continues, find their income reduced, and they find it necessary to draw on their bank accounts to live. People begin to draw out a little at a time, and it is this seepage that is the most terrible thing. For the banker it is much worse than a run, which he can see and often overcome. But the seepage he cannot. After a few months the bank begins to get a bit pale—loses its life-blood. People notice it in the bank statement. Nearly everyone says to himself that he has worked for his money and it's all he has, that he thinks he will go and get it so he'll know just where it is. You can't blame them, not a one of these people—no one can. But if everyone wants to get all of these ten dollars at once, it can't be done and the bank closes no matter how sound it may be, and you have a bank failure in your town."

Thus, in everyday language and plainest English, Judge Lacy brought the people to understand that the bank, any bank, is the people's institution, the community's common possession and responsibility, in the operation of which every citizen has much more at stake than was ever realized before. It need not be remarked that most of the enthusiasm developed at the meeting, and the auspicious start of the effort set in motion that evening, were due almost entirely to the ability and mastery of their subject displayed by Judge Lacy and his capable colleague, Senator Giffins. It is frequently said that the difficulties of the moment, arising at any period in history, bring forth the man to meet those difficulties. The people of small towns of Michigan with bank problems on their hands, can thankfully reflect that in this instance, at least, and for this perplexing problem, the adage has proven true.

Wrong Name For The Cut-off

"The Cut-off" is the wrong name for that strip of cement which the State Highway Department proposes, say threatens, to throw out across the barren fields south of town next Spring. They ought to call it "The Add-on," meaning useless adding on of \$100,000 in expenses to the State, at the time when useless public expense is just exactly what everyone else, from the Governor down, is trying not to add on, but you've got it—Cut-off!

He Was Despondent

On the front page of the Detroit Free Press ("Michigan's Greatest Newspaper"), appeared a few days ago this brief story:

Man, 69, Kills Self

The body of a suicide victim was identified Sunday by relatives as Frank W. Krepps, 69 years old, 1523 Fifth St. Krepps had been despondent. He was found with a bullet wound in his head in the Union Depot Saturday afternoon and was dead on admittance to Receiving Hospital.

It is fortunate that the Free Press was so careful to make clear the suicide's motive by including that second sentence: "Krepps had been despondent." Otherwise thoughtless people would probably be going around with the false notion in their heads that men are not only in a normal frame of mind, but quite cheerful and sometimes even hilariously happy, when they pull the trigger or turn on the gas.

CHURCHES

Evangelical Church
 Rev. A. A. Schoen, Pastor
 First Sunday in Lent.
 German Service 10:15.
 Subject: "She Has Done What She Could."
 Sunday School 11:30.

Our Lady of Sorrows Church
 Rev. James J. Callahan, Pastor
 Sunday masses at 8:30 a. m. and 11 a. m.
 Daily mass at 8:00.

West Point Park Presbyterian Church
 Rev. J. A. Brown, Pastor
 2333 Grand River, Redford
 10:30 Sunday School.
 11:30 Morning worship.

Baptist Church
 Rev. E. W. Palmer, Pastor

We are happy to have as our guest speaker at both services next Sunday Rev. Fred Story, a missionary from South America, where he has been working under the Evangelical Union of South America. He will preach at the 10:30 hour and give an illustrated lecture at 7:30. Be sure to hear him.

11:45 Bible School. We have passed the 200 mark. We are now going to try and reach the 250 mark by March 1.

St. Paul's Evangelical Lutheran Church, Clarenceville
 (At Switzer Road)
 Rev. Paul Graubner, Pastor

10:30 Divine service.
 The first and third Sundays of the month the services are conducted in the German language. All others are English.

Methodist Church
 Rev. F. C. Johnson, Minister

"Men need nothing in these modern days so much as they need a working philosophy of life," says E. Stanley Jones. Can religion provide it? Certainly, irreligion does not seem to have found the way to live."

This church challenges you to give the religion of Jesus Christ a trial. He alone offers an adequate working philosophy of life.

"Jesus and the Afflicted" will be the sermon theme next Sunday morning at 10:30. This is the second message from the series "Jesus and the Needy."

At 7:30 in the evening the sermon will be preached from the theme "The Prophet of Love."

Rev. Floyd Charles Johnson will preach at both services. The Young People's club will meet at 6:30. When the pastor will conduct a round table discussion on "Finding My Way Out." Last Sunday a crowd attended and enjoyed the address by Miss Emily Butterfield.

Father and Son banquet will be held February 16 at 6:30. A great time and feed so get your tickets early.

LAUNCH PROVES WORTH

Lansing, Feb. 10.—A motor launch forest fire patrol around Isle Royale inaugurated two years ago by the Department of Conservation again proved its worth during the 1931 forest fire season according to the Division of Field Administration of the Department of Conservation.

George J. Attorney, 250 E. Congress, Detroit, Michigan. To the owner of any and all interests in or liens upon the land hereby described in the following described land for unpaid taxes thereon, and the undersigned has issued thereon a notice of sale, which was published in the Detroit Free Press at any time within six months after return of the certificate of the sale in which the undersigned or to the register in conformity with the statute in which the lands lie, of all sums paid upon such purchases together with one hundred per centum additional interest, and the cost of publication of this notice, to be computed as upon personal service of a summons and the return of a judgment and the further sum of five per centum of the amount of such additional interest or charges, if payment at that time is not made, the undersigned will institute proceedings to foreclose on the land hereby described in the following description of land: Lots 12, 13 and 14, Block 2, City of Royal Oak Subdivision, City of Royal Oak according to plat thereof.

Plat of said lots is on file in the office of the Register in the City of Royal Oak, Michigan. The undersigned is authorized to receive and accept of any and all sums of money due to the undersigned by the owner of the land hereby described in the following description of land: Lots 12, 13 and 14, Block 2, City of Royal Oak Subdivision, City of Royal Oak according to plat thereof.

Plat of said lots is on file in the office of the Register in the City of Royal Oak, Michigan. The undersigned is authorized to receive and accept of any and all sums of money due to the undersigned by the owner of the land hereby described in the following description of land: Lots 12, 13 and 14, Block 2, City of Royal Oak Subdivision, City of Royal Oak according to plat thereof.

FARMINGTON AGES

Mr. H. A. McIntyre
 The Extension Group of Home Economics will meet with Miss Amanda Markham Friday afternoon of this week on Edward avenue. They met with Mrs. R. P. Robinson on Grove street in Farmington last week. The plans were made for their Achievement Day to be held at Pontiac this spring when the course is finished.

Mrs. Harold Markham and son, Charles spent Tuesday with her parents in Redford.
 Mr. and Mrs. John Hebk entertained several friends of Detroit at their home Thursday evening.

Mr. and Mrs. Frank Hofmann entertained Mr. and Mrs. Charles Damon at their home Saturday evening.
 Mr. and Mrs. Harold Markham were the guests of Mr. and Mrs. Julius Pultier in River Rouge Saturday evening.

Mr. and Mrs. I. E. Sherwood entertained the latter's brother, Mr. Foster of Tekonsha, and E. A. Thomas of Ann Arbor over Sunday.

Mr. and Mrs. Arthur Linder and daughter Brightmore, called on Mr. and Mrs. B. G. McIntyre, Sunday.

Mr. and Mrs. John Hebk and Mrs. Jantovsky attended the Shriner's Circus, Saturday evening.

Mr. and Mrs. Jerry Fifoot visited friends at Ferndale, Friday. Mr. and Mrs. E. E. Carter and children of West Point Park, and Mr. and Mrs. Harold Markham were the guests at a coasting party at the home of Mr. and Mrs. Marvin Scholars at Northville, Sunday.

Mr. and Mrs. Joseph Brisbois of Walled Lake were Sunday guests of Mr. and Mrs. I. E. Sherwood.
 Mr. and Mrs. Duncan McDonald and son, Kenneth of Detroit, called on Mr. and Mrs. B. G. McIntyre and Mr. and Mrs. H. A. McIntyre, Sunday afternoon.

Mr. and Mrs. Frank Hofmann with Mrs. Anton of Ferndale spent Sunday with Mr. and Mrs. Bard in Detroit.

Several of the neighbors gathered at the home of Mrs. Charles Damon Monday to remind her of another birthday anniversary with many good wishes for this one and many more.

Mrs. Felbauer of Halfway, who has been visiting her daughter, Mrs. Frank Hofmann, returned to her home Tuesday.

Mr. and Mrs. Stanley Young of Detroit are spending some time with their parents, Mr. and Mrs. Damon.

WEST FARMINGTON

Mr. Ervin Knapp
 46-P-1

The North Farmington Auxiliary held a business meeting at the home of Arthur Coe Wednesday evening.

The West Farmington Cemetery Association held a business meeting at the home of Arthur Green on Fourteen Mile road Tuesday evening.

The East Walled Lake extension group under the direction of Michigan State College and the Oakland County agent will meet at the home of Mrs. Vern Johnson on Phloxen Mile road Wednesday afternoon with Grace German teaching the lesson on cutting and fitting.

Mr. and Mrs. John Smith are the parents of a baby boy born Wednesday, February 3.

Mr. and Mrs. Irvin Knapp and son William spent Sunday with Mr. and Mrs. L. W. Geigler of Hartland.

Mrs. Arthur Green spent Saturday in Pontiac on business.

The sewing club which is piecing quilts for the Willing Workers of West Farmington cemetery, met at the home of Mrs. Marie Walters on Orchard Lake road Thursday. Lunch was served on tables decorated with hearts and cups. The club has nearly completed a quilt top and is planning another.

Mrs. Rosford and daughter Lillian is spending a few days with her sister and family, Mr. and Mrs. Smith Green at Keego Harbor.

Helen Johnson visited the West Farmington school Monday as the guest of Marion Crummy.

Junior German is out of school on account of illness.

Mr. and Mrs. William Kurtz and daughter Dorothy spent Sunday afternoon at Elmwood.

Several from here attended the Father and Son Banquet held at the Salem Evangelical church Wednesday evening at Farmington.

Park Well Watered.
 Roseville National park covers an area of nearly 1200 square miles and has about 250 lakes and streams.

Dr. Joseph W. Norton
 OSTEOPATHIC PHYSICIAN and SURGEON
 GENERAL PRACTICE
 33712 Grand River Avenue
 Farmington
 TELEPHONE 404

Lockhart Radio Service
 Radios Repaired and Serviced
 B Batteries And Tubes For Sale
 Grand River and Farmington Road
 At Gas Station
 12-4-c

From a Satisfied Customer

Farmington, Mich., Jan. 26th, 1932
 Farmington, Mich.
 Gentlemen:-

Having purchased good Commercial Egg Mash from you for a number of years and having always had good results from them, I suddenly found myself confronted with the problem last fall of cutting down my feed bills to meet changed conditions in the poultry business. I hesitated a long time in taking this bold step in quitting a good commercial egg mash but finally decided to put my flock on your Delight Egg Mash and take the liberty of telling you that I am glad we made this change.

Your Delight Egg Mash comes to us at a great saving in cost, is always fresh and the hens eat it good and I am getting an equally good percentage of production out my flock and they are in perfect health.

I can heartily recommend this Delight Egg Mash to any one wanting a good mash containing all the ingredients vital to health, production and quality of eggs.

Yours very truly,
 CHAS. H. DAMON

We have dozens of oral compliments like the above from large users of Delight Egg Mash whose names will be given any interested parties on request.

Farmington Mills

Phone 26



For Their Health And Comfort

It is of their health and comfort that you are ever mindful. Clean, warm air during the Winter months when babies especially are most apt to contract diseases, is the best safeguard toward continued good health.

We suggest that you call 20 and have your bins filled with high grade coal. Our prices are right.

Farmington Lumber & Coal Co.

CARL G. HOGLE, Mgr. Phone 20
 Clarenceville Office and Yard Phones:
 Farmington 1

PROFESSIONAL SERVICES

Z. R. ASCHENBRENNER, M. D.
 Physician and Surgeon
 Office Hours: 9:00 to 12:00 p. m.
 Evenings Except Sun. and Wed.
 7:30 to 9:00 p. m.
 Office Phone 165-3
 Resident Phone 145-3
 Cook Bldg. Farmington

DR. H. E. BOICE
 Physician and Surgeon
 Office Phone 307; Res. 132-W.
 OFFICE HOURS:
 9 to 12 p. m.
 7:30 to 9 p. m.
 Thurs. and Sun. by appointment
 Farmington Mich.

DR. E. D. ELSEA
 Osteopathic
 PHYSICIAN and SURGEON
 Grand River at Eight Mile Road

DON M. HOWELL, M. D.
 DR. EAR. NOSH AND THORNTON
 At Dr. Aschenbrenner's Office
 Monday, 9 a. m. to 12 m.
 Thursday, 7 p. m. to 9:30 p. m.
 At Appointment
 Telephone 165-3 Farmington

OFFICE HOURS
 9 to 12 p. m.
 Except Monday (all day) and
 Tuesday evenings.
 Telephone: Farmington 35373
 Redford 4523
 If no answer, call Cherry 2234

QUALITY PRINTING
 PROMPT SERVICE
 - AT -
 FARMINGTON ENTERPRISE
 Phone 25-J