

Michigan Mirror

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and loan division of the department of state, banking and insurance department, and the public trust commission would be merged into one agency.

In the efficiency classification was a recommendation to abolish the office of budget director and to transfer this function to the office of auditor general. Kelly also suggested that inspection staffs, now maintained independent, only by numerous departments, should be merged into one state inspection department.

Would all this result in economy? Perhaps. But it should make possible a better government by increasing its efficiency. In our

opinion, Governor Kelly is more interested in efficiency than in economy. He probably remembers too well the easy promises of other governors, their records of failure to reduce bureaucracy.

The second classification deals with the opposite of economy, the economy of more money, for spending which the governor deems to be worthy.

During his campaign, Governor Kelly proposed \$10 a month for old age pensions; the present state average is \$22. He asks the legislature to increase this allowance.

He proposed that the state aid \$2,000,000 annually for state hospital building needs. He recommended a continuation of the prompt liberalized payments for unemployment compensation, and

he said the legislature should investigate the feasibility of extending the unemployment compensation system to firms employing less than eight persons.

On the spending side also was a suggestion that a system of state pensions should be created for state employees.

Looking to the post-war era, Governor Kelly advocates a "rainy day" saving fund of "not less" than \$15,000,000 from the present state surplus.

As for reduction of the state sales tax, the governor cautioned that a slump in state revenues was inevitable during 1943 and all state revenues would be needed. During the fiscal year ending June 30, 1942, the state distributed more than 61 per cent of its funds back to home government. The increase in local aid alone was \$8,000,000 in 1942 over 1941.

Economy in state government is not easy to achieve without stepping on the toes of people back home. You can't economize at Lansing without also economizing on Main street. The governor and the state legislature probably realize it.

But greater efficiency in government, making what we general, by call "better government," is a reasonable possibility, abetted by the civil service amendment which serves as a dyke against patronage raids and resulting inefficiency and waste in public service.

Governor Kelly's chances in 1941 may rest on his ability to achieve better government, not economy in government. If he can do both, the age of miracles will have arrived. But don't look for it.

"10,000 Stores to Close." Such is the forecast for Michigan retailing in 1943 by E. W. McFarland, Wayne, university professor and head of the Greater Detroit Consumers' Council.

McFarland regards the forthcoming casualties, however, as a partial blessing in disguise, a sign of a healthier economy in the future.

His reasoning: There are too many outlets for goods to allow all retailers to make a decent living.

The professor's conclusions are reinforced by one of the imposing monographs issued by the Temporary National Economic Committee, created by Congress a few years ago. Albert L. Meyer, senior economist of the United States department of agriculture, reported the trend since 1900 has been towards more stores. For example: In 1900 there was one food store for 456 persons; in 1935 this ratio had grown to one store for 358 persons.

Hence the verdict: "We must

face the fact that because there are too many retail stores in existence there is no sufficient volume of business to go around even at lower prices."

If these experts are right, Michigan's 1943 retail casualties may help to stabilize business for other stores, thus benefit ultimately this consumer.

Lieut. Col. Harold A. Furlong has been called into active army service, and thus Governor Kelly is presented with an immediate problem of selecting his successor as administrator of the Michigan Council of Defense.

At a farewell dinner in Lansing, Colonel Furlong revealed that he had always been a "dyed-in-the-wool Republican" in Pontiac and a lifelong friend of former Governor Murray D. Van Wagoner. Van Wagoner said that Furlong's appointment had been prompted largely by the knowledge that Furlong was one of two men in Michigan to be honored by Congress with the Congressional Medal of Honor, highest award possible for distinguished service in the first World War.

It revealed a trait of "Pat" Van Wagoner that carried him a long way in politics. He liked people. His friends came first.

Victory

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within a few months some plan of manpower control more thoroughgoing than those already in effect will be in operation in every major industrial community in the United States. Job control, or stabilization, is a new problem in a nation used to having plenty of workers, but it is already familiar to the people of Great Britain, Russia and other nations engaged in the fighting. And it cannot be escaped in a war involving all the combined energies and labor resources of entire peoples.

Consumers Can Help

Although large numbers of Americans have been seasoned to fighting or to factory work, the same cannot be said of us as a nation of consumers. True, we have experienced some discomforts, but we have begun to lack some things once in common daily life. We have divided up the reduced supplies of others by rationing. But on the whole, the goods and services we must are only a small proportion of those we still enjoy.

Now, beginning in February, a great many staple foods and food products will be rationed, including canned fruits and vegetables, canned juices and soups, dried dehydrated fruits, and frozen fruits and vegetables. The step is necessary partly because vast quantities of processed foods must go to the armed forces at home and abroad, and smaller amounts to our Lend-Lease allies. The balance available to civilians will be distributed by means of War Ration Book Two according to the new "point" system.

Canned fruits and vegetables and dried fruits are among the foods most needed by our fighting men and our allies. Next year half our production of dried fruit will go abroad to save shipping space. Nearly half our production of canned fruits and vegetables will go to our men in the service, mainly in this country. Our production of processed fruits and vegetables is larger than it ever has been, but after taking out large quantities for our armed forces, we have available for civilians just a little more than half of the amount they have been using in recent years.

Some Foods Plentiful

This doesn't mean that we will be poorly fed. At present—assuming that we meet production goals and that military and Lend-Lease needs stay in line with present estimates—it looks as though we will have a civilian food supply about as big as we had in the last half of the 1930's, and in some categories, such as poultry, frozen citrus fruits and cereals, considerably more.

In general, then, we can be fairly well satisfied with the prospects for food supplies. But we must be deeply concerned about food distribution. The method we are going to use for distributing the scarcer foods and food products—the point system—is the best one for getting the job done and still giving the greatest range of choice to both consumers and grocers. As it applies to the greatest range of vegetables, housewives can use their coupons for the particular kinds of foods they like best.

Hearding Won't Help

Pending the time when the program goes into effect, Americans will be expected to have the common sense and patriotism not to hoard dried fruits and canned fruits and vegetables or any other food for that matter.

LOCALS

Miss Mary Ann Cooke attended a wedding shower, honoring Mrs. Phoebe Ross and Mrs. Craid was the guest of Ray, and Mrs. Bushing.

Mrs. Walter Coon entertained her bridge club Tuesday evening. Mr. and Mrs. George Newlin, Mr. and Mrs. Glenn Leland, Mr. and Mrs. Richard Taylor and Mr. and Mrs. Guy Duran will be guests at a birthday dinner Sunday evening at the home of Dr. and Mrs. Edwin Olla in Detroit.

Mrs. Glenn H. Greene and daughter Genevieve and Mrs. Mansfield called Monday on Mrs. George Greene, who is recovering from a recent illness.

Mrs. K. E. Griffith and children spent Christmas with Mr. Griffith in Farmington Friday, Mrs. Roach

spent the day with her sister Mrs. Phoebe Ross and Mrs. Craid was the guest of Ray, and Mrs. Bushing.

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who is at the Basic Flying School in Walnut Ridge, Arkansas. Mr. and Mrs. Walter Coon were Sunday callers of Mr. and Mrs. Glenn Leland.

Mrs. Norma Barrons spent Wednesday with Mr. Barron's mother at the Thompson Home in Detroit.

Mrs. Casper Kiles of Detroit and Mrs. Emma Weidner of Cleveland were guests of their niece Mrs. Fred Becker, Thursday.

Mr. and Mrs. Albert Bamford entertained Mr. and Mrs. Earl Cooke and family Friday evening, Mr. and Mrs. Robert Joynt and daughter Patricia Lynn of Detroit spent Sunday evening with Mr. and Mrs. S. D. Harger.

Report of Condition of

THE FARMINGTON STATE BANK

of Farmington in the State of Michigan at the close of business on December 31, 1942.

Published in accordance with a call made by the Federal Reserve Bank of this district pursuant to the provisions of the Federal Reserve Act and by the Comptroller of the Banking Department pursuant to the provisions of Section 82 of the Michigan financial institutions act.

ASSETS	
Loans and discounts (including \$20.32 overdrafts)	\$1,053,914.53
United States Government obligations, direct and guaranteed	535,633.85
Obligations of States and political subdivisions	113,255.72
Other bonds, notes and debentures	103,834.69
Stock of Federal Reserve Bank	2,750.00
Cash, balances with other banks, including reserve balances, and cash items in process of collection	632,415.65
Furniture and fixtures	15,759.39
Other assets	2,745.32
TOTAL ASSETS	2,560,400.01

LIABILITIES	
Demand deposits of individuals, partnerships and corporations	943,081.07
Time deposits of individuals, partnerships and corporations	1,073,592.29
Deposits of United States Government (including postal savings)	120,943.67
Deposits of States and political subdivisions	222,436.47
Deposits of banks	5,000.00
Other deposits (certified and officers' checks, etc.)	50,315.29
TOTAL DEPOSITS	\$2,415,368.82
Other liabilities (Interest Collectors—Unearned)	12,521.28
TOTAL LIABILITIES (not including subordinated obligations shown below)	2,427,890.99

CAPITAL ACCOUNTS	
Capital	65,500.00
Surplus	25,000.00
Undivided profits	12,794.79
Reserves (and retirement account for preferred capital)	28,912.82
TOTAL CAPITAL ACCOUNTS	132,207.11

TOTAL LIABILITIES AND CAPITAL ACCOUNTS	
	\$ 2,560,400.01

*This bank's capital consists of first preferred stock with total par value of \$15,500.00, total redeemable value \$15,500.00; and common stock with total par value of \$50,000.00

MEMORANDA	
Pledged assets (and securities loaned) (book value):	
(a) U. S. Government obligations, direct and guaranteed, pledged to secure deposits and other liabilities	\$ 100,000.00
(e) TOTAL	100,000.00
Secured and preferred liabilities:	
(a) Deposits secured by pledged assets pursuant to requirements of law	100,000.00
(d) Deposits preferred under provisions of law but not secured by pledge of assets	20,913.45
(e) TOTAL	120,913.45
Subordinated obligations:	
(a) On date of report the required legal reserve against deposits of this bank was	222,634.09
(b) Assets reported above which were eligible as legal reserve amounted to	632,415.65

I, Byron E. Lapham, Cashier, of the above-named bank, do solemnly swear/affirm that the above statement is true, and that it fully and correctly represents the true state of the several matters herein contained and set forth, to the best of my knowledge and belief.

BYRON E. LAPHAM

Correct—Attest:
Floyd H. Nichols Directors
H. C. Kelleckerbocker
B. O. Hutton

State of Michigan, County of Oakland, ss:
Sworn to and subscribed before me this 8th day of January, 1943, and I hereby certify that I am not an officer or director of this bank.
My commission expires May 4, 1946

Mary Ellen Hogan, Notary Public

Milk and Ice Cream FARMINGTON DAIRY, INC. Phone 135



Are you falling behind in Uncle Sam's dairy production program? Then, custom-mixed feed is the answer to your problem. Let us tell you how you can get increased milk and meat production at the lowest possible cost. Custom-mixed feed will give

- * MORE PROTEINS
- * MORE VITAMINS
- * MORE MINERALS
- * MORE PRODUCTION

FARMINGTON MILLS

This is serious, Folks!



6 Out of 10
calls to Information
are **UNNECESSARY**

Needless calls to Information—many thousands of them daily—are being crowded onto Michigan's war-loaded telephone system.

Six out of every ten calls to Information are requests for numbers that are listed in the telephone directory. It's a simple matter to look in the directory first. And if everyone would do that, it would save 1450 hours of switchboard time each day.

Please do not ask Information for any number that is in the directory. If you must call Information, make a note of the number so that you'll have it next time.

WAR CALLS MUST GO THROUGH

MICHIGAN BELL TELEPHONE COMPANY

BUY WAR BONDS AND STAMPS FOR OUR BOYS