

**SCHAWB DESCRIBES
NEEDS OF NATION**

INCREASED EFFICIENCY

Economy and Greater Co-Operation Necessary, Says Head of Great Steel Works in Statement

Increasing efficiency, economy and a wider co-operation than has ever before been realized are necessary both in production and marketing in industry and in agriculture, if the United States is to maintain its present wage standards and protect its markets against foreign competition, Charles M. Schwab, chairman of the Bethlehem Steel corporation, said in a statement just issued appraising conditions "at the turn of the year."

Mr. Schwab expressed the hope that the "spiritual and cultural prosperity" of the people of the United States would show a development equal to their advance in material prosperity.

Unprecedented Prosperity

"At no time in history have the people of an entire nation enjoyed the prosperity prevalent in the United States today," he said. "At no time have people dreamed of the universal use of luxuries which we accept as our birthright. Our material prosperity is astounding, so remarkable in fact that business men are coming from all parts of the world to study our methods."

"We have abolished illiteracy. Let us develop finer methods of education. We have saved time and increased production by making machines do our work. Let us make worth while the additional leisure now on our hands."

"We still have many problems before us. To maintain our markets and our present high wage with reasonable profits for manufacturers we must realize efficiency and economies upon a progressive scale, not merely in production, but in marketing methods as well."

Need Co-Operation

"Both in industry and in agriculture there must be co-operation among the factors involved to an extent never before considered necessary or even desirable. Farming must be conceived on a more scientific basis. There must be greater methods of large scale producing units. We must apply to our fields the methods of large scale production which have been found successful in our factories. Waste in marketing must be minimized on the farm as well as in industry."

**ATTITUDE TOWARDS
NEW THINGS, TEST**

People are divided into two classes by their attitude toward new things. Some jump at them. Others shy at them. Some anticipate their advantages. Others perceive their dangers. When Faraday in 1832 showed before the British Association at Oxford that a spark could be produced by magnetic induction, a dean of the university who watched the experiment shook his head and said, "I am sorry for it." He then turned and walked away repeating, "I am sorry for it." As he passed out of the door he turned again and said, "Indeed, I am sorry for it. It is putting new arms into the hands of the incendiary."

Nobody can deny that his apprehensions have been justified. But the learned gentleman overlooked the electric light of the future.

At the time of Charles II, a law was enacted to prohibit coaches on the streets of London because of "the destruction caused by their wheels to the paving stones."

There was undoubtedly reason for such legislation. Coaches did wear out the pavement. So do trucks nowadays. But it would be better to strengthen the pavements than to abolish the trucks.

Neophobia is a dangerous disease—says The Nation's Business.

**CREDIT MAN MUST
OFTEN TAKE CHANCE**

Few Dollars Loss Trifling Now and Then If Business Is Enhanced

"While driving through a strange city by automobile," writes Fred Kelly in the Nation's Business magazine, "I was compelled to stop at a service station for repairs. When I offered a check in payment they referred me to a credit man and he was unwilling to cash my check without identification by a mutual acquaintance. As I knew no one in the city, I could only show him various letters in my pocket that should have been ample. But it took nearly twenty minutes of explanation and even recrimination before I could induce him to take a chance on me. What is it about me, I wonder, that makes men fear I might give bad checks? I intimated to the man that he was lacking in deductive faculty, unable to sift honesty and therefore a failure as a credit man. He retorted that he had a 100 per cent record, without a single loss. That confirmed my opinion that he is a failure. If a firm has a flag rule that no checks will be cashed for strangers and no credit or courtesies extended to them such a policy could be carried out by an office boy. A record without a single loss by check or bad accounts can only mean such a play-it-safe policy that much possible business has been lost. It is only by taking an occasional chance and working on batting averages that a concern can build goodwill through its credit department. A few dollars loss is small price for friendships and new business that a more accommodating policy attracts."

**HORSE IS SLIPPING
STATISTICS SHOW**

Although horse breeders are maintaining and improving their stock year after year, the horse population of the nation is on a gradual decline, says the United States department of agriculture. In only five states, Nevada, Arizona, Wyoming, Montana, and New Mexico, are enough foals born every year to maintain their own horse population. In order to keep up the present number of horses in the United States it is necessary to increase the annual foal crop by 85 per cent over the entire country. In some states this figure runs much higher. In Illinois, for instance, 120 percent more foals are needed annually, in Ohio 186 per cent, in Indiana 215 per cent, and in Connecticut 1,190 per cent.

**CALIFORNIA FORESTS
PRODUCE MOST LUMBER**

The forests of California, the largest user of lumber in the Union, yield a total of about two billion feet (board measure) of lumber annually, according to the forest service of the United States department of agriculture. The annual lumber requirements of the state are about four billion feet. There is enough timber in this state, it is estimated, to build forty million 5-room bungalows, or to furnish all the wood for building and fuel that would be required by this country for nearly eight years. Only four other states produce more lumber than California. These, in order of their output, are Washington, Oregon, Louisiana, and Mississippi.

**FROZEN MILK TOO
OFTEN IS WATERY**

During cold weather special precautions should be taken against exposing milk for too long a time to temperatures below freezing. If it is necessary to haul it far in cold weather, cans should be protected with jackets or blankets. The milk solids in frozen milk have a tendency to separate, making it difficult to secure an accurate butterfat test. Frozen milk is often watery in appearance and tasteless.

We see some of the shortest days in January, and those who borrowed money to buy Christmas gifts will say so.



Decker's Little Plumber

All we've got to say in this little essay on plumbing is that the sort of plumbing we do makes a sanitary home possible and causes ill health to vanquish from the premises. And we would like to impress you with the fact that we understand the plumbing business well enough to be able to render you a moderate sized bill.

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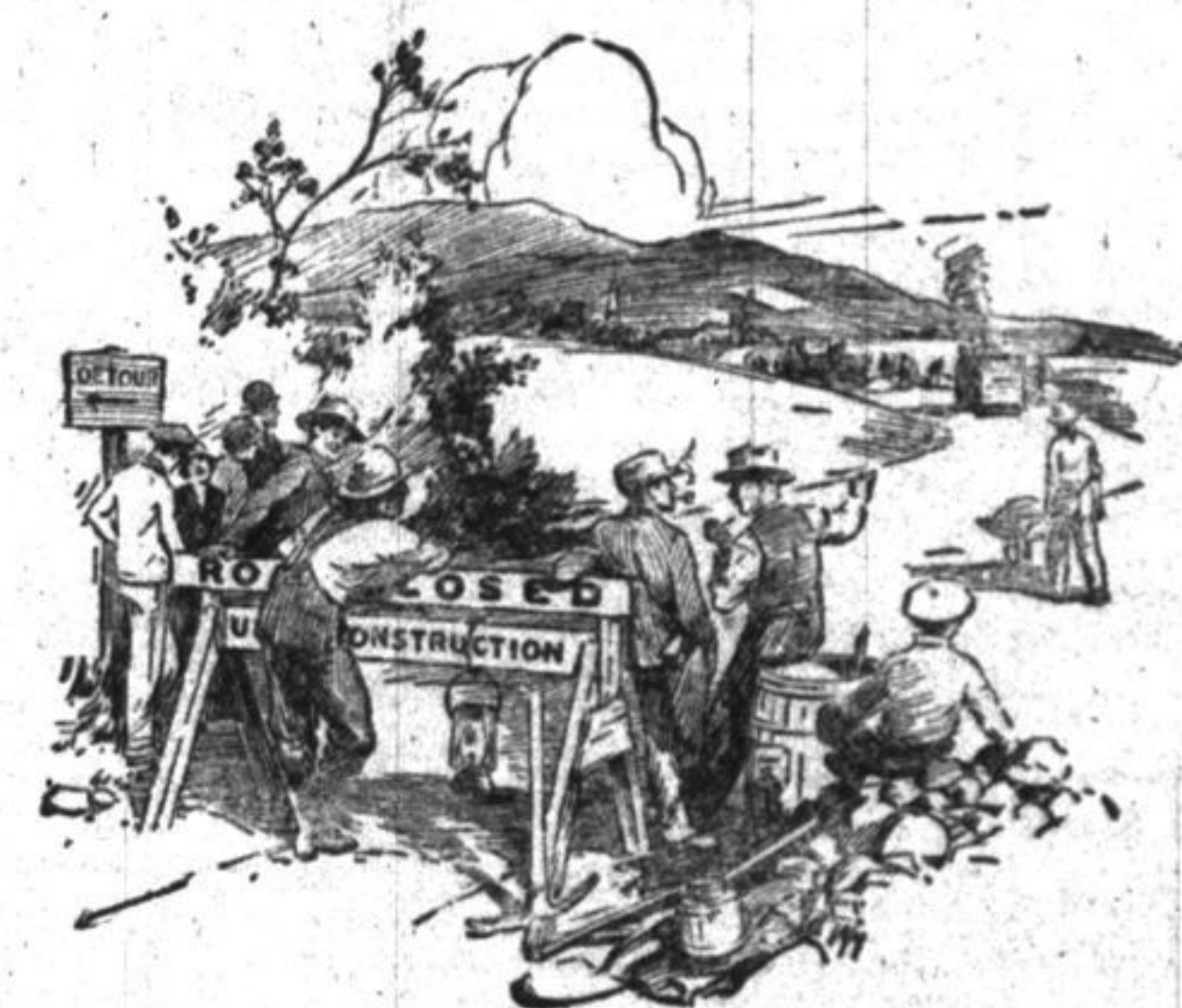
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**JANUARY
—SALE—
at
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The Road

EVERY one was glad when the new section of the road was built. All realized that personal visits could be made more easily, that trade would be brisker, that matters of general public interest would be carried on with more efficiency and dispatch.

The telephone road, that already enables every one to travel so easily, so cheaply and so far, is constantly being lengthened. Each year over 800,000 telephones are added to the Bell System. Every subscriber shares in the increased value given to telephone service by this extension which hourly is enlarging the scope of every one's activities by permitting an ever broadening interchange of ideas.

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