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TAXEATERS AND TAXPAYERS

As the New York Times observes, our ancestors would probably have thrown up their hands in horror if they could have foreseen the state of affairs suggested by a survey of public employment recently released by the Civil Service Assembly.

In 1936, wages and salaries for all employees of government, excluding those on work relief, came to \$5,145,873,000—which works out at \$160 for each American family of four. As the Times also says, "If the extraordinary figures for relief were added to this normal total, the figures would be fairly astronomical."

When conditions reach a point where the average American family must kick in with \$160 a year to pay the salaries of "normal" government employees, the day doesn't seem far off when the taxpayers will exceed in number the taxpayers!

Do the Things You Fear!

HENRY C. LINK, Ph. D. N. Y. City
"Inferiority complexes are seldom more than senseless timidity that rob courage, sap ambition and retard enterprise."

It is with some hesitancy that I write on the subject of fears because unquestionably, many of the fears which people now suffer are due to the voluminous writings on this subject. I wish, for example, that the term "inferiority complex" had never been printed, because then millions of people would not even know they had an inferiority complex. There would be one less idea for them to fear.

More fears are actually generated by too much reading thinking and talking. We nurse them and feed them until, from an inconsequential trifle they have grown to monstrous proportions.

Although generalizations are dangerous, I venture to say that at the bottom of most fears, both mild and severe, will be found an overactive mind and an underactive body. Hence, I have advised many people, in quest for happiness, to use their heads less and their arms and legs more—in useful work or play. We generate fears while we sit; we overcome them by action. Fear is nature's warning signal to get busy.

Millions of people on relief and on WPA work are sitting around cultivating fears. We may yet have to put one half our population into CCC camps in order to cure the fears which trouble a nation. In its mild and initial stages, fear takes the form of aversion to, or criticism of certain activities and people, constituting an alibi by which the individual justifies his continued inaction. The world is full of malcontents, parlor communists and social theorists who, because they will not change themselves, talk about changing the entire system. They do not realize, many of them, that in any social order whatsoever there would still be misfits. Through conversation they rationalize their anger with the world instead of becoming engaged with themselves and flying into worthwhile action.—Readers Digest

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Weaver Birds of Africa

Rank as Best Architects

Three habitat groups of African birds in Field Museum of Natural History, Chicago, include village weaver-birds, birds of Mount Cameroon and Kalahari desert birds.

Weavers, which constitute the largest and most varied bird family of Africa, rank among the best architects of the feathered world, and the village weaver-birds are among the most skillful nest builders of their family. Their globe-shaped nests are woven from strips of grass or palm leaves. "Woven" is not a loosely used term, but an accurate description of the method employed by the birds.

Detailed studies of the nests of another weaver species have revealed that certain definite knots are used to tie the ends of the strips of material—they are not merely tucked in. A firmly woven vertical ring about six inches in diameter is first made by the birds to serve as a foundation. The hemispherical chamber for the eggs and young is then added on one side, and the down-turned spout or entrance is added on the other.

The village weaver-birds exemplify a highly gregarious mode of living coupled with a peculiar preference for association with conditions imposed by the existence of naturally organized human life. Rather than remain exposed to purely natural conditions involving greater dangers from predatory animals, they build their colonies or "villages" of as many as a hundred nests in trees near the villages of human natives. This habit accounts for the name that has been applied to them. These birds occur over a wide area of western and central Africa.

Peat, After Many Years, Develops Into Hard Coal

Peat, according to scientists, is coal in the making. It consists of decayed trees and vegetation.

When the world was younger, say about 250 million years ago, in the carboniferous era, there were many peat bogs, writes a correspondent in the Chicago Tribune. Eventually the peat became lignite, then soft or bituminous coal, as in Illinois, then hard, or anthracite, as in Pennsylvania. Something like this happened:

The ancient peat beds sank below sea level, and over eons of time the beds were buried under thick layers of silt and sand.

Tremendous pressure upon the peat squeezed out the moisture and, after several hundred thousand years, peat became lignite, a brownish coal which crumbles rapidly when exposed to the air. The pressure continued and, after some two million years, the lignite became soft coal. And when the earth exerted both a horizontal and vertical pressure, as in mountain making, hard coal resulted.

Peat, because of its great moisture load, has little value as fuel. Its heating value is about half that of lignite, according to estimates by Prof. Adolf Noe of the University of Chicago, a member of the Illinois geological survey staff, and about one-fourth that of hard coal.

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Business and Financial Outlook for 1938

Continued from Page 1

termines the volume of retail trade. Hence, I expect retail sales will average less in 1938 than 1937. They will be slow during the early months but they will follow the strong business upturn as the monthly pages are torn off the 1938 calendars. By next Christmas volume of retail trade will have a good chance of breaking all records since 1929. Shading of price-tags between New Year's and Easter will help to boost sales.

This drop in retail prices is good news for the householder. It looks now as though the cost of living which has been rising steadily since 1933 will give ground early in 1938. The average for the New Year, however, should show only a minor drop as food prices may touch off a new rise along about Labor Day. From current levels your clothing will register a modest decline by next Christmas; food should be up slightly; coal will show little change; fuel oil will be firm to lower and rents will be unchanged.

Why Building Slows Down

One of the major cogs in this current business recession has been the sharp letdown in construction. Building material concerns and building workers both shoved up costs out of all reason during 1936-37. A house which cost \$5,000 to build in December, 1935, would cost nearly \$6,500 today. Naturally, demand for new homes has slowed up in face of this unwarranted boosting of costs. Home building is down 20 per cent from the 1937 peak, is below a year ago and is still falling.

My thought is that it will continue to drop until after business has begun to retrace its steps late next Spring. Sometime next year, however, home building should again be humming along. The 1937 peak may be even topped so that the average volume of new homes for the New Year could be above last year's level. The new Government housing program could also give the industry a big lift. It is even possible that the home building boom which I really expected to develop in 1937 will start late this coming year.

Real Estate More Active

Private, non-residential construction, on the other hand, will be lower. I now see little incentive for new plant expansion next year. Public utility work, however, may take up the slack caused by PWA pulling in its horns on public works projects. A decline in building costs should help volume in the early months; but before 1938 closes costs will reverse their field again and be on their way to a new peak.

These higher costs will help real estate values. New home prices, which are now being shaded here and there, will strengthen. However, I hold little hope for an increase in old house values, barring drastic inflation. Good vacant property and modest well-laid-out modern homes are among the best investments a person can make today. For that reason I feel that 1938 is going to be to good year for realty men—with a slow start and an active finish.

Stocks to Rally

This same rough plan should also hold for stocks. I expect to see the markets fly the revival signal before 1938 is too old. It would be silly to predict they will, or not, break through their 1937 March peak. It makes little difference whether they do or not, for good stocks at current prices, in my opinion, offer excellent profit opportunities.

Furthermore while selection will again be important, diversification will be the vital point in 1938. Some groups will, of course, do better than others. If I had to guess the outstanding industries of 1938 from a market standpoint, I would pick the Metals, Oils, Building materials, aircraft makers, steels, chemicals, electrical equipment and mail orders. The utilities may surprise investors and the rails are so low that any good news could give them a tremendous percentage increase in value. The motors and rubbers offer less promise because auto assemblies will be below 1937.

Feature of Bond Market

The bond market will be influenced more by business in 1938 than it has been during late years. Medium grades have registered a terrific drop this fall and I look for price increases in this group to feature the bond market in 1938. Gilt-edge issues are down much less than these medium grades.

This situation offers a good opportunity to make a few trades to improve yields and increase profit possibilities. I make this statement for I believe that the long-term trend of high-grade bond prices is definitely downward. Sound medium-grade bonds should be a better purchase for the next few months than senior obligations. When money rates start rising, high-grade bond values are going to filter away slowly.

Trend Toward World Inflation

One of the major reasons why I am so confident that higher money rates are inevitable is the world outlook. None of the major nations and few of the minor powers are today operating on a balanced budget. Billions of borrowed dollars, yens, marks, and francs are being spent in a mad armament race. National currencies are destined to become steadily cheaper in terms of goods. Furthermore there seems to be only a remote chance of averting world

conflict. Through reciprocal trade agreements—and a genuine spiritual revival.

President Roosevelt and Secretary Hull have done more for world relations in the last five years than all of the past two decades! In spite of terrific pressure from groups at home, the State Department has pushed steadily ahead with its trade agreements. They have negotiated sixteen treaties and are now working on the most important of all—with Great Britain. Vast amounts of data have been culled over and the treaties have had as their sound goal "the most good for the biggest number."

World Trade Outlook

As a result, our share of foreign commerce has shown a much sharper increase than that of the world at large. In 1937, for instance, our exports and imports were 34 per cent higher than in 1936, while total trade world trade was up only 25 per cent. This year there would be modest gains in overseas commerce, but the rate of increase will slow up. I expect that Scandinavia, South America, Great Britain and her Dominions will again be our best markets. International relations will not improve noticeably in 1938. I think gangster diplomacy will continue in vogue for another year at least. But I am convinced from my trip abroad this fall that 1938 will see no general war. I am not very hopeful over the long-term future, however. A bitter conflict seems inevitable unless a new Christmas spirit invades the hearts of men all over the world.

Great Bargains Today

The above is a good outline of what I feel readers can expect in 1938. We have come back over a long hard road since 1933. I am confident that we are not going back to those depths this year! America is suffering just now from an attack of business indigestion complicated by a severe case of jitters. The ups-and-downs of business seem to have been growing deeper rather than shallower during the past ten years. This is because the country is swept by succeeding waves of emotional distrust and confidence. Due to a weaker spiritual foundation.

Just as in the Fall of 1937 optimism changed overnight into black pessimism, so the current gloom can be transformed into confidence again by the stroke of a pen. For that reason, I believe that there are now some wonderful buying opportunities. Stocks and bonds, homes and furnishings, food and clothing, are, or soon will be, on the bargain counter. Hence, my closing message today is: Work for a more honest and less selfish America; but do not let present timidity scare you away from today's great opportunities!

"Sino" Combined With Japanese

"Sino" instead of "Chinese" is combined with Japanese because it is more euphonious. It is derived from "Sinai," the Greek and Latin name for an Oriental people mentioned by Ptolemy, who lived in the Second century, A. D., and supposed to have been the Chinese. Some writers, however, prefer "Chino" to "Sino" and write "Chino-Japanese" after the analogy of "Russo-Japanese," "Franco-Prussian," etc.

El Temple in Havana

El Temple in Havana dates from 1827 and commemorates the landing at Puerta Caranas of Don Diego Velazquez in 1519. An obelisk bears an inscription commemorating the mass sung at the town meeting held at the time in the shade of a giant siba tree. A tree shading El Temple is believed to be a slip from the original tree, cut down in 1753.

Fingers for Forks

The old rule that fingers were made before forks holds good in Morocco. Soups and stews there are dipped up with bread and chicken and meats are torn apart with the fingers. A meal at the palace of a Moorish pasha may consist of as many as 12 courses, mostly of fowl and lamb. Pigeon may be served in a very light pastry, chicken in a thick stew, or with stuffing. Double pancakes with a little honey inside them, vermicelli and lamb served in a variety of ways make up the rest of the meal, which may be topped off with tea.

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Oregon's Auto Deaths

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By EARL SNELL, Secy. of State

Wet or slippery streets 2388 accidents.

Snowy or icy streets, 191 accidents.
Fog or mist, 220 accidents.
Rain, 1519 accidents.

Skidding which played a part in 347 accidents, was exceeded only by mistaken right-of-way and excessive speed as a direct cause.

Significant also is the fact that the first hour of darkness, from 5 to 6 p. m., accounted for 30 per cent more mishaps than any other hour.

Snell urged special prudence under these conditions as the best way to lower last December's toll. Headlights and brake checks are especially important at this time, he said.

Reduction of last December's record high mark of 4049 automobile accidents in this state will be the final goal in Secretary of State Earl Snell's special campaign to cut the winter traffic toll, he announced today.

The December, 1936 record stands nearly 700 accidents higher than any other month in Oregon's history, Snell said. His campaign has already seen a drop of nearly 40 per cent in deaths over last fall, and an improved October accident and injury record.

Here are some of the conditions which constituted to the total for the month:

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