# OUR TOWN'S BUSINESS

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# OUR TOWN'S BUSINESS

BY OMAR AND RYLLIS GOSLIN

FUNK & WAGNALLS COMPANY
NEW YORK AND LONDON
1939

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INTRODUCTION

# YOUR STAKE IN OUR TOWN'S BUSINESS

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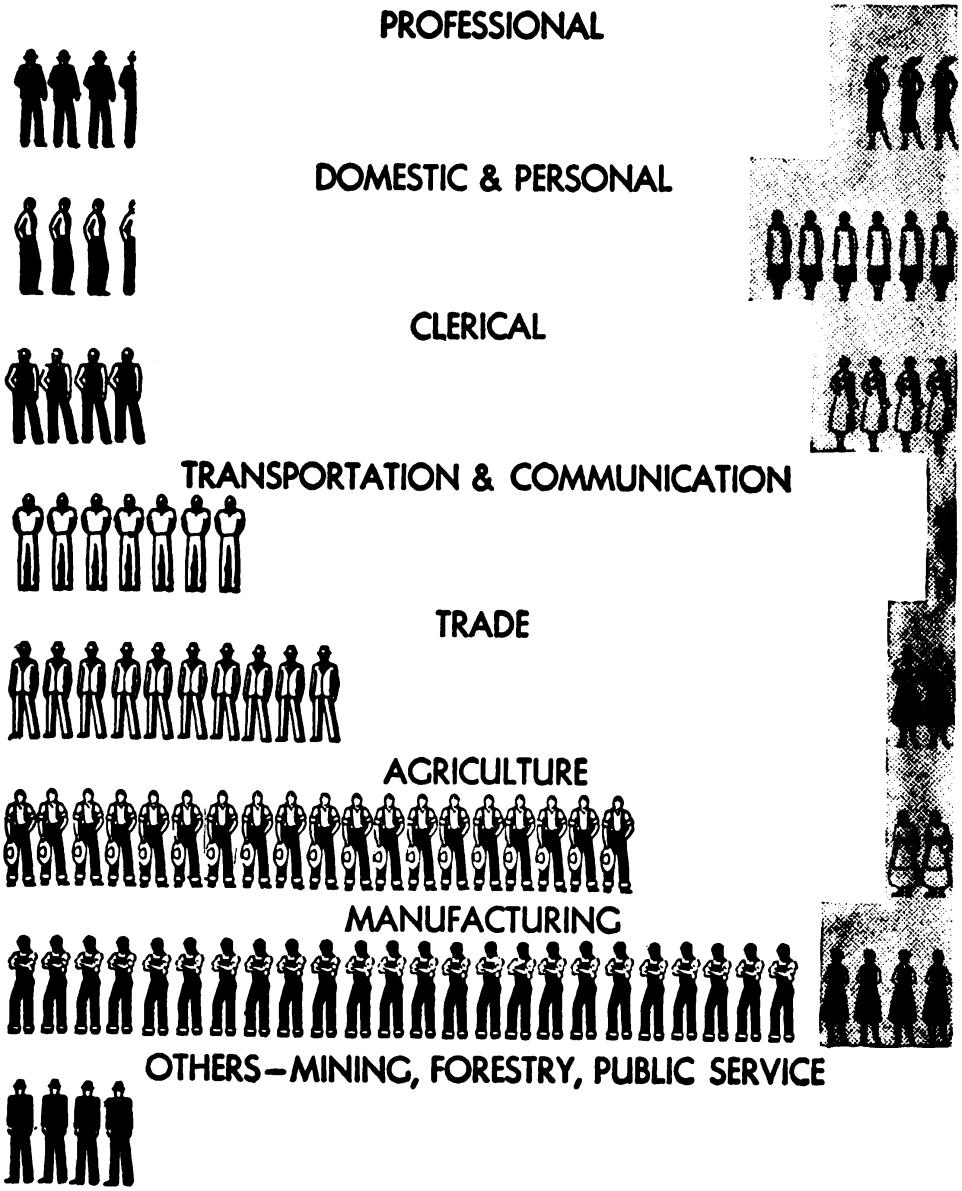
# WHAT AMERICANS DO FOR A LIVING

each figure—500,000



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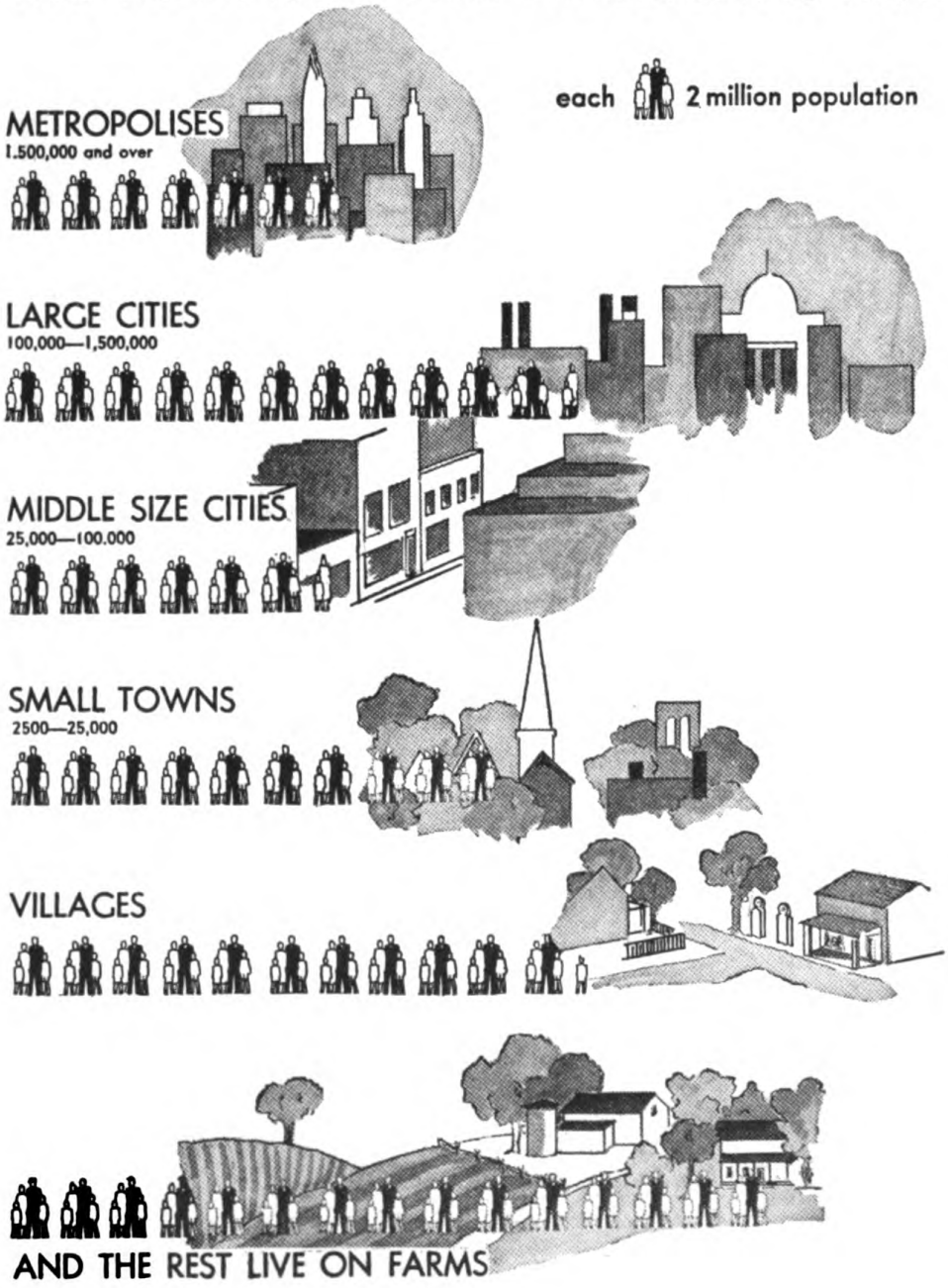
# THE TOWNS WHERE AMERICANS LIVE



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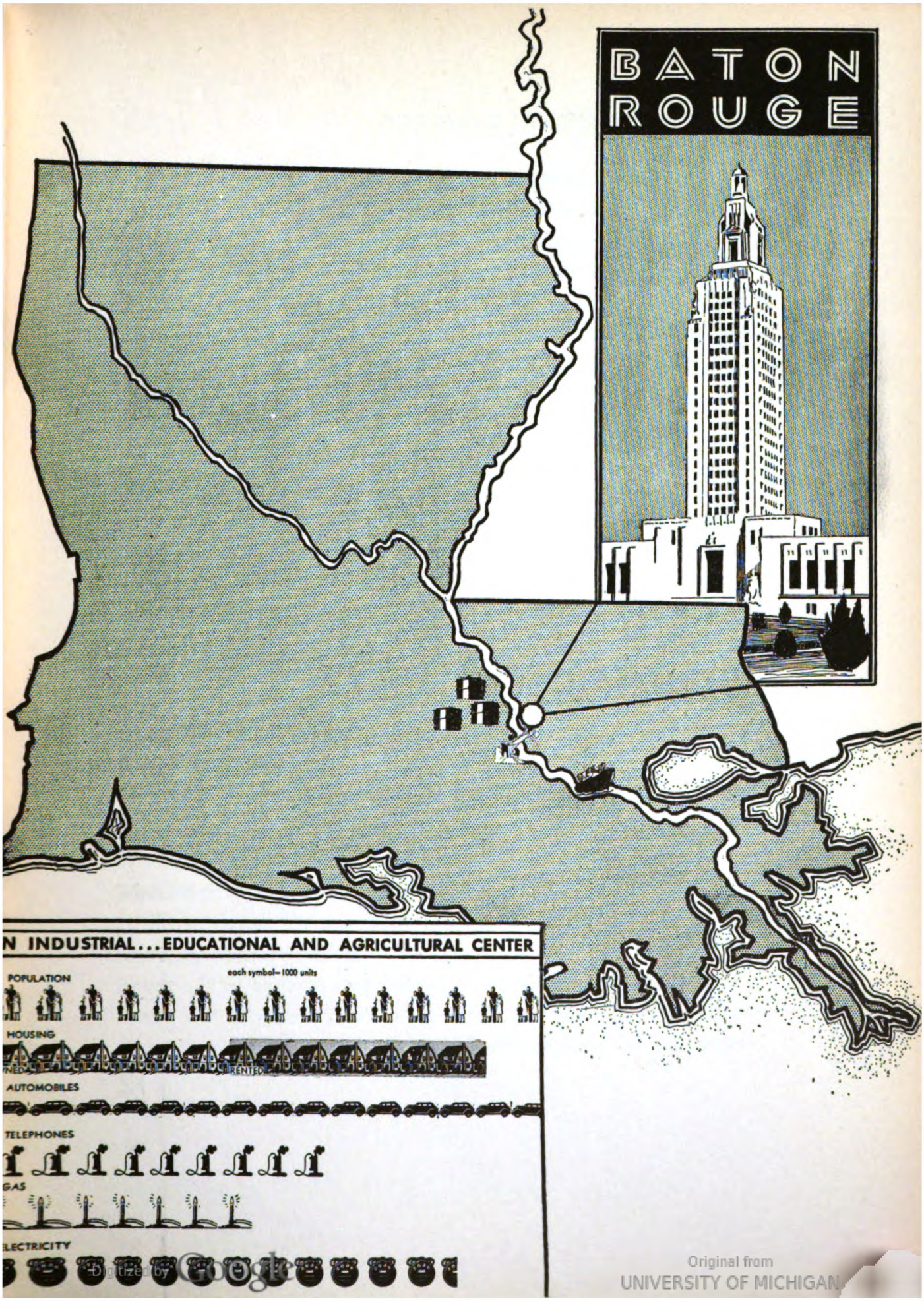


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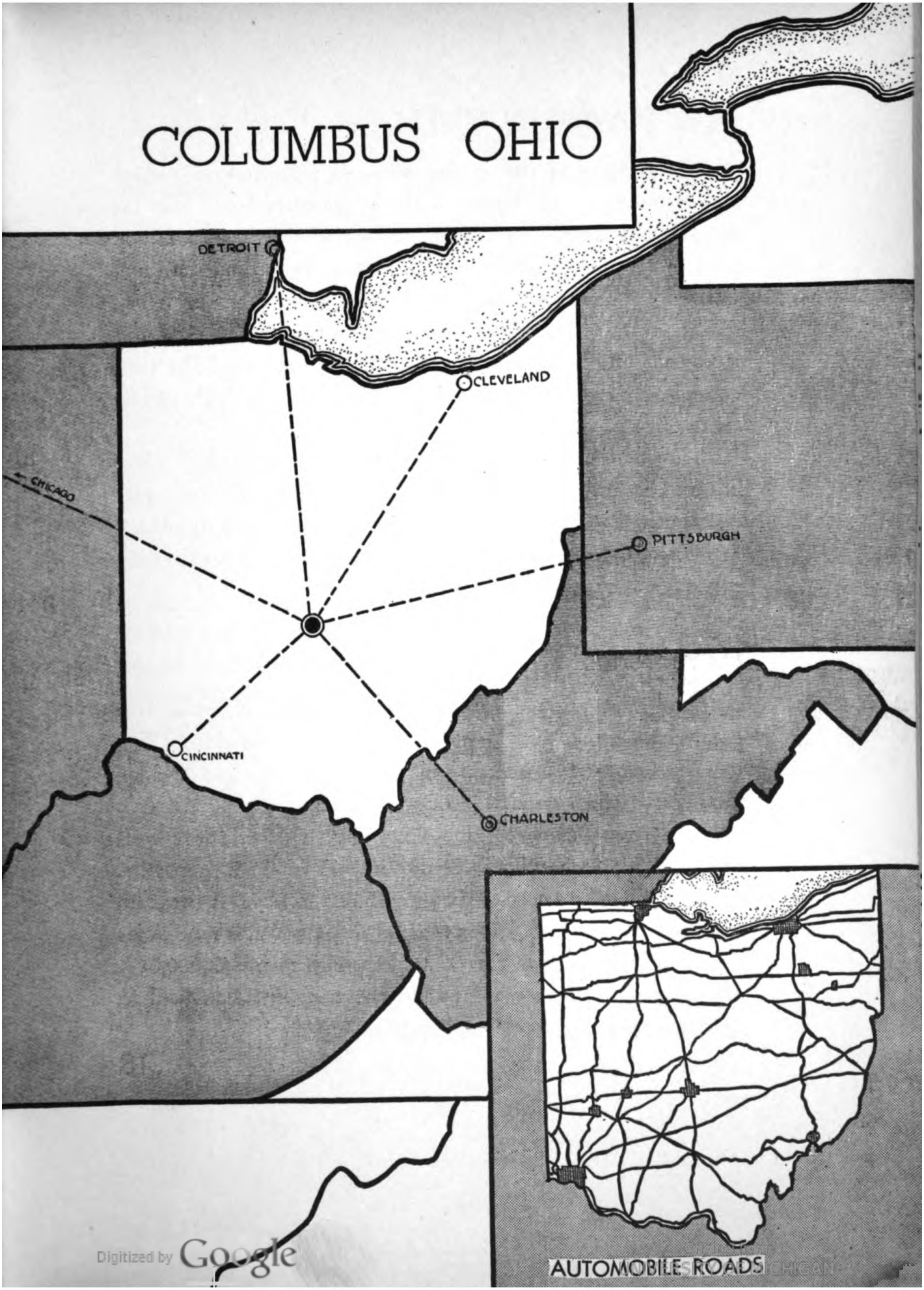


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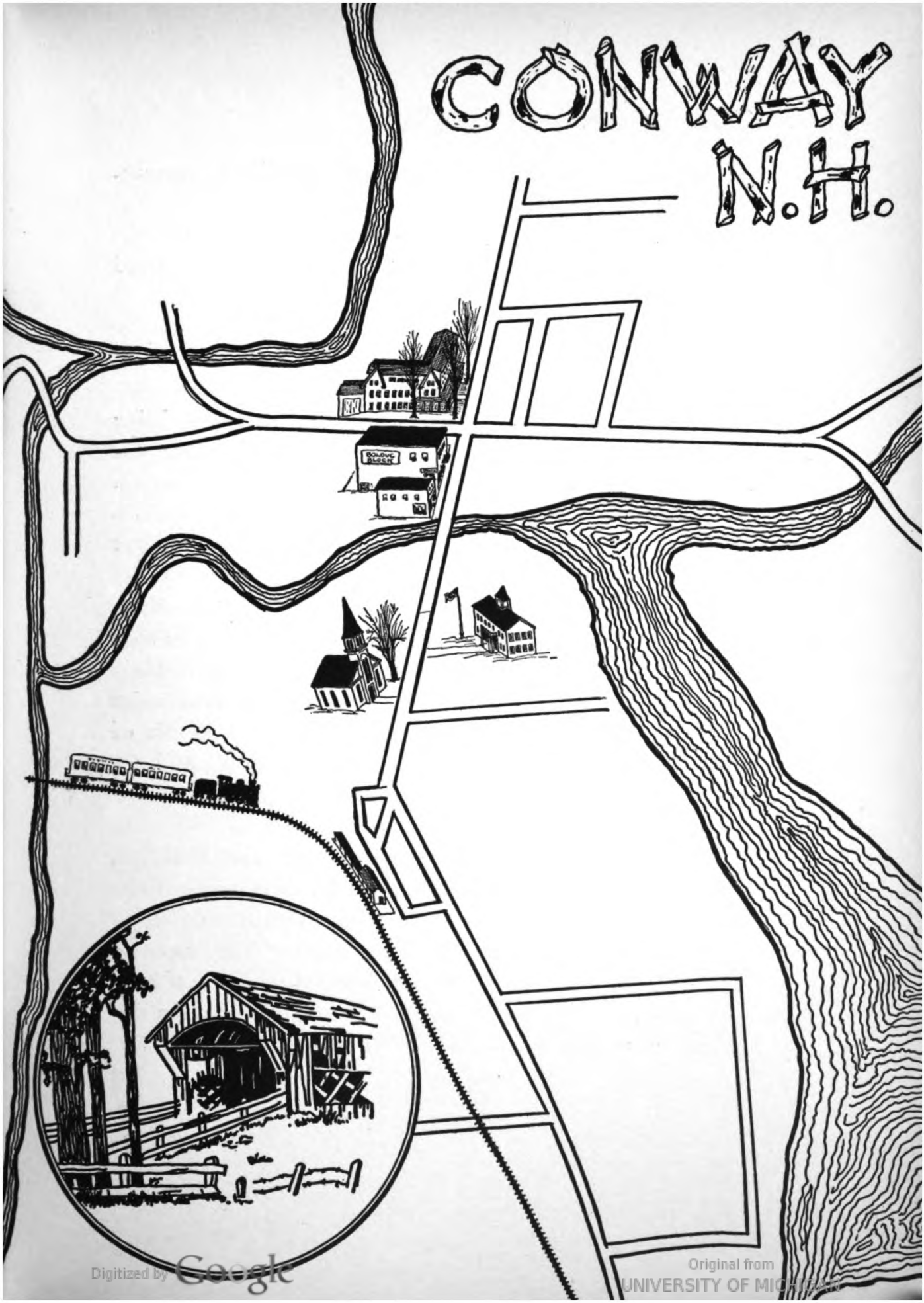


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PART ONE

# OUR TOWN'S BUSINESS

# ITS CHANGING PATTERN

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# MORE AND MORE TOWNS APPEAR

each symbol—100 towns of 5000 population

1900

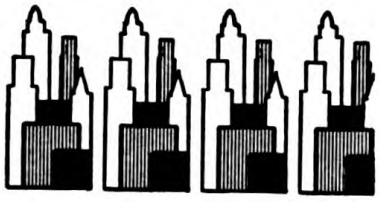


1930

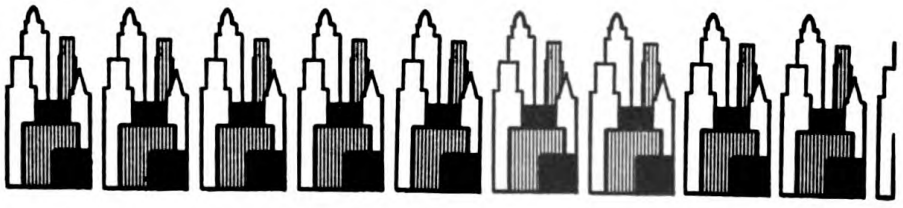


each symbol—10 cities of over 100,000 population

1900



1930





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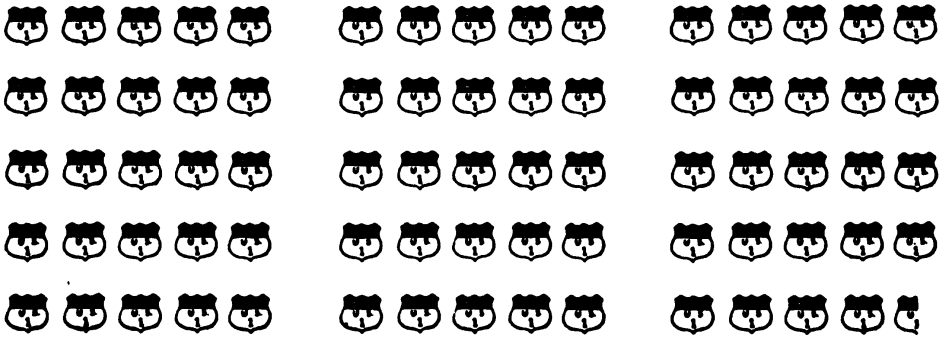
# WE BUILD MORE ROADS

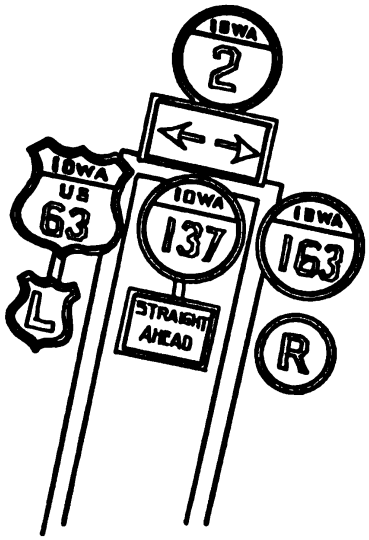
each symbol—5000 miles of surfaced roads

1904



1937



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The first electric car with an overhead trolley was tried out in Richmond, Virginia, back in the 1880's. Boston was the next town to adopt the new contraption, and then other cities followed. In 1890 the ratio of horses to electricity in all cities was more than four to one. Twelve years later all the horse cars were gone and all street cars were run by electricity. This, by the way, made suburbs possible for the first time.

## And begin using telephones

About this time, too, our town's business discovered that the telephone was not just a joke or a luxury. The installation of telephones actually began as a business in 1880, but it was ten years before business recognized this little black instrument as a necessity in trade and commerce. Then, with the expiration of the underlying patents, the cost of service was reduced and its use became general. By 1900 there were over 4,200 exchanges with nearly two million subscribers. This meant one telephone for every forty in the population.

Still not many, you say. For today we have 19,400,000 telephones or one for every six and a half people in the country.

## A town almanac

To get the flavor of those early days in a rising American town, let's read a few pages from the almanac of happenings in Rochester, New York.



**1887** Mayor Parsons objects to using Casino Theater for John L. Sullivan's "vulgar" exhibition of fisticuff.



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City's first park starts with 20 acres donated by Ellwanger & Barry.

Edward Bausch, in his thirties, invents iris diaphragm shutter.

Five die when naphtha in sewage from Vacuum Oil works blows up Platt Street.

John P. Smith installs first motor-driven presses —and speed printing is on.

**1888** First Kodak appears on market.
Flower City Gentlemen's Driving Assn. organized.

Wilder and Ellwanger & Barry buildings erected. James G. Blaine and Chauncey Depew deliver campaign speeches in Franklin Square.

Hiram Sibley, founder of Western Union, dies.

Telephone subscribers get over being mad at company, and end "strike."

**1889** Edwin Booth suffers stroke on stage of Lyceum. Chamber of Commerce collects $14,000 for Johnstown flood sufferers.

First electric street-car line operates.

First dental chair built by Frank Ritter.

Wind storm fells old Liberty Pole at East Avenue and Franklin Street.

Transparent photo film invented by George Eastman, not yet thirty-six.

Chamber of Commerce reports 46 conventions this year; not to mention bringing a vinegar works, tannery and rolling mill to city.

**1890** First typewriter used in editorial room of "Democrat and Chronicle," with Samuel G. Blythe at



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keyboard. Linotype first used in composing room.

Bausch & Lomb begins making searchlight mirrors for U. S. Navy.

Rochester Wheelman's League gets under way; 15,000 bicyclists demand better streets. They get cinder paths and a 25-cent-per-bike tax.

Rochester Railway Company organizes to take over and electrify four existing trolley concerns in city, amid much opposition to "junking" of horses and disapproval of "mere give away" on part of city council. Chamber of Commerce saves day by insisting upon more equitable contract, but leaves horses in the lurch.

Stein-Block label first appears on men's clothing.

First bank clearing house operates.

**1891** J. Harry Stedman of Rochester invents street car transfer—straphangers invent ways and means to ride all day on one.

300 rescued when fire sweeps St. Mary's Hospital. Fireman Jaynes (later chief) seriously injured.

Work starts on great East Side trunk sewer.

Electric trolleys supplant horse cars on Main Street, from York Street to Glen Haven station.

Chamber of Commerce advertises city has "largest and finest tobacco factory in the world," making over 1,000,000 cigarets a day and employing 1,200—the Peerless Tobacco Works (now City Hall Annex) at Court Street and river.

Empire State Express (fastest thing on wheels) makes first run through city.



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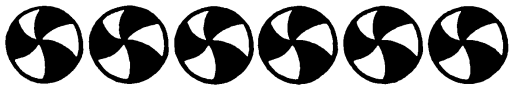
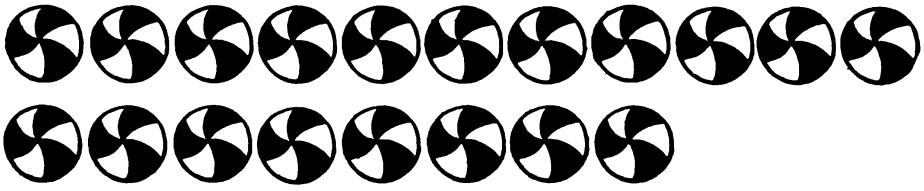
# WE INSTALL MORE MACHINES

**each symbol—1000 trillion B.T.U.'s of consumed energy**

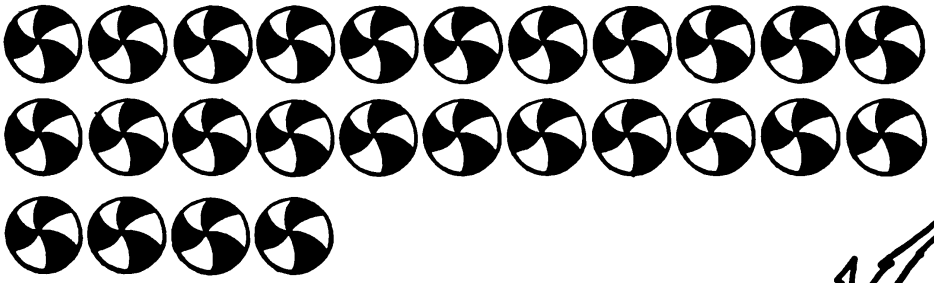
**1895**

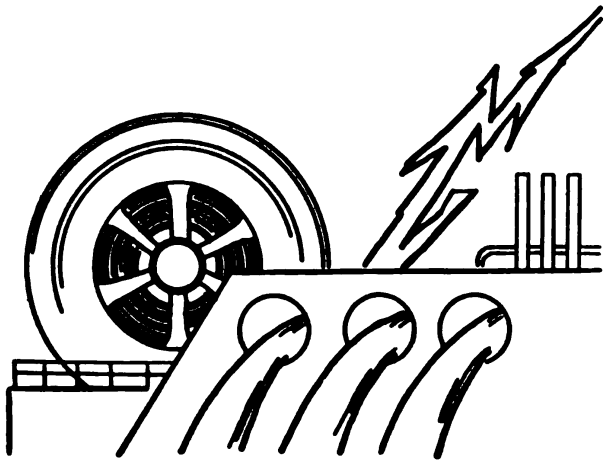


**1915**



**1929**







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bounds. Here is a picture of how the efficiency revolution increased the productivity per worker.

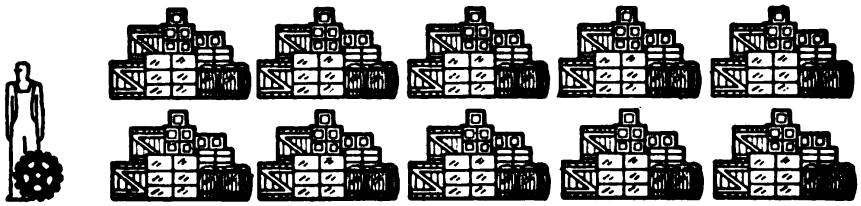
## EACH WORKER PRODUCES MORE

each symbol—10 units of production

1920



1936



## Still the revolution goes on

And this efficiency revolution is not over. It is still going on. In offices, millions of calculating machines, typewriters, bookkeeping machines, filing devices, have streamlined the methods of keeping the records of our town's business.

In many industries, the mechanical device, the electric eye, and automatic controls accomplish the most intricate processes of manufacture without the assistance of human hands. A cigaret machine receives the tobacco, measures it out, cuts the paper, rolls the cigarets, passes them out for inspection—and



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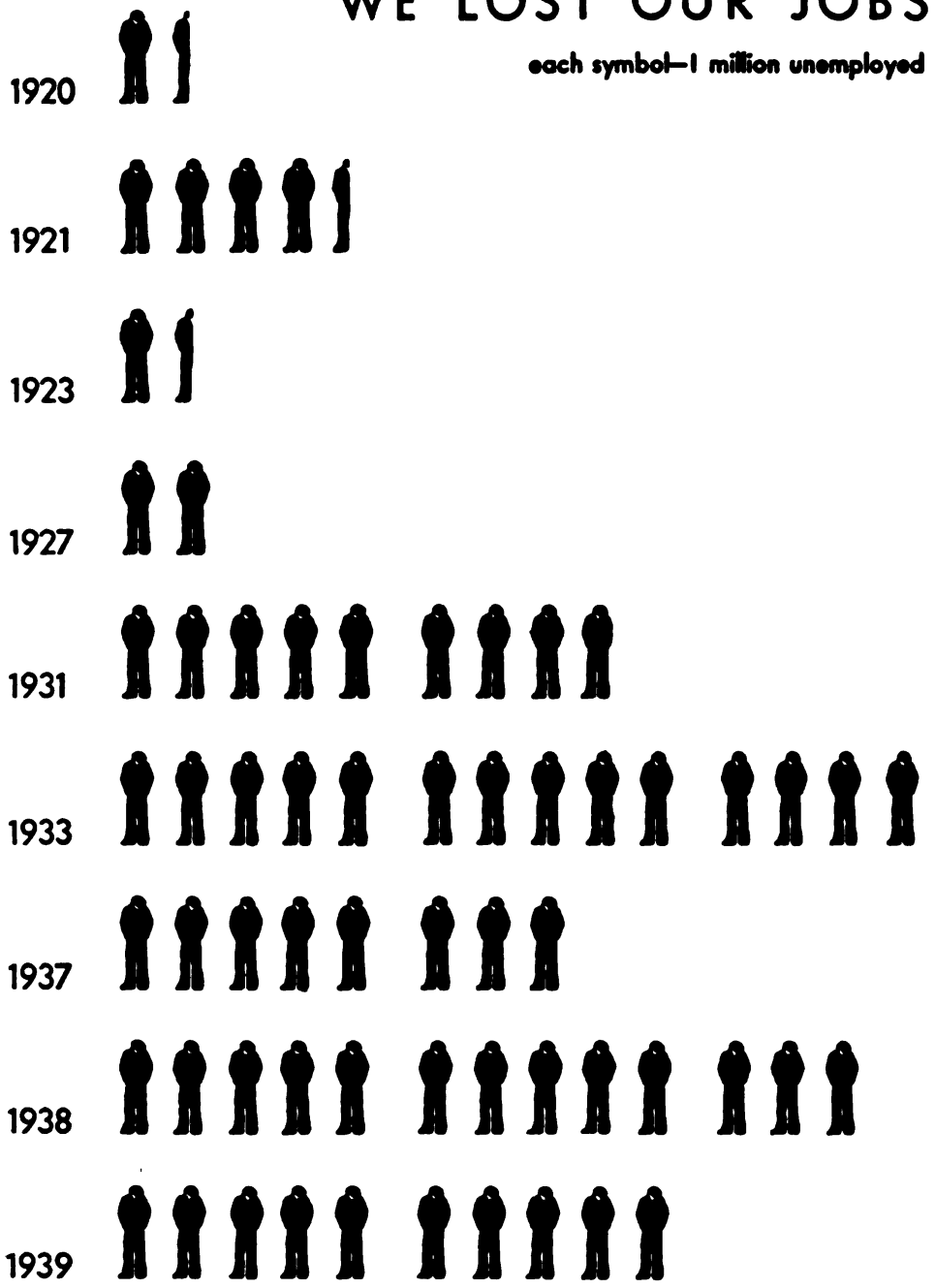
# WE LOST OUR JOBS

each symbol—1 million unemployed



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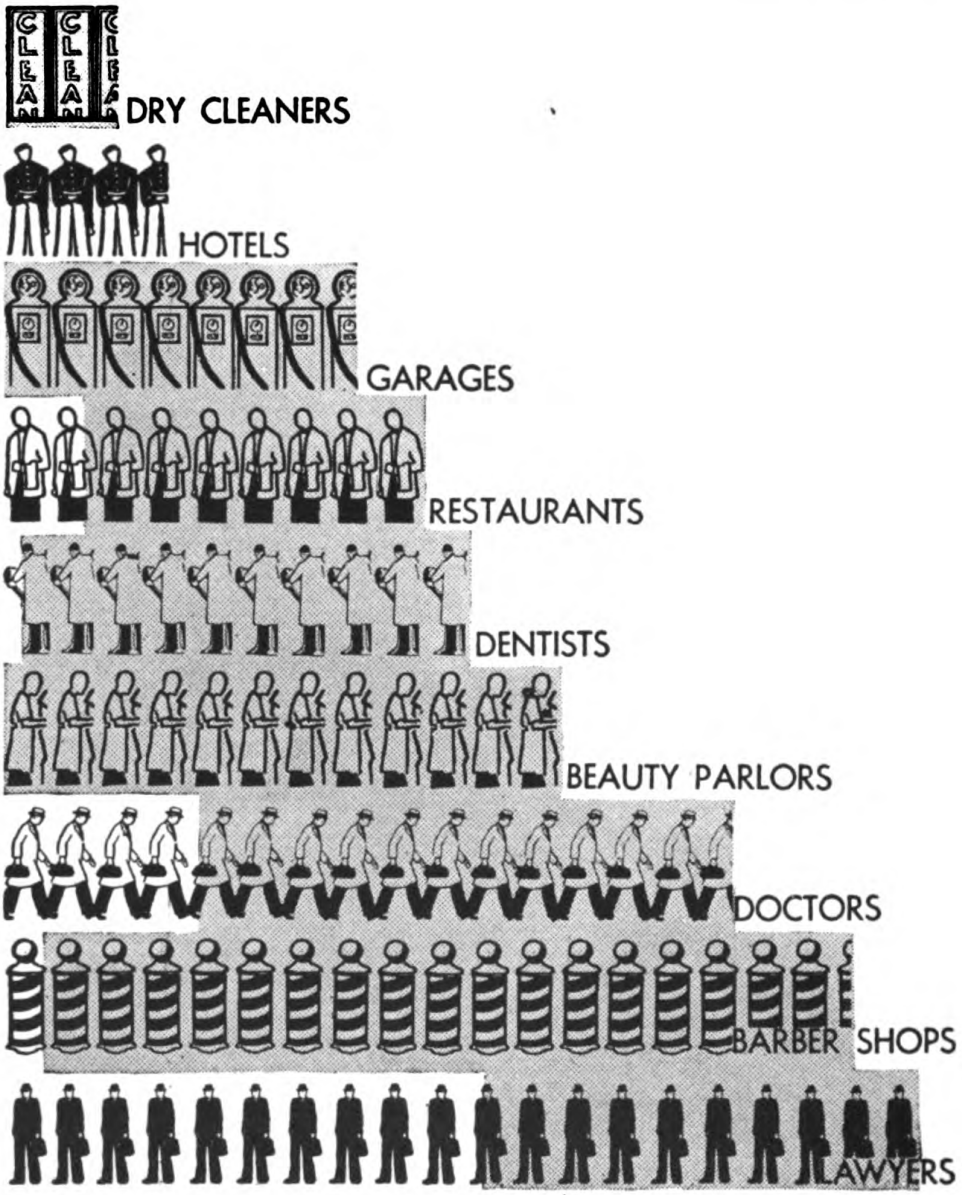
# OUR TOWN'S SERVICES INCREASE

**shaded symbols equal increase between 1884 and 1937**
**each symbol— 3 units**

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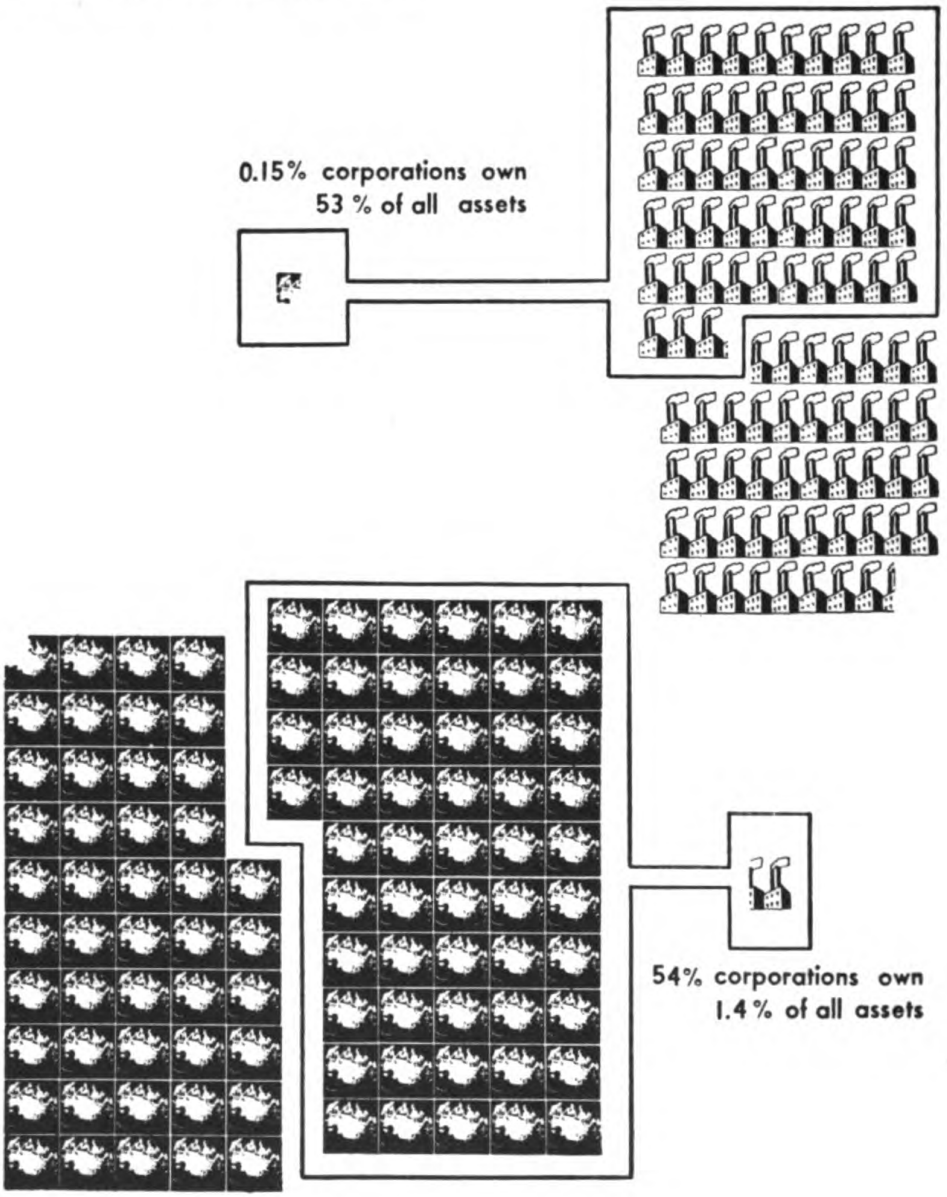
# BIG AND LITTLE CORPORATIONS

**each factory—1% of total reported corporation assets**

**each group—1% of all corporations**



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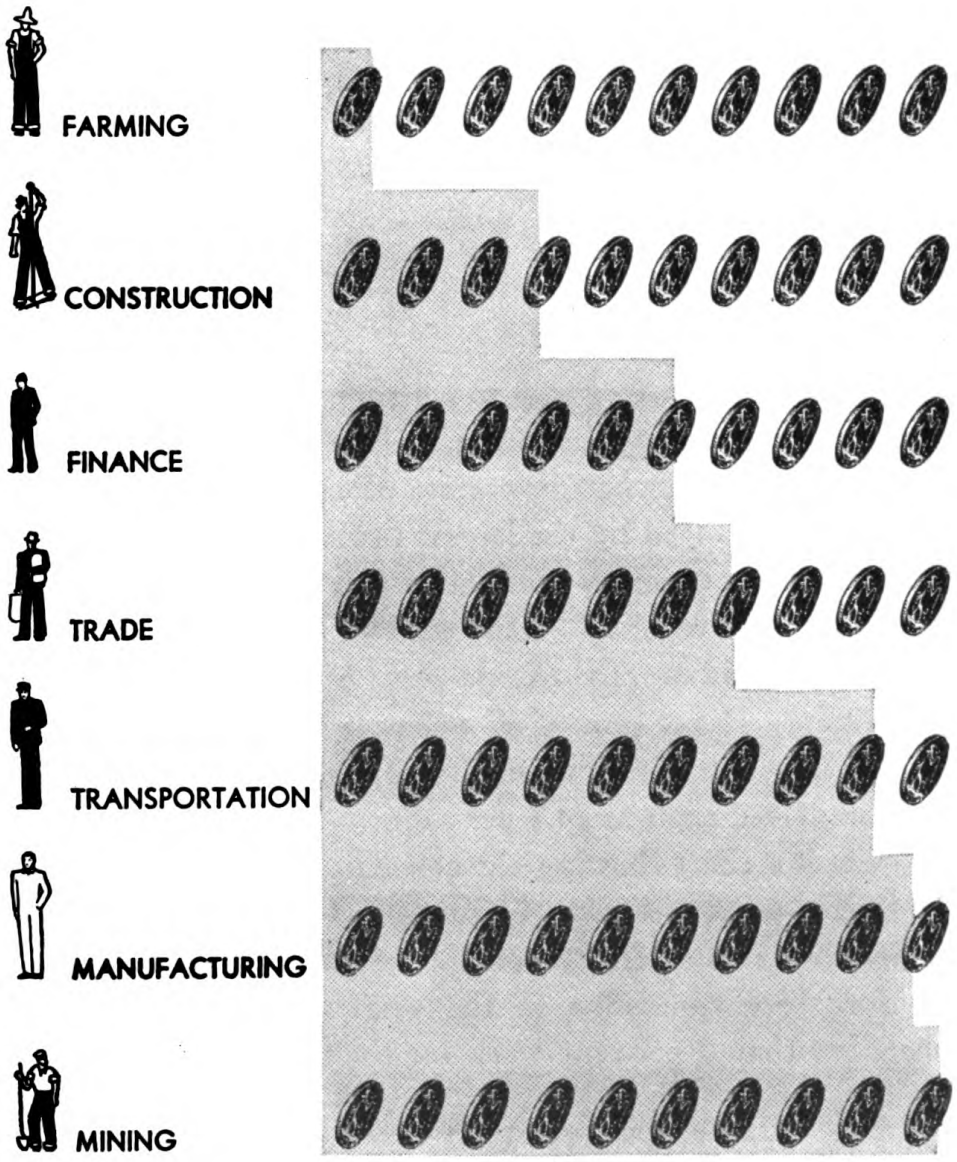
# BUSINESS DONE BY CORPORATIONS

**shaded area represents proportion produced by corporations**
**each symbol—10% of total income in various fields**



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# WORKERS EMPLOYED BY BIG BUSINESS

**shaded area represents employees of 3 largest units in the industry**
**each symbol—5% of all workers in specified industry**

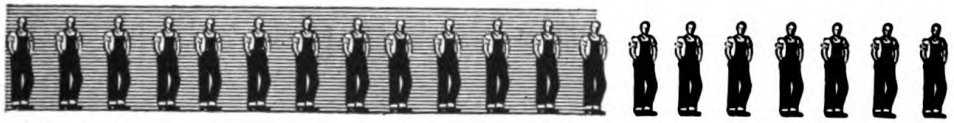
EXPLOSIVES



AUTOMOBILES



TIN CANS



CARPETS



STEEL PRODUCTS



CHEMICALS



WOMEN'S CLOTHING





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# MORE CHAIN STORES APPEAR

each symbol—2500 stores

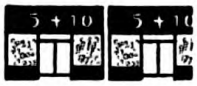
1905



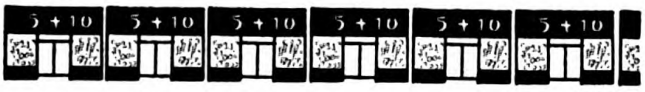
1910



1915



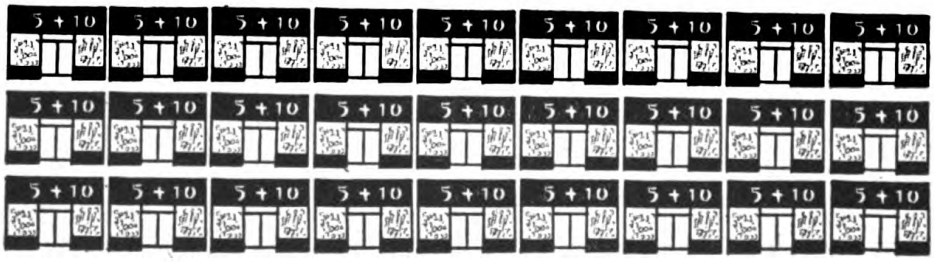

1920




1925




1930



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PART TWO

# OUR TOWN'S BUSINESS

# ITS OWNERS

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PART TWO

# OUR TOWN'S BUSINESS

# ITS OWNERS

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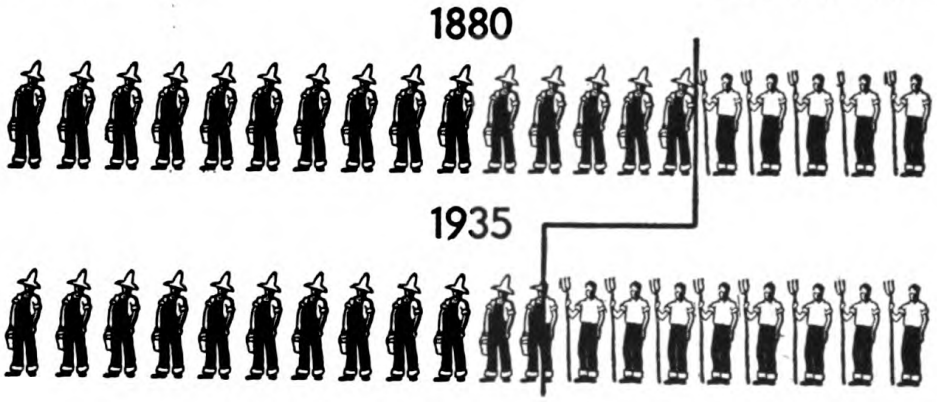
# FARMERS LOSE THEIR LAND

each symbol—5% of all farmers





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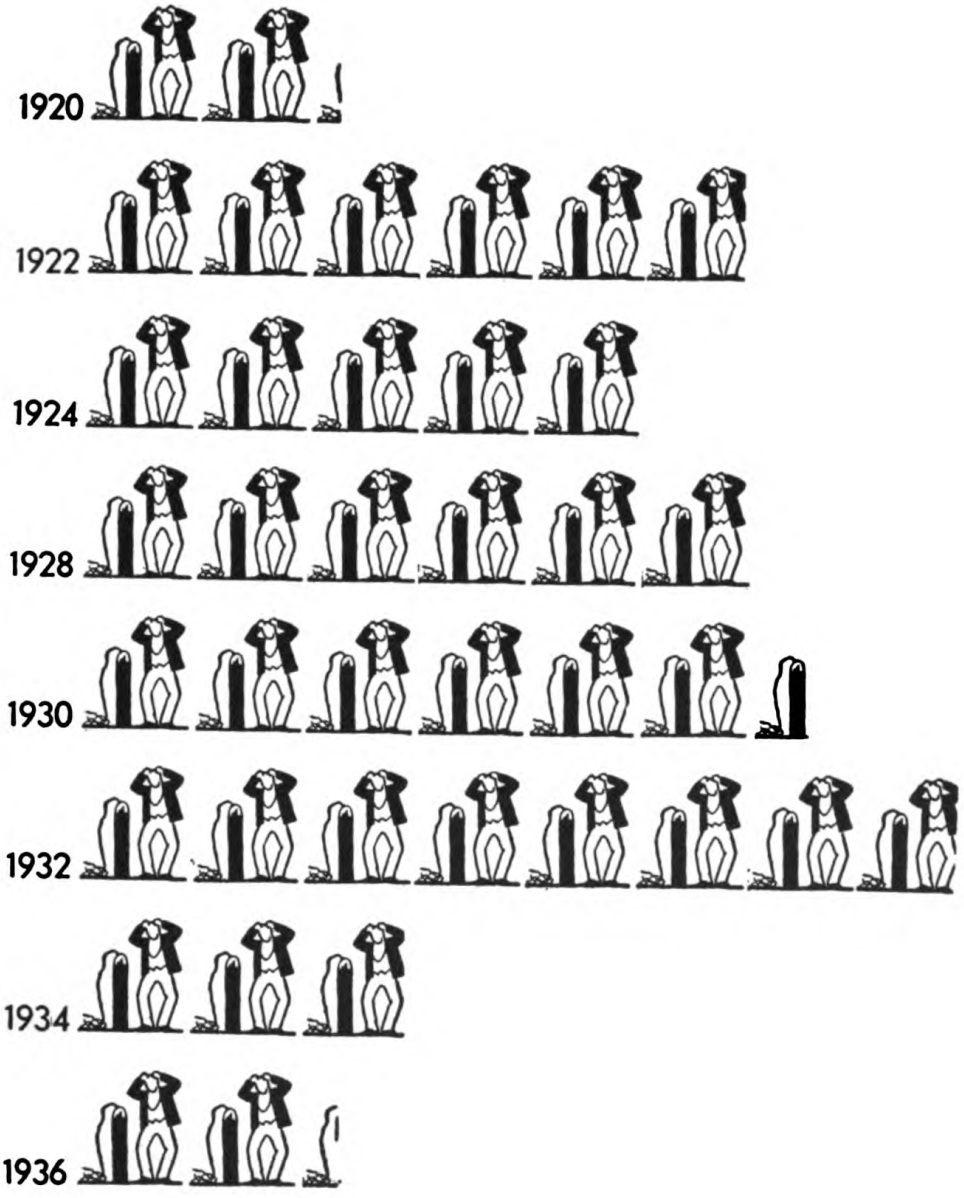
# MEN FAIL IN BUSINESS

each symbol—4000 commercial failures in U. S.

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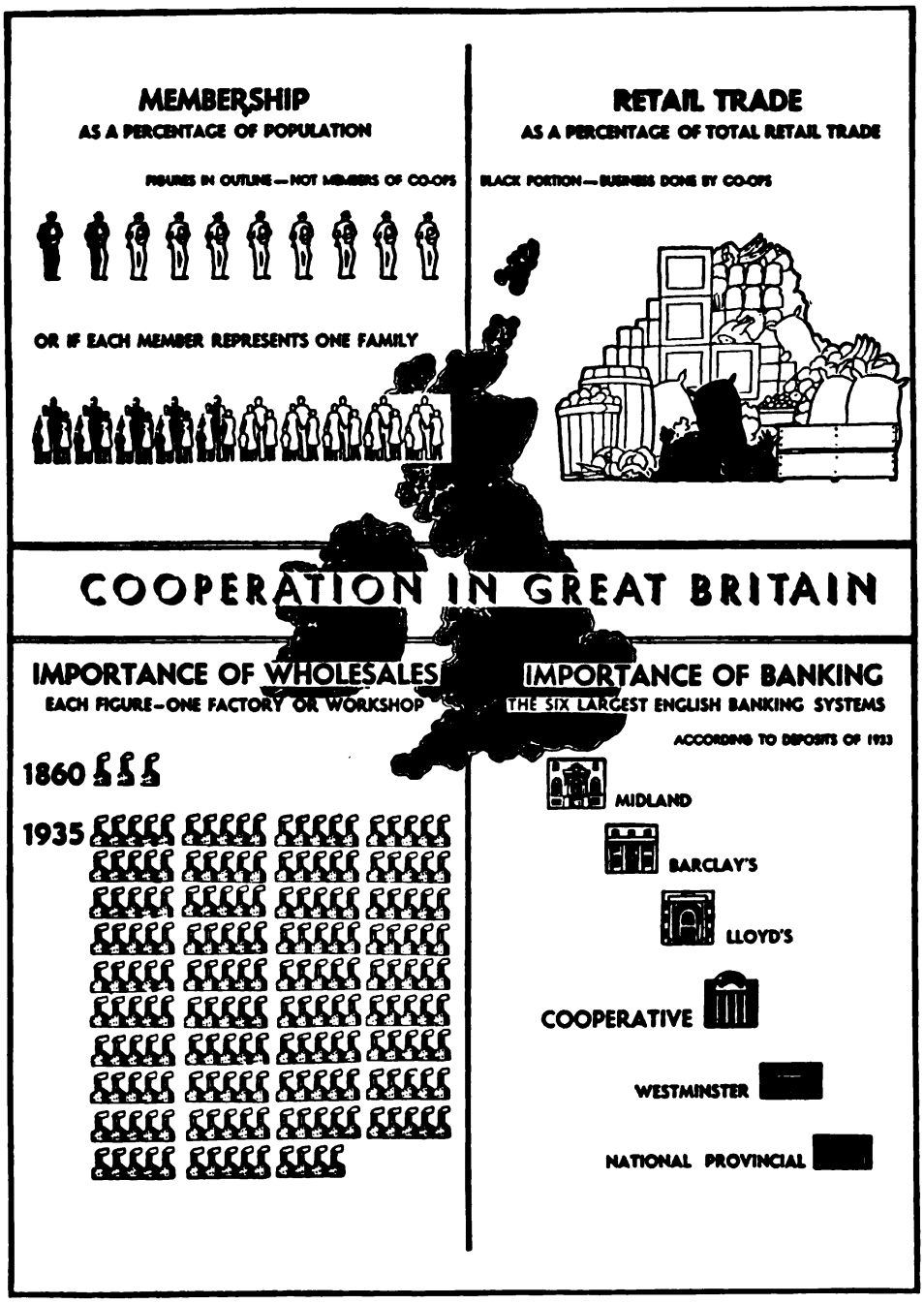




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# UTILITY RATES COMPARED

each symbol—one-half cent of average charge per kilowatt hour for residential service

PUBLICLY OWNED COMPANIES



PRIVATELY OWNED COMPANIES



## VALUE OF MUNICIPAL PLANTS

each symbol—$50 million

1917



1922



1927



1932





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PART THREE

# OUR TOWN'S BUSINESS

# ITS MARKET

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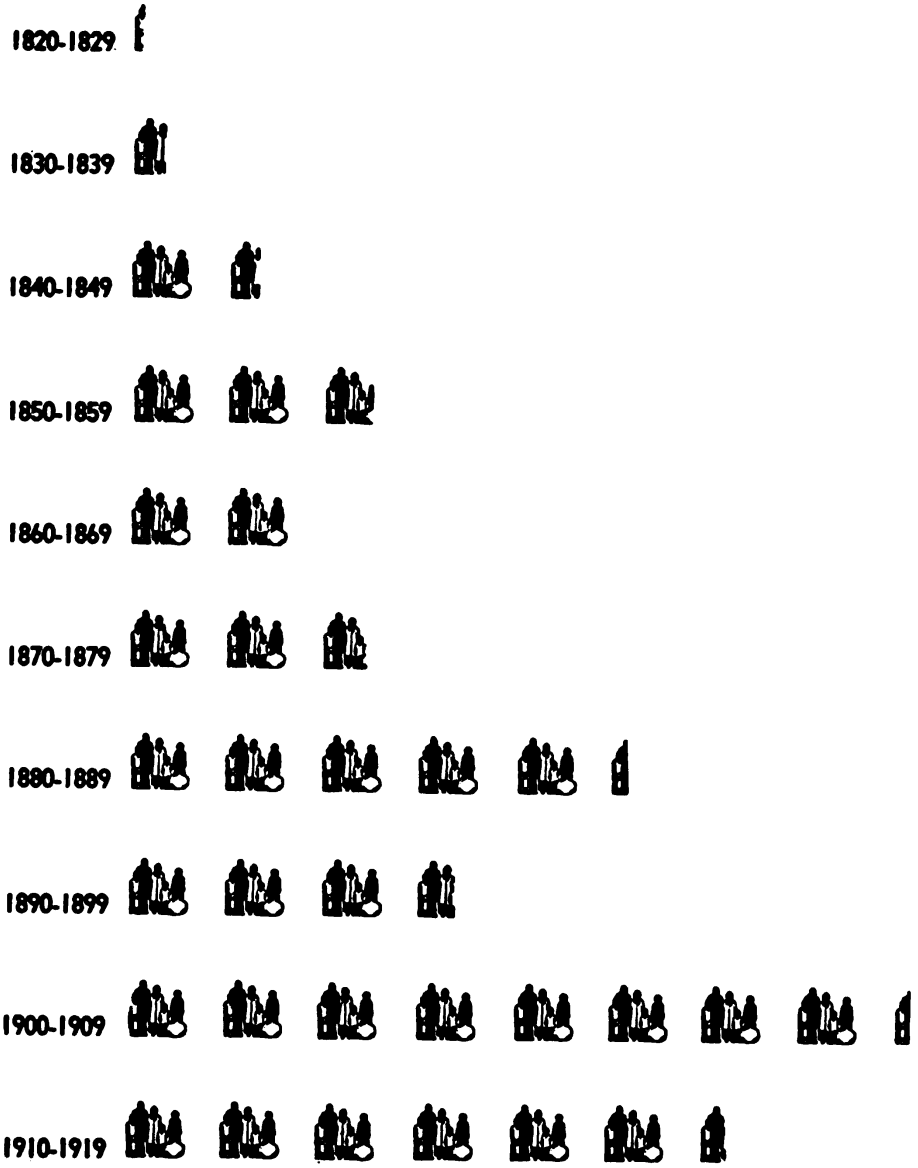
# 100 YEARS OF IMMIGRATION

each symbol—1 million immigrants



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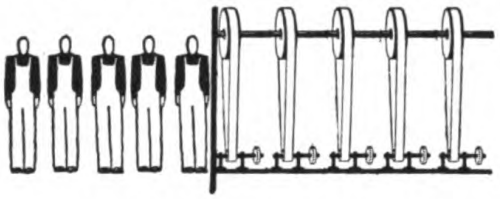
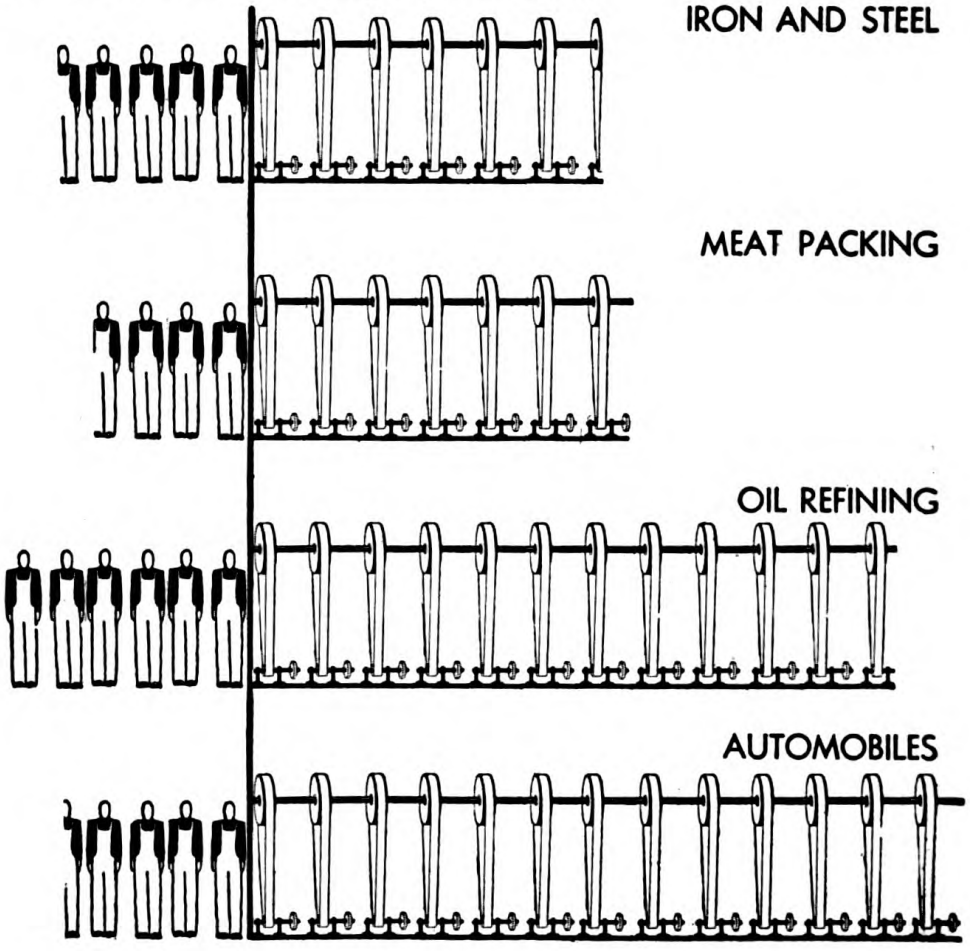
# MACHINES DISPLACE WORKERS

If this represents the relation of machines to men in 1919



This represents the relation today in typical industries



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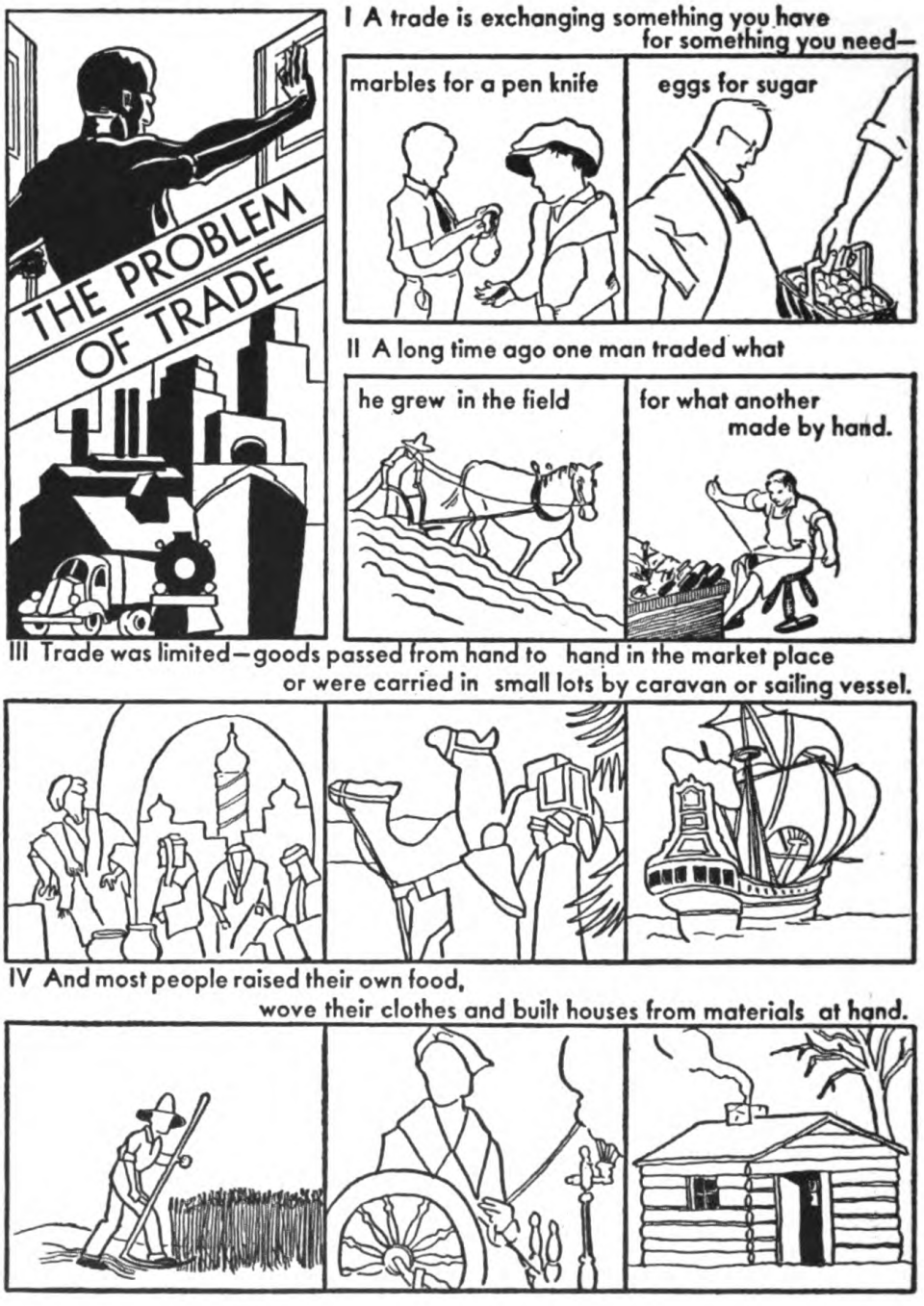




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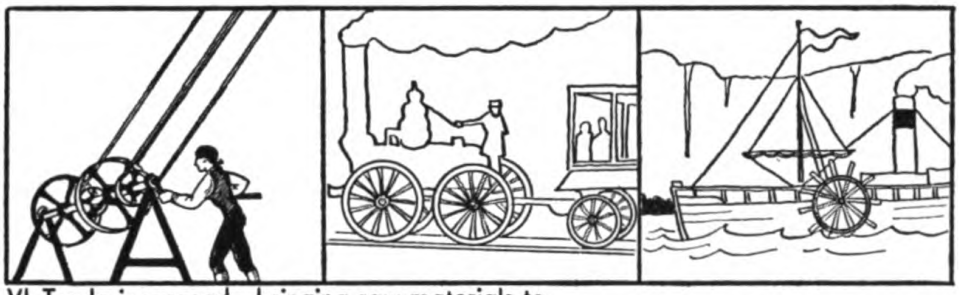
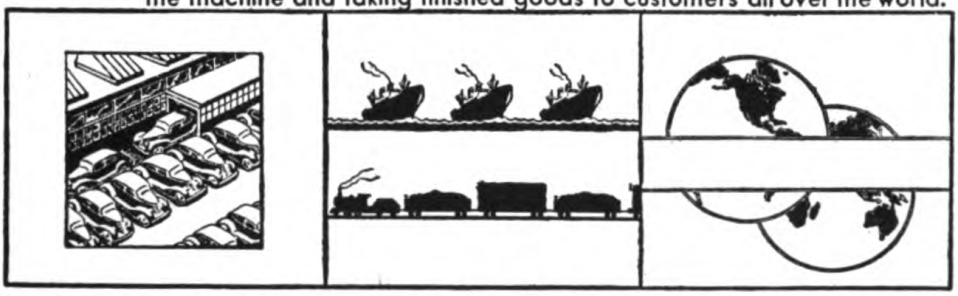
V Then machines were invented—the loom, the steam engine, the steamboat.



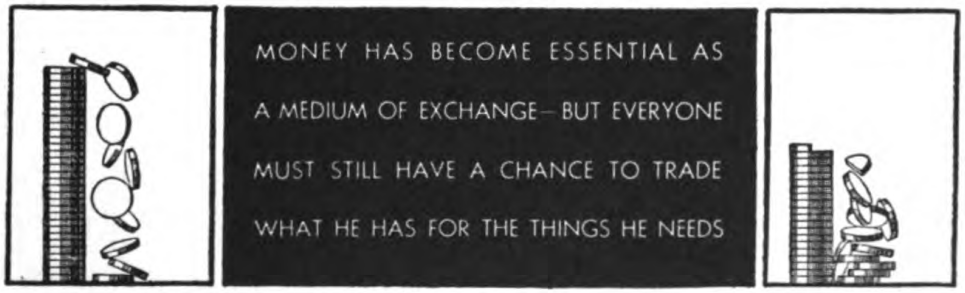
VI Trade increased—bringing raw materials to the machine and taking finished goods to customers all over the world.



VII Workers no longer can exchange the things they make for the things they need




they receive wages to buy the goods which are now for sale.



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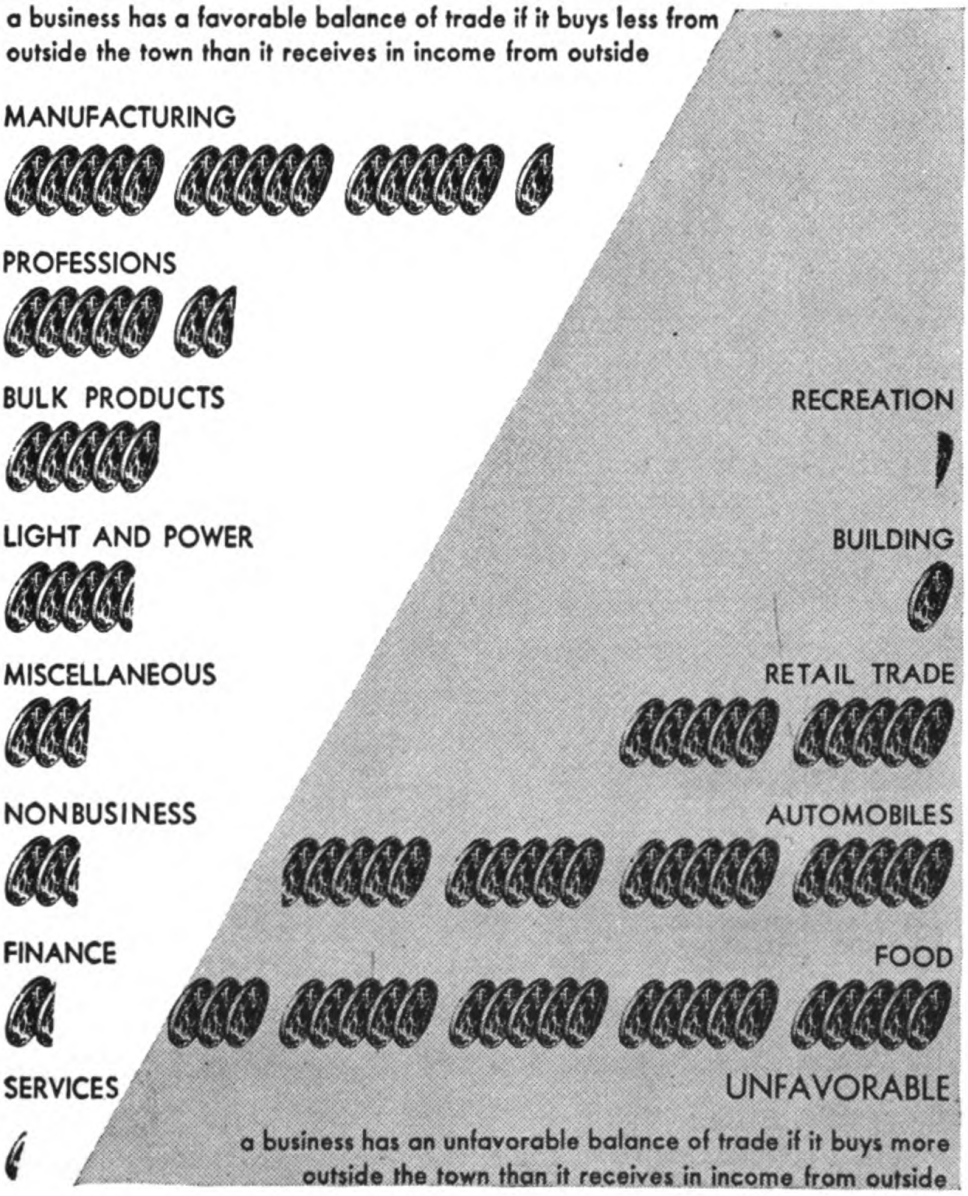
# A TOWN'S BALANCE SHEET

**each symbol—$20,000 of favorable or unfavorable balance of trade**



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# HOW MUCH WE SELL ABROAD

each symbol—$1 billion of U. S. exports

1920

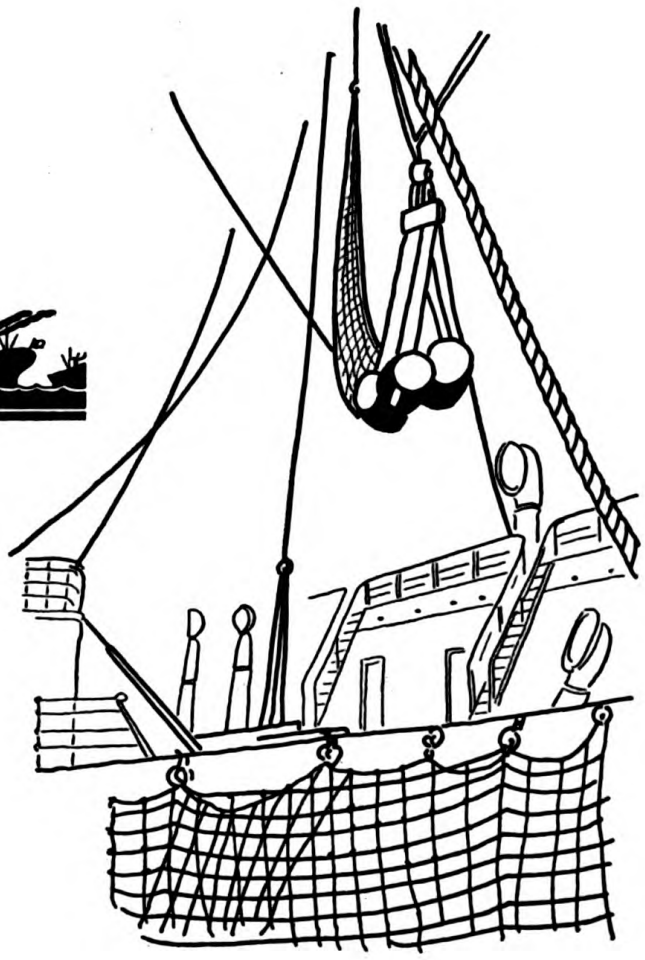


1932



1937







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# HOW WAR BUSINESS GREW 1914-1916

## SHIPMENTS OF EXPLOSIVES

**each symbol—$10 million of explosives**

1914

1915

1916



## TRADE WITH ALLIES

**each symbol—$250 million of trade**

1914

1916



## LOANS

**each symbol—$1 billion of credit**

1914-15

1916-17

1918-19





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PART FOUR

# OUR TOWN'S BUSINESS

# ITS PAYROLL

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barbers, and all those others who have services for sale. Here again the fees paid to these people come for the most part out of other payrolls already listed.

## The nation's payroll

Here is a picture of the nation's payroll in 1936. You will notice the relative importance of the various types of payment.

### OUR NATION'S PAYROLL IN 1936

each symbol—5 billion dollars

RENTS OR ROYALTIES



INTEREST PAYMENTS



DIVIDENDS



BUSINESS PROFITS



WAGES AND SALARIES



194

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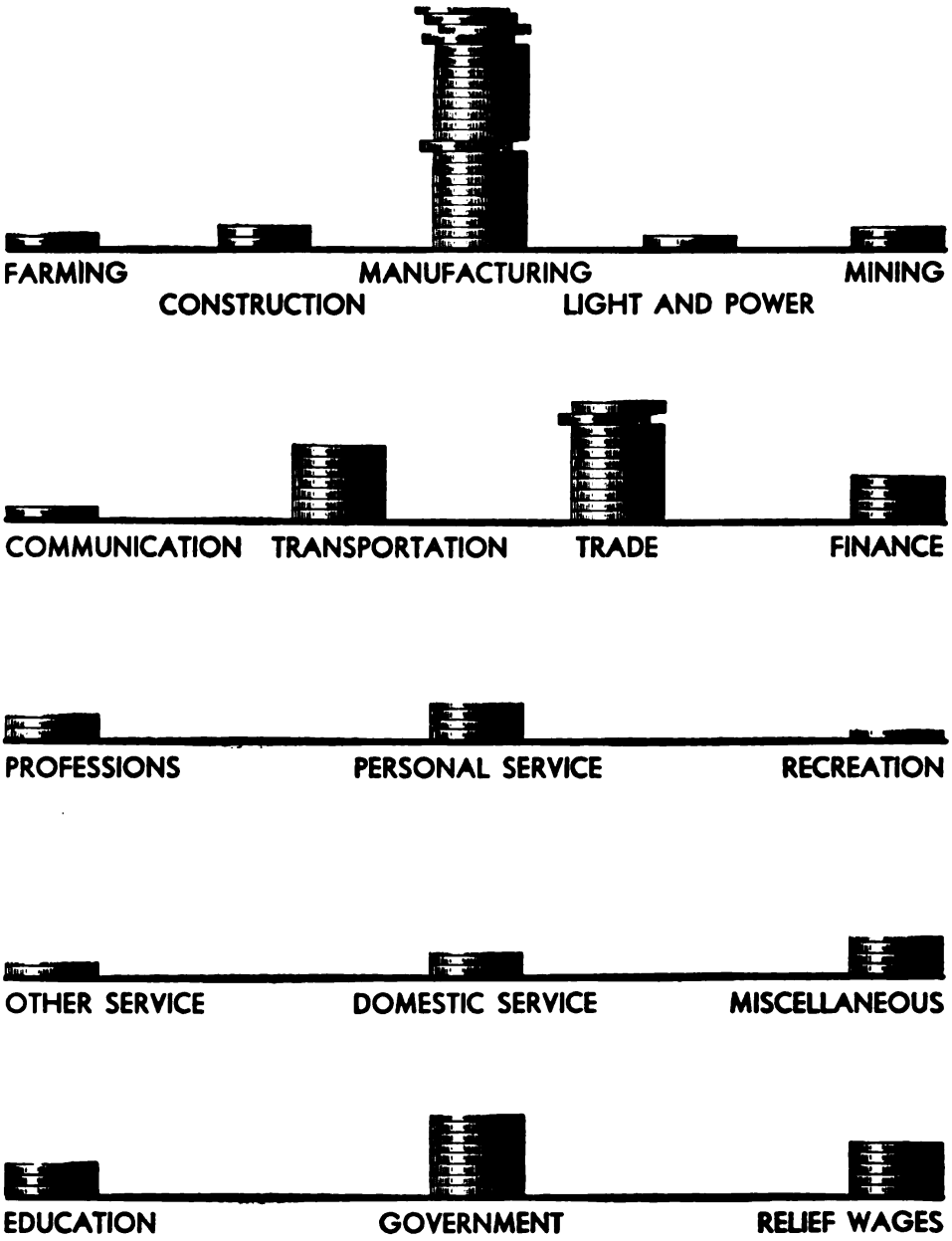
# WAGES AND SALARIES IN 1936

each coin—$500 million income in wages and salaries



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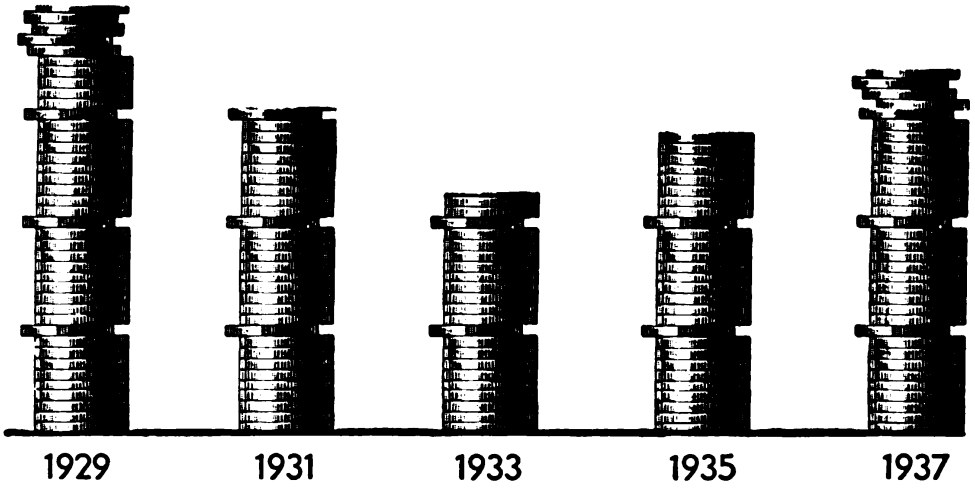
income. From the point of view of the consumer—and we are all consumers—the larger his share of the nation's payroll, the more goods he and his family can enjoy. And from the point of view of the producer—and we are all producers or help to produce some kind of goods or services—the larger the nation's payroll the greater the market for our products.

## NATIONAL INCOME GOES UP & DOWN

each coin—$2 billion of national income




Now it is obvious that if the national income remained the same from year to year, consumers would have the same amount to spend, and producers could expect to sell just about the same quantity of goods and services. But you can see from the picture above that our national income goes up and down. When it goes down, it means that our economic machinery has slipped back into second gear, that not as much is being received as payroll and therefore not as much is being spent for goods.



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# SPENDING THE NATIONAL INCOME

each symbol—$1 billion of expenditures

FOOD



HOUSING INCLUDING FUEL, LIGHT, REFRIGERATION AND HOUSEHOLD OPERATION



CLOTHES



AUTOMOBILE PURCHASE AND OPERATION



SAVINGS



RECREATION & PERSONAL CARE



GIFTS & DIRECT TAXES



MEDICAL CARE



OTHER INCLUDING PRIVATE EDUCATION, READING, TRAVEL, ETC.



FURNITURE AND HOUSEHOLD EQUIPMENT



TOBACCO





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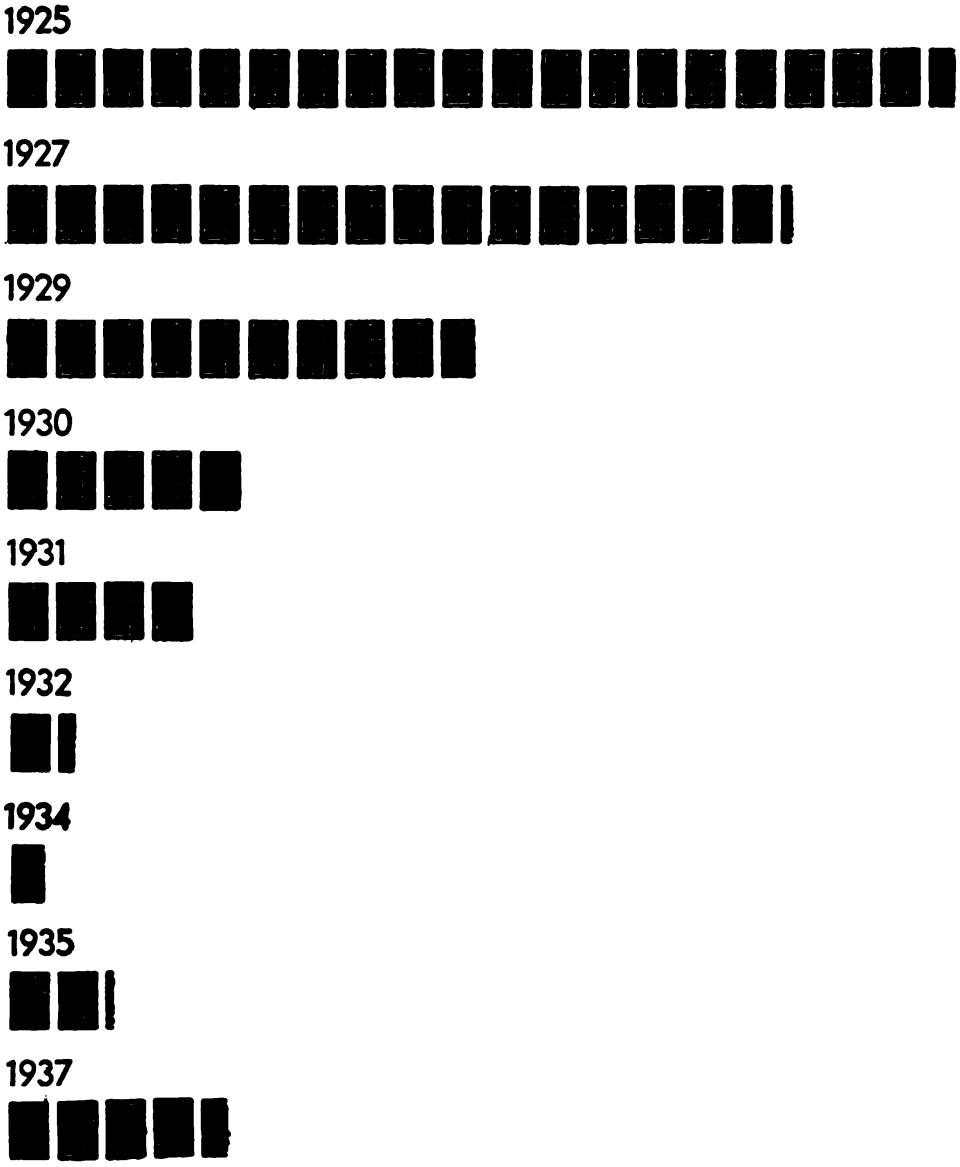
# THE HOMES WE BUILT 1925-1937

**each symbol—25,000 new family units provided in 257 U. S. cities**



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# AN INCOME PICTURE OF AMERICAN FAMILIES

each family group—300,000 families

over $10,000



$5000-$10,000



$3000-$5000



$2000-$3000



$1500-$2000



$1000-$1500



$500-$1000



Under $500



222

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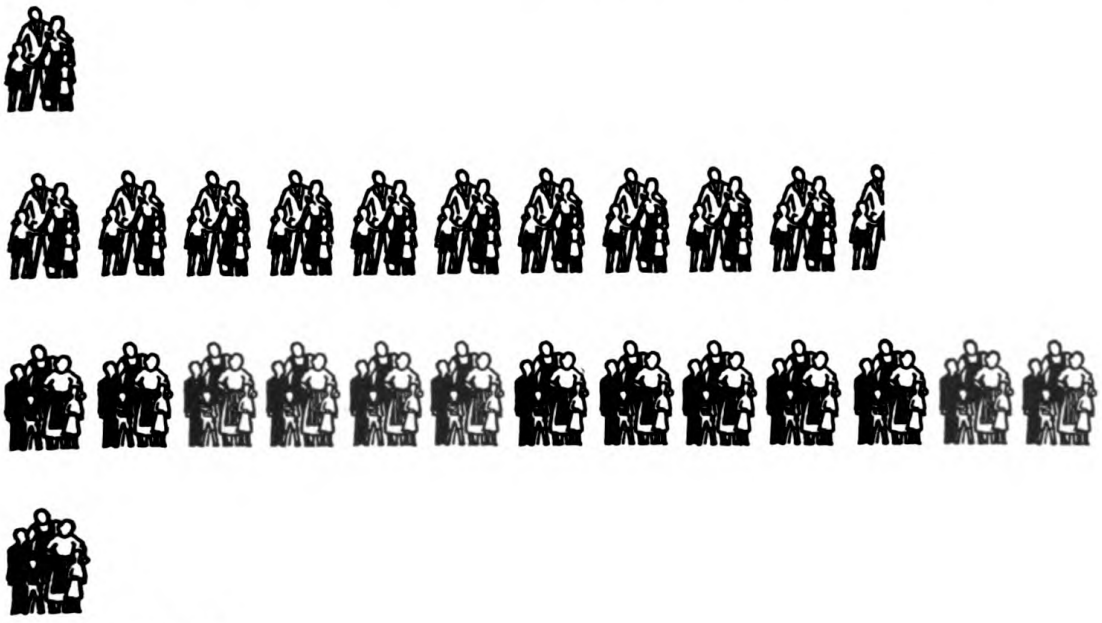
you can see by the chart that most of this last group are below the $5,000 mark.

What is the living standard of a family with about $23 a week to spend? Again we have the answer because of the government's Consumer Purchases Study mentioned in the last chapter. The figures are the result of actual interviews with 300,000 families living in all parts of the country and in all sizes and varieties of communities, for, of course, how much you get for your money varies to a certain extent in different sections of the country and different towns and cities. Moreover, allowances were made, in the case of the farmer's income, for food grown by the farmer for his own use, and in the case of home ownership, for the amount of rent which would otherwise have been paid.

On the basis of the government survey, then, we shall try





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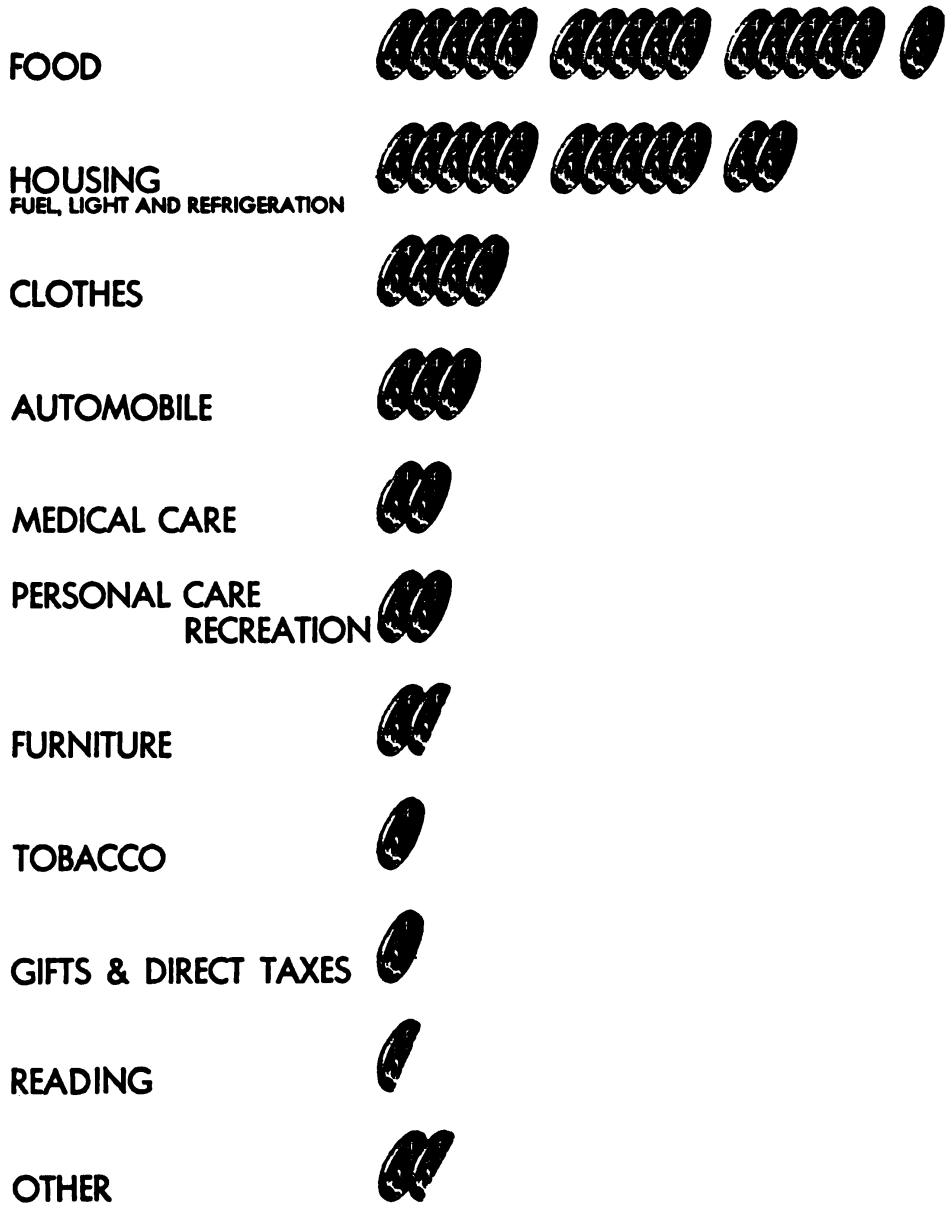
# WHAT A TYPICAL FAMILY SPENDS

each symbol—$25 annual expenditure



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than one and a half times as much. This is obviously because there were so many more families in the lower group than in the higher one. We have seen what becomes of money that is

## OUR TOTAL SAVINGS IN 1936

each symbol—$100 million aggregate savings

4½ MILLION FAMILIES AND INDIVIDUALS WHO RECEIVED $2000–$3000 SAVED



2 MILLION FAMILIES AND INDIVIDUALS WHO RECEIVED $3000–$5000 SAVED



595,000 FAMILIES AND INDIVIDUALS WHO RECEIVED $5000–$10,000 SAVED



230,000 FAMILIES AND INDIVIDUALS WHO RECEIVED OVER $10,000 SAVED



spent. It immediately becomes income again and keeps the wheels of business turning. But what about savings? In the story of what happens to savings we find another important reason why the national payroll or income may go down.



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security which guaranteed payments to workers in their old age and unemployment insurance that took care of those seasonal periods of unemployment which were becoming more and more a part of the modern system of mass production. But not so in the United States. This was the land of individ-

## SAVINGS AND INVESTMENTS COMPARED




ual freedom and individual repsonsibility. Every man, as the master of his own fate, was expected to be captain of his future.

We gave little or no thought to the fact that ways had to be found to spend our savings. And all the time it was becoming more and more difficult to find profitable investments, as the frontiers of the country were exhausted, as cities grew up, as



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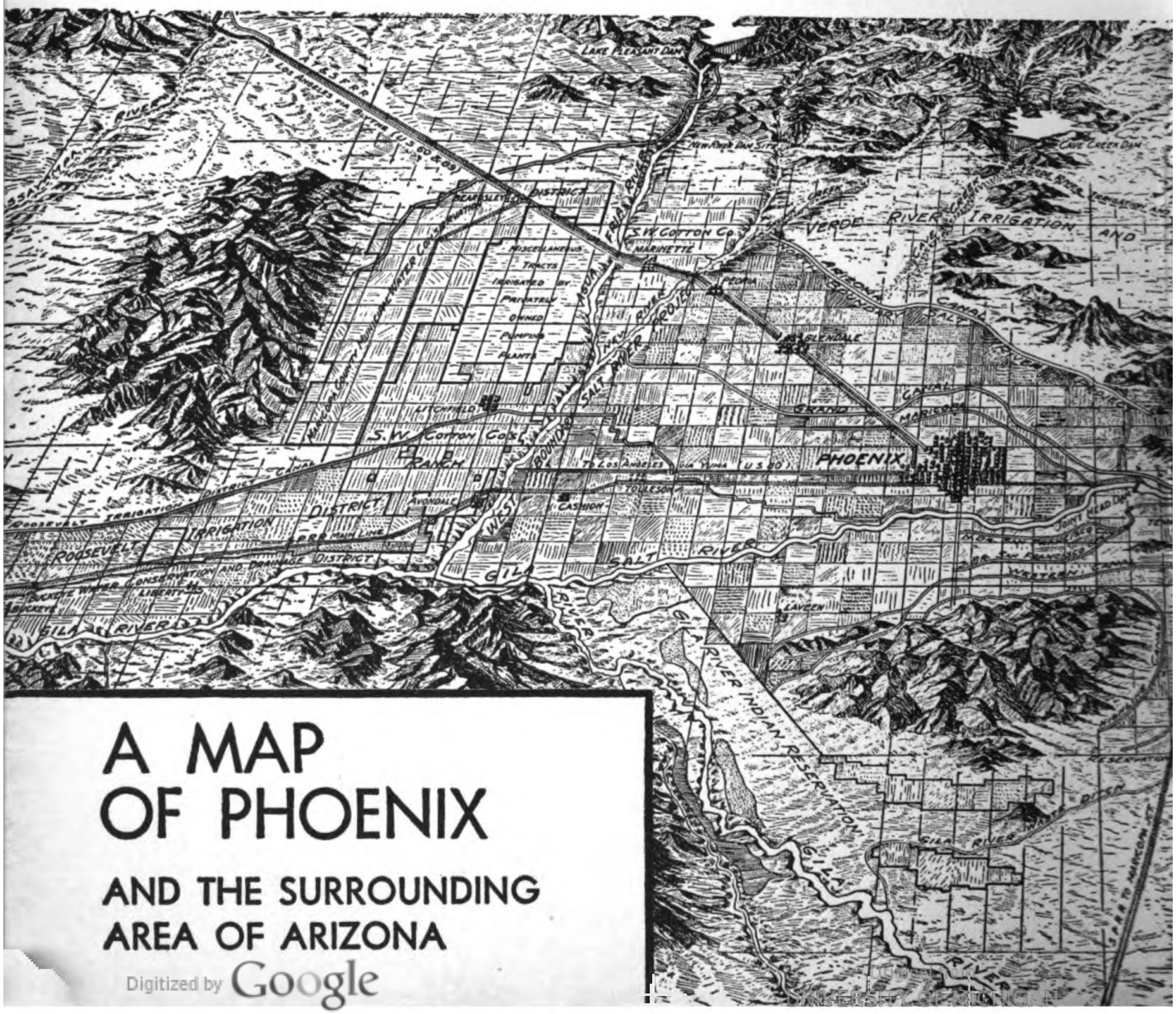
supply of water to the small streams that percolate through the valley. This abundance of water, plus the natural advantage of a sunny climate, has made this desert land a highly productive agricultural area. In the county of which Phoenix is the county seat, the value of crops has increased from $2,544,000 in 1910 to $24,144,169 in 1930. More than 3,000 new farms were opened between 1920 and 1930. And when all these farmers could sell all the new products that were being raised, more and more money was pouring into Phoenix, since it became the trading center for the farmers. Thus the engineers




# A MAP OF PHOENIX

## AND THE SURROUNDING AREA OF ARIZONA

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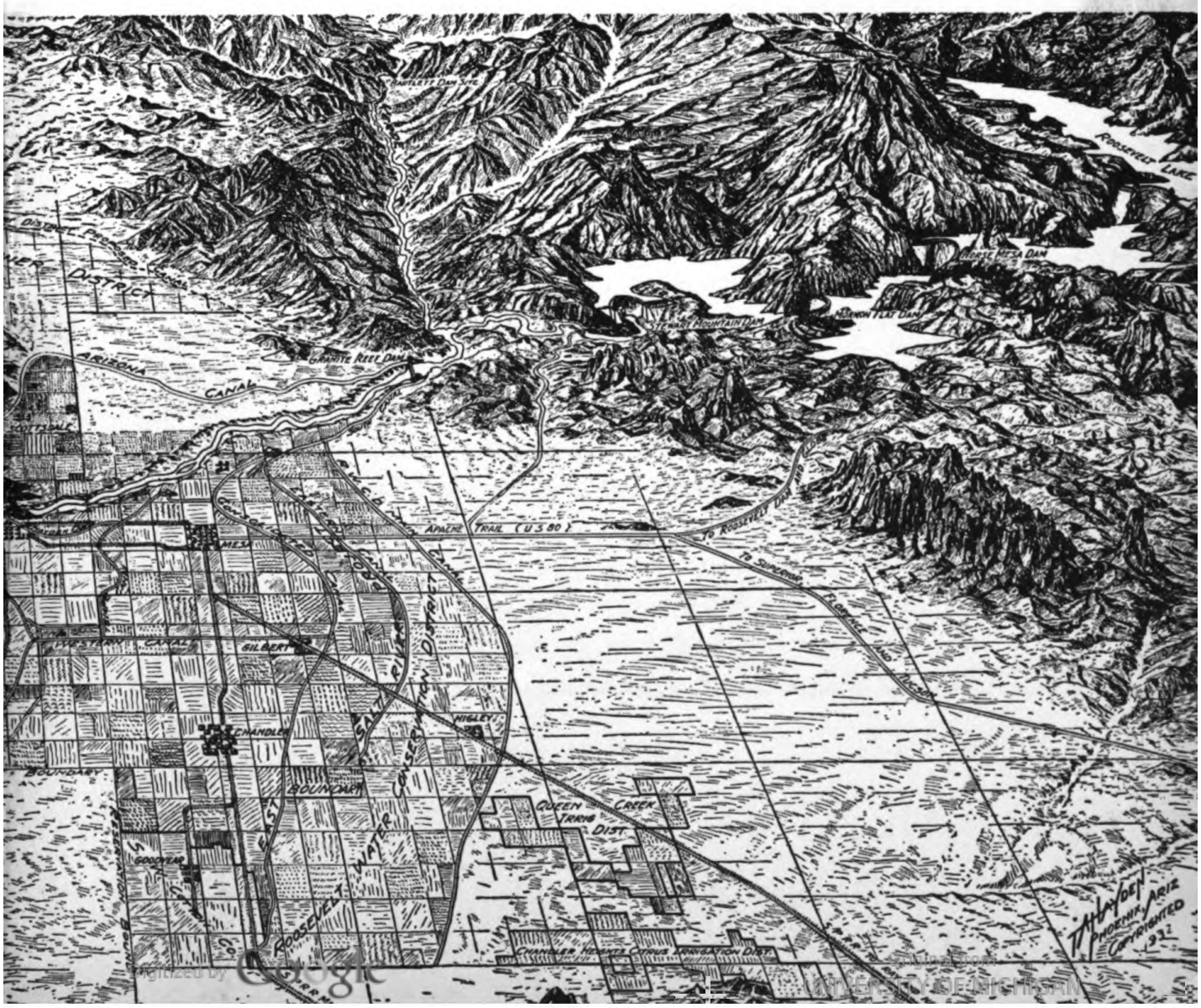
of that area increased the available food supply of the entire nation.

Phoenix is only one example of a process going on throughout the country to make unproductive land more fertile. The total production of grapefruit in the United States increased from 339,000 boxes to 23,153,000 boxes and oranges from 21,505,000 boxes in 1920 to 61,191,000 boxes in 1930. And most of these were products of irrigated land. In the Phoenix area alone 400,000 acres of land are now irrigated.

And this process of irrigation is now being stimulated by

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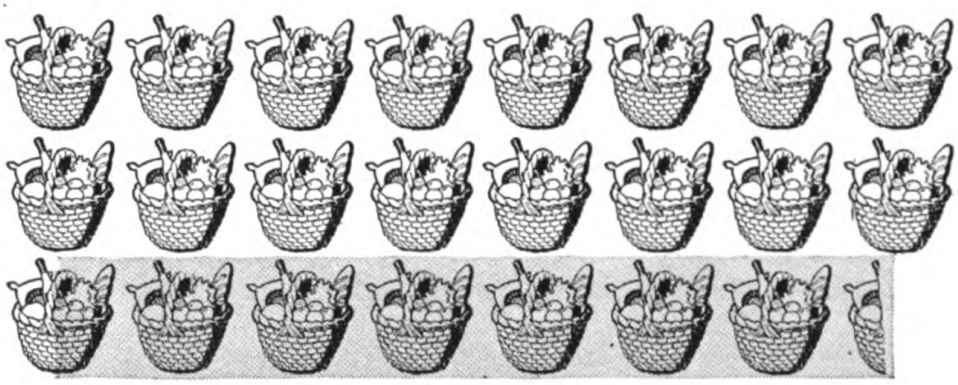
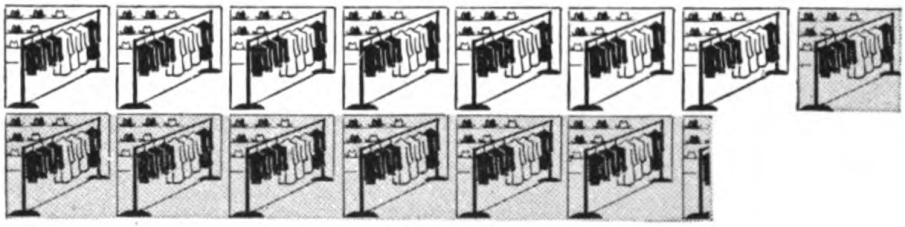
# BUYING POWER CONTROLS PRODUCTION

**symbols without shading—what we made and bought in 1936**
**shaded symbols—how much more we could produce with present equipment**

**FOOD**



**CLOTHES**



**AUTOMOBILE**



**HOUSE FURNISHINGS**



**each symbol—$1 billion**



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PART FIVE

# OUR TOWN'S BUSINESS

# ITS LABOR PROBLEMS

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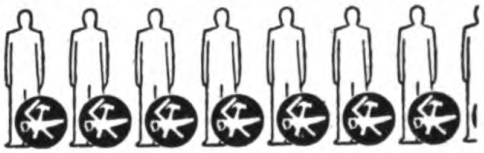
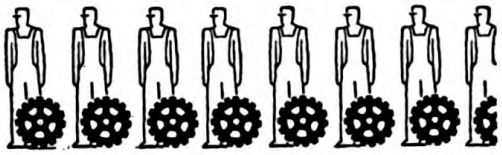
# UNION AND NON-UNION WORKERS

each symbol—500,000 workers

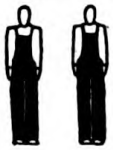
AF OF L MEMBERS



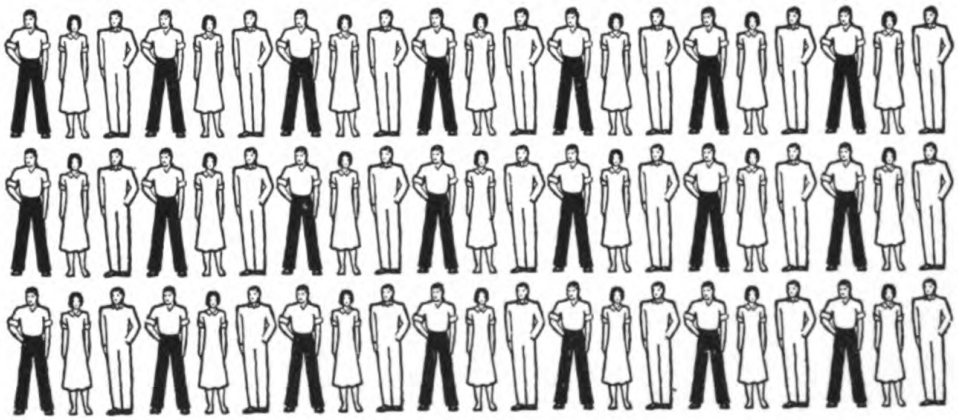
CIO MEMBERS



MEMBERS OF INDEPENDENT UNIONS



UNORGANIZED WORKERS



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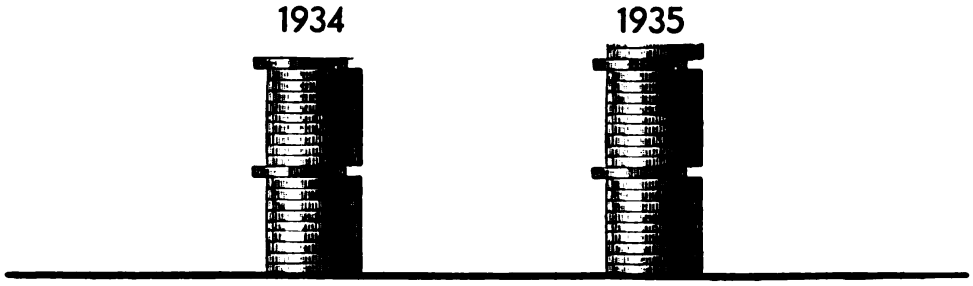
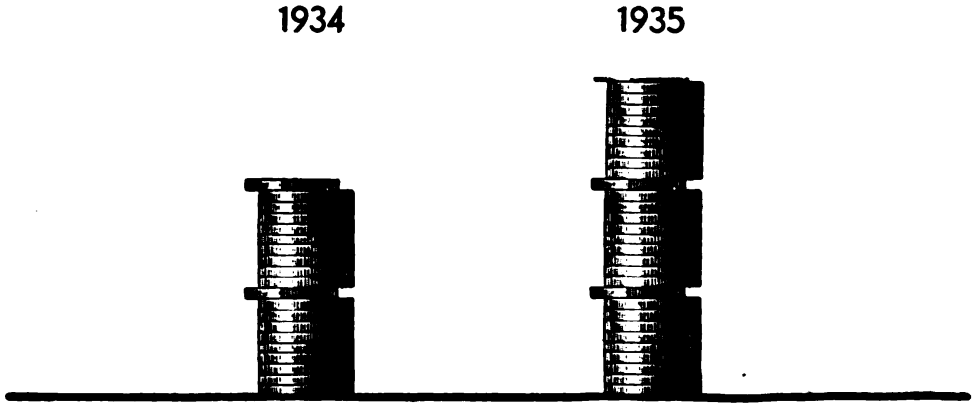
in the chart shown on this page. Payments in wages increased only 7 per cent from 1934 to 1935. In the same year a report by the National City Bank shows that the earnings of 896 large industrial corporations increased 47 per cent. As we have already seen, almost all wages are spent directly for goods and services and thus serve to keep money circulating, while a

## WAGES AND PROFITS COMPARED

HOW WAGES INCREASED BETWEEN 1934-35




HOW PROFITS INCREASED BETWEEN 1934-35



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than he ever thought possible and he had forgotten that a good many prices had increased as well.

This feeling of independence and security on the part of the worker was encouraged by new policies in many industries which were designed to create a satisfied labor force. Bonuses were granted to loyal employees, and opportunities to buy shares of company stock gave the worker a sense of participa-

## UNION MEMBERSHIP DROPPED

each symbol—200,000 members of the AF of L

1920



1933



## WHEN WAGES WENT UP

each symbol—$100 of average annual wages

1914



1929



279

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# THE NUMBER OF STRIKES

each person—200 strikes

1920



1924



1930



1934



1937



287

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# MORE AND MORE OLD PEOPLE

**each symbol—500,000 persons in U. S. over 65**

1890



**4% of total population**

1930



**5½% of total population**

1970



**10% of total population**





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# HOW WAGES DETERMINE WHAT YOU GET FROM OLD AGE SOCIAL SECURITY PLAN

| IF YOU HAVE RECEIVED THIS MUCH IN WAGES SINCE DEC. 1936 | | YOU GET THESE MONTHLY PAYMENTS FOR LIFE AFTER 65 |
|---|---|---|
| $2000 |  | $10 per month for life |
| $3000 |  | $15 per month for life |
| $10,000 |  | $20.83 per month for life |
| $20,000 |  | $29.17 per month for life |
| $40,000 |  | $45.83 per month for life |
| $70,000 |  | $60.42 per month for life |
| $130,000 |  | $85 per month for life |



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PART SIX

# OUR TOWN'S BUSINESS

# ITS FUTURE

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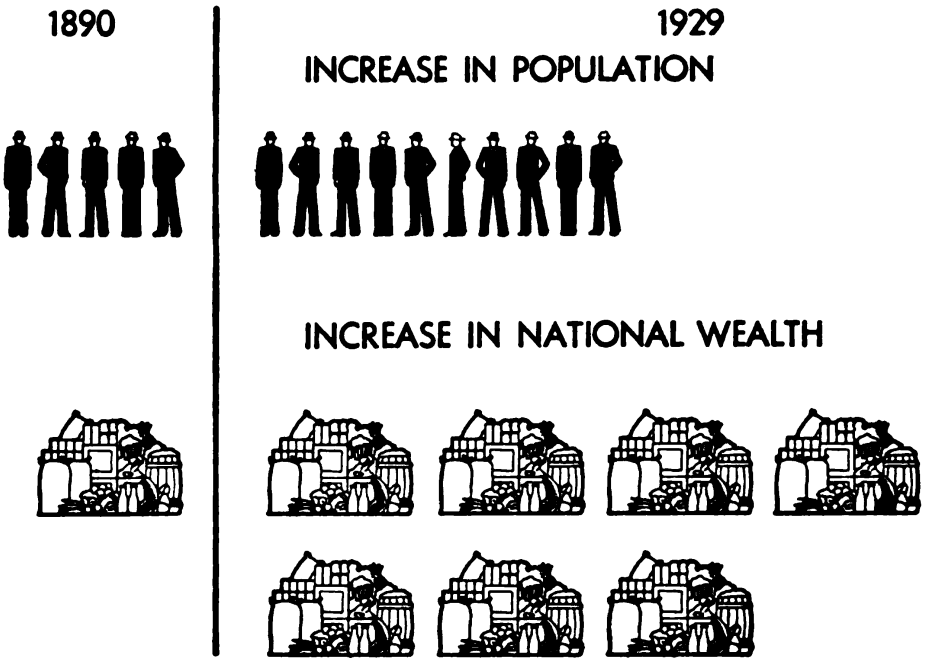
of raw materials and broad, fertile land at our disposal. During those years our national wealth increased 700 per cent, while our population increased only 100 per cent. We developed our resources, increased trade, and became the richest country in the world. And hundreds of thousands of people from every land came to our shores in search of wealth, freedom and opportunity.

## HOW OUR WEALTH INCREASED




For this great new continent had offered to one group of pioneers after another a chance to break with the oppressive traditions of Europe. Here in this new world men faced each other as equals. There were no social distinctions to prescribe a man's occupation or the extent of his development as a hu-



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# WHAT PWA SPENDING MEANS

this chart shows the typical distribution of every $1 million spent by PWA

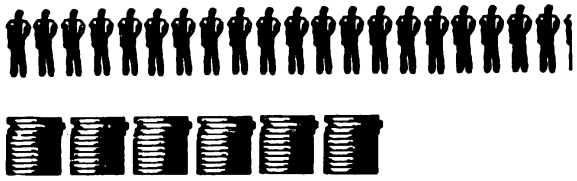
each 10,000 man hours of work

each $25,000 of materials bought

MAN HOURS ON PROJECT



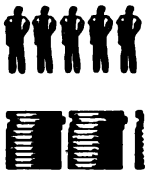
IRON AND STEEL



PLUMBING MATERIALS



LUMBER AND MILLWORK



BRICK AND TILE



CEMENT



HEATING AND VENTILATING



each unit—500,000 ton miles of freight





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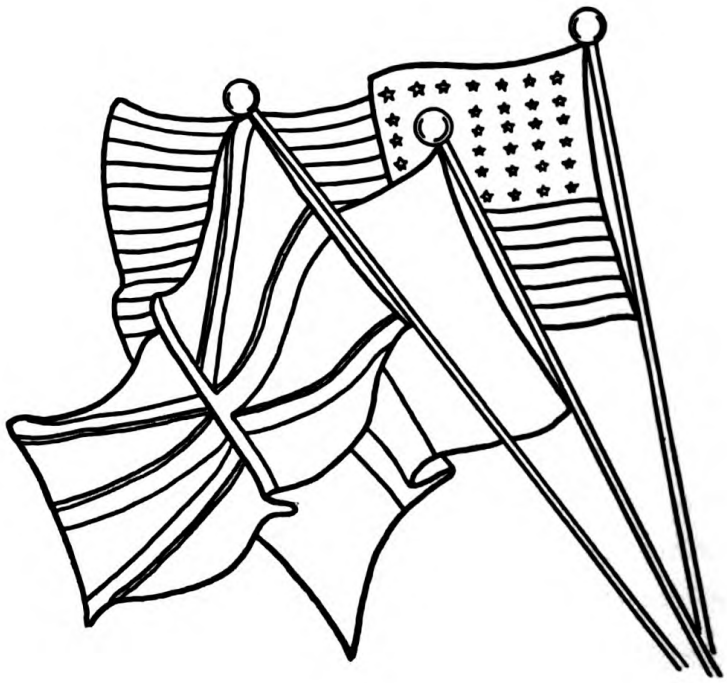
# NATIONAL DEBTS COMPARED

each coin—$2,500,000,000




UNITED STATES FRANCE GREAT BRITAIN



346

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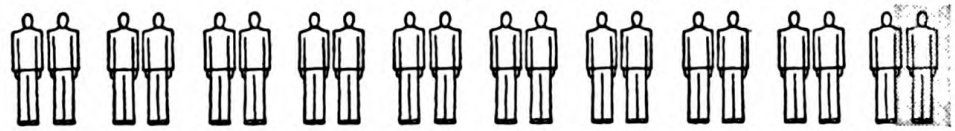
# OUR SHARE OF WORLD'S WEALTH

shaded portion—U. S. share of world's population



shaded portion—U. S. share of annual total world production

STEEL



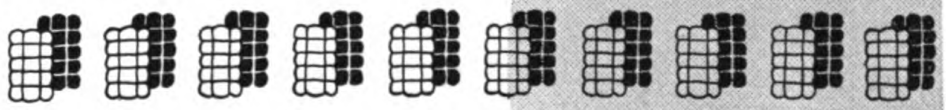
WHEAT



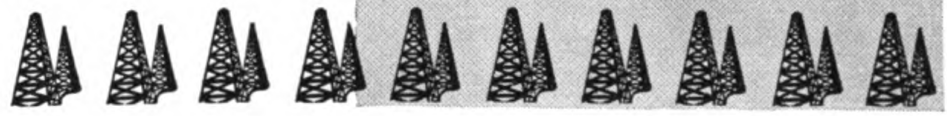
COAL



COTTON

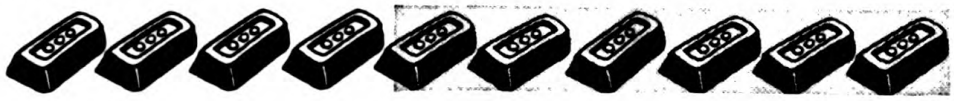


OIL



shaded portion—U. S. share of world supply

GOLD





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