

When Rugged Individualism Met Reality:  
A Study of Cadillac, Michigan at the Onset of the Great Depression

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HST 717  
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May 1993



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Rugged individualism has long been the credo of northern Michigan residents. Bill Peterson, long time honored citizen and chronicler of the area, tells a classic story concerning this theme in his book The View From Courthouse Hill.(1) The story concerns the first white settler in Wexford County, one Benjamin Hall. Hall came in 1862 to stake his claim. After doing so he went home to Newaygo to spend the winter. Making the three week trek back next spring (today it would take a little over an hour) he, along with his wife, began establishing themselves. Cutting, clearing, and doing those things which one would have to do to survive must have taken great fortitude. This story is important to us not only because of Hall's success in persevering in spite of the odds, but equally as much because his wife didn't. It seems that Mrs. Hall could not take living in a bark house and within two years ran away with the mailman.(2) When romance exits, tribulation and the individual must come to grips with the gravity of the situation. Mr. Hall made it, Mrs. Hall didn't. It is as simple as that; or at least Herbert Hoover and other Rugged Individualists may have seen it that way.

On the eve of the Great Depression, Hoover wrote a short work entitled American Individualism (3). In it he philosophically defends the U.S. social system against those in Europe. People must be left largely on their own in order to, "take that position in the community to which his intelligence, character, ability, and ambition entitle him".(4) Society must allow failure so it can encourage success. When faced with economic hardship, individuals and communities must be left largely on their own.

When the Market crashed and the Depression ensued, many cities like



individual people faced hardships analogous to the ones faced by Ben Hall and his wife. John F. Bauman and Thomas H. Coode note several things in common as to how many municipalities reacted to the Depression in their book In The Eye of the Great Depression. They report that most public relief remained in the hands of county and local boards up until the early 1930's and that by 1931, volunteer agencies were on the verge of collapse.(5) On the federal level they point out Herbert Hoover's Emergency Committee on Employment which later became the President's Organization on Unemployment Relief. Both of these groups essentially provided national direction, moral support and attempted to boost large fund raising activities. They state that as the Depression deepened, private benevolence declined and that by 1932, according to the La Follette-Costigan Committee hearings on Federal Cooperation in Unemployment Relief, voluntarism had collapsed.(6) The weight of the Depression was ultimately too great and the rugged individualism which had effectively pulled the country out of previous financial calamities, was proving insufficient in this case. As a result, the other great tenet of Republicanism, laissez-faire, was also being questioned and this gave way to a change in leadership in the Election of 1932.

Cadillac, Michigan has long been a haven for Republican politics. Located in traditionally Republican Northern Lower Michigan, it should prove an excellent model to study during these pivotal years. If Bauman and Coode are correct, then regarding Cadillac we should see several things. First we should see the Depression actually hit Cadillac around 1932 when local efforts become exhausted. Second we should see large fund raising efforts dwindle about the same time. And last, we should see that in the face of hardship, rugged morale was faltering. Like Ben Hall's wife, many cities were running off with the



mailman. In this study we will attempt to see if Cadillac reacted in a similar fashion.

In order to understand Cadillac's response to the Crash, it will be necessary to take a quick look at the community before 1929. Built by the lumber barons of the late 1800's, the town had become a thriving city by 1929. It compared to any of the larger northern Michigan towns in size and wealth, rivaling even Traverse City. In fact by 1909, Cadillac boasted 32 mills and factories, a \$20,000 Carnegie Library, a \$50,000 hospital, two banks with accumulated assets of over 1 million dollars and 12 churches.(7) Quite impressive considering the city did not exist prior to 1870.

The 1920's also saw Cadillac generally doing well economically. But like in many cities across the nation there were problems beneath the surface. The area was nearing the end of the pine era. The last pine board was sent out of town in 1936 when Cummer/Diggins Co. closed its main mill.(8) The lumbering industry of the region had been pushed aside by other manufacturing. From a city built on wood, Cadillac was emerging into the iron age.(9) The era of "easy money" was over.

Things were not going well for area farmers either. As in other parts of the nation the 1920's started out well. Farm values in 1922 were estimated at over 6 million dollars.(10) Because of the sandy soil, the main cash crop of the region was potatoes. As the 20's progressed, potato prices fell and by the harvest of 1929, major problems existed. Drought and reduced demand had shrunk shipping to 187 carloads, down from the previous year of 1,013 carloads and a three year previous average of 2500 carloads.(11) Prices coming in were so bad that The Bank of Tustin, a small community bank just west of Cadillac and dependent largely on potato production, closed its doors that year.(12)



So Cadillac, it would seem, was like many communities in America on the eve of the Crash. It was dependent largely on heavy industry with a shaky agricultural base. But it also held an upbeat and optimistic outlook like many communities of its time. Both the City Treasurer and County Treasurer reported "excellent" financial conditions in October of 1929.(13)

Illustrating when the Depression actually hit may be the easiest of our three tasks. Numerous things indicate that the Depression did in fact sink its teeth into the area on or about 1932. Let us first consider what happens to the personal and real property of the citizenry. Graph 1 indicates that the personal property of the local residents had begun to fall even before the Crash. It was noted earlier that farm prices were going down and that the lumber industry was changing over to other types of manufacturing. This may explain in part why personal property values were already declining. We can see by the graph that 1932 is a low point, although it would go lower in 1934. Clearly 1929 is not the lowest point though and the fall is steady if not dramatic. Real property values give us a different perspective but shows the same thing. Graph 2 again notes that property value was relatively high shortly after the Crash and it did not show a significant fall until 1932. Like in the case of personal property, it would go further in 1934. But these statistics are taken from city assessments and may not reflect true wealth.

Another source that we can look at are stock offerings by the three local banks: Cadillac State, Peoples Bank and American State Bank. The health of area banks could be construed as barometers of the economy. When viewing Graphs 3, 4 and 5 one thing is readily noticeable; the Crash definitely hit in 1929 and was immediately felt locally. Just look at the precipitous fall stock values take, especially at the



Cadillac State Bank. Interestingly the other two banks held their value longer. We may be able to see why when we consider how bank officials responded to the crisis. Each bank handled things differently. Table 1 shows that the Peoples Bank maintained 1000 available shares. The American State Bank decreased its available - stock as shown in Table 2. And the Cadillac State Bank immediately increased its available stock as illustrated in Table 3. Because each bank handled things differently, it might be interesting for someone to study these three institutions and determine why the Cadillac State Bank survived and the other two did not for in 1932 both the American State Bank and the People's Bank closed. It may well be that because it was larger (as noted by the total value of its stock) it was able to compete more effectively in a shrinking market. Regardless, the fact that 1932 spelled the end for two of the three banks in town helps support our notion that the depression hit in that year.

By themselves, the figures above hold only marginal weight. Wealth of individuals is affected by many variables. The economic health of the local governments should also provide insight. How did they fair during our period of study? Graph 6 reflects city budgets. While budgets drop dramatically from '25 to '29, they seem to level off until '31 at which time they take a much more steep decline. One can surmise that city fathers either had significantly less money to operate on starting in 1932 or perceived that they did. Taking a closer look at the budget reveals that in 1929, a large sum was set aside to develop an aviation field. Table 4 shows this. It would seem that local politicians were not afraid of a lasting depression if they were willing to set aside this relatively large sum. As we follow this line item we see it hold its size in 1930, decrease by half in 1931 and disappear in 1932. This would indicate that crisis like money problems



do not emerge until that year.

The amount of money that the county dispersed is shown in Graph 7 and shows that the lowest point is again 1932. (The unusual rise in 1933 is not as enigmatic as it seems and can be explained by the arrival of large amounts of federal aid.) The amount directly set aside for the "poor fund" also points at 1932. Graph 8 shows that 1932 was a very demanding year on the poor budget and that in 1933, very little was set aside. Again this may reflect the emergence of federal help which eases county demand or simply that the county had run short. If we compare Graph 8 to Graph 9, which reflects total receipts by the county, we again see 1932 as a tough year. Not only was it the year of highest demand on the poor budget, it was also the year of lowest available cash. A great increase in available funds in 1933 also gives credence to the emergence of federal aid in that year. Oddly 1930 also comes out as a difficult year for the county. Graph 10 shows us that year produced the deepest the county went into the red to meet its bills. While this piece of evidence stands out dramatically, it stands alone. Table 5 reflects a small line item (Temporary Relief to Poor). What is shown here is that 1932 reflects the year of greatest demand on that particular line item. This table also notes that no money was allocated nor dispersed from that fund in 1930. It would seem that the county fathers saw the budget figures and decided that even several hundred dollars would make a difference.

As we all know, figures can be misleading. In order to conclusively use them to prove the hypothesis that the Depression hits Cadillac in 1932, we will need to consider other types of corroboration. Several stand out. First is a copy of a letter sent from the city to one Walter Williams. (Appendix A) This letter dated August 16, 1932 refunds a previously collected assessment for road improvement. (It is



noteworthy that the letter and subsequent refund was also sent to Dr. J.F. Gruber and Fred S. Lamb) This would indicate that up until 1932, the city felt that special projects could still be undertaken but that by the end of the fiscal year, sufficient money was not available. Even more compelling is a statement issued by the City Commission - during its March meeting in 1932. The Commission declares, "an emergency and a calamity" and that "due to delinquent taxes, relief money is exhausted."(14) Similarly, the County issued a statement in April of 1932, "County relief to 450 families must be stopped because of exhaustion of supplies and money."(15) When considering all of this information, along with aforementioned statistics, if a day could be selected when rugged individualism met reality in Cadillac, it would fall somewhere between March 28, 1932 and April 23, 1932.

The second question which we have endeavored to consider is how did local efforts by volunteers responded to the crisis. If Bauman and Coode are correct, then we should see large fund raising efforts by community volunteers. The organization which stands head and shoulders above any in Cadillac during the depression was a group that came to be known as "The Welfare Union." The movement began inauspiciously in December of 1929 when a story ran in The Cadillac Evening News.(16) It stated that "more Christmas money was needed" to help area families and that contributions could be sent to The Cadillac Evening News or Mrs. L.T.M. Foster, "Chairman [person] of the local welfare work." Mrs. Foster is not identified with any group nor is any mentioned in the piece. It could be that she simply stepped forward and volunteered to help coordinate whatever efforts could be put together.

By November of 1930, the Welfare Union had formally been organized.(17) It was decided that a door to door fundraising effort be organized. Sixty-five workers were selected to solicit with a



projected goal of \$4000.00. Hugh Jamerson, the Director of the organization (Mrs. Foster was also on the committee) urged salaried persons to tithe 1% of their income. Others were encouraged to give what they could. It would seem that not just anybody in need could qualify for Welfare Union help though. When the group was organized it was emphasized that, "this fund would assist families which perhaps had never before been forced to ask for aid and in order to preserve the pride and dignity in such cases, the applicant could consider it [aid] a loan."(18) The very next day, Mayor Flynn spoke to the Exchange Club and assured them that "everyone in actual need will receive aid if they ask but those taking advantage of the generosity of Cadillac will not. People who drive a car for pleasure or who own dogs will find they can no longer impose on the generosity of the people of this city . . . . Transient beggars will find that Cadillac no longer will be a harbor or refuge for them and they will be made to cut wood or do other work for their handout."(19) This was no idle threat, it was reported in the same article that a family having been found to have five dogs had their aid rescinded. A committee even "scrutinized" and "investigated" applications on a weekly basis.(20) It would seem that individuals were not going to be able to give up their rugged individualism without a fight! (The Mayor had an alternate solution albeit drastic. While giving his report to the Exchange Club he noted, "a large number of mentally deficient poor" among the applicants and suggests that "sterilization is needed much more today than ever.")(21)

The fund drive in that first year of operation of the Union was very successful. Under the project direction of Mrs. C.T. Wheaton, the drive secured \$7,194.00 in pledges, well over the goal of \$4000.00 originally sought. A total of 800 people pledged money. While the figures of how much money was actually collected was not located, it



seems reasonable to assume that the bulk of that money was secured and distributed in some manner. The way in which this money was utilized is unknown, but as stated earlier a committee made these decisions.

The 1932 Drive was much like the original. Door to door solicitors combed the neighborhoods and secured pledges. The drive again was held in November as was the original. A total of \$6000.00 was reported in that year.(22) Mrs. Foster was now managing the drive and Mr. Jamerson was replaced by Roy Garvin. What is interesting about this drive is that each individual name of people making pledges were published in the Cadillac Evening News.(23) Pledges ranged from \$.15 to \$600.00. It is after this drive that a transition occurs.

In December of 1932, a new program was announced to replace the fund drive as, "It is believed that this will be the last winter of the depression and the thought is expressed to get along without the necessity of further requests for money."(24) The same article states that Elmer Pierson, then Secretary of the Soldier's Relief Commission of the county, would supervise the program. Large barrels, called "Bounty Barrels", were to be placed in area stores and people were encouraged to place canned food, clothes or other useful items in them. Volunteers from the American Legion would then collect the contents and distribute them as needed. The Evening News ran a regular feature, complete with a picture of a barrel to attract reader attention, which served as a newsletter from director Pierson. This arm of the Union remained as concerned about who received the generosity of the community. In February of 1933, Mr. Pierson assures the citizens by stating that, "only truly needy through no fault of their own" would qualify for assistance.(25)

It is unknown whether the Welfare Union accurately reflects the volunteer effort locally. Virtually all the information located on the



organization was collected from one source, The Cadillac Evening News. Also the investigation of this source was less than exhaustive and focused primarily on selected months ranging from 1925 to 1933.(26) But if what was presented was representative, then a good case can be made for Bauman and Coode's second thesis; that early volunteer efforts tended to be large fundraising efforts which were disappearing by 1932. Again it would be interesting to follow-up on the Welfare Union and locate other sources to give us a better picture of this valuable organization.

Because the Union ceased its fund drive in 1932 does not mean to say that as an organization it disappeared as well. The Welfare Union continued as did other types of voluntary efforts by local citizens. In looking at Bauman and Coode's last thesis, that voluntarism was on the verge of collapse by the end of 1932, we would have to realistically qualify our findings. Because of the depth of the Depression and the fact that voluntarism exists even in times of economic prosperity, we cannot expect to see it disappear altogether. Instead we should look for trends.

As a small community, (The City has maintained about 10,000 people from the turn of the century until the present) Cadillac naturally used volunteer efforts to supplement local human services. The numerous churches in town have always played a major role in assisting the needy and it is safe to say that this was equally true during the Depression. Service groups such as the Exchange Club, Rotary, the American Legion and others existed during the depression and helped the cause of relief. It is these groups which stepped forward and provided the fund raising for the Welfare Union after 1932. One example was the Rotary Minstrel Show which donated its proceeds to the Union in 1933.(27) Another example was the Rotary vs. Cadillac Benefit Baseball



Game held in the summer of 1932.(28) The money raised from this event was also donated to the Welfare Union. The Congregational Church held a concert in the spring of 1932 and donated its proceeds to the Union.(29) Each of these actions, as well as many which have not been noted but nonetheless occurred, show that a transition from large fund efforts was being replaced by smaller ones. But they also provide evidence to show that voluntarism was not "on the verge of collapse" as Bauman and Coode contend.

The city government also continued practices which refute the "verge of collapse" thesis. City minutes reveal "a successful spring cleanup . . . Many stumps were cleared from the Aviation Field, the City Park was cleaned, tennis courts prepared and sodding was laid in Kenwood Park."(30) Some of this effort was no doubt done by "forced" voluntarism as the minutes also note work completed by people working off relief and tax debt. Minutes from past spring meetings noted similar efforts even before the Depression and these still continue today in Cadillac. These efforts helped the City. What of organizations which provided direct aid in Cadillac after 1932? This is an area to be left for another day. Little was found using the research methodology already noted. To prove or disprove the assertion that voluntarism was waning by 1932 would be a study by itself.(31)

Even if voluntarism was decreasing, it may simply be a reaction to more federal help coming into the area easing personal, financial problems. Cadillac City minutes report several major New Deal projects announced in the summer of 1933.(32) And eventually the Civilian Conservation Corps would play an extremely active role in Wexford County. These along with other New Deal efforts in the area clearly show that Cadillac received its share of help.

So where does that leave us? Have we shown anything? It would seem



so. The information presented indicates that initial community relief efforts were primarily large in scope and that they scaled down after 1932. It has also been shown that the Depression hit the Cadillac area in 1932. How voluntarism changed after 1933 is inconclusive as has been discussed earlier. Whether or not Cadillac was significantly representative of much of the rest of the Nation in 1932 can hardly be conclusively shown in such a short piece. There are an exhaustive number of variables which must be considered in addition to those we have looked at. It must also be acknowledged that cities will react differently as a result of those factors. Take Chicago for example. As early as January of 1930 it [Chicago] "neared the end of its credit." In fact no city, county not public education employee was paid during the month of January in that year.(33) Many municipalities most probably found 1930 to be their Waterloo, others didn't. Why? Part of the answer may be found in that which separated Ben Hall from his wife. Ben wanted to stay when times were tough, his wife wanted to leave. Cities, like individuals, react differently to hardship. And even taking the ever to be analyzed milieu of criteria into consideration, there may well exist in all of us, the necessity to depend on ourselves during hardship whether foreseen or imposed.



## ADDITIONAL NOTE

It was asserted at the beginning of this treatise that Cadillac had a long tradition of rugged individualism. Whether this had an effect on our findings or not, it is worth the time to take one last look at this dynamic. At the very least we may be able to say that initially Cadillac looked to its own first rather than the federal government for help based on this quality. This is the theme of an editorial run in the Cadillac Evening News in 1930 stating, "Work by the individual is the key to pull us out of this tailspin." (34) A three quarter page ad was run in the March 21, 1931 edition urging cooperation with President Hoover's Emergency Committee for Employment. "Help people in your own vicinity . . . Don't worry about other communities . . . Give your neighbor a job if you have something to do around the house." (35) These phrases, found in that ad, show a distinct effort to encourage local solutions to this national problem. Not surprisingly the City of Cadillac went for Hoover in 1932. (36)

Strong civic pride is also reflected in the city budget. Table 6 tracks the budget for a city band which was created in 1925. What is more noteworthy than the fact that the money allocated for the band decreases each year of the Depression (Again note the biggest decrease coming in 1933 which supports the effects of the Crash until at least 1932), is that the city maintained a band throughout the entire time! It would seem that in times of economic crisis, the band would have been the first to go! Money for the central park and other parks and playgrounds also illustrates a strong civic pride. Table 7 shows that city fathers saw the need to maintain these in the face of a self described "calamity". Possibly they felt that the band had to have a place to play?



Rugged individualism, the Depression, civic pride and all the other concepts we have been dealing with may all be wrapped up in an interesting story told by Barbra Allen, former director of the Cadillac Area Senior Center.(37) In 1982 the federal government was offering a free lunch program to area seniors. The only thing required was that the local center approve it by a vote of its members. Federal agents were appalled when the center turned down the offer! Why? Allen noted that many of these people grew up during the Depression. They felt that by taking the government's offer, they were undermining area restaurants and grocery stores. To Allen's knowledge, Cadillac was the only proposed site in the state to turn down this program. Herbert Hoover could have used more cities like Cadillac in 1932.



\*COPY\*

Same letter to Dr. J. F. Gruber - refund - \$16.20  
\* \* \* Fred S. Lamb - \* 16.20

August 16, 1932

Mr. Walter Williams,  
211 Prospect St.,  
Cadillac, Michigan

Dear Sir:

In the 1932 city budget there was included in the special improvement program an item for the improvement of East Chapin street, by constructing concrete pavement thereon.

Due to the present economic conditions, the City Commission by resolution at its regular meeting last evening canceled said improvement and ordered the return of all special improvement taxes paid on said improvement.

The records show that you have paid to the city the sum of \$7.64 which will be returned to you upon the presentation of your tax receipt for the same to the City Treasurer.

Yours very truly,

City Clerk

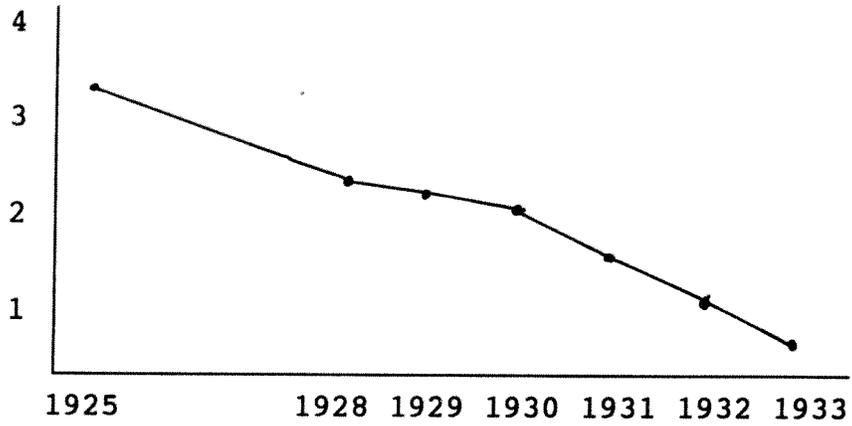
APPENDIX A



Graph #1

Value Personal Property - City of Cadillac

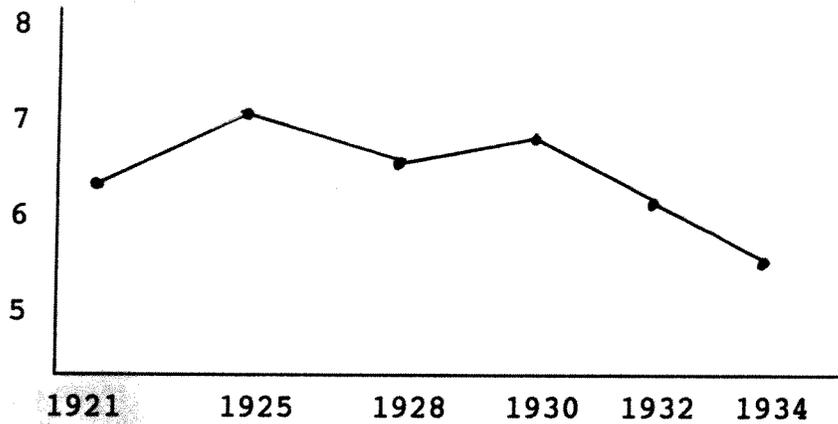
Values measured in  
100,000 of dollars



Graph #2

Value Real Property - City of Cadillac

Values measured in  
100,000 of dollars



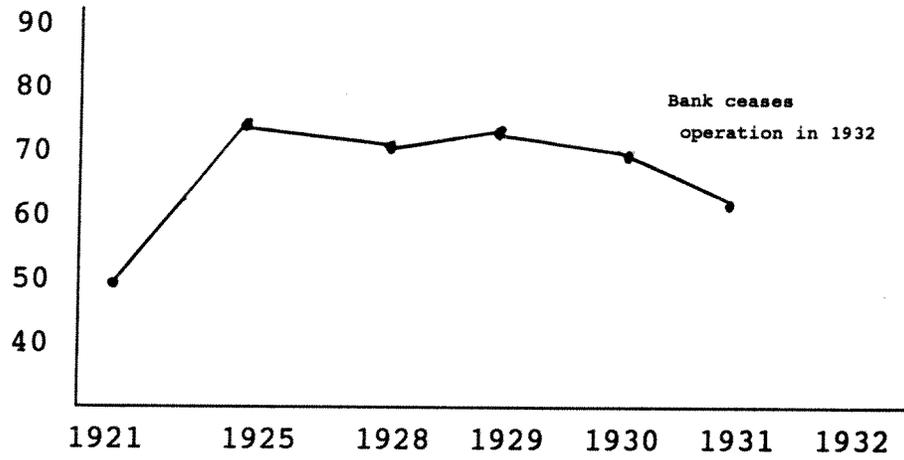
Source: Cadillac City Tax Record



Graph #3

Price per share - American State Bank

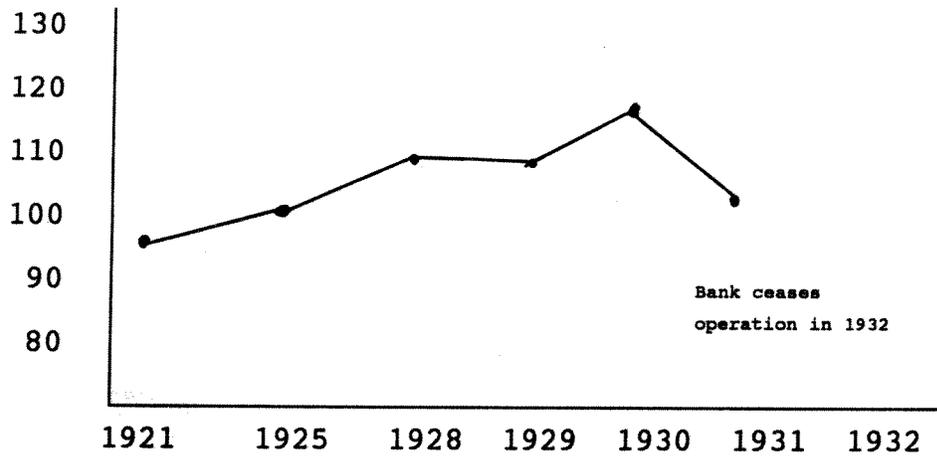
Value in dollars



Graph #4

Price per share - Peoples Bank of Cadillac

Value in dollars



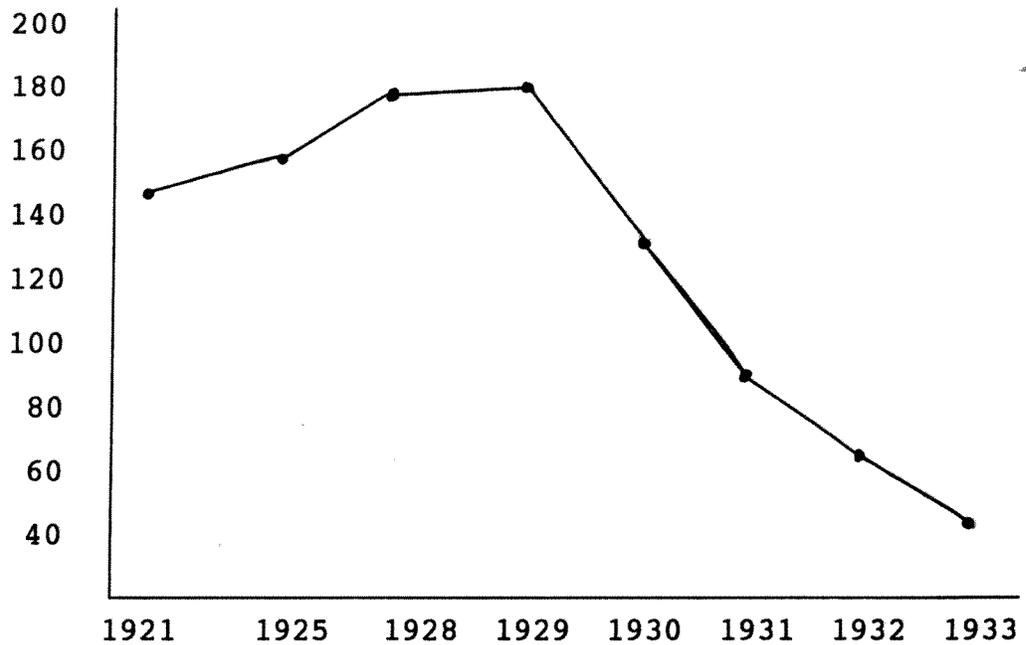
Source: Cadillac City Tax Record



Graph #5

Price per share - Cadillac State Bank

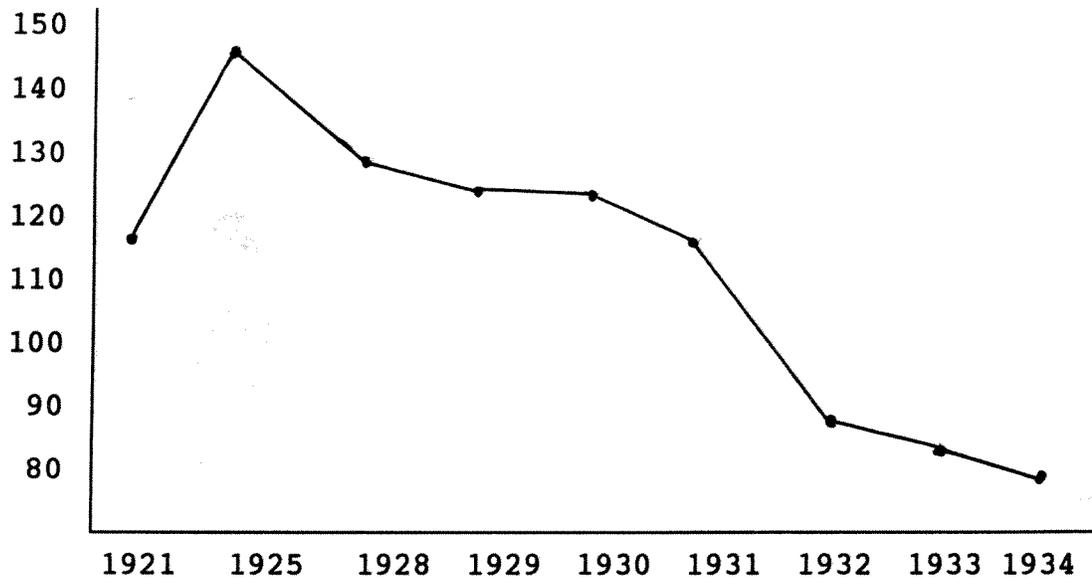
Value in dollars



Source: Cadillac City Tax Record  
Graph #6

Cadillac City Budget - January 1 through January 1

Value in thousands



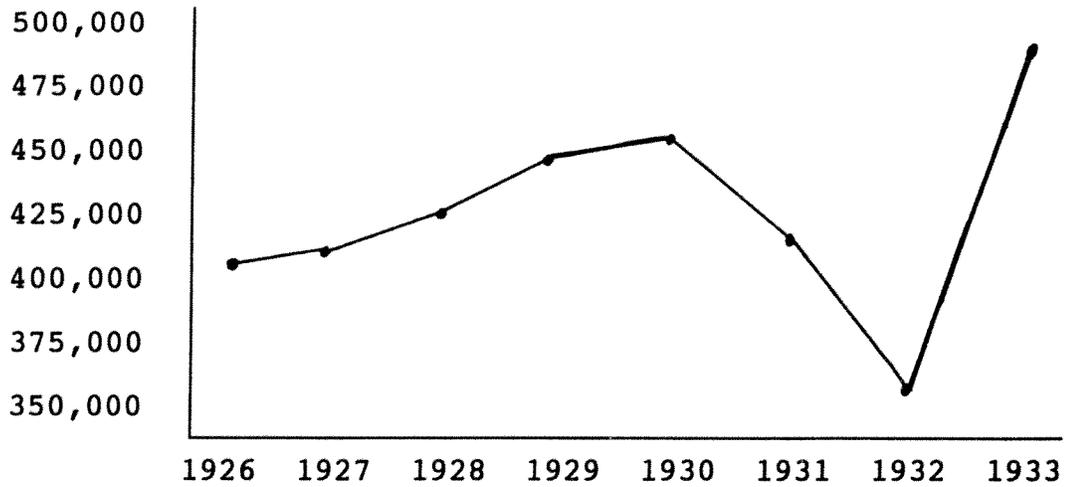
Source: Cadillac City Commission Minutes



Graph #7

**Total Disbursements - Wexford County**  
(Fiscal year October 1 through September 30)

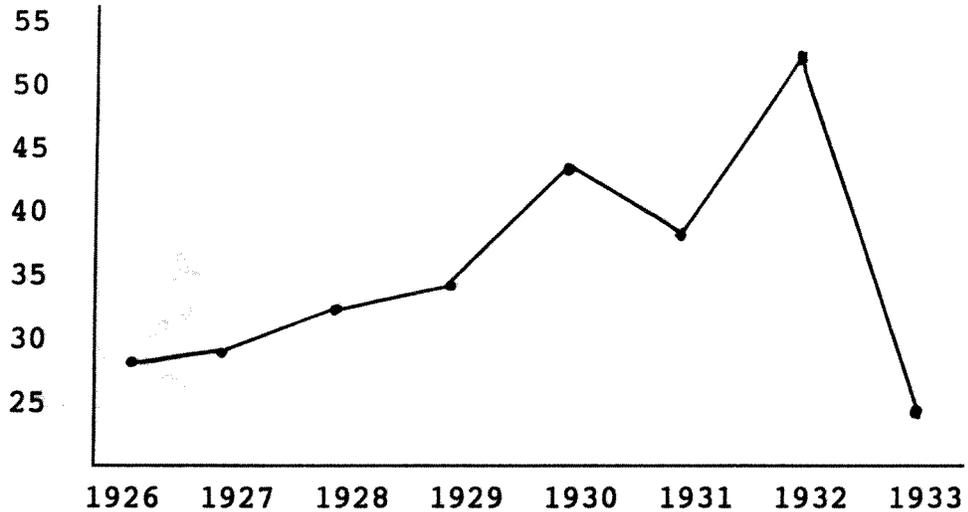
Value in  
dollars



Graph #8

**Total Amount Dispersed to Line Item "Poor" - Wexford County**  
(Fiscal Year October 1 through September 30)

Value in  
thousands



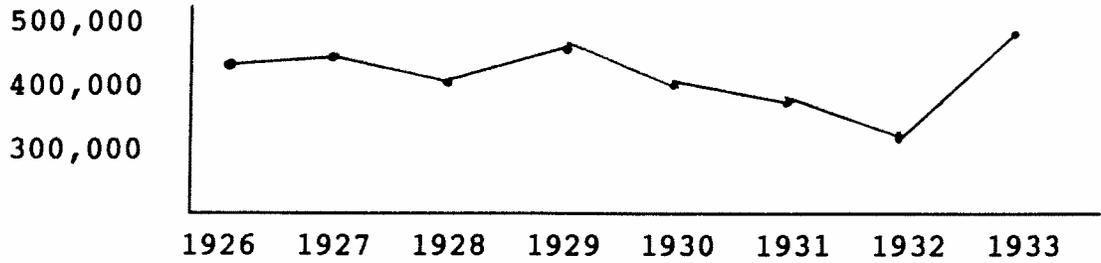
Source: Wexford County Commission Minutes



Graph #9

**Total Receipts - Wexford County**  
(Fiscal Year October 1 through September 30)

Value in  
dollars

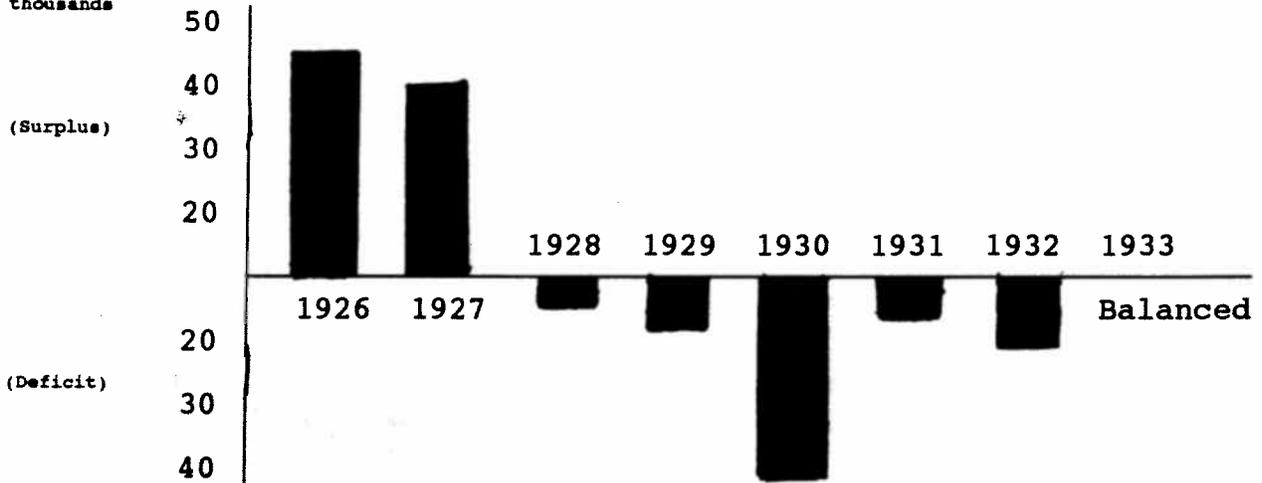


Source: Wexford County Commission Minutes

Graph #10

**Record of either surplus or deficit within Budget -**  
Wexford County

Value in  
thousands



Source: Wexford County Commission Minutes



TABLES

Table 1 Peoples Bank of Cadillac Stock Values and Availability

Year	Amount of Available Stock	Price per share
1921	1000	\$99.00
1925	1000	\$103.00
1928	1000	\$112.00
1929	1000	\$112.00
1930	1000	\$120.00
1931	1000	\$90.00
1932	0	\$00.00

(Source: City of Cadillac Tax Record)

Table 2 American State Bank Stock Values and Availability

Year	Amount of Available Stock	Price per share
1921	1000	\$50.00
1925	790	\$77.00
1928	900	\$73.00
1929	810	\$77.00
1930	810	\$71.00
1931	810	\$65.00
1932	0	\$00.00

(Source: City of Cadillac Tax Record)

Table 3 Cadillac State Bank Stock Values and Availability

Year	Amount of Available Stock	Price per share
1921	1000	\$155.00
1925	1000	\$161.00
1928	1000	\$185.00
1929	1000	\$185.00
1930	1500	\$133.00
1931	1500	\$90.00
1932	1500	\$78.00
1933	1500	\$50.00

(Source: City of Cadillac Tax Record)



Table 4 Line Item Cadillac City Budget for "Aviation Field"

Year	Amount
1921	None
1925	None
1928	None
1929	\$4000.00
1930	\$4000.00
1931	\$1400.00
1932	None
1933	None
1934	None

(Source: Commission Minutes, City of Cadillac)

Table 5 Line Item Wexford County Budget for "Temporary Relief to Poor"

Year (Ending)	Amount
1927	\$124.83
1928	\$95.00
1929	\$138.00
1930	\$473.00
1931	\$00.00
1932	\$748.00
1933	\$555.00
1934	\$362.00

(Source: Commission Minutes, Wexford County)

Table 6 Line Item City of Cadillac "City Band"

Year	Amount
1921	\$00.00
1925	\$3600.00
1928	\$3800.00
1929	\$3000.00
1930	\$3000.00
1931	\$2500.00
1932	\$2250.00
1933	\$1000.00
1934	\$1000.00

(Source: Commission Minutes, City of Cadillac)



Table 7 Line Item City of Cadillac ["Central Park" & "Parks and Playgrounds"]

Year	Central Park Budget	Parks and Playgrounds Budget
1921	\$700.00	None
1925	\$1550.00	None
1928	\$1000.00	None
1929	\$500.00	None
1930	\$700.00	None
1931	\$700.00	\$1200.00
1932	\$1000.00	\$300.00
1933	\$500.00	\$700.00
1934	\$400.00	\$100.00

(Source: Commission Minutes, City of Cadillac)



ENDNOTES

1. William Peterson, The View From Courthouse Hill. (Philadelphia:Dorrance and Company) 1972. Judge Peterson passed away shortly before this paper was complete. Among other things he was on the Board of the Clark Library at Central Michigan University and it is hoped he would approve of this endeavor. His contribution to Cadillac and the State of Michigan is immeasuarable.
2. Peterson, View. p. (6-7)
3. Herbert Hoover, American Individualism. (New York:Doubleday, Doran & Company Inc.) 1928
4. Ibid. p. 9.
5. Thomas Coode and John Bauman. In the Eye of the Great Depression. (DeKalb:Northern University Press, 1988), p. 7.
6. Coode and Bauman. Eye. p.8.
7. CEN. February 26, 1959.
8. CEN. July 18, 1959.
9. Vertical File. "History". Wexford Public Library.
10. CEN. January 4, 1922.
11. CEN. October 10, 1929.
12. CEN. September 12, 1929.
13. CEN. October 15, 1929.
14. Commission Minutes. City of Cadillac, Michigan. March 28, 1932.
15. CEN. April 23, 1932.
16. CEN. December 20, 1929.
17. CEN. November 11, 1930.
18. CEN. November 6, 1930.
19. Ibid.
20. CEN. November 14, 1930.
21. CEN. November 7, 1930.
22. CEN. November 9, 1932.
23. Ibid.
24. CEN. December 2, 1932.



25. CEN. February 24, 1933.

26. January was always looked at as often the previous year was reviewed. If something was found then appropriate date was referenced directly. Otherwise winter and spring months were reviewed as it was assumed that these months might be particularly active for volunteer organizations.

27. CEN. March 6, 1933.

28. CEN. August 4, 1932.

29. CEN. April 27, 1932.

30. Minutes. City of Cadillac. May 5, 1932.

31. It might be interesting to secure records from several of the major volunteer agencies of the depression to get a more accurate impression of their status. In order to do this would require another semester of work.

32. The minutes of the city on July 31, 1933 show money from the National Industrial Recovery Administration was used for street improvements. The November 6, 1933 minutes indicate money from the Federal Emergency Administration for Public Works was used for the erection of a Community Building. And the November 11, 1933 minutes reports that Civilian Works Administration dollars were used to repair City Hall.

33. CEN. January 22, 1930.

34. CEN. January 2, 1930.

35. CEN. March 21, 1931.

36. CEN. November 9, 1932. City vote totals show Hoover receiving 2088 votes and FDR secured 1731 votes. The county vote totals indicate that Hoover got 3426 votes to FDR's 3174. The race was much closer though if you look at the vote within precincts. Of the 21 available precincts, Hoover carried 11 and FDR carried 10.

37. Barbra Allen, interview by author, untaped, Cadillac, Michigan, March 31, 1993.



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