

Standard Form For Members of the Legislature

Name of **Representative** Johnson, Francis Senator _____
Represented Dickinson County, Iowa

1. Birthday and place 6 Aug 1890 Bathus County, Iowa

2. Marriage (s) date place
Bara Thompson 1914

3. Significant events for example:
A. Business He was admitted to the bar in 1912

B. Civic responsibilities Mason

C. Profession Owner of Okoboji, Ia - Daird in Terrill, Iowa;
farmer

4. Church membership Methodist

5. Sessions served 40th, 41st, 42nd, 43rd, 44th General Assemblies 1923, 1925, 1927,
1929, 1931

6. Public Offices
A. Local _____

B. State President of the Iowa State Farm Bureau; Speaker of
the House

C. National _____

7. Death 27 Feb 1973 Post Dodge, Iowa; Buried

8. Children No children

9. Names of parents J. H. and Anna Johnson

Johnson, Francis

10. Education *He graduated from Ferris and Spirit Lake, Iowa
high schools*

11. Degrees *He attended the University of Iowa, Iowa City, Iowa
graduating from the College of Law, 1912*

12. Other applicable information *Republican*
- He moved with his parents to Dickinson County, in 1904

total assets of \$3.0 trillion less total liabilities of \$500 billion. Ratio of all assets to all debts was 6.6 to 1. With mortgage debt excluded, it was a wholesome 13.3 to 1.

CONSUMER CREDIT

Consumer credit outstanding recently stood at \$153 billion, with \$7 billion of this noninstallment. Automobile paper at \$43.7 billion accounted for well over one-third installment credit, \$38 billion for other consumer goods, \$36.4 billion for personal credit. More significant than these totals is the fact that installment credit outstanding rose swiftly thru most of 1972, recording a net of \$1.7 billion in November alone. But so far, the public appears amply capable of carrying—and repaying—an even larger amount of debt since employment is the highest ever, unemployment is easing, personal income is at record levels and still rising and selected liquid assets held by consumers are the highest ever reported.

BUYING PSYCHOLOGY

But alone will not inhibit consumers from buying. In the opinion of the Research Department of Babson's Reports there is nothing in the overall consumer-credit picture prejudicial to a further expansion in retail sales this year. However, consumer-credit expansion—in total—will likely be at a more restrained pace than in 1972. A bulk of the factors indicates we have probably seen the steep rise of this cycle of consumer spending for durable goods and ticket items. Hence, from here on installment buying will continue upward on a scale less spectacular than the very sharp upturn observed last year.

What we do expect to see this year, however, is renewed stress on leisure-time items, particularly vacations and services. You'll see an increasing portion of installment debt contracted to help finance both vacations and long weekends, personal needs such as hair and beauty care—services calculated to increase people's spending. The point is, spending habits of American families have changed. More money is going to services than before, a trend which will further accelerate. And spending patterns are tied more to consumer aspirations and expectations than to current income.

Territorially Speaking . . .

Profitable Environmental Cleanup

You can compel people to work, but they won't produce very much or do a good job. But if there's a chance to make a profit, it's a whole new ball game. Ecologists are finding out that this fact applies to cleaning up the environment just as well as anything else.

A news story has reported that the profit motive, often reviled as the despoiler of the Earth in the United States, may yet turn out to be the ecologist's best friend. For example, companies engaged in surface mining, which in the past often left a lacerated landscape behind them, are now finding new ways to put the land back in order after they leave. Surface-mined lands, instead of being left as worthless eyesores, are being turned into productive, profit-making assets—sites for new housing, golf courses and lake-front recreation properties. There are new companies specializing in the commercial development of "worthless" property which in the old days would have written off as beyond redemption. Strip-mined areas, abandoned plant sites, slum areas, and even vacant buildings are being transformed into valuable money and community assets.

Every consumer should be interested in this. The costs of environmental cleanup have to be paid by someone. If that cleanup is done

been safe, whether the amount was large or small and all deposits with Mr. Cravens in charge will be equally safe.

Mrs. Russell and I have lived in Milford to see the town's population increase by more than 600 people and the bank deposits increase from \$300,000 to over \$5,000,000. We have lived here longer than anywhere else and we will continue to live here to make Milford our home.

Thank you,
S.I. Russell

This is just to thank the Milford Mail for its fine cooperation in promoting the Blood Mobile. Without this kind of help, it would be difficult if not impossible, to get the necessary information to everyone.

I would also like to thank the people of Milford for their support. Without the many hours of volunteer help and the response of donors, it would be impossible for Dickinson County to be a part of the Red Cross Blood Program.

Many thanks!

Sincerely
Beverly Bergquist
Chairman

Obituary

Francis Johnson

Francis Johnson died Tuesday, February 27 at Friendship Haven in Fort Dodge at the age of 82, where he has been a resident the past few years.

He was a former resident of Spencer and past owner of the Okoboji Hy-Brid in Terril. Francis was a State President of the Farm Bureau and Speaker of the House for the State Legislature for several years.

Services were held Thursday, March 1 in Fort Dodge. Survivors include his wife, Sally, also a resident at Friendship Haven; two nieces; Mrs. Hugh Sternberg of Milford and Mrs. Wayne Olson of Estherville; two nephews Lee Blum of Estherville and Cliff Blum of Terril and one sister-in-law, Mrs. Eva Blum of Terril.

Lorene DeWitt

- No take your "trooper" a real trooper—and better. One of the greatest today is the world wide of social diseases. A second most common disease today, ranking only the common cold.

Iowa is not exempt—of cases are reported. Keep in mind all cases reported.

This introduction is your attention to our 4. Class we will be present Social Diseases this purpose is to furnish some information so we become more knowledgeable about this so often disease. The dates are:

Tuesday, March 13, 7:30 p.m. in the Spirit Lake Office; Wednesday, March 14, 7:30 p.m. in the DICKINSON in Estherville.

Everyone is invited. It is an informal meeting with cold facts, hand-out information and open discussion. We all feel responsible to be concerned over this threat to modern society and become acquainted with all the information.



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picked up and

17. The coffee

LESLIE GRO

Lake Park,