

# RESOLUTION

WHEREAS, it is generally conceded that the two banks doing business in the village of Birmingham, Michigan, are the only financial institutions known to the banking fraternity opening their places of business earlier than nine o'clock in the morning, and

WHEREAS, the opening hour of a very large majority of banks in the smaller cities and villages of the state have established the rule of opening and making their regular business hours from nine o'clock in the morning to three o'clock in the afternoon, now therefore, be it

RESOLVED, that on and after the first day of November, 1925, The First National Bank of Birmingham, Michigan, and The First State Savings Bank of Birmingham, Michigan, will be open for business at nine o'clock a. m., closed at three o'clock p. m., and on Saturday evening from 6:00 p. m. until 8:00 p. m., upon each business day.

In witness whereof, the said Banks have hereunto set their hands and seals by their regularly authorized officers this twenty-fourth day of September, A. D. 1925.

## First National Bank of Birmingham

Herbert R. Earle, Chairman of the Board.  
A. Whitehead, President.  
Chancey Nixon, Vice-President.  
M. T. Jarvis, Cashier.  
C. B. Randall, Vice-President and Ass't Cashier.

### DIRECTORS

Elmer C. Huston, A. T. Lowes, Robert S. Porritt,  
Julius F. Rundel, T. R. Donovan

## First State Savings Bank of Birmingham

Frank Hagerman, President.  
Thomas H. Cobb, Vice-President.  
Arthur C. Peck, Cashier.  
Robert C. Peck, Ass't Cashier.

### DIRECTORS

Frank Schlaack, W. W. Masters, T. B. Smith,  
W. B. Harris

## Opening Of Woodward And Passage Of Water Bonds Stimulate Transfers

(By Helen V. Walker)

Opinions contributed by the heads of several prominent local real estate concerns attribute a noticeable increase in their business in the last two weeks to the long deferred opening of Woodward avenue. Albert Wasey of the Walsh, James & Wasey Company, and Louis Hassall, of Hassall & Hebblewhite, are agreed that the last twelve or fifteen days have brought about a decided increase in calls from prospective buyers and an actual increase in sales.

Charles Bingham, of Bingham, Sparks & Bingham, and C. E. Colgrove, of Saunders-Colgrove, are of the opinion that Woodward avenue has not interested, perhaps, any startling number of new prospects, but has merely opened the way to the many homeseekers who hoped to come out this way.

**Seeks Vacant Property**  
Demand for vacant property has had the greatest increase, according to Mr. Wasey. He states in addition to vacant property, however, the twelve days just past have been the most active this summer.

"There is no possible way of telling what will happen here this fall," says Mr. Wasey. "For Birmingham has never been placed in quite this position before and there is no opportunity to forecast by using opinions on precedent. However, last December was the biggest month in sales that we had in the entire year a month when real estate is ordinarily at a standstill. Therefore, I see a big winter for our business and expect that the fall will put new high records on real estate sales here."

**Sees Boom Here**  
"There has been a tremendous increase in the demand for improved property in the community," says Louis Hassall, in speaking of the last two weeks. "This, I truly believe, is the beginning of a substantial boom in Birmingham real estate. While I felt that when the wide pavement was opened there would be a gradually increased demand out this way, I was not prepared for the inquiries and interest that have increased so rapidly. As always, when this section is accessible, there is an increased demand for rentals. In many of these cases the impossibility of listing houses of this kind has forced the client who is so anxious to come to the village, to buy immediately. There is not now the demand for vacant property that there has been during the summer as actual investors have been busy through the summer and were not dependent upon the opening of Woodward avenue."

According to Mr. Bingham, there are more inquiries and an added number of "lookers," but he states that the opening of Woodward avenue cannot be said to have increased sales to date.

**Money Is Big Factor**  
"In my opinion," says Mr. Bingham, "home buyers are not greatly affected by the opening of roads. They are not dependent upon any one factor in purchasing a home with the exception, I might say, of the money. There is generally the desire with most people for a home and they usually have a pretty fair idea of where they want to live when they do buy. About the only thing that can be said to actually hold them back is the lack of sufficient money."

"For that reason I believe that most of us are poor prophets of better business. Real estate, it has been my experience, is good when general business conditions are good and except in a very few instances is not affected by any one local condition. The fact that Birmingham now has water, I believe, will have as much to do with sales increase out here as Woodward avenue opening or any other one condition could."

"There are now a great number of people in Detroit who have been

### MORTGAGE SALE

Default having been made in the payment of installments of principal and interest due under certain mortgages made in and by Dwight T. Strider and Hertha M. Strider, his wife, tenants by the entireties of the Township of Southfield, Oakland County, Michigan, as mortgagors, Oakland B. Strider and Maud T. Strider, of Greenfield, Ohio, as mortgagees, which said mortgage was made and executed on the 28th day of July, 1924, and recorded in Liber 32 of mortgages, on page 122, in the office of the Register of Deeds, Oakland County, Michigan.

And whereas, it is provided in said mortgage, that should default be made in the payment of the said sum secured by said mortgage or of the interest thereon, or of any part of said principal or interest at the time specified for the payment thereof, then, in such case it shall and may be lawful for the said mortgagors to sell the premises described in said mortgage at Public Sale or Vendor and on such sale make and execute to the purchaser's good and sufficient conveyance of the lands and premises described in said mortgage and default having been made in the payment of principal and interest due on said mortgage, and such default having continued for a period of six months and upward and the said mortgagors having determined to exercise their right under said mortgage to foreclose the same and sell the said lands and premises at Public Auction or vendor:

And Whereas, the whole amount now claimed to be due and unpaid on said mortgage of principal and interest at the date hereof in the sum of EIGHT HUNDRED FORTY-FIVE AND FIVE ONE-HUNDREDTHS (845.05) Dollars, an attorney fee as provided by law and in said mortgage, and no suit at law or in equity having been instituted to recover the same or any part thereof, NOTICE IS HEREBY GIVEN, that on Monday, the 21st day of October, 1925, at one o'clock in the afternoon of said day, the lands described in said mortgage will be sold at public auction to the highest bidder, at the eastern entrance to the Court House, in the City of Pontiac, Oakland County, Michigan, to satisfy the amount due on said mortgage and costs and expenses of foreclosure.

The lands and premises so to be sold are described in said mortgage, and are located situated in the Township of Southfield, Oakland County, Michigan, described as Lot number thirty (30) of Miami Woods Subdivision of the south eleven (11) acres of the west one-half (1/2) of the southeast quarter (S.W. 1/4) of section thirty-one (31), according to the recorded plat thereof. Dated September 15, 1925.

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take warm on the subject of a home in Birmingham because of their understanding of the water condition here. Now that this has been settled these same people are becoming anxious to find something here. Along with this I realize that people appreciate what Woodward avenue will mean, but they have realized that for many months now and it is no great surprise. Many people who were wise took advantage of that knowledge several months ago."

"There could not be said to be any direct results in real estate so far from the opening of Woodward," says C. E. Colgrove. "The fact that the pavement in now a reality has a tendency to hurry the investor but it can hardly be said to be the direct cause of any particular increase. It can come nearer being said to be the first step in a series of events that will follow along. Just now the general inclination of those who are coming out Woodward avenue is to see this great pavement that has had so much discussion. That is a good sign though. There is little doubt that this is the most attractive community outside Detroit and this new road, making it doubly accessible, will have a tendency to bring people out in years to come, as much as it does today."

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