

MICHIGAN TEACHERS' ANNUITIES INCREASE

Nearly A Million Dollars Have Accumulated Since Origin

Lansing, August 4.—The time will soon come when annuities being paid to retired teachers in Michigan under the state retirement school fund law will exceed the income from all sources which now make up this fund. What changes shall be made in the law so that the fund may be maintained in adequate amount is a question under advisement by officials of the Michigan Education Association and the Teachers' Retirement Fund board. The problem will be one of the major educational matters to be presented in the future to the state legislature.

Starting with nothing, when the law went into effect Jan. 1, 1917, all annuities have been paid to date. On this investment fund, which consists of bonds held for savings bank deposits, an average of about 5 per cent is received. This revenue, together with the annual assessments paid by teachers out of their current salaries, makes up the fund from which all annuities are paid.

The first complete fiscal year for operation of this retirement fund plan was from Oct. 1, 1917, to Sept. 30, 1918, and for that year the total income was \$112,476. The income increased each year since then, until for the last fiscal year, which ended Sept. 30, 1925, it was \$240,820.

On the other hand the expenditures for the first complete year were small, amounting to only \$9,948, as the retirement plan was just starting.

For the last fiscal year the expenditures were \$199,868, being the annuities paid to 532 teachers retired by reason of length of service, and to 30 teachers retired by reason of physical and mental disabilities.

During the first year the fund was in operation the net income was \$109,977. That is, after payment of the then small number of retired teachers' annuities, which are small, much was left for permanent investment. But for the last year, with a gross income of more than double that of the first one, the net income was only \$49,441, because of the ever-increasing number of retirements requiring large annual outlays.

On the basis of present experience with operation of the retirement fund, the point will soon be reached where there will be no net income, and unless provision is made before that time for further revenues to meet expenditures, the annuities will soon absorb the permanent fund, the interest of which helps to meet expenditures. That is the problem which must be worked out and which will be laid before the next legislature.

There will come a point in the upward scale of annuities when the average maximum number of retired teachers in Michigan will be reached and remain fairly constant, save for the normal increase as the school population grows and requires more teachers. If the sources of revenue for the fund are so provided that the current income will then meet the expenditures to those on the retired list, the retirement fund will then be on a permanent basis, it is pointed out.

A special committee on the Teachers' Retirement Fund was appointed last year by E. E. Fell of Holland, then President of the Michigan Education Association. It is made up of J. P. Everett of Kalamazoo, Chairman, Frances J. Brown of Detroit, and Charles McKenny of Ypsilanti State Normal College, E. J. Reed of Adrian, Lida Rogers of Holland, Deland Davis of Marshall, and Mrs. Fred Raymond of Grand Rapids. The work of this committee is to bring the whole subject of the retirement fund again before the teachers and public officials of the state for study and investigation, and will endeavor to map out changes which should be made in the present law.

At present teachers who have taught five years or less contribute one-half of one percent of their annual salaries to the fund, but not more than \$5; those between five and 15 years inclusive, one percent, but not over \$10; more than 15 years two percent, but not over \$20. Provision is made in the law for future increases in these rates by the Retirement Fund board.

Teachers who have taught 30 years or more when retired receive one-half of their average annual salaries for the last five years, but not more than \$500 nor less than \$300 annually. For 25 years' or more experience the annuity on retirement is figured on the ratio of the number of years taught to 30 years. When a teacher experiences physical disability after 15 or more years of service, she may be retired with an annuity based on the ratio of the years taught to the annuity for 30 years of service.

WE HEARD IT SAID BY—

(Little Editorials printed up by the Staff in and around Birmingham.)

George B. Boutwell, "There is one hole on the property of the D. U. R. on Woodward avenue near the Sinclair Oil station that causes a great many auto tires to blow out daily. It is almost impossible to get going even at a moderate rate of speed, without running at least one tire. The condition is bad enough to warrant a red light being placed there. Certainly this is harmful to Birmingham. I have heard many outsiders knock the village just on this account. There are other holes that threaten to become just as bad unless they are taken care of. It would mean the expenditure of but a small sum of money to make this right, and it certainly should be done."

Mrs. Aldinger who has had charge of the junior group of children in the Vacation Bible School, "I believe the Vacation Bible School has been a great success here, considering that so many people go on vacation during the period we were working with the children. The attendance has been very regular with the exception of a very few cases, and many requests on the part of the children have been received for next year."

Mrs. D. C. Murray, of Oakland avenue, secretary of the Lower Oakland County Y. M. C. A.: "The growth and interest manifested by the men in boys' work in Birmingham is splendid. This condition prevails over the entire United States, too, which is shown in the increased number of boys who are enjoying some Y. M. C. A. summer camp this year. Not only are more men contributing in a financial way to boys' work, but many are entering it as a vocation. We are gradually being aroused to

Mrs. R. L. Schorr, of Bird avenue: "It is too bad that so many boys in this section of Birmingham use sling-shots to kill and scare away the birds that arrived here last Spring. Most of us came from the city to enjoy the quiet country life that a suburban community like Birmingham affords. However, because many boys in our neighborhood delight in using sling-shots on the birds, the only one left is a tiny bob-white, wonder why the Birmingham police do not stop this youthful practice down here."

Robert D. Lynd, of Ferndale avenue, secretary of the Lower Oakland County Y. M. C. A.: "The growth and interest manifested by the men in boys' work in Birmingham is splendid. This condition prevails over the entire United States, too, which is shown in the increased number of boys who are enjoying some Y. M. C. A. summer camp this year. Not only are more men contributing in a financial way to boys' work, but many are entering it as a vocation. We are gradually being aroused to

Great Era of Suburban Expansion Seen in Development of Detroit

"The evolution of a cow pasture, for that was the downtown district once was, furnishes a good weather vane to ascertain which way the winds of Detroit's future are blowing. The entire downtown area once was the village commons where horses and cattle were let out to graze. It became a cemetery where in were buried the unfortunate victims of the River Raisin massacre. "Detroit began to double its population each 10 years, until a metropolitan district was evolved. In those years of 1915 to 1920 when Detroit began to leap ahead in the race of the cities as to its growth industrially astonished the world, its downtown district was often a matter of criticism."

Expansion Unparalleled. "On Pullmans, in other cities, as men talked about Detroit they would always point to the restricted downtown business area as proof that Detroit hadn't really grown up. Now, in the last year, the downtown districts have taken on unparalleled expansion."

Thus spoke James Naughton, salesmanager, Stormfells-Loveley company. "Since the investment in commercial and office buildings throughout the country aggregated \$20,000,000 in 1920—comprising about one-sixth of the nation's wealth and holding second place only to the investment in railroads—this type of progress presents a splendid harbinger with which to read future conditions."

There is probably no more convincing proof of Detroit's future than can be found in the present expansion of the downtown area. New hotels, stores, skyscrapers, office buildings, follow each other in announcement.

Never doing things half-heartedly Detroit has created the fashion of developing entire streets at a time. The Book brothers started it with their remarkable development of Washington boulevard. Now Bagley avenue is to be built up in one of the greatest street developments of the country. Cadillac square is likewise going to be developed.

Figuring On Future. "The New Penobscot building will have 43 rentable floors with 1,450,000 square feet of floor space. It is the fact that the future of any generation depends upon its boys—who will be the men of tomorrow."

Robert R. Allen, President of the Robert R. Allen Real Estate Co., and member of Bloomfield township Board of Review, "There is no doubt in my mind that Birmingham would be better off with a city form of government than with the present village form. As far as I can learn from a few inquiries from authorities on the subject there are no advantages in a village form of government that a city form does not enjoy while there are many benefits that a city form has that a village does not. We would have a larger governing body which I am sure all of the people of Birmingham as well as the present village officials will agree would be better for such a growing community as we have. The city form has either a five, seven, or nine man governing body as against a three man village body. Then there is the possibility of soon joining a metropolitan district and as a city we would have more prestige and power in such a body. A metropolitan district will insure us of a good and sufficient water supply and that is what Birmingham needs most. We should all lend our support and services toward that end."

Mollie G. Smith, in a letter received asking to have her subscription to the Eccentric renewed. "When my mail arrived this morning, The Eccentric was on top. I read from start to finish. I note the passing of Mr. Whitehead with sorrow. He was a good business friend and advisor of my mother for a number of years and afterward of myself. When I return to Birmingham I shall miss his pleasant smile and sunny disposition. I have in the past few years been in various parts of the country and have seen many pretty sights, but there is no place that looks so good to me as Birmingham. I still call it home."

Mandarin Blouse

This chic frock of yellow silk suggests the mandarin blouse in its novel high collar closed at the throat with two black buttons. The skirt is box pleated and bordered with the same embroidery as is the blouse—stitching of tan silk. The collar may also be worn open at the throat.

safely and surely in Detroit's future.

"Certainly if the money men of Detroit throw their money into the air in these new skyscrapers, they know what they are doing. They know that Detroit will need these added facilities. The thing to keep in mind is that as fast as the city grows upward in its downtown district it must grow outward into its suburban districts. If people need a place to transact business they must certainly need a place to live. Thus Detroit is on the verge of a new era of suburban expansion that will spell profit for those who take time by the forelock and invest in strategically located property."

Along English Lines. "Our Sheffield Estates property at Birmingham is particularly well placed because it is pressed on both sides by actual development. Suburban Detroit is not only growing out to meet it but Birmingham has already met Sheffield Estates' borders with intense building development. Being on Wilder Woodward, it will gain all of its advantages. It has early prospect of being included in Birmingham's limits. Gas, electricity, phone service will soon be available to it. Stores of trade are already at its edge."

"It will be developed with English characteristics. It is carefully restricted and controlled. Its improvements include a central concrete roadway, Sheffield road, and other macadamized curving drives. Sewers, water, shade trees, sidewalks are also a part of its improvements," concluded Mr. Naughton.

Conscientious Printers

In job printing, perhaps more than in a majority of other business enterprises, conscientious effort on the part of the concern is the paramount feature most desired and most appreciated by the customer. The layman is rarely capable of specifying accurately the exact style of layout, type sizes, or other details which he wishes incorporated in the completed work. He must trust to the skill of his printers, to their unerring and infallible efforts to produce only the highest class of work.

The Birmingham Eccentric is proud of a rapidly increasing list of patrons to their printing department; patrons who are enthusiastic in their praise of printing of all descriptions, products of the careful composition and modern presses in operation in Oakland County's finest Printshop.

Many Detroit business men, some with homes in Birmingham, have come to realize the convenience, the inevitable satisfaction in bringing their printing problems to the Birmingham Eccentric. Invariably they meet with the same courteous service, prompt delivery and a high standard of work produced under the supervision of Conscientious Printers.



When fitted with **PIED PIPER STEP-STARTERS** you know that you are giving your child a proper start in life. **PIED PIPER STEP-STARTERS** have nine patented health features; they're made on Foot-Form Nature-Shape lasts; smooth and as flexible as a kid glove. No child can wear them out. Bring your children here for **PIED PIPER STEP-STARTERS** and proper fitting.

WHEN your child is acting strangely, the feet may be the source of trouble. All kinds of damage is done by cheap shoes—shoes that fit too tight or too loose—shoes



Williams Boot Shop
121 West Maple Phone 117

Announcement

I wish to announce to the People of Birmingham and Vicinity that I have moved my Plumbing and Heating Shop from 125½ West Maple Avenue to our—

New Shop
508 Pierce Street

—Our Telephone Number will remain the same—

180

We will continue to give you the same up-to-the-minute service as we have in the past.

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PLUMBING AND HEATING