

STATEMENTS MAILED FOR TOWNSHIP TAX

Re'l For 1927 Is Over A Million Dollars, Figures A Reveal

ESTABLISH SUB-OFFICE

Tax statements are being mailed out today from the Bloomfield Township office, according to an announcement made by Mrs. L. Virginia Hewitt, township treasurer.

Taxes are payable at the regular rate from Dec. 10 until Jan. 1, 1928. After that date, until March 1, when the books will be closed, 3 percent will be added, she announced. Taxes paid after March 1 will have a 4 percent add-on plus one-half of one percent for each month they have been delinquent.

The tax roll for 1927 is \$1,097,850.12. This is \$129,912 more than last year, Mrs. Hewitt said. Of the \$951,000 on the tax roll last year, \$744,000 were collected. This is an unusually high record, Mrs. Hewitt said.

Among those owning property in sections 11 to 12 inclusive, or in the Village of Bloomfield Hills, will pay taxes at the township office on east Long Lake Road this year, making checks payable to L. Virginia Hewitt, township treasurer. It is hoped this arrangement will keep the Birmingham office from being swamped, Mrs. Hewitt said, as the office is not large enough to permit more than the three additional clerks who are now helping with the statements.

BANK SYSTEM TOLD BY COBB

Vice-President Of First State Explains Federal Reserve To Rotary Club

Thomas H. Cobb, vice-president of the First State Savings Bank of Birmingham, and one of the founders of this financial institution, was the principal speaker at the Monday noon meeting of the local Rotary club, held at the Chateau Tea Room.

Mr. Cobb spoke of the "Federal Reserve System and the Mission of a Bank in a Community."

He outlined the service which the Federal Reserve Banks offer to the country, and pointed out that this system furnishes to the financial institutions of America an elasticity of currency, to the end that, during times of stress, no panic may break out over the land. The Federal Reserve System was organized in 1913, stated Mr. Cobb, and played an important part in maintaining financial equilibrium during and after the recent World War.

Local banks are in the seventh district of the Federal Reserve System, he said, there being 12 other districts in the United States.

A bank becomes a member after passing an examination, and making a deposit of its capital and surplus, three percent of its savings deposits, and hasen percent of its commercial deposits in the system for which it receives no interest. In return, however, a bank may borrow a certain per cent from the system to carry on its individual business.

Speaking of the mission of a bank to a community, Mr. Cobb said, "While fine buildings and material assets are important to a banking institution, the service which a bank renders to a community is the vital thing.

"It is quite necessary that a bank pay close attention to the cost of doing business after it is certain from what source the greatest revenue comes, but most of all we must fulfill our obligation to our community. Success without hope of reward should be our aim. We must help to solve the problems of our community. We must have a real conception of what our mission is and then try and come up to the occasion.

"The bank's business is the bank's opportunity, it is its opportunity for service, and its reward will come in proportion to the service rendered. It is the duty of a bank to restore a business to a going basis, if possible. In short, we must be our brother's keeper as far as possible. No one can live alone, nor can a bank exist by itself. The bank's influence touches every individual in the community. To the bank is entrusted the hopes and futures of our boys and girls, men and women of business.

"Every bank must so conduct its business that when the final report is written it will be recorded in large letters that it has rendered in service to its community."

Curiosity leads people into many queer investigations. Dr. Takahira, a Japanese physician, was strangely curious to know the area of his own skin. So he had a special kind of string, thin paper pasted neatly over his body afterwards peeling it off and cutting it into pieces for arranging this rectangular form, which was then measured. The result shown was approximately 16 square feet, although the doctor is only 5 feet 6 inches tall.

Realization seldom comes up to expectations, as Mrs. Paikhuar, former militant suffragist, has discovered. Recently she said, "The prospect of more votes for women does not elate me one bit, now that I know women make the same mistakes as men."

CHURCHES

Southfield Methodist
Calvin Miles (Thompson), Minister
10:30—Devotion, with sermon topic, "The Scandal of the Cross."
11:30 Bible School
7:30 Young Peoples Meeting
Mrs. Noble and Mrs. Mission leader

Friday evening December 23 there will be a Christmas Tree entertainment in this church with program by the children.

First Methodist Episcopal Church
Maple Avenue, West, at Hennrich
Robert Marous Atkins, Minister
Sabbath School, 12 o'clock. Minister leads the services at the Methodist Episcopal Church.

10:30 a. m.—Sunday School—Class for everyone.
11:30 a. m.—Morning Worship—Mr. Atkins will preach on the theme "Jesus, The Christ of Man."

12:00 Noon—The Young Women's Class.
5:00 The Family Hour—Mr. Atkins will speak for five minutes on the theme, "The Grand Mission." The remainder of the hour will be taken up singing Christmas Music, led by an Epworth League.

Musical
Morning—Eileen O'Clock Organ Prelude, "Alleluia," Adagio; Anthem, "70 Little Towns"; "The Road to Bethlehem"; "Overture," "Overture," "Gullmatt"; Offertory Solo, Mr. H. H. Roberts, Soloist; Organ Postlude, "Benedictus," Weber.

Family Hour—Five O'Clock
Musical—Prelude, "Alleluia"; Solo, "Gullmatt"; "The Road to Bethlehem"; "Overture," "Gullmatt"; Offertory Solo, Mr. H. H. Roberts, Soloist; Organ Postlude, "Benedictus," Weber.

The Presbyterian Church
N. Woodward at Euclid
Floyd E. Logee, Minister
The Bible School meets at 9:30 o'clock, with graded instruction for all. Bring your children ready for the Friendship Class. The morning worship is at 10:30 o'clock, the pastor preaching on "Divinely Throated Life." During the worship is a kindergarten for the children as well as a Junior Church for the boys and girls. Their devotional and discussion hour at 4:30 o'clock. At the evening service at 7:30 o'clock the pastor will speak on "Facing Real Issues."

The mid-week service is Wednesday at 7:30 o'clock—the Story of the New Testament. We invite you to bring your friends.

United Presbyterian Church
On Woodward at Euclid
Henry S. Evans, Minister
814 Chester St.
Bible School, 9:30 a. m.
Morning Worship, 11:15 a. m.
This service lasts one hour, and is intended for everyone, young and old. The pastor will preach on the subject, "Christmas Gifts." Dec. 18th is our Christmas Communion. Everyone is invited to all these services.

First Baptist Church
Bates & Willets Sts.
David Lee Woodward, R. D., Minister
Rte. 116 Fernside Ave.
Bible School, 9:30 a. m. Everyone cordially invited.
Morning Worship, 11 a. m. Special music for the occasion, under the direction of Miss Mae Brumstead. The pastor will bring the message of the morning. His theme will be "God's Food."
Junior B. Y. P. U.—8 p. m. Mrs. Dr. Bates & Willets Sts.
Senior B. Y. P. U.—6:30 p. m. All young people invited.
Evening Worship—7:30 p. m. The pastor will give a special sermon on "The Royal Road to Happiness." Beautiful and appropriate music will be rendered by the choir. The public is cordially invited.

Brotherhood Baptist—Monday 7 p. m. Dr. W. O. Stevens, Headmaster of Cranbrook School, will give the address of the evening. His subject will be "The Land of Hope." Dean Yeoman of the Hudson State Quartet will sing. All men invited. For reservations, phone 1212.

Redeemer Lutheran Church
Lincoln at Ann
R. E. Sear, Minister
Special Advent services this Friday evening at 8:00 o'clock. The Rev. Otto Fricke, from Royal Oak will preach. Regular services Sunday morning at 11 o'clock. The Sunday school service begins at 9:30. Redeemer Lutheran League Sunday evening at 8:00. Test Matthew's chapter two. Subject for discussion, "The Different Marys mentioned in the Bible." The public is cordially invited to attend any and all services.

Holy Name Church—Mass will be held at the Holy Name Chapel on Harmon avenue, Sundays at the following hours, 8, 10 and 12 a. m.

First Church of Christ Scientist
Northwest Corner Chester and Willets
Sunday Morning 10:30 o'clock
Sunday School 10:30 a. m.
Wednesday evening 8:00 o'clock
Reading room in Church building open 11:30 a. m. to 4:30 p. m. daily except Sundays and holidays.

Southfield United Presbyterian Church
Rev. W. T. Armstrong, Minister
Preaching Service, 11 a. m.
Sabbath School, 12 o'clock. Mr. Clyde Gass, Supt.

PROPERTY SALE IS REPORTED
Wormer & Moore, through their Birmingham manager, John E. Mackay, report the sale of the property owned by Mr. and Mrs. Wm. A. Stanger, this property has a frontage of 61.74 feet on Woodland avenue, 214 feet on Hazel street and 66 feet on the Grand Trunk railroad.

One day in each week is set aside for hearing American divorce cases by Paris courts.

PERMITS SHOW FALLING OFF

Slight Decrease In Building Activity Seen In Winter

Eleven building permits totaling \$95,000 were issued during November, according to the report of Mrs. Hazel E. Lawler, village clerk. This is \$120,720 less than was issued in October.

The largest amount to be expended by one person is \$250,000 for a noise and garage on Hanna street. This permit was issued to Roy McFarlin. Mrs. E. W. Gidd is building a residence and garage on Furman road for \$18,000. The residence and garage of R. A.

Boiley, Jr., 220 Glenhurst road will cost \$14,000. Burton road is to have the new residence of Mrs. J. G. Swindler. It will cost \$14,000.

G. C. Waggoner has been issued a permit to build a residence and garage on Bentley drive for \$12,000. The residence and garage of John H. Reese, on Halsey street, will cost \$10,000. R. C. Spinning is building a residence and garage on Dorchester road for \$5,000 and James Atwell is building a residence costing \$3,000 at 3117 Lee road. A 2-car garage for the girls in the cooking department was issued.

Two permits for additions were issued. Roy A. Meyer, of Elmwood street, is building a \$100 addition and the Birmingham Lumber company is building a \$2,000 addition to their office.

The vine production of France this year is estimated at about one billion gallons.

ON BAD COOKS
"The girl who has not learned cooking ought never to become a wife, and the man who asks her to marry him is a fool," believes Donald J. Scobell, member of Parliamentary Service to the Treasury, at Ballymena.

The Westminster Gazette conducted an investigation after he spoke his opinion to pupils at a Ballymena school. As a well-known catering firm, the newspaper found that all the caterers were simple, but that nearly all the girls in the cooking department were married.

Laundry owners of the United States and Canada plan to spend \$20,000,000 in the next four years for cooperative advertising.

Don't Forget Xmas Cards
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Mulchaey's Auto Body Hospital
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BODY AND FENDER REPAIRING
TOP AND CURTAIN WORK
SEDAN AND WINDSHIELD GLASS
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REALIZING THE TREMENDOUS DEMAND for a MODERN, money-saving tire payment system.... It is a matter of extreme pride with us that as distributors of the General Tire we are able to announce the first and only time-payment plan financed by a tire manufacturer.... offering these unequalled economies for the tire buyer.... Advantages never before given in connection with time payments.

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