

Winter's blasts keep people indoors more than Summer's warm breezes. That makes people more confined, and offers an excellent chance to tolerate the shortcomings of others.

The Birmingham Centric

PART THREE

FIFTY-SECOND YEAR—NO. 34

BIRMINGHAM, OAKLAND COUNTY, MICHIGAN, THURSDAY, DECEMBER 5, 1929

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BANKER GIVES FINANCE RULES

Joe Horak, Of Pontiac, Advises Rotarians On Kinds Of Loans

If you want to become, or remain, a good financial risk for any bank, be sure that you meet your obligation on or before the due date, and seek to liquidate your entire list of loans one by one.

Although capital is necessary on the side of the borrower, his personal character becomes as large a factor in the mind of a banker as any other consideration. This is what Joe Horak, vice-president of the First National Bank of Pontiac, told Birmingham Rotarians here Monday noon. He was the guest of Rotarian Thomas A. Cobb, president of the First State Savings Bank of Birmingham.

Mr. Horak spoke briefly on the four kinds of security asked when money is borrowed from a bank, which are: first, loans backed by real estate, first mortgages, which are good securities, he said, but not liquid enough for a bank to accept too many of them; second,

WE HEARD IT SAID BY—

Claude Vliet, Superintendent of Schools: "Because of the acute need for charity in the village this year, letters have been circulated among the principals of the various schools asking them to stress the seriousness of conditions. Children are asked to donate anything they wish for charity distribution, especially canned goods and clothing."

"Prepare A Statement"

"Whenever you wish to borrow money from a bank, please prepare a current statement of the condition of your resources, and you will not only make it easier for yourself to get the money, but you will perform a distinct service for the bank, which will be able to show the bank examiners how its loans are secured," stated Mr. Horak. "Try to carry balances sufficient to make your account worthwhile, and figure that a bank is a place to go for seasonal requirements for extra cash—not to become a fixed capital partner in your business, as is the case when loans are never liquidated entirely."

A survey of the country's banking institutions reveals that from 95 to 97 per cent of all stocks and bonds are still in the hands of those who owned them before the recent Wall Street crash, stated Mr. Horak, who presented this finding as proof that the country's only loss was a "paper" one, and that business is still on a substantial and sound basis in the States.

A clock owned by G. C. Quinn of Blue Mountain, Miss., has been keeping time for 130 years and is still going.

CHARITY WORK IS INCREASING

Community House Report For November Shows More Activity

The activities and accomplishments of the Birmingham Community House during the month of November as submitted in the report of George S. Yapp, executive secretary, indicate the increasing charity work being carried on by the organization and the need for additional support.

With the assistance of several social, religious and school organizations, the Community House provided 66 families with Thanksgiving benefits. The assisting organizations were: the Metropolitan Club, the Presbyterian Sunday School, Student League of Cranbrook School, Philomath Club, Queen Esther Group, several Sunday schools, Bloomfield Hills School, Michigan League of Boy Scout Troop No. 5, Rotary Annex, Girl Reserves, Adams School, Business Girls Club, Harmon, Pierce and Quorton schools. Fourteen baskets were made up and delivered from provisions given by the Adams and other three schools.

Money gifts amounted to \$41.85. A number of people invited children to their homes to attend Thanksgiving dinner and other invitations for children to spend Christmas in private homes have been received.

MASONS ELECT HARRY A. MUDGE

Harry A. Mudge, of 448 Hamilton avenue, is today high priest of Birmingham chapter No. 39 R. A. M. to succeed Ralph A. Wilson. Election of officers took place Monday at the Masonic Temple.

Other officers named were: Oliver P. Cornwell, king; Henry O. Wagner, scribe; Arthur C. Feek, treasurer; George W. Farster, secretary; William Cassidy, captain of host; Alvin Mudge, practical sojourner; Stanley Treadwell, royal arch captain; Claude Morrow, master third val; Finis Abbot, master second val; John Harmon, master first val; Emil Olin, sentinel.

The installation officers followed the election with B. J. Meirov, grand installing officer, and Morris A. Watters, grand captain of the host, in charge.

Past High Priest Wilson was presented a Masonic gift by High Priest Harry Mudge and brief talks were given by both officers. A report of the secretary concluded the meeting.

MISS EDITH BALLARD TO LECTURE ON INDIA

Miss Edith Ballard, who for the past 10 years has been missionary work among the Telegus of South India, will be the speaker at the Sunday evening service at 7:30 in the Birmingham Baptist Church.

Under the auspices of the Lone Star Mission Miss Ballard has worked as a teacher and preacher among the criminal outcasts in the district and has a large store of interesting experiences to relate.

Miss Ballard spoke recently before the Detroit Ministers' Conference. Her wide experience and her excellent reputation as a lecturer are expected to attract a large gathering to the Sunday evening service.

TWO ARE FINED

George Reppinski, 15824 Littlefield avenue Detroit, was given the option of a \$25 fine or 45 days in jail, and Julian Reblain, 6147 Martin street, Detroit, was given the option of a \$30 fine or 20 days in jail when they were arraigned Friday before Justice Floyd S. Buck on charges of being disorderly. The men were arrested by Bloomfield Hills police who reported they found the men in an intoxicated condition in their automobile which evidently had been in a recent wreck.

THE SOCIAL SIDE

Something About Village Clubs

MICHIGAN LEAGUE The Michigan League has but one purpose—to aid the Woman's League organization of the University of Michigan. With this aim it was organized in the spring



MRS. NANCY B. THOMAS

of 1922 by a representative of the University at a meeting in the home of Mrs. Arthur J. Halgren, of Puritan road. At that time similar organizations were founded throughout the country.

The original group was small and never has it exceeded its present membership of 18 persons. Work of the group has been extensive, however, nearly \$4,500 being collected from this district at the time of the drive for the Woman's League building at Ann Arbor. All types of social activities, benefit performances and dances were staged to raise funds.

Membership in the club is open to women who attended the University of Michigan, and mothers and sisters of former students there. Meetings are held monthly at the home of members. Luncheon fees and organization dues are donated to the League for furnishings in the new building at Ann Arbor.

Mrs. Arthur J. Halgren was first president of the group. Other presidents were: Mrs. Loren G. Stauch, Mrs. A. G. Osterman, Mrs. Lee A. White, Mrs. Laurence Thomas and Mrs. Bernard L. Snyder.

The present office holders are: Mrs. Nancy B. Thomas, president; Mrs. Loren Robinson, vice president; Mrs. Irene C. Johnson, secretary and Mrs. L. G. Welch, treasurer.

MUSKRAT SEASON OPEN

The last of the three sectional muskrat seasons opens December 1, for that section of the state north of the north line of T. 10 south-east of Saginaw Bay. The season lasts until December 31, inclusive.

The club motto is "ever ready—most faithful." Members of the Metropolitan club pledge themselves never to strike or to interfere with the work of the city, state and federal branches of the service with which they are attached.

BAND WILL PLAY FOR LIONS CLUB

Members of the Quorton School Harmonica Band under the direction of Mrs. Edith Roach Corryell will present a program next Wednesday at the regular luncheon meeting of the Lions club.

This will mark the first appearance of the band. Those from the fifth grade in the group are: Donald Battonly, Edward Horton, John Gillette, Donald Clark, Robert Whalen and Clark Collins.

Members from the sixth grade include: Herbert Gardner, Harry Walsh, James Ruthenburg, Gardner Low, Willard Parker, James Brown, Richard Dick, Jack Saunders and Willis Merriman.

COACH TO GIVE GRID AWARDS

Letters and Numerals Will Be Presented To Baldwin Football Team

At the annual football dance to be held in the High School auditorium Friday evening Coach George F. Johnson will present letters to the following football team: Captain Schwarz, Gore, Brian, Eberly, McDonald, Morrison and Willis Merriman. (Concluded on Page 6, Part 3)



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