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CUT EXPENSES, VILLAGE TOLD

Ability To Pay Should Measure Standard Of Service, Chatters Warns

Members of the Property Owners' Division of the Birmingham Real Estate Board, in their annual meeting at the Community House Tuesday night of last week, listened to a detailed talk on the problems of local and county governments, and were told by an expert what they can and should do in order to preserve and protect their real estate against confiscation.

The expert was Carl H. Chatters, secretary of the Municipal Advisory Council of Michigan, whose duty it is to advise Detroit banking institutions on the financial conditions of the various governmental units in Michigan.

Prior to Mr. Chatters' talk, a dinner was held, during which several business matters of the Division were taken care of by Charles J. Shain, chairman, and Robert K. McClellan, acting secretary.

"Power to Destroy"

"The power to tax is the power to destroy, a truth stated many years ago by Aristotle, and just as applicable to our affairs today as it was then," stated Mr. Chatters, in opening his talk.

"Public officials, therefore, in a large measure control our destiny. Among the factors that have contributed to the present tax situation in the metropolitan area are the over-development of real estate; over-lapping debt and taxation arising from the multiplicity of tax levying units whose administrators were over-optimistic; unwise and unnecessary improvements; bonding and taxing on value of property; and the spending of money not collected by borrowing against delinquent taxes."

Mr. Chatters declared that the present burdensome tax problem cannot be solved without the full and complete cooperation of all including the state of Michigan which must aid the Detroit metropolitan area to preserve its credit.

"Birmingham cannot be cut off from Oakland County in the matter of expenditures for tax delinquency. In 1929 the village spent 38 percent of its budget, yet collected only 31.3 percent of its taxes. In 1931 it spent between 85 and 90 percent of its budget, yet collected only 60 percent of its taxes."

"Thus, it is easy to see, the condition of this area becomes a necessary thought of the entire state—for if this area defaults in its governmental obligations, it will not be long before the whole state follows suit. Public debt is like a cancer; you can't say, 'well, it's only in my stomach, so my right hand doesn't need to worry. What effects one portion of our governmental body disturbs the whole being."

Would Curb Borrowing

"One thing we need in Michigan is a revival of the spirit of willingness to pay our just taxes, just as religion is effected by revivals. Public credit, like personal credit, is an elusive thing; once you lose it, it is difficult to regain. There is no substitute for a sound financial program. Upon the first indication of financial trouble, caused by increasing tax delinquency, the officials in charge ought to begin curtailing the service they are rendering; instead, too many of them try to borrow against delinquent taxes—failing to recognize that delinquent taxes often remain unpaid, the same as with other business obligations."

"I cannot emphasize too strongly the need for a reduction of public expenditure as the tax delinquencies increase. If reductions are not effected, then defaults occur on outstanding bonds, and this failure to meet a current

Heads Boy Scout Work Of Legion For Fourth Year

Lloyd L. Stanley, 435 Madison Avenue, member of the Birmingham post of the American Legion, has been named chairman for the fourth successive year of the Boy Scout committee of the state department at the Legion.

The appointment was announced last week by Leslie Keften of Bay City, state commander.

The office, which Mr. Stanley has held since 1928, carries with it the duty of supervising the Legion's Boy Scout activities in every part of the state in co-operation with the National Boy Scout Council.

Mr. Stanley declared that the bond obligation affects the credit of the community. The same thing is true of private business. In the end, the public's business, as it operates through a governmental unit, is no different than a private business. Both are subject to the punitive laws of economics.

"Take your own village of Birmingham, as an example, to show how expenditures effect tax delinquency. In 1929 the village spent 38 percent of its budget, yet collected only 31.3 percent of its taxes. In 1931 it spent between 85 and 90 percent of its budget, yet collected only 60 percent of its taxes."

Urges Business Methods

"Here you see how tax delinquency increases over tax collection—resulting in the necessity of borrowing against delinquent taxes. In the end, of course, when it is no longer possible to borrow money, the village will be forced to do something abruptly, which would not be necessary had it started shaving its expenditures when the tax delinquency first began to appear alarming."

Mr. Chatters devoted a portion of his talk to the need for taxpayers to assume a new attitude toward their obligations to government. He suggested that persons pay their taxes as soon as possible each year, and also advised tax collecting officials to use a man's business as a method of collecting. "In the past the tax collector has depended too much on people to come in and pay their taxes; nowadays he must go after the people," said Mr. Chatters.

"I also advise that your various tax spending bodies provide regular monthly statements of their receipts and expenditures," continued the speaker. "This will enable the people to observe the true condition of their public finances, and will enable the officials to call attention to increasing delinquency, thereby obtaining an opportunity to curtail public service in keeping with the ability of the people to pay."

Greater Public Interest

Economy in government, according to Mr. Chatters, can be effected by a more intelligently directed public interest in matters of expenditure, plus a decrease in over-lapping units. He asked: "Are your dollars spent as economically as possible for services rendered? Are your dollars spent on things that are absolutely necessary? Are your dollars supporting obsolete and unnecessary governmental forms and units?"

Do you know that there are 177 STATEMENTS OF OVERLAPPING DEBT OF AREA—NOV. 23, 1931

Direct Debt

BONDS—	
General Purpose Village Bonds	\$ 679,640.00
School Assessment Bonds	1,000,000.00
General Obligation Village Bonds	199,275.00
School Bonds	4,390,000.00
Total Bonds Outstanding	\$2,968,915.00
Less Sinking Fund Village	54,451.00
Net Bonded Debt Village and Schools	\$2,914,464.00
NOTES—	
Delinquent Ad Valorem Tax Notes (Village)	250,000.00
Delinquent Tax Notes (Schools)	165,444.00
Total	\$415,444.00
County—General Debt	\$ 98,792.00
Drain Debt	\$ 1,350,000.00
Village portion of county at large—7.392% of \$26,282,216	37,446.61
Village portion of Township at Large	1,644.55
Total Drain Debt	\$ 1,673,583.16
Covered Village Debt—	
Village portion, county at large—7.392% of \$1,757,400.00	127,489.41
Village portion of Township at Large	12,839.04
Total	\$ 140,328.45
Township Debt—	
Village portion	\$ 291,170.27
Total Indirect Debt	\$ 274,758.94
TOTAL OVERLAPPING DEBT	\$3,567,744.94
Debt per capita	\$372.97 (1930)
Per Cent Assessed Value	15.2%

*From \$100 to \$1000 considered a maximum per capita indebtedness bordering on the danger line, according to Mr. Chatters.

Parry Defends Debt Which Chatters Called Too High

Village Manager Believes \$372 Per Capita Is Not Excessive For Birmingham

A bonded indebtedness of \$372 per capita is not too high for Birmingham, in the opinion of Village Manager James W. Parry, who, in a recent interview with The Centric, took issue with Carl Chatters, secretary of the Municipal Advisory Council.

Mr. Chatters, in his address at the annual meeting of the Property Owners Division of the Birmingham Real Estate Board last week, stated that the per capita limit of over-lapping indebtedness in any municipality should not exceed \$200. Mr. Parry figures it this way:

The majority of Birmingham's bonds are spread over a period of 30 years; thirty divided into \$372 makes a per capita indebtedness of about \$12.50 per year. Before the 30 years have expired, it is reasonable to believe that Birmingham's population will have doubled, and in that case the per capita indebtedness per year will be only about \$6.25.

"And certainly \$6.25, or even \$12.50, is not too much to pay for the service the village gives in street cleaning, lights, police and fire protection and all the rest. The average man pays that much in a year on telephone bills alone."

"Of course, this manner of looking at the situation does not take into account what other bonds will have to be issued by the village before the present indebtedness is paid."

"However, the foundations are such that the village can accommodate a 100 percent increase in population with the same quality of service now being given to a smaller number."

"In fact, Birmingham, in the future will have more taxpayers, but each will pay a smaller amount of tax every year."

Maintenance Cost Drops

"But," Mr. Parry was reminded, "your division of the village's present total debt per capita over a period of 30 years does not make any provision for the taxes each individual will pay each year into the general fund for operating expenses, and which must also be considered as payment for service rendered by the village."

"No," was the answer, "but in the past few years the village has been careful to provide good facilities, and as a result the maintenance of these facilities will cost less in general fund taxes than if the facilities were poor."

"For instance, we spent several thousand dollars for a good fire hall. If we had not gone to this expense—that is, if we had bought a poor system of fire protection rather than a good one—the difference in cost would be more than made up by the taxpayers in an increased fire insurance rate."

Cites Woodward Sewer

"This fall we laid a storm sewer along Woodward avenue rather than allow the sewage to put in a small surface drain. The surface drain would have been adequate for present needs, but the storm sewer would have to be put in separate school districts in Oakland County? Do you know that there is a vast duplication in township and village functions? Do you realize that a reform in county government would make it possible to eliminate the obsolete and outworn township governmental expense?"

"You know that something is wrong with the administration of the average county's affairs—the way to correct it is to create a responsible head, either elected or appointed. Each county needs but one tax assessing and tax collecting agency. We should eliminate the state real estate levy. You need a county unit of school administration, with separate levy for cities of certain size. You also need a refunding of present debts, for they can't be adjusted on the basis of present conditions. You also need state aid in meeting the county road and drain debts."

Mr. Chatters presented a summary of the village's indebtedness, as follows:

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BY HON. WILLIAM E. BROWN, C.S.B. of Los Angeles, California

Member of the Board of Lecturers of The Mother Church, The First Church of Christ, Scientist, in Boston, Massachusetts

Sunday Afternoon Dec. 6th
 At 4:00 o'Clock

First Church Edifice
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The Public Is Cordially Invited