

SCHOOL BOARD CANDIDATES ANSWER THE ECCENTRIC'S ELECTION QUESTIONNAIRE

(Continued from Page 1, Part 1) more than the prompt payment of taxes.

Teaching salaries now comprise less than 30 percent of the total School Board expenditures. Already they are low compared with other communities similar to ours. They should not be cut again until the other 70 percent of the budget has been carefully scrutinized for possible economies.

Administrative salaries compared with other Michigan school systems are high. Teaching salaries, similarly compared, are low. Unless there is some good reason for this unbalanced discrepancy administrative salaries should be brought into line.

If the school district tax is to be changed it should be cut, not raised.

Mr. Potter—Why increase the tax rate now when the taxpayers cannot pay their taxes at the present rate?

The teachers now receive less than in any other district in the metropolitan area and have for some time. Their salaries should not be lowered. The superintendent and business manager should take less money than they now receive and still receive a fine salary. I believe that if a salary increase for the superintendent were made, that they would understand, however, that they have received an increase for two years and are taking a 10 percent cut next year.

The only way to solve the present financial difficulties is to cut the budget to the lowest possible point consistent with good work.

Mr. Martz—Delinquent taxes come from causes over which there is no immediate control. No man claims to know just how to best solve even a School Board's share of a nation wide condition. The fact that these situations are temporary is only partially encouraging because there is no public surplus for a School Board to fall back on until a general business depression has passed. Borrowing against future tax collections has already been done to a considerable extent with the result that the loans are not paid and the taxes on which the credit was extended are largely delinquent.

There is no escape from the conclusion that a temporary but perhaps drastic reduction in expenses is highly probable. There is no good reason why the public should not realize this. It may cause some to assist by paying their delinquent taxes. The local problem is further hampered by the cost of recent additional buildings and equipment. I cannot commit myself in advance as to just what expenditures may have to be eliminated or reduced, but at least the higher salaries may be affected. A higher tax rate is not advisable. Many feel that the school tax is too high now.

2. As a general policy, do you favor budget reductions and consequent curtailment of service and efficiency in the school system, or do you favor retention of present standards by means of borrowing through necessary funds?

3. A recent survey has shown that the average wage scale for Birmingham teachers is lower than that for teachers in any other of 11 different school systems in the Detroit suburban area. Do you believe this report is favorable or unfavorable?

Mr. Dalley—No details of the survey referred to, I doubt, however, whether in compiling these figures, consideration has been given to the reductions that have been put into effect in some of these districts for next year. For several months two districts in particular paid their teachers salaries 25 percent in cash and the balance namely 75 percent, in notes payable in six months. The teaching staff in one of those districts, from a superintendent-down, have taken a cut of at least 15 percent and in the case of one individual the cut figures about 18 percent.

There are other angles from which this survey should be considered.

Mr. Huston—I do not favor a low wage scale for Birmingham teachers. At present it cannot be avoided. The Birmingham schools compare very favorably with others in the suburban area. We have had better teachers than the average.

Mr. McKinney—If the low salary scale is the cause of Birmingham's inability to insist that their teachers have a university degree and three years of teaching experience before they can qualify for a teaching position, as I understand, is the case in Scarsdale, N. Y., a community very similar to ours—then I would say unqualifiedly that this is a most unfavorable situation.

Exceptionally low salaries such as Birmingham now pays, while they relieve a strain on the budget deprive the board of the privilege of choosing, from among those who offer themselves, those individuals who seem best equipped to measure up to the highest professional standards of training and experience.

Mr. Potter—I feel certain that our teachers are on a par with any anywhere, and better than most in Michigan. I marveled at the ability of past Boards of Education in securing them at the salaries paid.

Where is there anything unfavorable from the stand point of the taxpayers? As far as I can determine the children have been well trained. Only a few teachers on the lower portion of the salary schedule seem to have suffered.

Mr. Martz—If this survey is comprehensive and reliable, then the answer would be that Birmingham's lower wage scale is not

WILKINS WRITES OF ATLANTIC TRIP



Captain Sir Hubert Wilkins, famous explorer, is shown in his cabin of the submarine Nautilus, docked at Cork, Ireland, writing the story of the transatlantic voyage.

Undaunted by the stormy and troublesome voyage crossing the Atlantic, Sir Hubert says he now has the submarine all ready for its subpolar trip.

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REPORT OF THE CONDITION OF THE Bloomfield Hills Savings Bank

At Bloomfield Hills, Michigan, at the Close of Business June 30th, 1931, as called for by the Commissioner of the Banking Department.

RESOURCES		Commercial	Savings	Dollars Cts.
Loans and discounts	\$ 35,978.36			
Real estate mortgages	15,290.44	174,256.83		\$ 36,322.81
Bonds and securities, viz.:				189,469.97
- Municipal Bonds in Office			11,379.24	
- Other Bonds	31,436.20		48,737.31	
Totals	\$ 1,436.20	\$ 66,119.65		\$ 91,622.86
RESERVES, viz.:				
- Cash and Due from Banks in Reserve	29,599.71	30,000.00		
Totals	\$ 29,599.71	\$ 30,000.00		\$ 59,599.71
COMBINED ACCOUNTS, viz.:				
- Furniture and Fixtures				2,282.29
- Due from Banks and Bankers other than in Reserve Cities				1,000.00
Total				\$379,340.83
LIABILITIES				Dollars Cts.
Capital Stock paid in				\$ 25,000.00
Surplus Fund				10,000.00
Undivided Profits, net				9,416.81
COMMERCIAL DEPOSITS, viz.:				
- Commercial Deposit Subject to Check	\$ 81,804.13			
- Certified Checks	287.54			
- Cashier's Checks	418.79			
Totals	\$ 82,505.37			\$ 82,505.37
SAVINGS DEPOSITS, viz.:				
- Book Accounts—Subject to Savings By-Laws	111,474.60			
- Certificates of Deposit—Subject to Savings By-Laws	139,500.00			
- Child Savings Deposits (Xmas, Thrift, etc.)	1,443.75			
Totals	\$252,418.35			\$252,418.35
Total				\$779,249.39

STATE OF MICHIGAN, County of Oakland—
I, Delbert C. Morris, Cashier, of the above named bank do solemnly swear, that the above statement is true to the best of my knowledge and belief and correctly represents the true state of the several matters therein contained, as shown by the books of the bank.

DELBERT C. MORRIS, Cashier.

Subscribed and sworn to before me this 7th day of July, 1931.
Genevieve L. Wahl, Notary Public.
My commission expires Aug. 1, 1931.

WALTER E. MORLEY, FRANK L. BOWLEY, MARY L. DAVIS, Directors.

THE FIRST NATIONAL BANK

A Bank For All People

REPORT OF THE CONDITION OF THE FIRST NATIONAL BANK of Birmingham, in the State of Michigan, at the Close of Business on June 30th, 1931

RESOURCES		Dollars Cts.
Loans and discounts	\$2,317,786.87	
Overdrafts	531.10	
United States Government securities owned	104,000.00	
Other bonds, stocks, and securities owned	115,987.41	
Banking house, \$180,000.25; Furniture and fixtures, \$22,289.87	202,289.12	
Real estate owned other than banking house	8,368.90	
Reserve with Federal Reserve Bank	107,672.72	
Cash and due from banks	354,840.85	
Outside checks and other cash items	714.25	
Redemption fund with U. S. Treasurer and due from U. S. Treasurer	5,000.00	
Total	\$3,228,197.12	
LIABILITIES		Dollars Cts.
Capital stock paid in	\$ 200,000.00	
Surplus	200,000.00	
Undivided profits—net	105,983.38	
Circulating notes outstanding	100,000.00	
Due to banks, including certified and cashiers' checks outstanding	21,322.34	
Demand deposits	705,105.69	
Time deposits	1,751,966.49	
Agreements to repurchase U. S. Government or other securities sold	70,838.22	
Bills payable and rediscounts	73,881.00	
Total	\$3,228,197.12	

State of Michigan, County of Oakland—
I, M. T. Jarvis, Cashier of the above named bank, do solemnly swear that the above statement is true to the best of my knowledge and belief.

M. T. JARVIS, Cashier.

Corrected—Attest:
ALEX. C. HUSTON, ROBE. S. GORRIT, CHANCEY NIXON, Directors.

BIRMINGHAM SAVINGS BANK

STATEMENT OF CONDITION

As of June 30th, 1931

ASSETS		LIABILITIES	
Mortgage Loans	\$146,648.94	Capital	\$200,000.00
Loans to Birmingham Residents	218,657.63	Surplus	50,000.00
Collateral Loans	76,407.71	Undivided Profits	6,335.14
Market Bonds	122,000.00	Reserves	12,337.65
Cash and due from Banks	172,723.50	Deposits	578,643.01
Banking House, Furniture & Fixtures	104,338.02	Bills Payable	none
Other Assets	6,540.00		
Total	\$847,315.80	Total	\$847,315.80

Analysis of Security Behind Deposits

Assets as listed above	\$ 847,315.80
Additional Stock Liability	200,000.00
Total Security behind deposits	\$1,047,315.80
Total Deposits	578,643.01
Excess security over and above all deposits	\$ 468,672.79

150% Security on All Deposits

The Birmingham Savings Bank is owned almost entirely by residents of Oakland County—it is and always has been under GOVERNMENT SUPERVISION.

Its Officers and Directors are well known to citizens and business firms of Birmingham.

We invite your account and pledge our best efforts to safeguarding your funds.

DIRECTORS

SEYMOUR D. ADAMS	JUDSON BRADWAY	ROLLA J. CORYELL	CHARLES J. SHAIN
HARRY ALLEN	J. E. BURRIS	JOHN C. LAWSON	JAMES W. TAYLOR
LUTHER D. ALLEN	ROBERT W. CHISSUS	LAWRENCE W. MARTINDALE	JAMES VERNOR, JR.
			HARLEY D. WARNER

Subscribed and sworn to before me this 8th day of July, 1931.
R. G. BURNETT, Notary Public.
My commission expires March 11, 1935.