

Cars Stripped Of Wheels, Bumpers... Mrs. W. S. Gilbreath, Jr., 410 Puritan road, reported that two complete wire wheels with tires, two spare tires with metal covers and two mirrors were stolen from her car Sunday night.

Front and rear bumpers and a gas tank cap were stripped from the car of H. A. Lamb, 968 Knox street, when it was parked in front of 638 Westwood drive sometime between 8 P. M. and 11 Monday night.

(Concluded 6 from Page 1)

condition has developed in Oakland County for which we are all more or less responsible. Intoxicated by the prospect of great development, we have spent with a lavish hand, and have encouraged our public officials to do likewise, without realizing that a pay-day

might come, and that perchance the time of that pay-day might be in a period of serious depression. Debtors have been contracted without serious thought of their payments. We have mortgaged the future of this county far beyond our present ability to pay. Taxes have more than doubled in many cases, they have tripled and quadrupled—until today the average taxpayer in the home owner class, which is beyond his ability to pay, and his faced with the loss and confiscation of his property because the tax burden of debt is greater than he can bear.

Question Home Ownership... "On every hand, men and women are asking themselves the question: Can you afford to own your own home in this county? The home is the foundation of society. A community of landlords and tenants never reflects the best that there is in society. President Hoover said a few days ago in announcing his new project for stabilizing prosperity in this country: "It should be possible in our country for any person of sound character and industrious habits

to provide himself with adequate and clean housing and preferably to own it. On every hand, however, we are confronted with evidence which convinces that men and women are deciding that owning a home is more expensive than renting. A young couple, starting out in life today, are discouraged in the least by the prospect of owning their own home, they are discouraged in the least by the prospect of becoming a permanent renter.

"This should not be. Any county or any community that destroys and discourages home ownership is striking a most serious blow at the very foundation of our nation. Something over a year ago, the Property Owners Division of the local Real Estate Board was organized. Its object is to bring to the serious and active interest of the Boarders of the City of Pontiac, Michigan, the fact that home ownership in Pontiac was on the decline and through their co-operation and assistance this organization has been able to do the following: "It has existed now for some time like a year, and through its officers and committees has taken a somewhat active part in the consideration and discussion, both cordial and serious, of the problem of taxation in this county and state.

"At the very outset of this meeting tonight, I think you have a right to ask of this organization what it has accomplished during the first year of its existence and justifies the continuance of the organization. It has been done that has reflected in a reduction of the figures that appear on the tax receipt of the taxpayer. "That is a fair question, and it is one which we are glad to answer. This organization cannot show any results that are reflected in the tax receipt of the taxpayer. It might well be said that it is just another organization. "But fortunately for you and for all this organization tonight is one that can give an account of its stewardship, and can present to you a concrete statement of specific facts that we believe justifies its existence and merits your moral and material support and cooperation during the coming year.

Spend Less Money... "At the very outset, the Property Owners believe that the only way to reduce taxes was to spend less money, and with that in mind, attention was given to the various things in Oakland County that had to do with the expenditure of money. "When the budget of the City of Pontiac was up for consideration, a committee was appointed with your townmaster, F. Homer Newton, as chairman, and requested to make an extensive and comprehensive study of that budget. "Largely as a result of the recommendations made by this committee, the city budget was reduced \$100,400. Later pressure was brought to bear upon the Board of Education of the City of Pontiac, when their budget was formed for the current year, that had been reduced \$195,000 as against the budget of the preceding year. "The recent decision of Judge Miller in the Southfield drain case, if sustained by the Supreme Court, will save the taxpayer of this county \$1,300,000, and having in mind that the City of Pontiac pays more than a third of the county tax, that means a saving to this city of over \$400,000.

"The Property Owners Division claims credit for this decision—because it was through the instrumentality of its officers that the county treasurer refused to pay any warrants issued against this fund under the re-funding act of the Legislature, until the act had been sustained by the Supreme Court of this state. The litigation followed and a decision in favor of the taxpayers resulted in the saving of \$1,300,000.

Laws Road Costs... "The chairman of the Property Owners Division appeared before the Board of Supervisors in April and urged the repeal of the original law previously granted for the construction of certain roads in this county, and on the 24th day of April this year, the Board of Supervisors by resolution rescinded their previous action and withdrew their approval from the construction of certain roads—the cost of which would have been \$2,056,000.

"Through the fine co-operation of the taxpayers were saved approximately the sum of \$3,396,712. Representatives of the different Property Owners Division of Pontiac, Birmingham, and Royal Oak appeared before Grover Dillman, State Highway Commissioner, and succeeded in presenting the construction of the Stevenson Highway, and that act alone saved the taxpayers of this county approximately \$3,500,000.

"These are definite, concrete, specific instances of the actual reduction in tax levies, or of the prevention of the carrying of improvements and developments that would have resulted in tax levies. The aggregate of these figures amounts to \$10,548,112. "I submit that this is but an evidence, that if the taxpayers of the county are continually on guard and if they give as much interest to public affairs as they do to their private affairs, the burden of taxation can be materially lessened.

"When we recognize that of every dollar spent for taxation in this county, 80 and six-tenths percent is levied locally and only 10 and four-tenths percent goes out of the county, we should be convinced that extreme vigilance at home is necessary, if we are to

CALENDAR OF COMING EVENTS

Today, Thursday: Musicale at the Community House, 10 A. M.; Philomen Club card party at the Community House, 2 P. M.; Inauguration of the American Legion Auxiliary and Charles Edwards Post; sewing meeting for the Parish Association of St. Barnabas School. Saturday, Oct. 17: Saturday afternoon for young people at Community House. Monday, Oct. 19: Opening of the 1931-32 Convention in the First Baptist Church, to continue through Thursday; opening of annual book sale sponsored by the Birmingham Branch of the American Association University Women, for young people at Community House. Tuesday, Oct. 20: First day of rummage sale given by (choir of Holy Name Chapel at 915 South Woodward avenue; Mrs. Robert S. Preble of Abbey road to entertain the members of St. Margaret's Guild at luncheon; Women's Literary Club will meet at Cranbrook; classes in afternoon at the Y. Wednesday, Oct. 21: Second day of rummage sale for Holy Name Chapel. Property owners meeting at Community House; meeting of the Chas. Edwards Post, American Legion, Community House. Thursday, Oct. 22: Meeting of the Red Reserve group for tea at the home of Mrs. William McGarrin on East Maple avenue. Dinner for the nurses section of the Oakland County Public Health board at the Community House.

have a tax rate which is within the ability of the people to pay. Tax Delinquency... "The excessive burden of taxation in the State of Michigan and in this county has produced a situation that is most alarming. "The total tax levy in the State purposes was \$28,500,000. "The total levy in all the municipal units in the state for 1930 was \$20,777,091.31. "Delinquent taxes in the State of Michigan for 1930 for the state tax amounted to \$6,452,477. "Delinquent local taxes in the state of Michigan for 1930 amounted to \$41,722,092.17. "There were returned delinquent in the state last year lots to the number of 173,689 having a value of \$1,718,882,263. For the same period, there were returned 11,742,184. "These figures are so staggering as to be almost unbelievable. "Turning to Oakland County for the year of 1930, the total county levy was \$7,883,127.12. "The total levy of all municipal units in the county, for all purposes including the schools, was \$16,207,829.17. "The auditor-general reports that the delinquent tax in Oakland County according to the returns for 1930 was as follows: "County and Local tax, \$5,492,272.21; total number of lots returned delinquent, 195,029. The value of these lots on the assessment roll was \$128,574,096.00. "The total number of acres returned delinquent was 197,391, having a valuation of \$2,815,155.

County Debt Survey... "Early in the life of the Pontiac Property Owners Division, request was made that a debt survey be prepared showing the total outstanding indebtedness of all of the municipal units in this county, in order that we would know what we were carrying and what the municipal units owed and what the ac-

Report of the Condition of THE BIRMINGHAM SAVINGS BANK... At Birmingham, Michigan, at the close of business September 29th, 1931. As called for by the Commissioner of the Banking Department Member Federal Reserve System

Table with columns: Description, Amount, and other financial data for Birmingham Savings Bank.

STATE OF MICHIGAN, COUNTY OF OAKLAND... I, L. W. Martindale, 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.

total burden amounted to according to this date survey. "Credit should be given to the county auditors, and especially to John Cooper, for the preservation of this most valuable record. Each municipal unit has been listed separately, and then a summary has been prepared, showing the total outstanding indebtedness of all of the units of this county. "The survey disclosed that the total of the indebtedness of all the municipal units of this county combined amounts to \$36,470,130.14, and that the 5 percent annual interest charge on this indebtedness would amount to \$2,800,000. This fact and these figures should ever be kept in mind in determining whether or not the county, as a whole or any municipal unit in it, can incur additional indebtedness until the present indebtedness is paid. "Another feature in the debt picture of Oakland County—that must ever be kept in mind—is the fact that the Covert road bonds and the special drain assessment bonds—and if the special assessment districts fail to pay, then the county as a whole is required to make good for general tax purposes its general fund, and you, and I, and other citizens, represent the county as a whole.

Burden Grows By Default... "In 1931, the general fund of the county was obliged to advance for the payment of bonds of this character, \$1,432,559.78. The Board of Auditors estimates in 1932 that the general fund of the county will be required to advance for like purposes the sum of \$1,800,000. "It is thought that this special action must be given to the fact that stretching down the future for the next five years, this county is maturing approximately two and one-quarter millions of dollars annually of special assessment bonds for roads and drains that the general fund of the county must pay if the special assessment districts fail to pay. "Bonds of this character should be included in special assessments lifted from the property in order that this property may come back on the tax roll for general tax purposes. The problem of refunding the present indebtedness of the special assessment districts and of the county, and the several municipal units in it, is one of the great problems in this county today. "Real estate must be relieved from a substantial portion of the burden of this taxation, or it will be lost to its present owners.

Condition in September... "On the 30th day of Sept., 1931, the general fund of this county was overdrawn \$1,000,050.15. "This county had funds in banks that are about amounting to \$3,524,152.23. Included in this sum of money, the money withdrawn from the Southfield Drain, of \$2,424,062.36. On the same date, the county had available for checking purposes the sum of \$279,000. In addition to this, there were certificates of deposit for \$300,000, making the total amount of cash available, \$629,000.

"On the same date, there was due the State of Michigan from this county, the sum of \$544,962.82. This was due the township, cities and villages of this county, \$641,332.18. Interest required for the county to January 1st, next, \$23,017 will be required. Money estimated for poor relief needed to the first of the year is \$245,000.00. The sum total of all these figures is \$2,000,325.20.

"On Nov. 2, 1931, this county is maturing a note for \$1,000,000, which was borrowed sometime ago, and which must either be paid or renewed. It must be perfectly apparent that if the county pays the \$1,000,000 note with the \$229,000 on hand, that it will have no funds available for the other items of indebtedness. If, on the other hand, the county pays the several items of indebtedness, it is perfectly apparent that it must raise new the \$1,000,000 note and it (Turn to Page 5, No. 7.)

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