The Birmingham Eccentric

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Does your philosophy of life demand strict adherence to intellectual integrity? If it does, then there is nothing that can be seriously wrong with your philosophy.

NEW BIRMINGHAM BANK PLANNED

THIS and THAT

By C. R. A.

Here's what Carrie Mitchell, (bless her), George H. Mitchell, (together with Almeron Whitehead, started The Eccentric nearly 35 years ago) calls a "masterpiece sketch." There's a tear in it, too. She sent it to me a few weeks ago from Kalamazoo, where she lives. She promises other sketches on "Paddy Wh—," "Mr. Home," K. Taber—John Baldwin—Uncle Allie Whitehead—and George Mitchell." Well, Miss Mitchell:

In a recent reading of the "good old Birmingham paper" (pardon the "town," for I am now aware that "city" is the proper word)—my eye happened to note this lovely little paragraph, and immediately thought—at last I have been missing something "and true enough I had, as a trip to the basement proved—but not one little gem as priceless nor as intriguing as this one:

"For nearly eight years our home has been blessed with the presence of a kind and loving dog. Two pairs of little childish arms have many times thrown upon his back their heaven-ward prayers. He never has our Jack awaken them. What a happy memory will be our children's!"

How true—never a truer, not only to our dog-love and friendliness did the Mitchell family ever have—from Boo—a small black pup of fox-terrier-shepherd-hair, one ear tipped—with white, a beautiful white collar and waist-coat and the cutest small black spot on his lower white lip, looking for all the world like one of those naughty-naughty things that blessed Miss Blunt always termed "a vile cigaret."

That name "Boo" was always a bit of a mystery as far as was concerned—as Dad—George Mitchell—and—God—he said it had something to do with Charles Dickens—and that was sufficient. "Boo" was the name of Dad's first son, so he said, and that was quite enough.

Boo's entrance into the Mitchell household was quite dramatic, but of course, as was a wee dud of a dog then—the undoing of so many dog-events of events and things—though he certainly displayed such estimable traits and things later—I'll not dwell upon them.

My sister Emeline had what Doctor Charley Raynale called "double pneumonia." No hope, was the verdict. One afternoon she called my father to the bed and whispered she thought she could see well if she could have a dog. She should have seen my mother, Emeline might just as well have announced she would get up and walk if they'd burn down the Methodist Church! Mamma had announced many times there would be no more dogs in the Mitchell family!

But this time she yielded—a dog could come! The next thing was to get a dog with "heaven-lovely eyes" and get it quick! So, early next morning Dad consulted the Detroit Free Press and, bless my soul, if there wasn't one that was as that announced "Thoroughbred Cockerel Spaniels for sale." Dad came down to the house—the big brown house now the local Legion home—on Woodward avenue—all agog.

Maybe it wasn't so joyous over his trip—but she was game! Emeline showed just a spark of interest. Dad knew! And he knew he had to get that dog and get it right away! (I can see him now, running to the Brown street corner for the car)—he could hardly leave Emeline—but he had to get a dog.

Well, it was a long day! Finally, in the middle of the afternoon some one—I think George Mitchell got off the car—and he had a thing in his arms." Oh, dear Lord, what costs him so long in coming to Emeline? Didn't he get off at Brown street? (Come in and out he just had to go to Frank Blakeslee's store) and he and Jennie Keyes managed to get a big bow of red ribbon on that pup's neck!)

It seems that what made Dad so long was that when he got to Detroit, he found the address was away out in Dearborn. So out he went—but he made a wonderful difference if that destination had been in Penguin Land—George would have gone—and come back with it!

The ad had read "thoroughbred cockerel spaniels"—and Dad was inherent of dog distinctions! He was after a puppy for his very sick girl—not a line in the dirt, chicago! So four puppies were the very first one that crossed the line—he bought. Paid $10 for the lot—and Emeline really was worth a million!

The pup grew—Emeline picked up that—She had a great deal to live for, and the family always had a "character" and loyal member in the household. Boo was certainly a "thoroughbred"—if only in deeds and actions.

Boo was sat in a chair, if you please, at the table—and if a visitor chair he'd stand quietly until an occupant left the room, if only for an instant, then, pop—he'd scramble for that chair—and when

(Turn to Page 3, No. 4)

ALLEN, BRANDT OSBORNE LEAD IN FIELD OF 17

Vliet, Packard, Smith, McBride Also Elected; Charter Wins

ELECT MAYOR FRIDAY

A board of three canvassers will meet today to certify the results of Monday's record-breaking municipal election in which 2,924 votes were cast by an electorate which chose three new city commissioners, returned four incumbents to office, approved the new city charter by a 6½ to 1 majority, and elected a Municipal Court justice, associate justice and constable.

The new charter, which was adopted by a vote of 2,234 to 369, will go into effect Friday when

A tabulation of votes by precincts in Monday's election will be found on Page 1, Part 2.

copies will be filed with the county clerk and secretary of state. Officials elected Monday will take office automatically with the filing of the charter, and the new Commission will meet for the first time Friday night to elect a mayor and mayor pro-tem from its own membership. A further meeting will be held the following Monday night.

Upsets Numerous

Upsets were numerous in the contest between the 17 candidates for the seven Commission seats, with three members of the present Commission—Walter L. Connelly, Maurice Lowman, and Lawrence Hulbert, the latter after serving continuously for six years—staging unsuccessful attempts for re-election. Harry Allen, village president since 1930 and chairman of the charter commission, led the field with 1,558 votes. He, together with J. Brandt, a newcomer to public life, and E. W. Osborne, also on the present Commission, will serve three-year terms because of their pluralities over the other candidates. Mr. Brandt was given 1,447 votes and Mr. Osborne 1,285.

Clarence Vliet, former superintendent of schools, with 1,224 votes, and Frank S. Packard, another incumbent, with 1,158, were elected to two-year terms. T. B. Smith, also a member of the present Commission, and J. Harry McBride, former village president and commissioner, were elected for one year. Mr. Smith received 1,177 votes and Mr. McBride 1,087.

MacGregor Wins

The other candidates finished as follows:

Harold T. Etherby, 1,026; Maurice Lowman, 971; Arthur J. Tuggey, 966; Walter L. Connelly, 944; Luther Hulbert, 943; Lawrence Hulbert, 902; C. Theron Van Dusen, 876; Scott A. Hersey, 868; Wesley A. Gibbons, 740; Milton F. Mallender, 636.

The office of constable went to Joseph F. MacGregor, former member of the Birmingham police force, who won every precinct for a grand total of 822 votes. Both of his nearest opponents were tied with 518 votes each.

The board which will canvass the results of the election today will be composed of Mr. Connelly, Mr. Smith and Mr. Lowman, all members of the present City Commission.

Forbes Hascall Wins; Mrs. Bryant To Ask Recount

The controversy as to whether or not an attorney is preferable to a layman as justice of Birmingham's new Municipal Court was settled in the affirmative by the city's electorate Monday when it chose Forbes S. Hascall, 30-year-old lawyer, to that office.

Mr. Hascall was elected by a plurality of 81 votes over David Levinson, a layman and former Bloomfield Township justice, his nearest opponent. Hascall received 812 votes and Levinson 731. A. J. Hart, an attorney, was third with 644 and Floyd C. Bush, also a former township justice, was fourth with 460.

Mrs. Helen C. Bryant, an attorney who was defeated by three votes for the office of associate justice by James W. Taylor, a building contractor, announced late yesterday that she would file an application for a recount before the canvassing

(Turn to Page 3, No. 3)

HAVE YOU MET?

Mr. and Mrs. E. E. Gordon, who moved to Birmingham recently from Detroit, and are living on Manor road. They have a daughter, Miss Virginia Anne, 13 years old.

Mr. Gordon is an engineer, affiliated with the Union Carbide Sales Company of Detroit.

New Faces On City Commission

A. J. Brandt

Clarence Vliet

—Photo by Arnold

J. Harry McBride

These three new commissioners will take their places with four members of the present Commission on Birmingham's new governing body which will assume charge of the city's municipal affairs Friday, following their election Monday.

Mr. Brandt, a consulting engineer who has never before held public office, was elected to a three-year term. Mr. Vliet, former superintendent of public schools, will serve for two years, and Mr. McBride, former village president and commissioner, were elected for one year. Mr. Smith received 1,177 votes and Mr. McBride 1,087.

O'Dell Re-elected Bloomfield Justice

H. Augustus O'Dell was re-elected justice of the peace of the City of Bloomfield Hills Monday in a spirited contest against John J. Redmond, 256 to 113. The two men also opposed one another for the office last year, O'Dell winning. The election Monday was for a full four-year term.

Elmer Kephart, member of the Bloomfield Hills police force, was elected constable over Percy E. Martin, 172 to 147.

COMMISSION'S FIRST TOPIC MAY BE BEER

Licensing the sale of beer in Birmingham is expected to be one of the first questions to be considered by the new City Commission after it takes office Friday.

Although Michigan's beer bill is still in the Legislature, five applications for licenses to sell the foamy liquid in Birmingham have been received by Miss Irene E. Hanley, city clerk.

She will bring the applications to the attention of the new Commission at the first opportunity, she said.

Repeal Wins Here, 2½-1; Dillman Given Majority

Birmingham voted, 2½ to 1, Monday in favor of repeal of the 18th Amendment, when it cast 2,053 votes to Preston C. Allen, "wet" delegate to represent the first district at the forthcoming state convention, and only 824 for Ralph I. Coryell, "dry" delegate.

The city at the same time remained in the Republican ranks by giving majorities to all G. O. P. candidates for state offices, including a 92-vote majority to Grover C. Dillman, defeated candidate for re-election as highway commissioner. Dillman received 1,417 votes to 1,325 for Murray D. "Pat" Van Wagoner, Oakland County drain commissioner, who defeated him on the basis of statewide returns on the Democratic ticket. Pre-election activity had been intense for both men in Birmingham.

Similar one-sided results on the liquor question, and similar close decisions in the Dillman-VanWagoner battle were registered in other nearby districts. The City of Bloomfield Hills went for repeal, 314 to 47, and gave a one-vote lead to Dillman, 169 to 168.

Bloomfield Township cast 230 wet votes and 97 dry votes, but gave Van Wagoner 166 ballots to 161 for Dillman.

In Troy Township the repeal majority was 1,196 to 168. Van Wagoner received 835 votes, and Dillman 437. Southfield Township voted to end prohibition, 453 to 126.

INSURANCE
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VISITOR HERE HANGS SELF

North Dakotan, Stopping At Cranbrook, Takes Own Life

Funeral arrangements were being completed late yesterday for Knudt Knudson, 52 year old, a resident of Washburn, N. D., who committed suicide by hanging himself Tuesday while visiting his nephew at the Cranbrook Academy of Art.

Mr. Knudtson arrived at the Academy only Tuesday morning after a trip to the Panama Canal zone, planning to move back to North Dakota with his nephew, Floyd R. Johnson, the following day. Mr. Johnson was completing an architectural course at the Academy of Art.

According to Coroner C. Dewey Kimball, Mr. Knudtson had been in ill health for a long period of time. His body was found hanging in one of the bathrooms of the dormitory at the Academy by his nephew, at about 1:30 P. M. He had been dead about two hours.

Mr. Knudtson was a farmer, and leaves a ninety-year-old child. The body will be sent to Washburn for burial.

HOLDUP SUSPECTS BOUND TO TRIAL

Youths Waive Examinations In Hardin Case; Dunstan's Sentence Deferred

The sentencing of one of the three bandits charged with holding up and robbing A. M. Hardin, manager of the Farrar Coal Company here, on March 3, was postponed when his two alleged accomplices waived examination in justice court yesterday and were bound over to Circuit Court for trial.

The two Detroit youths charged with complicity in the holdup, George Russoff, 19 years old, and Nick Winovich, 18, previously pleaded not guilty and demanded examinations. When they waived examination yesterday their trial in Circuit Court was set to open Monday.

John Dunstan, 23 years old, 373 Albany avenue, Ferndale, alleged leader of the holdup, who has pleaded guilty to charges of robbery armed, was to have been sentenced yesterday by Judge Glenn C. Gillespie. Sentence was deferred until after the trial.

EARLY ENTRIES RECEIVED IN YARD CONTEST

Merchants Join In Offering Prizes To Garden Winners

ENTHUSIASM GROWS

The second annual Birmingham Yard and Garden Contest is in full swing today, with entries being received in increasing numbers at contest headquarters which were opened Saturday in a vacant store in the Hanna Building on Maple avenue between Pierce and Woodward avenue.

Nearly 50 articles already donated by Birmingham merchants to be used as prizes are on display at the headquarters, and still further prizes are being offered, according to Mrs. L. E. Holton, chairman of the prize committee.

"The merchants are showing a splendid spirit of co-operation, and are responding willingly to our request for support of the Yard and Garden Contest again this year," Mrs. Holton said. "Indications are that the prize list will be equally attractive as last year's, if not more so."

Two Classes

Entries in this year's contest are again being divided into two classes, one for those who do all their own work, and another for those who hire some outside labor in improving their home grounds. The appearance of both front and rear lots will be taken into consideration by the judges.

In addition to the general yard and garden competition, the contest this year includes three special seasonal features. These consist of a spring bulb contest, a contest for early summer gardens, and a vegetable garden contest.

The competition is being sponsored by the Birmingham Branch of the Women's National Farm and Garden Association and co-operating organizations, and workers in the local contest will be entered by photograph in the national competition.

100 Entries Last Year

Nearly 100 entries were received last year, and from the enthusiasm and interest displayed so early this season, the committee is looking forward to a much larger list this year. The motto of the contest, "You Win If You Lose!", emphasizes the benefits accruing to the individual as well as to the community as a whole in improved appearance of home grounds, and this opportunity for civic betterment is meeting a ready response again this spring, the committee reports.

Prizes donated by the merchants will be left on display at contest headquarters for the next two weeks. They will then be displayed in the store windows of the donors, before being awarded.

Prizes already on display at contest headquarters, and the names of their donors, follows:

Charles R. Taylor Antique Shop, antique hooked rug; Green Door Shop, quart enamel or varnish; Margery Allen Pastry Shop, fancy cake; Chintz Cupboard, two pillows; LaBelle's Book Shop, crystal flower dish; Birmingham Department Store, garden mat.

Sloan's Drug Store, camera; Wilson's Drug Store, two decks of Cunningham Drug Company, electric boudoir lamp; McClellan Feed and Salt Company, 100 pounds Vigoro; H. P. Doying, florist, one pussy willow; White Star Refining Company, five gallons lubricating oil; Olsen's Market, box canned goods; Stroup's Market, percolator and

(Turn to Page 3, No. 2)

CHINESE UNIVERSITY HEAD TO SPEAK HERE

Dr. John Leighton Stuart, president of Yenching University, Peiping, China, will give a lecture on "China—Arena of World Events," in the Guild Hall of Christ Church Cranbrook at 8 P. M. Friday.

Dr. Stuart has been president of Yenching University since 1919 and, has first-hand knowledge of events in the Far East. The lecture will be open to the public and there will be no admission charge.

1933 LICENSE SALE DISCONTINUED HERE

Since expiration of the deadline for using 1932 license plates, the sale of 1933 plates at police headquarters in the Municipal Building here has been discontinued, it was announced yesterday by Miss Carrie Stoddard, police clerk. Birmingham motorists who have not yet secured their 1933 tags may do so at branch offices of the secretary of state in either Pontiac or Royal Oak.

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Would Take Over Liquid Assets Of First National, Paying 30 To 60 Percent

Statement Of 10 Former Directors, Officers Of Old Institution Proposes Formation Of New $100,000 Capital Structure, With $20,000 Surplus

PLAN HAS U. S. TREASURY DEPARTMENT BACKING

The complete statement on the proposed formation of a new corporation to replace the First National Bank of Birmingham is printed herewith. Addressed "To the stockholders and depositors of the First National Bank of Birmingham," it follows:

IN ACCORDANCE with our promise to keep you advised of all facts in regard to your bank as soon as they became facts, we submit the following:

The Government representatives will not permit the reopening of this bank for regular business unless and until a reorganization is effected. This reorganization by either of two plans will make necessary the limitation of withdrawals pending liquidation of frozen assets, of approximately 30 to 60% of your deposits.

The two plans are—

First—Reorganization by repair of the existing corporate structure by the addition of $100,000.00 of new capital plus $50,000.00 as surplus together with a signed agreement on the part of 75% of the total deposits of the present institution to permit delayed withdrawals of from 30% to 60% of such deposits.

Second—The organization of a new corporation having a capital of $100,000.00 and surplus of $20,000.00. The transfer from the old corporation to the new corporation of an equal portion of its deposits and liquid assets. This portion, which we estimate at from 30% to 60% would be available immediately upon completion of the set up of the new structure.

Plan No. 2 is in general the now nationally famous, "Detroit Plan." It is strongly urged by government authorities and would consequently assure their more complete cooperation.

It has the further merit of affording the quickest relief to the community in the release of deposits and the resumption of normal banking functions.

With this thought in mind, your Directors have accordingly adopted this plan and will put same into effect as rapidly as possible. This plan has furthermore been recommended by the Department and we hope and expect, but do not promise, to have this new structure in operation within three to four weeks. We can assure you that we are assured that when it is in operation it will have the 100% backing of the Treasury Department.

The Present Condition

The question now arises as to "how we got this way."

The present condition of this institution has been principally created or caused by circumstances and conditions that have come about during the most chaotic and trying times in the history of this nation, times in which all values have temporarily depreciated far below their intrinsic worth. We realize that anything in the nature of an explanation, in view of the lack of a public announcement of policy by those government officials who formulate and administer such policies, will be regarded by many only as an alibi or an attempted excuse for incompetence on our part or possibly worse. However, we feel that you should know the facts.

The policy as we construct it from our experiences since the bank holiday, is as follows.

During the past few weeks numerous national and state banks have been allowed to reopen under certain withdrawal restrictions. Of the six odd thousand national banks in the United States at least fifteen hundred of them have not been reopened. Under the Federal Banking Department plan of deflation, many banks such as ours that were in satisfactory condition as late as December 31, 1932, have since, been refused licenses to reopen. According to observers close to Washington, the Administration's plan for National economic readjustment is contained in a statement as follows—"The only portion of the people of the United States who have not suffered losses in this great period of readjustment has been and is up to the present time, the depositors, and it is inconceivable that in an economic upheaval such as we have been going through that they should come out unscathed."

We will confine ourselves merely to a chronological statement of facts.

The bank had been, up to February 11, 1933, in continuous operation for a period of 22 years with a clean reputation and a 100% record in meeting its obligations.

On June 16, 1931, due to the closing of the First State Bank, it was subjected to a run which was, with your confidence and cooperation, of short duration.

On February 14, 1933, came the now famous Michigan Bank Holiday Proclamation by our Governor which was issued, so it was stated, because of the precarious condition of the Union Guardian Trust Company of Detroit. At 8:30 A. M. on that day a telegram was received by this bank from the Chief Examiner of National Banks of this Federal Reserve District as follows: "We direct your attention to Governor Comstock's proclamation," with the natural result that we had to close our doors.

Then came confusion, chaos, statement and counter statement, charge and counter charge, until finally out of this cloud emerged the fact that the greater portion of the banking institutions of the city of Detroit were in danger.

The First National Bank of Birmingham had approximately $170,000.00 on deposit in Detroit banks. This in itself was serious but not necessarily fatal. That amount now stands at roughly $146,000.00.

On Sunday, February 19, representatives of all national banks in lower Michigan were called into the offices of the Chief National Bank Examiner of the Seventh Federal Reserve District, which had been moved to Detroit from Chicago over night.

At this meeting a plan for stopping the threatened debacle by a general plan of freezing of slow assets, with limited withdrawals, reorganization, etc. was outlined as to be applied to the banking situation in Michigan. It soon became apparent that the problem was so much greater in its scope than merely a Detroit and Michigan problem that this attempt was abandoned.

State after state followed with bank holidays until the banking and business of the nation were paralyzed. Then came the new presidential proclamation of a national banking holiday. Then came the announcement of the licenses to reopen policy. Then ensued days of waiting for our permission to reopen. Then a delegation from our Board went to Chicago to get this permission to reopen or to learn why it was not forthcoming and what would be necessary for us to do to get it.

They were then shown a copy of the report of the examination which had been made of the bank's affairs as of January 9, 1933, a copy of which examination had not been sent us until just prior to the time this delegation left Birmingham.

This showed a shrinkage, on approximately the same list according to their figures, in the year which had elapsed since Feb. 1, 1932 as follows:

Bond Acct.	$ 7,262.52
Loans and Disc.	32,640.60
Doubtful	359,632.00

(Turn to Page 3, No. 5)

The organization of a new corporation to replace and succeed the First National Bank of Birmingham, making immediately available from 30 to 60 percent of the deposits of that institution, was proposed yesterday in a formal statement issued and signed by 10 directors and officers of the old bank.

The statement reveals that a previous plan for re-organization of the bank, which had been proposed by officers and directors two weeks ago when Charles E. James, one of their number, was appointed conservator, has been found to be unworkable by the Chief National Bank Examiner.

Signers Listed

The statement is signed by Chauncey Nixon, E. C. Huston, C. B. Randall, M. T. Jarvis, A. C. Wermuth, Fred W. Johnson, A. T. Lowes, Robert S. Porritt, Harry L. Wallace and Mr. James.

The new organization, according to the statement, would have an capital of $100,000 and surplus of $20,000. The stock, presumably, would be subscribed by local people, without help from the Government. The plan calls for "the transfer from the old corporation to the new corporation of an equal portion of its deposits and liquid assets. This portion, which we estimate at from 30 per cent to 60 per cent, would be available immediately upon completion of the set up of the new structure." Orderly liquidation of the remaining assets of the old bank would be continued under the conservator.

The plan for the new bank, the statement continues, is generally similar to the "Detroit Plan" now in operation in the Motor City. The men who signed the statement said they "hope and expect, but do not promise, to have this new structure in operation within three to four weeks."

Offset Plan Uncertain

Although double liability of stockholders in the old bank, and the plan of offsetting loans against deposits are both features of the "Detroit Plan," neither Mr. James as conservator nor other individuals who signed the statement were able to say definitely whether these principles would be applied here.

The proposal for establishing the new corporation has the full approval of the U. S. Banking Department, the statement says.

The statement further explains the failure of the old bank to obtain a license to re-open after the national bank holiday, and reasons for the refusal of the Chief Examiner to approve a plan for re-organization by repair of the existing corporate structure through the addi-

(Turn to Page 3, No. 1)

SCOUTS TO SOLICIT OLD NEWSPAPERS

Hordes in and around Birmingham will be canvassed thoroughly Saturday morning by local Boy Scout troops in the first of a series of regular monthly solicitations for old newspapers and magazines. Revenue derived from the sale of the papers is used to defray expenses of the troops and the District Boy Scout Committee.