PEOPLE'S COLUMN

The Eccentric is pleased to receive communications for this column. All communications must be signed, but signatures will be kept confidential upon request. Letters must be limited to 500 words, and must be in the office by Tuesday noon for publication the following Thursday.

TAX BILLS

To the Editor:

Are your taxes paid? Have you paid interests and penalties? Then you should arouse yourself to the unjust, unsound legislation now hanging in the balance at Lansing on tax delinquency relief:

1st. The Bellows Bill—which provides for cancellation of interest and penalties for 1933 if taxes are paid by July 1st. How long this strike you people who have already paid interest and penalties this year? No provision is made for their refunds.

2nd. The Moore Bill—which cancels 1927 and prior delinquent taxes, cancels all interests and penalties for four years and spreads the net taxes over a period of 10 years from 1935. This bill provides about everything except asking the taxpayers to pay off the mortgages on this delinquent property.

3rd. The McKenna-Munshaw Bill—which takes it for granted that the Moore Bill will pass and also assumes that the delinquents will NOT pay their taxes during the next 12 years. So this Bill provides that all delinquent taxes still unpaid in 12 years can be bought back only by the "owners." This does not apply to HOMES, but to all property. If a big landholder wants to buy back his property in 1945, all right, but if he does not—it's his anyway, because no one else can buy it from the state.

4th. The Holbeck Bill is a slight improvement on the Moore Bill, but, as it now stands, it seems that the 1927 and prior taxes are still to be cancelled, just for good measure.

5th. The $15,000,000 bond issue bill to cover DELINQUENT TAXES. This is evidently the assurance given us that these taxes might be paid. But it is a direct invitation to the delinquents to refuse to pay, because the bonds and interest will be paid by the real taxpayers anyway. Any way you look at this bill, it is just another load for the real taxpayers to bear. This bill has alreadyromped through the House without trouble.

No consideration has been given the actual taxpayers. No refunds or rebates are provided for us. The first bill on delinquent taxes was the Southworth Bill which seemed sane and reasonable, and which the Governor approved. But he changed his mind later to the Moore Bill. The Supreme Court declared that the Moore Bill and its attendant litter of bills were unconstitutional—but later reversed its decision. There seems to be considerable changing of minds at Lansing. We can't help wondering sometimes if there are any minds there at all.

Any small home owner who has not paid his taxes since 1928 has already lost his home. It's gone. Lost. And none of these various bills restore it to him. Yet the people behind these bills sob about helping the little property holder!

But if there are still some home owners who are now in danger of losing their homes, let's help them all we can. Our hearts ache for those who have lost or may be about to lose their homes. But that does not mean that we must dig down to help Big Business, too.

We have all given till it hurts. We want to be charitable but we prefer to choose our own charities. Why should the real taxpayers take on additional burdens to help out the hotels, office buildings, big apartment houses, banks, trust companies, and the real estate speculators, many of whom have not paid taxes in years? I must confess a lack of enthusiasm on my part to help out the banks and all those other big delinquents. What have these branches of Big Business done for you?

Nothing. In fact it is such work as theirs which has brought most of our present troubles upon us. If the State of Michigan would refund me the amounts I have paid on interest and penalties in the last five years, I would gladly donate such sum to any worthy charity or unfortunate home-loser—but not to Big Business.

Paying taxes is a matter of work, economy, scrimping, saving and self-denial. It is hard for all of us middle-class folks. It is not a case of being exactly fortunate or lucky always. And there are many delinquent taxpayers today with large land holdings who have only paid taxes when it cost them no effort. But they would deny themselves nothing—they would make no sacrifices to pay.

The amount of lobbying in Lansing in favor of the Moore Bill and its companionate bills is disgusting. Strange how much money the delinquents can spend in lobbying and fighting for these bills when they do not seem to be able or willing to pay their taxes. It is just another case of trying to get something for nothing.

Stranger still is the fact that public officials paid by the real taxpayers are now working against the real taxpayers' interests. For years we taxpayers have paid for the schools, police, fire and other advantages, while the delinquents calmly took it for granted and enjoyed these privileges. If the legislators and other public officials were depending upon the delinquents for their salaries and expenses, they would starve to death. But they do not think of this.

To be sure, we are facing a new era of taxation. But whether it is going to be sales tax or income tax or both, the real taxpayers are footing the bills now. It will be quite some time before new tax laws are put into effect even after they are passed. And during that time our public officials would indeed be nibbling short grass as rations if it were not for the real, present-day taxpayer.

You taxpayers who pay — are you going to pay for your past taxes half a dozen times? Are you going to let all these deficits be loaded on your backs by Big Business? Whatever the state gives to one group it must take from another. For every cent of interest and penalties (and 1927 and prior taxes) that the state cancels, additional taxation will have to be placed upon something else.

All deficits are made up by the taxpayers who pay. At the present time we realize that the whole country is shocked, hurt, and bewildered by the series of calamities that have befallen us from earthquakes to bank failures. But nevertheless, while you are crushed and silent, legislation of very poor sorts is rolling right along in Lansing—unless you call a halt to it.

Protest against the Moore Bill and its hypocritical associates. Write your senators and congressmen. Write your newspapers. Awaken your taxpaying friends. Rise up and make yourselves heard. Don't let them legislate away your self-respect for the next 12 years.

Who of us has not been gouged and gyped by the subdivision speculators in past years? Subdivision racketeers who took their profits first, and have not paid taxes since. Have they ever showed you any mercy? Even if you have already lost your homes think of the rest of us, and don't let injustice come to anybody.

Aren't you a good citizen as well as a taxpayer?

MRS. ALICE R. LEFEVRE,
1363 Wiltshire road,
Berkley.

Wood's Dairy MILK IS EVERYTHING THAT A GOOD PURE FOOD SHOULD BE

Drink more of it

It's good for man at all life's stages; In each one of his seven ages!

W. I. WOOD CO. DAIRY SPECIALISTS BIRMINGHAM PHONE 1327 BLOOMFIELD HILLS

POLITICAL ADVERTISEMENT

WE, CITIZENS

whose names appear below, wish to notify our friends and the voters of the City of Birmingham, that we approve of Floyd S. Buck for Justice of the Peace, in and for the City of Birmingham.

Martha D. Wilson
Blanche L. Navin
Elmer C. Huston
James V. Bayley
Leland J. Bunyan
Thomas D. Lynch
Raymond M. Shock
Frank J. Mulholland
Thos. H. Cobb
Louis M. Randall
Peter D. Aristos, D. C.
Robert Y. Moore
William G. McBride
Clara M. Huston
Darward B. Wilkinson
Howard D. Crull
Mrs. J. L. Thornberry
Victor R. Ogden
Roy Churchill
F. J. Watkins
John E. Wilson
Clare Stewart
D. A. Green
Chas. J. Shain
John H. Rosso
L. J. Slusser
Julius Merz
R. J. Coryell
Wm. G. Olsen
Arthur J. Kane
Otto F. Beier
John McKee
Harry R. Bayley
Geo. P. Raynale
Allen F. McGirr
Alfred J. LaBelle

HIGH PRESSURE PETE

They Never Thought of That

By GEORGE SWAN

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A BANKING AMENDMENT

To the Editor:

I have read with dismay the opening paragraph of Mr. Millington's article in your issue of Mar. 16. But, when I reached his characterization of his own words, as "terrified," I smiled, understanding that he fully realizes that the sad picture he portrays is entirely squalled by other writers who, long ago, bewailed the bad times of their own generations. Mr. Millington justly describes the ruinous liquidation of the present. But he does not fully identify the cause.

It is written that "they who dance must pay the fiddler." The American people have danced madly for a dozen years or more. First, in their solemn (exploited) exaltation over "making the world safe for democracy." Then, in the complacent assurance that they had given the final blow in forever exterminating war. Latterly, in a mad scramble for profits that followed the resumption of commerce and business. And how they overdid it! No public extravagance was too great. No price too high for things desired. No chance too hazardous to take in the pursuit of money profits.

Results? Primarily, overstrained

(Continued on Editorial Page)

home-loser—but not to Big Business.

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MRS. ALICE R. LEFEVRE,
1363 Wiltshire road,
Berkley.

To the Editor:

What is there about our present banking system that has made possible the debacle we are now in?

Ask Tim or Jack and the answer will be "frozen assets" but that is a generality which may change from one day to the next. If we should go into a period of inflation in currency, there would surely be a rush after those very same frozen assets. Fixed property would then be regarded as much more stable than currency. It is therefore likely that a threat of currency inflation might do a good deal to relieve banks of items that have been considered frozen.

Under normal conditions, the reserve which a bank is required to maintain bears a fixed relation to deposits, and country banks are allowed to keep a good proportion of this on deposit in certain central reserve city banks. As long as new deposits in banks are about equal to withdrawals, this works fine. But when withdrawals become greatly in excess of new deposits, and when this spreads out over a large area, something new must be brought into the picture or else there is an entire break-down of the system, and that is the point we have arrived at.

In addition to this, some banks have a large number of comparatively small depositors, while others have some very large depositors, any one of which could greatly embarrass the bank by drawing out large sums. One of the safeguards placed by law around savings banks in certain eastern states is an outside limit of amounts that the banks can receive as deposits.

There is one other reason Bankers have always attracted to their fold men who are more anxious to make profits for themselves and their stockholders than they are to fulfill their duties to place their trust in them by depositing funds with them.

It has not been unusual in time of prosperity for the newer blood to sit down, the ultra conservative bankers as "fogies," turn them out of the bank on one pretext or another, and then engulf themselves in an orgy of speculative enterprises. When the boom is over this same new blood gets caught in its own messes, its reckless issues of public attention and confidence in the whole banking system gets a black eye. This extends to all institutions whether they deserve it or not—and, of course, many banks do not deserve it.

One answer to all of this is a guarantee of bank deposits. The plan has been tried by several states. It put a premium on incompetent and dishonest banking. The strong bank was taxed to pay obligations of the weak bank, the weaker bank authorized greater inducements to depositors, in spite of regulations. The system of bank examinations could not be made strict enough nor frequent enough to uncover unsound conditions. While some kind of at least a partial guarantee may be necessary for a limited period of time, it does not seem to be the answer for all time.

One answer is a uniform law throughout the country, covering savings deposits. While that might be desirable, such a law could not cover state banks. The states themselves must make some forward moves on this, copying the large extent the laws of the eastern states where laws have stood the test of many years of service.

One answer to the admission that in a time of demoralization the banking authorities should be given emergency powers; that instead of closing a bank for liquidation, they can post the representatives of the stockholders, and can appoint as managers, representatives of the depositors; that they can authorize the issuance of certificates representing the amount of each deposit, and a preferred certificate to stockholders for the amount of their stock interest; that the new managers have full authority to conserve the assets and convert them into the safest types of securities; that a conservative appraisal of all assets be made and a known value be given to the depositors certificates, and supplementary appraisals follow each month; that the managers be authorized to buy or sell depositors certificates as funds are available at the appraised price, but not over 10 per cent; and that when the conservative appraised value of the assets amounts to 10 cents on the dollar of all such certificates, including stockholders certificates, the management may be turned back to the stockholders.

Then the operation as a bank

STATE OF MICHIGAN—The Probate Court for the County of Oakland.

At a session of said Court, held in the Probate Office, in the City of Pontiac, in said County, on the 20th day of March, A. D. 1933.

Present: Hon. Dan A. McGaffey, Judge of Probate.

In the Matter of the Estate of Mary C. Crocker, Deceased.

Glinch N. Crocker, administrator, having filed in said court his petition praying that the time for presentation of claims against said estate be limited and that a time and place be appointed to receive, examine and adjust all claims and demands against said deceased by and before said court.

It is Ordered, that four months from this date be allowed for creditors to present claims against said deceased.

It is Further Ordered, that the 7th day of August, 1933, at 10 o'clock in the forenoon, at said probate office, be and is hereby appointed for the examination and adjustment of all claims against said deceased. And for the examination and allowance of his final account, determination of the heirs of said deceased, assignment of the residue of the estate, and the discharge of said administrator.

DAN A. McGAFFEY,
Judge of Probate.

A true copy.
RUTH IMMICK HARBOLDT,
Register of Probate.
THOWBRIDGE LEWIS & WATKINS,
Ford Bldg., Detroit.
Mar. 23,30; Apr. 6

STATE OF MICHIGAN, The Probate Court for the County of Oakland.

At a session of said Court, held in the Probate Office, in the City of Pontiac, in said County, on the 16th day of March, A. D. 1933.

Present, Hon. Dan A. McGaffey, Judge of Probate.

In the Matter of the Estate of Elizabeth Broughton, Deceased.

Tracy V. Broughton having filed his petition praying that the instrument in said Court be admitted to Probate as the last will and testament of said deceased and that letters of administration of said estate be granted to The First National Bank of Birmingham, Executor, or to some other suitable person.

It is Ordered, that the 17th day of April, A. D. 1933, at 10 o'clock, Eastern Standard Time, at said Probate Office be hereby appointed for hearing said petition;

It is Further Ordered, That public notice thereof be given by publication of a copy hereof, for three successive weeks previous to said day of hearing, in the Birmingham Eccentric, a newspaper printed and circulated in said County.

DAN A. McGAFFEY,
Judge of Probate.

A true copy.
RUTH IMMICK HARBOLDT,
Register of Probate.
Mar. 23, 30; Apr. 6

NOTICE OF BIENNIAL SPRING ELECTION BLOOMFIELD TOWNSHIP

April 3, 1933

For the purpose of voting for the Election of the following officers:

STATE

Two Justices of the Supreme Court.
Two Regents of the University.
Superintendent of Public Instruction.
Member of State Board of Education.
Two Members of State Board of Agriculture.
State Highway Commissioner.

Proposition:

The question of providing for a convention for the purpose of ratifying or rejecting the 21st amendment to the Constitution of the United States of America.

TOWNSHIP

Supervisor.
Clerk.
Treasurer.
Highway Commissioner.
4 Justices of the Peace (one full term and three to fill vacancies)
Member of Board of Review (full term).
Member of Board of Review (to fill vacancy).
4 Constables.

Propositions:

Question of Caucus or Primary Election.

The Election to be held at the Hickory Grove School House, Square Lake Road and Woodward Ave., on April 3, 1933, from 7 A. M. until 8 P. M., Eastern Standard Time.

JAMES V. BAYLEY,
Clerk.

BIENNIAL SPRING ELECTION

TROY TOWNSHIP

APRIL 3, 1933

Polls will be open from Seven o'Clock in the forenoon to Eight o'clock in the evening, in all the precincts of the Township.

This is known as the Biennial Spring Election at which the following officers are to be elected:

STATE:

Two Justices of the Supreme Court.
Two Regents of the University.
One Superintendent of Public Instruction.
One Member of the State Board of Education.
Two Members of the State Board of Agriculture.
One State Highway Commissioner.

TOWNSHIP:

A Supervisor; a Township Clerk; a Township Treasurer; a Justice of the Peace, full term; a Commissioner of Highways; Not to Exceed Four Constables, and a Member of the Board of Reviews.

PROPOSITION:

The question of providing for a convention for the purpose of ratifying or rejecting the 21st amendment to the Constitution of the United States of America.

Dated: March 23, 1933.

GLENN LADD,
Clerk of Said Township.

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