Bank News

Four Hundred Million Dollars For Christmas Spending.

The Man on the Flying Trapeze.

Taking Chances.

About this time every year the banks of the United States pay out a huge sum to millions of people . . . Christmas Club members . . . the amount this year will be close to four hundred million dollars and seven and one-half million persons will share in the cash distribution . . . will help much in paying those added expenses of Christmas time . . . each and every one had to save a dollar or two every week of the year . . . but, every one will tell you "I'm glad I did" . . . and that reminds us of an old Chinese proverb about as follows: "A man without money might as well be buried in a rice tub with his mouth sewed up" . . . many of us feel just that way when we have a number of small expenses and very limited funds . . . perhaps savings a few dollars every week during the year would be a solution.

$ $ $

At last someone has identified The Man on the Flying Trapeze . . . Don't you know him? . . . He's the fellow without a Savings Account . . . living from "pay-day" to "pay-day" . . . it's a "dizzy" existence.

$ $ $

When you were a kid did you dream of some day being a railway engineer . . . a ball player . . . or a bank president, with a large desk, nothing much to do and a lot of money . . . all of us did, just as the small boy of today dreams of being an aviator, flying across oceans and continents . . . somehow or other the idea of banking and a lot of money seems to stick in the mind and a lot of grown-ups have a sub-conscious impression that the profits in the banking business are enormous . . . the fact is that thousands of banks have not made one dollar of profit in the past few years . . . the profit in others was very small compared to the amount of money invested in the business . . . millions of people who have funds to invest feel they earn very little when the interest income is less than five per cent or six per cent . . . in the years previous to 1929 business was supposed to be very good . . . in those years there were more than 5000 banks in the United States that earned less than one per cent on their money invested in the business . . . not much after all of the work and worry for a whole year.

$ $ $

The N. R. A. Codes have focused public attention on competition in all lines of business . . . of course the idea of the codes is to remove in a large measure the destructive competitive practices that grew up in a business and eat up the profits or make it impossible to make a profit . . . the banking business has been no exception . . . that's why banks in all parts of the country charge a small fee each month for checking account privileges on the smaller checking accounts and on those accounts where, because of the large number of checks and deposits handled for the account each month, the expense in collecting the checks deposited and the cost of keeping the records is greater than the earnings from the balance on deposit . . . in the past few years bank depositors everywhere were concerned about the safety of their funds . . . they realized as never before that a very important factor in the safety of a bank is that it must make a profit on banking transactions . . . bankers realized the necessity for removing the free banking services that were daily adding to the cost of operating the bank . . . that's why banks everywhere have found it necessary to charge a fee for many types of banking services . . . why interest rates have been reduced . . . it is impossible to earn sufficient income to pay high interest rates without risking the loss of a portion of the depositors' funds . . . there is no more effective way for bank depositors and the public to support good management in their bank and assist in its efforts to provide a safe and useful bank for the community, than by wholehearted co-operation in measures made necessary in an effort to remove expensive and destructive practices.

$ $ $

The American people are noted for their willingness to take chances . . . lotteries, horse racing, machines of various types, take a huge toll of hard earned dollars, but, it's hard to believe when you consider the odds, that many people seek the loss of valuables oftentimes a small fortune against the expenditure of less than 1c a day . . . it's making them jumpy and nervous, they lose a night's sleep every time the wind blows or a board creaks . . . it's absurd to compare the protection of an old trunk or a bureau drawer with the security of a private lock box in your bank vault, and the cost is less than 1c a day.

The Birmingham National Bank
(Birmingham's Community Bank)

FOOD BASKETS GO TO 78 HOMES

Community Comes To Aid Of Needy Families With Thanksgiving Supplies

Through the co-operative efforts of the Community House and charitable organizations and individuals, heaping baskets of Thanksgiving food were delivered last week to the doors of 78 needy Birmingham families.

A large share of the 78, according to Mrs. L. N. Pyle, president of the Community House Association, were not families who are receiving welfare aid, but are "borderline" cases known to be in straitened financial circumstances. The welfare clients who received baskets were, for the most part, widows and their children.

Twenty of the baskets were made up at the Community House and distributed directly from there Wednesday night in trucks loaned by the city and by Frank E. Sternal. The others were given by organizations which, to avoid duplications, took the names of the recipients from a master list made up by the Community House.

Among the organizations which gave one or more baskets were the First Presbyterian, First Methodist and Holy Name Churches, Christ Church Cranbrook, Girl Reserves, League of Catholic Women, Coronet Club, Rotary Anns and the public schools.

The baskets delivered directly from the Community House included nine which were filled with food bought with $30 received in cash contributions, Mrs. Pyle said. The food for most of the others was brought to the House by private individuals.

Mrs. Pyle was highly pleased with the spirit displayed by the groups and individuals participating in the undertaking.

"Thanks to the generous co-operation we received on all sides," she said, "the baskets this year were unusually attractive and complete. The Community House appreciates the kind and willing help it received from so many persons."

(Concluded 1 from Page 1)

ing resolution adopted Monday night:

"Whereas, the Goodfellows Club of Birmingham has fixed Saturday, Dec. 8, next as a day when they will sell on the streets of the city, papers for the purpose of providing funds with which to buy toys and other gifts for children of needy families, and

"Whereas, this club is made up of local merchants, members of the police and fire departments of the city, postal carriers and others,

"Be it therefore resolved that the City Commission endorses this endeavor and bespeaks for the members of the Goodfellows Club the generous support and aid of the residents of this community."

Pictures Framed
for
CHRISTMAS
Green's

Only One Left
BRAND NEW 1934 DODGE
4 DOOR SEDAN
AT $100 SAVING
ALSO 1 DEMONSTRATOR ON SALE
OLDERSHAW MOTOR SALES
DODGE and PLYMOUTH DEALER
479 S. Woodward Phone 642

Monarch
COFFEE
WEEK
SEE US FOR SPECIALS
ON ALL MONARCH FOODS
Quality Foods At
Olsen's Market
FREE DELIVERY
120 S. Woodward Phone 648

Unemployment Insurance Will Be Next On New Deal Menu, Roosevelt Promises

(Special to N. E. A. and The Birmingham Eccentric)

Unemployment insurance for American workers is definitely on the way. In several recent public utterances, President Roosevelt has specified that such legislation will come before the next Congress.

A staunch believer in this form of workingman protection since his New York governorship days, the President does not feel that the shaken house of American industry can be safely and solidly rebuilt unless, in its new foundation, there is some such provision for security of its 40,000,000 wage-earners.

Sentiment favoring unemployment insurance has grown in leaps and bounds during the depression. State and federal governments grasp at it as a means of averting tremendous relief demands. And industry begins to see in it a desirable alternative to costly federal relief projects spelling burdensome taxation; and a vast supply of purchasing power during slack times.

Ohio Considers Plan

More than a score of state legislatures have in recent months studied a host of proposed jobless insurance measures. There's the "European plan" bill, considered in Ohio, for instance, under which employers and employes would contribute in a 2-1 ratio to a general benefit fund.

And the "American plan" measure, adopted July 1 in Wisconsin, by which each employer maintains

(Concluded 2 from Page 1)

separated us and held me so I could do nothing further. Neither my father nor Farrah appeared to be drunk."

The statement that Farrah was struck with a beer bottle in the hands of a woman was made by Alex McLeod, of Birmingham, who accompanied Kenneth Robbins to the beer garden. McLeod said he did not know the woman by name, but that he could identify her if he saw her. He said it appeared the woman intended to hit the younger Robbins with the bottle, but that he ducked and it struck Farrah on the cheek and forehead.

Farrah had gone to the beer garden with his wife and two friends from Ontario. Orville Robbins' wife was also there when the fight occurred. Friends said Farrah's injuries did not prevent him from remaining at the beergarden until some time later.

He danced more before going home and appeared to suffer no ill effects from the blows until the next day, when he complained of a headache. Paralysis of his right side set in Sunday afternoon, and he died shortly before 8 A. M. Monday.

The Real Trouble

"My dear, I do not like that young man who has been taking you out lately."

"That's unfortunate, daddy dear, but the real trouble is he can't stand the sight of you."—Boston Transcript.

Add Short Proposals

A gentleman in India suddenly determined to offer marriage to a young lady in England, so he cabled, "Will you?" The answer came promptly, "Won't I?"

Senator Robert Wagner, above, of New York, has been one of the most active advocates of federal unemployment insurance, which, President Roosevelt promises, will come before the next Congress.

In Birmingham Stores

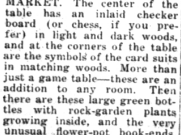
With The
SHOPPING REPORTER

I wish you could have been with me on my shopping tour this week. There are so many new things in all the stores and such attractive Christmas decorations that it would fill a book to tell you about them all. When I read about the crowds that jammed Detroit streets and stores last week, I couldn't help breathing a sigh of thankfulness for Birmingham stores, where your can shop leisurely.

Toyland is ready at MULHOLLAND'S, with miniature desks, all kinds of dolls, stuffed Teddy bears, dart games, carom boards, drums (help!) and every toy that a child could think of wanting. S'funny thing, but every toy that ever came into our house was worn out by an "oldster". So be warned, and after buying the children's gifts, add a roulette wheel or a bagatelle game for those members of the family who still like playing games.

An electric toaster would make a grand gift for those who entertain a lot. The DETROIT EDISON carries those attractive Sunday night supper trays, complete with the toaster, relish dishes, bread board and attached bread knife. Other gift suggestions include electric waffle irons with dials on the cover to show the degree of heat, grills and chafing dishes.

News item: — JUDSON BRADWAY is building a new house in the Bloomfield Village sub-division. This is the final proof that the famous corner has been rounded and that now is the time to buy the choice lot for the home you have planned.



You bridge-playing folks have probably worn out the cardtable, but before you buy another be sure to see the hand-carved ones at THE ARTIST'S MARKET. The center of the table has an inlaid checker board (or chess, if you prefer) in light and dark woods, and at the corners of the table are the symbols of the card suits in matching woods. More than just a game table—these are an addition to any room. Then there are these large green bottles with rock-garden plants growing inside, and the very unusual flower-pot book-ends, silver water-lily pads for table decoration, wrought iron wall brackets to hold trailing ferns, and a fine display of pewter gifts.

Wouldn't you like a nice round sum with which to do your Christmas shopping? Sorry to remind you, but now is the time to start saving in the BIRMINGHAM NATIONAL BANK'S Christmas Club so that next year you'll be able to do all your Christmas shopping and face the New Year with nary a debt.

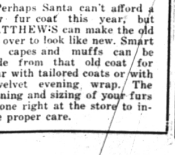
Memo:—Be sure to buy hors d'oeuvre biscuits. These little wafers can be purchased at the BIRMINGHAM FRUIT store and will simplify that bothersome task of cutting bread into little squares and circles for your canapes. This store also carries anchovies, imported caviar, onion-stuffed olives, ripe olives and the other trimmings that you need for hors d'oeuvres. A good salad suggestion I got at the BIRMINGHAM FRUIT store, by the way, is to cut up ripe and green olives with filets of anchovy.

I think a grand present (attention, Dad) would be a charge account at the McKEE SERVICE stations. There are three stations in Birmingham for your convenience, and the same prompt service is shown at all of them.

Perhaps you hasn't time this year to make up Christmas baskets, but don't neglect the good work. Make use of the books of coupons put out by KROGER'S, which I am sure would be as welcome as the baskets.

There's nothing so hospitable as a warm glowing fire to greet your friends. If you'd rather not spend all day coaxing a bright blaze, phone the HACKETT COAL COMPANY to deliver some Cannel coal. It requires hardly any kindling to start and burns for hours without replenishing.

In spite of constant admonitions, there will be the usual last-minute shoppers again this year. It may be of some assistance to them if I suggest the theater coupons, obtainable at the BIRMINGHAM THEATER as a gift which would be appreciated by everyone. These coupons can be used at several of the downtown theaters as well as in Birmingham. No shopping is necessary for this gift—not even for a card. The coupon books come attached to an attractive Christmas card—envelope and all.



Perhaps Santa can't afford a new fur coat this year, but MATTHEWS can make the old one over to look like new. Smart fur capes and muffs can be made from that old coat for wear with tailored coats or with a velvet evening wrap. The cleaning and sizing of your furs is done right at the store to insure proper care.

CONTRACT BRIDGE

Written For Central Press and The Birmingham Eccentric

By E. V. SHEPARD

FAMOUS BRIDGE TEACHER

PICKING THE BEST RESPONSE

THE DEFENDERS of America's cup do not spend all their time on subjects relating to the big race, as the following hand shows. It appeared the last week in June, between trial races.

North: ♠ J 10 9 8 6 ♥ 8 6 5 4 ♦ 9 7 5 ♣ 6
West: ♠ K Q 5 2 ♥ A Q 9 ♦ A 10 4 2 ♣ 8 5
East: ♠ A 7 4 ♥ 3 2 ♦ J 3 ♣ K Q 10 9 4 2
South: ♠ 3 ♥ K J 10 7 ♦ K Q 8 6 ♣ A J 7 3

Bidding went: South, 1-Club; West, doubled, hoping for a major suit call; East, 2-Clubs, which did not look at all favorable to the doubler; West, 2-Spades; East, 2-No Trumps, to see if his partner held at least two Clubs to lead; West, 3-No Trumps, with neither side vulnerable.

South hardly knew what to lead. Certainly he had no idea of assisting the declarer by leading a club. Finally South led his J of hearts, as the one thing which would be least liable to do harm. Dummy was in with the Q.

East saw that South could not have clubs stopped more than twice, even if he had all five missing from those held by dummy and declarer. The eight of clubs was led from dummy, and allowed to run. South's J won the trick, and the 10 of hearts was led, removing the Ace from dummy. The declarer felt positive that South had only four hearts. First, because he had not bid that suit and, second, because North had started a plain-suit echo, by playing the 6 to the first trick, as his second highest card in hearts. This was confirmed when North played his 5 on the second heart trick.

The last club was led from dummy, and overtaken with declarer's 9, making it useless for South to withhold playing his Ace. Having won his second defensive trick, South took his K of hearts. When North played his 8 it said plainly as possible that he did not hold the missing Ace of spades, even had not the declarer's play made it evident that East must hold the missing Ace, or he never would have bid no trumps, nor played as he had done.

Having taken his fourth defensive trick, by playing off his last heart, South led his K of diamonds, hoping to win the setting trick with his Q, but the defenders were doomed to disappointment. All they won were two club tricks and two heart tricks. The declaring side won four club tricks, two heart tricks, one diamond trick and two spade tricks, finally having to discard a good spade, left over in dummy. It was odd bidding, but no trumps was the only game-going call open to East and West.

OFFICERS CHOSEN BY K. OF P. LODGE

Caputo Elected Chancellor-Commander; Public Installation Ceremony Planned

Don Caputo was elected chancellor-commander of the Knights of Pythias Lodge No. 149, at the annual organization meeting Tuesday evening. He succeeds C. C. Hoover, who was named master of work and alternate representative to the Grand Lodge.

Other officers were chosen as follows:

G. A. Shattuck, vice-chancellor; D. W. Symons, prelate and representative to the Grand Lodge; T. C. Hoteling, keeper of the records and seal; Carl Symons, master of finance; D. A. Parks, master of the exchequer; Floyd Babcock, master-at-arms; Garner Miller, inner guard; Dale Carter, outer guard.

George A. Newman was elected installing officer, and preliminary arrangements were made for a public installation ceremony to be held some time in January.

Tuesday's election was followed by a banquet and entertainment program furnished by members of the lodge.

Birmingham Theater

Zane Grey's "Wagon Wheels" and "Big-Hearted Herbert", starring the Detroit film contest winner, Patricia Ellis, will comprise the double-feature program opening today at the Birmingham Theater and continuing through Saturday. Randolph Scott has the leading role in "Wagon Wheels", and Patricia Ellis will be supported in "Big-Hearted Herbert" by Guy Kibbee and Aline McMahon.

The change of program on Sunday will bring Cecil B. DeMille's epic "Cleopatra", starring Claudette Colbert and Warren William, and "The Age of Innocence", with Irene Dunne and John Boles. This program will continue through next Wednesday.

"Judge Priest", Will Rogers' latest starring vehicle, is scheduled for half of the double bill starting Thursday, Dec. 13, it has been announced by Howard C. Holah, manager of the theater. In conjunction with this program, advanced students of the Marjorie Hallick free dancing school will appear in a brief revue at the performance Friday evening, Dec. 14.

New Version

The curfew tolls the knell of parting day.
A line of cars winds briskly o'er the lea.
A pedestrian plods his absent-minded way.
And leaves the world—quite unexpectedly. —Exchange

Wellington, capital of New Zealand, has operated its own milk distribution plant for 15 years.

La Douceur's Salon
NOW
Modern Beauty Shop
Same Management

THE IDEAL GIFT
Give HER What She'd Like to Get!
Something to Wear
Hosiery, lingerie, etc.
HOSE SHOP
FIRST STATE BANK BLDG.
N. Woodward near Maple

SHAIN'S DRUGS
Established 1906
Still Serving The Principle That There Is No Substitute For Genuine Service And Quality
Phone 61
MAY WE SUGGEST.....?
If you'll drop into our store this week-end, you'll find several answers to questions about what to give this Christmas. No matter what the age range (from baby to the grandparents) we believe we can suggest something appropriate, useful and sufficiently different to make the gift really welcome. We invite you to come in and "look around". You'll probably enjoy the visit and quite possibly you'll find that you also did some advantageous shopping for yourself.
. . . . and may we also suggest that other stores and shops in Birmingham are really making a successful effort in providing you with practical gift values . . . so that the "Shop in Birmingham" habit is painlessly easy to acquire this year.

WEEK-END SPECIALS

Brooms 29c

LIZZIE-SAVE SOAP
QUICK CLEANER . Qt. Bot. 2 for 25c
Makes laundry work easier
NO. 1 DIAMOND BRAND
WALNUTS . . . . . lb. 23c
LARGE WASHED
BRAZIL NUTS . . . . . lb. 21c
KIRK'S COCO HARDWATER
CASTILE SOAP . . . . . 6 bars 29c
CHIPSO – Large Pkg. . . . . 2 for 29c
P & G — & CRYSTAL WHITE
SOAP – Giant size . . . . . 6 for 27c

ONE CENT SALE
FULL-SIZED PACKAGE
dreft for 1c
ends your washing troubles
WITH PURCHASE OF ANOTHER PKG. FOR 15c

10% Discount — will be given on all RICHELIEU Canned Goods (6 can lots) from now until Dec. 24th.

CHOICE STEER
ROLLED ROAST BEEF . . . . . lb. 32c
BABY BEEF
POT ROAST . . . . . lb. 17c
GENUINE SPRING
LEG O LAMB . . . . . lb. 19c
FANCY ROASTING
CHICKEN . . . . . lb. 26c
HI-GRADE
PORK SAUSAGE – Lb. Pkg. 18c
ARMOUR'S STAR
BACON – Sliced . . . . . lb. 31c

Birmingham Fruit Co.
DELIVERY SERVICE
PHONE 65 124 N. WOODWARD

ECCENTRIC WANT ADS
GET QUICK RESULTS