

There are many, many types of thinking going on in this world of ours. Many different opinions have been invented for certain questions—religion, for instance, offers a variety of solutions to the question "Who Am I?" Can there be so many truthful answers to a single question, each of them right?

FIFTY-EIGHTH YEAR—NO. 50

BIRMINGHAM, OAKLAND COUNTY, MICHIGAN. THURSDAY, MARCH 19, 1936

\$2.00 PER YEAR—SINGLE COPIES 5c

Excentric

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Gar Wood

It's Another Gar Wood Spring
Over half of the new homes (costing \$7,000 and more), built in Detroit and Birmingham last year, were air-conditioned by Gar Wood.
This year the demand is even greater. Inspect the new homes now being built in Birmingham and you will see they are being equipped with the Gar Wood system.
The reason is plain. Owners say Gar Wood oil heat costs less than coal. And with this outstanding economy you get those priceless aids to health and luxury: filtered air—humidified air—perfectly uniform air—conditioned air—automatic comfort all the year.

FHA MORTGAGE PLAN LAUDED

Underwriter Cites Rarity of Defaults Under The System

The soundness of the Federal Housing Administration's 3-1/2% Mortgage System is indicated by a recent report. According to the chief underwriter for New Jersey, "It is a matter of pride to the Mortgage Risk Department that to date there have been but six cases defaulted in monthly payments, which represents one-twentieth of 1 per cent of the number of cases on which insurance has been passed on loans granted."

"Statistics of the mortgage companies of this country show that 5 per cent of their mortgages have gone to foreclosure annually. All of this is indeed proof that the system in use by the Federal Housing Administration is proving its efficiency and perfection. Originally 20 cases were in default. This number has been reduced to six through the effort of the Mortgage Risk Department. None of these are more than three months behind, and we do not feel that any of them will be finally lost.

"It has been particularly noticeable," he stated "that we are having a decreasing amount of trouble with new construction, inasmuch as the contracts have followed our suggestion and have brought their construction up to what we consider a standard type.

USED CAR FIELD ACTIVE FOR CHRYSLER DEALERS

The special activity in the used car field shown by Chrysler dealers lately has brought good results and the situation is generally satisfactory. According to Mr. Frazer, vice-president, Chrysler Sales Division, dealers used cars have new life in that the public is offered an unusually wide range of selection of excellent transportation at real bargain prices.

'My Country, 'Tis of Thee'...

IDEALISM VERSUS REALISM

Another European War?
Standing astride the neck of the German people, with a torn treaty in each hand—the Versailles and the Locarno—is Herr Hitler, the Reichsfuhrer. With the record of deliberate violation of the agreements made by Germany in those treaties, he brazenly invites Europe to a new war to join with him in a twenty-five year peace treaty.

America's Picture of Hitler

He has trampled under foot all the institutions. He is absolute ruler in fact if not in name. He has made slaves of a people who had just begun to organize free and representative government. He has trampled on religious freedom. He is a murderer. His personal courage is of a kind which his methods utterly heartless, ruthless and unspicable. How does he dare challenge the world?

Hitler knows England is no longer an agricultural country but a manufacturing country. She must have a market for her goods and a source of food supply for her people. Germany was both before the war, but broken Germany cannot be either. Therefore, Hitler knows England will not permit Germany's destruction in any effort to enforce the treaty terms. He knows that strong Germany is a strong buffer to Communistic aggression, and that a union with Austria would make her still stronger. He knows that all the world knows this, and he bets on it, if not to raise their support, yet to gain their "hands off" policy. He knows that France's treaty with Communism is a bitter pill to her former allies.

Germany's Picture of Hitler

At a time when the fall force of the Versailles treaty not only was ruining Germany economically, it had made her a nation of slaves. Hitler denied in soul at the table of the League of Nations while the yellow races and the blacks of Africa were admitted, not only had she lost the war she had lost her colonies, her continental territories had been divided, her great army and navy had been destroyed; her merchants fleet all but wiped out. She had been added with invisible indemnities; and worst of all, their great Hohenzollern dynasty which had brought the German states out of chaos into a consolidated glorious powerful empire, both feared and respected, not only had led her to defeat but had deserted her. In her hour of distress William II had not, like the hated Napoleon, stayed with his army and suffered capture and imprisonment, but like a common criminal had streaked out of the country in the dark of night, and while they were suffering hunger, poverty and disgrace, he was living in luxury just over the border out of reach of the Allied armies.

In the brood of sons of that reputed heroic family there was not one who even lifted his voice in any effort to lead her out of her trouble. Her great nobles and governing aristocracy, be fore whom, cap in hand, all Germany had bowed in sublime faith in their wisdom and efficiency, had either left the country with their money or gone into domestic seclusion. While Germany had had Wilson's Fourteen Points as harbingers of a new world of peace and good fellowship between nations, of aid and success from Wilson's great store of American wealth, of future prosperity and happiness, America had refused to ratify the Versailles treaty which Wilson had signed, repudiated Wilson's idealism and withdrawn her troops and left Europe to her own resources to take care of Wilson's baby League of Nations, best they could. Germany was broke and without friends—an outlaw among nations.

Then came Hitler, at that time utterly unknown, not even a German citizen, apparently nothing but a political crank, a beer-tavern rowdy whose agitation got him into a prison, Germany was dead were alive. They made dynamic followers of beer-hall leaders, and in an incredibly short time he stirred Germany out of her stupor. He induced Germany to stop paying indemnities; he convinced her to get into peace; he repudiated the treaties. He figuratively thumped his nose at the powers and made them like it. His methods were ruthless, horrible and unspicably cruel, but they have made a new Germany. By erasing old sectional lines and redrawing it has wiped out Germany's great stocks of weakness and domestic quarrels. He has trained and made strong the youth, has built up and craved tenement slums and built new sanitary houses, (with American loans for he sure). He has regained German coal and iron land, rebuilt her economies and rebuilt the German merchant fleet until it is now larger than that of France.

FIRE LOSS FOR FEB. IS \$9,875

Damage To Colburn Home Accounts For Greatly Increased Amount

Fire Chief Vern Griffith has just recently submitted the February report of the department to the city manager. Fourteen silent alarms and one general alarm were turned in during the month, the total estimated loss as a result of the fires was shown as \$9,875. While this report compares unfavorably with the January record, which listed only ten silent alarms with a \$40 loss, it should be remembered that the blaze which destroyed the Colburn home during the latter part of February, accounted for a large part of the loss. The local fire fighters were, in no way, responsible for the damages incurred at that fire inasmuch as they were not notified of the blaze until the home was almost destroyed.

McLEAN CHAIRMAN OF ARMY DAY PROGRAM

Colonel Angus McLean, one of the leading members of the medical profession in Michigan, and commander of a medical unit of the United States Army that served in France during the World War, has been appointed Michigan chairman of arrangements for the observance of Army Day, Monday, April 6, by Col. E. M. Stannard, Detroit, chairman of National Defense.

FREE INSPECTION FOR TOURING BUICK OWNERS

An addition to the Buick owner service policy, designed to permit an owner who may be touring or who may permanently change his address during the first 1,500 miles of driving to secure the usual 500-mile and 1,500-mile free inspection and adjustment from any Buick dealer in the United States, was announced today by the Buick Motor Company.

You're Invited Sunday Afternoon

This attractive four bedroom Colonial home, designed by John B. Gay, built by C. C. Wagoner, modern in every sense of the word, open for final inspection Sunday afternoon, from two to six.

Come and see for yourself what a surprising amount of modern home you can get for your dollar today.

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Landscape Architect
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STATEMENT OF CONDITION as of March 31, 1936

ASSETS	
Cash on Hand and in Banks	\$ 704,137.41
United States Government Securities	262,202.13
Other Bonds—	
Railroads	56,114.90
Municipal	153,996.09
Industrial	172,395.78
Canadian Provincial	30,200.00
Canadian Government Bonds	9,776.90
Utilities—Operating	263,602.03
Loans and Discounts—Secured—(Secured by adequate listed collateral)	59,726.18
Loans and Discounts—Unsecured—(To Birmingham Individuals, Business Enterprises, and Corporate Units of Oakland County)	26,714.30
Real Estate Mortgages—(All on Improved Birmingham Property)	186,695.81
Overdrafts	178.04
Federal Reserve Bank Stock	3,450.00
Accrued Interest of Bonds Purchased	2,132.86
TOTAL ASSETS	\$1,931,262.43
LIABILITIES	
Capital—	
Common Capital Stock	46,000.00
Preferred Capital Stock	54,000.00
	\$ 100,000.00
Surplus Fund	20,000.00
Undivided Profits—Net (not accrued)	70,087.48
Dividends Unpaid	42.25
Other Liabilities (Federal Tax and Expense Checks Outstanding)	492.73
Deposits—	
U. S. Government and Other Public Deposits secured by Pledges of U. S. Bonds and Other Securities	\$ 404,481.31
Other Deposits	1,324,405.85
Certified Checks, Cashier's Checks, and Bank Money Orders Outstanding	11,752.81
	1,740,639.97
TOTAL LIABILITIES	\$1,931,262.43
THE ABOVE STATEMENT IS CORRECT.	
CHAS. E. JAMES, President.	
DIRECTORS	
MONTGOMERY WHALING CHANCEY NIXON ERNEST W. SEASHOLE	JOHN E. MARTIN H. E. EDWARDS A. C. WERMUTH
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