

A man with a 100 per cent conviction is not found in every city block. I know a few chaps who would not do a single thing to hurt the person or property of another man who are not members of the clergy, either. Would that there were more of them in a world andly needing up-standing character.

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PART TWO

BIRMINGHAM, OAKLAND COUNTY, MICHIGAN. THURSDAY, MARCH 26, 1936

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WASHINGTON LETTER

PRESIDENT'S TAX PLAN PREDICTED IN CONSULTING ENGINEER'S BOOK

By Special Correspondent
WASHINGTON—President Roosevelt's new tax plan has aroused a sudden interest around the capital in a little book called "Brass Tacks," by David Chasman Coyle, a well-known consulting engineer. The reason for all this attention is that in it, Coyle forecasts the president's surprising proposal to tax undistributed corporation profits instead of income. Writing to explain how to make the capitalist system run in an age of plenty, he assails the corporation reserve as the "grandfather and president" of the "Boostraps Club" and contends that its accumulation accentuates both the upward and collapse of the business cycle.

It is Coyle's theory that by taxing undistributed profits instead of income, the president is instituting a national policy of saving money for the day's demand. He says, "It is not capital, nor for labor, but for buyers to carry away the goods." To carry out such a program, old age pensions, unemployment and health insurance, which diminish the need for thrift, and heavy income and inheritance taxes to reduce the flow of money in circulation are necessary, he believes.

Recent studies by the Brookings Institute on the distribution of the national income and the formation of capital tend to confirm Coyle's theories. President Roosevelt is known to have read the book and to have recommended it to friends.

CONTINUED disagreement among the president's advisors on housing appears to have made the prospects for any but a limited program from this session of Congress very small. The disension, brought to light when the Central Housing Committee, appointed to work out recommendations, handed its reports differing as to the extent of federal participation and the site of subsidies, in its wild as the task of a housing program to stimulate the hard-hit construction industry.

Public housing advocates led by Senator Robert Wagner of New York want a permanent U. S. housing authority with power to make capital and annual grants for low-cost housing and slum clearance, and to construct federal projects where localities are unable to do so themselves. They point out that about 70 per cent of city wage earners have annual incomes below \$1500, with a median of \$959. Adequate housing for this group cannot be provided by private enterprise, and require a subsidy of 40 to 60 per cent.

Such subsidies are defended on the grounds that housing is an economic long-range means of reducing unemployment in building and heavy industries, that it means large savings to communities through reduction of crime and disease, and that it would avert the growing housing shortage which means higher rents for everybody.

PRISON HEAD GIVES SPEECH

Captain Edward Dennison Talks To Rotarians On Penal Ways

Handling prisoners, young and old, and the functioning of penal institutions was the subject of an intensely interesting speech given by Captain Edward Dennison, Superintendent of the Detroit House of Correction and a member of the Plymouth Rotary Club, at the Monday luncheon of Rotarians here, held at the Community House. President Edward H. Laird was in charge of the session and introduced the speaker.

Captain Dennison, who started as a shotgun guard in a Missouri prison over 30 years ago, and has been connected with penal work ever since, stated that the Detroit House of Correction is unique in that it houses prisoners of both sexes from Detroit, Wayne County and the state at large. He pointed out that the institution is entirely self-supporting, raising its own fruit and vegetables on the large farm that is part of the prison. In the building, prisoners must work if they wish to eat. Captain Dennison stated, adding that results in the loss of privileges and time off for good behavior.

Stating that he does not believe there is such a thing as a born criminal, Captain Dennison pointed out that his prisoners, who are in many cases as they received proper treatment at home, begin their work at the factory. Prisoners must work if they wish to eat. Captain Dennison stated, adding that results in the loss of privileges and time off for good behavior.

Erskine to Close Town Hall Season Wednesday, Apr. 1
John Erskine, famous writer, composer, pianist, and authority on such famous sirens of history as Eye, Helen of Troy and the Queen of Sheba, will close the 1935-36 Theatre Wednesday evening, April 1. Mr. Erskine's original engagement was Nov. 6, but he was seriously injured by a automobile crash on his way to Detroit less than an hour before his lecture program in his Detroit lecture will be the first and only one permitted him by his doctor since the accident.

The "Influence of Women and the City" will be his subject. Speaking of her work on the same name, the Chicago Daily News says: "A book that makes a profound sound in the eyes of Mr. Erskine must be a brave man!" Besides being author of such famous books as "The Private Life of Helen of Troy," Mr. Erskine is a distinguished composer. A pianist of concert caliber, he appeared at Orchestra Hall last year at the Detroit Symphony Orchestra.

Weekly Program Of Christ Church Cranbrook Given

The Christ Church Cranbrook sermon next Sunday morning at eleven o'clock by the Rev. W. Hamilton Aulenbach will be on the topic "Is There a Need for a Protestant Confessional?"

This is an attempt to answer a very controversial question which crops up often in Protestant circles every so often. On Sunday evening at the young people's meeting with supper at six o'clock, there will be a tour of the church conducted by the vergar, Mr. Andrew Williams. The wood carvings, the frescoes, the art treasures, all will be shown and explained in detail to the young people assembled.

On Wednesday evening, April 5, at eleven o'clock in the morning, the most colorful, it includes in addition to all the choirs, some one hundred twenty voices, all the boys and girls of the church school. Each person in this procession carries palm leaves. Hymns, "Ride on, Ride on in Majesty" and "All Glory, Laud and Honor" will be sung. The sermon will be on "The Fickleness of Humanity" and the preacher will be the Rev. W. Hamilton Aulenbach.

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METHODIST CHURCH SERVICES ANNOUNCED
Lenten Services
A week of special Lenten Services will be held at the First Methodist Church, beginning Monday evening, March 30. Guest speakers will include the Rev. I. Lord, of Martha Holmes Church, Detroit, on Tuesday evening; the Rev. Dunning Idley, of Central Church, Pontiac, on Friday night; and the Rev. Floyd Sullivan, of Wilson Avenue Church, Pontiac, on Thursday night. Mr. Sullivan spent twenty-five years in history as such famous sirens of history as Eye, Helen of Troy and the Queen of Sheba, will close the 1935-36 Theatre Wednesday evening, April 1.

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QUESTIONS THAT ARE ASKED ABOUT BANKING

Why do Banks make charges on some checking accounts?

Banks make service charges on checking accounts when the balances are not sufficient to enable them "to pay their own way." This is done to prevent such accounts being handled at an operating loss. Banks seek to earn their operating expenses by loaning and investing the funds entrusted with them. When a service charge is made it is usually dependent on the balance and relative activity of the account.

In other words if an adequate balance is kept in proportion to the number of checks written or deposits made its earnings may cover the cost of servicing the account. The money which your account earns for the bank is applied on the cost of check books, signature cards, deposit slips, other supplies and necessary time and expense of handling your account. If your balance does not earn enough to pay the actual cost of handling, a moderate service charge may be required.

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