

# HOUSING OF LAWS BLAME ON OLD ERROR

Economically, society is paying the penalty for a past mistake in the housing problem confronting communities today. Raymond E. Foley, housing administrator for Michigan, declared Monday evening in an address at the Community House, under auspices of the Birmingham League of Women Voters. Mr. Foley's subject was "The Challenge of the Housing Problem."

"The challenge, which is a general one, is to provide a 'decent' dwelling, which the average man may own and which will come within his economic range," said Mr. Foley. "It is a past mistake, it was a serious error, but quite a general one, as in the same situation in other communities at the present time. The trouble has been that until now we have not studied the question. We drifted into the present situation and laid the responsibility at the door of the depression. But the fact that we drift aimlessly into this housing difficulty, has produced a serious trap."

**Unproductive Property**  
"Farms, which were productive, have been taken out of production into unproductive subdivision property. Money has been spent in the effort to get out of the trap, and no returns have been realized."

Modern society's two greatest errors in the past relate to the housing situation. Mr. Foley in his address outlined the causes of the effort to build up cities too rapidly, speculating and building houses in excess of the demand, and selling them on land contracts. "The weakness of the land contract system," Mr. Foley explained, "was that the builders could not wait for the money, so they had to discount the value of the house, sometimes as much as 30 percent. As a result, house owners have been unable to get out of the '95000 for a house in 1928, which could be repaid with the same amount of money."

**New Mortgage Plan**  
Among the merits of the Federal Housing System as enumerated by the speaker in his address, that under the new system, mortgages could be made for only five percent of the value, as a today mortgage can run for a longer period, and can amount to as much as 80 percent of the value, affording greater protection against foreclosure.

"One of the greatest achievements of the National Housing Act has been to restore the confidence of the people in owning homes," Mr. Foley declared. "It has been successful also in raising the standard of living of the people. During the three years the Federal Housing Administration has been functioning in Michigan, there have been \$50,000,000 worth of mortgages insured, according to the speaker, and not one foreclosure up to the present time. Of the 15,000 or more families buying homes under the government system, there have been only about 100 delinquencies, and those were of short duration, the State Administrator said.

The administration operates on the basis that no man should pay more for his home than 2 1/2 times his income. Mr. Foley said the value of a home depends upon the zoning restrictions of the locality and not upon the building itself, the audience was told.

**WE HEARD IT SAID BY—**  
—Carl A. Strand, of Adams road; "Texas, where I recently spent several weeks, is a great country, and opportunity of many kinds seems at hand. Its great resources are still undeveloped, and prophecy that good business conditions will predominate there for years to come."

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Air Conditioned and Oil Heated Boarding and Conditioning

No sick dogs or dogs with any kind of disease accepted

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Joan Manning  
1-Lb. Boxes 2-Lb. Boxes 5-Lb. Boxes  
50c a lb. and up

### SHAIN'S

# Bloomfield Village Home Sold

This typical New England home is the new residence of Mr. and Mrs. James H. Gilchrist, located at 722 Overhill Road, Bloomfield Village. Mr. and Mrs. Gilchrist will spend Christmas in their new home. Snyder, Buck & Bennett were the selling agents.

# BITS OF BIRMINGHAM

**Have you seen this year's Municipal Christmas Tree, located in the center block between the City Hall and the Baldwin Public Library? That grand old pine tree is covered with lights of every color and, in the language of a high school sophomore, "looks marvellously swell." You may remember that the original lights were given to the City by Mrs. William R. Yaw, daughter of the late Senator James Couzens.**

**Reverberations of criticism directed at the City Commission last week are quieting for the time, president of the Birmingham Retail Merchants Association, when he questioned the advisability of the City making its purchases direct with manufacturers, are being heard. Mr. Kurtz's presence as spokesman for local retailers was caused by the City's purchase of a truck from the yellow Truck & Coach Co., lowest bidder. Bids for the one and a half ton truck involved ranged from \$1,143.42 to \$1,370.86. The second lowest bid was \$1,268.09, put in by the Oldershaw Motor Sales, on a Dodge truck.**

**Into the Eccentric office this week, came the following note, which was written it factiously against himself "A Communist."**  
"For years the hills around the Birmingham Golf Club have rung with the merry laughing of the Village Children through the winter season. This year this merriment has been silenced by the pong of the guns of the stray stragglers. These sportsmen have taken all necessary precaution so as not to harm the youngsters by putting up signs saying "danger." Is your youngster old enough to read?"

**City Commissioners Monday night discussed the parking problem on Lakeside Drive, next to Quorton Lake, when too many automobiles are located there, raising this question: "What will our fire department do to get their apparatus through that area, when the roadway is blocked so heavily with skaters' cars?" City Police John P. Hackett will probably be directed to eliminate parking there, or at least require that it be on one side of the street only.**

**Crippled children from various sections of Oakland County will be given their annual Christmas party by Birmingham Rotarians next Sunday afternoon at the Community House. Each Rotarian has been assigned a child for the "turkey" and the trimmings dinner that will be provided. Gifts will be presented to each child.**

**Yesterday's snow and sleet storm presented ambulancing problems to all who ventured upon local streets. City employees were busy removing the blanket of snow from the downtown section. Motor people balked about it, though stepping on eggs. No injuries were reported by local police.**

**Birmingham's police cars may have sirens installed on them, if those engaged in the work of selling papers included William Howing, president of the Boy Scouts of America, and other Rotarians, Glenn Allen, Arthur Green, James J. Kelly, Arthur Howing, president of the Boy Scouts, Jack Boomer, Ernest Kurth, Henry Timm, George Scott, Roy Montgomery, John H. Taylor, William Green, Charles Holmes, Oscar Richards, Clare Cummings, Wiley Groves, Edward M. Laird, Mr. Howell, S. O. Wylie, Bell, Donald C. Egbert, Donald S. Bell, Raymond Peck, Merritt Olson, Richard Dewey, Earl Bion, Lloyd Smith, Robert Dunn, Walter Benetor, Arbon Dennis, Charles H. H. Taylor, H. Taylor, Clifford Hunt, Clifford Bingham, Henry Johns, John B. Camp, Jr., Robert D. Samuels, Ed. Howler, Leo Steers, Raymond Spencer, Leroy Weier, C. B. Lewis, Dr. N. T. Montgomery, John H. Taylor, Groves, Joseph Grinnell and Manley Bailey.**

**Traffic Warnings**  
At a conference of traffic experts, it was pointed out that "more warnings and fewer arrests" was the goal. "Perhaps an acceptable compromise would be fewer warnings for warnings, or arrests."—New York Sun.

# HIGHLIGHTS OF PREROLEY DESCRIBED

(Continued from Page One)  
out selling papers all day and was going to leave the dinner in totals for the day. I said "Bill, Bill, go to it," and he did. We knew he was doing fine and along about mid-afternoon had \$86.00 in his credit. But when we all said, "Bill," so and so "has you beat," Bill grabbed that paper bag and started out all over again. How the boy gathered them in. He turned in \$108.45 for Birmingham children.

**Gift Of Check**  
A large car with a very gracious lady topped the parade. It was Woodward and Maple. Charles Coburn had the corner, and things had to be moved. The car was Charlie, when, as he stepped up to the big car, a check was handed to him and he drove off. After taking one look at the check, Charlie fairly flew to the (to be) hoodlum. He was his face beaming when he came in the door, and was he elated to inform motorists, ready to be presented! I wish I might mention the donor of such a grand gift. It is her kindness, how that thrill started all over again. We went on and put the five way over the top. Sheridan, Howell Johnson and Rice Howard didn't do any entertaining Saturday night. Rice was just a good old hauler dimes and nickels over to the bank. Howard and Ted had so much to do that they couldn't see the people thought they were the morning and afternoon day. I bet Ted had a good time. Thanks for all that you gave Ted and Howard.

**In the making of the veterans' parade, there were some 200 at the headquarters in large numbers, and did they work! They about the time they were called to a day, along came the postal employes of Catholic Society. Masons, private citizens, service clubs. Just when we thought the supply of workers was getting low, the fire department came in, went the day, and the never-ending supply of Goodfellow.**

**More Cheerful Givers**  
Aldolph Moulthrop, Ralph Moulthrop, Howard Wendell and myself started out on a round trip to the city. They thought they hadn't given enough already but one gives until it hurts. The first one was, and the first one to see us, was our good friend George Averill who looked at our door just in time. But he had to be good himself. With us, so we took a very cheerful attitude toward a large group of workers. We saw and George gave in, pushing a nice sized check through the mail box door. The first donor was George. You don't know how that gave us the incentive to go and give. The larger donation was given public recognition and praise. The spirit of appreciation was authorized.

**The knights of old took to travel, and they did. They were for miles to perform some worthy act of charity. They were for miles to perform some worthy act of charity. They were for miles to perform some worthy act of charity.**

**LUTHER HEACOCK LAWRENCE HULBERT ARTHUR J. KANE WILMER E. MOODY FRANK S. PACKARD ROY A. TAYLOR**

**By JOHN E. MARTZ, Mayor**  
The sale of the Christmas Club, with the president serving as general chairman, was a success. A. Howard, general president, was in that capacity for this year's sale. Assisting with the general arrangements were: Edward D. Crull, Ray A. Palmer, Howard Johnson, Mr. Olsen, Austin Parks, Ralph Moulthrop, Ralph W. Bricker, Austin Parks, Howard Wendell, J. H. Sheridan, Ted Ashley and others.

**Those engaged in the work of selling papers included William Howing, president of the Boy Scouts of America, and other Rotarians, Glenn Allen, Arthur Green, James J. Kelly, Arthur Howing, president of the Boy Scouts, Jack Boomer, Ernest Kurth, Henry Timm, George Scott, Roy Montgomery, John H. Taylor, William Green, Charles Holmes, Oscar Richards, Clare Cummings, Wiley Groves, Edward M. Laird, Mr. Howell, S. O. Wylie, Bell, Donald C. Egbert, Donald S. Bell, Raymond Peck, Merritt Olson, Richard Dewey, Earl Bion, Lloyd Smith, Robert Dunn, Walter Benetor, Arbon Dennis, Charles H. H. Taylor, H. Taylor, Clifford Hunt, Clifford Bingham, Henry Johns, John B. Camp, Jr., Robert D. Samuels, Ed. Howler, Leo Steers, Raymond Spencer, Leroy Weier, C. B. Lewis, Dr. N. T. Montgomery, John H. Taylor, Groves, Joseph Grinnell and Manley Bailey.**

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# CAPACITY AUDIENCE GREETS CHOIR

(Continued from Page One)  
Bishop, as he lowers the raised Cross and elevates it again." And from the audience, came a burst of applause at the conclusion of the program in the spirit of appreciation rather than reward.

**Non-Ecclesiastical Music**  
"Christmas Night" was noteworthy in three respects. It is dedicated to Dr. Alexander; the words are lovely, and the organ-like effects obtained by the choir were inspiring. A lovely contrast to the organ tones were the soprano soloists, who sang the "Carol of the Shepherds" and the "Three Kings." The organ accompaniment, edited in this presentation by Walter Damrosch, was particularly noteworthy in the "Carol of the Shepherds." The organ accompaniment, edited in this presentation by Walter Damrosch, was particularly noteworthy in the "Carol of the Shepherds."

**Others Win Awards**  
Certificates for meritorious services on the football squad for 1937 were awarded to William Robinson, Jack Seagrav, Ted Miller, Ed. Howler, Horace Collins, Frank O'Donnell, Don Patterson, Adolph Bruckner, Ed. Howler, Frank O'Donnell, Paul Pollock, George Forester.

**Standings in Baldwin Hockey League**

Varsity Club	1	1	2
Americans	1	0	2
Wings	1	0	0
Rangers	1	0	0
Blackwicks	1	0	0
U.S.	1	0	0

**Shopping For Christmas Is a Pleasure at SHAIN'S**

**PARKER VACUUMATIC FOUNTAIN PENS**

Hold 100% more Ink than any Sac Pen - No Sac to Rot - No Valves to Corrode - Cannot Break.

\$5.00 \$7.50 \$8.75 \$10.00

Pencils to Match

**Toilet Sets - Brush, Comb and Mirror**

Insensitive, But Useful and Decorative

**LOVELY COMPACTS**

Single, Double and Triple - Lipsticks - Colors for Daytime or Evening wear

**BATH POWDERS - BATH SALTS - SACHETS**

ATTRACTIVE STATIONERY

At Popular Prices

**Bunte's Hard Candies**

Assorted Chocolates

Mixed Nuts

No Peanuts Lb. 79c

**LEATHER GOODS**

KEYTAINERS - With Pocket for Driver's License \$1.00 up

BILLFOLDS - Zipper Closing \$1.00 up

CAMERAS - Eastman Box and Folding \$1.00 up

XMAS TAGS - SEALS AND WRAPPINGS

**SHAIN'S DRUG**

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# LABOR TROUBLES DELAY PROGRAM

Because labor troubles have delayed its production, the Basketball Program will not be on sale until Friday, Dec. 17.

**CLASS STUDIES PROBLEMS IN LIFE OF CHILD**

In accordance with plans of the present school system under the administration of Superintendent of Schools Howard D. Crull, an activity of interest to both parents and educators in the University of Michigan course, conducted at Baldwin High School Tuesday afternoons from 4:15 to 6:15 p. m.

**LIST OF 1937 'LETTER MEN' ANNOUNCED**

(Continued from Page One)  
Carlyle, Bob Adams, Charles Fiske, Bob Bolton, Frank O'Donnell, Francis Rehm, Phil Pollock, Duke Patterson, Tom Hoover, and George Forester.

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# CHURCHES TO MARK ADVENT OF CHRISTMAS

(Continued from Page One)  
Joan McKay, Patricia Hempstead, Betty Lee, Janis Shoop, Ed. Wendell, Tommy Walker, David Ballentine, Billy Brumbaugh, Louis Farquhar, John Smith, Richard Kearns, Beverly Jill will portray Mary, the Mother; and Billy Barnes, as the infant Jesus.

**To Pass Manger**  
During the service, Virginia Fellows of St. Paul's will sing a solo, and a solo part by the Carolee Hymn will be sung by Carolee Hymn. The congregation will sing "The Christmas Carol" and "The White Girt" will be presented by the choir and soloists. The gifts are mainly for small children confined in Oakland County Hospitals and are distributed at the Christmas parties given by the institution. There are also a number of gifts usually provided for the members of the staffs at the hospital.

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