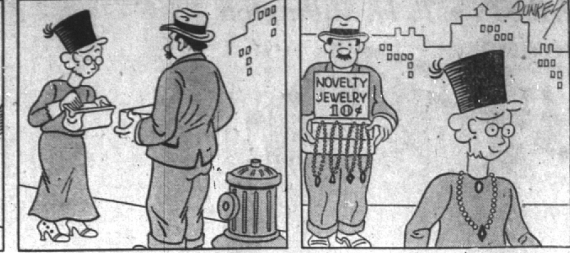
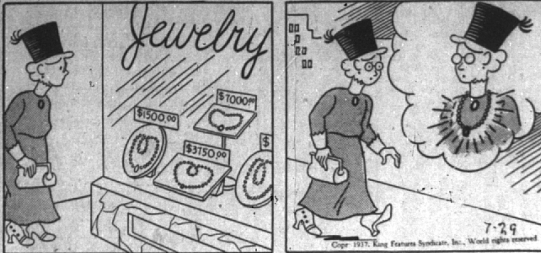


Matilda



NATIONAL NOTES ON REAL ESTATE

By Herbert U. Nelson (Secretary, National Association of Real Estate Boards) By mail from Paris, where Mr. Nelson, and Robert B. Whitaker, Kenosha, Wisconsin, vice-president of the Association, have been attending the Conference:

What is best for family life should be the governing principle in all housing and town planning activities in the future. This was the distinct key-note which ran through all the discussions at the International Housing and Town Planning Congress just concluded in Paris, with nearly a thousand delegates from twenty nations participating.

A meeting of mayors of cities was held concurrently and these were made part of the Congress. Proceedings were conducted in English, French, and German but ingenious translation devices and printing of advance reports made free discussion practicable.

That the needs of a family for elbow room in which to live and grow should have first consideration was brought out sharply in the discussion on "Vertical or Horizontal Building" (single vs. multi-family dwellings) and in reports submitted by twelve nations on this subject. Most thorough of these was the study made for England by John Dower, M.A., A.R.E.A., A.M.P.T.L. (the initials are correct) in which he found that cottage homes are not only better but cheaper. His cost figures showed that families could be housed in living units consisting of 3 rooms with bath, including necessary land, at the following prices: Cottages, \$1,900; 4 story flats, \$2,600; 10 story apartments, \$2,900. These are of course minimum accommodations. The British report stresses that cottages not only cost less than apartments but also give greater privacy, a chance for a garden, less of the stair-climbing which keeps people indoors, and better light and air. It is urged also that if high urban land values compel dense multi-family occupancy such as is common in American cities. Leaders of town planning in Europe are therefore desirous of seeing their cities decentralized and spread into greater areas as American cities are. Contrary to what we have often heard, European experts believe that American town planning, with all its faults and excesses, and in spite of tremendous special problems due to greater use of automobiles, has in its fundamentals been better done and is now being carried forward more effectively than like development in the same comment as being unique as

IF MAX GOT BEAT UP AND IS IN THE HOSPITAL, THEN HE MUST HAVE DESERVED IT



Abie, The Agent



YES, THE BARTENDER LOOKED AT ME AS THOUGH I DIDN'T PAY FOR MY DRINK - AND I LOOKED BACK AT HIM AS THOUGH I DID



ANNUAL MEETING OF SCHOOL DISTRICT NO. 1, FRACTIONAL, ROOM-FIELD, TROY, ROYAL OAK AND SOUTHWEST TOWNSHIP, OAKLAND COUNTY, MICHIGAN

The annual meeting was called to order at 8:30 P. M. Motion picture by Ross, seconded by Black that Mr. Hardin preside in chair. Motion carried.

The following notice of the annual meeting was read by John S. Black, Secretary: NOTICE OF ANNUAL MEETING The annual meeting of School District No. 1, Fractional, Room-Field, Troy, Royal Oak and Southwest Townships, Oakland County, Michigan, for the purpose of receiving the Secretary's and Treasurer's reports and for the transaction of such other business as may lawfully come before it will be held in the Baldwin High School Building, Birmingham, Michigan, at 8 o'clock P. M. Monday, the 12th day of July, 1937.

Board of Education Birmingham Public Schools Birmingham, Michigan

In accordance with your instructions, we have made an examination of the financial books and accounts of Birmingham Public Schools for the fiscal year ended June 30, 1937, and we now submit to you our complete detailed report thereon together with the following Exhibits: Exhibit I - Statement of Receipts and Disbursements - Athletic Fund for the fiscal year ended June 30, 1937, as supplemented by the Treasurer's report and Statement of Operating Expenses for the fiscal year ended June 30, 1937, and June 30, 1936.

Exhibit II - Statement of Debt Service Disbursements for the fiscal year ended June 30, 1937. Exhibit III - Statement of Distribution of School Supplies for the year ended June 30, 1937. Exhibit IV - Statement of Taxes Levied, Collected and Uncollected as at June 30, 1937. Exhibit V - Statement of Scrip Outstanding as at June 30, 1937. Exhibit VI - Statement of Bonds and 1936 Certificates of Indebtedness outstanding as at June 30, 1937. Exhibit VII - Statement of Cash Receipts and Disbursements - Athletic Fund for the fiscal year ended June 30, 1937. Our examination consisted of a verification of recorded receipts and disbursements.

BIRMINGHAM PUBLIC SCHOOLS Birmingham, Michigan

STATEMENT OF RECEIPTS AND DISBURSEMENTS For the fiscal year ended June 30, 1937

Table with columns: Cash on Hand and on Deposit, Birmingham National Bank-General Fund, General Scrip Redemption Fund, 1936 Special Debt Service Fund, 1937 Special Debt Service Fund. Total: 63,439.36

STATEMENT OF BONDS AND CERTIFICATES OF INDEBTEDNESS OUTSTANDING AS AT JUNE 30, 1937

Table with columns: Particulars, Outstanding as at March 2, 1936, Refunded as at March 2, 1936, Subsequent to March 2, 1936, Total Outstanding as at June 30, 1937. Total Bonds: \$1,291,100.00

STATEMENT OF CASH RECEIPTS AND DISBURSEMENTS - ATHLETIC FUND For the fiscal year ended June 30, 1937

Table with columns: Cash on Deposit, Birmingham National Bank, Claim Filed with Receiver of Closed Bank, Cash Receipts for Period: Gate Receipts from Game. Total to Account For: \$2,811.69

LOWER MORTGAGE COSTS ON PROPERTIES - New or Old - in Good Neighborhoods F. H. A. Up to 80% of appraisal. No mortgage tax. Interest and Principal Payments as low as \$6.00 per \$1,000 per month. NON-F. H. A. Up to 60% of appraisal. Principal payments as low as \$5.00 per annum. Monthly payments as low as \$6.25 per \$1,000 per month. We Co-operate with Brokers. Residential and Business Properties.

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in the field of town planning the idea of building satellite towns around the big cities found most favor. About England's two such "garden cities," Letchworth and Welwyn, much has been written. Germany has scores of them. In America we have several thousand of them but we have just called them "suburbs" or "suburban developments."

In European cities generally the density of land use is four or five times as great as is common in American cities. Leaders of town planning in Europe are therefore desirous of seeing their cities decentralized and spread into greater areas as American cities are. Contrary to what we have often heard, European experts believe that American town planning, with all its faults and excesses, and in spite of tremendous special problems due to greater use of automobiles, has in its fundamentals been better done and is now being carried forward more effectively than like development in the same comment as being unique as

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STATEMENT OF DEBT SERVICE DISBURSEMENTS For the fiscal year ended June 30, 1937 Budget Appropriation June 30, 1937 Appropriation Balance

Table with columns: Bond Principal and interest redeemed through tax collection, Bond Principal and interest redeemed through tax collection, Bond Principal and interest redeemed through tax collection. Total Debt Service: \$1,471,772

STATEMENT OF SCRIP OUTSTANDING as at June 30, 1937

Table with columns: Series A, B, C, D, E, F, G, H, I, J, K, L, M, N, O, P, Q, R, S, T, U, V, W, X, Y, Z. Total: \$1,542.00

STATEMENT OF DEBT SERVICE DISBURSEMENTS For the fiscal year ended June 30, 1937 Budget Appropriation June 30, 1937 Appropriation Balance

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