

WHERE IS OURS?
Washington.—Money in circulation on April 30 totaled \$6,426,796,388, or \$49.75 for every man, woman and child in the country. Federal reserve notes, totaling \$4,176,688,065, and silver certificates, aggregating \$1,039,415,931, made up most of the money in circulation.

WHIPPED, KILLS SELF
Oklahoma City.—Three hours after being whipped for truancy from school, Wilson Oliver, 12, shot himself to death. A note found beside the body, read: "Rison I shoot my self in an account of old man Oliver (h.s. father). Goodbye and good luck."

NATIONAL NOTES ON REAL ESTATE

By HERBERT U. NELSON
(Secretary, National Association of Real Estate Boards)

Last week I ventured to set forth in this column a list of some of the things that should be considered when you choose your home. Other such lists might be compiled on the house itself, its design, its construction, its equipment.

There is fascination, and value, for the man about to buy or build a home in such a check list, for example, as the practical little pamphlet on construction issued by the Department of Commerce a few years ago titled "How to Judge a House." But when you study you get on details of this kind, the principal thing to be concerned about when you purchase as the owner, the principal thing to check on, is—yourself.

Buy a house that has what is really essential for you. And buy a house that you can pay for without undue strain on your pocket or other needs, as recreation for you and your family, education for your children, or possible sickness, opportunities for development of your various other interests. Ventures in ownership that have been disappointments in many if not most cases are the histories of people who bought what they liked and wanted instead of what they essentially needed and could afford.

As your first procedure, set up in your mind the fundamental requirements you need. For example: You may need three bedrooms. A garage may be essential to you. The yard you proposed house may be very important in your plan for living. If that is the case, then three bedrooms, a garage, a good yard are things you should stick to. Don't confuse these things that are really important to you with features that are pleasant and desirable that do not strongly affect your comfort and convenience or your delight and happiness in your home.

For success in a home buying program the home buyer and the real estate dealer who is to help him find the kind of house he needs to approach their common problem with a definite understanding of what expenditures are to be met. The real estate salesman is instructed to find out within a reasonable range what his client or prospective customer really should spend for a home. His task here is difficult and embarrassing. To reach the best solution of your important problem, do your share by being completely frank with him about your situation, your outlook, the commitments you have ahead of you, the people your house will be home to, the kind of daily life you and your family live.

You will see statements that on the average not more than a fourth of the ordinary family's income should be expended for shelter. Any such statement can be a generalization. You, yourself, reviewing what is likely to be ahead of you in respect to other commitments and other plans for a well rounded life, will have to make the decision that what you can afford to spend is one-fifth, one-fourth or some other fraction of your yearly income as annual payment for an owned home.

Location, materials, construction, equipment, all present many traditions of desirability. All open questions of choice. Buy to get first the factors that really matter most to you, then to get as great a measure as you can of convenience, beauty, sound wearing qualities, neighborhood attractiveness within your capacity to carry the investment well. In the long run the best home for any family is the home they can afford.

Incomes Of F. H. A. Home Buyers Are \$2,500 And Less

WASHINGTON.—More than half of the families buying homes under the Federal Home Administration's (F. H. A.) plan have incomes of \$2,500 a year or less, housing administrator McDonald, federal housing administrator, said today. The fact, he declares, indicates that the insured mortgage plan, but home owning within easy reach of many families whose incomes are too low to warrant home ownership under older methods of home financing.

In this low-income home-owning group, Mr. McDonald says statistics show that 51 per cent of the families report incomes of \$2,500 or less, 31 per cent report \$2,000 or less and 11 per cent \$1,000 or less. Fifty-five per cent of all families report income of between \$1,500 and \$3,000. It was also shown that nearly two-thirds of the insured mortgage plan families under the F. H. A. system pay less than 15 per cent of their monthly incomes on monthly installments on the home.

GEOLOGY OF AREA HERE DISCUSSED

Eugene Hubbard of Baldwin Faculty is Speaker at Rotary Lunch

Eugene Hubbard, member of the Baldwin high school faculty entertained members of the Rotary Club at their Monday luncheon with an illustrated talk on the topography of this area and how it is related to the geology of the region. Mr. Hubbard pointed out that recent surveys of this region show that glaciers were instrumental in forming the features of the land in and around Birmingham and that five ice sheets each advanced on this area from the South, retreating the same way.

Mr. Hubbard presented slides illustrating the stages of the five glaciers' advance and retreat and he estimated the ice sheets to be about one-half to three quarters of a mile in thickness. He stated that, due to a high region north of here, the ice sheets split and advanced on this area from the South, retreating the same way.

STATE OF MICHIGAN—In the Probate Court for the County of Oakland. At a session of said court, held at the Probate Office in the City of Pontiac, on the 18th day of May, A. D. 1937.

Present: Hon. H. Russell Holland, Acting Judge of Probate.

In the Matter of the Estate of Edward G. Wasey, Deceased.

Stuart A. Cogswell and Josephine Wasey, Trustees under the last will and testament of said decedent having filed in said court their first and final account and petition for the discharge of said trustees, and Stuart A. Cogswell, one of the trustees under the last will and testament of said decedent and the continuation of Josephine W. Wasey as sole trustee.

It is ordered, that the 14th day of June, A. D. 1937, at nine o'clock in the forenoon, said Probate Office, be and is hereby appointed for hearing said petition.

It is further ordered, that public notice thereof be given by publication of a copy of this order, for three successive papers previous to said day of hearing, in the Birmingham Eccentric newspaper printed and circulated in said county.

H. RUSSELL HOLLAND, Acting Judge of Probate.

(A True Copy.)

FLORENCE DORR, Probate Register.

STATE OF MICHIGAN—The Probate Court for the County of Oakland. At a session of said court, held at the Probate Office in the City of Pontiac, on the 18th day of May, A. D. 1937.

Present: Hon. George B. Hartick, Acting Judge of Probate.

In the Matter of the Estate of Elizabeth M. Sager, Deceased.

John L. Sager, executor of said estate, having filed in said court a petition praying that the time for the presentation of claims against said estate be limited and that a time and place be appointed to receive, examine and adjust all claims and demands against said decedent and said estate.

It is ordered, that four months from this date be allowed for creditors to present claims against said estate.

It is further ordered, that the 7th day of October, 1937, at nine o'clock in the forenoon, at said probate office, be and is hereby appointed for the examination and adjustment of all claims against said decedent.

H. RUSSELL HOLLAND, Acting Judge of Probate.

GEORGE B. HARTICK, Probate Register.

STATE OF MICHIGAN—The Probate Court for the County of Oakland. At a session of said court, held at the Probate Office in the City of Pontiac, on the 18th day of May, A. D. 1937.

Present: Hon. H. Russell Holland, Acting Judge of Probate.

In the Matter of the Estate of John C. Chick, Deceased.

Laura L. Chick, administratrix of said estate, having filed in said court a petition praying that the time for the presentation of claims against said estate be limited and that a time and place be appointed to receive, examine and adjust all claims and demands against said decedent and said estate.

It is ordered, that four months from this date be allowed for creditors to present claims against said estate.

It is further ordered, that the 7th day of September, 1937, at nine o'clock in the forenoon, at said probate office, be and is hereby appointed for the examination and adjustment of all claims against said decedent.

H. RUSSELL HOLLAND, Acting Judge of Probate.

CLARENCE W. BERGMAN, Probate Register.

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Happenings of Long Ago

Bits Of News Gleaned From Old Files Of The Eccentric—The Items That Make Up The Historical Background Of The Birmingham Of Today.

Fifty Years Ago
Levi Hoard has gone up north to attend a birthday party. Whitehead and Gibbs ride into Detroit most every Sunday afternoon on their bicycles and come back on the midnight train, and they do say they enjoy it very much.

Henry A. Judd, of Troy, despite his 77 years, walked to Birmingham last Saturday and seemed none the worse for his long tramp. Mr. Judd had been to Pontiac and was on his way home when he called on us. His probate judge regarding an insane Big Beaver resident, who prambled the streets of that classic city robed only in a paper collar. It has been so dry and hot that we had to put our thermometer in the ice to keep it from boiling over.

The huge form of Till Trobridge was in town last Sunday. If the two boys who returned from the city last night did not wish folks to think there was anything wrong, they should have kept the jug out of sight.

Twenty-five Years Ago
Try a Honolulu sundae at Shain's fountain—only ten cents. Mrs. Alger, of Flint, spent the first of the week with Mrs. Edith Bookham on Southfield avenue. Bookham is in very poor health.

Mr. John H. Wendell is making a fine large addition to his country home, Lakespur, just north of our village. It is two story and adds largely to the appearance of this beautiful home and grounds.

P. M. Kelly, telephone manager, has bought the Houghton home on Brown street, which now makes him a regular Birmingham man. Consideration \$25,000.00. We are glad of it.

The 19th of May was Tom Cohn's 32nd birthday. His wife entertained a company of ten

people from Detroit, who came to spend Sunday in the country. Here is a good record for three telephone bankers. Seymour Adams just had his changed. The last one put in were placed by M. G. Baldwin, and lasted five years and five months.

Decoration Day will be observed in a fitting manner by our school. Exercises will be held on the south side of the building, facing the south entrance as a stage. Music and recitations by the pupils will be supplemented by a march to the cemetery, the weather permitting. Seats and benches will be supplied for any older people desiring to attend, and if the weather proves inclement, the exercises will take place in the building.

A citizen offers \$300 reward for conviction of any child over 10 and under 16 convicted of stealing flowers from any yard in Birmingham.

Five Years Ago
New trial to be asked in Grand Trunk Condemnation Suit. About million grants awards of \$269,057.00 but defies claims on 163 lots.

Governor Wilbur M. Bricker will speak at White Chapel Memorial Park for its Decoration Day services.

Land for Bloomfield Township welfare gardens, intended to produce a large part of the food that will be needed by the township's indigent next winter, was plowed early this week, and will be planted within the next few days, according to Supervisor Percy A. Vaughn.

1937 tax rate may exceed \$2.00, which was the rate forced by the Village Commission before the board began its hearings last week. This is due to the reductions made by the Board of Review in assessments on village property.

NEW HOME

A true Colonial home, even to the fixtures and hardware. Brick construction. 4 cherry bedrooms with cross ventilation. Paired reception room with fireplace, detached 2-car garage. Air conditioned and insulated. 30 ft. lot. Near schools and shortcut to Woodbury. 501 Lawless, 1/2 block from Maple. \$13,900 with convenient terms.

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BETTER HOMES

In Wooded, Rolling Country..

You'll want to inspect 992 Arlington Drive, one of Birmingham's most attractive homes.

On a wooded hillside, 118' x 212', this home has five lovely bedrooms, three tile baths, lavatory on the first floor, cheery sunroom, spacious living and dining rooms, and attached four-car garage. The home is of brick construction and sturdily built. Tile roof. Very picturesque landscaping.

This charming residence is in Corryell Park and is recommended for every comfort for enjoyable living plus economy of operation.

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What's to keep you from going ahead with this kind of car this spring and summer? If you think it's money, think once more—for this great eight costs little more than the average six, and actually less than some!

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