

SIXTY-SECOND YEAR—NO. 40

BIRMINGHAM, OAKLAND COUNTY, MICHIGAN, THURSDAY, JANUARY 4, 1940

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BIRMINGHAM-BLOOMFIELD SPECIALS

Unique Hillside home, large bubbling spring and stream, approximately 2 acres, 2 bedrooms, oil heat, thoroughly modern with Old English appointments—\$8,500
Practically new Colonial 4-bedroom, 2-bath, extra lavatory, library, recreation room with fireplace, owner moving, priced for quick sale—\$13,900
For details of these and other good buys, call 1250

Walsh, James & Wasey Co.
RETAIL, BIRMINGHAM, OAKLAND COUNTY, MICHIGAN
SOUTH BIRMINGHAM, OAKLAND COUNTY, MICHIGAN
Media Office

Ready to Move Into 366 Glenhurst Drive Bloomfield Village

4 bedrooms, 2 baths, paneled library, attached 2-car garage, 90 foot lot, complete in every detail.

\$14,000

Judson Bradley Co. REALTORS

259 S. Woodward Ave. Phone B'h'am 38

DESIRABLE RENTALS STILL AVAILABLE

Attractive, well located homes in good residential sections may still be had. Three, four, and five bedroom homes, as well as estate properties are contained in our listings. Ask us to show them to you.

OPPORTUNITY FOR 1940

Seldom does the opportunity arrive to purchase a large home for less than \$15,000 in a desirable neighborhood and close to excellent schools. Yet here is the opportunity to do just that. Because the owner has been moved for business reasons, there is now available a 5 bedroom, 3 bath home in excellent condition. There is a lavatory on the first floor and a two car attached garage. The price is only \$11,500 with \$1800 down and the balance at less than rent. Let us show it to you now.

MAX BROOK INC.
ESTABLISHED 1895
112 S. WOODWARD AVE. 3087 W. GRAND BLVD.
BIRMINGHAM 1212 MADISON 8782

... Another Dividend

AT THE RATE OF **3%** ANNUALLY

Is Now Being Paid To Many Birmingham Savers

RESOLVE NOW

To Make Your Savings Earn More For You In 1940!

"Birmingham Federal" is part of a great Federal System whose purpose is to foster thrift, protect savings, encourage home-ownership.

Plan Now to make 1940 and coming years more secure and more enjoyable. Start now to Save the "Birmingham Federal Way." Every account INSURED to \$5,000 by an agency of the United States Government.

• \$1.00 Opens An Account •

BIRMINGHAM FEDERAL SAVINGS & LOAN ASS'N
243 EAST MAPLE AVE.

Cow's '30's 'Most Disappointing Decade'

Religion, Science Only Way Out, He Tells Church Rally

Religion and science are the only two hopes for bringing light back to the dark world, according to Professor Preston W. Slosson of the University of Michigan, as he reviewed the outstanding events of 1939 at the watch-night service on New Year's Eve at the First Presbyterian Church.

Four Wars in Year
The military events have been the most obvious and outstanding and most thoroughly reported. Professor Slosson named the four wars which occurred in 1939—the Spanish war, having started before and continuing in this year, in which the revolutionary army of the National Front, greatly aided by troops from Italy, became the victors and set up the dictatorship; the continuation of the undeclared war between Japan and China; the war of England and France, an alliance against Germany; and the war of the Far north between Finland and Russia.

Physical Science has placed enormous power in the hands of the people. This power is not evil, though it may be misapplied as any power might. With the power of science, Dr. Slosson believes mankind could build a finer world, first of all in material construction. Although the world is being destroyed, science is ready to rebuild it. It will all the slaughter of the world today, Dr. Slosson stated that through the use of science, the death rate of the world continues to drop, due to the war of science against all diseases.

State Police Assume Duties of State Fire Marshal's Office
EAST LANSING—Organization of the state fire marshal's office under Commissioner Oscar G. Glendon of the Michigan state police, with an important strengthening of the enforcement division, was announced this week. Named fire marshal at the last session of the Michigan legislature, Commissioner Glendon has completed the transfer of records and activities from the state office building at Lansing to the headquarters building of the state police at East Lansing.

Unbalanced Budgets, Minds
Under the social aspects of the past year Professor Slosson named the following four points: freedom of the press and speech is more restricted; steep barriers in international trade; less freedom of movement in immigration; and greater race-consciousness leading to persecution. A world where all such events as have taken place this year are possible shows decadence, Dr. Slosson said that this was "probably the most disappointing decade in the history of man," because on the "Twentieth century" was only "thin ice and broke in 1930. Then was the period of unbalanced budgets and minds" and no solutions to the major problems of the country including unemployment. Many remedies



Professor Slosson

Safe Driving Tips For Icy Streets

When dangerous snow and ice conditions prevailed on many streets following the first snowfall with numerous fender shakings and other accidents reported, Chief of Police John P. Hackett today warned motorists to drive slowly and take practical safety precautions against the weather.

Two to Face Judge On Disorderly Conduct
Wilson Groves, 23 years old, of 807 Chestnut, and Melvin Reddick, 801 Hazelwood, are to face Justice Forbes S. Hascall on charges of being disorderly, according to police. The officers' report states that Reddick was brought to the police station at 9 p.m., Sunday night, by two Pontiac men who sought to find his home. They had brought him from a Pontiac beer garden. It was reported Reddick was locked up.

Two Crashes Occur After First Snowfall Makes Road Slippery
Two automobile mishaps occurred last Thursday following the first snowfall of any consequence this winter. In one crash, both drivers were Detroiters. They were John D. Ryder, 24 years old, of 158 Davison, West, and John Elkins, 22 years old, 2019 33rd street, Detroit. Elkins told police that as Ryder essayed to turn left he gave no signal and the two machines crashed. Pavement was slippery.

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State Job Office Sees Better Year

DETROIT—The economic outlook for Michigan, according to the research and statistics section of the Michigan Unemployment Compensation Commission, presents an optimistic picture for 1940.

Let Life Begin in '40
With a home of your own. You will find the house to fit your needs, at the price you wish to pay, in our wide selection of attractive homes. Our staff of buying experts can help you work out a financing plan to fit your budget.

Statement of Condition as of December 30, 1939

ASSETS	
Cash on Hand and in Banks	\$ 864,027.43
United States Treasury Notes and Bonds, and Securities Unconditionally guaranteed by the U. S. Government	453,284.02
Federal National Mortgage Association	10,000.00
Other Bonds	
State and Municipal Bonds	704,052.18
Canadian and Foreign Bonds	30,105.75
Industrial Bonds	172,487.06
Railroad Bonds	79,970.93
Utilities—Operating	91,158.66
Loans and Discounts—Secured—(Secured by Adequate Listed Collateral)	186,391.22
Loans and Discounts—Unsecured—(To Birmingham Individuals, Business Enterprises, and Corporate Units of Oakland County)	59,519.26
Real Estate Mortgages—(All on Birmingham and Community Improved Property)	587,688.76
Overdrafts	16.48
Federal Reserve Bank Stock	6,150.00
Banking House, Less Depreciation	38,647.33
Furniture and Fixtures, Less Depreciation	11,922.00
Accrued Interest on Bonds Purchased	795.32
TOTAL ASSETS	\$3,296,216.40
LIABILITIES	
Capital—	
Common Capital Stock	\$107,800.00
Preferred Capital Stock	17,200.00
Surplus Fund	125,000.00
Undivided Profits—Net (Not Accrued)	81,300.00
Preferred Stock Retirement Fund	53,137.87
Reserve for Contingencies	6,172.00
Interest Collected but Not Earned	4,469.93
Dividends Unpaid	739.07
Other Liabilities—(Canadian Discount, Federal Tax and Expense Checks Outstanding)	27.65
Deposits—	
U. S. Government and Other Public Deposits Secured by Pledges of U. S. Bonds and Other Securities	\$ 347,610.05
Other Deposits	2,653,956.18
Certified Checks, Cashier's Checks and Bank Money Orders Outstanding	21,554.15
TOTAL LIABILITIES	\$3,296,216.40

THE ABOVE STATEMENT IS CORRECT.
Chas. E. James, President.

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CHANCEY NIXON
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