

These FHA Scandals Prove How "Loose" Laws Can Be Enacted

These scandals stemming from the Federal Housing Administration only prove that given the opportunity, many people will take advantage of legal loopholes to fatten their own purses. Don't forget, either, that this wide-open law governing the FHA loans was placed on the federal books during the Truman administration.

It is to be hoped that the present administration will be able to obtain, through income taxes, a considerable part of this "windfall," thus wiping out some of the ill-gotten gains of certain opportunists.

Do you know how this "game" works?

SUPPOSE YOU DEVELOPED PLANS for an apartment project that you know will cost only \$350,000. You take them to an FHA official and he may, with or without a "bribe," agree to certify the project as costing a half million dollars. He will then provide you with the necessary document to show that the federal government is backing your contemplated mortgage to that amount.

You then arrange through an insurance company, a bank, or some other lending organization to borrow a half

million dollars. You build the apartment, and it costs you only \$350,000. You have \$150,000 of mortgage money left, and this you simply pocket.

BUT YOU STILL OWE the half million you borrowed. How do you get it back. You simply charge the tenants in that apartment enough to repay the mortgage. So, in the end, the tenants pay more than they ought to have paid on the actual investment in the apartment.

If this isn't "skinning" the unsuspecting public, then just how can it be done more artfully?

All of which points the finger of criticism at several groups. First, the FHA which didn't do an honest job in calculating the cost of the project. Second, the loaning organization was not completely honest in evaluating the loan. Third, the federal administration that enacted the law remiss in its responsibility to the public. And fourth, the builder wasn't the most ethical type of citizen when he maneuvered his operation to get this "windfall."

Indeed, even in the United States of America we live in an environment that is far from humanly perfect!

Britain and U.S.A. Will Stick Together

The most Reverend Geoffrey Francis Fisher, Archbishop of Canterbury and Primate of All England, says the "union" between the United States and Great Britain represents great principles. The Archbishop says the union is a union of free peoples pledged to defend freedom, who prize their individual liberty.

The Archbishop noted these two factors about the United States and Great Britain:

1. Power distribution is divided so as no one element in society gains dominance over other elements.
2. There is an inherent intent to serve

the public good first and private interests second.

THESE WORDS IN England are welcomed and will no doubt do much good in the United Kingdom.

It is obvious to students of current events that England is the most solid U.S. ally in the world today, even though the words of some English leaders disappoint us sadly at times.

In any new war with Communism, the United States would sorely need the support of England and her dominions.

Production Depends Upon Buying

More and more economists are agreeing that the key to high employment and good times in this country is consumption—the sound kind of consumption that stems, not from government pump-priming or any other such inflationary activity, but from progressive free enterprise coupled with high employment at good wages.

Our magnificent productive machine would grind to a halt in short order if the goods didn't move in huge volume into the

hands of consumers.

This simply means that the job done by our retail industry—chains and independents, big stores and little stores, city stores and village stores—will decide how our economy and the living standards of the people will fare. Luckily we have the finest retail establishment on earth — and an amazing system of mass distribution, pioneered by chain stores, that is the full partner of mass production.

War Cannot Be Regulated

All the laws in the world will not prevent the use of atom and hydrogen bombs if World War III comes to pass. Why? Because the gangster Commie nations, even though they sign a document not to use them, will do so . . . and so the western nations will have to retaliate.

(War, in the future, won't be fought

with even the decency that governed warring nations prior to World War II. Indeed, how can you expect Russia to refrain from using these bombs when the quite decent and respectable United States was the first nation to let loose an A-bomb . . . even though we did it to save, eventually, human lives?)

From The Eccentric's Point of View . . .

Two college fraternities in Illinois recently engaged in a "beer bout", each set of two students consuming much of the stuff. Later, in an auto-crash, two of the students were fatally injured. Sad as this fatality was, it no doubt will have a sobering effect upon many others.

ative to cigarettes and various pills and potions and cosmetics, have become callous to the demagoguery contained in most of such utterances. Equally, they are disgusted with the claptrap claims of many politicians who, seeking votes, will say most anything to win them. Isn't this one reason why so many people remain away from the polls on election day?

Secretary of State Owen D. (Pat) Cleary, from Lansing, tells us that his office has revoked the driving licenses of 7,713 people so far this year; 338 others have been placed on probation, and 26,618 drivers have been warned that their further traffic violations will take away their rights to drive. Certainly, all this adds up to playing a practical part in making Michigan's highways safer for life and property.

So They Say . . .

- Harry F. Byrd, U.S. Senator from Virginia: "Creeping paternalism is just as bad as creeping socialism."
- Paul L. Selby, official, National Consumer Finance Association: "Most of us spend our money for such desirable things as speed, convenience, and 'what we like'."
- Grandma Moses, observing her 94th birthday: "I will say that I have done remarkable for one of my years and experience."

Waiting for the Final OK



HORSE SENSE AND NONSENSE

BY ALICE E. MORGAN

In some Birmingham circles the subject of civil defense is an excellent one to leave alone.

Several programs have been started and have died dismally through lack of interest. Persons who have been in charge of the operation have resigned after spending long hours trying to get the thing going.

There are, however, some who are deeply concerned about this civilian-military job. They are strong in their belief that the entire area is being careless in its sense of security.

These interested persons share one belief—civil defense is necessary, not only from a military but also from a disaster standpoint.

THOSE BASING their argument for the establishment on a strong, properly operated observers' post from the military angle are now armed with a forceful weapon—their own "W-36" which roared over their heads a few weeks ago. Sept. 17 to be exact.

This plane, capable of carrying enough explosives to wipe Birmingham off the map in a fraction of a second, had not been reported to air bases by any observer post. Selfridge Field was alerted by private citizens who recognized the craft for what it was, and felt the pilot might be in trouble and looking for an airstrip equipped to handle a huge craft.

Those who refer to it in the line of civil defense are quick to point out that this might well have been an enemy plane. It had passed many "alert" points without detection. No fighter units were ready to intercept it. What if it had come from Red Russia?

THE OTHERS, who want civil defense preparedness, they cite the Flint tornado of 1953 and the hurricane which lashed the east coast a short time ago.

In communities where civil

defense units were well organized and trained, the job of assisting hurricane victims moved along quickly and smoothly. These groups knew how to work with Coast Guard and military units. They knew fire fighting, rescue work, rehabilitation and basic sanitation.

Use of civil defense workers has been proven time and time again in "natural" disasters throughout the country. There is no need to cite specific cases.

Birmingham citizens who urge the formation of a strong civil defense unit here are sincere in believing we need one.

THEY, however, face the same problem as the men and women who have gone before them—how to arouse and maintain a sufficient interest in self preservation?

Preparations, they maintain, is a means of saving life and reducing property loss when disaster strikes. They point out that no amount of "being prepared" can avert some events, but it can, to a degree, control the resultant suffering.

Knowing what to do, and knowing it so well, that under the stress of fear and excitement it is done automatically, is the aim of civil defense units.

Spotting airplanes is only a fraction of the job a civil defense unit can and will do. Properly trained, this group of men and women can be one of the greatest "possessions" a community can have.

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.

50 YEARS AGO
October 11, 1904
"Irvine Hanna, who is attending the Detroit medical college, spent Sunday at home."

"A bounty of three cents per head for cotton heads was stipulated, owing to their surprising increase. They are to be killed from Nov. 1 to March 1, with a fine imposed for killing them any other time."

"Dr. J. L. Campbell and wife enjoyed the St. Louis World's Fair last week. We think the doctor must have been in town. Pike and landed in "Old Vienna" judging from the postal card we received last week as it surely has a German flavor."

"The frost of two weeks ago did great damage to the tomato crop in Oakland county. Thousands of bushels were just maturing and the frosts stopped further growth. Those that matured will ripen, but the rest will stay as they were when the frost struck them."

"Miss Gertrude Mudge is spending the week with her grandmother, Mrs. R. C. Wright, and her aunts in Southfield."

30 YEARS AGO
October 10, 1924
An increase of 166 pupils is reported to be registered in the Birmingham school district over the number registered at the same time, October first, last year. The number was 1413 as compared to 1247 last year, entered in the entire school system of this district.

To assume responsibility for all of the Boy Scout work in the city, a Birmingham Council of the Boy Scouts of America was formed at a meeting in the Community House, last Saturday.

With her two little daughters, Caroline Hope and Frances Jane, Mrs. F. Harrington Hollis of Linden road left yesterday for Chicago. She expects to spend two weeks there with her parents. Mr. and Mrs. George Packard, during her absence Mr. Holt expects to make a motor trip to Chicago to attend the opening of the new stadium at the Michigan-Illinois football game.

The Misses Charlotte Whalen, Margaret Austin, Jeanette Brown, Irene Hanley, Monzelle Hoffman and Axelina Ails were guests of Miss Winona Singers at a mah jong party Saturday evening at her home on Park street. Miss Singers was entertaining for her house guest, Miss Elizabeth Ferguson of Detroit.

15 YEARS AGO
October 12, 1939
Playing the aged-old game of "horse and rider", James Munger, age 11, a B.S. student at the Adams school, suffered a fractured leg Tuesday in a playground mishap.

Formal approval for Evening School in Birmingham was given by the board of education Tuesday night, authorizing superintendent Howard D. Cull to organize the classes on a self-supporting basis.

Undoubtedly you have heard of June in January but have you ever tasted strawberries in October? If you haven't drop over at 719 Chestnut street and ask for Sam Howling. He has a crop of them that are doing nicely, thank you. Sam dropped in at The Eccentric Monday with a jar of strawberries that he had picked that morning from his own backyard. Sam says they are Macdonald everbearing berries and will last until the first heavy frost.

Members of the Soroptimist club of Birmingham will act as hostesses to nine clubs at the mid-western regional conference of the American Federation of Soroptimist clubs which will be held in Detroit Saturday and Sunday.

A scholarship was won in music at Oberlin college by Gordon E. Baldwin, high school senior, through an examination given there last Friday and Saturday.

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ONE THING OR ANOTHER

By George Wm. Averill

At 275 South Hunter Blvd. stands a beautiful new colonial-style building, the finest of the nation's 750 Automobile Club branches.

Opened at formal ceremonies last Thursday in which city and club officials participated, this newest addition to this community starts off with over 7,000 Michigan Auto Club members realizing its benefits—for that's how many members live in the Birmingham-Bloomfield area.

ACCORDING TO William B. Bachman, the Auto club's only membership director in its event-packed 37-year life, the Michigan Auto Club members realize its benefits—for that's how many members live in the Birmingham-Bloomfield area.

"If these Oakland county members were to form their own auto club, it would be the 12th largest such organization in the United States," emphasizes Bachman.

He also is quick to point out that our town has had more to do with running the Automobile Club of Michigan than any other area.

"Of the club's 18 presidents, six have come from Birmingham-Bloomfield," he says, adding that in a couple of years there will be the seventh from this area.

THE CLUB PRESENTLY is headed by Clarence Otter, who also is a charter member of the Bloomfield Hills city commission.

Nationally, Birmingham-Bloomfield has more representation on the 100-member board of directors of the American Automobile Association than either New York City, Chicago or Philadelphia.

The first two cities have four AAA directors each, Philadelphia only three, while Birmingham-Bloomfield had five un-

til the death this summer of James Vernon, Sr.

United States has over 4,300,000 auto club members of which 410,000 live in Michigan. This organization, however, is dedicated to all drivers, their safety, security, and convenience.

ALTHOUGH A BIG ORDER, members have worked together successfully year after year to build their organization into the world's largest automobile club.

Into the club's sphere of activities comes everything from finding lost teddy bears for tearful youngsters to hold promotion of inter-state superhighways.

Other club responsibilities include rescuing stalled motorists miles from nowhere 24 hours a day, recovering stolen cars, annually helping teach 32,000 high school students to drive safely, and issuing license plates to members.

In the new Birmingham building, one will find chuck holes in the streets being reported to authorities for filling, checks being ordered for Detroit for the injured or hospitalized, cheating gasoline operators being reported, bonds being posted—even burial expenses occasionally going out to relatives of accident victims.

SPEED TRAPS, WEATHER reporting, travel counseling and routing, maps, fishing licenses, subject to control laws, weather information, boat, hotel, resort and hotel reservations, auto accidents, road service and a hundred other details—all are subjects, for action, from the employees of Birmingham's new branch of the Auto club.

There is no fear but what Birmingham will keep them busy.

RC Home Service Committee to Meet

Harold F. Brady, home service placement, placement of recently chairman, Oakland county chapter, trained social welfare aides and American Red Cross, said the committee will meet Oct. 18, at the chapter house, 118 Franklin blvd., Pontiac. Fred Haggard, Drayton Plains; Dr. John S. Lam-

ph, Mrs. George McCormick, Jr., and Mrs. Charles Welch, Jr., Birmingham; Mrs. Percy J. Richards, Pontiac and Mr. Carl Lahti, Hazel Park.

The group will discuss staff re-

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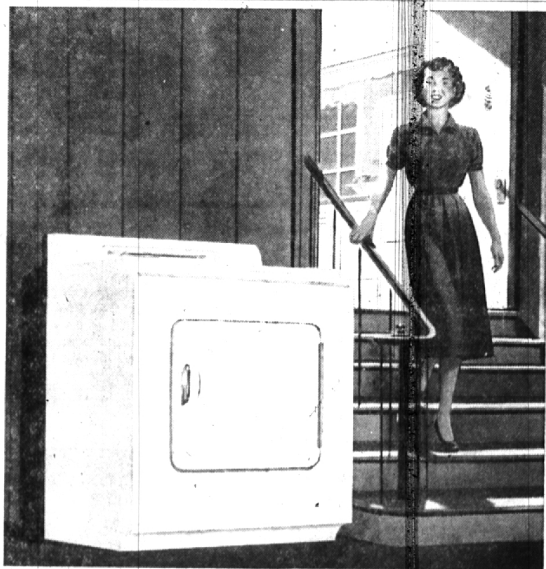
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