

The Birmingham Eccentric



B'ham Y Accepting Da-Y Registrations For June-August

The Birmingham YMCA is now in the process of taking full and part-time registrations for its Da-Y program which starts in Friday, June 17 and continues five days each week through August 26.

William E. Martin is serving as program director and Edwin F. Krieger, executive secretary of the YMCA, is staff supervisor. Shirley Powers, Kay Pomeroy, and Cathy Dennis will be in charge of the girl counselors.

The program is quite diversified and is for boys and girls 8 through 14 years of age. A tiny Totu program for youngsters 5 through 8 years of age is being prepared. Schedules are available along with price lists and may be had by telephoning the Birmingham YMCA.

Hearing Expert Is Lions Speaker

Representing the Michigan Association for Better Hearing, Stahl Butler will speak at the June 2 luncheon meeting of the Birmingham Lions club at the Community House.

Butler has been associated with those so afflicted since 1920 when he worked as a janitor at the Idaho state school for the deaf and blind, where he later became a housefather.

After graduation from Gooding college, Idaho, in 1921, he continued his work serving in Washington, D.C., Georgia, New Jersey, Vir-

ginia and, since 1941, Michigan. He has worked in several guidance and executive capacities in his long career.

BUTLER WILL tell of the association's work since its founding in 1931 and of the service it offers through a mobile testing unit, spreading classes and personal conferences.

The group works with the afflicted person to help determine extent of hearing loss, learning to use an aid, holding a job, meeting friends and becoming a happier and more useful individual to the community.

Millions of people, trying to improve their figures, give much attention to what they eat. Many, however, neglect to improve their "spiritual figures", continue to diet at God's table.

Birmingham Background

Local History in Story and Picture

As Compiled and Written by RUTH ANNE SILBAR



EXCHANGE BANK WAS ONE DOOR WEST OF SHAIN'S DRUGS

Private bank started in 1883 (Photo from Mrs. Harry Allen)

Cuckoos Were in Birmingham's First Bank—But Only in a Clock

It isn't true that the only reason Whitehead and Mitchell began the Exchange Bank was because they were the only merchants in town to have a safe.

The Exchange Bank was the first in the village of Birmingham. George Mitchell and Almeron Whitehead who founded it were proprietors of a store, where Shain's Drugs now stands at Maple & Pierce streets. They sold groceries, drugs, patent medicines, stationery, school books, crockery, and etc. and etc.

The telephone exchange was in the store as was the post office for many years. Whitehead was responsible for selling express money orders. Besides, the Eccentric, owned and founded by the late George Mitchell, was printed on the third floor of the building.

George Mitchell explained in his memoirs, how the two became involved in the banking business.

ERASTUS BEBEE, an old respected citizen of our village who lived two doors west of the store, died, and I was appointed administrator.

"There was \$500 cash in the estate, besides quite a little real estate to be divided among the heirs. One day I said to Whitehead that I was going to see if I could get that \$500 in some New York City bank, and sell exchange on it instead of selling express money orders, so that instead of getting a three cent fee on each order, we would have all the exchange from 10 to 25 cents on each draft sold.

"Whitehead did not embrace much over the idea and despaired over its being done, saying 'that he wouldn't do it, that it was doing banking business, and no bank ever quit unless there was something wrong—that once in the banking business, there was no receding or quitting without something disgraceful or a small in some way occurring.'

"WELL, in the meantime I had written to the National Bank of the Republic in New York City, and they had replied that they would receive my deposit of \$500, subject to check.

"The day that Whitehead objected to the banking business so strongly, I remember it ended by my saying, 'I'll tell you what we will do. You play express agent and telephone manager, and I'll play

banker. It's funny how it turned out.

"Our village Patron and Saint, Almeron Partridge one day said with a strong sniff, 'Just put the word "bank" on my courthouse, and folks will hustle to dump their money in it.'

"The money did begin to come in and the little, three-foot square, fireproof safe was soon filled to overflowing.

"AFTER A SHORT TIME Whitehead came round one day and said, 'If you will get a decent set of books, I'll do that work' and from that very day he was banker and I was druggist, grocer and all rounded.

"Indication of early banking hours is given by an item in The Eccentric of May 1886, "Birmingham Exchange bank closes promptly at 6 o'clock every afternoon. The safe is locked and the time clocks set at that hour and no power on earth, we hope, can open the safe until 7 o'clock the next morning."

By 1891 the banking business had grown to the point where it needed a building of its own. One was erected on Maple avenue adjoining the store and was occupied in October 1891. Modernized, it is now William's Boot Shop.

THE NEW BUILDING had everything. A furnace which heated both buildings, a fine basement counting room with a counter of cherry wood and oak in natural color, a private office to talk over business, oak wainscoting, and flooring of hard maple. Most important, the bank contained a fireproof vault with the best burglar proof safe. The front of the building was made of field holders to the height of the windows.

After a few months, the bank installed safety deposit boxes, rent being one dollar a year. Another innovation was a cuckoo clock which all the school children came in to see.

"WHEN WE FIRST commenced to sell exchange on Detroit and New York," explained the owners in 1891, "if we sold a draft every

day, we thought it was fair business. But people began to bring their money to us for safe keeping and we hardly knew what disposition to make of it other than to deposit it to our credit in New York.

"Our people coming until we finally were forced to issue certificates of deposit, payable on demand. The first one was issued to Almeron Partridge on Jan. 26, 1886. There have now been several thousand issued.

"Last year the total deposits made by us in Detroit alone amounted to more than \$245,000. We have made over 4,000 loans of various amounts and have \$20,000 in a reserve fund for the security of our depositors and an ample working capital besides.

"THE RESERVE FUND is deposited in various Detroit banks so that in the event of any one of them being involved, it would not necessarily involve the security of the other deposits."

The Exchange Bank in 1891 was paying a per cent interest, same as the Detroit banks, and had been since 1889.

Shortly before an important change took place at the bank. The Eccentric said July 1910, "The Exchange Bank of Whitehead and Mitchell is now completing its 27th year of active banking existence. At the present time it is the second oldest private banking institution in the state and, as far as it is possible to ascertain, the largest private banking association in the state and one of the largest in the central west."

ABOUT THREE months later that year the Exchange bank became the First National Bank of Birmingham, with Almeron Whitehead as president. George Mitchell was on the board of directors.

The man, Almeron Whitehead, who "didn't want to" go into the banking business remained a banker until the day he died.

The First National Bank stood the onslaught of a run on the bank when the First State Bank in Birmingham failed in 1931, but it succumbed in 1933 at the time of the "bank holiday" during the deepest days of the depression. However, the founders of the first bank in Birmingham were not alive to see its demise.

'Slow Down... And Live' Says Moxley

Police Chief Ralph W. Moxley issued the following warning this week to Memorial Day motorists:

"Slow down—it will save you money, as well as your life."

National Safety Council figures indicate that gas consumption per mile at 65 miles per hour is 30% greater than that at 40, Chief Moxley said, and wear on your tires is two and a half times as great.

Traffic deaths during the Memorial Day holidays there's a three-day weekend again this year, just as in 1954—will probably match last year's national all-time high of 351, Chief Moxley warned.

BESIDES keeping well within speed limits, he urged motorists planning long trips over the holidays to observe the following rules recommended by the Automobile Club of America:

Stay in line—and slow down before all curves and intersections. Make a coffee stop every two hours—and walk around and stretch a bit. Change drivers occasionally on long trips. When you're sleepy, if you're driving alone, pull off the road and have a nap.

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much, she is the daughter of Charles Hummel of Lyons, La.

Nancy Cardin was ticket chairman for the Maxine Hall at U of D. She is the daughter of the L. J. Cardin of 31241 Lusher.

Patricia Hummel took part last week in a water polo game at Smith college. A fresh.

Tommy of 829 Kiss was in the State ballet at Scripps college last Friday.

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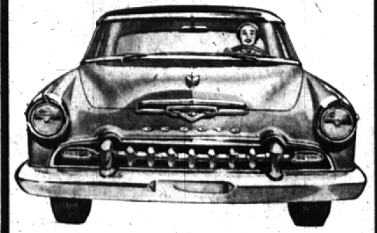
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