

Letters To The Editor

Clarkston, Mich., Oct. Fourteenth
Nineteen Hundred Thirty

Dear Mr. Publisher:—
We are so happy in accord with the publicity that you are giving the political affairs of Oakland County and so thoroughly appreciate your efforts as well as the publications that you are making, that we are writing you with them, as the case may be, that I have been instructed to write you and extend the sincere thanks of this organization.

For your information be advised that we are a hastily organized group of property holding taxpayers stirred into the act of organization by and through the publicity our President, Mr. Karl Tibbitts of Farmington gave himself and his troubles by mailing out thousands of cards about the traffic results from the abuses of the COVERT ROAD LAW.

Mr. Tibbitts is not the only one who is being taxed out of his property. Eighty five per cent of Michigan property holders are affected, either through the Covert Act or some other political travesty on common sense. He, however, was the only one who knew what to do and then did it, holler to the high heavens and the Forty clowns as well as other property holders that he was being robbed by a bunch of speculating political "REALTORS" who in closed session had decided to build a road—Northwestern Highway—that, to use your own words of October Eighth, goes nowhere and past nothing.

Not only is the Covert Act a typical example of the methods of these political highwaymen—and don't overlook the fact that one of our present Circuit Judges is father of the Law—but look at these other wild expenditures, take a look at the State Hospital now under construction in Ypsilanti and tell us if you think it would pass the building code of Ohio, or that of Indiana, or for that matter the City of Detroit, the airports, the jails, and drains or rather as you stated sanitary sewers under the name of drains, not to mention the County DOG CATCHER at thirty six hundred a year whose actual duty or job seems to be VALET to one of our Circuit Judges.

Yes, Mr. Publisher, we need some hunters and some shooters and we need them bad, for we know beyond any peradventure of doubt that the present incumbents of the Supervisors' seat with a few possible exceptions may do a lot of dapping and crowing, yipping and yodeling but will eventually settle back and proceed to forget all about it unless we keep the fires hot and the subject fresh in their minds by continual reminders, and that we intend to do.

There has been too many charges and counter charges of great and crookedness for us to forget it, we want to know and we are going to know if it is humanly possible to know, WHY the cost of County Government has increased from fifty to two hundred per cent. We want to know what it cost to operate each and every department of the county for each year for the last ten years, and we want those expenses itemized in a manner that we can read and understand and we want every bit of it published so that every taxpayer will know where his money has been going. We want the salary lists of every department and the names of every employee or anyone else that has been paid from monies of the budget of that department. We want the purchases listed, prices paid, and quantities bought and where they were used, if there was a handling charge we want to know WHY and WHO received it, we want to know all about those WHOOPED parties in the hotels, the costs of which were charged to the taxpayers, we want to know all about the discount on those sewer bonds, who got the discount if the

bank didn't, and a hundred or more other things we want to know and we, as an organization are willing to pay a hunter to dig up this information for us, and we believe that you Mr. Publisher are the NOSE or NEWS HOUND that can dig it up for us. We are not organized to disband after Nov. 4th, we expect to be just started. Our County affairs are bad, but look at the whole state. WHY has it cost the State of Michigan more to run the government of the State than the combined costs of OHIO, INDIANA and ILLINOIS? Think of it—three states, either one of them with a larger population than the state of Michigan and it costs less to run the government of the whole three put together than the state of Michigan! WHY?

We recently saw a picture of the Governor and Mayor Murphy in the Detroit News, underneath that picture in bold print it stated that the Governor had called upon Mayor Murphy to pay his respects and congratulate him upon his election. It was also said that the Governor had assured Mayor Murphy that the State would promptly pay the City of Detroit one half the cost of widening Woodward avenue, a project that is estimated will at least cost between six and seven million dollars.

Three million five hundred thousand dollars to be spread upon the tax roll of the State at large, charged to property owners in many instances, who never have and never will see or use Woodward avenue. WHY should the state at large pay half the cost of widening Woodward avenue? What law is it that gives the Governor the power or authority to collect this levy from the people of the State and hand it over to the political buck in Detroit? If it is a law when was it enacted? Who introduced the BILL? WHO—when it was voted upon in the Legislature VOTED FOR IT and WHO

MARRIAGE ENDOWMENT ASSOCIATIONS' NEWEST!

Are you to be married in the near future? If so, various "Marriage Endowment Associations," usually with headquarters in Oklahoma City, Okla., offer you a "policy" on the following plan:
1. Your application, costing \$15, is filed. Of this \$10 goes to the salesman, and \$5 to the association.

2. You agree to pay quarterly dues, in an amount approximating \$4. Of this sum goes to the local manager.

3. You are placed in a group of other persons, each group consisting of about 1,000 names.

4. When a member of this group gets married, during the life of your "policy," which is usually one year, you are assessed \$1.25 for each said marriage.
5. Of this amount, \$1 goes to the person getting married, and the balance to the association.
For all this you receive:
1. Membership in the association.

tion.
2. \$1 net, from each member of your group (who pays his assessment) at the time of your marriage, and assuming you have permitted your "policy" to run to maturity.

There is no guarantee that you will receive more than you have put in, in assessments, dues, application fees, etc. If you neglect or refuse to pay an assessment, you forfeit all funds previously remitted.

A ruling has been received from the office of Michigan's Attorney General holding these contracts to be securities, and their sale, in the absence of proper validation, a clear violation of the Securities Act.

Before You Invest—Investigate!—Better Business Bureau.

Americanism: Senators who issue campaign literature at government expenses investigating candidates who pay for theirs.

Many People Need Glasses Who Don't Know It!



It's best to be sure. See us now and avoid possible serious trouble later on—or be satisfied your eyes are all right.

Modern Optical Service
Eyes Fitted Correctly
Charges Reasonable.
Fine Watch Repairing Dept.

W. B. Murray
OPTOMETRIST

17251 Lahser Ave. REDFORD, First Door South of At Grand River
Office Hours: 9 a. m. to 12 m.; 1 to 6 p. m. Open Evenings.
Residence Phone: Hogarth 7062.

Tell your Merchant you saw his Ad in the Enterprise.

These Items are of Interest to Every Person with a Checking Account

There are several items that enter into the cost of furnishing customers with the convenience of a checking account.

They are as follows:

1. **COST OF SUPPLIES:** These include the pass books for recording deposits, the checks which the bank furnishes the customer, the ledger sheets which are the bank's permanent record of each depositor's account and the statement sheets which duplicate these records of deposits and withdrawals and which are periodically returned to the depositor with his cancelled vouchers.

2. **COST HANDLING ITEMS:** Deposits are usually made in the form of checks and currency. Many of these checks are upon out-of-town banks which must be collected. Every check which the depositor draws upon his own account is handled by us seven times in making the necessary entries and records before the checks are finally returned to the depositor. The majority of any bank's working force are busy from morn-

ing until night, day in and day out, handling these items. So smoothly and accurately is the work done that the average depositor never gives a thought to the many operations necessary in handling and furnishing him a record of his transactions. The labor cost which enters into the proper handling of checking accounts is large.

3. **MACHINE COST:** The modern posting machines are expensive pieces of bank equipment. They depreciate rapidly. This is another item of expense incurred in the desire to furnish checking-account customers with the best in prompt and efficient service.

4. **GENERAL OVERHEAD:** Much of the space in a modern bank is given over to the requirements of checking accounts. A large part of a bank's overhead must be charged to this department.

Banks which have made a careful analysis of the actual average cost of handling checking accounts find that it runs anywhere from \$7.00 to \$18.00 per year per account. Taking the minimum figure of \$7.00 you will see that an account which maintained an average balance of \$100.00 would just pay its way even if the bank could lend the whole amount at 7% as in that case the account would produce \$7.00 a year for the bank, an amount just equal to the cost of handling the account.

From the above you will agree that any account which falls below \$100.00 is handled at an actual loss to the bank.

During a period of years more and more banks have found it necessary to make a small monthly charge where the balance of the account falls below a certain figure. The usual minimum balance is \$100.00.

Banks in neighboring counties have found it advisable to make a monthly charge to depositors whose accounts fall below a certain figure.

The Banks of Farmington, after giving much thought and study to the matter, have decided that it is to the interest of all depositors, large and small, that part of the cost of carrying small accounts should be borne by the depositor himself.

Therefore, commencing January 1, 1931, the banks are asking every checking-account depositor to keep a minimum balance of \$100.00 in his account or to pay \$1.00 for each month during which it may fall below that amount. Accounts of Charitable, Educational, Fraternal, and Religious organizations are exempt from this charge as are all Savings accounts.

This is a small charge which does not cover the cost of handling such accounts and which any depositor who requires the convenience of a checking account should gladly pay during those months in which his account falls below the minimum balance of \$100.00.

The average American is, we believe, willing to pay a reasonable charge for services rendered him and we are confident that our depositors will co-operate with us in making this plan effective, the same as have depositors of other banks where the plan has been put into operation.

THE BANKS OF FARMINGTON

THE FARMINGTON STATE SAVINGS BANK

PEOPLES STATE BANK

OAKLAND COUNTY CITIZENS ASSOCIATION FOR REDUCTION OF TAXES.
KARL TIBBITTS, Pres.
Farmington Township.
STEVE CLINTON, Sec.
Independence Township.
GEO. E. O'HEARN, Treas.
White Lake Township.