

The Town Manager

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VOL. II No. 3

NOVEMBER, 1932.

TEANECK, N. J.

PRICE FIVE CENTS

Property Owners on Highway Want Route 4 Business Area

Oppose Zoning Consultant's Views Excluding Commercial Enterprise in District; Point Out That Apartments Are Not "Profitable"; Many Air Problems

At its first informal public hearing on the subject, the Township Council on the evening of October 26, began getting the opinions of citizens representing various interests regarding the zoning of property along the State Highway known as Route Four.

As a basis for discussion the Council had before it the report and recommendation originally made to the Planning Board by its consultant, Mr. Campbell Scott, which the Planning Board had approved and passed on to Council, with the recommendation that it be adopted. This plan was accompanied with a map showing the area on both sides of the highway which the Planning Board recommends should all be zoned for apartment houses. If so zoned, use of the property for one-family or two-family houses would still be permissible, but no business structures of any kind.

An interesting session that lasted until after eleven o'clock, and which was attended by about fifty citizens nearly all having property along the highway, the session adjourned until Thursday evening, November 3, at eight o'clock.

Dates for later hearings will be announced through the press when decided upon, and it is the urgent request of the Council that all interested citizens attend and express their views, no matter where in the township they may reside or own property, since the decision ultimately to be reached will have

an important bearing on the future development and appearance of the community.

Several at the hearing asked
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Ordinance '639' To Preserve Order Fails At Council Meeting

Ordinance No. 639, about which there has been so much to-do and discussion for some time past, was finally disposed of by the Township Council at its regular session on October 18, the date when it had been announced that it would come up for further consideration. In the presence of an audience consisting of five citizens and one representative of the press—the smallest attendance at any Council meeting since the memory of man runneth not to the contrary—

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Supreme Court Ousts Case To Restore 3 Assessors To Former Positions On Board

The Supreme Court of New Jersey has dismissed the suits filed by three former assessors of Teaneck who sought by writ of certiorari to set aside the ordinance passed by the present Council, providing that the assessing of property in Teaneck for purposes of taxation be done by a single assessor instead of a board of three assessors as formerly.

Three actions, all to the same end, were brought by William Beaumont, Julius Weissinger and William Carr, whose offices as members of the board of assessors expired at noon of November 11, 1930, under the terms of the Municipal Manager Act, but who were immediately reappointed to hold office subject to the pleasure of the council. Seven or eight months later the Council passed the ordinance referred to, and appointed a single assessor.

To successfully defend these three separate actions at law, each requiring the preparation and filing of briefs, and appearance in court, has subjected the township to expenditure for legal fees amounting to \$600 for the three cases. This the Council, when passing the bill for payment, regarded as a very reasonable charge for the legal services involved particularly in comparison with the

(Continued on Page 4)

Teaneck 'Red Devils', Play Sunday Football For Charity Benefit

Enthusiasm Grows In Popular Stadium Gridiron Clashes; Aid Charity Fund

The football game between the Teaneck Red Devils and the East Rutherford Sapphires on October 23, at the High School Athletic Field, in which the visiting team proved victors by a score of 6 to 0, had the largest attendance of any of the series of Sunday afternoon games held for the benefit of the township emergency relief fund, and lovers of football witnessed a game worth several times the modest admission charge of forty cents for adults and twenty-five cents for children.

The game was closely contested throughout. The play was fast and was marked by several spectacular runs and forward passes, as well as interchanges of long punts. The Red Devils came near making the score tie with a touchdown in the last quarter, but after a series of first downs they were held on a

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Municipal Finance At Pulse Of Government

[The following is the first of a series of articles in which Township Manager Volcker, through The Town Manager, will explain to taxpayers Teaneck's present financial situation, and its outlook.—Editor]

By PAUL A. VOLCKER
Township Manager

A municipality is a body politic and, as does a human body, it exercises many functions. If this comparison is carried further, finances may be said to be the heart of the municipality. Such a com-

(Continued on Page 11)

Don't Miss--

The third annual banquet of the Teaneck Taxpayers' League at Swiss Chalet, the evening of Thursday, Nov. 10. Enjoy a fine dinner, interesting addresses, and dancing to good music. For details see advertisement on an inside page, also news article, in this issue.

Expectations High For League Banquet

The Third Annual Banquet of the Teaneck Taxpayers' League will be held Thursday evening, November tenth, at the Swiss Chalet, Rochelle Park, and promises to be the most successful affair ever undertaken by the League.

Governor A. Harry Moore of New Jersey, will be the guest of honor, and principal speaker. His subject has not been announced, but it is certain that his address will prove intensely interesting to all who are concerned in civic problems.

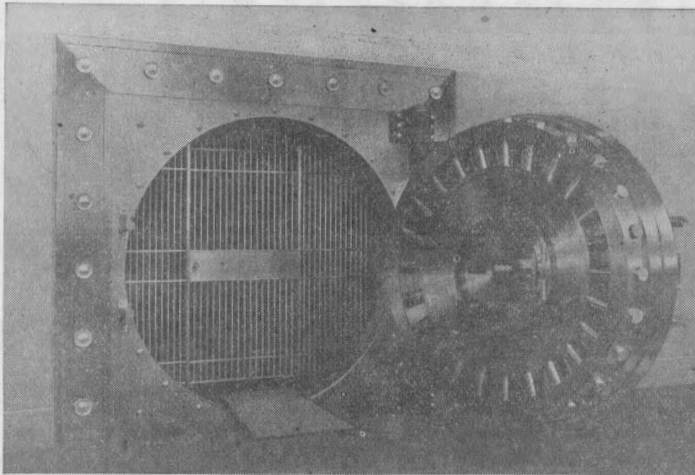
John Borg, publisher of the Bergen Evening Record, will also make an address of considerable import to the Taxpayers of Bergen County.

The toastmaster will be William J. Scheffelin, who is Chairman of the Committee of One Thousand in New York City which took a leading part in bringing about the downfall of the regime of Mayor Walker. He is an ardent supporter of the cause of the taxpayer, and a splendid speaker.

Delegates, officers and members of more than fifty taxpayers organizations throughout Bergen County have been invited, and nearly all have signified their intention to attend the dinner. Many others not affiliated with any league, but who are in sympathy with the independent taxpayers' movement and the Municipal Man-

(Continued on Page 6)

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OSCAR SELNA, Director

PROPERTY OWNERS ON HIGHWAY WANT ROUTE ZONED FOR BUSINESS

(Continued)

why there should be any change in zoning of any property that does not front or abut directly on the highway; why the change should affect an area extending as far as 600 feet from the highway, or in some places farther, and whether, if the change is so made, their residential properties within the changed area would be subject to increased of valuation for tax purposes.

Several owners of highway frontages stated that they had accepted from the state prices far below their asked prices, on the strength of representations made by the state's agents that the remainder of their holdings would be zoned for business and thereby become very valuable.

Other property owners argued that the state had taken so much of their property that the remaining plots were not large enough for apartment buildings, and in some cases not even for private residences, and could have no value or usefulness unless zoned for business.

Several made the statement that there is no precedent for zoning property along a state highway against business use, and that unless their property is zoned for business, the existence of the highway will impair rather than increase the value of their property.

Another point that was strongly urged is the effect business zoning would have on ratables. One speaker presented an estimate that the area under discussion now yields an annual tax revenue of about \$150,000, but if zoned for

business would yield about \$450,000, reducing by \$300,000 the amount it would be necessary to tax the remainder of the town.

Without exception, all owners of property abutting on the highway who addressed the Council spoke in favor of business zoning. They argued that the heavy traffic on the highway creates a definite volume of business, of which Teaneck property owners and business men are entitled to a share.

Speakers representing the larger holdings of highway frontage, included Mr. Frank Sample, representing a corporation that owns 1,200 feet; Mr. George O'Hare, Mr. Arthur Donigian, Mr. Charles Clausson and Mr. Michael Boros.

Several owners of private homes not fronting on the highway, but within the 600-foot limit, spoke against having their property zoned for apartments. Among these was Mr. J. J. Reilly, former Township Committeeman, who in behalf of residents on the south side of Selvage Avenue from Teaneck Road to Queen Anne Road, and between Selvage Avenue and the highway. He pointed out that to put an apartment house zoning on large areas already built up as Class A, or private residences, tax those properties on the basis of apartment zone valuations, would impose an undue and unjust tax burden on such home-owners.

There are other similar areas along the highway, already largely built up with private residences, and included within the limits to which the Planning Board recommends that apartment house zoning be applied.

Mr. O'Hare made the point that there isn't an apartment house now in Teaneck that isn't "in the red", and that there will be no demand

(Continued on Page 4)

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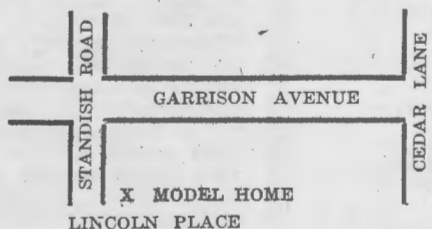
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Referendum On \$20,000,000 Transfer Will Aid State's Needy

Ballots in the general election on November 8 will carry a proposal through which the voters of the state will decide whether \$20,000,000 shall be transferred from the funds of the State Highway Commission and devoted to the needs of the State Emergency Relief Administration.

PROPERTY OWNERS ON HIGHWAY WANT ROUTE ZONED FOR BUSINESS

(Continued)

for any large apartment house development in Teaneck for years to come. He challenged anyone to name anywhere a state highway built with public funds that is not open for business.

Mr. Donnan pointed out that sewer laterals along the highways are not large enough, or laid deep enough, to meet the requirements of apartment houses, and that if the property is to be used for apartments new sewers would have to be constructed in many places.

Against the views expressed by property owners present, no spoken argument was presented. The purpose of the Council was to secure expressions of opinion and listen to the arguments of property owners.

Opposed to the speakers' views, however, the Council has the recommendation of the Planning Board and its consultant, Mr. Scott, whose argument against business zoning is that this would invite the erection of gasoline stations, "hot dog" and other refreshment stands, real estate offices and such other enterprises as would benefit from the patronage of motorists using the highway. This, Mr. Scott maintains in his report, would seriously mar the appearance of Teaneck as a purely residential community, and thereby would lessen the value of property throughout the town to such an extent as to more than offset the increased value of highway frontages.

The foregoing sets forth the chief points brought out at the first public hearing. The Council has announced its determination to continue such informal hearings as long as may be necessary to get the fullest possible expression of all shades of opinion on the subject, before drafting any ordinance to change the present zoning of property along the highway.

SUPREME COURT OUSTS CASE TO RESTORE 3 TO ASSESSOR BOARD

(Continued)

fee of \$750 paid by the preceding administration for a legal opinion on the Municipal Manager Act, which required no briefs or appearance in court.

While it seems assured that the proposal will carry, since there is no strong or organized opposition to it so far as known and it is not a partisan issue, it seems timely to point out that the funds now available for relief work in the state will be exhausted, at the present rate of demands upon them, not later than the end of December. If the proposal should fail to carry, that would mean that after the end of December each municipality would have to meet its own local relief needs without help from the state.

Under the relief laws now in effect, many municipalities unable to contribute anything for local relief have been taken over by the state and all their needs are being met out of state funds. The greater number of municipalities, unable to contribute anything for local relief have been taken over by the state and all their needs are being met out of state funds. The greater provision in the law which entitles them to draw from the state up to fifteen cents per capita per month, if the municipalities themselves first raise that amount, either through appropriation or

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LOCKER SHORTAGE IN HIGH SCHOOL, CAUSE OF URGENT CONCERN

By C. L. LITTEL

Principal Teaneck High School

The most exasperating and in many way the most important problem facing the administration of Teaneck High School is that of locks, lockers and bicycles. At present there are 1450 lockers in corridors; 998 of these have two compartments and thus require two locks. In the boy's locker room (physical education department's dressing room) there are nearly enough lockers so that each boy may have one. Each one of these is a double locker, thus requiring two locks.

In other words a boy who has one of the double corridor lockers and one of the double lockers in the locker room is required to purchase four padlocks if he wants all of his equipment under lock. As a consequence, and since the school does not require students to purchase any special type of padlock, many students either furnish no lock at all or very cheap ones which give no protection.

With nearly half of the lockers having no locks, and therefore easily accessible to anyone that wishes to enter, it is a very difficult job to keep track of garments, books and equipment for the 1,600 students attending Teaneck High School. In fact several parents each week complain that either books or garments are stolen or

(Continued on Page 8)

Little Change Noted In Unemployed Total During Past Period

The unemployment situation remains with very little change. The past two months have shown neither a material increase or decrease. For instance, in the last half of September food orders showed a total of 156 applicants, with 629 dependents, to whom 287 relief orders were given at a total cost of \$979. The first half of October showed 150 applicants, with 612 dependents to whom 309 food orders were given at a total cost of \$1,050.50.

It will be noted that the average help in food given amounts to about eighty cents per persons per week. In addition to this, other help in the way of rents, fuel and medical attention is given, to bring the total amounts up to nearer \$750.00 a week. However, the maximum which the Township pays is \$600 a week, for under the present plan any expenditures above this amount will be refunded by the state, up to another \$600.00.

With the cold weather close at hand, bills for fuel will naturally greatly increase. However, this probably will not affect the total Township cost, since this additional fuel will fall into the State's share. As has been reported, the whole plan now in operation is on a "work-for-aid" basis; that is, for every dollar's worth of assistance given in any form whatsoever, the person receiving it returns one dollar's worth of labor.

These persons are variously distributed in useful work throughout the Township. During the past month a large number of them have been assigned to the Board of Education, who are using them either for janitorial services or for the re-grading and re-seeding of school property. Among the group are quite a number of women, the employment of whom previously had been a problem.

Another crew of men, under Township supervision, has been busy laying a sidewalk along the Elizabeth Avenue frontage of the new athletic field. The necessary materials have been furnished by the Board of Education.

Aside from this, various crews have been at work with pick and shovel grading streets. Others have been at work taking down dead trees. As a result of this lat-

(Continued on Page 10)

NO ZONING CHANGE ON QUEEN ANNE ROAD, AS BOARD DOWNS MOVE

After a protracted hearing, of which notice was given to all owners of property within 500 feet of the location under consideration, the Planning Board voted unanimously to recommend to Council that no change be made at this time in the zoning of property on Queen Anne Road immediately north of the section now zoned for business, which extends from Fort Lee Road to a point near Hillside Avenue.

Application to extend the business zone farther north was made by Nelrose Realty Company and Frank Summers. While the Planning Board has not been given power to amend the zoning ordinance, reference of the matter to that board was in keeping with the policy adopted by the Council when the board was created, namely, to consider no changes in zoning without first securing the recommendation of the Planning Board on the question.

At the hearing, residents of that section who opposed the application pointed out that more property in that vicinity is now zoned for business than the neighborhood requires, as shown by the fact that out of 74 stores already erected in that area, 28 are now vacant, including some that never have been occupied since they were built.

No one spoke in favor of the change except owners of the property it was proposed to change to business zoning, or their representatives.



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Supreme Court Will Hear Arguments On Recall, January 17

As the result of a suit for mandamus instituted by one of the proponents of the recall petitions, which were filed with Township Clerk Henry E. Diehl in September in an effort to remove from office all members of the present Township Council, the Supreme Court of the State of New Jersey, sitting en banc, will give its first ruling on the recall provisions of the Municipal Manager Act passed in 1923.

Hearing on the writ of mandamus, which calls upon Clerk Diehl to show cause why he should not be required to call a special election for recall, has been set for Jan. 17, and the ruling of the court is certain to prove of importance to all who are interested in the development of the municipal laws of the state.

Since the adoption of the Municipal Manager Act only three New Jersey municipalities have availed themselves of its provisions by adopting the manager form of government by referendum. The first was the City of Cape May, where the change became effective in December, 1924; then Keansburg, December, 1925, and Teaneck, November 11, 1930.

During this time the recall provision of the law, which is one of its vital and most valuable features, was never resorted to until the recall petition were filed in Teaneck.

Since the Teaneck petitions, as amended, were certified by Clerk Diehl as sufficient with respect to the number of signatures, the only point remaining for the court to decide is the adequacy of the grounds, or reasons for recall, as set forth in the petitions, and whether they are such as to warrant calling a special election.

In several other states that have laws providing for recall of officials by vote of the people, tests of this question have been made by court action, and some very interesting decisions have been handed down. These have served to interpret the purpose and meaning of the recall provisions in the law, with direct reference to the nature of the charges that must be alleged against officials, in order to warrant the holding of recall elections.

When the ruling of the court in the Teaneck case has been handed down, it will serve as a guide in the future to any New Jersey citizens who for any reason may wish to recall either councilmen holding office under the Municipal Manager Act, or commissioners holding office under the Walsh Act authorizing adoption of the commission form of government, since the recall provisions of the two laws are much alike and are included in the laws for the same purpose, namely, to make it possible for the voters to get rid of officials who are unfit to hold office, without waiting for their terms to expire.

In substance, therefore, the forth coming ruling in New Jersey may be expected to define to some extent what constitutes unfitness to hold office, and to indicate what sort of grounds must be alleged in petitions for recall.

EXPECTATIONS HIGH FOR ANNUAL LEAGUE BANQUET, NOV. 10

(Continued)

ager form of government, will also attend.

One of the best orchestras in the Township has been selected to furnish music during the banquet and the lengthy dance program that will follow, which is expected to continue until early morning. The excellence of the banquet dinner served at Swiss Chalet is well known.

The Committee on Arrangements includes: H. H. Leveque, chairman; Mrs. C. R. Kinsey, Mrs. Leslie Prue, President of the Women's Auxiliary; Mrs. O. E. Sippel, Mrs. Frank Riley, Robert P. Lewis, Mayor Karl D. Van Wagner, Gaston G. L. Vallee, W. S. Jessurun, Milton Votée, A. Namm and V. C. Poe.

Tickets for the banquet may be procured from any one of the above committee, or any member of the Executive Committee of Teaneck Taxpayers' League. The charge is \$2.00 per person for dinner and dancing, and the Arrangements Committee has assurance of the largest attendance in the history of the League.

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TEANECK RED DEVILS PLAY SUNDAY FOOTBALL FOR CHARITY BENEFIT

(Continued)

fourth down within two yards of the Sapphires' goal line.

The game excited such favorable comment that larger attendance is confidently expected at the remaining games to be played by the Red Devils for the benefit of the fund, which will be as follows:

November 6, against Park Ridge Flames.

Nov. 13, against Hasbrouck Heights Alumni.

November 20, against Dumont Twin-Boro Team.

The Red Devils also have a game scheduled for November 27 against the Tenaflly Inter-Boro Team, but it has not yet been decided where it will be played. They prefer playing it in Teaneck, where there is always a better attendance at their games, but the High School Field is reserved for that date for a game by the Mercury A. C. Team. There has been some discussion of a plan to have a double-header program on that date, the first game to start at 1 p. m. sharp.

In any event, at least three more games for the benefit of the fund are assured, leaving it beyond doubt that the Autumn activities of the new board will show a substantial net return for the emergency fund.

The games are played under the sponsorship of the Advisory Board on Parks, Playgrounds and Public Recreations, which was appointed by Council scarcely three months ago, and which has proved one of the most active of the various advisory boards of citizens, who serve without compensation to further the interests of the community.

While the purposes of the board are, in general, to foster interest in wholesome athletics and promote the development of playgrounds and opportunities for public recreation, its first objective, in view of present emergency needs, has been to arrange events that would not only stimulate interest in athletics but also provide revenue for relief funds.

As its first enterprise it sponsored and made all arrangements for the first athletic meet ever held in Teaneck under the auspices of the A.A.U. This was followed shortly after by a baseball game in which members of various advisory board defeated a team selected from the police department. At this game no admission was charged, but a substantial collection taken up. The police have suggested a football game as a return match, but have agreed that this would hardly be fair competition, since by reason of their occupation the police keep constantly in trim for physical combat.

It was through the mediation of the advisory board that the Board of Education was induced to rescind its ruling against Sunday games, as a measure of co-operation with the emergency relief work. Citizens who petitioned the Board of Education to forbid Sun-

day games, although they secured an injunction to stop them, have shown the same degree of co-operation, agreeing not to serve the writ so long as there was no disorder or undue disturbance at the games. Up to date there has been no complaint of any kind.

Members of the advisory board, who have all given a great deal of time and effort to this work, are Emmons Grahn, chairman; Robert P. Lewis, George O'Hare, Irving Ross, W. S. Jessurun and William Lohr. They have had in all their work a great deal of help from Mr. Joseph, former trainer of the Red Devils, whose experience in athletic matters has made his co-operation most valuable.

ANTI-DIPHTHERIA DRIVE UNDER WAY

An Anti-Diphtheria Campaign is being launched early in November by the Advisory Board on Child Hygiene, Clinical and Social Service.

The Board recommends to parents in Teaneck that all babies be taken to the family physician for inoculation.

This plea is addressed particularly to parents of children from 1 to 5 years of age. Medical authorities agree that preventive treatment should start at an early age.

So far as welfare cases are concerned, parents should make application through the nurses at the child hygiene stations at School No. 1, on Oakdene Avenue and School No. 2, at Forest Avenue and Teaneck Road. After investigation, inoculation treatment at the Township's expense will be recommended, where needed.

Economy Shoe Rebuilding

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CHURCH FACED WITH GRAVE RESPONSIBILITY IN WORLD PROBLEMS

By John J. Soeter, Minister of the Smith Community Church

The Christian Church at large is still primarily engaged in her Divine and Eternal Commission. It may be held by some as being a job of "fighting the devil" for which "Billy" Sunday has long been noted. Again, we may believe that the work of the church is to build up in individuals whose spiritual qualities with which we meet life and all its vicissitudes.

Whatever our conception of the church's work at large may be, there are certain inescapable national and world problems which increasingly call for the attention of Christians everywhere. We state herewith two or three of these.

One of the outstanding points being held before us in the present national election campaign has to do with the liquor laws. Nothing need be said here regarding the various views and claims. The point is—supposing the 18th amendment is eventually voted down by a majority of the electorate. If and when the sale of alcoholic beverages is again made legal the church will face a new task.

That part of the youth of our country which has never known the legalized sale of alcoholic drink will have a new page opened before its eyes. The old methods of temperance studies and lessons will prove inadequate. The knowledge, on the part of youth, that a law which formerly prohibited has been removed will make the children's approach quite different from that of those of us who grew up in the days preceding the enactment of the present system.

What the Christian people must be concerned about is the matter of the effect on young lives and minds when liquor is again made lawful. Will the church be able to guide and direct young lives safely through formative years?

(Continued on Page 11)

LOCKER SHORTAGE IN HIGH SCHOOL, CAUSE OF URGENT CONCERN

(Continued)

borrowed from their children's lockers.

The bicycle situation is practically as bad. With the large number of bicycles that are being ridden to school it is impossible for anybody to know whether a certain bicycle is owned by a person seen riding it, and no one can challenge him unless the owner himself happens to be around. A locker room for bicycles in charge of an attendant would greatly improve the situation. However, even our present arrangement is about as good as the facilities provided generally in neighboring towns.

The Board of Education have been giving serious consideration to the proper solution of this problem. In fact nearly \$1,000 was spent last summer to change the lockers in the girl's locker room over into a basket system, so that misplacement and thefts of garments would not occur there. The basket system also trebled the available dressing space for girls. The baskets requiring much less room than the space formerly occupied by the lockers. The basket system was not installed in the boy's locker room this year because the Board felt that the cost of the change in the girl's locker room was all they could afford; but it is hoped that the change can be made for the boys next year.

For the lockers in corridors in which students keep wraps and books there is no such easy solution as the basket system. There is a problem of providing efficient locks, and the only plan tried thus far is to require students to furnish locks at their own expense. Last summer the Board investigated the possibility of installing combination locks built into the locker doors, but it was necessary to postpone action on this project on account of the cost.

In fact, the bolts which constitute the locking device are so designed on the majority of the garment lockers that even if efficient locks were provided there would probably still be some difficulty.

Some have asked why it is not possible to police the corridor and bicycles, so that nothing could be stolen and no damage done. Anyone who realizes how extremely limited is our staff for such purposes knows that is impossible. Even if money was available for a staff adequate to do such policing it would be better to use that money in providing efficient locks, as they would afford more protection than any policing staff could furnish with our lockers in their present condition.

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Costs Mounting For Feeding Needy; \$7500 Required For Balance Of Year

The following tabulation showing the number of food orders that were issued, together with the cost thereof and the number of dependents of the persons to whom they were issued, will prove serious as well as interesting reading. It will be noted that each month, with the exception of May, has shown an increase in the amount which the Township has had to spend for food. The tabulation below does not include rent or gas, which the Township in certain instances is also assuming.

In August the total amount spent by the Township in poor re-

lief was approximately \$2,800. Under the present plan of operation, the Township out of its own resources must spend 15c per inhabitant, or a total of \$2476, before the State contributes anything. After the Township has spent this amount the State will pay a like amount.

It is not expected that the requirements of the Township of Teaneck will run beyond the combined possible contributions of the State and Township. It may therefore be assumed that for the remainder of this year an additional \$7,500 will be needed to take care of the Township's unfortunates.

Monthly	No. Applicant	Dependents	Orders Issued	Amt.
Jan. 1-31	61	280	155	\$550.00
Feb. 1-29	75	320	196	676.00
Mar. 1-31	94	409	237	818.00
Apr. 1-30	98	458	310	1078.00
May 1-31	90	407	260	916.00
June 1-30	117	509	315	1128.00
July 1-31	132	563	436	1517.00
Semi-Monthly				
Aug. 1-15	133	570	227	810.50
Aug. 15-31	152	644	293	1020.00
Sept. 1-15	148	618	272	943.00

COUNCIL TAKE STEPS TO COMPLY WITH NEW STATE MILK CODE

At its second meeting in October the Township Council took measures made necessary by a bill passed through the state legislature early this year, known as the Sullivan Milk Bill. Briefly, the law referred to requires every municipality in New Jersey, through its Board of Health, to make inspections of all dairies and creameries contributing to the milk supply of the municipality, unless such municipalities through their governing bodies officially notify the state that they are financially unable to comply with the requirements of the law.

Since it was estimated that in the case of Teaneck this would require inspection of some 2,500 dairies and more than 50 creameries, scattered through several states, it was very clear that Teaneck, at least, is not in a position to foot the bill, especially in view of the requirement that these inspections be made by experts and in a prescribed manner.

Accordingly the Council adopted a resolution officially informing the state that Teaneck cannot fulfill the requirements of the law, which in effect says to every municipality: "This is something you must do if you can; but if you can't you don't have to."

Whether any municipality in New Jersey will do otherwise than Teaneck has done remains to be seen. To comply with the law would certainly involve heavy cost in payroll and travelling expenses, and provide employment for a large number. To estimate what

the aggregate cost would be in case each one of the several hundred cities, towns, townships, boroughs and villages of the state undertook to comply with the laws leads to the realms of high finance.

Perhaps sometime some member of New Jersey's law-making body may be able to explain why such a law was passed. So far it seems inexplicable.

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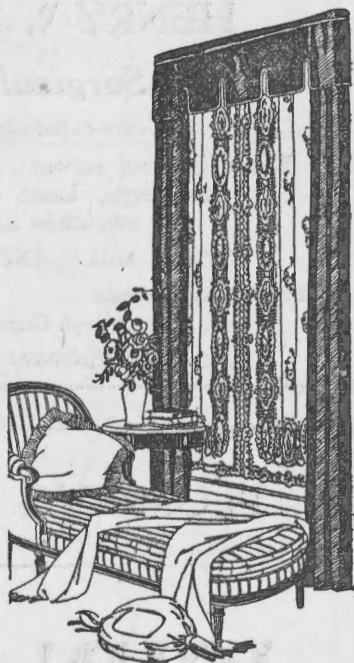
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ORDINANCE "639" TO PRESERVE ORDER, FAILS AT COUNCIL MEETING

(Continued)

the Council voted unanimously against passing the ordinance on final reading.

This all refers to the ordinance entitled "An ordinance to preserve and maintain peace and order at all meetings, gatherings, and assemblies throughout the Township of Teaneck," which was subjected to more misrepresentation and misinterpretation than any other measure ever proposed by the present administration.

The reasons that inspired the opposition to its passage are already quite generally known. But whatever the reasons, the bone of contention has now been buried.

In an editorial commenting on the action of the Council in voting down the ordinance, the Bergen Evening Record said in part:

"It was, no doubt, a much misunderstood document, but, like Prohibition, it furnished its opponents with a wealth of material. And under present conditions in Teaneck, antagonists of the present councilmen need far fewer objections than it furnished to wage vociferous opposition from now until doomsday.

"No sooner had the ordinance made its appearance than the chorus started. It violated, we were told, every right of free speech. It was conceived by Mussolini, and perhaps Stalin helped. It violated the Constitution of the United States and the Declaration of Independence. In short, it was a very bad ordinance.

"Some of the foregoing arguments, of course, were exaggerated. But opponents of the Teaneck Township Council do not stop at a little thing like exaggeration when they want to drive home a knife. The truth is that the ordinance was sufficiently obscure to be debatable, and therefore it is much better dead than alive."

Quite apparently the Council, having discovered how "debatable" the ordinance was, fully agreed with the editorial before it was written.

LITTLE CHANGE NOTED IN UNEMPLOYED TOTAL DURING PAST MONTH

(Continued)

ter activity, a large pile of wood has accumulated at the Township's yard. This wood is again being distributed to the unemployed at a charge of \$8.00 a cord. That is, anybody receiving a cord of wood must return \$8.00 in labor to the Township.

At the headquarters of the Emergency Relief Organization a complete docket is kept of these transactions. A ledger page is assigned to each man, on one half of which he is debited with all help given him, on the other half credited with the work done. Citizens interested in seeing how this system operates are invited to stop in at the office opposite the Town Hall, where all details will be courteously explained to them.

Although the Township is carrying and has carried the great portion of the unemployment costs since last December, this does not mean that there is not now just as much, if not more, necessity for individual and private help. Every bit of groceries contributed locally means just that much load off the taxpayers' shoulders in general. Every dollar contributed means a dollar relief to the taxpayer. More than this, considering the amount it has already spent in this work, it is indefinite as to how long the Township can keep it up, this depending on how long the banks will supply the necessary loans on the Township's notes.

Meanwhile, while the Mayor's Emergency Relief Committee is organizing for solicitation of funds, dozens of workers are needed to carry on and increase the general food collection which is handled by the Welfare Committee. Information about the method of collection and handling thereof can be obtained by calling the office of the Committee.

The clothing division of this Committee is madly in need of clothing of every description, especially for men and small children. Men's and children's shoes are in great demand, and all able to do so are urged to send their donations to headquarters. If unable to send them, they may phone any department of the Township and the donation will be promptly called for. Blankets and bed clothing are also needed.

Another function handled by the combined poor relief and Welfare Headquarters is the distribution of flour obtained from the Red Cross in 24 lb. sacks. This is available, without charge, to all who are in need and who will make the proper application at the Welfare Headquarters.

In addition to this, the Red Cross are supplying several thousands of yards of dress goods, shirtings and other materials for men, women and children. This stock of cloth is expected daily, and on its receipt at the Welfare Headquarters, it will be distributed to

(Continued on Page 13)

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MUNICIPAL FINANCE PULSE OF GOVERNMENT SAYS PAUL VOLCKER

(Continued)

parison is apt, because unless the finances of a municipality are sound the municipality is not healthy, any more than is a person whose heart murmurs or skips.

Then also heart trouble, often the result of previous over-exertion, is not always visible on the surface. A person may seem in perfect health, yet the specialist will know that a collapse is imminent. So, too, with the financial heart of the community; every outside evidence may point to a healthy community, yet when the specialist, in the form of the auditor, starts probing he may find distinct signs of trouble, entirely invisible to the man on the street, who, if he is concerned at all, is probably more excited over a local derangement of the municipal organism, such as the misbehaviour of a policeman or the outage of a street lamp—things which are relatively as unimportant as a mashed thumb or a hang nail.

The purpose of this article and those to follow is to take the audit of the State Department of Municipal Accounts, which is the specialist's report on the financial heart action of Teaneck, and as far as possible to divest it of technical aspects, so that a clearer understanding of the Township's financial status may be had by every interested citizen.

Before taking up the audit in detail, a few general remarks concerning the Township's finances are in order. Setting up the favorable against the unfavorable aspects, we have the following.

FAVORABLE—

1. No further debt has been incurred during the past two years.

2. The 1930 and 1931 budgets have provided, and the 1932 budget will provide, through under-expenditure of appropriations and over-collection of miscellaneous revenue, additions to surplus revenue.

3. Since January 1, 1931, the outstanding bonded debt of the Township has been decreased \$1,174,000.00.

4. Through the 1930-1932 budgets inclusive, \$267,000.00 has been provided by taxation towards meeting the Township's share of improvement costs.

5. The net debt of the Township has decreased to 4.918% from 9.059%.

6. The current and trust account surpluses have shown consistent increases.

7. There has been a constant increase in taxable wealth in Teaneck.

8. Operating costs in the Township have been heavily cut, while maintaining or increasing standards of service.

UNFAVORABLE—

1. Current tax collections and collections of assessments are slowing up.

2. The 1931 tax sale resulted in the Township having to take over

more than half a million dollars in delinquent taxes and assessments, mostly the latter. To this must be added the \$150,000.00 of liens still remaining from the 1930 sale.

3. The gross debt of the Township, including schools, is still over six million dollars, or twenty-five per cent of its valuation.

4. Municipal bond market conditions are such that even if there were the necessary laws in existence, refunding operations would be impossible.

Summing up and balancing these favorable and unfavorable conditions, one against the other, the net result seems to be that, great as have been the improvements in Teaneck's financial condition during the past two years, general economic conditions have retrogressed as fast if not faster than the finances have improved, so that at present the Township is just as cramped, and the debt is as pressing as it ever was.

In Teaneck's case, the condition is aggravated by the fact that some years ago, when a surplus of assessment funds was on hand above those required for immediate redemption, the Township decided to be its own banker and loaned these funds to its current account. Because of the saving of interest involved, and in spite of the technical irregularity, this interfund borrowing under the then existing general conditions on the face of it looked like good business, but as conditions have worked out it is certain to cause serious embarrassment.

Ordinarily, at such a time as the Trust Fund might need this money back, and that will be in 1933, the Township would have issued tax notes, and with the proceeds of these tax notes made the reimbursement. Whether this procedure will be possible or not at that time is certainly questionable. Strange as it seems, there is no market for Teaneck paper. This situation is aggravated in the Township's case by the fact that, having decided to do its own banking, Teaneck now has no tax paper outstanding, and banks are particularly reluctant to take its obligations at a time when, through necessity, they are compelled to carry and keep on carrying other municipalities, whose loans they have had for years.

Had the surplus assessment funds in previous years been used to redeem Township bonds before maturity, and the necessary current funds borrowed at the banks, actual savings would have been as great, if not greater, and the present financial situation much simplified. However, hindsight often is clearer than foresight.

To put the present problem in another way, as Teaneck's assets have increased on paper and in fact, they have become more and more frozen or unmarketable. In taxes, tax titles and assessments not bonded, the Township now has assets of almost a million and a half dollars which, if conditions were now the same as those existing in 1929, could be easily liquidated.

(Continued on Page 13)



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Fire Department Jottings

At the recent invitation of the Township Manager, the Schedule Rating Office of New Jersey sent one of their Field Engineers, Mr. Bogardus, to make a complete inspection of the Township Fire Department's personnel and equipment as it now exists and its operation.

Mr. Bogardus spent an entire afternoon in the Township, in the field, at Department Headquarters, in visiting outlying stations, and at the scene of recent fires. With Chief Murray he went over the system of records and reports which the Chief has installed, made queries as to the training both volunteer and paid men were getting, checked up on the condition of the trucks and the apparatus, examined the new whistle from top to bottom—in fact, poked around here and there and everywhere.

He was then taken to Company No. 2 at Kenwood Place Fire House and thence to the Morningside Volunteer Headquarters, where paid men are now also maintained during the day time.

Finally, he went to the scene of one of the recent house fires, and there took occasion to personally compliment the Department, through the Chief, on the way the fire had been handled. Before leaving he stated that he felt that wonderful improvements had been made in the Department, and that as far as his report went it would be to the effect that Teaneck should be treated with all possible consideration in the matter of reduction of rates.

One of the interesting points during Mr. Bogardus' investigation was the test sending of an alarm over the fire 'phones. The call was received in the fire house 15 seconds after the telephone had been lifted to give the information.

Under an existing Township ordinance the Township Manager has instructed the Fire Chief to inspect every new oil burning installation in the Township. For this purpose proper application forms have been drawn, on which the necessary information is to be recorded. From then on the operation is to be under the supervision of Chief Murray. The Chief has also done some valuable work in requiring changes in some existing installations that have come to his notice, to make them safer.

The personnel of the Teaneck Department at present consists of one full time Chief and nine paid firemen plus an average of six skilled men. A vacancy in the Department ranks, was caused by the retirement on a pension of Fireman Lutthans. Instead of filling this position with a full time paid fireman, it was decided that for the remainder of this year, at least, the amount of money released by the retirement of Fireman Lutthans should be used in employing two temporary firemen at \$100.00 each per month.

Men from the different companies have been selected each month and in this way the employment has been rotated among the various volunteer companies, due weight being given in the appointments to the employment status of the volunteer firemen selected. In this manner a nucleus is being formed of volunteer firemen who have the benefit of additional training and knowledge of Fire Department procedure.

In addition to this, \$50.00 per month was also allowed for the payment of call men; that is, volunteer firemen who sleep in the Fire house at night. Since paid men are maintained at fire headquarters which is also the headquarters of Volunteer Company No. 1, and at the Kenwood Place Fire House, Headquarters of Company No. 2 the call men have been selected from these two companies. Each month three men of Company No. 1 serve as call men, rotating turns of duty so that two men are always in the house each night. Company No. 2 at Kenwood Place preferred to make the plan more of a company proposition, and during some months as many as 11 of their men have served as call men, two at a time. The \$25.00 which was allotted for this company has been paid to the company and re-distributed by them to the men who served. In Company No. 1 the individual men were paid.

At present this virtually gives the Fire Department a total of sixteen men, exclusive of the volunteers. These men are distributed as follows—Chief, 1; paid men, 9; Extra Men, 2; Call Men, 4.

This additional man power was favorably commented upon by Mr. Bogardus during his visit.



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—Int. News Photo

MISS CLARA RICHARDSON

Just how expert the students of Keuka College may be in picking grapes does not appear in the record, but here's evidence that they know what it's all about when it comes to selecting a queen. For they chose this charming example of Teaneck's young womanhood to be crowned as the "Grape Queen" during a pageant presented by the students of Keuka at the first annual festival of the Finger Lakes Grape Growers Association at Hammondsport, N. Y., early in October. Miss Richardson, now a sophomore at Elmar College, is a daughter of Mr. and Mrs. H. H. Richardson, 308 Woodbine Avenue, Teaneck. Her younger sister, Miss Hilda Richardson, is now attending Teaneck High School.

GOV. MOORE TO OPEN LOCAL CHURCH BAZAAR

A meeting of all organizations and parishioners of St. Anastasia's Church was recently held in the Church Hall, Robinson Street, Teaneck. The meeting was called for the purpose of hearing reports from the various committees at work on the bazaar which is scheduled for Nov. 28 to Dec. 3 in the new auditorium.

Special programs are being arranged each night of the bazaar and to this end each night has been given a specific designation. These are as follows: Monday, Governor's Night; Tuesday, Civic Night; Wednesday, Parish Night; Thursday, Fraternal Night; Friday, Parent-Teachers Night; and Saturday, Community Night.

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MUNICIPAL FINANCE PULSE OF GOVERNMENT —SAYS PAUL VOLCKER

(Continued)

dated through the issuing of Township obligations, for now Teaneck actually owes a lot less money than it did in 1929. The floating of these obligations, plus a moderate amount of refunding and renewed attempts to collect delinquent taxes and assessments, would smooth the path of Teaneck's finances to the end.

Can this be done, or must Teaneck suffer, as many another financial institution and municipality has suffered, from frozen assets? That remains a question at present, the answer to which goes into the sphere of the world's economic conditions. For financial institutions that find themselves in a comparable predicament, there are new agencies to which they can pass on their congealed assets. Municipalities have no such recourse, for although the legislature can pass financing laws ad-infinitum, they cannot force anyone to purchase the re-funding bonds.

However, taking the darkest side of the picture and assuming that the municipal bond market will not improve, and that the township's assets cannot be liquidated in time to meet its liabilities, there are still one or two other strings to Teaneck's financial bow. One of these is not necessarily the holding of a tax sale, although such a sale must, of course, be held in the not distant future. It will result in liquidating some of the assets, but others—that is, those represented by taxes and particularly assessments on those properties which the Township will have to buy in itself—will be still more tightly frozen, for unfortunately these charges do not fluctuate with the market value of the property.

What ultimate possibilities are open to Teaneck to work out or through its difficulties will be discussed in a subsequent article.

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283 Queen Anne Road
Teaneck 6-3474

LITTLE CHANGE NOTED IN UNEMPLOYED TOTAL DURING PAST MONTH

(Continued)

those asking for and needing it.

Although through the Red Cross there will be available at the welfare Headquarters a considerable quantity of ready-made clothing for women and children, as well as men's overalls, underwear, etc. Later on, the Welfare Headquarters will be in a position to distribute a reasonable number of knee-length new Army overcoats.

Finally, anyone who wishes to have an intimate picture of the way in which the Township and various co-operating agencies are working together to meet Emergency relief needs, are invited to come to the Headquarters where the officials will welcome them and explain all details.

YOUR MONEY'S WORTH
at the

Manor Shoe Repairing
445 CEDAR LANE
Teaneck, N. J.



SERVICE

Anywhere in Bergen County

No matter how small the repair you want you will always find courteous treatment.

Manor Garage

E. E. FELD, Prop.

Auto Supplies and Accessories

653 Cedar Lane


Teaneck, N. J.

Phone Teaneck 6-1396 Day or Night

Teaneck 6-6281

Night, Teaneck 6-9721-J

TEANECK

BATTERY  IGNITION

SERVICE

AUTOMOTIVE ELECTRICIANS

WE SPECIALIZE IN

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Carburetion
Generators

Starters
Armatures
Timing

Starting
Wiring
Lighting

BATTERIES RECHARGED AND REPAIRED

766 PALISADE AVENUE
TEANECK, N. J.

TWP. TREASURER'S REPORT

Following is Township Treasurer R. J. Pearson's Statement of September, 30, 1932, with a statement of tax arrearages:

Receipts	
Balance 1-1-32	\$ 44,534.41
Bal. Col. Acct. 1-1-32 ..	83,545.16
1932 Taxes	380,881.57
1931 Taxes	212,243.81
1930 Taxes	134,848.90
1929 Taxes	59,990.88
1928 Taxes	950.86
1927 Taxes	518.85
1926 Taxes	33.92
1925 Taxes	64.40
1924 Taxes	133.08
1923 Taxes	3.23
1922 Taxes	17.50
Tax Title Liens	33,616.93
Franchise Tax	22,753.26
Gross Receipts Tax ..	6,022.36
Gasoline Tax Refund ..	4,137.07
Interest on Deposits ..	1,480.73
Int. & Cost on Taxes ..	41,371.81
Int. & Costs on Ass't. ..	94,361.81
Recorders' Fees	427.00
Local Lic. & Permits ..	8,290.79
Engineering Dept.	983.40
Tax Searches	2,189.75
Return Gasoline Tax ..	9,105.44
Assessments Rec.	266,398.20
Assessment Liens	26,149.87
Assessment Lien Int. ..	4,936.09
Miscellaneous	26,134.29
	\$1,470,365.91

Disbursements	
Tax Title Liens	202.57
School Tax	287,421.25
County Tax	104,579.15
1931 Reserve	3,771.48
Budget	421,837.99
Redemption of Bonds ..	473,000.00
Miscellaneous	7,743.60
Imp. in Progress	1,800.00
Cash Balance, 9-30-32 ..	170,009.87
	\$1,470,365.91

OUTSTANDING TAXES**SEPTEMBER 30, 1932**

1932 Taxes	\$ 905,195.80
1931 Taxes	280,637.32
1930 Taxes	25,299.16
1929 Taxes	12,162.68
1928 & Prior Taxes ..	13,337.71
Outstanding Liens ...	79,717.14

ASSESSMENTS DUE IN NOVEMBER

No.	Name	Imp.	Date Due
23	Center Place, Sidewalks		Nov. 4
25	Kenwood Place, Sidewalks		4
27	Linden Avenue, Sidewalks		4
29	Westervelt Place, Eastern Sewer Ext.		18
30	Copley Avenue, Eastern Sewer Ext.		18
31	Teaneck Road and Q. A. Rd., Eastern Sewer Ext.		18
32	Hillside Avenue, Eastern Sewer Ext.		18
33	Garden Street, Eastern Sewer Ext.		18
34	Larch Avenue, Sewer, Gas and Water		4
35	Arlington Ave. & adj. Streets, Eastern Sewer		18
79-102	Ft. Lee Rd. and adj. Street, Sidewalks		18
84	Teaneck Road and Forrest Ave., Widening		30
98	Garrison Ave. from Beatrice to S., General Imp.		26
112	Merrison, Francis Streets, etc., Sidewalks		15
118	Garrison Tract, General Imp.		11
144	Briarcliff Road, General Imp.		30
147	Windsor Road, W. E. Ave., General Imp.		9
151	No. 6 General, Sidewalks		14
159	Downing Street, General Imp.		23
183	Walnut Street, General Imp.		16
184	Munn Avenue, General Imp.		16
185	DeMott Avenue, General Imp.		16
186	Kings Court, General Imp.		30
187	Intervale Road, General Imp.		30
188	Grenville Avenue, General Imp.		30
189	Hasting Street, General Imp.		30
243	North East Sewer		15

CHURCH FACED WITH GRAVE RESPONSIBILITY IN WORLD PROBLEMS

(Continued)

Also, what stand will Christian churches take when the smoke of the battle has died away, and drink is once again obtainable? Here, then, is one future problem which may have to be met.

Another question which is becoming increasingly pressing has to do with foreign missionaries, and their passports in sailing. It has been reported that in being granted a passport a citizen of the United States must take the oath of allegiance to our government. That oath, as interpreted by our supreme court, requiring that the passport taker promise to support the government in any war which congress may declare. It is true, of course, that those who conscientiously object to doing so may obtain their passports by a special act passed for just such conscientious objectors. In each individual case, however, the question is raised.

The problem, then, is what shall our missionaries do. Can they very well take the oath in full and still hope to do effective work abroad? Can they hold up Christ on the one hand and the threat of a possible sword on the other? Since mission work is mostly supported by those of us who remain here in the homeland, we must find an answer. Can we continue to send out missionaries to other lands while those to whom they go feel that the uplifting message of the Gospel will be proclaimed only so long as our respective nations are at peace?

To be sure, we desire no war, and there is little chance of it, but the whole situation irritates the world and impedes the work of spreading "Good News" around the whole world.

A third matter of present weight pertains to the church and the "movies". Naturally, if we hold

that all of the pictures of, let us say, the last half dozen years are safe, sane and healthy, this is no problem. But most churches do not hold that such is the case. Parents everywhere have been questioning the advisability of allowing their children to see any and all pictures.

But in spite of the propriety and degree of moral safety in many pictures, let us note what has occurred. In the October, 1932, issue of McCall's Magazine the following figures were given: It is estimated that in 1929 there were twenty-three million (23,000,000) minors in our theatres every week. of these twelve million (12,000,000) were fourteen years of age and younger, while six million (6,000,000) were seven years and under. In the face of these facts we do

well to wonder. Moving pictures, one of the best kind of methods for educating, implant what is shown upon the screen in the mind. Over against this is the slower and more uncertain method of verbal teaching in churches and their schools. The church does well to ask, as it is increasingly so today, into what thought channels are our children being led?

These, briefly stated, are some tasks the church everywhere must meet from time to time. To be sure, there are many others, some of which are even more pressing at present. The church's work is never easy. She must preserve the good of the past, create and meet the issues of the present fearlessly, and gird herself firmly against the dangerous influences which loom upon the horizon.

Church Notices

PHELPS MANOR M. E. CHURCH
1000 Queen Anne Rd., Teaneck
Charles Waldron, Minister

Sunday Services 9:45 a. m.
Preaching 10:45 a. m.
Harry M. Rice, Supt.
Everybody Welcome.
* * *

GRACE LUTHERAN CHURCH
405 Cedar Lane, Teaneck
Carl Bergen, Pastor.

Sunday School 9:15 a. m.
Church Worship 10 a. m.
"A Hearty Welcome to All"
* * *

TEANECK PRESBYTERIAN CHURCH
21 Church Street, Teaneck
Rev. Reginald Rowland, Pastor

Sunday Services 11 a. m.
Church School 9:45 a. m.
Tuxis 7:15 p. m.
Boy Scouts Fridays.
Girl Scouts Mondays.
Men's Club, Second Thursday.
Woman's Guild, First Tuesday.
World Service Fourth Monday.
* * *

CHURCH OF THE EPIPHANY
261 Cedar Terrace,
Cedar Park Section, Teaneck
Rev. Richard Baxter, Vicar

Morning Service 9 a. m.
* * *

ST. MARK'S EPISCOPAL CHURCH
Chadwick Avenue
Phelps Manor, Teaneck
Rev. Richard Baxter, Vicar
Telephone Teaneck 6-6790

Holy Communion 8 a. m.
Sunday School 9:30 a. m.
Worship with address .. 10:45 a. m.
* * *

ST. ANASTASIA'S ROMAN CATHOLIC CHURCH
1126 Teaneck Road, Teaneck
Rev. Father O'Neill, Pastor

Sunday Masses... 8, 9 10, 11 a. m.
Holy Day Masses 6 and 8 a. m.
Week Day and 1st Friday .. 8 a. m.

CHRIST CHURCH
(Protestant Episcopal)

351 Rutland Ave., West Englewood
Rev. William K. Russel, Pastor

Holy Communion 8 a. m.
Church School 9:30 a. m.
Morning Prayer & Sermon 11 a. m.
Holy Communion 1st Sun. of mon.
Evening Prayer (discontinued thru June, July and August).
* * *

COMMUNITY CHURCH
Elm cor. North St., Teaneck
John J. Soeter, B. D., Minister
262 Elm Avenue

Sunday School 9:45 a. m.
Beginners' Dept. (3-6 yr.) 11 a. m.
Church Service 11 a. m.
Girl Scouts every Tues., 3:45 p. m.
Young People's Society every Thursday 8 p. m.
Boy Scouts every Friday 7:30 p. m.

TEANECK METHODIST EPISCOPAL COMMUNITY CHURCH
DeGraw and Hickory Streets
Rev. Charles S. Kemble, Minister
368 Hickory St., Tel. Tea. 6-4318

Sunday School 9:45 a. m.
Mr. J. W. Waldron, Supt.
H. F. Lasher, Assistant
Preaching 11 a. m.
Epworth League 7 p. m.
* * *

ST. PAUL'S LUTHERAN CHURCH

Church St., and Beaumont Ave.
Teaneck, N. J.
Rev. Charles M. Schnabel, Pastor
Phone Teaneck 7-3189

Sunday School 9:30 a. m.
Sunday Services 11 a. m.
"All Welcome"
* * *

DEN NORSKE EVANGELISKE MISSION
390 Teaneck Rd., Teaneck, N. J.
* * *

BAHA'I CENTER
122 Evergreen Place Teaneck.

Bahai's School for Youth, 10 to 11 a. m. Sunday.
Public Meetings Sunday evening at 8:15 p. m.
Discussion Meetings Wednesday evening at 8 p. m.
All are welcome. No Collections.

Retirement Of \$436,000 On Bond Issue Before Maturity, Saves Town \$48,000

Regarding his purchase and retirement of Teaneck Improvement Assessment bonds before maturity, as authorized by Council, Township Treasurer Richard J. Pearson addressed a report to Council under date of October 18 in which he accounts for the purchase of a total of \$436,000 in bonds, par value, with details of all transactions. These purchases have resulted in a saving to the Township of about \$48,000 in principal and interest. The Treasurer's report follows in full:

Mayor and Council,
Teaneck, N. J.
Gentlemen:

Resolution No. 523 passed by your Body on June 16th, 1931, reads as follows:

"RESOLVED, that the Township Treasurer be and hereby is authorized to purchase in the open market at no more than par and accrued interest, any assessment bonds of the Township of Teaneck maturing in 1931, 1932, 1933 and 1934.

"BE IT FURTHER RESOLVED, that any such bonds shall be immediately cancelled by him in the presence of the Township Manager and the Township Clerk, both as to coupons and fact of the bond."

I herewith submit a report of my actions to date under the authority you granted me by this resolution.

In the first place, you will note that the resolution states that I should purchase these bonds in the "open market", I construed the open market to mean that I should not enter into private deals or negotiations, picking up a few bonds here and there from individual holders, lest such a procedure might cause criticism. Consequently advertisements were placed in the New York "Times" and in the "Bond Buyer" with the result that all purchases of bonds made have been from banks, trust companies, insurance companies or dealers of reputation in the municipal bond market. Incidentally, I might add that the bulk of the purchases were made at a time when both Nation-

al and International confidence in financial institutions was at its low ebb. The redemption of bonds, therefore, afforded the Township of Teaneck the opportunity to absolutely secure its surplus deposits besides netting a saving of approximately \$48,000.

The appended list will show you in detail from whom these bonds were bought, and the amount of each purchase, together with the interest basis. If you compare this interest basis with the quotations of bond prices from the "Bond Buyer", you will note that they have been bought cheaper than the "Bond Buyer's" index of the market price of bonds.

Since the recent agitation in the Township, the critics of the present administration have made investigations of these bond purchases, and the books and my records have been freely opened to them, even to the extent of permitting them to take photostatic copies of the bill heads, to which the statement of each transaction was attached. I gather that it is their desire to make a point that these bill heads, which are those used for the paying of all Township bills, had not in all cases contained the approval of the various officials printed thereon.

I call attention to the fact that these purchases were all made under the direct authority of the Council under the resolution above quoted, and did not need the further approval of any subordinate officials; nor, in my opinion, do these purchases require the affidavit which is attached to the usual bills.

However, to avoid any implications that such affidavits were omitted because of collusions or bonuses, I have obtained from each of the sellers an affidavit in the standard form, which are on file in my office.

Among the comments of the 1931 audit is one that reads:

"All vouchers were checked as to authorization, as to whether they appeared to be a proper charge against the accounts and as to fiscal period. All cancelled

REFERENDUM TRANSFER \$20,000,000 BOND ISSUE AID STATE'S NEEDY

(Continued)

private contributions and benefits, or both.

In the case of Teaneck this means that, after raising about \$2,400 a month locally, the township can call on the state for a like amount monthly, so long as the state emergency organization has funds available. It is the purpose of the ballot proposal to make the \$20,000,000 of State Highway Commission funds available for such use. It will mean no additional tax burden on the people of the state, who voted for issuance of the state highway bonds some years ago and will have to meet them in any case when due, and pay interest on them in the meantime.

While it cannot be foretold with any degree of certainty how great an amount it may be necessary to expend for relief work in Teaneck each month during the coming winter, it is safe to say that if the ballot proposal fails to pass, the amount Teaneck will have to expend out of its own local sources for relief work will be much greater than it would be if the proposal passes.

checks were inspected and compared with the vouchers which were tested as to extensions. A test check was made as to the recording of vouchers on the minutes. It was noted that all vouchers were properly sworn to."

It is evident that the State Department of Municipal Accounts consider the handling of this business as satisfactory. At least, I am certain that as far as the records in my office for years back show, it has never been customary to attach or require an affidavit or approval in the case of the redemption by the Township of Teaneck of its own bonds. The buying in of a bond is the redemption of a promise to pay, to the security of which every property in Teaneck is pledged. The redemption of bonds is neither materials nor services, for the payment of which affidavits are required.

(Signed) Richard J. Pearson.
Treasurer.

It would seem the part of wisdom, therefore, for all Teaneck voters to vote "Yes" on the ballot proposal.

Winter Cruises

West Indies, Bermuda, Havana, Florida, California, Panama, Jamaica, Mediterranean, etc.

108 Cruises to choose from
Sailings from
November 1st to April 1st

Lowest rates—

Choicest accommodations

For rates, literature and information: call, phone or write

Hackensack Travel Bureau

Authorized agents for all lines
186 B Main St., Hackensack
Hack. 3-0630

Capt. Chas. Thorwall, Manager
Res. 575 Sagamore Ave., Teaneck

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Steadier Heat

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Less Attention

Greater Savings

Local Representative

Harold J. Fallot

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WX 2400

LIST OF TEANECK BONDS BOUGHT BEFORE MATURITY

Date of Purchase	Redeemed From	Number of Bonds	Int.	Date of Maturity	Amount Paid	Price	Int. Basis	Bond Buyer's Index of Av. Returns
June 17, 1931	H. L. Allen & Co.	24	5½	10-15-33	\$ 24,000.00	Par	5½	3.74
July 9, 1931	Federal Reserve Bank	30	4%	6-1-33	29,850.00	99½	5½	3.84
July 9, 1931	Federal Reserve Bank	40	4%	6-1-32	40,000.00	Par	4%	3.84
Aug. 3, 1931	Palisade Trust & Guar. Co....	100	5½	10-15-33	100,000.00	Par	5½	3.86
Sept. 10, 1931	Palisade Trust & Guar. Co....	24	6	10-1-34	24,000.00	Par	6	3.85
Sept. 16, 1931	Teaneck Natl. Bank	25	5½	10-15-34	24,550.00	98½	7 3-10	3.85
Nov. 19, 1931	C. A. Preim Co.	20	5	7-15-33	19,298.00	96½	8½	4.34
Mar. 26, 1932	Sussex Fire Ins. Co.	50	5	7-15-34	47,750.00	95½	9½	4.96
Apr. 15, 1932	H. L. Allen & Co.	15	6	10-1-34	14,475.00	96½	8½	4.73
May 26, 1932	B. J. Van Ingen & Co.	6	5	8-1-32	5,700.00	95	10	4.77
June 4, 1932	Palisade Trust & Guar. Co....	62	5	34-8-1-33	33,150.00	97½	8½	4.94
June 13, 1932	B. J. Van Ingen Co.	28	5	28-8-1-34	27,300.00	97½	7½	4.94
			5	8-1-32	26,000.00	95	10	4.94
June 23, 1932	C. A. Preim & Co.	10	6	6-15-34	9,500.00	95	11	4.94
Sept. 13, 1932	Outwater & Wells	2	5	7-15-34	1,880.00	94	11	4.55

THE TOWN MANAGER

Application for Second Class Matter Pending

Official Publication of the Teaneck Taxpayers' League

Its Field—The Township.

Its Creed—Justice towards all; malice toward none.

Its Purpose—To make Teaneck a good place to live in.

Its Hope—Co-operation from all residents, on non-partisan basis, with an eye single to service for the benefit of all.

PUBLISHED ON THE FIRST OF EACH MONTH

Business Manager and Treasurer	- - -	CHARLES WEDEL
	653 Linden Avenue	
Circulation Manager	- - -	P. E. McEVOY
	542 Chestnut Place	
Advertising Manager	- - -	ROBERT DIAZ
	227 Elm Avenue	
Secretary	- - -	GEORGE DIERAUF
	324 West Englewood Avenue	
Chairman of Board of Directors	- - -	AUGUST NAMM
	552 Linden Avenue	

OWNERS: THE TEANECK TAXPAYERS' LEAGUE

HOW SHALL PROPERTY ALONG ROUTE 4 BE ZONED?

The question of zoning property along both sides of the state highway in Teaneck is now before the Township Council for consideration, in the form of a report from the Planning Board recommending that all such property be zoned for apartment buildings and barred from use for business. Consistent with its policy of consulting the wishes of the people of Teaneck as fully as possible in all matters of major importance, the Council has inaugurated a series of informal public hearings in the council chamber so that all citizens interested in the matter may have an opportunity to express their views. To that end the councilmen have announced their willingness to give up as many evenings of their time as may be necessary, so that in reaching their decision they may be guided by what seems to be the greatest good to the greatest number. It is to be hoped that civic-minded citizens will take advantage of this opportunity to share in discussion of a matter that is of such great importance to the future of Teaneck, and to which the Council and the Planning Board have already devoted a great deal of time and study.

STUDY YOUR TOWNSHIP FINANCES

Attention is directed to a series of articles by Township Manager Paul A. Volcker, of which the first appears in this issue, relating to the financial condition of Teaneck Township. That Teaneck would have a serious financial crisis to meet in 1933 and 1934 has long been known, due to the heavy volume of township bonds maturing in those years. That the general business depression, involving complete stagnation in the market for municipal bonds and the freezing of township assets, adds to the difficulties the township must overcome in order to find a way to meet the crisis, is made clear in this first article. The entire series will merit the careful study of all Teaneck taxpayers.

TEANECK'S GREATEST IMMEDIATE NEED

Undoubtedly the most urgent problem that now confronts not only the officials but the citizens of Teaneck is how best to make provision for the bodily needs of those among us who, by reason of unemployment or for other causes, are not in a position to provide themselves and their dependents with even the bare necessities of life. In an article in this issue,

written by Township Manager Volcker, present conditions are set forth in detail and many interesting facts given showing what is being done to meet the situation.

Various entertainment enterprises have helped, and more are expected. Patronizing such affairs as are arranged for the benefit of relief funds is one way in which all citizens can "do their bit". Several football games are already scheduled, as announced in this issue, which are expected to add materially to the fund. Let all attend who can.

Teaneck from its earliest days has held the proud record of not letting any of its residents suffer for want of food, clothing or shelter, if their wants are known. Through the appropriation of public funds and the charity of those who have means enough to divide, such needs have always been adequately met. The work of relief for the coming Winter, which is sure to put Teaneck to a more severe test than ever, has been so organized as to merit public confidence and support, and there seems to be no reason to doubt that by united effort the record of earlier years will be not only maintained but surpassed.

BE SURE TO VOTE ON BALLOT PROPOSAL

In the general election on November 8, voters throughout the State of New Jersey will have an opportunity to decide by their ballots whether the sum of \$20,000,000 from the proceeds of State Highway Commission bonds shall be turned over to the State Emergency Relief Administration for use in supplying the necessities of life to those who by reason of unemployment are unable to keep themselves or their dependents fed, clothed and sheltered from the cold during the coming winter.

That a matter of such grave importance has been entrusted to the people to decide by ballot imposes an obligation and a responsibility upon every voter which should not be slighted or ignored. Authorization for issue of the highway bonds originally was given by the voters of the state through the ballot. Now the voters are called upon to say whether \$20,000,000 shall be diverted to meet the very urgent need for emergency relief. Otherwise, means to meet that need will depend upon action by the state legislature, and any measures adopted by that body to raise funds will necessitate increase in state taxes.

How to vote on this ballot proposal is a matter each voter must decide for himself or herself, but every voter who goes to the polls on November 8, should mark his ballot opposite either "Yes" or "No" on this proposal, since the reason for putting it on the ballots is to find out what the people of the state want to do about it.

