The Town Manager

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DECEMBER, 1932.

TEANECK, N. J.

PRICE FIVE CENTS

Salary Cuts Being Studied By Town Financial Board

The Financial Advisory Board now studying the question of the reduction of salaries paid in the Township, and before the next issue of The Town Manager goes to press they may make a definite recommendation thereon to Council. It is claimed by some that because of the declining prices during the past few years, and because of the general economic con-

ditions, decrease of salaries in many instances is justified.

The Finance Advisory Board, however, does not wish to submit any plan without complete investigation, so that when their recom-mendation is submitted it will be a just recommendation for all concerned. The particular condition they find themselves confronted with is that salaries paid in the Township are devided into three

The first group is that of the general Township employees, which includes everyone except the uniformed forces and day laborers.

uniformed forces and day laborers. The total amount of these salaries roughly is \$42,000.00, or 8% of the total paid for salaries.

Group No. 2 includes the Firemen and Policemen, the total salaries amounting to \$103,000 or 20% of the total.

Group No. 3 includes salaries naid by the Board of Education, amounting to \$385,000.00, or 72% of the total. of the total.

This makes up a total \$530.000. The largest group of these, namely the the school employees, are (Continued on Page 18)

CHARLES H. SOTHEREN NAMED TO BOARD

At its meeting in November, to fill a vacancy in the Board of Adjustment caused by the resignation justment caused by the resignation of Mr. William Lohr, the Council appointed Mr. Charles H. Sotheren, 217 Hillside Avenue, subject to Mr. Sotheren's acceptance. Still another vacancy exists in the board caused by the death some weeks ago of Mr. Frank Hatch, and will be filled by appointment at a later meeting of the Council.

Charge Of Payroll Increase False, Office Records Show

"Reactionary" Publication Of Statements Misleading; Analysis Of Figures Reveals True Picture

What standing a publication can hope to attain in a community, when in its first issue it presents

700 Enthusiastic Citizens Hear Speakers Extol Work Of League and Town Board

The second anniversary of the establishment of the municipal manager form of government in Teaneck was celebrated at Swiss Chalet Thursday evening, Nov. 10, at the third annual banquet of Teaneck Taxpayers League. It was the most enthusiastic and successful affair ever conducted by the League,

Economy in government was the general topic for discussion, and among those who heard the program of speeches were representatives of nearly a score of other Bergen County municipalities, in-cluding many municipal officials, also representatives of the County Board of Freeholders.

Governor A. Harry Moore was (Continued on Page 4)

an array of misstatements that can definitely be proved false by official records, is beyond comprehension. Yet the first issue of the "Teaneck Forum", which announces itself as "An Independent Newspaper Devoted to the Principles of Good Government", contains several statements so utterly false, and so easily proved to be false, and so easily proved to be utterly false, as to give a fair index of the measure of belief that should be accorded to any statement it contains. It is a common principle of jurisprudence that any part of the testimony of any witness is shown to be false, the entire testimony of that witness is to be regarded as unworthy of belief.

In an article headed "Payrolls Increase for Normal Work" print-ed in the Teaneck Forum of Nov. 16, appears the following state-ment regarding the Finance Clerk's

office:
"Under the previous administration this department consisted of One finance Clerk and One regular clerk. During the present administration, we have One finance Clerk and Two addition-

(Continued on Page 11)

Block Aid Relief Plan In Motion

The Block-Aid plan of emergency relief, recommended to the municipalities of the state by Governor Moore when he called together at Trenton last summer a convention of mayor and other municipal officials from all over the state, has been adopted and set in motion in Teaneck by the Township's official relief organization, created by resolution of the Township Council and designated in that resolution as the Mayor's Emergency Relief Committee of

Through the Block-Aid Plan it will be the function of the committee to collect funds for poor relief under the same system of operation that produced such splendid

results in New York City last year results in New York City last year—results that recommended the plan to Governor Moore, who invited one of the leaders of the work in New York City to explain the plan to the gathering at Trenton, at which Teaneck was represented by Township Manager Volcker and Councilman Paquin.

In brief the plan is to ask the

cker and Councilman Paquin.

In brief, the plan is to ask the residents of a block or several blocks, according to density of population, to assume the responsibility of caring for the needs of some one family that is in distress, and to agree to continue contributing to the relief of such family during a given period of time.

Success of the plan elsewhere (Continued on Page 8)

Insurance Brokers' Fees Are Returned; **Relief Fund Benefits**

In accordance with the original intent of the Township Council, brokerage commissions that accured from insurance written for the Township in the year 1931 and early in 1932, in the amount of \$592.92, have been turned over to the Mayor's Emergency Relief Committee for use in meeting the needs of Teaneck citizens suffering destitution due to unemployment

destitution due to unemployment or other causes, reducing to that extent the amount required to be raised by taxation for poor relief.

On another page of this issue of The Town Manager appears a facsimile reproduction of the check through which the brokerage fees were remitted to W. S. Jessurun as treasurer of the relief committee. The check is signed by Miss Ada Depew, who is an employee of the law firm of Mellosh, Morton (Continued on Page 9)

Municipal Finance At Pulse Of Government

Following is the second in a series of articles on the finance and accounting of Teaneck Township, written for the information of taxpayers and which will appear in The Town Manager each month until concluded.—Editor.)

By PAUL VOLCKER
Township Manager.

Municipal accounting is divided into three general divisions, the Current, Trust and Capital Accounts. In the Current Account, which is the account to be discussed in the current account. ed in this article, are recorded those financial transactions which are primarily concerned with the collection and expenditure of money raised by taxes. The Trust Account deals with the operation of municipally owned utilities, (of (Continued on Page 12)

The Next Regular Meeting of Teaneck Taxpayers' League Town Hall

Wednesday evening, Dec. 14th 8:30 p. m.

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Route 4 Zoning Goes Back To Planning **Board For Re-Study**

After two prolonged public hearings that were attended in the aggregate by more than one hundred property owners, representing various interests and shades of opinion, the Township Council has referred back to the Planning Board the recommendation made by that body regarding the zoning of property along State Highway Route Four.

This action was taken by the Council because of the fact that at

the public hearings not one individual spoke in favor of the Planvidual spoke in favor of the Planning Board's report approving the recommendation of Mr. Campbell Scott, to the effect that a strip about 600 feet wide on both sides of the highway, and throughout its route through the township, should be zoned for apartments. In fact, at the second public hearing, after regular two score residents had two score residents had spoken against the proposal, those present were asked to indicate by raising the hand whether anyone present favored the Planning Planning Board's recommendation, and not a single hand was raised.

Objections to the Planning Board's proposal, as expressed by those who gave their opinions at the public hearings, came under three general classifications, as

follows:

First — Owners of property fronting directly on the highway, practically without exception, were in favor of zoning the highway frontage for business use, and held

that it is not suitable for apart-

ments.
Second—Residents owning and occupying private homes within occupying private nomes within the 600-foot area embraced in the proposed changed objected on the ground that zoning their property for apartment houses would result in an increased assessed valuation, and make their taxes higher, but would add nothing to the usefulness or actual value of the prop-

ness or actual value of the property to them.

Third—Several property owners residing far outside the area directly affected objected to changing the zoning to either apartment or business uses, on the ground that Teaneck is distinctly a community of private homes, and that business structures or two-family business structures or two-family or other multiple-family dwellings along the highway would detract from the appearance of the town, as seen by the thousands of motor-ists passing on the highway, and in that way would be a bad adver-tisement, hiding the real attrac-tiveness of Toopeek tiveness of Teaneck.

The public hearings brought out many interesting points for discussion, and emphasized the soundness of the Council's judgment when it decided in advance that it would introduce no ordinance to change the zoning along the highway, until convinced that all interested property-owners had had opportunity to express their views, and until they might arrive at a conclusion with reasonable certainly that it would serve the best interests of the community as

a whole.

One of the objectors to anort-ment zoning pointed out that Tea-neck already has larger areas zoned for apartments than are likely to be used for such purposes in the next ten or fifteen years.

(Continued on Page 6)

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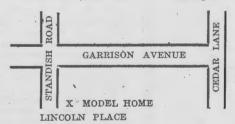
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700 ENTHUSIASTIC CITIZENS HEAR TALKS **EXTOLLING ADVANCES**

(Continued) chief guest of honor and the principal speaker. The other speakers were Mr. John Borg, publisher of the Bergen County Evening Rec-ord; Mr. Donald V. Lowe, vice-president of the Bergen County Chamber of Commerce; Mr. Henry P. DuBois, chairman of the Good Government League of Bergen County; Mayor Karl D. Van Wagner, and Donald M. Waesche, President of Teaneck Taxpayers League. The toastmaster was Mr. William J. Schieffelin, Chairman of the Committee of One Thousand,

of New York City.
In his introductory remarks,
Mr. Schieffelin extolled the merits remarks, of the municipal manager form of government and cited the improvements it has brought about in Tea-

ments it has brought about in rea-neck as a notable example.

"Teaneck has been called one of the beacon lights of good govern-ment in the United States," said Mr. Schieffelin, "and I have come out to Bergen County to get en-couragement and inspiration for the fight we are making for good the fight we are making for good

government in New York.
"Certainly the people of Bergen County and the entire state of New Jersey should take to heart the success of the municipal manager form of government as it has worked out in Teaneck. They should go into their own towns and preach this form of government to their citizens.

"You may not all know how widely celebrated Teaneck has be-come as a result of what has been accomplished by your new govern-ment. In a recent radio talk Mr. Russell Forbes, Professor of Government, said that there are in this country three outstanding examples of municipal government well worth studying, and he named Milwaukee, Cincinnati and Teaneck as the three.

"In reducing the tax rate in two years from 6.08 to 5.06, and the net debt percentage from 9.059 to 4.91, your government in Teaneck certainly has shown a striking example of economy through wise and efficient management; and that is an example which it is most important for every municipality to follow in these times of economic stress."

Governor Moore, introduced as the only living man who had twice been elected governor of the state, was greeted with prolonged applause, the entire assemblage ris-ing in tribute to the chief execu-tive of the state and guest of hon-

The Governor emphasized at the outset of his address that the pen-

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pie of the state are the govern-ment of the state; that through the ballot they have the power to get to what they demand. He told of the measures of economy through which the cost of conducting the state government has already been cut \$7,000,000 a year, and promised that further reductions are to come.

He referred briefly to the oppo-sition it was necessary to overcome to bring about reductions, but added that the state government in all departments was becoming "economy-minded," and that further results might be anticipated in the near future. ticipated in the near future through consolidation of depart-ments, commissions, and so forth.

He told of a saving of \$600,000 a year in the single item of allowance of traveling expenses and lunches for state officials and em-ployes and said that hereafter only legitimate expenses will be allow-

Governor Moore urged his hear-ers to remember that the cost of maintaining the state government is only a very small element in the total great burden of taxes, and that the greatest part of the load arises from taxes to meet the cost of county and municipal governments.

"Of each dollar collected in tax-es in New Jersey," said the Gover-"only 95 one-hundredths of a cent goes to the state. goes to county and municipality. In your local government you must do what the state is doing-reduce costs wherever possible. Every citizen should take an active interest in the government of his own town and county, and insist on every possible economy. Important tax reductions throughout the state will come only when citizens generally manifest such an inter-

generally manners.

"There is another thing you people here in Bergen County especially ought to think about most seriously. With a population of 365,000, you have some seventy municipal governments to support, each with its separate set of officials. That's too many. Think what all that costs you. Surely what all that costs you. you could have better government at less cost by consolidating these into fewer and larger political units. That is a definite and serious problem for you to consider."

After paying eloquent and glowing tribute to the men who gave their services in the World War to "make the world safe for democracy", the Governor said the least those of this generation can do is to carry forward the work they began in the storm of war, by taking an interest in problems

of government and helping to maintain a real democracy.

Mr. Borg presented startling figures showing what a heavy impost is laid upon citizens and their property by the costly structure of government, saying that one third of the national income is now. third of the national income is now required to meet the cost of government. "This condition cannot continue," he said. "without resulting in disaster. Governing bodies (Continued on Page 5)

700 ENTHUSIASTIC CITIZENS HEAR TALKS EXTOLLING ADVANCES

(Continued)

must learn to economize, just as private individuals have had to do. It may mean stepping on a lot of toes, but the only way to balance budgets is to slash costs. "The people must take back the

government into their own hands, by showing an active interest in their own local affairs and by cooperating with their local officials. The power to elect is the power to spend; the power to spend is the power to tax; the power to tax is the power to destroy. We shall be fortunate if we survive the next three years without the destruction of our financial and economic structure."

Mr. Borg assailed the County Board of Freeholders for continuance of high cost operation of the county government, and referred particularly to the fact that it maintains an engineering department with an annual payroll of \$200,000, although the Freeholders have said that they will make no new capital expenditures, which means no new road constrution. He challenged them, under these conditions, to explain why they need an engineering department at all, and was greeted with enthuiastic

and was greeted with entimiastic applause.

Mr. Lowe spoke of the era of transition during which Bergen County is gradually being transformed from an agricultural area to residential and industrial areas, and wound that the assessors and warned that tax assessors should take great care not to destroy opportunity of profit from agriculture by making taxes on agricultural lands too burdensome. He said he believed much of the disorder and inefficiency in government was due to failure of elected officials to realize their responsibilities and their duty to the electorate, and insisted that government should be conducted on the same basis of businesslike efficiency that officials would give to their own private enterprises.

Mr. DuBois told of the plans and purposes of the Good Government League, which he said would not only continue actively in its efforts for better and more economical government in the county, but would expand its organization until it is truly county-wide, and well established as a factor in county affairs. He urged the co-operation and assistance of all civic bodies and political groups in helping the

Freeholders solve the problem of reducing county government costs. Mayor Van Wagner was given a hearty ovation when he rose to speak, and again was wildly ap-nlauded when he said that the present administration had set as its goal a progressive reduction of taxes for four consecutive years. and that a reduction in 1933 was not only possible but probable. He intimated also that in the near fu-ture Teaneck may be accorded a better insurance rating, lowering the cost of fire insurance for the township, as the result of improve-

ments brought about in the fire department. Speaking for the Council, the Mayor said:

"At no time since we took office has the government in Teaneck been the master. It has endeavored always to be the servant of the people. We proceed on the firm any interest that a man's tax hills conviction that a man's tax bills should be the least of his burdens,

not the greatest."

Mayor Van Wagner paid the ruest of honor a glowing tribute and urged that the law that prevents a governor succeeding himself should be wiped off the statute

books.
Mr. Waesche reviewed briefly
the record of Teaneck Taxpayers League and what has been achieved for the benefit of Teaneck as the result of its organized efforts. He also spoke briefly of the plans and purposes of the New Jersey Taxpayers Association, of which he is vice president for Bergen County, and told how it is promoting throughout the state the formation of civic groups which direct their efforts toward solving their local municipal problems of efficient and economical government. His address was very brief, and at its close he was accorded enthusiastic applause.

At the conclusion of the program of speeches, more than 200 of the banquet guests remained to dance to the excellent music furnished b- William Senn's orchestra of six pieces, all the musicians except one being members of Teaneck Community Orchestra. The dancing continued until 3 a. m. and all present agreed that the League's third annual party was the most

successful and enjoyable affair ever sponsored by the League.

Among those in attendance were practically all the officials in the present Teaneck government, present Teaneck government, members of the Board of Education and of various Township Advisory Boards; also officials and school board members of municipalities from all over the county and several county officials.

REDUCE LICENSE FEES ON BOWLING ALLEYS

As the result of an appeal made by citizens in behalf of affected property owners, the Council has passed on first reading an amendment to an ordinance adopted nearly a year ago, to regulate and license places where public amuse-ment or recreation is conducted as a business, such as billiard and pool rooms, dance halls, roller skating rinks and bowling alleys.

Those who made the appeal showed the Council that, as applied to bowling alleys, the license fee owining alleys, the incense fee fixed in the ordinance is far high-er than the fees prevailing in other communities that have adopted similar ordinances; and, further, that it worked a hardship on one business concern in Teaneck.

Accordingly, by the amendment the fees for bowling alley will be cut down to \$10 per year for the first alley and \$5 per year for each additional alley.

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ROUTE 4 ZONING GOES BACK TO PLANNING BOARD FOR RE-STUDY

Another objector emphasized the danger to life that might arise condensing population in apartment houses along a speed hichway.

Others, opposing the arguments of those who asked for a business zoning, pointed out that Teaneck now has more than eleven miles of street frontage zoned for business-enough to meet the business needs of more population than the town is ever likely to have.

Nearly all the owners of property fronting directly on the highway, speaking frankly in their own interest, held that they would never be able to realize the value of their investment unless it is zoned for business. They maintained that the highway has made their properties less valuable for private residential purpose than it was before the highway was opened, and that the construction of the high-way already has resulted in increases in valuation for tax purposes, to such an extent as to make it impossible for them to compete with property farther from the highway in the market for private residence sites.

In general, the problem that has

been referred back to the Planning Board is to determine what zoning can be agreed upon that will be fair to the owners of property immediately affected, and at the same time not injurious to the interests of the the township as a whole.

As a guide in its further deliberations on the subject, the Planning Board will have access to the minutes of the public hearing al-ready held by the Council. It will be free also to hold as many public hearings itself as it may find desirable, in order to secure as complete expression of public opinion and feeling on the matter as possible, and to weigh all arguments on either side that have any merit.

In view of the present practical-stagnant condition of the real estate market, the Council has expressed its conviction that there is no reason for haste in deciding the matter. It is the Council's opinion that holding additional public hearings and formulating a recommendation that will meet with at least a reasonable measure of public them. lic approval is properly the function of the Planning Board.

It has been the attitude of the Council that any resident and property owner in Teaneck, irre-spective of the location of his property or residence, is as much en-titled to present his views at a public hearing on this matter as the owners of property in the area immediately affected, and it is anticipated that the Planning Board, at any public hearings it may announce, will take the same view of the matter.

Both the Council and the Planning Board realize that the question is one of such vital importance to the future of Teaneck that no final official action should be taken regarding it until after the most mature and impartial consideration of all interests involved.

Think 'em Over

Some one mentioned the other day that the only member or member-elect of the Bergen County Board of Chosen Freeholders who seems to be making a genuine fight for slashing the costs of the county government down to with-in reaching distance of the bone is a Teaneck citizen, Mr. Koester, who for two years has been watching the same process in operation in his home town. Mere coincidence, possibly—but atmospheric influence may be a factor, at that.

Some house of cards fall down easily. And it's said that there is in Teaneck, right now, a group of "souls wandering about in worlds unrealized" who are thinking of memorializing the Council in force of a budget appropriation in favor of a budget appropriation to buy a good-sized municipal cemetery, to be used for the sole purpose of burying hatchets. Might not be a bad idea, when you come to think of it. Communities have been known to thrive on peace and amity—and besides, the season of "good will to men" is season of good close at hand.

Public hearings held and expressions of public opinion inviton every important measure taken up for consideration, in "The Chamber of Autocrats" at Town Hall! Sounds a bit paradoxical, now, doesn't it?

Did it ever occur to you that Murder is exactly like Truth—in one respect, at least? Well, it's an old saying that "murder will out"—and so will truth, always, in the long run. And when it does, perhaps a few will want to take a good long run—away from Tea-

Remember the time when you could get a police ticket 'busted' in Teaneck, if you happened to know any of the "right people"? Oh, well; maybe you haven't a long-enough memory. Or you may have one like that described by the little girl who gave as a definition: "Memory is the thing you forget with".

RUINED

Mother (telephoning from a party): "Johnny, I hope you and Bobby are being good boys while I am away."

Johnny: "Yes, we are. And, mamma, we're having more fun. We let the bathtub run over and are playing Niagara Falls on the

True friendship is a plant of slow growth.

"GUN SMOKE" SERIES OF ARTICLES RELEASED

Captain Walter C. Mayer, who is writing for The Town Manager a series of articles entitled "Gun Smoke", of which the first appears in this issue, has led a colorful life, through which he has gained wide experience and knowledge of his subject.

his subject.

his subject.
Captain Mayer has served in both the U. S. Army and the U. S. Marine Corps, including service in Panama, Haiti, Santo Domingo, Cuba and in France during the World War, and several times was wounded in action. He is the author of many articles on five wars. thor of many articles on firearms and has lectured and given exhibitions in shooting and "quickdraw"

draw".

He has been instructor and advisor to various police departments and groups of bank guards, and is now associated with Major Anthony Fiala, the famous explorer, as chief instructor in the Fiala School of Firearms in New York City, where he has in his office a collection of trophies gathered from every part of the world.

Gun Smoke

By Capt. Walter C. Mayer

By Capt. Walter C. Mayer
[Captain Walter C. Mayer, brother-in-law
of Mr. Charles Wedel of Teaneck, has of
fered to write for The Town Manager a
series of articles on the use of fire-arms,
a subject on which he is an authority. The
first article is published herewith and
others will follow in later issues, as space
permits.—Editor.]

With this my initial article for
"The Town Manager" I will endeavor to entertain the readers
with reminiscences of famous gun
fighters of the past and present

with reminiscences of famous gun fighters of the past and present, peace officers, and bandits. I will also be glad to answer any questions which may be submitted on firearms of any description. I will also try to make the citizens of this township appreciate, as I now appreciate, the value of an efficient police department such as you have.

have.

The revolver is accepted as a necessary part of the police officers equipment. The very nature of his vocation brings him face to face with criminal classes. This is true from the defensive as well as on the offensive viewpoint. He as on the oriensive viewpoint. He never knows at what moment his life, as well as that of the citizensof the town may depend upon his ability to draw his revolver and shoot quickly. It is his duty to maim or disable the fugitive, or by trategic shooting the fugitive, or by strategic shooting to so cower the crook that he will submit to orderly arrest. To do this—to fulfill his duty as an officer—he must be an accurate marksman, not a chance shooter.

There is "no 'sech animal" as a born shooter! It takes training and much practice. Therefore the individuals responsible for the building of the Teaneck Police Pistol deserve much unstinted It is one of the finest and safest ranges constructed in the

East. It has already proven its worth. The example set by the Teaneck policemen in building with their own funds and on their own time, this excellent range should be followed by other wide-awake police departments in the country. (Continued on Page 15)



GOV. MOORE IMPRESSED WITH WORK DONE IN TEANECK TOWNSHIP

Praise for the work accomplished in Teaneck under the present administration is expressed by Governor Moore in a letter to Mayor Van Wagner, written in reply to the Mayor's letter thanking him for his attendance at the third annual dinner of Teaneck Taxpayers League and for his splendid address at the dinner. The Governor's reply, dated November 19, was as follows:

"Dear Mayor:

"Thanks very much for your gracious letter. It was a real delight to have been with you, and I appreciate your courtesy in asking

appreciate your courtesy in asking

me to be present.
"I also was greatly impressed by
the fine job which you and your

associates are doing.

"With every good wish, I am

"Sincerely,

"A. HARRY MOORE "Governor"

LIBRARY SERVICES JUMP TO NEW HIGH RECORD

Due to increase in demand for library service, the Public Library Board through its secretary has announced that the Library will be open hereafter from 10 a. m. until noon on every week-day, in addition to all hours of service formerly maintained, thus increasing by twelve hours weekly the service of an institution that has proved its an institution that has proved its constantly growing usefulness to the community. The board's de-cision was announced in a letter addressed to the Township Council.

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BLOCK-AID RELIEF PLAN IN MOTION: **COMMITTEES NAMED**

(Continued)

has been attributed to the fact that when a group of residents in such a unit are informed of the exact conditions that apply to the family they are asked to help, and know that proper investigation has been made and the case found to be one of real need, they give not only more willingly but with more interest and sympathy.

During the period since the first nineteen members of the commit-

tee were appointed by resolution of the council, the work or oganization has been carried on under direction of Mr. James P. Birch, who last year was chairman of the unofficial Welfare Committee. He had the assistance of Township Manager Volcker, Martin Korb, S. Sims, George O'Hare, August Namm, P. E. McEvoy and John Crosson in selecting district captains and in forming an executive committee.

Recently the executive committee was organized with Martin Korb as General Chairman, W. S. Jessurun, treasurer; George A. Beley, vice-chairman; G. A. Croonquist, secretary; Mrs. R. Pearson, recording secretary, and L. E. Simmen, financial secretary and director of publicity. director of publicity.

District chairmen have been se-

lected for nearly all the fifteen election district, those who have been appointed, and their lieutenants, where appointed, being as

District 1-S. Sims, Mrs. J. Ed-

District 2—Al J. Walsh.
District 3—John Crosson.
District 5—Capt. C. A. Wild,

Mrs. J. Kinsey.
District 6—C. F. Olander, Mrs.

J. Young.
District 7—John G. Dilger.
District 8—George O'Hare, Mrs. William Lohr.

District 9-George Scherer, Mrs.

John P. Quinn.
John P. Quinn.
District 10—William T. Andrews, Mrs. Esther J. Ranges.
District 11—Armand Beley.
District 12—E. C. Fehling, Mrs.

Irwin Ross.
District 13—G. Croonquist, Mrs.

J. Schwander.
District 14—Mrs. A. W. Conner.
Since latest official figures show
that there are now about 180 families with 650 dependents receiving and from the Township, it is apparent that in these districts it will be necessary to establish an average of a dozen or more residential units, each to assume re-sponsibility for one family, in order to make the plan a complete

Mr. Birch and other members of the executive committee empha-size the fact that to achieve success, the committee must have the help of a very large number of volunteer workers, who will under-take to make the collections at at stated intervals in the various residential units. This affords opportunity for many to give valuable help in the work of poor relief who may not feel themselves in a position to make cash contribu-

"Right now," said Mr. Birch,
"the enlistment of each volunteer
worker will be of more value to
the committee than a \$10 cash gift. The plan cannot succeed without workers, so here is a fine opportunity for any who can devote time tunity for any who can devote time to this work to give most valuable help to those who are in need. By giving their time they will help just as much as if they gave out of their pockets."

Anyone willing to volunteer for such work should make the fact known to the Chairman of the Block-Aid Plan in the district in which he or she resides, or by

which he or she resides, or by phone to any member of the executive committee or to Township Manager Volcker.

Aside from organizing and directing the worker in the Block-

Aid Plan, the Mayor's Emergency Relief Committee will receive and acknowledge any funds turned over to it as proceeds of any charity entertainment or from any other source, such as the net proceeds of athletic events conducted under auspices of the Advisory Board of Parks, Playgrounds and Public Recreations, which expects to turn over a substantial sum as net proceeds of track and football games already held.

The state emergency relief administration is giving very helpful co-operation to municipalities that adopt the Block-Aid Plan, furnish-ing at cost, the blank forms, cards, stamps and other supplies needed in its operation. The plan of collection and giving receipts is modeled on the war time savings stamp plan. Each subscriber who agrees to contribute a certain amount weekly is given a card bearing his name, and as he makes each weekly payment the collector affixes stamps to the card as his receipt. Stamps are furnished in denominations of ten cents, twenty-five cents and one dollar, to ac-commodate subscriptions in various amounts.

Subscribers will be asked to pledge weekly contributions for a period of twenty weeks, each card having twenty spaces for stamps.

To show how great is the need for general cooperation in this plan the committee points out that the township is now giving aid to families representing more than 650 dependents, and at a cost of approximately \$3,500 a month. With winter now at hand the cost will increase sharply on account of the need for fuel and warm cloth-ing, so that if Teaneck by various means raises fifteen cents per capita per month, of \$2.476, and thereby becomes entitled to receive thereby becomes entitled to receive
a like amount monthly from the
state, the entire amount will be
needed during the winter months.
Until Teaneck has raised its full
share, it can get nothing whatever
from the state.

From this it is clear that every
local contribution of a dollar re-

local contribution of a dollar results in two dollars in benefit to the needy. Whoever gives once, the needy. gives twice.

With approximately 5,000 homes in Teaneck, the committee estimates that if all contribute on the basis of ten cents per week for each adult, the required quota will be reached. While some will be be reached. While some will be able to give no help except by doing their share of the work, the committee anticipates that many families will cheerfully give more, and that an average of fifty cents weekly for each adult is not too much to expect from the great majority of homes. jority of homes.

The committee suggests that

families merge their contributions in one pledge card of one dollar weekly, as a plan more convenient for contributors and the Block-Aid-

ers alike.

The committee will devote its energies entirely to soliciting pledges and collecting funds. It will have no responsibility in the matter of distribution of relief. All matter of distribution of reflet. All expenditures will be made through the official department charged with this duty, and only when the regular township voucher, duly signed by the proper officers, has been turned over to the treasurer of the township funds.

Through other agencies proper investigation will be made of all applicants for relief, to assure that none of the funds shall be expended except where real need ex-

Block-Aiders who volunteer to help in the working of securing pledges and making collections will be furnished credentials by the committee identifying them as having proper authority. They will form an honor roll in the reals of form an honor roll in the ranks of charity, for in giving their time to the work they will make a greater sacrifice than most of those who give only from their purses. The committee makes it emphatic that to be a Block-Aider this winter will be to wear a badge of honor.

Teaneck 6-10409 or 10463



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ada Depeur

(Facsimile of Miss Ada Depew's Check Sent to the Mayor's Emergency Relief Committee of Teaneck)

INSURANCE BROKERS' FEES TURNED BACK INTO WELFARE FUND

P IS YER OF THE PART HE C IS BRULE - LLP NO.

(Continued)

& Mellosh in Jersey City, of which Coucilman Louis G. Morton is a member.

In acknowledgement of her cooperation in helping the Council carry out its plan to benefit the poor and save money for the tax-payers, an engrossed testimonial has been sent to Miss Depew, sign-ed by the members of the Council and suitably framed.

Thus a matter that has been the

Thus a matter that has been the subject of much controversy, and on account of which the Council has had to face a great deal of criticism and false accusation as to its motives, has been brought to a successful issue, exactly in accord with the plan originally agreed upon by the Council in March, 1021

Thus, also, has been established a precedent which, if followed generally by municipalities throughout the state, may result in saving to the taxpayers of the state many hundred to the taxpayers of the state many hundreds of thousands of dollars each year in brokerage fees on various classes of insurance that municipalities find it necessary to carry, such as fire, theft and work-

men's compensation insurance.
So prolonged, and at times bitter, has been the controversy over this insurance matter, that it would not be suitable to dismiss it without reviewing it in its en-

The question of placing township insurance was one of the problems that the present Council was called upon to consider very early in 1931. Township Manager Volcker then informed the Council that several policies were about to expire and would have to be re-newed, and pointed out that in some cases had been carried considerably in excess of require-ments, and that therefore a ma-terial economy could be effectived by revising some of the policies.

He asked the Council's suggestions as to how the business should be placed.

In keeping with its general purpose to purchase all materials and services in Teaneck, wherever this could be done without disthis could be done without dis-paragement to taxpayers' inter-ests the first suggestion was to distribute the business fairly among all licensed brokers in the township; until it was discovered that in the few years preceding a that in the few years preceding a limited number of favored brokers had received all the business, others being left out in the cold. The next plan discussed was to give the business, for the first year or two, to local brokers who had been given none of the business in recent years, until all had been thereafter to distribute it among all Teaneck brokers as nearly Teaneck brokers as nearly evenly as possible.

At this stage of the discussion Councilman Paquin ventured the suggestion that some way might be found to save for the township treasury and the taxpayers the entire amount of brokerage fees, which for the year 1930 had exceeded \$700. His proposal was that some township employee take out a broker's license and handle all the insurance, agreeing to a reduction in his salary equal to the amount he would thus earn as commissions or fees; and that the Council increase by like amount the budget provision for poor relief, since it was already apparent, due to increase and the total control of the control to increasing unemployment and business depression, that this was one item in the budget that would have to be increased.

The spirit and purpose of Councilman Paquin's suggestion were unanimously approved by the other members of the Council and by Mr. Volcker. Councilman Morten then offered to investigate the legal aspects of the matter without cost to the township.

Just at that time several important policies were about to expire and it was necessary to make immediate provision for their renew-al. Through the efforts of Councilman Morten, an insurance agent,

namely John E. Muller's Sons, Inc., of Jersey City, was found, that was willing to co-operate by placing the insurance and setting aside

the brokerage commissions, to be paid later to any licensed broker the Council might designate.

By this time the plan the Council was undertaking to put into effect had become known, and certain Teaneck brokers who formerly had been certain a great deal of had been getting a great deal of the township insurance business, raised the objection that the plan raised the objection that the plan was not legal, since the law forbids any licensed broker to divide commissions, or rebate to the insured any part of his lawful commissions. These objectors to a salary reduction would in reality be rebating his commissions to the insured, and that this would be il-

Some of these formerly favored brokers, notably Mr. Clarence Lof-berg and Mr. George Buckmann, went even further and accused the Council of spending money outside the township in a spirit of reprisal for political opposition. They as-serted that the fees and commis-sions set saide by the Jersey City agent, and later turned over by him to Miss Ada Depew as broker, by authority of the Council, could never be returned to the township, for relief of the poor in any legal way. They asserted that the Council had gone out of its way to take bread and butter out of the mouths of men legitimately engaged in the insurance business in Teaneck.

Meantime, through his study of the insurance laws, Mr. Morton had become convinced that the insurance men mentioned were correct in their view of the legal ob stacles standing in the way of the plan; and that an employee accepting a salary cut in considera-tion of receiving the insurance brokerage fees would be violating the law against rebating.

The problem still remained to find if possible, some means by which the fees could be turned back by Miss Depew to the town-(Continued on Page 10)



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INSURANCE BROKERS' FEES TURNED BACK - INTO WELFARE FUND

(Continued)

ship poor relief, without endangersnip poor rener, without endangering her license as an insurance broker. To the solution of this problem Mr. Morten has devoted a great deal of time and investigation, voluntarily and without recompense, and finally with complete

By appeal to the State Department of Banking and Insurance, the highest authority in the State in matters of insurance and the department with whose require-ments all licensed brokers must comply, a ruling was secured to the effect that Miss Depew might contribute any part or all of the contribute any part or all of the fees she received on Teaneck Township insurance to the town ship's poor relief fund, without violation of the law against re-

This ruling or decision is refer-red to in the letter with which Miss Depew remitted her check for \$592.92. Her letter in full is as follows:

Gentlemen:

"Early in 1931, the Council of the Township of Teaneck decided that commissions on Township insurance should be used for the re-lief of the poor in the Township. As a result of this policy, I have been holding the amount of \$592.92 received by me as broker's commissions.

"I am informed that Mr. George Buckman and Mr. Clarence Lofberg, two insurance brokers who heretofore written insurance on property owned by the inhabit-ants of the Township, raised objection to this procedure when it was proposed last year, and said that it could not be done legally and that there was no way by which the commissions earned by a broker on such insurance could be used for the benefit of the poor of the

Township.

"I have been ready at all times to pay these commissions to such brokers as might be designated by the Council, providing they were legally entitled to receive them, or to donate an amount equal to these commissions to a public charity to be named by the Council, if it could be done legally, as it was not my desire to make any

profit whatever on the transaction.
"Due to the objection raised by Mr. Buckman and Mr. Lofberg, there has been some difficulty in determining just how I might be able to make these funds available for the benefit of the poor of Tea-

neck.
"However, I am this morning in receipt of a communication from the Department of Banking and Insurance of this State, under which I feel I am authorized to donate an amount equal to the commissions received by me, to the Emergency Relief Committee ap-pose of assisting in the relief of pointed by the Mayor for the purthe unemployed and unfortunate in Teaneck, and it therefore gives me great pleasure to send you herewith my check, payable to the or-der of Walter S. Jessurun, Treas-urer of the Mayor's Emergency Relief Committee, for the sum of \$592.92 with the request that you transmit it to the Emergency Relief Committee for such distribution among the unemployed and unfortunate in Teaneck as in their judgment the circumstances war-

Recently published statements and insinuations, to the effect that Miss Depew received "some small compensation for having received the husiness, which accounts for the difference unreturned", coupled with the statement that the broker's commissions "amounted to more than \$700", are best set at naught by the following letter sent to Mr. Volcker under date of Nov. 21 and signed by Frank Muller as Vice President of John E. Muller's Sons, Inc.: "Dear Sir:

"Complying with your request, we advise that the total amount of commissions paid by us on insur-ance written through this office on behalf of the Township of Teaneck was the sum of \$592.92, this same being the total commission paid by us thereon to Ada Depew, as brok-

er.
"Attached hereto is a detailed statement showing amount received by us and commissions paid."

The detailed statement referred to, and attached to the letetr already quoted, is as follows:

In Re: Teaneck Insurance

		Fremuums	Com
19	931	Received	Paid
May	13th	\$ 500.00	\$ 50.00
June	22nd .		59.90
July	13th	150.00	15.00
July	27th	1977.49	202.98
Nov.	9th	1086.15	108.61
19			
		882.27	88.28
May	9th	681.49	68.15
		\$5925.40	\$592.92

Nearly a year ago, and while the legal aspects of the matter were under investigation, the Council appointed an Advisory Board on Insurance, made up of Teaneck agents and brokers in sympathy with the aim of the Council to bring about economy in government in insurance as in other matters. This board was asked to recommend a distribution of insurance business among local brokers that would be fair to all concerned, in case it was not found legally possible to carry out the plan to have the brokerage fees revert to the poor fund, and to give the Township Manager the benefit of their advice regarding the insurance needs of the township.

Members of this board, in com-

mon with members of the many other advisory boards, have given much of their time to the interests of their fellow citizens without any compensation. Present members of the Advisory Board on Insurance are M. L. Hudgins, Frank Batterson, Harry Williams, Fliams, and L. N. Bruchs. Williams, Roy

Whether other municipalities will follow the lead of Teaneck,

and make arrangements to save taxpayers the cost of insurance brokerage by having the amounts involved revert to their municipal poor funds, remains for the future to disclose. The way has been found and the precedent established by the Teaneck administration.

In any event, it is a matter of gratification to the members of the Council that a way has been found to put into effect this original purpose by diverting to the poor fund and saving for the taxpayers the insurance brokerage fees which, if equitably divided among the large number of licensed brokers in Teaneck, would amount to very little in the course of a year for any one of them.

PARROT FEVER MENACE CAN BE AVOIDED BY PROPER PRECAUTIONS

By W. F. REYNOLDS
Health Officer
The United States Public Health
Service advises all persons to avoid contact with recently shipped or acquired birds of the parrot family. Several cases of Psittacosis, or parrot fever, are being reported in various parts of the United States. Reports of five cases and one fatality have recently been received from Minneapolis, Minn. Another case has been reported from Boise, Idaho. There have been twelve cases of parrot fever, with six deaths, reported in California between December 1, 1931, and February 10, 1932.

Upon the recommendation of the Public Health Service, the Secretary of the Treasury has recently issued an order amending the inter-Several cases of Psittacosis, or par-

issued an order amending the interstate quarantine regulations so as to limit the interstate transporta-tion of birds of the parrot family by common carriers to those cercified by the proper health authority of the state as coming from aviaries free from infection.

medical officer of the Public Health Service at the invitation of the California State Health Department of Health, within the recent past made a careful study of the situation in California with reference to parrot fever infection and the breeding of birds of the parrot family in that state. Conclusive family in that state. Conclusive evidence was thus obtained which indicates that Psittacosis, or par-rot fever infection is present in some of the breeding of birds in the aviaries of southern California.

Parrots and parrakeets from this source probably have been one of the important means of spreading the disease to other states. The cases occuring in Minneapolis and Boise were traced to California birds as well as previous cases this vear reported from New York City and Oregon.

An outbreak of psittacosis or parrot fever occurred in the United States during the winter of 1929-1930. One hundred and sixty-three cases were reported at that time, with 33 deaths. Practically all of these cases were traced to association with recently acquired parrots and parrakeets.

Charge Of Payroll Increase False, Office Records Show

al clerks, with the extra receiving \$1800 per year. This in view of the fact that there are NO PUBLIC WORKS BEING DONE and therefore no contracts to check, and no bonds being issued."

The same article includes the following regarding the Tay Col-

following regarding the Tax Collector office:

"During the previous administration this department consisted of One collector and three clerks.

We now have one collector and an FOUR clerks, with the extra clerk receiving \$1300. This in view of the fact that tax collections are below normal and there are no assessments being confirmed."

In the light of that statement,

study the following comparison of the figures for 1930 and those for 1932, taken from the official records, and covering the offices of finance clerk, treasurer and tax collector:

Regular Employes	
Collector's Office 1930 Collector \$ 3,600.00 Chief Clerk 1,560.00 Clerk 1,320.00 Clerk 1,500.00 Telephone Operator 1,100.00	1932 \$ 3,000.00 1,600.00 1,500.00 1,500.00
Sub-Total \$9,080.00 Treasurer's Office Treasurer 600.00 Finance Office	\$ 7,600.00 1.00
Finance Officer—Search Clerk 3,225.00 Finance Clerk 1,300.00	1,800.00 1,800.00
Sub-Total\$ 5,125.00 Grand Totals, regular force\$14,205.00 Extra Help Employed	\$ 3,601.00 \$11,201.00
Tax sale auditing\$ 3,625.00 New records and tax bills	\$ 376.91 671.21
sale, making tax lien certificates and starting work for 1933 sale	1,345.51 250.00
Sub-Totals extra help\$ 4,000.85 Complete grand totals including extra help\$18,205.85 Decrease, 1932 under 1930—\$4,361.22	\$ 2,643.63 \$13,844.63

Explanatory Notes:

The \$3,625 charged for tax sale costs in 1930 was for preparation by auditors for a sale in 1929 that was never held, but would have been necessary for the 1930 sale and was paid for out of the 1930 budget. The 1932 tax sale work was done by the regular employes plus some extra help of unemployed. plus some extra help of unemploy-ed labor that cost the township

only \$376.91.

The amount of \$671.21 expended for extra help in 1932 accomed for extra help in 1932 accomplished two purposes. It gave employment to white collar workers up to July 1, the state paying half their salaries, and expedited completion of the work of changing over records and setting up a tax title lien account as recommended by the state department of municipal accounting, and making out tax bills. After July 1 the state discontinued the policy of paying half the salaries of unemployed labor used by municipalities.

It will be noted that the total cost in these offices for 1932, including both the regular force and all extra help employed for all purposes, is \$360.37 less than the cost of the regular force alone in 1930.

For 1932 the finance clerk was

the only person engaged in keeping the general books of the township. He has had no assistalthough the unemployment emergency relief accounting has added at least fifty percent to has added at least fifty percent to the duties of that position since 1930. The amount of work in the finance and tax collector's offices in general has not been decreas-ed since 1930, but increased. The only decrease applies to such few accounts as have been entirely paid up. On the other hand, tax delin-quencies, now greater in volume and in number of accounts delinquent than ever before, mean extra work in preparing for a tax sale. The work also has been increased because

(a) More elaborate and complete accounts are now being kept, in complinance with state

department recommendations.
(b) The tax collector is and throughout 1932 has been accepting partial payments on taxes and assessments. This means much extra work.

(c) The collection of delinquent taxes involves more work than receiving current taxes.

Of the present personnel of seven in these offices, three are holdovers from 1930. Of the four

Taxpayers League but investigation develops the fact that two are

All of the eight persons given employment on extra work in 1932 were registered as unemployed. In the same article in the Tea-

neck Forum already referred to, under the heading "Payrolls In-crease for Normal Work", the fol-

lowing appears relating to the Building Department:

"This department, as formerly, is run on a commission basis, the building superintendent receiving a percentage of the funds collected by the department IN ADDITION by the department. IN ADDITION TO THE SALARY PAID OTHER BUILDING SUPERINTEN-DENTS the present man is also receiving compensation at the rate of \$800 per year FOR REPLACING BULBS IN TRAFFIC LIGHTS, of which there are only a few in town."

Compare this effort to make you believe that the cost to the township for electrical service has increased since 1930 with the figures

shown by the record.

For the first eleven months of 1930, the township paid to Mr. H. Walthers for electrical service (labor and supplies) a total of \$1,-763.45, divided by departments as 763.45, divided by departments as follows: Police, \$933.30; Fire, \$328.60; Roads, \$162.20; Disposal Plants, \$124.20; Building and Grounds, \$131.74; Engineering, \$9.06; Elections, \$31.65; Street Lights, \$42.50.

For the last month of 1930 and the first the last month of 1930 and

For the last month of 1930 and all of 1931 the township paid C. F. Dandrow for similar service the total of \$782.71, divided as follows: Police, \$579.05; Fire. \$90.39; Roads \$25.97; Disposal Plants, \$26.34; Building and Grounds, \$21.93; Engineering, \$39.03.

Mr. Dandrow is also Building Inspector on a commission basis. His predecessor in 1930 received \$2,613.75 in commissions on building permits issued. Building declined in volume, and Mr. Dandrow in 1931 received but \$2,085.50, and in 1931 received but \$2,085.50, and had to inspect about seventy buildings for which his predecessor had received the permit fees. This year volume of building is still less. Charges for electrical service for 1932 are running about the

others, two are members of the same as for 1931, but building has fallen off so sharply that Mr. Dandrow's total revenue from the township for 1932 will be only between \$1,600 and \$1,700. An essential point to consider, also, lies in the fact that Mr. Dandrow gives the township his full time, having agreed to take no private contracts for electrical work or building, so that he cannot as building inspec-tor be put in the position of passing on his own work as an electrician or builder.

That disposes of only two of the more glaring misrepresentations set forth in a publication that apparently does not realize that a newspaper, like an individual, can acquire a good reputation in any community only by integrity of purpose, truthfulness and fair

It has been stated also by an advertiser whose announcement appeared in Teaneck Forum that the man who solicited his patronage told him the Forum would be only The Town Manager in a new form and under a new name, and that The Town Manager would no longer be published. The issue of The Town Manager that you are now reading proves the falsity of (Continued on Page 12)



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MUNICIPAL FINANCE PULSE OF GOVERNMENT SAYS PAUL VOLCKER

(Continued)

which there are none in Teaneck) and the accounting of assessments for improvements. The Capital Account is the division in which all accounting is kept pertaining to bonds and notes, generally long term, issued for the purpose of making capital improvements. Under the tax laws in the State

of New Jersey the local municipality, whether it be a Township, Borough or City, is made the collecting agency for all real estate and personal taxes, whether the taxing unit is the Municipality, School, County or State. Each of these taxing units, having determined the amount of money which is necessary for it to raise, notiis necessary for it to raise, notifies the County Board of Taxation thereof, and the County Board, combining the figures from these various sources, determines the total amount to be raised by each municipality. This total amount, divided by the municipality's assessed valuation, results in determining the total tay rate. ining the total tax rate.

In this way we find the Collector of the Township of Teaneck collecting total taxes for 1932 in the amount of \$1,286,059.66 for ultiamount of \$1,286,089.66 for ultimate distribution between four taxing agents, with the result that finally 39.64c, out of each dollar which the Township collects remains for the use of the Township. The following table shows the amounts of taxes raised in 1930 as compared with 1932, together with their ultimate destination:

School	Township	County	State
1930\$512,737.1	7 \$592,038.58	\$178,065.19	\$41,408.78
1932 532,327.1	7 508,479.68	209,158.32	36,431.86
Increase 19,590.0		31,090.13	Market Land
Decrease	83,558.90		4,976.92
% Increase	in the William		
or Decrease 3.89			-12%
Total Increase—School and			
Total Decrease—Township			
Net Decrease	\$37	,855.69	
Cents per Dollar			
1932 Tax 41.4	c 39.6c	16.2c	2.8c

It is interesting to note that while the amount of money raised for the Township and State during the past two years has decreased over \$88,000.00 a year, increases in school and county have nullified \$50,000.00 of this decrease, so that the net decrease in amount of taxes raised in the Township is only \$37,855.69. The last line of the above table shows the cents out of each tax dollar used for the different taxing districts.

The 39.6c which goes to the Township can be further subdivided, first taking out 19.9 which are needed to pay the Township's debt interest, definiciencies and share of trust obligations. This then leaves only 19.7, out of each dol-lar which the Township receives in taxes, for operation of th Town-

ship government.
For instance, if a man pays a \$200.00 tax bill, \$121.80 of this passes out of the Township's funds immediately to be ultimately spent by County, School or State. Of the \$79.20 which the Township retains, \$40.80 is used for debt service of various kinds, and \$38.40 is all that is left out of the original \$200.00 to be used for administra-tion, fire and police protection, lighting of streets, maintenance of sewers and streets, the operation of the public library, the health de-partment, charities, parks and buildings.

Another peculiar phase of the system wherein the Township is system wherein the Township is made the collecting agency for all taxing districts is that the Township is required to pay over to these other taxing districts, on the 15th of June and on the 15th of December of each year, all the taxes due to them, irrespective of whether or not the Township has actually collected these taxes.

The problem of how to pay these units 100% of their demands, when perhaps only 50% of the taxes has been collected, is a problem that is left to the local municipality to solve. Up to the past few years it has been successfully solved by borrowing on tax notes of various kinds. For instance, if a munici-nality which had \$100,000.00 to collect in taxes during the current year had by the 15th of December collected only \$70,000.00 of the amount, it could go to a bank issue a tax revenue note and borrow the balance.

During the last few years, how-ever, this procedure has become more and more difficult, with the result that many municipalities in New Jersey in recent times have been entirely unable to borrow on their delinquent taxes. This has meant, in many instances, that they not only could not pay their own bills, but they could not pay the County, State and School.

Some municipalities, in an effort to overcome this condition have gone so far as to issue script or tax notes in small denomina-tions, with which they have paid salaries and bills, these tax notes being redeemable at the Collector's window for current taxes.

A question that has also been discussed in many municipalities is: Why, when municipalities cannot collect their taxes in full and cannot borrow on the outstanding balance, should they be required to pay the State, County and School Board in full? And many a municipality is taking the attitude that if only, say 60% of the current year's taxes are collected, then they will pass on to the other taxing district only 60% of their requirements. giving the County notes for the balance.

Under the present tax laws of the State, with the dates as now fixed for the collection of taxes, no municipality can exist without borrowing. The municipality's cur-rent expenses start with the first of the year, but none of that year's taxes come in until the first of Moreover, it is extremely seldom that tax rolls are collected 100%, therefore at the end of the year there is always a balance outstanding.

December, 1932.

In the case of Teaneck Town-ship, this problem was temporarily solved by the fact that during a period of a few years ending with 1930 the Trust Account loaned to the Current Account somewhat over a half million dollars. Unover a half million dollars. Unfortunately, however, the Trust Account is going to be very urgently in need of this money within the next year, and the problem of how to repay it to the Trust Ac(Continued on Page 14)

CHARGE OF PAYROLL INCREASE FALSE, OFFICE RECORDS SHOW

(Continued) that statement; nor has The Town Manager or the Taxpayers League which publishes it, any intention or foregoing its activities in presenting to the citizens of Teaneck "the truth, the whole truth and nothing but the truth" about the govern-mental affairs of Teaneck Town-

In other articles in the Teaneck Forum, in a manner that The Town Manager and every fair-minded citizen resents, attention is focused on not more than three or four men and women who have been given employment by the township, because they are known to have been affiliated with Teaneck Taxpayers League, out of the hundreds who have been so em-Certainly Taxpayers ploved. League members are not immune to misfortune or to the ruthlessness of present economic condi-

Can the Forum deny that the name and personal record of every Taxpayers League member so employed is on file in the township unemployment offices? And prove its denial?

Can the Forum deny that the people who have had the most and steadiest employment under the provisions for unemployment relief are people who are NOT members of the Taxpayers League? And prove its denial?

Can the Forum deny that Taxpayers League members have had

far less than the share of employment that, on the basis of their

number, they would be entitled to?
And prove its denial?
If making false statements, creating false impressions and disseminating unwarranted and misleading innuendoes are evidences of a proper zeal on the part of a publication "devoted to the interests of good government", then it must be admitted that in its first income Tananak Faram has done issue Teaneck Forum has done yeoman service.

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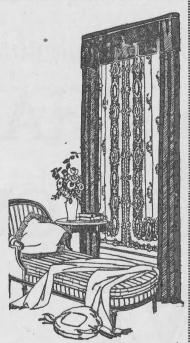
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Teaneck, N. J.

MUNICIPAL FINANCE PULSE OF GOVERNMENT SAYS PAUL VOLCKER

(Continued)

count under the present conditions

is a serious one.

Glancing at the balance sheet of the Current Account as of December 31, 1931, we find that the delinquent taxes for 1981 and prior years amount to \$813,000.00, to which \$40,000.00 worth of tax title liens should be added. The situation created by this total of outstanding taxes, \$853,000.00, amounting to about two-thirds of a single year's levy, is certainly not a carefree position to be in particularly as the amount of delinquencies has steadily been climbing since 1927, when the total was only \$208,000.00.

Since this increase of delinquencies has been steady since 1927, perhaps there are more things at linquent taxes for 1931 and prior

perhaps there are more things at work than the present economic

depression.

The only comforting fact in this connection is that the increase in delinquencies in 1931 was only 60 percent as great as the increase in delinquencies that accrued in 1930.

Theorietically, all of this \$853,-000—minus delinquent taxes col-

000—minus delinquent taxes collected in 1932 and plus taxes that became due in 1932 and still outstanding—legally could be borrowed against, and in normal times this actually could be done.

Finally, there is the item of surplus revenue, which has caused considerable discussion from time to time. Surplus revenue as shown on the balance sheets of current accounts in municipal financing is accounts in municipal financing is subject to appropriation, as a receipt in any budget. Many municipalities have so appropriated surplus revenue, in order to bring down or keep down the tax rate, only to find afterwards that they have appropriated something which they never had, but only

hoped to get.
That is, in practically all cases the surplus revenue exists on paper only, and represents the surplus amount of cash which a municipality would have if everything that was owed to it, even to the remote outstanding tax, were paid, and if the municipality had paid everything owed by it.

In Teaneck's case, if we on January 1st, 1932, had collected all of our \$810,000. of outstanding taxes and our \$40,000. of tax title liens and had made appropriations for other miscellaneous items, then, after paying up everything we owed, we would have had almost \$157,000. surplus cash in hard

\$157,000. surplus cash in hand. The audit also shows that this in the audit also shows that this surplus revenue account increased in the amount of almost \$59,000.00 during the year. This increase was the net figure remaining after there had been added to the previous balance the excess collections of miscellaneous revenues in 1932 above that anticipated, amounting to \$43,000.00, together with the amount of \$12,500.00 in unexpended balances and other miscellaneous revenue of \$3,900.00, and aft-

er there had been subtracted from the previous existing figures old taxes cancelled amounting to some \$9,400.00.

Just one final word may be added to this perhaps too complicated survey of the current accounts of the Township of Teaneck, and that is to the effect that the Township's current position, as current positions of municipalities nowadays go, is not bad. Real assets are present, but they require liquidation. The most serious feature of the tart delinearies of the control it is that tax delinquencies at present threaten to increase.

Keeping in mind Teaneck's past growth and geographical location, it needs but a little change in the nresent economic conditions to bring the current account into the

best of shape.

In his report the auditor does call attention to the fact that the quick assets of the Township—and by quick assets he means cash in hand and taxes not more than one year old—do not meet the demand year old—do not meet the demand liabilities by approximately \$220.000. This is somewhat of an arbitrary way of figuring, but even accepting his definition of quick assets, the current position of the Township as of Dec. 1st 1932, will be considerably improved, because the tax sale did succeed in thawing out about \$150,000. of the older taxes. taxes.

So far the Township of Teaneck has been fortunate in having enough cash on hand to meet its liabilities. Whether or not in the future it will have to join the ranks of the other municipalities heretofore mentioned depends on whether the banks will accept such good security as the Township has to

PRECIOUS

A star is to me like a beautiful

gem, Placed in the sky of blue, And God has created a Mother To watch these gems for you.

Dusk is the jeweler that He has picked, To place them there each night.

And Dawn, He has asked, to cover them up, And keep 'til we need their light.

God in His kindness created these gems,
With helps to work and care,

But He managed to make these

As grand as the stars that are there.

We owe a prayer to God on

For making these gems so fair. Bow down your head and thank

For them, and the helpers there. -Victoria Petri.

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Teaneck 6-7363

TEANECK, N. J.

GUN SMOKE

(Continued)

It will increase the prestige of the officers in the eyes of intelligent citizens, and will be a hint to "bad men" to stay away lest some local officer "perforate his hide".

Thave often wondered why criminals and bad men should always be supposed to be fine shots. As a rule the old time bad men were not good shots. They depended on killing their victims by shooting them in the back or from ambush, or taking them by surprise if in a saloon row, and firing at very short range using a concealed weapon that was already drawn and hidden in the sleeve or hand or some other place.

They seldom gave the other man an even break and the notches on their guns only meant so many murders. In Europe where dueling took place under strict rules, expert swordsmen often had a long list of victims, but when the pistol came in, dueling died out as the chances of even an expert shot emerging from more than a few encounters unharmed were poor. The bad men of the West who had a long string of victories, gained them by simply murdering their enemies.

Modern revolver shots are incomparably more expert and skillful and deadly than the old-timers ever were. There are hundreds of men today, police officers as well as military mn and civilians,

whose skill is far superior to such men as "Wild Bill Hickok", "Bat Masterson", "Tiligham" or "Billy the Kid"; men who can place a halfdozen bullets in a space no larger than a coffee-saucer at 25 yards before the old timer could do more than fire more than one or two wild shots. An enormous amount of pipe dreams have been written by writers who know no more about shooting than popping away at clay pipes in a dime-adozen shooting gallery. Much has been written about the wonderful ability of "Wild Bill". The truth is, his weapons were not capable of doing one-tenth of the things credited to him, even if the man himself had the skill. The revolvers and cartridges of his day were not capable of placing six consecutive shots into an ordinary tomato can. Today a .38 calibre Colt or Smith & Wesson revolver with a six in barrel at 50 yards will place six consecutive shots from a machine rest in a silver dollar.

I believe, that anyone who is at all familiar with authenticated chronicles of famous Western back men will agree with my estimate of their real shooting ability. That their code of combat was in any sense higher than that of the present day gunmen, is gravely open to question.

In my next article I will write about a famous Texas Sheriff whose motto was "Bring 'em back alive".

AS TOWN AUDITOR FOR ANOTHER YEAR

Services of the State Department of Municipal Accounts as auditor of the accounts of Teaneck Township will be continued for at least another year, the council having voted unanimously at its second regular meeting in November to appoint Commissioner Walter R. Darby to make the audit of the accounts of the year 1932.

Delay in making the appointment was due to the Council agreeing that, as a matter of courtesy, and the second second

Delay in making the appointment was due to the Council agreeing that, as a matter of courtesy, decision should be deferred until a hearing had been granted to a firm of accountants that had applied for the work, one member of the firm being a resident and taxpayer of Teaneck. When the informal hearing was held, another audit firm also was represented as an applicant for the appointment. Several members of the Advis-

Several members of the Advisory Board on Finance, two members of the Council, Towship Manager Volcker and Tax Collector Pearson were present at the informal hearing at which all sides of the matter were discussed. At its conclusion the advisory board was asked for a recommendation on the question, and later recommended to Council that it appoint Mr. Darby.

It is expected that the audit

will be begun and concluded earlier next year than the audit or the 1931 accounts this year.

TEANECK MAN PUBLISHES MAGAZINE

Citizens of Teaneck in general, and his friends and neighbors in particular, doubtlessly will be interested in the announcement that Mr. Valentine Sandberg, of 41 Tessen Street, Teaneck, well known for may years as an artist, has launched a new magazine entitled "The Helper", published in New York City.

It is announced that, in keeping with its title, this new magazine will aim to be constructively helpful to the every day man and the every day woman in their every day lives. Among those whose work appears in the first issue are Samuel A. Moffat, Herbert Manchester, Don Romney, Miss Lily Armstrong and Greenville Talbott. Many cartoons and illustrations are from Mr. Sandberg's own pen and brush.

and brush.

Mr. Sandberg has served on the art staffs of the Brooklyn Daily Eagle, where he was under the direction of Mr. Anthony Fiala, Arctic explorer; also the Herald, the Telegram and the World of New York City, and has made cover drawings for many well-known weekly periodicals and monthly magazines.

- R A D

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Leave Teaneck, West Shore Station—A. M. 6:20, 6:50, 7:20, 7:50, 8:20, 8:50, 9:30; 10:30, 11:80. P. M. 12:30, 1:80, 2:30, 3:30, 4:30, 5:00, 5:30, 6:00, 6:30, 7:30, 8:30, 9:30, 10:30, 11:30. For further information phone Englewood 3-5071

LOW FARE, DEPENDABLE, COMFORTABLE (amountamountamountamountamountamountamountamountamountamountamountamountamountamountamountamountamountamounta

CHILD HYGIENE SERVICE CONTINUES FORWARD IN FIGHT ON DISEASE

The increasing value and effectiveness of the township's child hygiene service was made clear in the recent announcement by the Advisory Board on Child Hygiene, Clinical and Social Service that in a single week forty Teaneck children of pre-school age had been inoculated against diphtheria at the child hygiene stations at School No. 1 and No. 2. In every case these were children from families that had been certified by nurses as entitled to treatment at the expense of the township, the nurses having set up lists of de-serving cases before the days of the clinic.

Prior to this, on recommendation of the board, the Council had au-thorized the expenditure necessary to procure supplies. For these cases the new diphtheria toxoid was used, which is rapidly taking the place of the older toxin-antitoxin treatment. The new method requires only two injections one month apart, instead of three, for

after effects of any kind.

The inoculations followed a brief campaign carried on by the board, as the result of which it is believed that many parents also had their children immunized by family physicians. Since it is considered probable that many citizens did not know of the hours and places for these special inoculation clinics, the board is planning an-other similar campaign in the

The clinic at School No. 1 in Oakdene Avenue was conducted by Or. Gladys Winter and that at School No. 2, Teaneck Road and Forest Avenue, by Dr. B. A. Blenkle. The physicians had the assistance of the station nurses, and of Mrs. Sally Kennedy, R. N., and Mrs. A. A. Weber of the board membership. membership. In making the announcement the board expressed appreciation of the co-operation given by Mrs. Lacey Walker, who used her car to transport children from their homes to the stations and back on both clinic days.

Pursuant to recommendation by the Board, Township Manager Volcker recently reported to Council the appointment of Mrs. Mary O'Shay as nurse to succeed Mrs. Fallot, resigned. At Mr. Volcker's request the Council confirmed the appointment. Councilman Morten voted "No" on the ground that he believes such appointments should be made only after civil service ex-amination of all applicants. Other councilmen were satisfied that the board which examined all appli-cants, had made the best selection possible.

Latest expansion of the service at the clinic stations is an arrange-ment to hold dental clinics once a ment to hold dental chines once a month at each station. At these clinics children of pre-school age will be given free dental diagnosis by qualified dentists. In deserving cases, the board will recommend to township authorities that treat. to township authorities that treatment be given at township expense. In other cases, parents will be urged to take their children to their family dentist for treatment. As shown in a recent article by Dr. Trenis, giving proper dental care to the first set of teenth as-sures sound permanent teeth and in many cases averts serious tooth troubles and heavy dental costs in later life.

Until a different schedule is announced, the dental clinics will take place at the same hour at both school stations, namely from 3 to 5 in the afternoon of the first Fri-

day of each month.

The regular hours for the health clinics for pre-school children each

week is as follows:
At School No. 1 on Oakdene
Avenue, every Thursday from 2 to
5 in the afternoon.

At School No. 2, Teaneck Road and Forest Avenue, every Wednesday from 2 to 5 in the afternoon.

At every health clinic session a physician and the station nurse are

in attendance, employed by the township to render this service.

TOWN MAY GET NEW INSURANCE SCHEDULE RATING: NOW "E"

As the result of application made to it by the township authorities, the Schedule Rating Office of New Jersey, which has authority to fix the basic rate charged for fire insurance in any municipality in the state, is considering the question of granting a more favor-able rating to Teaneck Township, which is now rated as Class E.

Final decision on the application is deferred until Teaneck has adopted and the Schedule Rating Bureau has had time to examine the new building code for Teaneck, which is now about ready for pre-sentation to the Council for adop-

Meantime inspectors from the bureau have studied the changes and improvements made in Teaand improvements made in Teaneck's fire protection service, which have vital bearing on the matter of classification, and in a letter to Mr. Volcker dated Nov. 7, Mr. H. R. Bogardus of the Engineering Department of the Paris Of ing Department of the Rating Of-

"As you know, we have recently reviewed the existing conditions with regard to fire department and fire fighting facilities and believe that Teaneck is to be compliment-ed on its increased fire department efficiency."

From statements made by representatives of the rating office, it seems certain that by this time Teaneck would have been demoted from Class E to Class F, or even lower, if provision had not been made to employ a full time and competent fire chief and makes the other improvements referred to.

This commendation from the highest authority seems to set at naught the recent and persistent efforts, on the part of certain groups, to belittle the good work efforts, on done by the fire department and its new chief.

HAWKERS' LICENSES **REDUCED FROM \$200** TO \$25 FOR FOOD .

In response to protests of many citizens, and after a preliminary hearing at which all interested were given an opportunity to be heard, the Township Council has introduced and passed on first reading an amendment to the ordinance adopted several months ago fixing license fees for hawkers, peddlers, transient merchants and itinerant vendors.

The purport of the amendment is to reduce the license fees for peddlers of foodstuffs from \$200 a year to \$25 a year, the original still to maintain as applied to

peddlers of any other commodities.

The amendment was framed by
Council after it had been shown at
the hearing that several peddlers
of fruits and vegetables had actually been driven out of business on account of the high license fee, and that this had proved a great inconvenience to many housewives who had been accustomed to deal with them, especially those residing so far from business centers that it was hardship for them to

walk the long distance to market.

It was pointed out also that the heavy license fee worked a hardship upon peddlers of milk and bakery products who, like peddlers of garden truck, cater to the es-sential daily needs of their cus-

tomers.
On the other hand, several brought up the point of pedlders who come into Teaneck to peddle various kinds of merchandise from house to house constitute a nuisance to housewives, rather than a convenience, calling them to answer doorbells several times a day to turn away insistent and sometimes almost abusive high pressure salesmen. For this reason the common opinion was in favor of maintaining the higher li-cense fee for all peddlers except

those dealing in foodstuffs.
Several peddlers dealing in fruits and vegetables, who had been doing business in Teaneck for periods ranging from six to twenty-two years were represented at the hearing by counsel in the person of Mr. Patrick Maley, a member of the County Board of Taxation. Mr. Maley had compiled data on the license fee for peddlers in all other municipalities in the county that impose the the county that impose such charges, and his figures showed that even the reduced fee of \$25 is almost double the average fee elsewhere in the county. Those he represented, however, were entirely satisfied with the fee agreed up-

It was also brought out that the ordinance had failed of one of its nurposes, namely raising revenue for the township, due to the fact that the peddlers affected had either heer divisor out of herical transfer of the state of either been driven out of business by the fee or were exempt from paying any fee on account of being war veterans.

ST. ANASTASIA'S CHURCH ENTERS NEW EDIFICE; **DEDICATION HELD**

Realizing at last a hope it has cherished for years, one of the oldest churches in Teaneck, namely St. Anastasia's Catholic Church, recently has occupied its new building. First religious services in the new church were held on the morning of Thanksgiving Day, starting with a musical program at 8:30, followed by mass at 9 o'clock and, a children's mass at 10:30. Regular Sunday masses in the new auditorium were inaugurated Sunauditorium were inaugurated Sunday, Nov. 27, and masses henceforth will be held there every Sunday at 8, 9, 10 and 11 a. m.

This change brings to an end the long usefulness of the frame church fronting Teaneck Road at

Robinson Street, which has served the needs of St. Anastasia's since part of the present frame structure was built as St. Anastasia's Mission Church in 1908. Prior to that time communicants of the Catholic faith living in Teaneck had attended church in Englewood, Bo-

gota or Hackensack. The new building is the first of a group of buildings expected in a group of buildings expected in time to represent the permanent structural equipment of the par-ish. It is a sightly structure of salmon-colored solid brick, with steel frame and tile roof. It audi-torium seats 750 comfortably, with seating capacity for 100 more in a balcony that is now reserved for use of the choir. The building is planned to be used ultimately as the assembly hall of a parish school, and has a high, basement with space available for class and ovmnasium use. Meantime it will be used for the regular church services until a permanent church

structure is erected.

At the start in 1908, the mission church was supervised by the Carmelite priests of Englewood, with the Rev. Peter E. Kramer as the first pastor. In 1931 the original building was enlarged to its present size under direction of the Rev. Benedict J. O'Neill, the present pastor, who a few months before that time had assumed charge of the parish.

Ground for the original church was donated early in 1908 by Wal-Selvage after whose family Selvage Avenue was named, and Selvage Avenue was named, and shortly after construction of the first building was made possible through the gifts of Mrs. Selvage's mother, Mrs. Anastasia Kelly, founder of the church building. Mrs. Selvage and her sister. Mrs. T. O'Hare, daughters of the founder, and George T. O'Hare, her grandson are members of the er, and George T. O'Hare, her grandson, are members of the

parish at present.
Within two years after Father O'Neill took charge it became apparent that additional land would be required in the near future and steps toward that end were under-taken, with the result that the old Robinson estate, adjoining the church property on the north, was purchased in November, 1923. The following June Father O'Neill occupied the old Robinson home-stead, from the family after which Robinson Street was named, where he still resides, thus becoming the first resident pastor of the parish. Ever since 1921 he has been active in the interests of St. Anastasia's and for years he has been planning for the erection of buildings to constitute its permanent equipment.

Inauguration of use of the new building included holding there the annual bazaar of St. Anastasia's, which continued from Nov. 28 to Dec. 3 inclusive. The opening night of the bazaar was signalized by the attendance of Governor A. Harry Moore.

Attendance at the masses and other gatherings in the new building is expected to be much larger than in the old church, which was so crowded that many Catholics residing in the parish habitually have attended mass in Hackensack or Bogota, waiting until St. Anastasia's should have a larger edifice.

Father O'Neill has been the recipient of many congratulations upon the achievement of a purpose to which he has devoted years of effort, also words of commendation from many parishioners.

Take a lesson from the woodpecker; he uses his head when he

Keep your temper, no one else has any use for it. Look pleasant, even if you don't feel so.

WISECRACKS

Willie-Pa, what is a politician?

Father—Son, a politician is a human machine with a wagging

tongue. Willie -- Then, what is a

statesman?
Father—It is an ex-politician who has mastered the art of holding his tongue.

Little John-But why did the doctor bring me a baby sister when he knew I wanted a

Big Ben—Why he said he happened to be out of boys.

Little John—Shucks, I could have waited a few weeks long-



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WISECRACKS

Teacher: "Willie, give a defi-

nition of home."
Willie: "Home is where part of the family waits until the others are through with the car."

Small Willie, reading—"What is a literary aspirant?"

His sister, slightly older—"I guess it's what an author takes when he has a headache."

Daddy - How could you go wrong when I told you always to think of the maxim, "When in doube, don't"? Up-to-date Son—But I never

had any doubts!

PARENTS CAN BE OF ASSISTANCE IN THE PREVENTING OF PLAGUE

"Much can be done in Teaneck to curb minor epidemics that break out so often in every community, if the parents will co-operate with the health authorities to the best of their ability," said Dr. B. S. Bookstaver, President of the Board of Health, in a recent statement, in which he gave warning especially regarding chicken-pox. He urged that parents call in the familv physician immediately in case a rash of any kind appears on a child.

"Public health is a matter of grave concern," said Dr. Bookstaver, "and it is the duty of parents

to familiarize themselves with the symptoms of various contagious diseases of childhood, not only to safeguard their own children, but to prevent the spread of contagion

to others.

"Chicken-pox, for example, is highly contagious and infectious, presenting danger of epidemic conditions unless every precaution is taken. Early diagnosis, isolation of the patient and exclusion from school will help to prevent the spread of contagion of chicken-pox and many other such communi-

cable diseases.

"Chicken-pox comes on suddenly, and a rash and mild fever may be the only signs. The rash appears the second day as small raised spots, first on the body and later on the head. The fluid that fills these raised spots is the chief source of infection. Later the spots dry up and the skin scales off. The disease generally does not last more than a week or ten days, and it seldom presents serious complications, such as attend measles.

"When a child shows any kind of rash or any other symptom of a contagious disease, the parents should keep the child out of school and away from all other children until all signs of rash disappear. Pains should be taken to examine even the scalp, under the hair, for signs of rash."

Dr. Bookstaver's special plea is that parents call in their own family physician whenever there seems to be a possibility of a contagious disease. The family doctor knows what to do and will take such precautions as are needed for the patient, and to protect others.

Foreman—Do you think you are fit for really hard labor?

Applicant — Well, some of the best judges in the country have thought so.—Wall Street Journal.

This Issue Printed by THE WESTWOOD PRESS Broadway, Westwood, N. J.

SALARY CUTS BEING STUDIED BY TOWNSHIP FINANCIAL BOARD

(Continued)
practically all protected by contracts or tenure of office, and any readjustment of salaries might have to be made through the Board of Education and possibly might

of Education, and possibly might require the voluntary cooperation of those immediately concerned.

In the second group, the Police and Firemen, whose salaries amount to \$103,000.00, the Financial Advisory Board is confronted by the fact that the rates now bejow here fixed by popular ref. by the last that the rates now being paid were fixed by popular referendum less than two years ago. It is said that the law seems to be that salaries fixed by referendum of the people cannot be changed for a period of three years, and that even at the expira-tion of this time it would take antion of this time it would take another referendum to make the change. If this is the case, then it appears in this group No. 2, reductions must come through voluntary action and cooperation.

It is only in group No. 1, the general employees, that salaries can be adjusted at will. The Advisory Board however is rejustant

visory Borrd, however, is reluctant to make any recommendation as to this one group accounting for only 8% of the total for the reason that they feel it would be unjust to do so, particularly as it is this group whose salaries were as a class readjusted downward at the time the present Council went into office, and the effect of a reduction applying to only 8 per cent not only be inequitable, but would result in a minimum of benefit to taxpayers.

In making their study the Financial Advisory Board is getting comparative figures from adjacent communities. It is said to be the general sentiment of the board that if salaries are reduced, the aggregate reductions should amount to no more than enough to meet the increased cost of emergency relief requirements.

Church Notices

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

Sunday Services9:45 a. m. Preaching10:45 a. m. Harry M. Rice, Supt. Everybody Welcome.

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

Sunday School9:15 a. m. Church Worship10 a. m. "A Hearty Welcome to All"

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

Sunday Services11 a. m. Church School9:45 a. m. 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 Communion8 a. m. Sunday School9:30 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 Masses6 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

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

ST. PAUL'S LUTHERAN CHURCH
Church St., and Beaumont Ave. Teaneck, N. J. Rev. Charles M. Schnabel, Pastor Phone Teaneck 7-3189

Sunday School9:30 a. m. Sunday Services11 a. m. "All Welcome"

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at 8:15 p. m.
Discussion Meetings Wednesday evening at 8 p. m. All are welcome. No Collections. ASSESSMENTS DUE IN DECEMBER

	ASSESSMENTS DUE IN DECEMBER		
No.	Name	Date Du	ae
23	Center Place, Sidewalks	Dec.	4
25	Kenwood Place, Sidewalks		4
27	Linden Avenue, Sidewalks		4
29	Westervelt Place, S. S. Ext	1	18
30	Copley Avenue, S. S. Ext	1	18
31	Teaneck Road, Eastern S	1	18
32	Hillside Avenue, Eastern S	1	18
33	Garden Street, Eastern S	1	18
34	Larch Avenue, S., Gas and W		4
35	Arlington Avenue and Adj. S. S	1	18
75	Windsor Road, General Imp	1	18
84	Teaneck Road, Widening Forest Ave		30
98	Garrison Avenue, (Beatrice to Sag.)		26
112	S. W. No. 5 Morrison—Fran. etc	1	5
118	Garrison Tract, General Imp	1	1
144	Briarcliff Rd., General Imp	3	30
151	Sidewalks, General Imp. No. 6	1	4
147	Windsor Road, General Imp		9
159	Downing Street, General Imp	2	23
183	Walnut Street, General Imp	1	6
184	Munn Avenue, General Imp	1	16
185	DeMott Avenue, General Imp	1	16
186	Kings Court, General Imp	3	30
187	Intervale Road, General Imp	9	0
188	Greenville Avenue, General Imp	3	30
189	Hasting Street, General Imp	3	30
243	North East S. T. U. Y		5

'Those Who Belong'

By REV. J. J. SOETER
Pastor of Smith Community Church
One hears a great deal in these
days regarding the indifference of
members toward their churches.
Vacant places at church services
have become so many that we have
been led to take up the fine art of
statistics in church life. On any
Monday one can hear reports as to
"an increase of ten" or "a decrease of five" in church attendance the day previous.

Now it may be valuable to have
an accurate record as to the num-

Now it may be valuable to have an accurate record as to the number of folks at any particular service, but that will never solve the problem of church membership or arouse the interest of people in their religious connections. Neither will churches become permanently flourishing places of worship and praise where occasional pressure is put on to bring in large numbers for a given time. Yet these methods are being tried time and again in various places. Church records attest this fact.

On paper; many Christian bodies are most attractive. The membership runs into hundreds and finances seems to be coming in steadily. But closer scrutiny is often disappointing. The pews are empty, ministers know a small percentage of their total enrollment intimately. A host of people on the rolls seldom enter the church and may be classed an "invisible host". They know the pastor only from his calls on them once or twice a year. Then, too, far below the church income. The the total "free-will" offering is far below the church income. The balance has been gathered from special drives, parties, dinners and so forth.

so forth.

To the writer such a state is not the healthiest possible in the church of God. The reason for such conditions are not overly hard to see. Church obligations as such are not taken seriously. Because the results of the influence of the church cannot be put down in cold figures. We are tempted to place too little value on them.

People have been begged to come; pressed into the ranks; drawn in with a thousand and one allurements. The result is that when pressure is let up, action ceases; or, having grown tired of the enticements, there is no long-

er any drawing power.

It is time for us to stop measuring church work by the numbers on the roll. It is high time to make churches primarily what they were meant to be, with everything else placed in a secondary position. It is evident that many of our methods are not working out for the best, and we need but admit the truth. This does not mean that we give up entirely all the social life which in the last generation has gathered about the church. It means that we get back to fundamentals, and let everything else come after that.

It is becoming increasingly hard

to be a real Christian in our age. Sober-minded leaders are admitting this everywhere. As a result we need more and more to measure Christianity in terms of the exacting and precise way of the Cross; not by outward compliance but by inward conviction.

Church membership, in the words of a recent writer upon the subject, should be "a matter of oreater solemnity, and more rigid requirements". We need to follow "the example of Gideon, and of John Wesley, and limit the rolls of our churches to the number of those who are vitally intent upon establishing the reign of Christ in their lives and among men".

In other words, our churches should be bodies of Christian people come together of their own accord and will, so that to ask them to give up that fellowship would arouse them to protest so loudly that the very stones upon the ground would cry out with them. Then the Christian church will be a living, moving, fighting body, unhampered by the impediment of great numbers who are both indifferent and spiritually dead.

Dr. William Lyon Phelps, professor at Yale University and a popular lecturer and writer, sums it up beautifully. "The most fatal result from any line of action," he says, "is no result. That is what is wrong with the church today. It ought to cost more to get into it, more to stay in it: and there ought to be more difference between church members and others. Every member, for example, should give more money to his church, where there are no dues. than he gives for membership in all his clubs put together. The men and women who do the most for religion are not its advocates, but its witnesses. Religion is best expressed in lives."

Are you just a member? Do you just belong? Does your membership in God's holy Body mean anything to you? Or is it "just another" one, among many things to which you are asked to lend a hand?

WM. DE FORGE CHOSEN TO CONDUCT TOWN'S ORCHESTRA GROUP

William De Forge, of Teaneck, has been selected as conductor of Teaneck Community Orchestra, succeeding Mr. Etzel Wilhoit. The latter had consented to act in that capacity after the former conductor, Mr. Haemje, removed from Teaneck, but found that his duties as director of music at the high school made it impossible to give the orchestra the time it required.

At the organization meeting Eric Freund was elected as secretary, Paul Grundlach as business manager and treasurer, A. A. Lugo as publicity chairman, Mr. Edmond Wirths as librarian and Miss Marcella Frey, chairman of the membership committee.

Rehearsals are held every Monday evening at Longfellow School in preparation for the orchestra's first concert of the season. of which the date has not yet been announced.

Announcement is made that membership in the orchestra is open to residents of Teaneck and neighboring towns. and that the organization is now in need of more violins. an oboe. a flute, a bassoon and French horn. Players of these or other instruments, if they wish to join the orchestra are asked to attend one of the Monday evening rehearsals at Longfellow School, or phone Teaneck 7-4871.

Already this orchestra, now in its second season, has made progress surpassing the expectations of its first proponent, Mayor Van Wagner, who is one of its members. It closed last season with thirty members, but now has forty, and new players are joining it at almost every rehearsal.

at almost every rehearsal.

Among this season's new recruits are several noted musicians, including Mr. Leo Zimmerman, formerly leading trombonist in the band conducted by the great Sousa; Mr. Gingras, who played the

flute many years in the New York Philharmonic and the Columbia Phonograph orchestras, and Mr. Jean Rueble, solo violinist.

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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.

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GEORGE DIERAUF Secretary 324 West Englewood Avenue AUGUST NAMM

Chairman of Board of Directors 552 Linden Avenue

OWNERS: THE TEANECK TAXPAYERS' LEAGUE

TO OUR READERS AND OUR ADVERTISERS

This is the sixteenth issue of The Town Manager. Since its first publication in September, 1931, this community newspaper has sought to keep the citizens and taxpayers correctly informed of the activities and plans of the township government; to promote an active interest in civic affairs on the part of citizens, so that the administration might at all times have the benefit and advice of an informed public opinion.

Throughout that period no statement of fact published in The Town Manager has been challenged either as inaccurate in its explicit terms or misleading in its purport.

Sponsored by the Citizens' Union, a new publication has appeared in Teaneck that announces itself as "an independent newspaper devoted to the principles of good government." It is not conceivable that the cause of good government anywhere can be helped by misstatements or unwarranted in-

nuendoes or implications.

To some advertisers, representatives of this new paper made the statement that it would supercede The Town Manager, which would no longer be published, and on the strength of that statement secured their patronage. In its news columns the paper, whose representatives have had free and frequent access to the public records, makes statements and presents implications that are false and misleading, as proved by figures from official records in an article that appears in this issue of The Town Manager.

That article and this editorial are published merely to assure the citizens of Teaneck, and the business and professional men and women who have favored The Town Manager with their advertising patronage, that Teaneck Taxpayers' League has no intention of suspending publication of The Town Manager, or ceasing its efforts to promote improvement in government wherever possible, and to advance the interests of any enterprise that aims at the betterment of

conditions in Teaneck.

Constructive criticisms are and always have been welcomed by The Town Manager, by Teaneck Taxpayers League and by the Township Council, but there has yet to be found a case in which attacks based on prejudice, self-interest or falsehood have helped the cause of any newspaper making such attacks, or resulted in securing for it either the confidence or respect of its community. It is one of the axioms of journalism that to gain public confidence and respect, a newspaper must be governed and bound by the same principles of decency, honesty, integrity and fair play that are requisite to give a man good standing among his neighbors.

THE BLOCK-AID PLAN MERITS YOUR HELP

Carrying out the recommendation of Governor Moore, Teaneck has officially adopted the Block-Aid Plan as the means for meeting its poor relief problem this winter. The Mayor's Emergency Relief Committee, established on a thoroughly non-partisan basis and representing all sections and elements of Teaneck, has completed its organization and launched the work.

Read the article in this issue in which the plan is explained in detail, also the organization of the committee. You will find ample reason why the project should receive the hearty support of every citizen. Make up your mind to pledge whatever amount you can afford to give weekly for twenty weeks, when the Block-Aider in your district calls on you. If you cannot give money, volunteer as a Block-Aider, of whom many are needed, and earn a place on the honor roll; for to be a Block-Aider in Teaneck this winter will be equivalent to wearing a badge of honor.

JUSTIFICATION—AND A PRECEDENT
With the sanction of the Department of Banking and
Insurance of the State of New Jersey, brokerage fees on insurance written for the township in 1931 and early 1932, amounting to nearly \$600, have finally been returned to the township through the Mayor's Emergency Relief Committee, for use in meeting the needs of residents who are in distress. This timely addition to the funds available for poor relief will reduce by that amount the sum it will be necessary to raise by taxation or by private contributions for that purpose.

Thus, after a delay that has been marked by much con-

troversy, including many plainly unwarranted charges reflecting on the purposes and judgment of the Council, the end sought by the Council from the beginning has been attained. The poor of the township will get the benefit of the brokerage fees, and to that extent the burden upon taxpayers

will be relieved.

Furthermore, by carrying this plan through to a successful culmination, Teaneck's administration has added another chapter to the history its has been making in municipal government in New Jersey ever since it took office. It has not only justified its original decision to depart from tradition and undertake a new means of saving dollars for taxpayers. It has blazed a new trail in this detail of municipal administration and has set a precedent which, if followed generally by towns and cities throughout New Jersey, will result in saving to the taxpayers of the state hundreds of thousands of dollars, at a time when saving tax dollars is a crying need.

