Authorize Issuing of Small Tax Notes to Relieve Cash Tension

At the Township meeting of February 21st the Township Council, taking advantage of an act of the New Jersey Legislature, authorized the Collector to issue Tax Anticipation and Tax Revenue Notes in small denominations, and authorizing him to accept these notes in payment of taxes and assessments.

This action was taken with several objectives in view. First, as is well known, it is practically impossible for municipalities to finance themselves through the usual banking connections, and in many a municipality it has been necessary to appeal to the taxpayers and to the employees direct to help out the situation by taking these small denomination tax notes.

Primarily, the purpose by which Teaneck intends to use these notes is to issue them to those to whom the Township of Teaneck owes money for services and material. (Continued on Page 8)

Balance of $170.30 Left In Playground Fund to be Turned Into Relief Coffers

Through its chairman, Mr. Emmons Grahn, the Advisory Board on Parks, Playgrounds and Public Recreations has made its report to the council on its activities in the closing months of 1932, showing a balance in its treasury of $170.32 available for transfer to the poor relief fund, or for such use as the Council may designate.

This board, which was not created until the summer of 1930, made all arrangements for the athletic meet held under A.A.U. auspices at High School Athletic Field in September, and for all the Sunday afternoon football games played there as benefit games during the fall season in which the Teaneck Red Devils and the Mercury Athletic Club teams competed against teams from neighboring towns. Members of the board did a vast amount of work, making all the

(Continued on Page 9)

Mayor's Emergency Relief Committee's Reports "Gratifying"

With the number of families in Teaneck requiring relief from the public funds constantly on the increase, the work of administering aid has become a herculean and important tasks of the municipal government, requiring not only careful planning as to how the needs can be financed, but involving also a heavy additional burden of work on all departments that have anything to do with administering relief or keeping the accounts involved.

How rapidly this work has (Continued on Page 12)

URGE CITIZENS' HELP IN SECURING SAFEST POLICE PROTECTION

The Police Department of Teaneck has sent to The Town Manager for publication a request that citizens co-operate in making the work of the police as beneficial as possible to the township. As will be seen, it isn't a case of "looking for trouble", but looking for opportunities to keep others out of trouble. The statement in full follows:

"Help—Police"

"At this time it is the police (Continued on Page 9)

Fidelity Union Trust Official Reviews Municipal Finances

The January issue of "New Jersey Municipalities", published monthly by the New Jersey State League of Municipalities, carries an address by Mr. J. H. Bacheller, President of the Fidelity Union Trust Company of Newark, which is of great interest alike to municipal officials and the public, in any municipality that is confronted with serious financial problems. The address was delivered before the Denville Civic Association at Denville, N. J., where Mr. Bacheller has made his home part of each year for more than thirty years, although retaining his legal residence in Newark, where he was born.

Importance attaches to Mr. Bacheller's views on matter of municipal finance and taxation, not only because of his high position in financial circles, but also because of his intimate connection for many years with the Newark city government, and for six years with the State government. While much of his address applied specifically to the problems of Denville, and would not be pertinent here, a great deal of it has equal application to Teaneck or any other municipality. The following excerpts from his address seem well

(Continued on Page 5)

1933 Township Budget Drops $22,208.48; Relief Fund Up

Appropriations Slashed For Third Successive Year Under Present Administration

The Township Budget as it is to be finally passed by the Township Council shows the total amount to be raised by taxation in Teaneck for Township purposes for 1933 to be $486,271.20, against $508,479.68 last year, or a reduction of $22,208.48. Considering that this reduction follows a large reduction in 1931, plus a minor reduction in 1932, it is thought that the Township Council is to be commended.

The fact that seems to have been forgotten is that the reduction of the budget that has been taking place during the last few years in Teaneck is that the Township of Teaneck was two years ahead of other municipalities in inaugurating its economy program, and to a certain extent it is only natural that now other municipalities, whose budgets prior to this contained no reduction or were even increased in the last few years, should be able to make a greater percentage reduction than could the Township of Teaneck, which (Continued on Page 8)

Paying Taxes in Advance Seen As Timely Aid Both To Town and Taxpayers

By Paul A. Voleker

Last year the Legislature provided that any municipality in New Jersey might receive taxes ahead of time and allow a discount for the pre-payment thereof. This was made necessary by the fact that municipalities had been finding it more and more difficult to borrow money in anticipation of the receipt of taxes. Municipalities are under the necessity of borrowing in anticipation of taxes for the reason that a municipality's fiscal year begins on January 1st, whereas tax bills are not issued before May 15th and taxes do not become delinquent until June 1st.

Acting upon the authority of this law, the Teaneck Council at their last meeting passed a resolution authorizing the pre-payment of taxes and permitting a discount of one-half of 1% a month on all taxes.

(Continued on Page 9)
Schroeder Introduces Bill To Clarify The “Recall” Provisions

At the session of the New Jersey Legislature held on Monday evening, February 27, Assemblyman Lloyd Schroeder of Teaneck, who is one of the attorneys for the Teaneck Citizens' Union, introduced a bill in the Assembly purporting to "clarify" the recall provisions of the municipal Manager Act.

In effect the Schroeder bill, if enacted into law, will serve to nullify and destroy the reasonable safeguards which the legislature and the courts have thrown about this provision, and will bring about conditions making it possible for a small minority to subject councilmen to recall at any time, upon any whim or pretext whatever, no matter how conscientiously they have discharged their duties.

The proposed bill aims a vital blow at the municipal manager form of government, for if passed it would introduce into it such chaos as practically to eliminate the possibility of effective operation of this form of government in New Jersey. It would make it possible for any party or group, no matter how badly or how recently repudiated at the polls by themselves, to force a recall election once every year for any reason or no reason, and keep a municipality having this form of government constantly in turmoil, by getting signatures of twenty percent of the voters—which almost any party or group can muster practically at any time.

As they now stand, the recall provisions in the New Jersey Municipal Manager Act are standard; that is almost word for word the same as the recall provisions incorporated in similar laws in many other states. It is their plain intent to give a municipality which by referendum adopts this form of government a chance to establish it and give it a fair trial, providing also for recall when there is any real reason for such action.

While the question whether the petitions recently filed by the Teaneck Citizens Union are worthy of consideration awaits the calm deliberation of the Supreme Court of New Jersey, the filing of this bill by one of the attorneys of the Citizens’ Union naturally raises the question whether the members of that organization are not themselves convinced of the flimsiness of the pretexts on which their petitions were based, and therefore afraid to await the outcome of judicial decision.

In any event it will be interesting to discover on what grounds any legislator will undertake to justify a vote in favor of Mr. Schroeder’s bill, especially in view of the action taken by the legislature last year making recall proceedings under the commission form of government in New Jersey practically impossible. This was accomplished by passing an amendment which requires that any recall petition under the commission form of government must have the signatures of thirty percent of the voters—that is must allege as reasons for the recall specific acts of fraud or corruption in office, and, farther, that petitioners must go into court and prove such acts of fraud or corruption, before a recall election can be had.

In the Schroeder bill to amend the Municipal Manager Act, on the contrary, it is expressly provided that the grounds set forth in any (Continued on Page 11)
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(Continued)

there was a discussion of the use of assessment funds for current purposes, in the course of which I restated the position which I have always taken with regard to this matter, namely, that there is no legal warrant for such use of funds.

The matter was discussed for the most part in a general way without reference to any particular municipality, but in the case of the Township of Teaneck I stated that it was a matter of common knowledge, through reports of audit and otherwise, that assessment funds have been used for current purposes.

I wish to state very emphatically that any reference to Teaneck was made with regard to the Township itself and not with regard to any official or body of officials. Again it is a matter of common knowledge that the assessment funds were transferred to the Current Account not by the present Council of the Township but by the former Township Manager and Assessments in helping Township Manager Volcker draft the 1933 budget, Mr. Irwin Ross, by letter addressed to the Council resigned from membership on the board, of which he has been a member ever since the board was created, and chairman for nearly a year. His resignation was accepted by the Council with regret, and with an expression of appreciation for his work as a member of the board.

F. J. LOH NAMED TO
SUCCEED IRWIN ROSS

After the conclusion of the work of the Advisory Board on Finance and Assessments in helping Township Manager Volcker draft the 1933 budget, Mr. Irwin Ross, by letter addressed to the Council resigned from membership on the board, of which he has been a member ever since the board was created, and chairman for nearly a year. His resignation was accepted by the Council with regret, and with an expression of appreciation for his work as a member of the board.

Captain Frank J. Loh, connected with one of the chief subsidiary corporations of the National City Bank of New York City, and who resides at 246 Cherry Lane, has been appointed by Council as a member of the board to take the place of Mr. Ross.

THE TOWN MANAGER
March, 1933.

Think 'em Over

After the deluge—what? Well, the dove finally returned to the Ark, and in its beak it bore the branch of an olive tree—and ever since then the olive branch has been looked upon as the emblem of peace. Can't someone dig up an olive branch for Teaneck?

Salaries cut? Yes, everybody's done nearly everything, it's hard to collect; Necessarily, under those conditions. Some of our neighbors, their incomes entirely cut off, compelled to swallow their pride and accept our help, as the only alternative to letting their dear ones suffer? Yes, many of them. Doesn't all this suggest the need of pulling together in the real spirit of helpfulness? One hundred percent teamwork in a good cause is bound to win.

To what strange freak of human nature it is due it would be difficult to tell, but you will always find a few individuals who are ready to share the benefits achieved through the efforts of others, then find fault with those who made the effort, “looking the gift horse in the mouth”; who will painstakingly hunt for a flaw in a diamond, and be disappointed if they fail to find it; whose attitude toward any project is “It if isn’t done my way, it hasn’t be done at all.” But, despite such human ob-

states, “the world do move”—and the dog in the manger, never admired, is soon forgotten.

The air has the feeling of coming Spring—season of new life, new hopes. Good time to start from scratch, forgetting everything back of us and pushing forward to better things ahead. Lots of things that can be done, through united efforts, to make Teaneck even more delightful place to live.

Get behind the Garden Club and its community gardening plan, the Community Orchestra, the young people's social club—if the young folks make up their minds to form one; the Block-Aid plan to help those in need; the High School band, orchestra and glee club and other worthwhile enterprises of the school youngsters; and—Oh, Teaneck is full of good things. Push them along!

It's commonly agreed that it takes all kinds of people to make a world—and it's quite as commonly agreed that there are some kinds that the world could just as well do without. Isn't one of these dispensables the man that won't, can't stand back of his own statement; the man who repeatedly makes assertions of which the meaning is unmistakable and later, when he finds that he can't "get by" with them, exhibits that he meant something quite different? Since the days of Adam it has been expected that serpents would crawl, and nothing else but—but not men.

Ever see a crew of volunteers trying to get a loaded wagon out of a rut? If you did, ten to one you noticed that a few in the crowd of bystanders were a little toisier than the rest in criticizing the way the volunteers went at it, and a little readier to tell just how it should be done. Know who they were? Why, they were friends of the ones that loaded the wagon and got it into the rut, of course. And when the volunteers really got the wagon righted and going, those friends seemed to get sore. How come?
worth the thoughtful attention of all citizens interested in the problems of local government:

"I know, as we all know, that the government of a municipality more or less reflects the interest of the citizens and taxpayers of that municipality, and as citizens and taxpayers interest themselves in the affairs of the place wherein they live or pay taxes, so will the affairs of that place be run as the public spirit of the municipality manifests itself.

"My subject is "The Municipal Problem in New Jersey" and it is to a certain extent along those lines that I must talk. In view of the critical condition of municipal finances, my talk will be largely upon that part of the subject. The conditions which are pertinent to Denville today are pertinent to almost all the municipalities of New Jersey. In the City of Newark I am a member of a Committee of Citizens which has been appointed at the request of the City Commissioners to consider the finances of Newark and ways and means whereby that city, the largest in New Jersey, shall continue to keep the high credit it has always maintained in the municipal bond market.

"It is an important step in the right direction when the public takes an interest in the government, but in order to be helpful, the public must correctly understand some of the government-problems. If by this talk I can clarify some of these, out of the misinformation, gossip and hearsay which is so prevalent today, I shall feel most happy.

"One of the most vital of these problems has to do with tax collections. There are undoubtedly many people who cannot pay their taxes. Most municipalities are making every effort to protect such, both in relief and otherwise. No one wishes to apply the least pressure to these people in the matter of taxes.

"But unfortunately, and many people do not realize this, there are others who are purposely delaying the payment of their taxes. They may have excuses which to them seem legitimate, but under the unusual circumstances of the times, their duty as citizens to their fellow citizens transcends all others.

"It is proper to be fair, and we do not want to be Shylocks, but the municipalities cannot pay their expenses unless taxes due them are paid. Every effort should be made in a proper and fair spirit to compel the payment of taxes.

"The public has no idea of the complications facing government officials in the matter of public debt. Bonds are issued both because the public is generally lax about paying their taxes and because the public demands the erection of non-income-producing buildings and public projects. They are issued because voters are not content to live on a "pay as you go" basis.

"The interest which the city must pay depends upon the condition of the bond market at the time the bonds are issued, and at times when the public is not buying investment securities, this may be quite high. It is a factor entirely beyond the control of human agency.

"The fact is, during the past ten or fifteen years, due to the demand for improvements entirely too many bonds have been issued by most municipal governments. The practice of heavy borrowing has been pernicious, and must be checked.

"But because of this past heavy borrowing and the high rate of interest now being paid, the problem of reducing the tax rate substantially will be a most difficult one. It must be understood that I am not criticizing the officials of this municipality or of any other municipality. The fact of the matter is that during the period of prosperity which was checked in the fall of 1929, the whole country—government and business—overexpanded and overspent. We were all guilty—individuals, business and government.

"However, business, having over-expanded and overspent, is today seeking to put its house in order. That also must be true of government. And unless those who govern, whether it be village, borough, township, town, city, county, state or nation awaken to a realization of their conditions, the municipalities will not be able to meet their obligations, including the bonds which have been issued, or to float any other bonds for needed improvements and will become bankrupt.

"It has become a hard problem to finance our municipal expenditures with tax revenue bonds, whether they be bank, corporation or individuals, like to know just how the business is being conducted in that municipality or corporation represented by the bonds.

"In those municipalities which have awakened to the fact of large costs and have sought to put their house in order, the bonds have had a fair market and the interest rate has been fair, but in those municipalities where the costs have been large, and where those who govern have not awakened to the cost and attempted to put their municipality in order, the bonds are not desired at any rate.

"Depression has had some good effects. We often make a mistake to think only of the bad effects. Since the war, the public demand has been for improvements and advanced methods—of education, sanitation, fire and police protection. No thought was given to costs. The management did not know the amount of public demand. It did a good job and we have no right to find fault. The public now often forgets its own past attitude. Today, as result of depression, the public is taking a vital interest in cost of government.

(Continued on Page 8)"
At The Library

By Miss Agnes C. Norton - Librarian of Teaneck Library

"I have a prospective job and want some information on concrete construction."

"I have more time now than anything else, and have always been interested in stamp collecting. Can you help me?"

"There are four unemployed men in our house. I don't know what we should do without the library."

The first man quoted was sent away with Hool's "Concrete Engineer's Handbook" and Auel's "Mason and Builder's Guide"; the second man with Scott's "Stamp Catalog and Thory's "How to Build a Stamp Collection" and the third man with an armful of adventure and mystery stories.

Such requests come to the Teaneck Library daily. While the collection of books is small, it is inclusive, and the Library can borrow from the State Library or any other library. During February, 246 books were borrowed from the Commission, and 62 from the City Library. The woman can also find help in the books on cookery and diet, in which in these modern days read with the fascination of fiction; sheet metal work, store management, or trade. The Library can entertain yet economical party. The library offers books of biography, with the keen competition for child labor and how to give an entertaining yet educational party. And recreation is vital to our lives even in times of depression. Of course there are also the books of romance, adventure and mystery, under the spell of which we forget our own sorrows, temporarily at least.

The man who has a job feels the keen competition of today and the man who has no job feels leisure, so they are both interested in any book that deals with their knowledge of their profession or trade. The Library can help the man or woman who is interested in banking, personnel work, plumbing, salesmanship, secretarial practice, nursing, electrical work, real estate, building construction, printing, engineering, road construction, fruit production, poultry farming, accounting, business management, advertising, sheet metal work, store management, petroleum refining, cabinet work and many other varied professions and trades.

For those with "more time than anything else" and who wish to broaden their interests in life, the library offers books of biography, which in these modern days read with the fascination of fiction; books of travel, which will carry you to lands far away while you sit in your arm chair;

and books of nature study, which will inspire us through the beauties and peace of nature. During the past year, 125,407 books were circulated through the six school branches. This shows an increased circulation of 41 per cent over 1931. During 1932, 1,855 books were added to the Main Library. The number of books in the Main Library is over 1,855 volumes per capita population, far less than the 1-2 volumes per capita population quoted as a minimum by the American Library Association. Although Teaneck Public Library has only about 1-2 book per capita population, it more than tiveness of the community can be safeguarded for the present and enhanced in the future.

In its report the commission sets forth that its investigations show that Teaneck has a Dutch historical background, and suggests that a design embodying a Dutch windmill be adopted as the official symbol of the township. With the report, the commission submitted a sketch of this design, drawn in simple lines and suitable to be worked out in either wood or metal; also sketch of a proposed township sign to be posted along principal highways entering Teaneck in which this symbol appears.

Like the other advisory boards appointed by the Council, members of this art commission give their services and devote their time for the good of the community, without any other remuneration than the consciousness that they have done their best to serve the interests of their fellow citizens. In the same spirit, the Teaneck Art Commission presents this report of this commission for the citizens of Teaneck, with pride and delight. The report in full is as follows:

At the first meeting of the Commission on June 22, 1932, the purposes of such a body and the possibilities for its helpfulness to the Township were considered, and a plan of organization was determined.

At the second meeting on July 28, 1932, a plan of organization was adopted, a copy of which, together with copies of the minutes of both meetings, was sent to Mr. Volcker. The designing of signs to make the Township boundaries on "Route 4" was given consideration. It was felt that a device peculiar to Teaneck should be designed, this device to appear on the signs, and possibly employed in many ways in the future to identify the Township.

The design of the device was based on research. "The History" published in 1882 by Everts and Peck, contains references to Teaneck as early as 1683, and suggests that the Township had a Dutch origin. A windmill was thought to express this idea graphically, and would be easily executed in either wood or metal. The design of the sign with device, and a sketch rendering of it, was completed. An inspection was made of the locations for the signs, by members of the Commission. The construction suggested is an adequately wind-braced post and sign, possibly employed in many ways in the present and enhanced in the future.

The Commission hopes that the Township can be increased in number of new shrubs and evergreens. It has also aimed to preserve existing trees. Those to be destroyed by the carrying out of these suggestions are few and of little consequence. Blue prints from the real estate and engineering divisions of the New York Central Railroad were obtained to guide the Commission in grading and to the right-of-way boundaries of the railroad.

In the present conditions of a New England Avenue, which in rainy weather is muddy. Autos carrying commuters to the station become confused in their effort to drive up to the small area of pavement, and create further confusion in backing. Cars in these positions are forced to alight where it is muddy. A walk of considerable distance is determined from this point to the sheltering shed on the Art Commission - Continued... station platform. The Park, in its present condition, is unkempt, and seemingly without purpose.

The suggestions offered by the Commission are embodied in accompanying sketches, show a crushed stone driveway from the intersecting corner of Windsor Road and Englewood Avenue following a curve, passing to the centre of the station platform and continuing in a curve to Windsor Road, leaving the park at the point of the present driveway near the approach to the viaduct. On centre with Ogden Avenue, a walk is suggested with an architectural feature in brick at the Windsor Road entrance, a feature of lesser importance at the other end. A flag staff and two simple benches are placed at a point along the walk.

The Commission has endeavored to use existing planting, minimizing the purchase of new shrubs and evergreens. It has also aimed to preserve existing trees. Those to be destroyed by the carrying out of these suggestions are few and of little consequence. Blue prints from the real estate and engineering divisions of the New York Central Railroad were obtained to guide the Commission in grading and to the right-of-way boundaries of the railroad.

It is suggested that the dead end of West Englewood Avenue be paved while the Avenue west of Windsor Road is being improved; also that the arc on the northwest corner of Windsor Road and West Englewood have a radius from that already built on the southwest corner, which would lessen the danger now existing at this sharp turn.

The Commission hopes that the work suggested is of such a nature that it can be executed with little cost and utilize unemployed labor dwelling within the township.

Improvements to the property (Continued on Page 14)
A few species that are rare or out of the ordinary, which garden lovers will be delighted to know about. Something that everybody does not have an which nobody is not apt to have, for available stock is limited. To avoid disappointment, make your reservations at once. Let your spring program include a visit to our nursery on Liberty Road, near Teaneck Road. If you have any horticultural problems, let us discuss them with you now.

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A few species that are rare or out of the ordinary, which garden lovers will be delighted to know about.

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An everblooming Pink Scarlet Climber. Offered this season for the first time. Protected by U. S. Plant Patent No. 10. Reputed to be the most beautiful rose in the world. A very limited supply. $1.50.

**SCHIZOPHRAGMA**
Climbing Hydrangeas. Rarely seen. Grows to 20 or 30 feet. White flowers in July. Suitable for trellis or wall. A very limited supply. $1.50.

**ARTEMISIA, SILVER KING**
A most showy perennial on account of its silvery foliage. Use in bog gardens or as you would Baby's Breath. Grows 2-4 ft. tall. Grows an unusual effect among evergreens and in the rock garden where the height is permissible. 35 cents.

**ASTIER, MAUVE CUSHION**
A climber for the rocky garden. Makes a cushion a foot or more across and rarely more than 9 inches high. Flowers are soft mauve, produced in lavish profusion. Blooms in Oct., Nov. Give full sunshine. $1.50.

**JAPANESE WEEPING CHERRY**
Botanically, a shrub. Zakura. It has the character of the weeping kirk. (Not umbellic shape). Deep pink flowers in early April. Perhaps unsurpassed in loveliness during its period of bloom. Sorry we have none larger than 3 1-2 ft. only a few of them. While they last $1.50.

**MALUS, NIEDWETZKYANA**
Red-vein Crab. From Russia-Tukeystan. Grows 15 to 30 ft. Remarkable for its red flowers, purple foliage and red veined fruit. 6-7 ft. $1.50. (Ask us about other varieties that make fitting companions).

**HALESIA**
Silver Bells. They "tingle" about the middle of May. Ivory white. Another gem that will please your friends and garden lovers. 3-4 ft. $1.50.

**AETHIONEMA, PERSICUM**
Persian Stonecrop. Rare. One of our best rock plants. Grows 6 inches and flowers in June and July. Slender spikes of pink flowers. 10 cents.

**FRENCH LILACS**
We grow a rare collection of these embracing various shades of purple, mauve, lavender, blue, pink, white. A double and single. No plant with the exception of the rose, has a greater hold on the heart than the lilac. Plants 3 ft. up, 75 cents.

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- Halesia
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- French Lilacs

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**Teaneck Community Orchestra Renders Excellent Program; Over 500 Attend**

Teaneck Community Orchestra now in its second year of its existence as an organization, gave a public concert at High School Auditorium the evening of February 24, with a personnel of 57 members listed on its program. Of these all but a few are residents of Teaneck. Ten of the members are women. In its progress up to this time it has proved true to its name. It is essentially a Teaneck organization, typical of the community whose name it uses—and honors.

Nearly 500 people attended the concert, and it is to be regretted that the auditorium was not packed for those who did not attend missed a rare musical treat. In view of the modest admission charge of fifty cents, there is doubt whether the receipts were large enough to enable the orchestra to break even on its season’s expenses. In several of its previous public appearances the orchestra has played for the benefit of the poor relief funds.

Besides the numbers rendered by the full orchestra, there were several delightful solo numbers. Mrs. Jessie Hammond Gill, wife of one of the members of the orchestra and a lyric soprano, sang two songs to the accompaniment of the orchestra and responded to an encore.

Mr. Joseph Mendelssohn, a baritone who sang the role of Frank Lloyd in "Blossom Time", gave two selections and an encore. One of his program songs was entitled "The Devil of the Flora Doe", from an opera, "The Derelict", jointly composed by himself and F. Francis Hayden, the Teaneck composer, who accompanied him at the piano. They are arranging to produce the operetta in Teaneck in the future—probably in April—and have arranged to have Teaneck Community Orchestra prepare the orchestrations of the operetta and play it for the forthcoming production.

The third soloist of the program was Edmond Wirths, who is concert master and leading first violist of the orchestra, who was accompanied at the piano by Paul Gunlach, who also is a member of the orchestra. Mr. Wirths’ rendition of two pleading but difficult numbers aroused the most extended applause, to which he responded with a third selection that proved the most popular of all. Mr. Wirths is also teacher of violin at the High School.

As conductor William de Forge, a resident of Teaneck, made a most favorable impression. He has a pleasing and magnetic personality while the fine work done by the orchestra is the best tribute to his ability as leader and conductor.

The present personnel of Teaneck Community Orchestra, as announced in its program, is as follows:

- William De Forge, Conductor
- 1st Violin—Edmond Wirths, Concert Master
- 2nd Violin—Chris Flaherty, George Detlef Olsen, Martin Nelson, Harry G. Rhein, Horace Dickerson, Charles Young.
- Clarinet—Anthony A. Lugo, F. G. Fontana.
- Bass Clarinet—Andrew Reissner.
- Flute—Ursel Gingras, Ferdinand Maggi, Jane Russel, O. E. Smith.
- Drums—H. E. Ivena.
- Piano—Paul Gundlach.

Mother—"Robert, you’re a naughty boy, you can just go to bed without your supper."

Dobby—"Well, mother, how about obedience? I’ve got to take after my meals?"

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NORTHVALE, N. J.

1933 TOWN BUDGET DROPS $22,208.00 FOR 3rd SUCCESSIVE YEAR

(Continued)

started its reduction program in 1930.

The final reduction in the Township's budget was made by applying a flat 10% salary decrease to all employees receiving more than $70.00 a month. It was the hope of Council that a graduated salary reduction would be made, taking into account each man's responsibilities, but the hastily passed legislation in Trenton providing for salary reductions contained many clauses which tied the hands of the employees receiving more than $750.00 a month.

It is the contention of Council, the Finance Board, and the Manager, however, that the cost of poor relief should be borne as far as possible by the current year's budget. The total amount appropriated, $25,000, will come very near doing this, especially as the State of New Jersey is now contributing $2.00 for each dollar which the Township spends, with the additional prospect of the State taking at least three-quarters of the load.

While other items were not affected by the resolution of Council, this does not mean that every possible economy will not be exercised in the buying of material, equipment and supplies, and it is confidently expected that the end of the year will show a balance in the budget.

The "miscellaneous revenue anticipated" side of the budget, which is just as important as the expenditure side, was not questioned in any of the hearings. As explained in the pamphlet issued with the budget, it is thought that the anticipations therein stated are conservative. How nearly they will be realized, however, depends very largely upon national economic conditions.

AUTHORIZE ISSUING OF SMALL TAX NOTES TO RELIEVE CASH TENSION

(Continued)

and who at the same time owe the Township money on delinquent taxes or assessments. That is to say, it is considered a perfectly fair proposition that if a person owes say $500.00 to the Township for a 1931 or 1932 tax, and at the same time has a bill of $750.00 against the Township, he should be willing to take $250.00 in cash and $500.00 in these notes, which he can then apply to his delinquent taxes.

Since these Tax Notes bear 5% interest and are good for the payment of either taxes or assessments, it is believed that will appeal to a considerable number of people as a perfectly safe and paying investment, particularly to those people who own property in the Township. It is an investment which would be absolutely safe, in the sense that any holder of these notes can at any time cancel an equal amount of taxes or assessment obligations which he may owe to the Township. It is, in fact, another way of pre-payment of taxes at a discount.

Anyone who is interested in purchasing these tax notes, either for the purpose of cancelling his Township obligations or as a straight out and out investment, should communicate with Mr. Pearson, Township Treasurer.

FIDELITY UNION TRUST OFFICIAL REVIEWS THE MUNICIPAL SITUATION

(Continued)

This is beneficial. What practical plans can be undertaken now which will help solve the municipal situation?

"Chiefly, as citizens we should each make a serious effort to understand the problems facing our municipal officials, to put ourselves in their place, and to readjust our own mental attitude. The most constructive thing each of us can do today is to understand the situation, not as partisan politicians, but as owners of a cooperative business. Perhaps our government officials could attempt some sort of educational movement, to instruct the public in the fundamentals of government, the functions and problems and costs of its different departments.

"Second, we can copy the methods of other municipalities which have been successful in making the public "tax conscious". That is, we can engage in a campaign of advertising and publicity to induce people to pay their taxes.

"The one principle which has been lost sight of is that individuals, business and government should spend only as their income will permit, and until that fundamental is absorbed by us all, we are not making the successful effort to get away from the depression of today."
(Continued) arrangements, taking the tickets, keeping the accounts and attending to all details. Out of the proceeds of the events, to which small admission fees were charged, it had to pay expenses of visiting teams, certain agreed expenses of the local teams, printing bills, cost of medical service and all other incidental costs.

As the result of its work in its first season, and with short time in advance in which to make plans, besides doing a great deal to promote interest in athletics among the young people of Teaneck, it has come through with a substantial balance to help meet the requirements of poor relief.

The members of the board are Emmons Grahn, Chairman; W. S. Meaurum, Treasurer, and Robert E. Lewis, Irwin Rose, William Lohrs, George O'Hare and H. A. Antonius.

(Continued)

appealing for help to the residents of the Township. Due to the tremendous mileage of streets patrolled by the Teaneck Police and the limited number of men available for this patrol duty, the Police Department asks for the cooperation of citizens in immediately reporting to Headquarters any suspicious action, or loiterers observed in or about their premises.

"In case anything looks suspicious to you, call the Police Headquarters immediately and an officer will be dispatched to investigate. What appears suspicious to you may prove after all to be entirely innocent. On the other hand your suspicions may be well founded. "Whatever may be the outcome of the investigation, there is no reason why you should hesitate to call Headquarters. Certainly no harm can be done, and much good may come out of it."

The desk at Police Department Headquarters is equipped with telephones of both Teaneck Exchanges. Call Teaneck 6-2601, or Teaneck 7-2601, as the case may be.

PAYING TAXES IN ADVANCE SEEN AS TIMELY TOWN AID

(Continued)

es so paid. This applies to both the installment due in June and that due in December.

For instance, if a man paid his 1933 taxes on the 1st of March he would be allowed $1 1/2% on the half due in June and 4 1/2% on the amount due on December 1st. The only restriction on this is that in order to receive a discount taxes must be paid thirty days before the dates when taxes become delinquent, that is June 1st and December 1st.

Of course at present the tax rate for 1933 has not yet been set, but this need not interfere with the prepayment of taxes of those who wish to do so. It has been decided that the Collector would accept as pre-payment of taxes an amount equal to 90% of the 1932 taxes. Then after the rate is finally set any slight discrepancy can be adjusted either by subsequent payment or by a rebate of any overpayment.

It is certain that the prepayment of taxes will be taken advantage of by some of the largest taxpayers in Teaneck, but there is no reason at all why even the smallest taxpayer shouldn't consider this pre-payment as of direct advantage to himself, through the saving of interest, and of secondary advantage to the Township and himself, in permitting the Township to pay its obligations promptly at a time when a large percentage of New Jersey municipalities are unable to do this.

We have what you want. Dependable Insurance with a Service that Satisfies at a price that is fair in Companies whose Financial Stability and Reputation for fair dealing is unquestioned.

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BERGEN COUNTY RADIO CO.

4 Warren St. Open Every Evening HACKENSACK
March, 1933.

THE TOWN MANAGER

HOW TO GET MOST OUT OF INSURANCE

C. L. Graffin discusses how to secure the utmost in protection and service at the lowest cost.

The public as a whole, consider any agency capable of taking care of their insurance, and that any policy protects them. They give largely by favor to "Poor Old Bill", "College Chum", "Wife's young brother", etc., since those individuals believe they gain no advantage by discriminating. If a loss occurs and even if all agents were competent, no one agent could be held responsible, in case of a serious mistake.

The first step is to have a centralized program with a good agency. Planning all your insurance with one agency fixes responsibility, and helps to give maximum protection at minimum cost.

The choice of an agency for your insurance, should be based first on the reputation of the company they represent, second on the protection and service you receive, and third on any possible savings in cost. As there is a difference in policy coverages, agency service and the financial stability of companies.

Therefore, your agent should study your individual requirements and secure for you in reliable companies, the broadest coverage which best fits your particular requirements at the lowest costs.

The past three years have seen many changes in insurance, as well as everything else. The selection of a financially strong company, is now more essential than ever. New policies may offer you more protection at lower rates. Changes in your own insurable values may make revisions of your present insurance essential or advisable. Also in all except the simplest applications prescribed by him, shall the Postmaster General, including one from Mr. Paul Volcker, Township Manager, Teaneck, New Jersey, be relative to the establishment of an independent post office at Teaneck, and you are advised that the Chief Inspector has been requested to investigate the advisability of such action. Upon receipt of the report of the Postmaster General, it will be the particular job of Mr. Kenney to prosecute the matter vigorously at Washington. This is certain Mr. Kenney will do.

SCHROEDER INTRODUCES BILL TO CLARIFY THE "RECALL" PROVISIONS

(Continued)

petition as the reason for recall "need not include any acts that constituted either malfeasance or non-feasance" on the part of those sought to be recalled.

How do the lawmakers of New Jersey expect to be regarded if they place on the statute books two such contrary provisions with respect to recall of public officials? What other view can be taken than that it is their plain intent to strengthen the control of partisan politicians in municipalities governed under the commission form of government, to embarrass and destroy non-partisan government in municipalities that have adopted the municipal manager form of government, at the same time discouraging the efforts of non-partisan groups to bring about its adoption in any additional municipalities in the State?

SODA FOUNTAIN

At

ABE KAPLAN
Formerly A. Roffman
CEDAR LANE, TEANECK
exc. Chestnut Avenue

By Appointment Teaneck 6-5640

Dr. L. J. Pepin
OSTEOPATH

Foot corrective treatment

981 Palisades Ave. Teaneck

Home Town Laundries, inc.

Press clean clothes and

AGITATION FOR NEW TEANECK POST OFFICE GETS READY RESPONSE

The recent request of the Township Council to the Post Office Department for an independent post office in Teaneck has elicited considerable response from the gentlemen addressed. So far there are on file letters from Senator Barbour, Congressman Perkins, Congresswoman Kenney, and from the Acting First Assistant Postmaster General and the 4th Assistant Postmaster General. (What happened to the 3rd Assistant Postmaster General is at present unknown). Of these, Congressman Perkins' letter is the most important. It is as follows:

"This acknowledges receipt of your letter of February 1st, suggesting that immediate steps be taken by the Federal Government to acquire a suitable site for a post office and Federal Building in the Township of Teaneck, New Jersey, and to construct thereon a building in keeping with the character and the present and future needs of the community.

"Of course, naturally, it would be a great pleasure for me to write and say the Federal Government would immediately begin the erection of such a building, but this is impossibility.

"The question of the construction of public buildings throughout the United States is of such magnitude that it can only be carried out by laying down a general plan of operation and adhering to it. Of course, recall that some years ago the building of a post office was a matter of a Congressmen, relating to a bill through for a post office for this or that town in his district. Such a local method was entirely abandoned when the Act of May 25, 1926, was approved. This Act provides that the Secretary of the Treasury, under regulations prescribed by him, shall set jointly with the Postmaster General in the selection of sites in which buildings are to be constructed and the selection of sites therein. From time to time, the Secretary of the Treasury and the Postmaster General, acting as an Interdepartmental Committee, will make report to the Congress of all projects for the constructing of buildings outside of the District of Columbia.

"The method is that Congress appropriates the money and the Postmaster General in the hands is made by the Interdepartmental Committee. Under the circumstances, it is impracticable for me or anyone else to secure the immediate construction of a building in Teaneck. I am perfectly satisfied that a bill has been introduced by Mr. Kenney to prosecute the matter vigorously at Washington. This is certain Mr. Kenney will do.

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Delicious Ice Cream

and

SOFT DRINKS

Served from a Sparkling

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TEANECK TAXI CO.

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will be here in a few short weeks
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Avoid last minute hurry and possible disappointment.
All articles insured while in our possession
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Note the difference with a GEN-OH-CO OIL BURNER installation

Without an oil burner your heating plant is inefficient. It demonstrates its weaknesses many times each day—not only in mid-winter but also in the milder weather of spring and fall. Accept our trial offer now and let us install a GEN-OH-CO OIL BURNER in your present heating boiler. Try it for one month absolutely without cost to you. If it doesn’t save you money over coal or if for any other reason it does not meet or exceed your expectations we will cheerfully remove it.

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UNION CITY, N. J.
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Tel. Palisade 6-6346
Milk and Public Health

By W. F. REYNOLDS

There is a direct relation between milk supply and the health of the people of a community. Milk may contain disease germs when it is drawn from a diseased cow. Disease germs may be introduced into milk by unhealthy workmen or from unclean containers; and even the ordinary changes which milk undergoes may render it wholesome. The supervision of milk supplies therefore is one of the important duties of a health officer.

Milk contains all the elements of a complete food in about the following proportions:

Percent

Protein .......... 3.6
Fat ............. 3.8
Sugar .......... 4.7
Ash ............ 0.7
Water .......... 87.2

Total .......... 100.

These proportions are for milk from healthy cows, and in that from the same animal at different times. The extreme variations in apparently normal milk drawn from healthy cows is about as follows:

Percent Percent

low high
Protein ....... 2.1 3.8
Fat .......... 2.5 3.6
Sugar ......... 4.6 6.0
Ash ........... 0.6 0.9

The extreme variation is in the fat content, and that of other constituents is usually high also; while a low percentage of fat is unusual, a low percentage of the other solids is common.

The percentage of the other solids is, therefore, a reliable index of the quality of the milk. The New Jersey standard is that milk shall contain at least 3 percent of fat and 1.5 percent of milk solids not fat. The New Jersey standard is that milk shall contain at least 3 percent of fat.

A health officer in judging the value of milk analysis must consider the average percentage of the composition of milk. Stripping, or milk drawn from a nearly empty udder, contains five or ten times as much fat as the first milk drawn from a full udder. Milk produced by cows of the Jersey breed will usually contain from 9 to 10 percent more fat than that from the Holstein and similar breeds.

Evening milk contains slightly more fat than morning milk, and that produced during the latter part of the day is richer than that produced during the summer.

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Evening milk contains slightly more fat than morning milk, and that produced during the latter part of the day is richer than that produced during the summer.
Stylists returning from the recent openings in Paris mention the prominence given chiffon dresses for winter wear trimmed with feathers in little cloaks in black, grey, brown and white. The same colors are used for the women's wear, but apricot, mauve and brown are equally prominent.

The newest chiffon dress on the market is the so-called "Bandeau" dress, a close-fitting dress with a wide skirt and a short bodice. This dress is worn with a bandeau or headband as a head ornament.

In addition to the chiffon dresses, there are also dresses made of other materials such as silk and satin. These dresses are often decorated with embroidery or lace details. The dresses are designed to be worn with a wide-brimmed hat or a headband.

The dresses are also made in a variety of styles, including fitted and loose-fitting models. The dresses are available in a range of colors, including black, white, blue, and pink. They are designed to be worn for both day and evening events.

The dresses are also made in a variety of lengths, including short and long styles. The dresses are designed to be worn with either a slip or a petticoat. The dresses are often decorated with lace or beading details.

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WHY NOT CUT DOWN YOUR OWN TAX BILL?

At the suggestion of the Township's financial officers and with the sanction of law and the state's financial authorities, the Township Council has adopted a resolution under whose terms any taxpayer of the township can bring about a reduction in his own tax bill by paying it in advance.

Most payments of taxes are made by checks drawn on checking accounts that pay no interest. By paying all his 1933 taxes on, say, April 1, a property owner can save one percent on half the annual bill and four percent on the other half that isn't due until December 1. Accordingly, the man whose tax bill is $100 for the year can save $2.50; if his bill is $150, he can save $3.75, and if it is $200, he can save $5.00 — by paying on April 1. Or he can save proportionately by paying later, provided his payment is not less than thirty days in advance of either of the due dates.

Besides saving for their own pockets, those who take advantage of this discount offer can help Teaneck maintain its enviable reputation of paying all salaries and other bills when due. And to maintain that record is becoming increasingly difficult task, in these times when taxes are hard to collect.

Why not cut down your own tax bills, at the same time and help your own town?

FINANCIAL PROBLEMS OF A MUNICIPALITY

Because its author is a recognized authority in the financial world of New Jersey, and especially well-informed in matters of municipal finance, it is here suggested that the article in this issue of The Town Manager quoting an address made by Mr. Bacheller, of Newark, merits most careful attention on the part of all who are interested in Teaneck's financial problems.

Anything said by anyone who is personally and directly concerned with those problems may, perhaps rightfully, be regarded as biased or prejudiced on one side or the other; but when a man of wide experience and ripe judgment, who cannot by the widest stretch of imagination be regarded as having "an axe to grind", enunciates principles and conclusions that relate to all municipalities alike, no fair and intelligent man can fail to be interested in what he has to say.

As Mr. Bacheller points out, the way of the municipal official in times like these is no bed of roses. He is torn between the desire to make the way easy for the man who has suffered financial reverses, and his sworn obligation to conserve the interest of the community as a whole.

To hold a tax sale or not to hold a tax sale is a question that resolves itself into a conflict between the impulse to exercise sympathy and leniency in favor of the distressed, on the one hand, and the sworn obligation to do whatever must needs be done for the well-being of the community as a whole, on the other hand.

Read Mr. Bacheller's article. As you read it, remember that Teaneck is confronted with an acute financial problem—and that the solution of that problem is of equal importance to his or her personal, social or political affiliations.

"AND THE CITIES WERE FILLED WITH PRIDE"!

More than a generation ago one of the greatest newspapers published in the English language ran a series of articles by a great newspaper man, telling the stories of American cities, pointing out the things in which each excels; and the text of the series was the quotation: "And the cities were filled with pride, challenging each to each."

There are a great many reasons why Teaneck should be and is proud. Nearly 500 persons had proof of one of those reasons when they attended a short time ago the concert given by Teaneck Community Orchestra at High School Auditorium. The number should have been twice as great, but in view of present conditions the small attendance may be excused. What does matter is the fact that the concert, even if given in a great metropolis, could not have failed to win favorable comment from the most rigid critics.

When "the cities are filled with pride, challenging each to each"—count Teaneck in, well up in the front rank.

HEAVY LOAD OVER

With Winter nearly gone, the peak load in expenditures for poor relief presumably has been passed. Unless there is still further sharp increase in the number of families in the township requiring help, milder weather and lower fuel bills should make a gradual lessening of the load.

How to meet the requirements for the remainder of 1933, however, is still a problem of public interest. Whatever is raised by private contributions, benefit entertainments and other enterprises will lessen by that much the amount it will be necessary to expend from the budget poor relief appropriation.

For these there is an added incentive in the fact that the state now allows the township two dollars for every dollar given locally. In raising five thousand dollars through the Block-Aid drive, the Mayor's Emergency Relief Committee has earned an award of ten thousand dollars in state funds—enough to have a material effect on the 1934 tax rate.

It is not an agreeable task to solicit funds, even for the most worthy cause, and those who are doing the Block-Aid work are entitled to public recognition and gratitude. As they go about the completion of their task they should be accorded a courteous and cordial reception—at least to a "God speed, and good luck"—even if a contribution cannot be given.

TEANECK ADVERTISING MANAGER'S LETTER

In the course of the Town Manager quoting an address given by the Chairman of Board of Directors of municipal finance, it is here suggested that the article American cities, pointing out the things in which each excels; and the text of the series was the quotation: "And the cities were filled with pride, challenging each to each."

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OPPOSITE TOWN HALL TEANECK ROAD, TEANECK, N.J.