The Town Manager

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APRIL, 1933

TEANECK, N. J.

PRICE FIVE CENTS

Commends Board for Rewarding Good Work With Fair Recompense

A letter recently received by The Town Manager relating to the allotment of a salary to the office of building inspector and township electrician—a matter that was the subject of some criticism at the public hearing on the 1933 budget —takes the opposite view and commends the recognition given to meritorious work by a public em-

meritorious work by a public employee.

The letter, which is dated March 21, is signed by Mr. Felice Castelli, an attorney residing in Teaneck and having his law office in Hoboken. In full, it reads as follows: The Town Manager, Teaneck, N. J. Gentlemen:

My attention was recently at-

Gentlemen:
My attention was recently attracted by an article appearing on one of Teaneck's local publications attacking the present administra(Continued on Page 4)

\$8000 Advance Payment Of Taxes Aids Township; Saves Taxpayers \$200

Quite a number of Teaneck citizens and taxpayers have taken advantage of the opportunity offered them to save part of their tax costs by discounting payment of their tax bills, or by puting heir money a work earning interest at six percent by investing in small denomination tax anticipation

Up to the end of March payments of taxes in advance, not due until June land December 1, amounted to about \$8,000. By these advance payments, the taxpayers who made them saved about \$200 in the aggregate, one percent on the half due June 1 and four percent on the half due December 1.

It is expected that a much larger volume of taxes will be discounted, when taxpayers generally realize the amount they can save by using in this way funds in their checking accounts that draw no

While the sale of small denom-(Continued on Page 3)

Bond Refunding Operation Moves Ahead; See Progress

Acute Financial Crisis, Long Recognized as Vexing Problem, Somewhat Relieved By Careful Study and Square Facing of Facts; Administration Hopeful

By PAUL A. VOLCKER Township Manager

The bond refunding operation in which the Township of Teaneck is at present engaged is es-sentiall a trading or swapping of new bonds for old, and involves a set of problems entirely distinct from that other set of problems that is now troubling Teaneck, in common with practically every other municipality. This other set of problems has to do with the current cash position, or finding ways and means of having enough cash on hand to meet interest and

current operating expenses.

Necessity for the refunding of ration arises primarily from the fact that the maturities of the original bonds were not equally distributed. Particularly heavy maturities fall due in 1933 and 1934, the original amounts for these versus are restricted. 1934, the original amounts for these years having been, respectively, \$800,000 and \$1,600,000. Each of those figures, however, has been reduced about \$200,000, due to the prior purchase of bonds in the open market during the last two years. This primary difficulting two years. This primary difficul-ty was augmented by general economic conditions that made collection of taxes and assessments slow and difficult.

At the very inception of the refunding program two questions had to be definitely determined. The first was: What securities can the township offer to its present bond holders in exchange for the securities which they now held? The second was: Who are the actual present holders of the Teaneck bonds?

neck bonds?

To determine accurately the answer to the first question the firm of Hawkins, Delafield and Longfellow, one of the most reputable firm of bond attorneys in New York City, was employed. After looking into all the Township's transactions, they found, first, that about \$505,000 of the present bonds could be refunded for a maximum period of twenty years. This \$505,000 represents the Township's share of the assessment improvement program, which had ship's share of the assessment improvement program, which had never been separated from the general share to be paid by the property owners. It includes not only the Township's share originally thrown on the Township, but other items placed upon the Township either by court decisions or by ship either by court decisions or by action of the Township Committee, this action having been taken upon proof being submitted in each (Continued on Page 2)

The State Probes Unemployed Work

Within the past few weeks, the State Emergency Relief Administration has made a survey of the relief work as administered in Teaneck. This survey was made at the suggestion of the Township Manager and the invitation of the Municipal Director of Emergency Relief

The purposes leading the local officials to request this survey were several. First, they wished to assure themselves that the work was being handled in all respects in conformity State's requirement. with the Secondly, they desired to know if the State

representatives with their intimate knowledge and training as social workers, could suggest any changes which would save money. Lastly it was felt that, since the State was paying from two-thirds to four-fifths of the cost, they should know in detail where their money was going.

Naturally, in work of this kind, some criticism is always heard, some of it possibly justified. Certainly the local relief administration officials have never claimed to be perfect. All that they have asked is that any one having a

(Continued on Page 4)

Garden Club Members Plan Many Activities For Spring--Summer

Upon recommendation of its executive committee, the Garden Club of Teaneck, now entering upon its first full year of normal club activity, has adopted a program of events that will keep its members and committees busy for some time to come.

First will be an all-day sale of plants on April 28 in a vacant store on Cedar Lane not far from the Teaneck Railway station for which Mrs. Cordes has been ap-

which Mrs. Cordes has been appointed chairman.

This will be followed on May 20 by a spring flower exhibition and competitive at the same location, when there will be competition in when there will be competition in classes for tulips. narcissus, daffodils and other flowering plants and shrubs. The chief purpose of this show will be educational, and it will include a generous display of flowers grown by club members, arranged by varieties.

(Continued on Page 9)

Attractive Entrance Signs On Route 4 First of Art **Commission's Suggestions**

The first tangible results of the work of the Teaneck Art Commission, whose initial report to the Township Council was published in the last issue of The Town Manager, will be on public view in a few days.

Signboards marking the entrance to Teaneck Township at its eastern and western limits are nearly ready to be put in place besides the State Highway Route 4, and they are being built in keeping with the very attractive design submitted by the Art Commission, which also appeared in The Town Manager.

Manager.
Due to the fact that Township Manager Volcker found, among those who pay for food tickets with labor, skilled craftsmen who were able to do the work of sign-building, production of the signs recuired no outlay of funds except the small amount required for purchase of materials.

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Dumont 4-0131

BOND REFUNDING PLAN MOVES AHEAD; PROGRESS REPORTED BY VOLCKER

(Continued)

case that property was assessed for improvements which did not actually, or could not for a considerable time, benefit the land. Locally this portion of the Township's was known as "assessments held in abeyance".

The attorneys also determined that a balance of approximately \$70,000 of Townshio's share would have to be paid by the Township direct, without being susceptible to refunding. This contingency was anticipated in the preparation of the 1933 budget and therein commented upon, so that the budget as it now stands contains this year an appropriation to meet this balance of \$70,000, directly and immediately chargeable against the Township.

In addition to this \$505,000, the attorneys, with the cooperation of the auditors, advised that the Township could issue an additional \$74,000 of assessment bonds, thus representing amounts scattered throughout a great number of ed throughout a great number of assessments for which, while bonds have been authorized, bonds never actually had been issued. This \$74,000 is to be met by payments to be made by the property owners against assessments, and the bonds issued therefore are of comparatively short maturities, the maximum being eight years. On the other hand the \$505,000, which could have been bonded for twenty years was set up in a serial bond issue with a maximum ma-turity of fifteen years.

The payments to redeem this \$5050,000 of bonds must be included in the budget each year, and vary from \$30,000 to \$40,000 a vear.

Besides these two resources which the Township had, it was necessary also to keep in mind the fact, which is well known, that in previous years the Trust Account, when collections exceeded demands, had advanced to the Current Account a total of about \$550,000. Tax notes could have been issued against this at any time, and, upon purchasers for the notes being found, the money derived from the sale of these notes would have been credited to the these two would have been credited to the Trust Account. The notes were would have been credited to the Trust Account. The notes were not sold, however, and if this extra reserve (as it might be called) in the Trust Account may prove as valuable as any other resources which the Township has, for several holders of the Teaneck hands have expressed as preference. bonds have expressed a preference for these taxes notes, and a willingness to take them at a less rate of interest than the rate at which they would take the refunding bonds.

In addition, the Township had in issue of \$42,500 of unemploy-ment relief bonds undisposed of. This amount of unemployment relief bonds, because of appropriations in this year's budget, has been cut to \$36,500. These, too, were offered to holders of present bonds and found favor with

In addition to all this, the Trust Account has enough cash in hand at the present time to permit the payment of 20 per cent of all maturities this year in cash. Consequently, the holders of the Township of Teaneck bonds were offered 20 per cent in cash for their holdings this year, plus their selection, within reason, of the various other securities which the Town-ship was able to offer in replace-ment of the bonds that they now

To discover who are the present holders of the Township bonds was the second task that had to be accomplished preliminary to the re-funding operations. This proved funding operations. This proved to be rather an intricate task, since comparatively few of the Township bonds are registered. By means of the envelopes in which the coupons are returned, and with the cooperation of many of the largest New York banks, it was possible to trace back the owners of the bonds, permitting the Township thereby to make direct

Incidentally, it might be mentioned that when it became known that Teaneck was engaged in a refunding proposition, many bond dealers offered their services at a certain fixed premium. These of-fers were all declined, as it was felt that the Township could do the job through its own officials at the job through its own officials at a saving in cost, and perhaps with more satisfaction to the bondholders themselves, so that in many cases settlement will be made directly between the Township and the bondholders. However, in certain cases, particularly in the case of two large holders, it was indicated to the Township that they preferred to have their business handled through their usual brokers.

Although the Township has on its shelves a variety of goods that it is offering to its present customers, and while some indicate a preference for one kind over anpreference for one kind over another, yet fundamentally the security behind these goods or bonds is all the same. Whether it be a tax note, an assessment bond or an unemployment bond, the ultimate security for the payment of each and all of these is the faith and credit of the Township of Teaneck, which faith and credit in turn rewhich faith and credit in turn re-

which faith and credit in turn relies upon the taxpaying ability of the people of Teaneck.

The question of interest rates constituted another matter of discussion, and except for the tax bonds, as has been noted, no better arrangements could be made than an offer of 6% and 99% of par in most of the cases. When one considers the fact that, had the Township of Teaneck been able to pay its holders in full at the time the bonds matured, these holders could have urged the money to make 6% of better investments in the bonds of metrovestments in the bonds of metropolitan cities, the bond holders are
not to be criticized for demanding
the largest amount of interest
which the Township can pay.

(Continued on Page 3)

BOND REFUNDING PLAN MOVES AHEAD; PROGRESS REPORTED BY VOLCKER

(Continued)

This question of interest also naturally brings up the question of having a callable provision in the having a callable provision in the bonds. Under the present laws of the State of New Jersey, callable provision in bonds could only be exercised at such a time when there actually is a surplus of cash in the hands of the Township applicable to the redemption of that particular issue. That is the says particular issue. That is to say, neither the Township of Teaneck nor any other New Jersey municipality could put a callable provision in its bonds, and then in a few years from now exercise its callaboration. able provision in an attempt to save money, by issuing in place of the present bonds a new bond with a lower interest rate. Such an operation would require another refunding operation, not provided for under the present sta-

of the four classes of bonds which the Township of Teaneck has now, two will never have any surplus monies available for the redemption, because only the actual amount necessary is provided year by year in the budget. These are the Township's share of improvement assessments and the unemployment relief bonds.

unemployment relief bonds.

As to the other two classes, the tax notes and the assessment bonds, there is a conceivable possibility of having surplus funds on hand at some future time for the redemption of bonds before maturity. It is more possible to conceive of this being the case for the tax notes than it is for the assessment bonds: therefore a callable provision has been inserted in the tax notes. The assessment bonds, tax notes. The assessment bonds, where it is extremely unlikely that there will be a surplus revenue on hand, are bonds of short maturity.

So far the various operations involved in the refunding procedure have proceeded smoothly, and the Township has received wonderful cooperation from its present bond holders. However, contrary to a belief which seems to have become prevalent in recent have become prevalent in recent weeks, the operation is not yet completed, and the major portion of it cannot be completed much be-for the first of June, with cases here and there probably hanging

nere and there probably hanging on for some time longer.

In matters of this kind it is not well to count the deal accomplished until the last paper is signed and the last transfer is made, for a bondholder nowadays is easily the most skittish of persons, easily swayed by rumors or wild state. swayed by rumors or wild state

Indications are now that the whole program can be brought to a successful conclusion and Teaneck's problems, as far as bonded debt is concerned, can be cleared up until the fall of 1934.

It should also be clearly realized that the present operation con-

ed that the present operation con-cerns itself primarily with matur-ities of this year, though, as indi-cated, it seems possible that the

Gun Smoke

(Continued from Last Issue)

There is much glamor written There is much glamor written about the bad man, but too little of the peace officer, which brings to mind an odd personage well-known to straight shooting peace officers throughout the United States and Central and South Antonian

erica.

Morris A. Doob, former Navy petty officer, affectionately known as "Doob", has the appearance of a large, shaggy, Newfoundland log. He stands six-foot-four in his stocking feet and weighs about two hundred and thirty pounds. As big as a house and just as broad-shouldered his appearance is very. big as a house and just as broad-shouldered, his appearance is very, very deceiving. This mild-appear-ing chap has fought his way thru many a skirmish in Nicaragua, Haiti, and China, and is now wag-ing a semi-official war against the bandits and racketeers of his own

country.
While he holds no official title, his assistance is often sought by various Police Departments and individuals. He does not know what fear is. Quiet and unassuming, he may be seen plodding his way about the streets of New York followed by his faithful campanion, "Sunkey", a pedigreed Belgium police dog. His one and only weapon is a very short barreled .45 Colt, using a special hand-loaded bullet capable of felling an ox. The ordinary bullet, he claims, isn't powerful enough. Being ambitexterous, he can switch his gun from hand to hand almost too rapidly for the eve to follow. various Police Departments and

for the eve to follow.
"Doob" came to New York some five years ago from the Navy, w (Continued on Page 9)

\$8,000 ADVANCE TAXES AID TOWN AND SAVE TAXPAYERS \$200.00

(Continued) ination notes totaled on April 1 only about \$1,000, the township financial officers felt that this was due largely to the fact that so few people realize that these notes are readily negotiable, since they will be accepted in payment of taxes or assessments or any other

be accepted in payment of taxes or assessments, or any other charges payable to the township.

Early in April negotiations were under wav for the sale of several large blocks of these tax notes, with good prospect that several thousand dollars worth of them would be disposed of shortly.

first of the 1934 maturities can arso be taken care of at this time. Even so, it still leaves the problem of how to refund well over a million and a quarter of bonds maturing in the latter part of 1934. According to present indications, this can only be done after the Legislature of the State of New Jersey takes action in passing the Jersey takes action in passing the refunding bills which are now be-

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get acquainted with the different varieties and will wonder how anything could be so lovely. A little later the French Lilacs can be seen in flower. What a range of color and form they present. You can take them home in full bloom, too, if you wish. And throughout the ensuing weeks there is the grand pageant of flowers, some familiar and some you may never have heard of, all smiling in their appointed season. So come frequently and bring your problems with you.



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COMMENDS BOARD FOR REWARDING GOOD WORK WITH FAIR RECOMPENSE

(Continued)

tion for its method of expenditure of public funds and referring, among other things, to a salary allotment made to the building inspector.

Although I am a resident of Teaneck I am not connected or affilliated with any political group whatsoever, and I do not intend now to convey the impression of desiring to do so; but the article above referred to has seemed to me rather unfair in-so-far as the building inspector is concerned; and I believe the action of the administration in allotting him a salary to be perfectly fair and justified, basing my belief upon personal knowledge and experience.

Long before I became a resident of Teaneck I had occasion in the

Long before I became a resident of Teaneck I had occasion, in the course of my professional duties, to come in contact with the building inspector of Teaneck and our relations were by no means pleasant, so much so that I threatened legal action against the building department and others. The matter in question was finally settled by arbitration, Mr. Volcker acting as arbitrator, and a more fair and equitable disposition for all concerned could not have been expected or desired. Since the above occasion I have had other business dealings with the building inspec-

tor, all of which have given me the opportunity to study the man from various viewpoints.

I cannot too emphatically state that throughout all of said dealings the building inspector displayed rare conscientiousness for his work and discharged his official duties to the very utmost of his ability, efficiently and honestly, and without hope or expectation of reward. I found him ready to work at all hours, both early in the morning and late at night, and his sole thought seemed to be the honest and fair discharge of his duties

Judging therefore from the above experience I feel that any man of the calibre and type of the building inspector is entitled to, and deserves and earns every dollar which is paid him.

Very truly yours, (Signed) Felice Castelli.

There are two sides to every question, and from this letter it appears that the attack made upon the Council at the hearing did not represent the unanimous feeling of Teaneck citizens. In approving Mr. Volcker's recommendation to put Mr. Dandrow on a salary instead of a fee percentage basis, the Council was confident it was right in assuming that the great majority of the people of Teaneck, knowing all the circumstances, would be in favor of giving the same fair recognition for honest, conscientious and efficient service, as would be given in any decent business concern.

POST OFFICE BUILDING MOVE BEING CLOSELY FOLLOWED UP HERE

While no definite progress has been accomplished in the direction of securing of official approval of the request that a Federal Building and Postoffice be erected in Teaneck, which was addressed by the Council some time ago to United States Senators and Congressmen from New Jersey and to officials of the Postoffice Department, Township Manager Volcker is keeping up correspondence on the subject and watching closely for any opportunities to further the plan

How soon it may be hoped that any definite moves will be made depends upon the policy of the Federal Government with regard to expenditure of government funds. Recent developments indicate that the present policy favors expenditures in such projects as reforestation and others that will give immediate employment to the largest possible number of the unemployed, rather than in construction of postoffices and other buildings that ultimately will be required.

While no hope has been given that any early steps toward realization of the project can be expected, none of those to whom the Council sent its request has raised any objection to the plan. Some of them, however, pointed out that

all projects of this kind must wait upon decisions of the government as to its general policy regarding a program for construction or public buildings.

STATE PROBES WORK OF UNEMPLOYED STAFF; TO REPORT STANDING

(Continued)

complaint or suspicion of misdirected aid report the same to headquarters, so that it might be investigated and a report rendered.

Usually such criticism centers around a comparatively small percentage of the total cases. In Teaneck this seemed to be limited to perhaps five per cent of the total enrollment. A list of these particular cases amplified with comments was submitted to the State representatives and they were requested particularly to recheck this list.

At the present writing the State's checkup is not quite complete and what they will recommend is of course entirely unknown. While Teaneck has been comparatively free from allegations, varying from chicanery to poor judgment, often hurled at officials conscientously administering relief, it is thought that every taxpayer will appreciate the impartial checkup which is being made, and will await its findings with interest.

"Talkies" At School Auditorium Draw Good Audiences, Fine Shows

With the sanction of the Board of Education, the first motion pictures ever presented in Teaneck as a commercial enterprise were shown in High School Auditorium, Friday afternoon and evening, April 7. At the afternoon showing the hall was nearly half filled, and the evening attendance brought the total for the day to over 550.

Comments of many who attended indicate not only that the promoters of the enterprise, Messrs. J. J. Appel and F. B. Furber, have every reason to be encouraged as to the prospects of success, but also that Teaneck parents, especially, have cause for congratulation ny, have cause for congratulation upon the fact that at stated intervals, they can take their children to movie shows right here at home, and a reasonable rates, knowing that they will see nothing objectionable, but assured at the same time of first class enter-

the same time of first class enter-tainment.

Township Manager Volcker, who attended the evening show, is among those who spoke in highest terms of the enterprise. He said the technical excellence of the talking pictures was most pleas-ing, the sound reproduction being ing, the sound reproduction being so perfect that the voices of the actors seemed clear and natural, while the program, including a mystery feature, a travel feature, an operalogue and a comedy, was above the average as entertoin-

It is the aim of the promoters to conduct their enterprise in a way that will command public approval and win support on its merits. It is their agreement with the Board of Education that a part of the net proceeds of each weekly show shall be contributed to local community relief funds. In fact, the promoters cannot make a cent until some local charity gets Above that amount, a percentage will go to charity.

After the first week, the sched-

ule calls for shows every Saturday at 1 and 3 o'clock in the afternoons and 7 and 9 o'clock in the evenings. The charges are ten cents for children up to 12 years and 20 cents for their elders in the afternoon, and twenty cents for children and thirty cents for grown-ups in the evening.

"We believe, said Mr. Appel, "that there is need for such an enterprise in Teaneck, and that when neople know what we are doing, they will give it enough support to make it worth our while to continue. Our present permit from the Board of Education covers the remaining Saturdays in April. By the time that expires the Board will be able to decide whether it is willing to have us go ahead and willing to have us go ahead, and we can tell better what we can expect in the way of public support.

"Our aim is to give entertainment only of the highest class and

that every one will enjoy. In doing this we pledge ourselves to show nothing to which any parent can object. Many parents won't let their children go to the movies at all, for fear of what they may see or hear from the screen. They need have no fear of anything in any program we present. At the same time, we will offer nothing but the best, including feature films, comedies, technicolor features and musical numbers.

"We would not have started at all if we were not convinced that what we can offer is something that a high class home community

that a high class home community like Teaneck needs and will approve and support."

EXCELLENT PROPERTIES OFFERED FOR USE OF IDLE FOR GARDENING

The plan to utilize tillable vacant land in Teaneck for community gardens to help meet the emergency relief need for food supplies seems in a fair way toward realization this year. While the scheme was suggested last year, the suggestion came too far along in the Spring to make it possible to get a start in time to accomplish anything worth while, so nothing was done, although a few tracts of land were offered for the purpose and other offers of help were received.

were received.

This year those in charge of emergency relief work have been offered much larger and much more desirable plot, and funds are available with which to procure fertilizer, seeds and such implements as are not contributed. Among those who are now receiving help from emergency relief to

Among those who are now receiving help from emergency relief, to be paid for in labor, are several experienced in gardening, who can be used to give the work competent supervision.

Fortunately, the three larger tracts of land already offered for use as community gardens are located in three widely separated parts of the township, so none of those who work in them, in payment for food and rent furnished from emergency funds, will have from emergency funds, will have to go far from home. One large plot, used for gardening as recently as last year, lies near Teaneck Road and the highway; another lies near Park Avenue south of Fort Lee Road, and a third between River Road and the Hackensack River.

Those who are receiving help from emergency relief funds are offered individual plots in which they can plant gardens for the sole use of their own families, if they so prefer. Applications for allot-ment of such plots may be filed at relief headquarters opposite Town

Hall.

Work done on individual plots will not be credited as payment for food and rent tickets, but whatever is produced in these individual gardens will be for the sole benefit of the families concerned.

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sary to to put the land in shape for tillage will be done largely by use tillage will be done largely by use of the township-owned tractor, trucks and other equipment, under direction of the Public Works Department. On all such matters Mr. Volcker as Township Manager will give all possible co-operation to Mr. Frank DeRonde as Emergency Relief Administrator.

Through the use of township equipment, cost of operation of the community gardens will be kept down to a minimum. For purchase of fertilizer, seed and other essen-

of fertilizer, seed and other essentials, the net proceeds of the ath-

letic events sponsored last Fall by the Advisory Board on Parks, Playgrounds and Public Recrea-tions, amounting to \$170.32, prob-ably will be made available. All labor required for working the general community gardens will be furnished in payment for food and

Land that is not alloted to individuals for use as family plots will be devoted largely to crops that are not readily perishable, and that can be stored after harvesting for distribution later as needed.



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GRAFFIN EXPLAINS HOW TO GET MOST **OUT OF INSURANCE**

How one insurance company can write automobile insurance at a lawer rate than another and still give the best of protection and service, is explained by C. Lawson Graffin, of the Graffin Insurance Agency at 405 Cedar Lane, Tea-

reck.

"Everyone is forced to practice economy these days," says Mr. Graffin, "and there is no reason why the opportunity to economize in the purchase of automobile insurance should be overlooked, but a great many people are afraid to a great many people are afraid to place their insurance business at lower rates, bceause they believe that they may be risking proper protection, and because they do not understand how equally reliable companies can offer different

rates.
"The answer is that a company specializing in automobile insurance, which writes only in territories that are profitable, investigations and accepting only ing all risks and accepting only those which are preferred, should

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Opp. W. Eng. Natl Bank West Englewood, N. J. Phones: Shoppe, Teaneck 7-7208-W Residence, Teaneck 7-3742-W have a more favorable underwriting profit than a company which writes in every territory and accepts all risks as they come."
"Then, too, a company that is efficiently and economically managed will have a lower expense ratio—an item a company must no-

aged will have a lower expense ratio—an item a company must naturally pay to properly service and write business—than one which is not so ably managed."

"As these two items determine your rate you should place your automobile insurance in a reliable stock company who is in a position.

stock company who is in a position because of favorable underwriting experiences and a low expense ra-tio, to use lower rates than other

companies."
"It does not necessarily follow that a company writing at a low rate is justified in using those rates unless it can show, by its experience over a number of years, an underwriting profit, and that it is efficiently and economically managed. On the other hand a company writing at a higher rate may not be in a good a position to write business as one doing business at a lower rate. Therefore a company should not be judged by its rates but on its ability to continue to do business at a profit on

the rates it is using."
"However, the cost of any insurance should be of secondary consideration. A person should not considerp lacing insurance with any company, no matter how low the rates, unless he is assured of the utmost in protection and ser-This means that the policy should be of the broadest coverage and that the company back of it is a reliable stock company. Its financial responsibility should be unquestionable, backed by a reputation for prompt and just settlement of claims. All claims officers ment of claims. All claim offices should be located throughout the United States and Canada to afford service wherever the motorist may be."

"Hence, the choice of a carrier for your automobile insurance should be based first on security, second on service and last but not

second on service, and last but not least on any possible savings in cost."

THE ABUSED FOOT

The most abused and the least appreciated part of the body is the foot. It has been found that three out of every four people have some form of foot trouble. We need not wonder at this when we realize that there are 26 bones in the foot which are formed into three arches and that the ligaments which hold these arches in place frequently give way from poorly fitted shoes (most commonly) also from strains, injuries, etc., as well as the weakening effect of

Misplaced bones and broken arches of the feet may cause any or all of the following symptoms:

Extremely tired feet and legs; aching muscles under the arches; pain in the heels; bunions; painful calouses; knee troubles; tired feeling, irritability and nervous exhaustion; arthritis and rheuma-

Fire Department Notes

The past month has seen a series of further improvements in the Teaneck Fire Department. Among these may be listed the following:

Platforms have been installed at the various floor levels in the

hose drying tower at the rear of hose drying tower at the rear of the headquarters building, thereby converting it into a drill tower. This work was done by the unemployed. Pompier, or scaling ladders have been ordered as well as a life net. When these arrive certain drill work which has been impossible until now will be begun. The second floor of headquarters has been entirely remodeled.

ers has been entirely remodeled, the work also being done by the unemployed. This work was made primarily desirable because the dormitory was no longer large enough to accommodate the night shift, as augmented by the extra and call men, since an average of eight men are now sleeping at the firehouse, compared with five a year ago. In fact, counting both houses where paid men are now maintained, Teaneck has an average of eleven men sleeping at the houses at night, against less than half that number a year ago.

In general the remodeling consisted in converting the former recreation room and Chief's office into the new dormitory, leaving the old dormitory for the new recrea-tion room. The commanding officers were given a separate room, and sleeping quarters for the Chief were arranged in his new office at the front of the building.

A thousand feet of hose was

added to the department's equip-ment. This was bought after comparative prices were obtained, and at probably the lowest prices ever paid for hose in Teaneck—fortysix cents a foot without couplings, and fifty-one cents with couplings. The hose conforms to standard New York City specifications. It was bought from the Goodall Rub-ber Co., whose Vice President ber Co., whose Vicis a Teaneck resident.

The new Reo hose wagon for Company No. 4 was completed and placed in service. For thirteen hundred dollars Teaneck has an apparatus for which fire engine company manufacturers would probably charge thirty-two hundred dollars or more.

Improvements which are under way or are about to be started are the rebuilding of an old Reo chassis into a seachlight wagon and the adding of seven hundred and fifty gallons of numping capacity to the department. The present pumping capacity is thirteen hundred and fifty gallons perm inute. The added capacity will remove an eighty-point penalty from Teaneck's fire

rating.

It is believed that this improveincluding a new ment can be made, including a new truck, at a cost of not mor than fifteen hundred dollars, against perhaps eleven thousand for a new standard seven hundred and fifty gallon pumper.

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TEANECK TAKES PLACE ABREAST OF NEW STYLE

By a Style Expert
An interesting pre-view of what
to expect in the way of Spring
wear was gleaned from Fifth Avenue by stylists observing the
promenade on Palm Sunday. Navy,
role blue and grey costs seemed to

wear was gleaned from Fifth Nebenue by stylists observing the promenade on Palm Sunday. Navy, pale blue and grey coats seemed to receive preference and black was far from lacking. More conservative folks clung to their caracul and mink coats, though decidedly in the minority.

Flower girls did a brisk business and reckless youths swaggered along with their top-coats on their arms, beautiful weather being responsible, for apparently all believed that the "corner had been turned", at least in so far as the weather was concerned.

Since the last issue of The Town Manager the unlooked for has been evidenced in style circles. While everyone is aware that Dame Style is very fickle, controlled only by economic factors usually, she has decreed in a most emphatic manner a decided preference for white coats for after Easter wear, as well as summer resort and town utility. It is no secret that white is a very perishable color for general wear. So is velvet, it was argued, in any color, but it was purchased in such volume that after a very brief presentation to the trade a premium was exacted for every yard sold.

White has an unprecedented claim on the Pacific coast, the South and Central West. Its effect in those quarters is bound to have high favor in the populous East.

Hollywood is responsible for the

East.

Hollywood is responsible for the white swagger coat over a print silk dress, the latter ranging from navy to pale pinks, pale blue and light greens, as well as black and yellow. White suits were prominent in all groups, with stress on modified swagger types.

The question that is repeatedly asked in style circles is: Can we get along without Paris? The answer in some quarters is "yes". Others sav "no". But the fact remains that Hollywood is coming to the fore in leaps and bounds as

to the fore in leaps and bounds as a style center and who knows but that, in the life of the present day miss, she will look to the West in-stead of the East for style guidance.

the after Easter bride, fashion has decreed white satin. Her bridesmaid chiffon also is ac-

cented as style right.
Cottons. As an advantage to women, a mill has marketed an anti-crease line of voiles and chiffons. No elaboration is necessary as it will be a wonderful work saver for the mother who perforce of circumstances gears the brunt of all emergencies and deserves the ease all improved items afford. Linens. The informality of lin-

ens has more than passing appeal. They are shown in checks, plaids, floral patterns and rough tweed effects. No effort has been spared to make linens outstanding, and its sponsorship is consider style

Silk. Prints have had a very successful run, although the price Prints have had a very factor has caused concern to the manufacturer. Of late there has been a decided trend away from the artificial and an emphatic return to pure dyes. The cry is upward and onward with the best, and secondary merchandise will take an and onward with the best, and secondary merchandise will take up
its position in the rear, where it
belongs. Sheers (transparent)
have also enjoyed strong favor,
and with the coming of warmer
weather increased popularity is
looked for.

In the immediate future an all
silk pure dye fabric which is wa-

silk pure dye fabric which is water spot proof will make its debut, produced by a process that is

The Health Corner

By W. J. Reynolds, Health Officer

Mumps is an infectious disease of the salivary glands, especially the parotoids. Its micro-organism is unknown, but is contained in the saliva. It is not greatly contagious and when an epidemic occurs, it is usually confined to the children of a single section of the town for a considerable period. It usually produces only a mild sickness, and boards of health usually make an effort to prevent its spread.

spread.

The preventive measure is the isolation of cases for two weeks, and for a week after the disap-nearance of the swelling of the salivary glands. People often confuse Mumps with other condi-tions in which there is a swelling of the neck. Diseases have been spread, and deaths have occurred, from a reglect to recognize the from a neglect to recognize the the true nature of the condition. Mumps is a reportable disease in

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OSTEOPATH

•

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the State of New Jersey, and when epidemics occur, many cases of erroneous diagnosis are found. It is important that every case that is not seen by a physician shall be visited by the physician of the Board of Health, and an accurate diagnosis made.

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Saturdays		1 p. m. to 6 p. m30c	20c		
7 a. m. to 2 p. m 25c	15c	6 p. m. to Dark25c	15c		
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Think 'em Over

The Genial Philosopher with a harelip, perhaps because of his slight physical infirmity and the detect in speech which it causes, is little inclined to mingle with the public. Yet he is not exactly a recluse; he has a few cronies to to whom he is always ready to impart his views on current affairs.

When he talks to them, he removes from his mouth his heavy, straight bitted briar pipe and, grasping it by the bowl, uses its stem to point his gestures. Perhaps it is thus, or it may be the peculiar twang the harelip gives his speech, but whatever the reason, it is certain that what he says is given close attention.

is given close attention.

"It has always seemed strange to me," said this Genial Philosopher a few days ago, "how easy it is for minorities to fool a lot of people into thinking they're majorities, but I think I've got it figgered out. It's because they make

the most noise.

"Yes; I'll tell you how I got the idea. I saw a little black and tan terrier yapping at the heels of a big St. Bernard. The terrier was making so much noise you'd think there was a pack o' dogs welping, but all I could hear from the big fellow was a little soft, low rumble in his throat. And I said to myself "That big fellow is a big majority, and he knows it; that's why he doesn't have to make a lot of noise. You just watch things that are happening around here and see if I ain't right."

why he doesn't have to make a lot of noise. You just watch things that are happening around here and see if I ain't right."

You've guessed right. He is the same Genial Philosopher who, in discussing a young man of impeccable dress and deportment—one that didn't drink, smoke, chew, gamble or swear, vet didn't seem to have a friend on earth—pulled this one:

"I'll tell you something I've always noticed, boys, and that is that a man who hasn't any of the petty vices always has a bad breath."

He didn't explain what bearing this coincidence might have on the old saying that "Virtue is its own reward." Maybe it hasn't any. In any event, the Genial Philosopher smokes, so he's immune.

"It's got to be admitted," said the Genial Philosopher, "that there's truth in the sayin' that where there's smoke there must be fire, but from what I've observed I'd say that in nine cases out of ten, big political smokes are nothin' but smoke screens, thrown out to hide the fires that folks really ought to be afeared of."

"Politics is politics, of course," he went on, with a little wider sweep of his pipe-stem than usual," but there's no excuse for anything shaped like a human being to be so mean-spirited it won't give credit where credit is due. That's the kind of guy that would be disappointed if he got hold of a diamond he couldn't find a flaw in;

and when he finds even the smallest flaw, he isn't able to see anything else to the diamond. Make guys like that a free gift of the earth, and they'd find fault because it had a few earthquakes and volcanoes and because they couldn't control the weather. Its a wonder to me, sometimes, that human critters like that dont die of their own poison."

TWO COPS DISMISSED AFTER BEING FOUND GUILTY OF CHARGES

Within the last few weeks the number of police comprising the Teaneck Police Department has been reduced through dismissal of two members of the force, and up to date no move has been made to replace them by new appointment. Accordingly the force now consists of twenty-eight officers and men, instead of thirty, the number that has prevailed for several years.

Accordingly the force now consists of twenty-eight officers and men, instead of thirty, the number that has prevailed for several years.

The first dismissal was that of Patrolman John Lindsay, against whom Chief C. J. Harte preferred charge before Mr. Volcker as Commissioner of Police. Patrolman Lindsay was charged with wilful disobedience of orders; being absent without leave; conduct subversive of good order and discipline of the department, and conduct unbecoming an officer and a gentleman." After a trial, at which a large number of witnesses were examined, Mr. Volcker found the charges sustained by the evidence and rendered his verdict of dismissal from the force.

round the charges sustained by the evidence and rendered his verdict of dismissal from the force.

From this verdict Patrolman Lindsay took an appeal to the Township Council, but at the time finally set for a hearing, after one postponement at Lindsay's request, Lindsay was not present nor was he represented by counsel. The Township Council accordingly dismissed the appeal and Mr. Volcker's verdict stands.

In the other case, that of Sergent Derey who, was absented.

In the other case, that of Sergeant Doran, who was charged with being found at home and asleep during his hours of duty, after a trial Mr. Volcker likewise rendered a verdict of dismissal from the police force. In this case also notice has been given of an appeal to the Township Council, but at the time this was written, date for hearing the appeal had not been set.

TEANECK RESIDENT STARTS NEW MAGAZINE

"The Model Craftsman" is the title of a new magazine devoted to home mechanics, of which Mr. Ernest C. Fehling, a well known Teaneck citizen, is Advertising Manager. The magazine is published by the Model Craftsman Publishing Corporation of New York City and its first issue announces as its staff Emanuele Stieri, Editorin-Chief; Joseph Cashin, Editor, and Ernest C. Fehling, Advertising Manager. Mr. Stieri is President and Treasurer and Mr. Fehling, Secretary of the corporation.

Gun Smoke

(Continued)

be a bodyguard to a multi-million-aire whose life had been threatenarre whose life had been threatened by a notorious gangster. The multi-millionaire had arrealed to a high police official who advised him: "What you need is a man who won't be afraid to shoot on Broadway in the noon hour, and who can hit what he shoots at, and I don't know anyone who can draw who can hit what he shoots at, and I don't know anyone who can draw quicker and shoot straighter than this man Doob."

Anyway Doob got the job, and also eliminated the gangster with neatness and dispatch.

I do not over estimate his skill. Most of his shooting is done against men who have the drop on him, or who shoot from the rear seats of moving cars or from within dark hallways and alleys. He seems to possess an uncanny sixth sense which warns him in time, for no one as yet has been able to mar his body, although he has had some very close contacts with the other fellow's lead.

Since he established his reputation, Doob has had little actual use for his coun.

for his gun. Racketeers and mob-sters who have aspirations to en-large their homicidal lists become lamblike under his cold, unwavering stare. They are afraid to make an untoward movement lest their apparently unarmed oppon-ent became suddenly armed, thru some trick of magic which they do

not possess.

not possess.

It is not magic which enables "Doob" to produce such wizard like effect with the "draw", but hard, unrelenting practice. For at least one hour each day, he will practice with unloaded gun—draw and click, draw and click. About once or twice a week he will wander off to some deserted spot and continue the practice, but this time with loaded gun, and he never, never misses. never misses.

never misses.

He has a most peculiar way of carrying his revolver, especially when anticipating trouble. It is tied to a string which hangs about his neck. He will reach inside his coat, with either hand, and bring out the revolver, breaking the string and firing at the same time. It is a scheme which he has de-

It is a scheme which he has developed himself, for I never seen

or heard of it before.

In the old days of frontier arguments, as at present, he who shoots first lives to tell the tale—and the law is usually on his side. Most of the noted gun-fighters of the old West, as well as the legitimate ones of today were and are assiduones of today, were and are assiduous in practice for two reasons. One is that the man who can "draw" the quickest is the very likeliest to live the longest; the other is that a speedy "draw", if timed with due cunning, is very good for an acquittal in case the machinery of the law happens to machinery of the law happens to

be set in motion after homicide.

Thus, if Jones was slower than
Brown, but reached first, Brown, owing to his superious speed, not only put Jones "amongst the dais-ies", but had an ironclad alibi as

well. It is the code of the gunfighter that the man who makes the first move towards a weapon is the aggressor. Brown may have taunted Jones into the first move, but usually it is the first actual demonstration of hostility that counts in court.

Someday Doob, too, will fall in and follow that grand and glorius parade of real gunfighters. He parade of real gunfighters. He was born fifty years too late, being at the present time in his early thirties; but reveatheless he will thirties: but nevertheless, he will live to see his name carved amongst the truly great, who have fought as they lived—always on the level.

Next—"The Modern Police Officer."

GARDEN CLUB MEMBERS PLAN MANY ACTIVITIES FOR SPRING-SUMMER

(Continued)

Meantime a spring garden competition will be conducted by the club on May 11 and 12, in accordance with the rules of competition established by the New York Herald Tribune. All residents of Teaneck who wish to take part in this event can do so by registering. event can do so by registering their names at the regular April

their names at the regular April meeting of the club on Thursday evening, April 27, in the Council Chamber at Town Hall, or by getting in touch with the chairman of this competition, Mr. John Furber 241 Elm Avenue, Teaneck.

The viricipal event toward which the club is now directing its energies, however, is the Spring flower show, which the executive committee, has recommended shall be held at School No. 2, Forrest Avenue and Teaneck Road on June 16. For that event there will be 16. For that event there will be competitive exhibits in all classes suitable to that time of year. All classes will be open to any resi-of Teaneck, whether a member of the club or not, and while there will be no cash or other prizes, ribbons will be awarded for first, second and third places in each

class.
For this Spring flower show and exhibition Mrs. C. B. Curtis of Taft Road, has been appointed General Chairman, and will have the following assistants:
Program Committee—V. H. Palmer, W. Flackman and C. Fleischman.

man.

Hostesses—Mrs. Langley, Mrs. Lonsby, Mrs. Esslinger and Mrs.

Cordes.
Tea Room—Mrs. Martin, chairman; Mrs. Halstead, Mrs. Furber and Mrs. Palmer.
Hall Decorations—Mrs. William

Secretaries—Mrs. Dering, Mrs. Flackman and Mrs. Schaffer.

The club, membership in which is open to any lover of flowers for an annual membership fee of one an annual membership fee of one dollar, holds regular meetings the fourth Thursday evening of each month at Town Hall. An interest-ing speaker is provided to address each meeting and the public is cor-dially invited, to attend, as well as

Information as to the various classes in the Spring flower show

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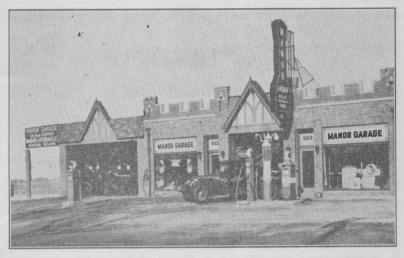
Auto Insurance Costs

EXPLAINED ON PAGE 6 BY

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Numerous Licenses Issued For Sale of New Beverages, All Temporary

Pending the time when the State Legislature shall pass permanent legislation relating to control of distribution and sale of 3.2 beer, numerous temporary licenses, or permits, have been issued for the sale of the beverage in Teaneck, to be effective until May 25, under the authority of a temporary law adopted by the legislature to be effective until that date. In adopting its resolution authorizing the issuance of permits, the Township Council made the temporary state law a part of the resolution.

What the permanent law will provide, when adopted, cannot be forecast, but all permits issued in Teaneck are made subject to the terms and conditions set forth in the temporary statute, which forbids sale over bars, or at any hour beween 1 a. m. and 7 a. m., or on Sunday at any hour earlier than

Two kinds of permits have been issued to local dealers in the beverage. One form licenses sale for consumption on the premises where sold, the other form permitting sale of bottled goods not to be consumed where sold. For permits in the first form the Council's resolution fixed a fee at the rate of \$5 a week, requiring that the entire fee from date of issuance of permit to May 25 be paid in advance, and for permits in the second form \$2.50 a week, with the same provision as to payment.

During the first day after per-

During the first day after permits became available, about forty applications for permits were filed and 22 nermits actually issued. This involved a heavy task for the police as well as for others, since application for a permit must first be filed with the Chief of Police, whereupon the applicant must be fingerprinted and statements set forth in his application checked and verified. After this has been done, if the applicant gets the approval of the Chief of Police, in case a permit is sought for the

sale of beer to be consumed on the premises, the next step is to turn the application over to the health officer, who must examine the premises as to their sanitary condition. Having secured the approval of both police and health departments, the applicant is then ready to go to the Township Clerk's office, pay his money and get his permit.

Within a few days after the first rush the total of permits issued had climbed to thirty-five, but the great majority of these were

Within a few days after the first rush the total of permits issued had climbed to thirty-five, but the great majority of these were in the second form, permitting sale of bottled goods in chain and delicatessen stores and other similar establishments, while the total included a few for solicitors.

total included a few for solicitors.
One of the perplexing problems was to determine what constitutes a "bar", since the temporary state regulation, while permitting sale for consumption on the premises, forbids sale over a "bar". Applicants asking this question were not able to get satisfactory answers until Township Manager Volcker ruled that the term "bar" should not be construed by the local police as applying to furnishings such as counters in lunch wagons or restaurants, but that in any places devoted solely to the sale of beverages for consumption on the premises, any arrangement used for the same purposes as an ordinary bar could not be permitted.

Some of the applicants for permits were not familiar with the requirements of the state regulations and failed to get permits because they could not qualify. One requirement is that, in order to get a permit, the applicant must have resided in the state for three years. Several were turned down

on that ground.

Work for the police did not end with the issuance of permits, for it was announced at headquarters that for a few days a careful cherk would be kept over all licensed places, to make sure that all state and local regulations were being complied with in every way, and that all holders of permits were familiar with the regulations.

As soon as permanent state legislation has been passed and approved by the Governor, the Township Council will be confronted with the task of framing a suitable permanent ordinance to govern the sale of beer in Teaneck. This will involve decision as to what annual license fees shall be charged for sale under varying conditions, as well as such other matters as the state law leaves for the determination of municipal governing bodies.

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\$275.00 with 275 gallon Storage Tank \$400.00 with 550 gallon Storage Tank \$450.00 with 1000 gallon Storage Tank

The above prices include Minneapolis-Honeywell Control Equipment, together with a Fuel Oil Gauge and Automatic Draft Stabilizer.

The heating season is about over but your home will require some heat most every morning and evening for several more weeks. Heating with coal during this period and in the early fall is quite a problem. With a GEN-OH-CO Oil Burner installation it is all attended to automatically, and without any thought or effort on your part.

A small down payment will put this equipment in your home now, with nothing more to pay until October.

By filling out and mailing to us the attached coupon it will entitle you to a full tank of GEN-OH-CO Fuel Oil providing you purchase your equipment before May 1st.

GENERAL OIL HEATING CORP.

3812 HUDSON BOULEVARD

UNION CITY, N. J.

Palisade 6-4839

MAIL THIS COUPON

GENERAL	OIL	HEAT	NG CO).		
3812 Hudson	Bou	ilevard,	Union	City,	N.	J.

Without any obligation on my part you may furnish me with further details regarding your GEN-OH-CO Oil Burner Equipment. It is understood that should I purchase your equipment prior to May 1st, 1933, you will supply me free of charge a full tank of fuel.

Name	 	
Address	 Town	

THE TOWN MANAGER

Application for Second Class Matter Pending

Official Publication of the Teaneck Taxpayers' League

Its Field-The Township.

Its Creed-Justice towards all; malice toward none.

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

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

PUBLISHED ON THE FIRST OF EACH MONTH

Business Manager and Treasurer - - CHARLES WEDEL 653 Linden Avenue

Advertising Manager - - - ROBERT DIAZ 227 Elm Avenue

Assistant Advertising Manager - - G. A. PALMER
534 Hillcrest Street

Secretary - - - GEORGE DIERAUF
324 West Englewood Avenue

Chairman of Board of Directors - - AUGUST NAMM
552 Linden Avenue

OWNERS: THE TEANECK TAXPAYERS' LEAGUE

TEANECK'S FINANCIAL PROBLEM

If plans that the township officials now have in hand can be worked out successfully, the financial crisis due to the heavy volume of assessment bonds maturing this year may be overcome without the necessity for any heavy increase in the item for debt cost in next year's budget. As the first step in that direction, ordinances have been adopted that provide for refunding over a period of years \$584,000 of bonds now outstanding, representing the township's share of certain assessment costs, also assessments held in abeyance and some improvements not heretofore covered in bond issues. Provided owners of bonds maturing this year will accept the new issues in exchange therefor, as it is hoped that they will, Teaneck's chief financial problem for this year will be solved.

Another object that would be accomplished by the refunding operation would be to shift to new population that will come into the township in the next ten years or more, part of the burden of paying the township's share of improvement costs, relieving to that extent citizens now residing in the township. This would be a just arrangement, since the newcomers would share in the cost only in proportion to the length of time they share in use of the improvements before the refunding bonds mature.

Purchase by the township of 1933 and 1934 bonds in advance of maturity already has reduced the total outstanding by nearly \$436,000. Originally the amount maturing in 1933 was a little over \$800,000 and in 1934 over \$1,600,000. Even if the present refunding plan takes care of the 1933 crisis, there will still be maturities of approximately \$1,250,000 to be met in 1934, and any measures to refund any part part of them must depend upon further permissive legislation at Trenton.

COMMUNITY GARDENING PLANS UNDER WAY

Use of vacant tillable lands as community gardens to help meet relief emergencies is not an experiment. It has been carried on with great success in many cities and towns not only in the last three years of economic strain, but in previous periods of emergency. While the idea was advanced too late in the season to get it under way last year, the plan is already on the way to realization in Teaneck this year. Desirable lands have been offered for this use. Funds are

available for equipment, fertilizer and seed. Labor in community gardens will be furnished in payment for relief given by the township, while those who prefer to work small gardens set aside for their individual use have that option.

Under these conditions there seems to be fair prospect that the forces of Nature will be made use of this year to help materially in meeting Teaneck's emergency relief requirements, since crops from the plots not allotted to individuals will be available for general relief distribution. At the same time, the unemployed will be strictly engaged in helping to solve the problem caused by their lack of employment.

NATIONAL RECOGNITION FOR TEANECK POLICE

That Teaneck has an unusally efficient police force for a community of its size is commonly known locally and among officials throughout this section. National recognition of the merits of the Teaneck Police Department, however, was accorded for the first time upon the occasion of the annual inspection of the local force by municipal officials on April 7, when Mr. H. J. Stack presented to the department a framed certificate of the National Safety Council, attesting the excellence of the work of the department in safeguarding lives through careful handling of traffic, school patrols, street markings, enforcement of traffic regulations and by other means of preventing accidents. Mr. Stack, who is a member of the National Safety Council, is a resident of Teaneck and has been a close observer of the work of the local police, which he highly commended when presenting the award.

TREES FOR THE FUTURE BEAUTY OF TEANECK

Those who have the love for trees that was expressed by Joyce Kilmer in the lines

"Poems are made by fools like me, "But only God can make a tree"

will be interested in an inconspicuous item in this issue of The Town Manager recording the fact that more than 7,000 baby trees have been planted this year in property owned by the township. Through the beneficence of nature, baby trees have a way of growing, almost before you know it, into big trees. Norway spruces, red pines, maples and other varieties are included in the planting, done at negligible cost. And think what 7,000 will accomplish—each in itself "a thing of beauty" and "a joy forever"—toward making beautiful Teaneck still more beautiful, in the years to come!

