

GROSSE POINTE CIVIC NEWS

OFFICIAL PUBLICATION OF CITIZENS ASSOCIATION
OF GROSSE POINTE TOWNSHIP

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TOWNSHIP PRIMARY MARCH 3RD

Primary election of both Republican and Democratic candidates for township offices to be held Wednesday, March 3rd, promises more interest than has been shown in township offices for several years past. Candidates' petitions for all offices have been filed, and on the Democratic ticket several of the offices are being contested. Successful candidates on each party ticket at the March 3rd primary will be voted on at the township election in April.

Polls will be open from 8:00 A. M. to 8:00 P. M.

Registration of new residents for township elections can be made with Charles E. Paye, Township Clerk, 1007 Cadieux Road, on any day up to and including February 27th.

The policy initiated by the Citizens' Association at the village election last March, of giving candidates an opportunity of making public statements through the columns of the Civic News, has been extended to township officers this year. Uniform questionnaires were mailed each person seeking office, who was urged to use this non-partisan means of giving information to the voters. Following is a list of candidates for the several township offices listing the information received. When information is not listed it indicates that no questionnaire was returned.

Republican Ticket

SUPERVISOR

Albert F. Meininger.

TREASURER

Edmond Reno.

Steven H. Van Tiem, 625 St. Claire Ave. Age 38. Eighth grade education. Occupation, carpenter. Republican candidate for Township Treasurer 1922. Is also a candidate for Trustee Grosse Pointe Village. Candidate states he is interested in better township administration and more equalized taxation.

CLERK

Cyrus Cadieux, 372 St. Claire Ave. Age 45. Educated in Public and Parochial Schools and University of Detroit. Occupation, real estate. Served with U. S. Army, 1917-1919. Township Treasurer, 1907-08. Township Treasurer, 1911-12.

JUSTICE OF THE PEACE (Four year term).

Joseph Snay.

(Continued Page 2, Col. 3)

VILLAGE ELECTIONS MARCH 8TH

March 8th is the date for village elections in Grosse Pointe Park, Grosse Pointe Village, and Grosse Pointe Farms. This date, the first Monday after the first Tuesday in March, is fixed by the election laws of the state for all villages operating under the state code for the incorporation of villages. Grosse Pointe Shores, which is operated under a charter drawn and adopted by the village, elects officers the third Tuesday in May, which this year falls on May 18th.

Each of the three villages will elect the following officers: President, one year term; Clerk, one year term; Assessor, one year term; Treasurer, one year term. In addition to these officers Grosse Pointe Village and Grosse Pointe Farms will elect three trustees for two year terms and Grosse Pointe Park will elect two trustees for two year terms and three Election Commissioners for one year terms.

Registration of new residents or those who have changed residence within the village is necessary to qualify as a voter. A distinction between township and village registration should also be noted. Separate registration with both villages and township offices is required to qualify for both elections. Some confusion has occurred in the past because separate registrations are held by the township and the several villages. Persons of age who are citizens of the United States and have been residents of the state one year and of the village or precinct thirty days may qualify for village elections by registering with the Clerk of their village between 9:00 A. M. and 5:00 P. M. on any day up to and including February 27.

Candidates in Grosse Pointe Park representing the Peoples Party were nominated at the party caucus held in the municipal hall February 15th, as follows: President, George Defer; Clerk, Waldo J. Berns; Assessor, Edmond Poupard; Treasurer, Charles Heise, Jr.; Trustees, W. P. Shoemaker and Finton L. Henk; Election

Commissioners, Frank X. Zeck, Bertram Leviller and Oscar Kirsch.

The only changes in the above nominations as compared with those of the party for last year consist in the substitution of W. T. Shoemaker and Finton L. Henk for Arthur Scratch and Theodore Gorenflo, Jr.

The Peoples Party ticket is the only one nominated in Grosse Pointe Park this year and will be without opposition unless sticker candidates should declare themselves before election day.

In Grosse Pointe Village where nominations are made by petition the following candidates have filed: President, Richard P. Connor, Ernest E. Brown; Clerk, Norbert P. Neff; Treasurer, Edmund G. West; Assessor, Julius A. Stork; Trustees (three to be elected), William Fisher, Louis C. Rabaut, Steven H. Van Tein, Frank Moulin, D. M. Ferry, Jr., Edward F. Roberts.

The nominating procedure in Grosse Pointe Farms is also by petition but this village further requires that when more than two candidates are nominated for any office a primary election shall be held. A primary is not required this year since not more than two candidates have filed for each vacancy to be filled. Candidates in Grosse Pointe Farms are: President, Daniel G. Allor, Arthur W. Vernier; Clerk, John R. Kerby; Treasurer, Ignatius A. Bachman; Assessor, Douglas T. Allor, Ethel M. Tucker; Trustees (three to be elected), Herman Dondero, William J. Mason, Ledyard Mitchell, Neil McMillan, Jr., Phelps Newberry, John Rasmussen.

Uniform questionnaires are being mailed by the Citizens Association to all candidates. Information received on these blanks will be published in an issue of the Civic News before election day. Candidates are being urged to use this non-partisan means of bringing their qualifications to the attention of the voters, and it is hoped that a reply from each of the candidates this year may be had.

Grosse Pointe Civic News

Grosse Pointe, Mich.

P. O. Address, 316 E. Jefferson, Detroit.

H. P. Breitenbach, Consulting Editor.

H. G. Fishack, Editor.

Printed once a month as the official publication of the Citizens Association of Grosse Pointe Township, under the authority of the following board of directors:

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A FINANCIAL STUDY FOR GROSSE POINTE

The bonded debt of the Grosse Pointe villages has increased greatly during the past few years. In the five year period, 1920 to 1925, the totals of bonds outstanding increased from 26 per cent in the case of Grosse Pointe Shores to 174 per cent in the case of Grosse Pointe Park. Details relative to the debt of the several villages are printed on another page of the issue. The public improvements for which bonds were issued, were in most cases altogether necessary. Like other rapidly growing communities of the Metropolitan Area Grosse Pointe has had to go into debt to meet urgent needs.

But a continuance of the present liberal policy of spending public funds may prove embarrassing at a later date when the legal debt limits are reached and the villages are therefore restricted from further borrowing. To guard against an unwise financial policy that would curtail improvements in the future and to assure taxpayers that future spending will be apportioned among the most necessary improvements the Citizens' Association suggests a definite financial program for future improvements similar to the "Ten Year Financial Program" prepared for Detroit by the Mayor's Committee on Finance. This study determined as far as possible the public improvements to be undertaken by the city, giving precedence to the most urgent and necessary work. Because Detroit has been rapidly approaching the legal limit beyond which no more bonds can be issued, the study discovered very definite limitations restricting the amount of funds available for future

public work. The committee could, therefore, recommend only a limited program of improvements to be undertaken during the next ten years.

In Grosse Pointe a similar study would serve a larger purpose for it would be a guide to logical community development pointing out the essential and most desirable improvements needed. Nor would the study for Grosse Pointe be limited in its scope by a stringent financial condition as was the case with the Detroit study. Furthermore, wise planning in Grosse Pointe would avoid the necessity of changing improvements when once made, always an expensive procedure and often the cause of wasted public funds. The study as advocated if adopted and successfully carried out in the villages, should result in logical development along sound economical lines and should promote rather than hinder important community work. It should naturally point out and give support to important undertakings at the same time avoiding unnecessary expenditure of public money.

The study might also be expected to point the way to improved administrative methods. For example, the material reviewed in this issue brings to light a possible source of municipal saving. In Grosse Pointe Park \$99,675 of the total debt consists of notes held by the bank on which 6 per cent interest is paid. Included in sinking fund assets is \$72,877.57 cash drawing 3 per cent as a savings account. If notes outstanding were purchased with funds available in the sinking fund a saving of 3 per cent or \$2,186.32 a year would accrue to the village.

In short the logical result of such a study would be a budget or program of future municipal improvements which would give precedence to the most important items and should guide the municipality in its constructive program, just as their annual operating budgets guide the villages in their administrative work. The Citizens' Association advocates such a study and offers its cooperation to the Grosse Pointe municipalities in developing the plan. Other material preliminary to such a study will appear in later issues of the Civic News.

(Continued from Page 1)

Democratic Ticket

SUPERVISOR (One year term).

Charles A. Poupard, 382 St. Claire Avenue, age 52. Occupation, gardener and farmer. Educated in Grosse Pointe Public Schools and Parochial Schools. Candidate for re-election having served in this office 5 years. Has also served as Township Highway Commissioner 1901-1902, Township Treasurer 1906-1907, four years as Assessor, Grosse Pointe Park; now serving on Board of Education.

Edmund C. Vernier, 158 Vernier Road, age 59. Public School education. Occupation, Township Treasurer, serving second term. Has also served three years as Township Clerk and fourteen years as Supervisor.

TREASURER (One year term).

Clyde C. Burgess, 15017 Jefferson, age 46. High School education. Occupation, restaurant owner, previously Treasurer of Grosse Pointe Park. Has also served six years as Trustee of Grosse Pointe Park. "My reason for seeking this office is to better my financial condition."

Charles A. Paye, 1007 Cadieux Road, age 57. Education Public Schools, Assumption College and Detroit Business College. Occupation, Township Clerk and member of School Board. In addition to his present offices candidate has served as Assessor of Grosse Pointe Park three years and Assessor of Grosse Pointe Village five years. Candidate states that he is seeking office because he was requested and advised to do so by electors of the township.

CLERK (One year term).

Daniel G. Allor.
Edmund L. Reaume, 576 Notre Dame, age 52. Grammar School education. Occupation, real estate salesman. Is now serving as Grosse Pointe Village trustee.
Joseph Van Sumeays.

JUSTICE OF THE PEACE (Four to be nominated, four year term).

Samuel J. Comella, 1451 Beaconsfield, age 31. High School education. Occupation last three years, Deputy Sheriff. U. S. Army April 6, 1917 to July 19, 1919. Has served in various offices of Disabled Veterans of World War and Veterans of Foreign Wars.

Frank A. Diegel.
Conover B. Sarvis.
Walter Schweikart.

JUSTICE OF PEACE (To fill vacancy).

Jerry Vanderbush.
HIGHWAY COMMISSIONER (One year term).

Walter A. Allard.

CONSTABLES (Four to be elected).

Fred Champine.
William Dansburg.
Emit C. Pentecost.
Andrew H. Phillips, 1100 Beaconsfield, age 36. Education through High School. Has served as constable for 13 years, including seven years in Grosse Pointe. Candidate for re-election.

DRAIN ASSESSOR (One year term).

Samuel Bastien.
Henry Huveare.

MEMBER OF BOARD OF REVIEW (One to be nominated).

Michael Beaupre.

THE BONDED DEBT OF GROSSE POINTE MUNICIPALITIES

From time to time readers of the Civic News have indicated interest in the bonded debt of the Grosse Pointe municipalities. This is most natural because of the several bond issues submitted to voters at recent elections. Like other municipalities, especially the rapidly growing communities in the Detroit Metropolitan Area, Grosse Pointe has had to make many improvements in a comparatively short period of time. In order to spread the cost of such improvements over a period of years and thus not place all the burden on one group of taxpayers, bonds have been issued.

According to the state law enacted in 1925, annual amounts must be set aside which with the interest earned on these amounts will be sufficient to retire the bond when it falls due. The recently enacted bond law also regulates the period of years bonds may run. In the future no bond will run for a longer period than the life of the improvement for which it is issued. In the past and in fact even now, villages are still paying debt charges on bonds issued for improvements that have worn out. The new law will correct this improper method of financing improvements.

The state also sets a debt limit beyond which the municipality cannot issue bonds. Because of the high class property in Grosse Pointe none of the villages is in immediate danger of reaching this limit. They are, however, apt to find that the present increase in bond issues will greatly increase the annual provisions that must be made for interest and sinking fund and will be reflected in increased taxes to meet these charges.

In Detroit 20% of the tax money raised last July was required for debt charges exclusive of the requirements for Street Railways and the Water Board. Grosse Pointe municipalities' budgets and total debt charges follow:

	Budget	Debt Charge	Percent
G. P. Park	\$268,500.00	\$48,000.00	18
G. P. Village	294,870.11	61,689.39	21
G. P. Farms	236,828.87	46,281.01	19.5
G. P. Shores	55,412.40	4,766.64	8.6
School District	333,668.16	107,593.16	32.2

The above table cannot be used to directly compare the percentage figures of the villages because at present all the villages are not raising sinking funds on a basis that will assure sufficient funds to retire bonds at maturity. Should this be done greater annual debt requirements would result. Further, amounts raised by the school board for the past two years has been greater than required for annual charges in order to overcome a deficit of some years standing.

The following tables give the bonds issued and outstanding by villages together with the total sinking fund of each village and the percentage of assessed valuation to the total net debt. The tables have been arranged so that bonds for the same purpose are grouped together. These totals in addition to bonds that have already been retired and are not listed here indicate the cost of improvements that have been made by the villages.

To obtain an idea of the total cost of the improvement it would be necessary to consider interest charges as well as the bonds themselves. For example, total interest and sinking fund requirements on a thirty year bond drawing 4½ per cent amounts to 188% of the amount issued: at five per cent it amounts to 203 per cent. These figures are based upon sinking fund installments being on an actuarial basis and drawing 4 per cent interest.

BONDS OUTSTANDING

Grosse Pointe Park

Purpose	Date Issued	Term in Years	Rate	Amt.
Municipal Hall & Site	10-1-17	30	5%	\$80,000
Municipal Hall Deficit	7-1-19	30	5%	27,000
Municipal Hall Improve. ...	12-1-23	30	4¾%	48,000
Jeff. Sewer	12-2-15	30	4½%	110,000
Water Bonds	10-1-17	30	5%	33,000
Water Bonds	10-1-24	30	4½%	65,000
Street Lighting	1-1-16	30	4½%	15,000
Street Lighting	8-1-18	30	5%	30,000
Street Lighting	11-1-21	30	5¼%	100,000
Street Lighting	7-15-25	30	4½%	90,000
Paving and Resurfacing—				
Jeff. Ave.	8-1-18	30	5%	55,000
Jeff. Ave.	10-1-18	30	5%	55,000
Harvard Road	8-1-18	30	5%	11,500
Resurfacing Bonds	7-15-25	30	4½%	40,000
Mack Ave. Paving and Widening	7-15-25	30	4¼%	350,000
Fire Equip.	7-1-19	30	5%	14,000
Fire Signal System	7-1-19	30	5%	7,500
Fire Signal System	11-1-21	30	5¼%	40,000
Police Signal System	11-1-21	30	5¼%	10,000
Police and Fire Signals....	7-15-25	30	4½%	20,000
Total General Bonds				\$1,201,000
Special Assessments and Notes				317,675
Total Indebtedness				\$1,518,657.00
Total Sinking Fund Dec. 31, 1925				108,377.57

Total Net Debt Grosse Pointe Park\$1,410,297.43

The sinking fund of Grosse Pointe Park is made up of \$72,877.57 cash drawing 3 per cent annually in savings account and \$35,500 of their own special assessment notes drawing 6 per cent annually.

Investment of the large cash balance in securities would increase the earning of the sinking fund. Grosse Pointe Park's assessed value is \$24,451,616. The net debt is 5.76% of the assessed value.

Grosse Pointe Village

Purpose	Date Issued	Term in Years	Rate	Amt.
Water	3-1-06	30	4%	\$10,000
Water	12-15-06	30	5%	20,000
Water	10-1-22	30	4½%	55,000
Water	5-1-25	30	4¼%	15,000
Water	5-1-25	30	4%	60,000
Lakeland Water Bonds ...	8-2-20	30	6%	28,000
Jefferson Paving Bonds....	8-1-03	30	5%	60,000
Lakeland	8-2-20	15	6%	62,500
Kerchevel	5-1-21	20	5¾%	90,000
Notre Dame	10-1-22	20	4½%	31,500
Maumee	4-1-24	20	4½%	70,000
Sewer Disposal Bonds ...	10-1-16	30	4½%	50,000
Sewer Disposal Bonds ...	12-1-16	30	4½%	131,426
Sewer Disposal Bonds ...	8-2-20	30	6%	39,500
Sewer Disposal Bonds ...	10-1-22	30	4½%	18,000
Park Bonds	8-15-10	30	4%	50,000
Mun. Pier (Serial Bond \$1,000 retired each year)...				8,000
Total General Bonds G. P. Village				\$798,926.00
Special Assessment Bonds Outstanding				74,616.49
Total Debt				\$873,542.49
Sinking Fund Dec. 31, 1925				174,226.38

Total Net Debt (Sinking Fund deducted).....\$699,316.11

Assessed valuation, \$22,260,556; net debt is 3 per cent of assessed value.

The sinking fund of Grosse Pointe Village is made up of \$42,776.38 cash and \$131,450.00 securities.

Grosse Pointe Farms

Purpose	Date Issued	Term in Years	Rate	Amt.
Water	1- 1-08	20	4½%	\$24,000
Paving	10- 1-08	20	4½%	39,000

The above issues totalling \$63,000 are the only sinking fund bonds outstanding, all other bonds being of the serial type, a portion of the issue being retired each year.

Serial bonds of Grosse Pointe Farms follows:

Date Issued	Rate	Amount	Annual Retirement	Amount Outstanding 12-31-25
10-15-19	4¾%	\$160,000	\$ 6,000	\$140,000
10-15-19	4¾%	90,000	4,000	98,000
6- 1-22	4¾%	190,000	10,000	160,000
12- 1-24	4½%	35,000	3,000	35,000
12- 1-24	4½%	50,000	4,000	50,000

Total Serial Bonds Outstanding\$483,000

The total debt of Grosse Pointe Farms including sinking fund bonds and serial bonds totals \$546,000. The net debt after deducting the sinking fund of \$57,000 is \$489,000. Grosse Pointe Farms has no special assessment bond or notes outstanding. The assessed value of Grosse Pointe Farms is \$15,886,050; the net debt is 3.07 per cent of the assessed value.

The sinking fund of this village is small compared with the total debt because only \$63,000 of the debt is in sinking fund bonds, which will fall due in 1928. Serial bonds, comprising the balance of its obligations, do not require a sinking fund.

Grosse Pointe Shores

Purpose	Date	Term	Rate	Amount
Water Works	12- 1-11	30 yrs.	4½%	\$21,000
Water Works Site	12- 1-13	30 yrs.	5%	45,000
Mun. Bldg.	12- 1-14	30 yrs.	4½%	22,000
Park	8- 1-19	30 yrs.	4¾%	25,000
Fire Protection	12- 1-24	30 yrs.	4½%	30,000

Total General Bonds\$143,000.00
Special Assessment Bonds 8,000.38

Total Debt\$151,000.38
Sinking Fund December 31, 1925 43,374.88

Net Debt (Total debt less sinking fund)\$107,625.50
The assessed valuation of Grosse Pointe Shores is \$2,773,920 and the net debt amounts to 3.87% of the assessed valuation.

Space does not permit listing the bonds of the school district and the township in this issue, but they will be reviewed later.

The table printed below shows the total bonds outstanding at present compared with bonds outstanding five and ten years ago.

Purpose	Bonded Debt		Bonded Debt Increase	
	1915	1920	1925	1920-25
G. P. Park	\$110,000	\$438,000	\$1,201,000	174%
G. P. Village ..	140,000	451,426	798,926	77%
G. P. Farms ..	63,000	313,000	526,000	68%
G. P. Shores ..	88,000	113,000	143,000	26%

The outstanding fact disclosed in the debt figures reviewed here is the large increase in bonds issued during the past five years.

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CITIZENS ASSOCIATION
GROSSE POINTE, MICH.

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