

Describe Workings of Commission Form or Government Used

Mrs. John Q. Public, a resident of Highland Park, was thinking hard about politics the other day. Her milkman had just said something about why didn't we have aldermen in Highland Park like Chicago instead of commissioners and she didn't know why herself. She asked Mrs. Smith and Mrs. Smith said "Well, I know somebody that can tell you better than I can and that's Mr. Bowen Schumacher. He used to be corporation counsel for Highland Park and he knows a lot about municipal government."

So Mrs. Smith and Mrs. John Q. Public went to call on Mr. Schumacher. Mr. Schumacher is a big jolly man and he beamed at the two serious-looking ladies and asked them what he could do for them, and when they told him he beamed all the more, for Mr. Schumacher approves when folks around here take an interest in Highland Park's affairs.

"What we want to know" Mrs. Smith began, "is why you think having commissioners is better for a small town like Highland Park than having aldermen. What's the difference anyway?"

"Well," opined Mr. Schumacher, "there are lots more advantages to a commission form of government for most cities and only one disadvantage and even that doesn't hold for a city the size of ours."

"But be specific because I have to tell my milkman tomorrow. What's the disadvantage and what are all the advantages?" Asked Mrs. Public.

"The disadvantage claimed by some communities," said Mr. Schumacher, "is that aldermen are chosen to represent geographical units of the city usually known as wards. But that isn't any particular advantage to a small compact city like Highland Park where we are all pulling for a unified administration without party lines. As a matter of fact the way it works out in many towns is that one alderman trades political favors with another and neither works for the good of the city as a whole."

"That's where a small council comes in. Each commissioner is or should be chosen from the city at large because of his fitness to serve the city as a whole and not just because he belongs to a certain political party or caters to one section of the city. The council combines legislative and executive du-

ties. Aldermen have only legislative duties and the mayor is the sole executive. Our council and mayor work together as a legislative and executive body of five."

"It sounds like a good idea," said Mrs. Public, "especially if the voters put in good commissioners. But supposing they don't. Out of a whole lot of aldermen you're sure to get a few good ones. But when you have only four commissioners and one is no good that's a pretty big proportion."

"Ah," said Mr. Schumacher, "pounding his knee with his fist and sitting right on the edge of his chair, "that's just where we've got it on the aldermanic system. We have the initiative, referendum and recall right here on our statutes."

"And what might all that be?" asked Mrs. Smith.

"Well, it's like this," said Mr. Schumacher. "Under the commission form of government the city council is directly responsible to the voters at all times, not just at election time. There is machinery provided under this system for voters to initiate legislation and for passing it if necessary right over the heads of the council. What could be more democratic than that, I'd like to know! What's more there is also machinery provided for the voters of the council to call a referendum on any city ordinance so that if there is strong opinion about any particular legislation the people may have a chance to express themselves about it."

"And finally, under the commission system voters are authorized to recall from office by popular vote any elected officer during his term of office."

Mrs. Smith and Mrs. Public looked at each other.

"You know I never thought the voters really had all that power in between times," said Mrs. Smith.

"But Mr. Schumacher," pursued Mrs. Public who was just one of those curious females who had to be satisfied on every point "this sounds like a perfect system, intelligent and adequate and all that. Why doesn't it do the job sometimes?"

"Humans are humans," replied Mr. Schumacher, "and miracles don't happen by spontaneous combustion. No system of democratic government, (I said democratic not dictatorial), will work unless the voter does his job. He should not only vote intelligently on election day but he should pay attention to what his public officials are doing all the year around. He's the real boss and the public officials are

his workers. When the boss isn't on the job no one else is either."

Mrs. Smith and Mrs. Public got up and said their grateful farewells. "If your milk delivery is late tomorrow," said Mrs. Public you'll know the reason why. I'll have quite a lot to tell my milkman."

By Dorothy Walton Binder

Building and Loan Association Adopts New Set of By-Laws

That the officers and directors of the Highland Park Building, Loan and Homestead Association are following modern trends and keeping abreast of modern loaning and investing processes was indicated by the recent adoption by the Association of a complete new set of by-laws. The new by-laws, it was pointed out by Walter E. Meierhoff, secretary of the Association, provide for a substantial reduction in charges made to borrowers. A new type of loan was authorized by the by-laws known as "The Direct Reduction Loan" will result in a substantial reduction in the cost of funds to borrowers. At a recent meeting of the Association the directors authorized the first of what the directors confidently expect will be many loans made under this plan.

Under the Direct Reduction plan the borrower makes monthly payments to cover principal, interest, taxes and insurance. The principle amount is thus reduced from month to month and the interest is figured from month to month on the new balance. The Association in making this type of loan will be able to compete favorably with other lending institutions doing business on the North Shore, including those which are making loans guaranteed by the Federal Housing Administration. Mr. Meierhoff stated. The cost to the borrower under the Di-

rect Reduction plan as set up in the new by-laws adopted is approximately the same as the cost of funds borrowed under the other types of loan for which funds are available in this district.

The Highland Park Building, Loan and Homestead Association, which has been doing a thriving loaning and saving business in Highland Park for over fifty years, recently established new offices on the second floor of the Masonic Temple Building, 21 North Sheridan Road, Highland Park. Under the newly adopted by-laws, as pointed out by Mr. Bowen E. Schumacher, attorney for the Association, the Association is still authorized to make the type of loan which has always been made by the Association in the past in which the shareholder participates in the profits of the Association and makes monthly payments of a fixed amount. Officials of the Association said that loans of this sort will be made in future on a basis which will provide borrowers with funds more cheaply than they have been able to borrow from the Association in the past.

The new by-laws also makes available to investors certain additional types of stock in addition to the installment shares which have always been available to investors in the Association. "Paid Up Shares" which are newly authorized by the new Board of Directors represent the payment of a lump sum upon which the Association from time to time pays a share of its earnings in the form of cash divi-

dends to the holders of the share certificates, such dividends being provided to be not in excess of a certain percentage and the principal funds being available for withdrawal. "Optional Payment Shares" another innovation, allow an investor to make payments from time to time at the option of the investor. The profits of the Association are then credited upon the shares as the profits are earned and in proportion to the amount paid in by the investor.

Inasmuch as the Highland Park

Building, Loan and Homestead Association is subject to state supervision, the new by-laws as passed have been approved by Edward J. Barrett, Auditor of Public Accounts of Illinois, and by the office of the Illinois Attorney General, before the adjournment of the stockholder's meeting. The Board of Directors of the Association have now ordered that a copy of the by-laws be sent to each shareholder and that printed copies be made available at the office of the Association for interested borrowers or investors.



For Women planning a trip

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AN OPEN REPLY FROM N. S. SHARP TO FRANK J. RONAN


In the light of what I know of the business management of a city, and I have spent more than twenty years in analyzing the financial structure of many different cities, I believe that your platform, by and large, is not only desirable but is reasonable.

However, although I agree in principle to points 7, 10 and 13 of your platform, it is my opinion that these particular items will require careful study and I would certainly wish to inform myself further before recommending definite action.

Let me congratulate you on the platform. It contains the essential elements of a sound business plan. Your proposal for centralized buying of municipal supplies is of the deepest significance to every voter.

For these reasons I shall be glad of an opportunity to work with you should I be elected commissioner, in giving our city—my city—the best of my ability to help you make Highland Park a modern, progressive city.


N. S. SHARP
CANDIDATE FOR COMMISSIONER



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