

November 1, 1963

Dear Friend,

Excuse the imposition!

I am writing this as one, who like yourself, has a sincere interest in Allendale. I am not a resident presently, but I am a substantial taxpayer and a co-developer of almost 200 Beir Higgins homes in the Community.

My intent is to offer an opinion on the proposed referendum concerning apartments and industry.

I hope that those that will differ with me will accept my apology for the difference of opinion, but I do feel obliged to speak.

I am for both apartments and industry. I am not for bad apartments or bad industry, but this, I believe, is a matter of control and planning. However, it is necessary to recognize that a town can't stand still. The absolute pressure of a vast and tremendously expanding population growth and the potential tax increases do effect the individual home owner. These facts oblige you to give considerable thought to this referendum.

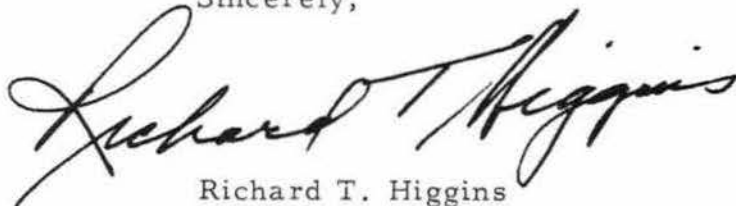
There is a pro and con on any issue, in fact a book could be written about the issue in Allendale. Consider the negative vote and what it will mean. In my opinion it will mean constantly higher taxes, a continuance of a ghost like shopping area, and ultimately, substantial depreciation in individual home values.

I speak from a positive conviction based on years of experience in home construction and home sales. In fact I sold a house in a neighboring community for \$23,000 and it should have brought \$26,000. Except for taxes that were too high, it would have brought the higher price.

If you have apartments, (one bedroom preferably) they will bring tax revenues with a minimum in school age children - and if you develop a properly controlled industrial park, this will bring increased town revenues. Granted, that in the latter case it takes planning, but would you have liked to have had the multi-million dollar American Cyanamid Research Laboratory? I think this type of industry is possible, but it takes a positive approach.

Once again accept my apology if you differ, but think carefully before you vote.

Sincerely,

A handwritten signature in black ink, reading "Richard T. Higgins". The signature is written in a cursive style with a large, prominent initial "R".

Richard T. Higgins