

Are You Underestimating Your Family's Appetite?

The life expectancy of an electric refrigerator-freezer is so long that many people fail to gauge their family's probable food storage requirements far enough in advance.

Many families make the mistake of shopping for a refrigerator-freezer on the basis of their needs now, instead of five to ten years hence.

Since refrigerator-freezers can be expected to give faithful service for an average of 14-16 years according to the U.S. Department of Agriculture, these families may outgrow the appliance while it still has years of useful life remaining.

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Assessing Procedure Criticized

Livonia has been billed \$241,163 for tax services by the Wayne County Board of Assessors — the highest fee charged to any community — and procedure in the city's assessing department have received some criticism.

In answer to a City Council request for an explanation of the high cost, County officials said, "The balance of the special charges in the amount of \$490.00 represents the cost of processing splits and combinations of properties which were received from the Assessor of the City of Livonia with approval for processing about Oct. 1, 1964, and had to be processed on an emergency basis in order to have them available for the spread of the tax roll in November.

In most communities, these divisions and combinations of properties are accomplished as a continuous routine operation throughout the year. This year's special charges to the city were increased \$24,691.17 for general charges and \$625.82 for special charges. The general charges represent half the actual cost of the services performed in preparation of assessment rolls, tax rolls, tax bills and delinquent tax rolls for communities served. The total general service costs are apportioned among the cities, townships and villages served, half on the basis of the relative total value of the community served and half on the basis of the relative number of descriptions in the community served.

Fun for Young Child, Mother

Nearly everyone has made a collage at one time or another, although probably not recognizing it as such.

Collage is merely a fancy name for an art form that consists of pasting different kinds and colors of paper together to form a composition.

Collage design is introduced in kindergarten, and many parents find it fun to work with their children at home.

Add a bowl of hot popcorn and a collage will sustain interest for many hours.

In the hands of an expert, collage work can achieve a high degree of artistry, but everyone enjoys working on the design. Both texture and color contrast can be obtained by using smooth surfaced papers next to rough surfaced ones, or shiny metallics beside dull surfaced sergests.

Begin a collage by first working out a complete drawing and then cutting or tearing the paper to fit.

Each piece of paper is mounted carefully and pasted in place with wallpaper paste or contact cement.

Alexander Hamilton Shows Big Gains in 14 Months

Alexander Hamilton Life Insurance Company of America with offices in Plymouth has released its 1965 semi-annual statement showing a 41.7 per cent increase in premium income over the previous six month period.

Premium and investment income totaled \$2,242,377, for the first six months of the year, bringing the company's total premium and investment income to \$4,171,876, since it began business May 5, 1964.

According to E. Keith Owens, Chairman of the Board, the 14-month-old company increased its insurance in force by \$242 million to reach \$102,391,242, making it Michigan's third largest ordinary life insurance company.

Reserves increased from \$383,460,000, as of December 31, 1964 to \$826,267,000, as of June 30, 1965. Assets rose from \$2,302,955.00 to \$3,381,232.00 for a gain of \$448,247.00.

Owens announced that applications for license to sell insurance has been filed in 27 states, and intensive recruiting efforts were being made to staff these states as they are opened.

To date, Alexander Hamilton Life has operated only in the state of Michigan, but based on the 1964 "Best Insurance Digest" statistics, the firm is approximately the nation's 43rd largest ordinary life insurance company out of a total of nearly 1700.

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