

First Federal Offers New Mortgage Plan

Numbers play an important role in everyday living. Sometimes, it would seem, they govern the lives of people from the cradle to the grave. Your house number is indispensable and your phone number keeps you in touch with the outside world and hardly a household today can get along without a phone number.



THIS BIG ONE didn't get away from Arnold Plichta, 356 N. Evergreen, Plymouth. He's shown displaying this large month bass which weighed 7 pounds, 14½ ounces and was 23½ inches long. Plichta landed his prize while fishing at Sandy Bottom Lake in Livingston. He will receive a bronze award from Field and Stream Magazine for bringing in one of the biggest fish of its kind in this area.

Bentley Book Drive Nets 1000 Volumes

Bentley High School's Girls' Athletic Association held their second annual book drive last Thursday, November 5. This book drive is one of the many helpful community projects which are performed throughout the school year by GAA.

Educators Study A-V At Meeting

Livonia school board staff members George Bageris and Dr. Albert Goldberg will attend the Fourth Joint Conference on Instructional Materials sponsored by the Michigan Association for School Librarians, The Michigan Audio-Visual Association, and the Michigan Association for Supervision and Curriculum Development, in Kalamazoo on November 12 and 13, 1964. The theme of the Conference is "Instructional Materials—Designs for Curriculum Innovation."

For the last several months the Livonia Public Schools Library Services Department, Miss Viola Fitch, Coordinator of Library Instruction, and George Bageris, Director of Library Processing, have been working intensively with data processing techniques and equipment in an attempt to develop a more efficient and faster method of acquiring books for the system.

At the request of the Conference Committee in Kalamazoo, Dr. Goldberg and Mr. Bageris will present a summary of what has been developed in Livonia in a presentation entitled "First Steps in Automating Libraries." It is expected that the Conference will draw more than 500 leading educators from all over the state, together with people from national organizations.

Area Accountants To Make Tour of Ford Assembly Plant

The Oakland County Chapter of the National Association of Accountants will hold two meetings during November. On Thursday, Nov. 12, a plant visitation will be conducted of the Ford Dearborn Assembly Plant, where the group will watch final assembly operations of the new Mustang line.

Immediately thereafter, the group will visit the Steel Division to view the open hearth operations. Following dinner at 7:30 p.m. W. E. Axelson, Manager, Manufacturing and Plant Engineering, Steel Division will address the group.

Reservations may be made by calling R. E. Ross at JE 9-3800, Ext. 4471.

The Chapter will meet at 8:30 p.m. on Nov. 15, at Devol Gables for the regular monthly meeting.

Speaker will be George B. Morris, Jr. of the Labor Relations Staff of General Motors Corporation, who will discuss "Labor Relations and the Accountant."

All area accountants are invited to attend and reservations may be made by calling J. E. Mead at WO 5-2200.

Gehrke, Jr., president of First Federal Savings of Detroit, in describing a popular home mortgage loan plan offered by the 30-year-old savings association, the largest in Michigan. Said Gehrke:

"We gave this number business quite a lot of thought. We were trying to find a short form that might be meaningful to real estate men, builders and prospective home buyers."

"One of our employees came up with the name—'80-30-5½ plan'. The 80 means a person may borrow up to 80 per cent of the appraised value of a well-located modern home. The 30 means the borrower may take as long as 30 years to repay the loan. The 5½ refers to the interest rate. We are making mortgage loans today at as low as 5½% interest."

Gehrke explained that the figures were based on the association's conventional loan plan. First Federal also makes FHA and VA loans on home mortgages to qualified persons.

During the last 30 years since First Federal was organized as a small savings and loan institution to encourage savers and finance prospective home owners, more than 75,000 families in Wayne, Oakland and Macomb counties have taken advantage of the association's home mortgage plan. Mortgage loans made up to now, according to Gehrke, total more than \$689 million.

The association now has more than 175,000 savings customers, whose savings have increased since the first of the year by more than \$48 million. During the same period, First Federal made 3,219 mortgage loans in the three-county area, totalling approximately \$60 million for the first nine months of 1964.

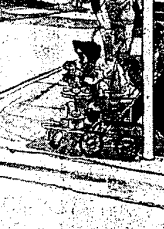
"We expect that our '80-30-5½' program will attract increasingly widespread attention among prospective home buyers," said Gehrke. "We are backing the program with the experience of our entire organization, with the facilities of our downtown headquarters and our 18 branches in the three-county area, with the assurance that applications may be processed quickly and closed at any of our conveniently located branch offices."

Miss Beverly Dale, sponsor of the Girls' Athletic Association was very pleased with this year's drive.

"We felt that the Boys' Republic of Farmington was in great need of books. The boys are there 24 hours a day. After school they have free time from 3:30 to 9:00, but do not have a library. The books will make their leisure hours more enjoyable and at the same time give them a great help with their studies."

The Detroit Osteopathic Hospital Auxiliary will host the Chairman of the Slate Eye Bank Commission, Fred Johnson, and Eye Bank Physician for Northwest Detroit, Dr. Lewis Manley. The program on Tuesday, November 10, will acquaint Auxiliary members and their guests with the University of Michigan Eye Bank Program.

The meeting will be held at the home of Mrs. Milton Kosley, 27530 Spring Valley Drive, Farmington, Michigan.



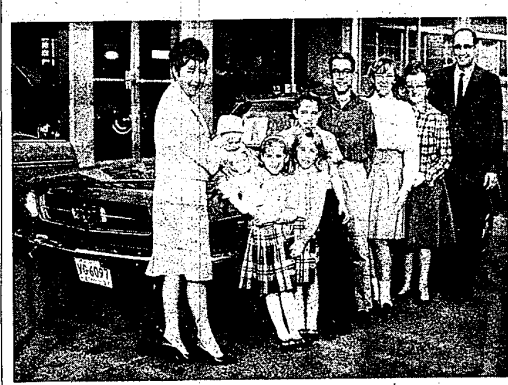
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MR. AND MRS. FRED GATES, of 14489 Alexander Drive, Livonia, were the winners of Wonderland Center's grand prize, a 1965 Mustang. Presenting keys to the vehicle is Ernest Eggs, promotional director for the 57-store Center at Plymouth Road and Middlebelt. The Gates' indicated that they would switch to a station wagon to accommodate their six children. Car courtesy of Bill Brown.

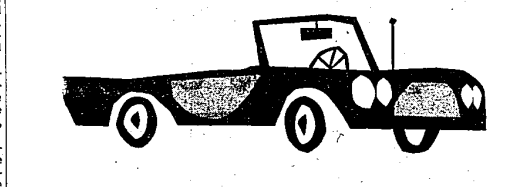
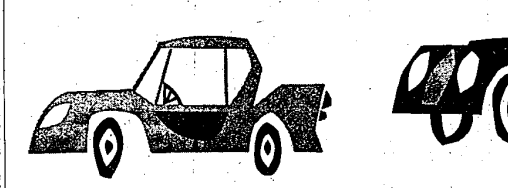
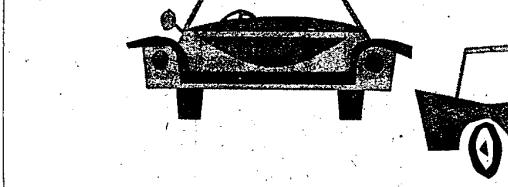
Expect 150,000 Attendance At Auto Show

Officials of the 49th annual Detroit Auto Show are planning for an attendance of 150,000 during the nine day run, January 9 through 17, at the Detroit Artillery Armory, West 8 Mile near Northland.

Harold C. Johns, chairman of the Detroit Auto Dealers Association show committee for the sixth time, said that interest in the 1965 show will be particularly high this year because of the many changes and fresh look of practically all 1965 automobiles.

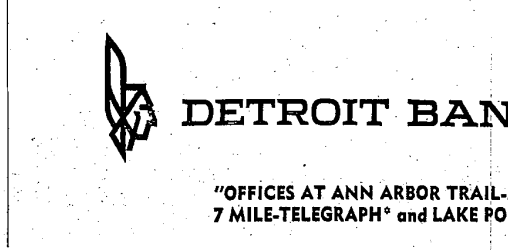
He said his committee is planning expanded facilities of every type to accommodate the expected increase in attendance. The huge hall contains 200,000 square feet of floor space — about seven acres for the beautifully decorated and colorful showing. The mammoth parking lots will accommodate more than 7,000 cars.

The show hours will be 11 a.m. to 11 p.m. daily.



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Naval Airman Completes Course

James T. Reece, airman, USN, son of Mr. and Mrs. Delmar E. Reece, 18779 Lathers, Livonia, was graduated recently from Aviation Mechanical Fundamentals School at the Naval Air Technical Training Center, Memphis, Tenn.



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Mr. Roger, formerly of "Wonderland," has joined our staff, specializing in ladies' and children's shape 'n' taper cuts.

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