

First Federal Plays 'Numbers' In Unusual Mortgage Program

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.

Social security, zip codes, auto license plates and many other phases of modern living are tied to numbers.

And now, numbers mean more to prospective home buyers.

This was revealed by Hans Gehrke, Jr., president of First Federal Savings of Detroit, in describing a popular home mortgage loan plan offered by the 30-year-old savers 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—80-30-5% 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 5% refers to the interest rate. We are making mortgage loans today at as low as 5 1/2 per cent.

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 100,000 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 \$885,000,000.

The association now has more than 170,000 savings customers, whose savings have increased since the first of the year by more than \$40 million. During the same period, First Federal made 3,219 mortgage loans in the three-county area, totaling approximately \$80 millions for the last 10 months of 1964.

"We expect that our 80-30-5% program will attract increasingly widespread attention among prospective home buyers," said Gehrke. "We are backing the program with the experience of our entire organization, while the facilities of our downtown headquarters and our 18 branches in the three-county area, and with the assurance that applications may be processed quickly and closed at any of our conveniently located branch offices."

Arthritis Strikes Early And It Has No Favorites

Arthritis, says a new American Medical Association pamphlet, is a general word that includes several different but related illnesses. It comes from "arthros," meaning joint, and "itis," meaning inflammation.

The most common forms are rheumatoid arthritis and osteoarthritis. They are different ailments, but each produces painful, deformed joints.

RHEUMATOID ARTHRITIS is a disease of the whole body. Three times more common in women than in men, it usually begins when a person is between 20 and 35 years of age. Early symptoms may include weakness, fever, loss of appetite and loss of weight.

The skin, especially the hands, may be cold and clammy. Mental depression is common, and the patient feels and looks below par. One or more joints become inflamed and swollen.

An attack may begin with a gradually increasing discomfort, or a sudden, dramatic, confining illness, or anything in between. Attacks may come and go for no apparent reason.

Treatment reduces the pain of an acute attack and usually increases motion. Often an attack of pain in the joint will subside by itself. It usually returns. The quack capitalizes on this tendency of the disease to fluctuate. He claims credit for the treatment being used at the time, when actually it is a period of natural remission.

OSTEOARTHRITIS is a quieter, less dramatic illness. However, when it does develop in a joint it is less likely to go away. Eventually the smooth lining membrane and the cartilage pads are damaged and permanent changes within the joint limits its motion and make any motion painful.

Everyone will develop osteoarthritis if he lives long enough. It begins in middle age, usually in a hip, a knee, shoulder or in the back. Overweight people whose work requires standing or walking, thus overburdening the knees and hips, are especially susceptible to osteoarthritis. Often it is first noticed after an injury to a joint.

Management of arthritis involves skilled medical supervision over a long time, rather than periodic dosing with pain killers or going to bed when one's joints hurt. The physician individualizes his treatment. It is common to prescribe drugs to reduce pain and inflammation.

Exercise and physical therapy may be recommended. Weight control may be necessary. An arthritic patient often must learn new ways to do common daily tasks. Rest is essential at all times, even in the interludes between acute attacks of pain and swelling.

A person with rheumatoid arthritis or osteoarthritis has a problem that will be with him for life. He should develop a tolerant attitude toward his disability without surrendering to it, rather than exhaust himself fighting against it.

Because the more common forms of arthritis are chronic conditions that fluctuate from better to worse to better again, they are a favorite field for the quack and the nostrum peddler, says the AMA pamphlet. Secret remedies and mystical deception have no place in the care of arthritis. If and when joint pains develop that persist, a physician should be consulted and his prescribed regimen carefully followed. He can help the patient to be more comfortable longer. Arthritis is no condition for self-prescribed remedies.

Fisher Girl Scouts Honor Sponsors

At the recent association meeting of the Fisher Neighborhood Girl Scouts troop sponsors, Chapter No. 113 of the United American Veterans and the Auxiliary were honored.

During the ceremony, which was held in conjunction with Girl Scout Appreciation Day, Mrs. Kenneth Brown, Chairman of the Redford District of the Girl Scouts, presented a Certificate of Appreciation to Commander Washburn and Mrs. Florence Karr, Auxiliary President.

In other business, Senior Scouts Jamie Dearth and Mary Gross reported on their "try-outs" for the National Senior Roundup. Senior Scout Kathy Meinschein told of the troop's canoe trip down the Manistee River.

Plans were also made for the annual cookie sale. Mrs. Lillian Gibbons was named chairman of the effort.

Trio Formed After Impromptu Music Sessions

A few years ago, Eero Keranen, of Laramie Drive, Farmington, saw two of his students graduate with regret. Keranen is the high school band director at Laurey High School in Dearborn.

The two students, Jo Zyskowski and Ron Holmes had been in the concert band and sometimes after practice the three of them had stayed and formed an impromptu trio.

The boys went on to college and their own careers. But the memory of those impromptu sessions stayed with them.

Now, as an outgrowth of these impromptu practice sessions the Jer Trio has been formed. It is headed by Keranen, who plays accordion, guitar, piano, trumpet, and drums. Zyskowski plays the accordion and Holmes the drums.

Modern music, twist, polka, any tunes you would enjoy are featured. For further information call GR 4-4568.

You'll seldom hear a centenary say, "The good die young."

KATHLEEN TAYLOR, 32254 Wisconsin, Livonia, was one of five students elected at the fall Honors Convocation of the College of Pharmacy at Wayne State University. Kathleen received the Edward Baron Award presented by the Phi Chapter of Alpha Zeta Omega, professional pharmaceutical fraternity to the students entering the College of Pharmacy with the best grades. Making the presentation is Sheldon Levine, chairman of the fraternity.

INSTALLATION of a 20-foot torch over the Burroughs Corporation Plymouth Road entrance is symbolic of the firm's participation in the United Foundation and Plymouth Community Fund drives. Pictured from left are: Herbert DeBorde, general manager of the Michigan Manufacturing and Engineering Division; R. LaVerne Carless, Plymouth unit VP chairman; and Richard Kilbride, assistant unit chairman. United Foundation pledge day for all Detroit area Burroughs employees was Wednesday, Oct. 28.

Wayne County Opens Christmas Seal Sale

Gaily illustrated Christmas Seals and the traditional accompanying appeals of the TB and Health Society began arriving at homes in Detroit and other communities in Wayne County this week as the 58th annual Christmas Seal campaign got under way.

Cynthia Roby, 17-year-old recovered tuberculosis patient who is serving as the 1964 Christmas Seal chairman in Michigan, announced that Christmas Seal letters are being sent to some 700,000 homes in Wayne County. Goal of the drive is \$315,000.

"Christmas Seals have as big a job to do as ever in the past," she added. "A research task force reported to the U.S. Surgeon General that new cases of TB have not been decreasing at the hoped-for rate for several years."

"As for the other respiratory diseases (RD), they continue to loom larger in the pattern of public health measures; a lot can be done to combat them, but one must have the resources to do it."

"Medical experts tell us that TB can eventually be eradicated and RD can be reasonably well controlled. We are setting our sights to those targets. Success will depend at least partly on improved prevention, detection and treatment of these diseases."

"In this work we hope to play our part as we have done for many years, and we are confident that the people of the community have supported us in the past will show that they are with us more than ever this year."

Ford Promotes Cosner; Heads T-C Division

Robert R. Cosner has been appointed general manufacturing manager of Ford Motor Company's Transmission and Chassis Division. He succeeds Clinton D. York who has been named division general manager.

Ford's Transmission and Chassis Division is responsible for the operation of six plants in three states and Ford Precision Products, Inc., a wholly owned subsidiary in Puerto Rico.

The division manufactures automatic and standard transmissions, axles, front suspension assemblies, standard and power steering gear assemblies, drive shafts, wheel spindles, ball bearings and automotive forgings for Ford Motor Company cars and trucks.

Cosner had been manager of the company's Sterling (Mich.) plant since December, 1960.

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77¢

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REG. 49¢ **33¢**

THIS WEEK'S WINNING NUMBERS

FOLLOWING ARE THE 75 WINNING JUMBO JACK COUPON NUMBERS FOR THE WEEK BEGINNING NOVEMBER 11, 1964 THROUGH STORE CLOSING TUESDAY, NOV. 17, 1964.

FIRST PRIZE.....50804...Trip for two to Mexico City, or 150,000 Prize Points.

SECOND PRIZE.....714490...Trip for two to New York City, or 100,000 Prize Points.

THIRD PRIZE.....304879...Washington State scenic Photo, or 60,000 Prize Points.

FOURTH PRIZE.....952785...Teletalk Radial Arm Saw and Sand, or 40,000 Prize Points.

FIFTH PRIZE.....091890...G.E. Portable Television Set, or 20,000 Prize Points.

20-SIXTH PRIZES
Revere Motor Car, or 15,000 Prize Points.

25-SEVENTH PRIZES
Sears Roebuck and Co. gift, or 10,000 Prize Points.

25-EIGHTH PRIZES
Revere Motor Car, or 5,000 Prize Points.

040866 42800 010700 563701 110785 307877
040708 420251 149600 421678 201897 640886
105388 433558 189800 683702 172884 716702
171807 438740 208740 714707 223385 728276
164383 530795 214231 754705 224280 727700
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