



"LOADS OF GOOD WORK" takes loads of good eating, says Ricky Barber (left), first grade, and Bobby Barber, second grade, who hold aloft their lunches at Shear Elementary School. Their sister Jackie, also a Shear student, remembers how much fun lunchtime was in first and second grade. Twin-like at first glance when dressed the same, the brothers think school is great fun, especially lunch time. They have a brother Tommy in tenth grade at Thurston. Their parents are Mr. and Mrs. Doyle Barber, of 12801 Sioux.

Livonia Chamber of Commerce Warns Against Second Mortgage Brokers

The Livonia Chamber of Commerce warned today that the exploitation of debt-ridden homeowners by second mortgage brokers who offer them an "easy way out" of their financial troubles is spreading rapidly in this country and Canada.

Told that they can reduce their monthly payments 50% or more by "consolidating their debts," over-extended homeowners soon discover that they have taken on a new debt totaling up to twice as much as the amount they received to "consolidate" their old debts, the Chamber said.

Mr. Philip Tangway, executive director of the local Chamber said the warning is not a criticism of the substantial firms and individuals making second mortgage loans, but is intended to alert the public to the pitfalls in any transactions with the growing number of mail-censed brokers, or so-called "money-finders."

The Chamber's warning is based upon a report issued by the National Better Business Bureau with which the Livonia Chamber of Commerce is affiliated through membership.

Mr. Tangway said that according to the NBBB report these brokers proclaim in provocative newspaper advertisements that they can arrange to take substantial sums available to property owners, generally people saddled with heavy debts on consumer purchases.

The loans are secured by second mortgages and the contract usually calls for repayment in monthly installments over a three to five-year period.

The brokers do not lend money themselves but merely place the contracts with a lending company, often headquartered outside the state where the mortgaged property is located.

The key problem, said Mr. Tangway is that borrowers are not told and are rarely aware of the huge fees second mortgage brokers charge for their services.

While the interest rate is usually within legal limits—5% to 8%, depending on the state—the brokers' placement fee may range from \$500 on a \$1,000 mortgage to more than \$2,000 on a \$5,000 loan, he said.

Frequently, there is a second broker involved who collects a fee, and there may also be fees for appraisal, photographs, "searches," "preparation of instruments," "recordings," and the like.

Even if the loan is paid off in advance, said Mr. Tangway, none of these charges is refunded or prorated.

The NBBB report cited these typical case histories:

—An Ohio woman borrowed \$3,000 only to find she was obligated to pay back \$5,650 in monthly installments of \$97.50 over a five-year period. In addition to 6% interest, settlement costs were \$2,075.

—A New Jersey borrower seeking \$4,800 became indebted for \$9,600, including a placement fee of \$3,000.

Advertising tactics used by these brokers, Mr. Tangway said, are reminiscent of those employed by "debt pooling" and "debt adjustment" firms whose activities are now outlawed in at least 16 states and regulated to some degree by other states and communities.

In most states, second mortgage brokers are free to operate without licenses as real estate brokers or money lenders and without supervision by state agencies, he said.

The National Better Business Bureau said the best protection for a homeowner considering a second mortgage loan is a thorough investigation before signing a contract. The homeowner should ask the Chamber of Commerce for any information it may have on the broker or his method of operation and contact the financial institution that holds the first mortgage.



AT EMERSON JUNIOR High School in Livonia, Jim Salhani, Franklin High student, conducts an experiment as part of the Michigan Cancer Foundation research program conducted last summer. Jim was honored at a dinner Thursday night sponsored by the western Wayne County MCF at Lofy's Arbor-Linn Restaurant.

Thanksgiving Is Honored By Farmington Unitarians

Thanksgiving as a time for acknowledging not only the harvest of the fields but also the best in American values and ideals is the theme of the 10 a.m. Nov. 29 service at the Unitarian-Universalist Church of Farmington.

Under the direction of Mrs. Martin Gluckstein, the program will feature a children's choir, readings from great American literature, performances by some of the church school members and a harvest of old American songs.

Church members Clara Vincent, Hope Naholl, Robert Nelson, Dr. Alden Shaw and Jerry Eddy will do the poems and readings, taken from the writings of Carl Sandburg, Walt Whitman, Archibald McLeish, Langston Hughes, Robert Frost, Kenneth Patan, Stephen Spender and Abraham Lincoln.

The junior high class also will do several selections.

The choir is directed by Mrs. Neil McCallum and includes children from the second through sixth grades. Their songs will include "O, Beautiful My Country," "O, Pioneers," "Johnny Appleseed," "Song at Harvestime," "Thanksgiving Prayer," and "This Land Is Your Land."

Advent Carol Festival Slated For December 6

Elaborate plans have been announced by the Metropolitan Detroit Council of Churches for an Advent Festival.

This affair, to celebrate the season of this important part of the Christian year, will be held on Sunday, Dec. 6, at 3:30 p.m. in the Ford Auditorium, Woodward at Jefferson in Detroit.

Two hundred boy choir singers in white surplices will sing several selections. Hundreds of Children and Youth choir singers from all denominations will be singing special numbers appropriately written for Advent. Several well known carols will be sung by the choir and congregation.

The Hand Bell Choir from Northville United Presbyterian Church, conducted by Mr. William Williams will present a unique and interesting program preceding the singing of the carols. Color will be added by native costumes from other lands.

Camp Fire Girls Name Leaders

A new volunteer group of leaders for Camp Fire Girls and Blue Birds has just been completed. Four Wednesday night sessions in program training were held in the Madison School, Livonia, at the conclusion of which an outdoor was spent in Rouge Park on Tuesday, November 17. The women from the Livonia area who participated in Blue Bird training were: Mrs. Mary Lou Harrison, W. Chicago; Mrs. L. Vonne Johnson, Fredrick Drive; Mrs. Majorie Lindbeck, Deering; Mrs. Harriet Steinke, Perry Avenue; Mrs. Millie Scott Williams Avenue, and Mrs. Betty Elzak of Hathaway.

Those who completed Camp Fire training were: Mrs. Ann Carey, Kingsbury; Mrs. Betty Rice, Stanmore; and Mrs. Marge Thiemann, Mrs. Marie Ruckow, Terrace; Mrs. Helen Krogol, W. Chicago; Mrs. Evelyn VanDenBosch, Inkster Road, and Mrs. Sharon Nastoff, Lynn.

These leaders are to be commended for their zeal in working with the young girls of the community.

Youngsters in the first grade will join in the one of the songs and

Lutheran Women Schedule Series of Varied Programs

Women members of the congregation of the Christ Lutheran Church have decided a calendar of events for the coming year.

Included in the schedule are talks by a Lutheran Minister on "Working with Integrated Teen-Age Groups," a Jewish Rabbi on "Concepts—Practices of the Jewish Faith" and a World Day of Prayer Service.

Immediate events include a Christmas Party on Dec. 15 and a program of "Sugar Molding" by Mrs. Mary Miller on Jan. 28.

Pastor Clarence W. Belreis, Pastor of the Church, also leads a monthly presentation for the Bible Study periods at the regular meetings.

Mrs. Ruth Zeeb is president of the Christ Lutheran Church Women organization.



CRAIG UNCAPHER, Field Director of the Detroit Area Boy Scout Council, installed the new officers for the Redford Community Boy Scout District. These busy men volunteer their time and efforts to run the Cub, Scout and Explorer Programs so that America can be strengthened through building character in our youth. The ceremony occurred at the Annual District Meeting at the Charles Howell Scout Reservation last Saturday night with 2,000 adult volunteer scout leaders honored. (L-R): Howard Hendorf, District Chairman; John Chadwick, District Vice-Chairman; Robert Rutherford, District Chairman; Herbert Steiner, District Commissioner; Harold Lundquist, District Vice-Chairman. Craig Uncapher is behind the group.



Sears new breed of coats in smart vinyl fabrics that look like suede and leather

Here are coats with everything you could want... the liveliest styles, all with fluffy lamb fur. Bad weather won't daunt them and cozy linings protect you from cold. Colors include black, green, blue, brown. 8-18.

Charge It

Fashion Hats in Frankly Fake Fabrics



Soft, Leather-Like Vinyl Gloves

So cozy, so attractive... and so fashionable. Rollers, berets, cloches, pill boxes. Some with jersey or knit trim.

Seas Millinery Dept.



Lace Lavished Nylon Tricot Slip

Reg. 5.98

4.97

Exquisitely trimmed and proportioned to fit in short, medium and tall lengths. Black, white, lovely colors. Average 32-44, short 32-40, tall 34-44.

REG. \$4 PETTISLIP

Above lengths

Small, Medium, Tall

Full M. L. Short S. M.

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SEARS ROEBUCK AND CO. CHRISTMAS Gift Sale

Specials for Fashion-Wise Santas



Girls Love the Luxury of Our Cozy Christmas Robes

CORDUROY OR QUILTED, Reg. 4.98

3.94

Charge It

Acetate tricot quilted to Kodol polyester filling, cotton quilted to acetate and wide wale cotton corduroy. Snooding, appliques, floral, plaids, solids. Sizes 7 to 14.

Long Gowns and P.J.'s of cotton flannel with ribbon, lace, embroidery. 7-14. Reg. 2.98, 2.44

Seas Girls Department

For Christmas... Give Nylon Tights to Girls and Teens



Save on our nylon beauties with comfortable elastic waistbands. The fashion all the girls love for its sleek, slim look. Choose red, black, medium blue or beige.

Seas Hosiery Dept.