

# The Farmington Enterprise

"A Continuing Journal Of Progress" Established 1885  
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## In Our Opinion . . .

### Properly Motivated Watchdog Groups Good

An interesting and informative article entitled "How to Watchdog A Town Budget" appears in the March edition of Reader's Digest. We would recommend that you take the time to read the article. But, please consider carefully all the points before going off half cocked to form a citizens' vigilance tax-payers committee local or otherwise.

Some of the comments made are not applicable to governmental operations in this area and should be recognized as not being pertinent.

The article points out what has been done in a few areas of the country to discover wastes or inefficiencies in operations which when corrected have proven beneficial to taxpayers.

There are some key points made in the article that we feel should be kept firmly in mind by every local taxpayer, however.

One of these is that concentration on tax cutting is not the solution to the modern community's problems since the facts are that the demands of our growing population definitely point to higher local taxes. It is emphasized that in many areas where taxpayers' study or watchdog groups have been formed they have actually wound up pushing for more spending by their local governmental units to get better or more efficient services.

Another point emphasized is that most local administrators really want to root out waste and will welcome advice from organized local groups if it is constructively presented. The head of the Connecticut Public Expenditure Council had these comments to make on this point: "Above all, a citizens group should stay non-partisan. If it is going to get mixed up in politics and try to make the administration look bad, it might as well not get started."

An important word of caution is also given in the article. This is that the best way to judge any community's

### Could Create Serious Traffic Problem

In approximately a year and a half, a modern new college campus is scheduled to be opened in Farmington Township at the junction point of the I-696 Expressway and Orchard Lake Road. The look forward to the local college's opening anxiously.

One thing that concerns us, though, is the substantially increased amount of traffic that will result in that area when this campus does open. Plans are for a capacity enrollment of 4,500 students. With no public bus service in that area, almost all of the students will be either driving or driven by someone else to and from the campus.

The I-696 Expressway provides a good route to and from west. One can easily see that with Orchard Lake Road which is still a two lane highway to

both the north and the south and also with 12 Mile Road to some degree. Both of these major roadways in the township will be getting a lot more use.

The time for some serious consideration of the need for widening these roadways in all directions from the campus site is now. Also needing serious consideration right now is a safe and well planned traffic flow pattern into and out of the campus site.

The Enterprise sincerely hopes that this situation will be brought to the attention of county road officials immediately. With as many as 4,000 or more cars coming and going from the campus each weekday, the traffic problems could be very serious unless detailed planning is done soon and steps taken to reduce these problems to a minimum.

## Looking Back in the Files

**5 Years Ago**  
MARCH 24, 1960  
New Expressway  
The route of the 12 1/2 mile Expressway was released to the Michigan State Highway Department. The path portion occupied this fall and the new artery will take completion in 1966 will accommodate 400 students in a three level structure which will front on Power Road just north of the Parish will cost \$330,000.

**10 Years Ago**  
MARCH 24, 1955  
OLS High School  
The new high school for the Our Lady of Sorrows Catholic Parish expected to be ready for partial occupancy this fall and the new artery will take completion in 1966 will accommodate 400 students in a three level structure which will front on Power Road just north of the Parish will cost \$330,000.

**15 Years Ago**  
MARCH 23, 1950  
Burning Permits  
Leo Hendryx, Farmington Fire Chief, has been authorized by the Department of Conservation to issue permits for the burning of grass and brush, when the ground is not covered with snow.

**Assessed Value**  
The total assessed valuation of real estate and personal property in the City of Farmington has been set at \$5,386,310, representing an increase of approximately 30.4 per cent over the 1961 total.



## PUBLIC LETTER BOX

Letters submitted to the Editor for publication must be signed. Names will be withheld upon request. Opinions expressed in this column are those of the writer and do not necessarily reflect the policies of this newspaper. Maximum length is 1,000 words.

### Rates for Financing Questioned

To The Editor:  
On March 17 the Farmington Enterprise printed an article entitled: "Remodeling Boosts Home Space Values," which was devoted to the financial aspects of home improvement.

Although the article states that its purpose is to "help," I find its advice confusing and misleading.

When I try to make some sense out of the several financial plans listed, I really get confused since these seem to be no attempt to reduce them to terms commonly understood so that I can make valid comparisons.

When I went to school I was taught that a charge for credit is best stated as "simple interest, per cent." What does five to seven per cent discount mean? If the money is deducted in advance, say \$70 from \$100, am I not really being offered only \$30? Is not five to seven per cent discount really equal to 10 to 14 per cent simple interest per annum?

On FHA Title I loans, the story states that "interest is usually five per cent on the first \$2,500, four per cent on the balance." Five per cent on four per cent per what? Per

month, per year, or just added to the balance? The difference could be tremendous.

It is stated that the bank "has a home improvement loan which is slightly higher than the FHA rate, a real difference of approximately 50 per cent only slightly higher."

Under the FHA Long-Term loan description it is stated that "simple interest runs about six per cent. Why is this same rate of measurement not mentioned in the other categories?"

On "Open End" and "Mortgage Refinancing" no mention of interest rates is made at all. Is it not true that a borrower may find his interest rate increased substantially if he renews his mortgage? Also is it not possible that extra charges in connection with such refinancing may make it advisable for him to borrow elsewhere at a higher rate of interest, but where no service charges are made?

And finally is it not true that simple interest rates of 16 per cent per annum (disguised as "discount" rates of 8 per cent) are being charged by major banks in the Detroit area?

Donald J. Mackinnon  
25686 Ridgewood Drive  
Farmington, Michigan

### Clarifies Reporting

Your very fine newspaper, The Farmington Enterprise, serves the Farmington area exceptionally well. It is a privilege to read it each week.

In your issue of March 10, 1965, page one, you carried a report of the special meeting of the Township Board held on March 4, 1965. This article commences with denial of request for rezoning to permit apartment buildings to be built on a 13.2 acre triangular parcel bounded by Middlebelt, Thirteen Mile and Northwestern. The article reports us as having said that the drive for apartments in this area has been spearheaded by people from the East and the time, if they hope to impress others with their civic-mindedness, I for one am impressed. However, I don't think they'd like the impression I've received from what I hope this said was well-meant but not it's far from favorable and it's far from what I think about them I'd end with a liberal suit. At any rate I've heard that it's good for the soul to laugh, and if that's true, then I'm the healthiest person in the country — Bonnie Fruden included.

I do think you could have added two more questions that I personally would like answered about these people in question.

1. What type of citizens were they prior to moving into our community? Indifferent, outspoken as they are here, trouble-makers, what? Or did they be a just all of a sudden become active in the community's problems after they moved here?

2. If they left Farmington was so inadequate, just why did they move here? If they disliked our community, so much they should have stayed where they were, unless they had been as obnoxious there as here to the point it was uncomfortable to stay.

I look forward now to when the papers come out just to see what more antics they've been up to. I play a game each week—I make a bet with myself on what they'll be up to next. I usually win. Aw come fellows, think up something a little unique for a change.

I'm getting tired of winning from myself. Besides, my right pocket is lighter of change now than my left and I'm walking with a tilt. If this keeps up my right leg will be permanently shorter than the other.

Amused But Getting Bored

Sincerely yours,  
Wendell Brown

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SPECIAL 595 ONLY PLUS PARTS  
Does your car give you troubles? Bring it to us; we will make it run trouble-free. If your money will be refunded.

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and  
**Himmelspach**  
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Open 6 A.M. - 9 P.M. Closed Sunday  
33219 Grand River Farmington GR. 4-2161



Cadet William J. O'Donnell, the son of Mrs. Audrey O'Donnell of 28732 Green castle Drive in Farmington, is now a member of Company C at Howe Military Academy, How, Indiana.

Cadet O'Donnell entered Howe Military Academy in September of 1964 and is in the eleventh grade.

### Americans Abroad

The American Field Service Committee of Clarenceville reports this week that all four of their candidates for Americans Abroad have been chosen as semi-finalists.

Word was received from New York stating that Debbie Johnson, Sharon Rudman, Linda Harrington and Gerald Litwin all have met the requirements necessary to go abroad under A.P.S. sponsorship.

Now the four candidates and their families as well as the committee must sit out the long wait until they are notified as to whether they go or not. The New York office of A.F.S. will be busy from now until July trying to find suitable homes and schools overseas for the students.

John Clappison Sells Insurance  
Phone GR. 4-2511

**SPEAK OUT FOR GOOD GOVERNMENT**

**John A. Allen**

INDEPENDENT

**CANDIDATE FOR COUNCIL**

**VOTE APRIL 5**

**You're Always Our Guest**

Whether you're celebrating or just out for a delicious meal, we'll treat you royally with our superb food and prompt service.

All during Lent we are featuring tasty meatless meals — along with our regular menu, of course . . . Take home some of our top quality Dairy Products.

**GRADE "A" MILK** 3 FOR \$100  
Half Gals. In Glass

**HALF & HALF 39¢ qt.**

**TOP QUALITY ICE CREAM 59¢ HALF GAL**  
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**Himmelspach**  
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Open 6 A.M. - 9 P.M. Closed Sunday  
33219 Grand River Farmington GR. 4-2161

## State Farm Reports Year's Sales, Losses

Outstanding life and fire insurance achievements in 1964 by two of its wholly-owned affiliates took some of the sting out of the largest dollar loss in the 42-year history of State Farm Mutual Automobile Insurance Company.

Fred P. Samra, 32300 Grand River, representing State Farm in Farmington, told the Farmington Enterprise of his company's 1964 accomplishments today.

**WHILE STATE FARM** Life was writing more than a billion dollars worth of life insurance, and State Farm Fire and Casualty moved into No. 1 position as writer of the popular "homeowners" package policy on residences, the parent firm of the six-company group — State Farm Mutual — would up with a \$24,555,011 underwriting loss on auto insurance during the year.

State Farm Life's \$1,605,873, 733 of new written business in 1964 marked the first time multiple-line agents had written that much non-group life insurance in a single year. The same agents produced \$81,840, 101 of homeowners premium to become the largest writer of that coverage.

EDWARD B. RUST, president of the six companies, said the catastrophic rise in high-way accidents pushed the number of claims settled by the Farm Mutual above the three million mark in 1964 and that those claims, plus the cost of settling them, drained \$695,315, 219 from the company till.

**MEDICINE SAFETY:** Read the label in a good light before opening the bottle or box. Read it again before taking the medicine.

Looking For Bargains? . . . Look no further than The Enterprise Classified Ads.

## Getting Congested at Car Wash Location

Boy Scout Troop 118 of the Flinders School PTA was granted permission by the city various local organizations and Council Monday night to hold a car wash on Saturday, April 3, from 10 a.m. until 2 p.m. at the corner of Grand River and Grove Street.

During discussion, however, it was brought out that more traffic and business activity is now taking place at this location and it may soon be necessary to discontinue the use of this location for car washes by the city.

Ed Balen, spokesman for the PTA, stated that some traffic problems already prevail and requested that the public safety director cooperate with him in working out a traffic flow pattern for the April 3 car wash and it may soon be necessary to discontinue the use of this location for car washes by the city.

## CITY OF FARMINGTON COUNTY OF OAKLAND

**TAKE NOTICE,** that the following have qualified as candidates for the City of Farmington Election to be held on Monday, April 5, 1965:

### COUNCILMEN - THREE (3) TO BE ELECTED

JOHN A. ALLEN  
WILBUR V. BROTHERTON  
VIRGIL CORNWELL  
HENRY B. FORREST  
ROBERT A. ROGERS  
ERNEST E. SAUTER, Jr.  
RALPH D. YODER

**Trena M. Quinn, City Clerk**

March 17 & 24, 1965

## SPECIAL ELECTION

To the Qualified Electors:  
NOTICE IS HEREBY GIVEN, That a Special Election will be held in the

Township of Farmington, County of Oakland, State of Michigan

ON  
**MONDAY, APRIL 5, 1965**

AT THE PLACE IN EACH OF THE SEVERAL PRECINCTS OF SAID TOWNSHIP AS INDICATED BELOW, VIZ:

- PRECINCT NO. 1—Gill Road School, 21195 Gill
- PRECINCT NO. 2—Wheeler Street Fire Hall, 21420 Wheeler
- PRECINCT NO. 3—Middlebelt School, 24400 Middlebelt
- PRECINCT NO. 4—Bond School, 29515 Orchard Lake Road
- PRECINCT NO. 5—Wheeler Street Fire Hall, 21420 Wheeler
- PRECINCT NO. 6—Shiawassee School, 30415 Shiawassee
- PRECINCT NO. 7—O. E. Dunckel School, 32800 Twelve Mile Road
- PRECINCT NO. 8—William Grace School, 29040 Shiawassee
- PRECINCT NO. 9—North Farmington High, 32900 Thirteen Mile Road
- PRECINCT NO. 10—O. E. Dunckel School, 32800 Twelve Mile Road
- PRECINCT NO. 11—North Farmington High, 32900 Thirteen Mile Road
- PRECINCT NO. 12—East Junior High, 25000 Middlebelt Road

FOR THE PURPOSE OF ELECTING THE FOLLOWING  
**STATE SENATOR FROM THE 14th DISTRICT**

**PROPOSITION TO PROVIDE FUNDS FOR THE CONTINUANCE OF SUPPORT FOR THE FARMINGTON CITY AND TOWNSHIP DISTRICT LIBRARY:** Shall the limitation on the total amount of taxes which may be assessed against all property in the Township of Farmington, County of Oakland and State of Michigan be increased as provided by Section 6, Article 9 of the Constitution of the State of Michigan by 5/10 mills of the assessed valuation as equalized by the State of Michigan of all property in the said Township of Farmington, Oakland County, Michigan, for a period of twenty years (1965 through 1984); the proceeds of the levy thereof to be used for the support of the Farmington City and Township District Library?

**PROPOSITION TO PROVIDE ADDITIONAL FUNDS FOR THE EXPANSION OF THE FARMINGTON CITY AND TOWNSHIP DISTRICT LIBRARY:** Shall the limitation on the total amount of taxes which may be assessed against all property in the Township of Farmington, County of Oakland and State of Michigan be increased as provided by Section 6, Article 9 of the Constitution of the State of Michigan by 1/10 mills of the assessed valuation as equalized by the State of Michigan of all property in the said Township of Farmington, Oakland County, Michigan, for a period of ten years (1965 through 1974); the proceeds of the levy thereof to be used for the costs of expanding the Farmington City and Township District Library and support of the expanded facilities?

**ALSO ANY ADDITIONAL AMENDMENTS OR PROPOSITIONS THAT MAY BE SUBMITTED**  
Notice Relative to Opening and Closing of the Polls

**ELECTION LAW, ACT 116, P. A. 1954**  
SECTION 226. On the day of any election, the polls shall be opened at 7 o'clock in the forenoon, and shall be continuously open until 8 o'clock in the afternoon and no longer. Every qualified elector present and in line at the polls at the hour prescribed for the closing thereof shall be allowed to vote.

**THE POLLS** of said election will be open at 7 o'clock a.m. and will remain open until 8 o'clock p.m. of said day of election.

**FLOYD A. CAIRNS, Township Clerk**

March 24, 31