

Your Farmington-Livonia Sales Representatives



LA VERNE BRUCE
Manager
Farmington Office
23603 Farmington Road
GR 6-0660



Lillian
Nelson



Dorothy
Peoples



S. Pointer
Bradley



William M.
Heston, Jr.

C. Cotherin
White



Leland F.
Riddle



M. Ann
Hall



It Pays To Own Your Home

There are many advantages to home ownership. Here are ten of them.

1. **Security.** The safe feeling that comes with ownership, and the knowledge that your home is a safeguard against inflation. If prices go up, so does the value of your property.

2. **Investment.** Monthly payments on your mortgage are buying something, not just paying rent. You build an equity, keep owning more and more, every month.

3. **Tax advantage.** Your real estate taxes and the interest on your mortgage or land contract are deductible when you figure your income tax. This alone represents a savings of from \$10-\$20 monthly for the average home buyer.

4. **Financial independence.** More people have started on the road to financial independence through the investment feature of home ownership than in any other way.

5. **Standing and credit.** A home owner is a solid part of the community. Along with that feeling of "belonging," home ownership provides substantial help to a good credit rating.

6. **Environment.** Your children have a proper neighborhood in which to grow up. Your family finds itself among responsible home-owners with background much like your own. You establish roots.

7. **A cash equity.** A well-bought home is like a savings account. You can borrow against the equity at any time, by remortgaging at low interest rates.

8. **Character development.** Responsibilities of ownership develop business acumen, appreciation of financial independence and self reliance.

9. **Peace of mind.** Knowledge that provision has been made for your family and that they can share in your pride of ownership.

10. **Satisfaction.** Along with the other advantages, there are many things that make life worthwhile—vegetables or flowers from your own garden—the chance for do-it-yourself projects, large and small—the backyard barbecue—the picture of your home, perhaps, on your Christmas cards. These heartwarming things are a very real part of owning your home.

Plan Carefully:

Make the Move Snappy

Careful planning is the most important ingredient in the recipe for smooth, efficient moving of your household with a minimum of confusion, discomfort and frayed nerves.

Before calling in a mover for a cost estimate, decide what things you will throw out or give away and how much of the packing you will handle, yourself. It helps to move some items early if possible.

Make an inventory against which you can check items as they are unloaded at your new home.

Check the mover's reputation for quality of service. Ask about insurance against loss or damage and clarify fees for these as well as for the moving. Also settle on payment terms before moving day.

Be sure, before you move, to notify correspondents and publishers of your new address. Don't forget arrangements to turn on gas, water, electricity and telephone in your new home and turn them off in the old.

Check appliances and remember the items attached to the walls. A baby-sitter to keep the children out from under foot on moving day might be a good idea. Pack hard-to-handle items.

Save Now For College

With the cost of higher education constantly on the increase, careful planning today has become absolutely necessary to guarantee college in future years for your children.

Costs are spiraling as the demand for education soars in this modern era of technology. More classrooms are needed and more teachers who must have higher salaries in order to be kept in the teaching profession.

Many financial institutions now have savings plans for the express purpose of providing a means whereby a family insures the future education of its young members. Loans are also available for extra help.

Home ownership is another way of providing the wherewithal to educate your children. The equity built up over the years they're growing up provides a base for borrowing funds the low-interest way — on a mortgage.

The best plan, all agree, however, is some form of systematic savings program, the kind a responsible homeowner is likely to have.

Buy young. Have the house paid for early or the mortgage reduced sufficiently for lower monthly payments during college years.

carefully, wrapping breakable ones in paper with plenty of padding.

On moving day, be calm and cooperate with the movers. If you've planned well, it'll be a snap.

CHECKLIST WHEN CHANGING YOUR ADDRESS

- List items to be thrown or given away.
- List items you will pack yourself.
- Make an inventory.
- Get an estimate from a reliable mover.
- Ask mover about insurance on loss or damage.
- Clarify moving fees and payment terms with mover before moving day.
- Move some items early if possible.
- Pack gear not currently in use first.
- Pack breakable items carefully.
- Notify correspondents and publishers of your new address.
- Arrange for utilities to be turned on in new home, off in old.
- Make sure appliances are functioning properly.
- Have rugs cleaned if needed.
- Make schedule for moving day.
- Baby-sitter for moving day.
- Remember garden tools and other items in garage.
- Remember items attached to wall, TV antenna, etc.
- Defrost refrigerator.
- Dismantle items such as beds to make moving easier and reduce cost.

Showmanship Important In Selling

Making your house attractive to the prospective buyer is the first step in helping your real estate man sell your home. His efforts succeed best when the stage is well set.

Equally important is doing the right things — exercising good showmanship — when a salesman is showing the house to a prospect.

Here are a few tips in this regard:

1. "Three's a crowd." More will lose the sale. Avoid having a lot of people present during showings. The prospect will feel uncomfortable.
2. Music is nice, but not when showing a house. Shut off the radio, television or other distractions. Let the salesman and buyer talk free of disturbances.
3. Dogs may be man's best friend, but not when he's selling a house. Keep pets out of the way, preferably out of the house.
4. Silence is priceless. Be courteous but do not force conversation with the prospect. It's not a social call.
5. Never apologize for the lived-in appearance of your home. Let the salesman handle questions and objections. That's his job.
6. Don't tag along. The salesman can do better at emphasizing your home's good points when alone. You'll be called if needed.
7. Don't rush into trying to sell furniture and furnishings to a prospect before he has purchased the house, else all may be lost.
8. Leave the negotiations to the salesman. That's his job too.

ELSEA Photo Book "HOMES FOR SALE"



A Selection of Exceptional Home Buying Opportunities Available Now

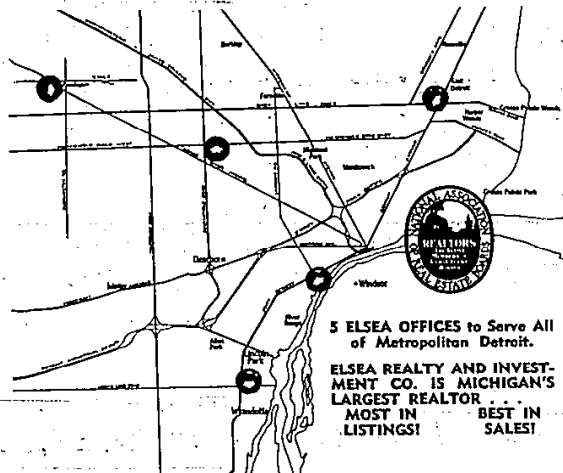
Elsa Manages Rental Property For Investors

Another of Elsa Realty's special services for its clients is its property management department, which handles hundreds of properties for real estate investors.

For a small fee, this department takes care of the many details connected with building ownership — maintenance, taxes, rent collection and tenant satisfaction.

A check and a detailed statement are presented monthly to the owner.

This department is headquartered at the northwest office under the supervision of Richard S. Elsa at 17305 W. McNichols, BR 3-0100.



5 ELSEA OFFICES to Serve All of Metropolitan Detroit.

ELSEA REALTY AND INVESTMENT CO. IS MICHIGAN'S LARGEST REALTOR... MOST IN LISTINGS! BEST IN SALES!