Farmington and Flushing will be paired for Mayor's Exchange Day May 20.

The annual exchange of mayors is part of the Michigan Week celebration May 18-25.

The theme this year is "Michigan-a state for all seasons."

#### Power Junior High has science winners

Power Junior High School in Farmington held its Science Fair recently and a good turnout saw numerous prizes given out for science projects.

Winning first place in the ninth grade competition was Diane Fa-vrow for her project on Germina-tion. The eighth grade winner was Tracy Getzfield, who did her pro-ject on plant anatomy. Cathy Gregory won the seventh grade contest with a project on worms.







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## You can unravel mortgage mysteries

It doesn't take Sherlock Holmes to unravel the mystery of what happens at your home mortgage closing. You can do the job with some advance sleuthing of your own.

What you need is up-to-date information on closing costs and practices in your community.

Local closing charges and cultimate the control of the company of the company of the company contacting a local real, estate broker, title company executive, mortgage lender, atterney or other espert for guidance well in advance of closing.

SINCE THE purchase of a home is the largest investment most people ever make, and since you probably will pay some of the closing costs, it is worth the trouble to learn how closing makes possible a secure and valid and transfer. Basically, closing is where you

valid land transfer.

Basically, closing is where you receive title to your home and where the seller receives his purchase

There are a great number of closing cost items that may be found on settlement sheets.

These include: survey fee to verify boundaries of the property and check for encroachments and overlaps; the charge for preparing the necessary real estate conveyance and mortgage loan documents; and the settlement fee paid to a third party in some areas for handling the transaction.

valid tand transfer.

Basically, closing is where you receive title to your home and where the seller receives his purchase money. It's where your final mortgage the property and a check on your papers are signed; where the

commitment to insure your title and other insurance papers are received; and where work is set in motion to record the documents and pay for the taxes and services to properly complete the transaction.

AMONG THE items found on buyer and seller settlement sheets are closing payments for hours of work by people you may never see, but whose services are necessary for your full ownership of real estate.

There are a great number of closing cost items that may be found on the first mortagae payment.

date and the first mortgage payment.

ADVANCE knowledge of closing routines in your community allows you to plan for maximum protection of your interest. Do check for the best mortgage loans terms available, such as later than the passibility of the property of the prop

# Visibility key to bike safety

Bicycles - an increasingly popular vehicle for young and old - are involved in 372,000 injuries requiring emergency hospital treatment a year, according to the Consumer Product Safety Commission.

Often, injuries ir. 'ving bicycles could be prevented if the vision and visibility of the bicyclist were improved, according to Dr. Jack A. Bergstrom, president of the Michigan Optometric Association.

STRESSING the role of vision in by-cycle safety, Dr. Bergstrom says that whether riding during the day or night, the importance of being seen by others, especially motor vehicle driv-ers, cannot be over-emphasized.

"The bicyclist should wear bright clothes when riding during a daylight hours," Dr. Bergstrom said. "A jack-et, or vest of a bright high visibility color such as orange helps other mo-

torists see the bicyclist." At night, the clothes should be light colored as well as bright, he says.

as bright, he says.

For night riding, a head light, tail light and reflectors are a must, Dr. Bergstrom stressed. "The bicyclist should take the time to be certain his lights are in good working order each time he starts out at night, and keep reflectors and lights clean for added effectiveness."

RETRO-REFLECTIVE TAPE should be used generously on both the bicycle and the clothing of the bicyclist, he continued. Tape on the front and back fenders as well as the wheels and frame of the bicycle make it easily identifiable at night. Younger riders can often be easily encouraged to decorate their jackets with high visibility "racing stripes" and other tape designs.

The vision of the bicyclist also plays a major-role in bicycle safety, Dr. Bergstrom said. The bicyclist must constantly look for potentially dangerous situations as well as be aware of the traffic pattern around him. He

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should be able to take a safe course of action quickly if a dangerous situation

"A rear view mirror is a recom-mended option," Dr. Bergstrom said, "for it allows the bicyclist to see be-hind him without turning around."

"Although bicycling is becoming more popular with adults, children still are heavy users of bicycles." Dr. Bergstrom concluded "and it is the responsibility of everyone to help protect the lives of Michigan's younger citizens."



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