



SKY PATTERNS—No, it's not an air pollution producer. It's just a snow blower cleaning off the ice on Wilcox Lake in Plymouth for the benefit of skaters. Photographer Harry Mouthe successfully violated one of the first rules of picture-taking by shooting against the sun, transforming a stream of white snow into a diagonal shadow. (Observer photo)

Inflation Harm Slight -- Survey

Although most American families feel that they are being hurt by inflation, they appear to rate the damage as slight.

The University of Michigan's Survey Research Center found in its latest national consumer survey that nearly two-thirds of the respondents expect prices of things they buy to rise by less than 5% in the next 12 months.

Other worries—Vietnam, high taxes, unemployment, race relations, and the possibility of a recession—are of comparable if not greater magnitude than inflation, SRC economists conclude. The data on inflation, part of the SRC fourth quarter 1969 survey, were collected for ABC News and were partly used in a television program presented by that network recently.

Three questions were asked about the potential damage caused by inflation: (1) "What kind of people would you say are hurt most by inflation?" (2) "What kind of people are hurt least, or not at all, by inflation?" and (3) "Would you say that you and your family were hurt by inflation very much, a little, or not at all?"

IN REPLY to the first question, two-thirds of respondents thought that poor people or old and retired people are hurt most. In reply to the second question, well-to-do people or those with high incomes were thought to be hurt least.

More than half of American family heads surveyed expressed the opinion that they were hurt "a little" by inflation.

About one in eight said they were not hurt at all, and more than one-quarter said they were hurt much or very much.

The lower the income, the greater the perceived damage. About 40% of low-income people felt that they were hurt much or very much, while more than 80% of those with more than \$10,000 income, 15% said that they were not hurt at all.

IN MANY FOREIGN countries, in times of runaway inflation people hastened to make purchases in excess or in advance of their needs so as to protect themselves against expected large price increases, the SRC report notes.

In November, 1969, only 12% of respondents with more than \$10,000 income answered a direct question by saying that during the last few months they had bought something because they thought it would cost more later. Even among this small group, the majority mentioned occasional small purchases.

The SRC findings suggest that people are rather uncertain about what causes prices to rise. When presented with a list, the majority blame excessive spending by the government, by business, and by consumers, as well as excessive wage demands by labor.

Only very few respondents agree that inflation has resulted because the government has not taxed enough. Inflation is seen as something which is happening rather than something that they did during the previous year.

Michigan residents consumed about one million gallons more of alcoholic liquors of more than 16% alcoholic content than they did during the previous year while beer consumption declined by nearly 800,000 gallons.



CHARLES G. BALL of Edgewood Street, Livonia, has been promoted to second vice president of Manufacturers Bank of Detroit. A graduate of Albion College, he attended the U.S. Business Administration School and joined Manufacturers in 1958. He is officer in charge of the Pleasant Ridge branch and is a member of several professional, civic and fraternal organizations.

SF Reports Assets Rise

Assets of Standard Federal Savings and Loan Association reached a record high of \$448,395,346, as of Dec. 31, 1969, according to its semi-annual statement of condition.

This is a gain of \$38.9 million in assets in 1969 and represents a 9.5% increase for the year. Savings held at Standard Federal at the end of the year amounted to \$400 million, an increase of \$27 million or 7.3%.

Total mortgages granted in 1969 exceeded \$70 million.

State Earns \$118 Million On Alcohol

The State of Michigan earned a record \$118.6 million from the sale, licensing and taxing of alcoholic beverages during the fiscal year ending last June 30, the Michigan Department of Commerce (MDC) reported recently.

State Commerce Director Richard E. Whitmer said the MDC's Liquor Control Commission (LCC) increased its net revenue by nearly \$6 million or 5.5% compared to the previous year.

LCC Chairman Stanley Thayer of Ann Arbor said gross receipts totaled \$334.5 million while costs amounted to \$215.9 million.

The largest single expenditure—\$203.5 million—was for the purchase of liquor and wine from distilleries and wineries.

Thayer said \$114.5 million of the net revenue earned through sale of alcoholic beverages, licensing and taxing went to the State of Michigan while \$4.1 million was returned to cities, villages and townships for enforcing provisions of the Liquor Control Act.

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the business beat

Real Estate Business Classes Set In Area

Instruction in real estate business will be offered by the University of Michigan's statewide certificate program in real estate at a Redford Township location beginning the week of Feb. 2.

Additional classes in real estate law, and appraisal as well as general business sessions for the field will also be offered in locations in the metropolitan area.

Two sessions of Real Estate Business I and one class in both the second and third parts of the course will be offered in the U-M Center at 11677 Beech-Daly Road. The introductory classes begin Feb. 3 and 5, while Business II begins Feb. 4 and Business III on Feb. 2.

ADDITIONAL CLASSES in Real Estate Appraisal, business and law will be offered in the Rackham Building on Farnsworth at Woodward in Detroit.

Derby Junior High School of Birmingham will be the local of a Real Estate Appraisal class beginning Feb. 4, with a class in Real Estate Law will open Feb. 2 on the U-M Dearborn campus.

Students may enroll at the first class session. All the classes meet from 7 to 10 p.m. weekly.

The real estate business classes concern real estate principles and practice developed to meet the final 30 hours required to the Graduate Realtors Institute designation of the National Association of Real Estate Boards awarded by the Michigan Real Estate Association.

THE PROGRAM IS DESIGNED to meet the additional training needs of persons already in the

real estate business as well as those of people who plan to enter the field.

The certificate in real estate from U-M requires a student to complete six required courses and two electives. The program is presented by the U-M Extension Service and Graduate School of Business Administration with the cooperation of the Michigan Real Estate Association, its local boards of realtors and the Division of Vocational Education of the Michigan Department of Education.



DAVID N. MCCAMMON of 31775 Kingswood Square, Farmington, has been appointed controller of the Ford Division at Ford Motor Co. A graduate of the University of Nebraska (BBA—honors) and Harvard Business School (MBA—Baker Scholar), McCammon joined Ford in 1957 as a methods analyst and was most recently manager of domestic profit analysis.

Marketing Challenge Welfare Of Society

Complex modern technologies have made it almost impossible for the consumer to adequately judge a product, he notes.

"In making purchases, many consumers have no knowledge about the product's safety or reliability, and for some purchases, like air conditioning, television sets, automobiles, there is no second chance if the first choice was no good. The consumer doesn't have the funds to try a second time."

The consumer is frustrated and wants to get corporation's ear, but he can't get it. "If industry won't listen to the consumer, then the government will step in with protection," he cautions.

IT WILL BE reasonable to ask whether the vast expenditure to put a man on the moon was in the public interest given the needs of mankind at this time, or if it is in the public interest to continue cigarette advertising on television, he said.

In contrast to other economic areas, the age of public interest will put the emphasis on a corporation's external dimensions—its concern for society, environment and human welfare.

"The major criterion for business must become not profit only but also 'consumer welfare'."

Of all the activities of a business firm, marketing has the closest interface with consumers. If therefore takes the brunt of the criticism, Dr. Lazer explains.

INCREASING HOSTILITY toward marketing is evident not only by the furor over automobile safety and such food additives as cyclamates, but by federal involvement, he

Accountants Set Twin Seminars

The Detroit chapter of the National Association of Accountants will hold two seminars Tuesday, Jan. 13.

One, at the Detroit-Warren Sheraton Motor Inn, 11777 East Eight Mile, will cover the planning and operating of an integrated budget system.

The other, in the Pick-Fort Shelby Hotel in downtown Detroit, will be devoted to cash forecasting and working capital control.

Fellowship begins at 5:45, dinner at 6:30 and the seminars at 7:30 p.m. Call 968-4600, ext. 353, for reservations. Guests may attend.

Realtors Set Shontz Talk

The 1970 economic outlook will be discussed by the next luncheon speaker for the Western Wayne Oakland County Board of Realtors.

Dr. Patricia Shontz, economist and Detroit News business columnist, will speak at the noon luncheon Thursday, Jan. 15, in Danish Hall, 27711 Grand River, Detroit.

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There is probably nothing that discourages a home handyman faster than being unable to find a specific tool quickly when it's needed. Some kind of wall rack or storage system should be set up for all tools as soon as possible. Arrange tools so that all screwdrivers are together, all pliers together, etc. If lack of space does not permit putting up a regular workshop wall rack, then buy or build a tool box with compartments for all items. Do not simply throw everything together in one empty box. Sharp tools will be damaged, and small ones lost or misplaced.

Handymen - don't be discouraged. Find all the supplies you need for home remodeling at **AMERICAN HARDWARE & SUPPLY CO.**, 31245 W. Eight Mile Road, 476-6240, 537-2645. We carry everything in lumber from toolpicks to railroad ties. For the ladies remodeling we have a large stock of American, including reproductions of early American knockers, fireplace andirons, tongs, screens and supplies. **HELPU! WIFE!** Perspiration from hands can cause steel saw blades and similar tools to rust rather quickly. Wipe with oil rag before storing.

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The Other Side of the Coin



Livonian Teaching Hydraulics

Wayne State University's Applied Management and Technology Center will offer a 12-week course in elementary hydraulics Wednesday evenings beginning Jan. 28 at Troy High School.

Robert Jackson, of Livonia, a member of the hydraulics school staff of Specter Rand's Vickers Division in Troy, will be the instructor.

Registration for the course, "Basic Oil Hydraulics and Controls," can be made at the first session on Jan. 28 at 6:30 p.m. Fees for the 12 two-hour sessions are \$45.

Jackson said the course is an introduction to fluid power and covers elementary principles of hydraulics and operating principles of associated components such as pumps, pressure controls, directional valves and fluid actuators for industrial applications.

The course is one of 225 offered this spring by Wayne State at 11 locations in the metropolitan area. Information about other courses can be obtained by contacting AMTC headquarters at 2978 W. Grand Blvd., Detroit.

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