

MICHIGAN MIRROR •

Who Says Michigan's Poor?

—Average Man's Pay Higher

If you want to be a millionaire, come to Michigan. But one of the 'Among favorable reports on the state coming to light recently is one that shows we have more millionaires than even the richest state of Texas.

An analysis of federal income tax returns by Dr. Roger L. Bowley, economist with the Research at Michigan State University, shows that Michigan's average income is higher than that of any other state, with only 45 per cent of the total taxpayers, has 8.2 per cent of those declaring gross income in excess of a million dollars in 1957. Only four states, New York, Delaware, Pennsylvania and California can boast of more millionaires.

Michigan taxpayers showed incomes totaling \$14.2 billion in 1957, up from \$12.4 billion in 1956. Federal personal income taxes. This tax was 5.4 per cent of the national total though Michigan's population only represents 4.5 per cent of the United States population.

These higher than average incomes and tax payments are due, according to Michigan's higher proportion of millionaires, but also because the average individual earns more in Michigan. The state has a higher per cent of the population in the middle-income brackets from \$4,000 to \$10,000 than the country as a whole: 39 per cent in Michigan, 35 per cent in the United States.

Personal income figures for Michigan indicate that when the 1959 federal taxes are all paid Michigan will again be near the top, according to Dr. Paul Herbert, chief of the research division, Michigan Economic Development department. Michigan's income was \$10,000,000 in September over August, according to a report in Business Week magazine of Nov. 28, while all of the neighboring states showed a decline.

Michigan has the largest plant in the nation for that month and for the month ending in this September. Only one state, California, showed a greater dollar increase in personal income.

This data on the state's prosperity was part of the favorable news which Michigan's Industrial Ambassadors, the citizen group created by the Michigan Economic Development Commission as a sales force to sell the state as a good location for business and industry, reported at a December meeting in Detroit. At that "sales training" session, Dr. Herbert cited figures from the Nov. 10 issue of Sales Management magazine showing that Michigan metropolitan areas and other major cities will be a larger and more prosperous in 1965 than they are today. Compared to cities throughout the United States, Michigan cities will generally grow faster and be relatively more prosperous.

Among the highlights cited by Dr. Herbert were: The people of Michigan's 15 largest cities are expected to show a growth of 135 to 173 per cent in net effective buying income in 1965 as compared with 1958. Growth of cities in the neighboring states in buying income during the same period will range from 106 to 141 per cent.

One of the 12 metropolitan areas and first in the country's metropolitan areas in Michigan will have improved their ranking as compared with all the other metropolitan areas in the country based on net purchasing power. On the other hand, only 4 of the 12 large cities will show an increase in their ranking; only 5 out of 14 cities in Indiana; only 1 out of 20 in Ohio; only 2 out of 14 in Wisconsin.

Kalamazoo, according to Sales Management's tabulation, will grow fastest of the 15 major Michigan cities with an 117 per cent increase in population and 193 per cent in net effective buying income.

Other Michigan cities gaining in rank are Detroit, 10 or more metropolitan areas in other states will be Joseph City, Benton Harbor-St. Joseph, Muskegon, Jackson, and Grand Rapids. Grand Rapids is a single city in the East North Central States will equal Kalamazoo's record, according to Sales Management's figures for these Michigan cities by advancing over 8 cities.

The index of growth between 1958 and 1965 in net effective buying income of the Michigan cities listed is shown as 173 per cent Kalamazoo, 152 per cent Ann Arbor, 150 per cent Muskegon, 149 per cent Jackson, 147 per cent Battle Creek, City and Flint, 146 per cent Grand Rapids, 145 per cent Lansing, 144 per cent Grand Rapids and 136 per cent Port Huron.

Michigan as a whole will increase its net effective purchasing power by 146 per cent, more than any other state in the U. S. except Nevada. Illinois will increase only 131 per cent, Indiana 135 per cent, Ohio 128 per cent and Wisconsin 131 per cent.

Estimates of the United States Bureau of the Census indicate Michigan has grown, and will continue to grow in population at a rapid rate. Figures vary from a total of 8,000,000 to 10,000,000 by 1970. This is a large state market.

When this is added to the growth in the number of consumers in the surrounding states, it makes the east-north-central states the greatest region in the United States. This market will have 21 per cent of the nation's entire population by 1970, over 4 million more than the second largest region, the south, and more people than the Pacific region, the second largest growing area by 1970.

Because of its geographic location, the east-north-central states (Ohio, Illinois, Indiana, Wisconsin and Michigan) are the most economically logical locations for an industry with one plant that also sells nationwide.

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Business News

Kresge Charge Plan Revealed

A charge account program first in the company's 60-year history, has been announced by H. B. Cunningham, president of the Kresge Company.

Known as "Kresge's Thrifty Charge Plan," it will provide in one plan for a thirty-day charge account, at the customer's option, a modest monthly payment.

The program will be inaugurated on a trial basis in the 68 Detroit, Michigan, area stores effective February 1. The trial area will be bounded by Mt. Clements, Pontiac, Wayne and Wyandotte.

Shoppers may apply for the charge service at any of the area stores. Qualified charge account customers will be given unique wallet-size scratch-plated charge plates. Bills will be issued each month on an alphabetical "cycle-billing" pattern.

The Thrifty Charge Plan has been under study for more than a year, according to Cunningham. "Because of Kresge's vast expanded merchandise lines and wider price ranges, the charge plan is offered as an added Kresge service. Those desiring such items as power tools, power lawn mowers, furniture, hi-fi sets and complete wardrobes, which are among the higher priced items available in Kresge's variety department stores, we believe will welcome this Kresge innovation."

Takes Course In Insurance

R. Lewis Brown of R. Lewis Brown & Associates, 20515 Grand River, Detroit 19, graduated January 10 from a two-year insurance course offered by the Purdue Life Marketing Institute on the Purdue University campus.

The one-week, indoctrination course was sponsored by American States Life Insurance Company, Indianapolis, and planned to help the country's agents gain basic academic and practical knowledge of their profession.

The working course included six hours of class discussion per day and daily home assignments. The curriculum ran the gamut from the history of life insurance to industry trends and the completion of an insurance application.

The course was designed to acquaint experienced agents with the latest trends and methods and to give new life agents a thorough grounding in the fundamentals of life insurance.

MNB Net '59 Earnings Up

Net operating earnings of Manufacturers National Bank of Detroit for the year ended December 31, 1959 amounted to \$6,480,851, or \$1.08 per share on the 1,272,850 shares outstanding, it was announced by William A. Mayberry, Chairman of the Board.

Comparable net operating earnings for 1958 based on the same number of shares were \$5,378,849, or \$1.23 per share. The figures include earnings of the former Romanus State Bank, which was merged into the Manufacturers National Bank on December 31, 1959.

Capital funds rose \$2,097,678 during 1959 to \$55,158,007, and book value of the stock rose to \$45.31 a share from \$41.68 at the end of 1958.

LEGAL NOTICE

BERNARD S. KATZ, Atty. at Law, 107 Grand River, Detroit 26, Mich., P. O. No. 74221.

NOTICE TO CREDITORS: In the Matter of the Estate of ANNA KATZ, deceased. At a session of said court, held at the Court House in Detroit, Michigan, on the 10th day of January, 1960, the following order was made: That the creditors of said estate file their claims with the undersigned at the office of the undersigned, at the address hereinabove set forth, on or before the 15th day of February, 1960. And that the undersigned is authorized to receive and pay claims on behalf of the estate.

Notarized and signed by me, the undersigned, at the time and place hereinabove set forth, on the 10th day of January, 1960. The undersigned is a duly qualified and acting attorney at law in the State of Michigan.

Attest: HONORABLE ARTHUR E. MOORE, Judge of Probate, Detroit, Michigan.

Idea Home on Farmington Rd. At 6 Mile Open for Viewing

The 1960 Idea Home of the First Combined Annual Building and Flower Show at the Greater Detroit is designed to appeal to the great majority of families with moderate incomes.

Unlike other idea homes of the past years, which were somewhat inclined to luxury features and prices beyond the reach of most people, the 1960 Idea Home is one of comfortable and spacious living achieved at a cost within the \$20,000 middle-range.

The three-bedroom home, sitting on an 84 by 125-foot lot on Farmington Road near the intersection of Six Mile Road in Livonia, was first opened to the public last Friday, January 8 and will remain open through Sunday, March 6.

The house is the cooperative effort of two builders, William A. Slavic and Joseph F. Slavic, and various contractors and suppliers.

Visitors will have an opportunity to estimate the price of the house contained in a replica of the 1960 Idea Home and the winner of the contest will receive the home.

The 1960 Idea Home is a contemporary ranch-type of brick-veneer, over wood frame. It is L-shaped with the built-in two-car garage forming the base of the L. All the interior furnishings were supplied by J. L. Hudson Company.

From the front the home has an imposing simplicity of design broken only by the full-length three-paneled, amber-colored and diamond-patterned windows alongside the doorway. Three small panels of similar design are set in the side of the garage facing the street.

In surprising contrast with the front, the rear of the home is almost a solid wall of clear glass in the form of two large windows in addition to an eight-foot glass door leading from the dining area to a patio and another six-foot glass door opening onto a separate patio from the master bedroom.

There are 1,690 square feet of living space, not including the full basement, which is suitably partitioned and fully livable full basement.

Claim Federal Aid Needed to Keep Pace With School Needs

Eleven of the nation's leading educators have called for a long-range program of Federal aid. The group issued the call for Federal aid following a seminar on the expenditure for education in the U. S. by Dr. Howard Jones, professor of educational administration, University of Michigan.

Dr. Jones said that the nation must make a major commitment to education in the next 10 years to keep pace with school enrollment.

Dr. Howard McCluskey, professor of educational psychology, U-M, pointed out that there are almost as many people \$5,000 in the United States with less than a fourth-grade education as there are with college training. He added that 40 of 100 high school pupils drop out before graduation.

With reference to the crisis in education, the conference report said, "There is every indication that this crisis will deepen unless comprehensive and immediate action is taken."

The following seven points were agreed upon by the educators:

1. Federal tax resources must be made available for education.
2. Additional costs of higher education should not be borne by individual students.
3. The Korean War GI Bill benefits to individuals should be extended to include the children of veterans.
4. Federal action should be taken to encourage and encourage from their communities.
5. Junior colleges should receive full cooperation and encouragement from their communities.
6. Federal action should be taken to encourage and encourage from their communities.
7. Non-segregation must be sought at all levels of education, immediate action to further desegregation is desirable and closing school to avoid segregation is unwise and dangerous to the welfare of the nation.

Taking part in the conference, Governor Williams said, "If we lose out in education, we lose out in everything."

An estimated 13-billion vehicle miles were driven in the Detroit area during 1959.

Reminiscent of the past is the outside stairwell leading from the recreation area of the basement to the backyard. The stairway to the first floor is off the hallway instead of the kitchen. The three bedrooms are off the hall. The light of the open stairwell with its aluminum guardrail.

The combination hot water heater and air conditioning is thermostatically controlled from each room with the cold or hot air being transmitted through built-in convectors.

The laundry room has twin stailoply tubs and accommodates a dryer, electric washer, electric ironer and a dehumidifier.

The dining-kitchen area is 12 feet by 13 feet. It is equipped with a gas range and gas refrigerator, a dishwasher and a disposal. The kitchen has three efficient kinds of work surfaces—stainless steel, wood and marble.

There are three doors leading into the children's room—120 by 28-foot area that can be converted quickly into two 10 by 14-foot bedrooms with the use of a modern fold-down divider. Each section has its own large clothes closet. One of the doors to the children's room is off the kitchen-dining area and the other two are off the hall. The floor of the children's room is of vinyl-coated cork tile.

At the end of the hall, a door opens into the 121 by 10-foot master bedroom. This bedroom has a walk-in closet of 63 by 16 feet. The closet has built-in shelves and a coat strip. The master bedroom is carpeted with the carpeting extending into the hallway.

The bathroom area is one of the many "idea" features in the Idea Home. It is built in three 12 by 12-foot sections, all with interconnecting doors. There is a powder room on each end and a tub and shower room in the center. One of the powder rooms opens into the hall and the other powder room is connected with the master bedroom.

Each section has its own combination heater, ventilator and light in one ceiling unit. The white tile of the bath allows use of brightly-colored oil accents.

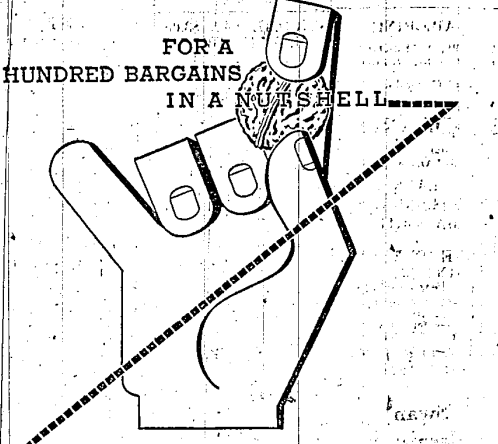
The electrical lighting throughout the house is of the recessed or spotlight type. The festivity of the living room in the hallway lights can be controlled

You're the Big Control on Winter Driving, Say Authorities

Winter driving conditions, at best, can be hazardous. During the period when there is ice and snow, there are more hours of darkness, adding to the peril of highway driving.

Everything possible is done to remove the hazards of winter from our streets and highways. But, there is one element which highway crews cannot control: the action of drivers.

With all the help which is provided in an effort to make our highways safe during winter, each of us must do our best. The effort of those who work on the highways must be backed by considerate driving. If we bear in mind that even the work of highway crews are apt to be hazardous, we can reduce our winter highway death, toll. At all times we should be prepared for the worst possible driving conditions. Trips should be started in ample time so that there is no need to hurry. Never drive if you have been drinking. Never take a chance.



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