

Realtors Told No Tax Cut In Sight

"No tax cut is likely to be considered during the present session of the Congress," Representative Martha W. Griffiths told members of the United Northwestern Realty Association-Western Wayne-Oakland County Board of Realtors.

Congresswoman Griffiths, who represents the 17th District, was the guest speaker at the Realtors' luncheon meeting April 14.

An income tax cut would be likely, she said, only if a recession were imminent. At the present time, Representative Griffiths continued, inflation presents a greater danger.

Even this danger she discounted because "there is no real shortage of consumer goods and the capacity of America to produce is not overstrained." Control of these inflationary tendencies, she explained, would lie within a tax increase. But she saw no need for such drastic action because there will be an anticipated influx of employees into the labor market in June, and an expected cyclical drop in food costs this summer. Congresswoman Griffiths concluded that "for the first time in many years we are struggling with the problems of prosperity, rather than with the problems of depression."

LIT to Host Engineering Educators

More than 250 representatives from colleges, universities and industry, are expected to attend an all-day conference Saturday at the Lawrence Institute of Technology, Northwestern and Ten Mile in Southfield.

"Creativity in Engineering Education" will be the theme of the meeting sponsored by the Michigan section of the American Society for Engineering Education.

The Engineering Society of Detroit will join LIT in hosting the conference.

The theme will be carried out by three panels: design, curricula and laboratories. Presiding will be Prof. Clarence G. Chambers Jr. of LIT's mechanical engineering department, chairman of the ASEE Michigan section.

Moderator of the creativity in design panel will be John Bryant of General Motors Corporation. Panel members: Prof. Wilbur C. Nelson, University of Michigan; and Professors Frederick D. Critchbin and Roy L. Greenway of General Motors Institute.

Leading discussion on creativity in curricula will be Dr. James M. Paulson, Wayne State University. Panel members: Dr. J. Gordon Parr, University of Windsor; Dr. Walton M. Hancock, University of Michigan; and Prof. William J. David, Wayne State University.

Moderator of creativity in laboratories will be Prof. Harry G. Hodges, Michigan State University. Panel members: Prof. Heinrich R. Martens, State University of New York at Buffalo; Prof. Donald S. Gage, Michigan State University and Dr. H. H. Alvord, University of Michigan.

FHA Expert Gives Talk On Mortgages

"Some people mistakenly believe that the only requirement in buying a home is having enough money to pay the principal and interest on the loan."

This misconception was pointed out by the Federal Housing Administration's mortgage section deputy chief, John Dolan, in speaking to members of the United Northwestern Realty Association-Western Wayne-Oakland County Board of Realtors at their March 24 luncheon meeting.

Explaining how the FHA determines a buyer's ability to pay for a home, Dolan said that the insuring office takes into consideration not only the applicant's income but also his monthly house expenses, as well as all other living costs and other financial demands.

Dolan said that the cost of home ownership and occupancy actually includes a mortgage principal and interest; mortgage insurance premium; hazard insurance premium; taxes and special assessments; maintenance and repairs; and utilities. "The FHA has basic techniques for determining the prospective mortgagor's ability to meet the terms of the mortgage, but each applicant differs from the other, and thusly we can make judgments only on a case-by-case basis," he concluded.



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COUNTRY CLUB-POINT CUT **CORNERED BEEF.....LB 69¢**

U.S. CHOICE-TENDERAY **BEEF RIB ROAST 79¢**
4TH AND 5TH RIBS
FRESH PICNIC STYLE **PORK ROAST 39¢**
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SWIFT'S TENDER-GROWN WHOLE **FRESH FRYERS 27¢**
INSPECTED U.S. DEPARTMENT OF AGRICULTURE

SEMI-BONELESS HAM 69¢
WHOLE OR HALF

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WITH KROGER MAILED BOOKLET COUPON AND PURCHASE OF ONE AT REGULAR RETAIL.
50¢ OFF WITH MAILED BOOKLET COUPON ON STAINLESS STEEL "CORTINA" TABLEWARE 4 PIECE PLACE SETTING REG. \$1.49...79¢ WITH COUPON.

SAVE 30¢ WITH THIS COUPON ON TIGER TOWN-SLICED BOILED HAM 89¢
12-OZ PKG
VALID THRU SAT., APRIL 23, 1966 AT KROGER DET. & EAST, MICH. LIMIT ONE COUPON.

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FRESHLIKE CUT OR FRENCH GREEN BEANS OR SWEET PEAS 5 12-OZ CANS 89¢

SAVE 11¢-ASSORTED COLORS **AURORA TOILET TISSUE.....8 ROLL 89¢**
SAVE 10¢-FRESH TASTY **DELMONICO EGG NOODLES...12-OZ WT PKG 19¢**
SAVE 9¢-SLICED, CRUSHED OR TIDBITS **DOLE PINEAPPLE.....4 13½-OZ WT CANS 89¢**
6 VARIETIES **CAKE MIX BETTY CROCKER.....3 1-LB, 2-OZ PKGS. 98¢**
DELICIOUS **MUSSELMAN'S APPLESAUCE 1-LB, 2-OZ JAR 49¢**
SAVE 6¢-CLOVER VALLEY **PEANUT BUTTER.....2 LB 69¢**

KANDU BRAND **GALLON BLEACH 25¢**
SAVE 14¢
WITH COUPON BELOW AND \$5 PURCHASE
PLASTIC JUG

MORTON FROZEN **CREAM PIES 25¢**
14-OZ PKG 7 VARIETIES

15½-OZ COUNTRY CLUB **CORNERED BEEF HASH 39¢**
1-LB BEEF STEW OR 3-OZ CHILI with BEANS
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SAVE UP TO 8¢

3 POUND COFFEE \$1.49
SPOTLIGHT BRAND 3-LB BAG SAVE 20¢
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VANILLA, NEAPOLITAN OR VANILLA-FUDGE **BORDEN'S ICE MILK...SAVE 10¢ 1½-GAL 39¢**
SAVE 10¢-BORDEN'S **TWIN POPS OR FUDGEES...12 BARS 39¢**
SAVE 6¢-COUNTRY OVEN WIENER OR **HAMBURGER BUNS.....12-CT PKG 29¢**
SAVE UP TO 14¢-KROGER OR BORDEN'S **QUART HALF AND HALF.....CTN 39¢**
DOLE BRAND **PINEAPPLE JUICE.....3 1-QT, 14-OZ CANS \$1**

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50 TOP VALUE STAMPS WITH THIS COUPON ON 2 CUT-UP FRYERS, 2 PKGS FRYER PARTS OR 2 ROASTING CHICKENS Valid thru Sat., April 23, 1966 at Kroger Det. & East, Mich.	50 TOP VALUE STAMPS WITH THIS COUPON ON 3-LBS OR MORE FRESH GROUND HAMBURGER Valid thru Sat., April 23, 1966 at Kroger Det. & East, Mich.	50 TOP VALUE STAMPS WITH THIS COUPON ON 15½-oz Wt. Pkg Country Oven Strawberry or Apricot COFFEE CAKE Valid thru Sat., April 23, 1966 at Kroger Det. & East, Mich.	50 TOP VALUE STAMPS WITH THIS COUPON ON ANY 2 PACKAGES COUNTRY OVEN COOKIES Valid thru Sat., April 23, 1966 at Kroger Det. & East, Mich.	25 TOP VALUE STAMPS WITH THIS COUPON ON QUART BOTTLE CINDY DETERGENT Valid thru Sat., April 23, 1966 at Kroger Det. & East, Mich.	50 TOP VALUE STAMPS WITH THIS COUPON ON 8-FL OZ BTL BRECK SHAMPOO Valid thru Sat., April 23, 1966 at Kroger Det. & East, Mich.
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