

Westland: A New Name for a Growing City

Families looking for a new location to settle down can find something for everyone -- including a new community name--is the nine-day old City of Westland.

City officials, most of whom were also leaders on the old Nankin Township Board, were sworn into office Monday, May 16, the first official day of cityhood.

But all of the township services will be continued to be available to the city residents and more services will be in existence in the near future.

The township already boasted an excellent full-time fire department, recreation program, and police and other park facilities through the county.

The change from township to city status was necessitated by the rapid growth of the community to nearly 80,000 residents within its 20 square miles.

Another important reason for the pride of Westland residents is the many fine schools in the community.

The city includes portions of the Wayne Community School District, Livonia School District, and the Nankin Mills District, the only one of the three which does not have a high school.

For local residents who want to show off landmarks to out-of-town visitors, the John Glenn School and Westland Center, with an enclosed shopping area centered around J. L. Hudson's Store, are favorites.

Nankin has a colorful history, which dates back to the 1820's. Before the township was created

by an act of the state legislature, it was known as Lima Township. But a law at that time prohibited the incorporation of any township having the same name as any post office in the United States.

maintained intact during this period, with the exception of the incorporation of Garden City as a city in 1933.

The village of Wayne, six square miles in size, voted to become a

city in 1960 and Inkster did the same in 1964. To prevent any future cutting away of the township's territory, a move was started to incorporate Nankin Township into the City of Westland.

Two years ago, voters approved the drafting of a city charter commission and exactly one month ago, April 25, the people agreed at a special election that it is time to assume the official status of a city.



This is the office of the United Northwestern Realty Association building located at 11677 Beech-Daly Road in Redford Township.

To prevent any future conflict, township leaders chose the name of a Chinese province--Nankin.

The first white settlers arrived in the area about 1824 but the area remained scarcely populated until one hundred years later. After World War I, people came to Nankin to live and not to farm, beginning the first signs of suburbia.

The second World War gave the community its next big push with 7,000 persons making Nankin their home at that time.

But growth brought other problems. The township's boundary re-

or to get other financing.

He knows better than you the most salable features of your home, location, comparative price. He can present them without hesitation.

He knows the existent and potential community features currently appealing to home shoppers.

A Realtor is a professional, he's trained to handle all your real estate needs. Most important, he cares about his reputation and is likely to give you a square deal.

Above all, beware of unlicensed brokers or "real estate men." They are not bound by any code of ethics and do not belong to real estate associations that protect "sellers" and "buyers."

One look at the strict rules under which licensed Realtors operate, and you will appreciate the ethical safeguards already set up in your behalf. It pays to take advantage of them.

Sellers may have a number of choices open as substitutes for a particular discount. Sellers should "shop competitively" with different lenders whenever possible, looking for the best price and terms that are available in their locality. Discounts vary from time to time, from one lender to another, and from one locality to another.

Depending on the discount terms offered (with due regard to other aspects of a prospective sales transaction such as price, speed of sale, time of closing, etc.), a seller may choose other courses of action rather than pay the discounts.

Alternatives might be to seek better terms from competing lenders; arrange financing on conventional terms without FHA insurance (perhaps at a higher interest rate); a seller could sell the property with an outstanding first mortgage and perhaps accept a second mortgage for payment of part of the purchase price (without FHA insurance); ask a lender to arrange for sale of the mortgage to the Federal National Mortgage Association, perhaps at more favorable discount terms; or defer sale of the property until money market conditions are more favorable.



DISCUSSING PLANS for the National Realtor Week celebration are officers of the United Northwestern Realty Association including: (from left) Secretary

William Mathers, Vice President Richard Elson, President Everett J. Wilson and Treasurer Edward Dub.

Professional

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what they want and how much they can afford to spend.

If he hasn't the data he needs, you benefit by his multi-list service if he is a member of the UNRA. More than 1,200 experienced real estate persons will be working for you within 72 hours. In addition, he can afford to advertise your house the right way.

He knows the best price he can get most quickly for your house in your neighborhood, at the time you offer it.

The Realtor screens the prospect's credit rating. He can tell whether the buyer will have the down payment needed and whether or not he can qualify for a mortgage.

He knows how to approach the bank or other lending institutions about transferring your mortgage,

Answers to Queries

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action. FHA has no requirements nor assumes any responsibility concerning these negotiations other than to prohibit payment of "points" by the FHA mortgagee or home buyer.

FHA maintains a study of discounts, both as a guide to future FHA operations and as an aid in administering interest rate controls. A monthly summary of current discount charges is published for industry and the general public.

ARE SELLERS OF HOUSES COMPELLED TO PAY DISCOUNTS?

To the lender, discounts are a method of increasing the earnings of an investment. To the seller of a house who is asked to pay discounts as a condition to arrangement of FHA financing terms for the buyer of his house, discounts are an expense of selling the house.



CELEBRATING their fifth anniversary are members of the Western Wayne's Women's Council of the NAREB. The group: (seated from left) Honorary member Agnes Ekelman and Maud Billman. (Standing from left) Judy Grimes, Lois Foltz, Virginia

Barrie, Carolyn Clark, Evelyn Wilson, Pat McCarthy, Florence Grimes, President Alice Kelly, Donna Simas, Lorraine Witt, Jean Lanphar, Audrey Neeber, Connie Dub, Ann Roy and Louise Steinhauer.