

# Banker Rips 'Antique' System of Mortgages

Denouncing the home-mortgage instrument as it exists today as "a relic of the Dark Ages," John H. French, Jr., president of the City National Bank of Detroit, has challenged members of the legal profession to help devise a better one.

Addressing members of the Detroit Bar Association in a program on continuing legal education, French declared that "the present machinery of mortgage making is unnecessarily cumbersome, costly and time-consuming."

"In the interests of efficiency and negotiability," he continued, "a new, streamlined mortgage instrument—one that will cut closing costs and attract new customers—is long overdue."

## 4 in Area Promoted By Bank

Promotions of four Livonia men were announced by Roland A. Mewhort, Manufacturers National Bank president.

Larry R. Chamberlin, comptroller, was advanced to vice president and comptroller. Promoted from second vice president to vice president were Chester P. Martin and



Boysen Chamberlin

Jack C. Werner. Moving into a second vice president position was Richard A. Boysen. Chamberlin came to Manufacturers in 1946 from the low-Des Moines National Bank in Des Moines, Iowa, where he had been comptroller. He is a graduate of Drake University and holds a C.P.A. Certificate.

Chamberlin and his wife, Pauline, have six children. They live on Bobbitt Court, Martin became part of



Werner Martin

Manufacturers' staff when it was first established. Previously he was with the Guardian Bank in Dearborn.

He attended Wayne State University, University of Michigan, and Detroit Institute of Technology and served as an officer during World War II. Mr. and Mrs. Martin live on Michelle Court.

Werner, who joined Manufacturers in 1946, has been manager of three branch offices up to 1964. He is a graduate of University of Michigan and a former Texas A & M student. He was former president of the Michigan Club.

Werner, his wife, Evelyn, and their three children live on Dearing Avenue.

Boysen joined Manufacturers in 1965 after six years with Ford Motor Company. He is a graduate of Southern Methodist University and has been president of the Compton Village Civic Association and the Adams School PTA. He also participated in the Livonia Goodfellows Citizens Advisory Committee and Federation of Civic Associations.

Boysen, his wife, Mary Ann, and two children reside on Harrison Avenue.

### Some Safety Hints

There's a right way and a wrong way to do everything, as well as a safe way and a careless way. When it comes to ladders, walking under them isn't the only way to insure bad luck. The National Paint, Varnish and Lacquer Association warns that resting ladder too near electric cables overhead can bring shocking results to your outdoor paint job.

### Thin All Paints Before You Spray

Antiquing with the new short-cut kits is an easy way to make old furniture look like new or give a new piece of furniture the charming appearance of age. The National Paint, Varnish and Lacquer Association reminds you, however, that if undercoating or color toner are to be applied with a spray-gun, the coating must first be thinned to insure an even flow of paint.

There is an urgent need, the head of Detroit's sixth-largest bank in Michigan, told his listeners, to unlock the nation's pent-up demand for housing by tapping new sources of credit.

"Housing is in short supply and is growing shorter, as our rate of new-home construction fails to keep pace with the rise of population," French warned. "The longer we continue to underbuild, the more serious becomes that shortage and the more explosive the pent-up demand."

He said that means must be found to make home mortgages more attractive to the managers of the pension fund and profit-sharing plans of American industry and labor.

The "billions of dollars that have accumulated and are continuing to accumulate" in these funds, he explained, constitute the one great reservoir of long-term credit not generally available for home-financing purposes.

Concerning the general business outlook, French offered his legal listeners the following predictions:

1. "There will be no recession during 1967, but rather a continuing rise in the economy, although at a more moderate growth rate than during 1966."

2. "There will be a continuation of present inflationary pressures, despite some slowing down the rate of capital expenditure."

3. "There will be no general increase in individual or corporate income tax rates next year."

4. On the balance, "1967 will be another year of near-record prosperity."

With respect to real estate and the building industry, French said he foresees the following developments, not only for Michigan but for the nation as a whole:

1. A further increase in construction costs. "To per-

## Private Baby Bath in Closet

Now baby can have his own private bathroom—in a closet! How to install this convenience, using common building materials like Peg-Board, is described in an illustrated plan available free from the Masonite Home Service Bureau.

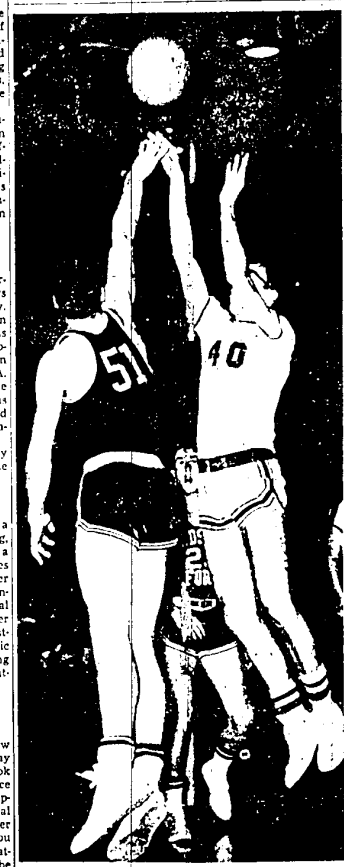
Features are a full-width shelf which just clears the hammock. Adjacent is room for a diaper pail, a clothes hamper and a built-in waste receptacle which serves as a center support for the shelf.

The plan details application of Peg-Board to the closet wall, construction of a diaper or towel carrying kit, waste receptacle and "baby dryer."

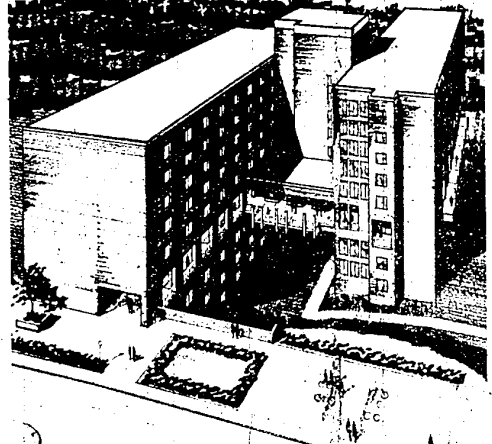
For a copy of plan AE-215, send a postcard to the bureau, Box B, Chicago, Ill. 60690. In addition to six drawings, the plan includes full instructions for converting a closet to a compact bathroom for baby.

## How To Remove Paint

A water rinsable paint remover should do the job if you wish to reduce painted surfaces to their natural surface. The National Paint, Varnish and Lacquer Association suggests you allow the remover to stand for ten minutes or so, and then rinse the area with rags soaked in clear water.



WHO'S GOT IT?—That's the question as Franklin player (in white) jumps against an Edsel Ford rival. Franklin managed to get possession of the ball, but not for long. Ford's rallies ended unbeaten ways for the Livonia team.



AN ARCHITECT'S RENDERING shows the design of a nine-story dormitory that is scheduled for completion in January, 1968, at Oakland University. The \$3,720,000 building will be the seventh and largest building on the 10-year-old Rochester campus. Accommodating 676 students, the design of the dormitory features twin towers with residential suites for 40 students on each level, plus a service core linking the towers.

## Moving Blues Home So Sweet Can Be Cast To The Wind For the Pistons

Home certainly will look sweet to the Detroit Pistons who have—and are spending—most of the holiday period performing on foreign courts.

The team, which has appeared home only once in the last four starts, begins another long swing Friday night when the Pistons play the high-powered Philadelphia 76ers at Fort Wayne, Ind.

Then after enjoying New Year's Eve at home, the Pistons head off to meet St. Louis in Memphis Monday night, after which the team hops to New York for a Tuesday date with Baltimore and finishing its road wars on Wednesday evening against the Knicks in Baltimore.

The Pistons return to Cobo Arena on Jan. 6 to take on the surprising Chicago Bulls who have surprised the National Basketball Association by refusing to play "dead" as many expected the loop's newest entry would.

After facing Chicago, the Pistons visit St. Louis on Jan. 8 before NBA teams pause for the annual all-star game to be played this year at San Francisco on Jan. 10.

When the schedule resumes, the Pistons go to Washington, D.C., to engage Baltimore on Jan. 13, before returning to Cobo Arena for back-to-back weekend games with San Francisco on Saturday evening, Jan. 14, and Los Angeles on Sunday afternoon, Jan. 15.

The starting time for the game with Los Angeles has been advanced to 1 p.m., as Pistons fans can get home in time for the kickoff of the Superbowl game which will be televised beginning at 7 p.m.

Cage Shorter: The NBA has voted to accept Seattle as a new team next season. Still another new entry will be announced within a few weeks. It's expected to be either Cleveland or Pittsburgh.

Tickets for all Pistons home games in January now are

## Edible Crops Capture Flavor

If you began to raise fruits and vegetables in the last few years you joined a growing garden group. The reason generally is money.

A study sponsored by a garden tool company indicated that the number of home gardens devoted to edible products climbed from 10 per cent to 32 per cent in a few years.

Shoppers reported they found they had to spend more at the market or take home less.

Growing fruits and vegetables for the fresh market decreased on farms as more produce was consigned to canning and freezing plants.

The result: The customer has less fresh food to choose from at higher prices.

So more suburban and country residents are raising their own. Apartment dwellers even have terraces and rooftops producing.

The six-month survey covered the 50 states. It involved 641 garden clubs and heads of 3,459 families in the \$4,000 through \$15,000 income bracket. The average gardener reported spending \$34.50 on

his vegetable and fruit garden and getting back at least \$4.75 for every dollar spent. His return will mount as prices climb.

For every hour a person works in his garden, the survey showed, the gardener realizes a net return of \$2 to \$5, plus fun, satisfaction and exercise.

Those interviewed also said home-grown produce had more flavor and quality than that bought in stores.

For instance, sweet corn loses about half its sweetness when kept a day at 60 degree temperature.

## Hangers Stop Slippery Silk

Hangers designed to keep the heaviest to the silkiest of materials in place come in sets of three.

The hangers are made of styrene which gives them unbreakable structure.

Graded serrated edges keep garments securely in place without wrinkling or stretching out of shape.

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REDFORD 13955 TELEGRAPH RD. at Schoolcraft Open 9-9 Mon.-Fri. KE 1-6460

## Future Landscape May Be Dominated By Urban Clusters

EAST LANSING—America's national landscape may be dominated by five or 10 giant urban clusters separated by 1,000 large corporate farms in the year 2000, if present resource development and management policies are followed.

This is the view of Dr. Sanford S. Farness, Michigan State University professor of urban planning and landscape architecture who added: "Man now badly needs to deepen and unify his understanding of himself and nature, and do his planning through the perspectives of natural and human ecology."

Ecology is a branch of knowledge devoted to relationships between organisms and their environment.

Speaking at a conference at Northern Illinois University, Dr. Farness called for an immediate review of programs such as pollution control, that influence agricultural and urban activity in the environment.

He pointed out that today's problems include increasing needs for urban land, water supply, waste disposal, flood control, forest parks and open spaces. Growing urban areas also create more problems, he added, and complicating the situation is a "lack of awareness about environmental relationships" by both the public and policymakers who determine land use and resource development.