



Taming the Cimarron

River crews lower a nest section of 24-inch diameter pipe into a trench 12 feet below the bed of the Cimarron River, Major County, Okla., one of nine rivers Panhandle Eastern Pipe Line Company is crossing with a 200-mile pipe line to attach a vast new natural gas reserve for consumers in Michigan, Ohio, Indiana, Illinois, Missouri, and Kansas. The river cut is made possible by a temporary sand dam, diverting the stream. The pipe is held in place by concrete river weights, scaling 6,250 pounds each. The new pipe line ties 700 billion cubic feet of new gas supplies into the Panhandle transmission system.

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Auto Boom Finally Hits Emerald Isle

The automobile boom—delayed by administrative snafus in Ireland, since 1945 the number of private cars licensed in Ireland has jumped from a mere 3,000 to nearly 100,000. Half the population is either in the process of learning how to drive or on the verge of giving it up as a bad job.

IRELAND'S MASTERY of the motor vehicle has come about in a typically Irish manner," asserts one writer, "that is, with a minimum of red tape and a maximum of dog-in-the-manger enthusiasm.

The country is chronically lacking in parking meters; radar devices, traffic courts and many other legal contraptions that are so commonplace in stiffer climes."

THE IRISH, Muligan reports, like a somewhat neutral stand between the British habit of driving on the left side of the road, and the American custom of driving on the right. The Irish tend to drive on the middle of the road. "On hills and humpin' curves this quaint custom serves motorists in Ireland a sort of advantage seldom found in other lands," he notes.

U.S. BRAND petroleum products are popular and Irish service station operators pride themselves on offering American-style service and convenience.

But a roadside query for travel information may elicit a minimum

VA Office Offers Mortgage Loans to Private Investors

Mortgage loans totaling \$220 million are being offered for sale to private investors by 29 Veterans Administration offices. Mr. R. M. Fitzgerald, Manager of the VA Regional Office at Detroit, announced recently. The Detroit office will not participate in the sale which will take place in July.

All mortgages will be sold under a special VA guaranty agreement which will obligate the Veterans Administration to repurchase the mortgage if the sale to an investor defaults within a certain period. The VA considers a serious default to exist when a loan has been in default status for three months.

INTEREST rates on the loans to be sold are at various levels, beginning at 5 per cent. Approximately \$100 million of the mortgages will have a 5 per cent interest rate, about \$20 million will have a 3 1/2 per cent rate, \$91 million will have a rate of 5 1/2 per cent, and \$105 million will have a rate of 6 per cent.

The offers are being made in the Detroit office in preparation for the sale of the loans that are for sale. Any investor who would like a listing of the loans should write to the Regional Office Manager, Center Director, Detroit, who will furnish a listing, forms for submitting bids, and other information.

MORTGAGES are first mortgage loans. All are current and all are payable monthly. Many of the loans are seasoned but none are offered unless made more than six months previously.

The loans are for sale in blocks in amounts from about \$100,000 to \$1,000,000. The loans are grouped into blocks according to the geographic location of the properties and interest rate. Bids will be solicited on each block loans offered for sale.

This is the second offering by the Veterans Administration. The first would you be doing there anyway? offering of \$100 million by Detroit offices was completed on June 2 and resulted in the acceptance of \$100 million in loans. Bids on the first offering were made by national banks, trust companies, savings banks, state and federal

Michigan Schools Able to Identify Gifted Child Early

Nearly half of Michigan's public schools have some kind of planned program for the gifted, says Charles F. Lehmann, Ph.D., assistant dean of The University of Michigan School of Education.

Yet, in most cases, these programs appear to be part of the teacher's regular provision for individual differences, Lehmann says.

"IN VIEW OF THE relatively small number of gifted students likely to be found in any given school or school, this way of providing for them is likely to continue as the best means of fitting instruction to bright students."

How are gifted children identified? Says Lehmann, "They're mainly spotted through teacher observation, frequently on the results of group testing devices, and sometimes, but not often, on the

small cities and towns where identification by private lenders has not been generally available.

The VA will sell these loans to any interested investors at par, which is the minimum price prescribed by the governing law. More than \$4 million in direct loans have been sold to private investors.

IN ADDITION the VA has outstanding \$1,315,000,000 in direct loans which are available for sale with the regular VA guaranty.

These are loans made by the VA to World War II and Korean Conflict veterans to purchase or construct homes in rural areas and in

basic of individual psychological examination."

THE SCHOOLS help the teacher identify the gifted through testing programs.

"Standardized tests of intelligence and achievement and inventiveness, personality, interests and abilities, as well as teacher observations, can be useful in locating the gifted," Lehmann says. "But these indications need careful interpretation by trained professionals."

EARLY IDENTIFICATION of the gifted is merely the first step, Lehmann points out. "Some kind of data collection service must be provided, and since there aren't too many gifted, this could be done with relative ease.

Continuous records of progress and adjustment should be charted to see how the school program can be tailored to the needs of the gifted as they move through the school. Follow-up procedures can be maintained while the child is in school and after he leaves."

Back from Ohio

Charles Landy and Ross Wagner of the Birmingham Public Schools recently attended a school management institute in Columbus, Ohio.

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Now! 99¢

1.00 SELLER ETIQUET DEODORANT

Now! 39¢

1.00 SELLER BRECK HAIR SET MIST

Now! 99¢

1.00 SELLER NOXZEMA SKIN CREAM

Now! 88¢

1.00 SELLER ETIQUET DEODORANT

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1.00 SELLER COPPERTONE SUNTAN LOTION

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