

**Back in Town**

James H. Moorcroft, 32915 Norchester, Beverly Hills, attended The Midland Mutual Life Insur-

ance Co.'s 1962 Fall Management Conference at the St. Clair Inn and Country Club, St. Clair, Michigan. Moorcroft is The Midland Mutual General Agent for Birmingham and vicinity.

**Birmingham Residents Invest Millions in Homes**

(Special to the Eccentric)

NEW YORK—Residents of Birmingham have a huge amount of money invested in their homes. Their equity in these dwellings representing market value minus outstanding mortgage debt, comes to a healthy \$82,018,000. This refers solely to non-farm dwellings which are occupied in whole or in part by their owners.

LOCALLY and elsewhere across the country, Americans have built up vast assets for themselves over the years by acquiring their own homes.

Nationally, the value of these holdings is placed at more than \$400 billion, subject to mortgages of \$117 billion.

The facts and figures come from the recent census of housing and from studies made by the University of Michigan's Survey Research Center.

In Birmingham, there were 5,971 such home-owner dwellings, some new and some old, listed as of 1960. Their value, based on the median asking price, is placed at \$20,200 per unit.

It adds up to a grand total of \$120,614,000 in market value locally.

THE TOTAL has been growing, year by year, in line with the general rise in realty prices. How much would local home owners be able to realize from their property, if they were to sell it? In other words, what is its

net worth? The amount of mortgage debt is the key.

The housing census shows that there are mortgages on 63 percent of the non-farm dwellings in the region encompassing Birmingham.

The average debt per mortgagee home in the area is about one percent smaller than the average in the rest of the United States.

TAKing THESE findings into account locally, the amount of outstanding mortgage debt on such housing within the city is estimated at \$38,596,000.

It leaves \$82,018,000 as the net asset value, which is the equity that local home owners have in their property.

Spurring the increase in home ownership in the United States in the last ten years were Government-backed loans. They enabled many people to buy homes with small down payments. Of every five loans now outstanding, two are of this type.

**8 Children Bitten By Dog Playing At Area School**

BEVERLY HILLS—Eight children were bitten by a black, Scotty-type dog during recess at Valley Woods School last week.

None of the children required hospital treatment, police said. Eight-year-old William Brumstad, 605 E. Dartmouth, Bloomfield Township, was bitten six times, but escaped serious injury.

Police believe the dog became excited during rough play with the children on Thursday morning. The animal, owned by Robert B. Webster, 2160 S. W. 14 Mile Road, has been turned over to police for 10-day confinement and observation. It has had all its rabies and distemper shots, according to police.

THE OTHER CHILDREN were Robin Yules, 8, of 6677 W. Knollwood; Judy Odroski, 9, of 6650 Halyard; Todd Hierta, 7, of 6862 Halyard; Brent Kolchide, 9, of 1400 Forest Lane; Tom Bernardino, 9, of 6207 Eastmore; and Robert Rich, 11, of 7409 Parkstone, all of the township. Also bitten was Thomas Groves, 11, of 21891 Hampstead, Beverly Hills.

The children were treated by the school nurse, police said.

**Win Service Award**

Manley, Bennett, McDonald & Co. have been presented with a Merit Award for "Outstanding Service to the Investing Public." The award was made on behalf of Hugh W. Long for the national distributors of Fundamental Investors and the Diversified Funds.

**Heading South**

Walter E. Gerick, former resident of Meadow Lake Farms, Bloomfield, has been transferred to Buffalo, N.Y., as branch manager for Zurich American Insurance Co. in 1960 is being moved by the company to Atlanta, Ga., where he will serve as regional manager.

**Down South**

Dr. Irwin Small, 794 N. Woodward, Birmingham, attended the 44th annual meeting of the American Society of Oral Surgeons in New Orleans.

**S'field Boy Hit By Police Car**

An 11-year-old boy was injured last Sunday when, according to witnesses, he stepped from between two cars waiting for a traffic light in Lathrup and into the path of a Southfield police car.

James Carrell, 27652 Red Leaf, Southfield, was released the following day from William Beaumont Hospital where he was treated for multiple bruises.

THE POLICE CAR, driven by

Patrolman Howard L. Willis was headed north on Southfield Road when he stepped from between two cars waiting for a traffic light in Lathrup and into the path of a Southfield police car.

James' mother, who was sitting in a car in a nearby parking lot, saw the accident, Lathrup police said. The boy was not using the crosswalk, according to police.

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