



Teachers Paradise

Begrow and Brown Architects of Bloomfield Hills have completed plans for MEHA Village, a retirement community for the teaching profession of Michigan. These plans were presented before more than 7,000 members of the Michigan Education Association gathered at Coto Hall. The new retirement village is to be located just north of Saline,

near Ann Arbor, and will provide apartments and community facilities for 300 people by 1965, ultimately expanding to 1,500 residents. Begrow and Brown have established themselves in this field of housing for the aging for in 1960 they were awarded two national design awards by the National Conference on Aging.

Behind The Store Fronts



With ANGUS MCKELLAR

George Couzens, of The Village Sport & Hobby Shop, Inc., 154 S. Woodward, remains his young friends that Nov. 6 is the cut-off date of the sporting goods store's model car contest. Contestants will be divided into four age groups: Pee Wee (to 10 years); Intermediate (11 to 14 years); Junior (14 to 17 years); and Senior (18 and up). Entries may be any model desired, and more than one may be entered. All entries will be in the window display and each car must be accompanied by an entry blank. Prizes will consist of first, second, and third place trophies for each age group, as well as honorable mention awards for each classification.

And while we are on the subject of sporting goods, George mentioned that both the Winchester and Remington people are conducting a gun contest through Nov. 1. Winchester is offering a \$5,000 model 94 as first prize, plus other additional models. Remington is offering choice of three guns and a free trip to Las Vegas for two. Details of the contest may be picked up at the store.

or abroad worked he handed us a booklet which showed, in color, window arrangements for practically every occasion. All the customer does is to pick the number and price. Telegrams and a worldwide network of FTD members does the rest.

Joseph's Salon, 91 W. Long Lake Rd. (north of the Kingsley Inn), is the area's newest beauty salon. The shop boasts five operators, all specialists. In addition, one technician specializes in color. Joseph's also operates a beauty salon in Beverly Hills and one on W. Eight Mile Rd.

Ready for Work

Charles E. Keaton, Jr., of 4420 Squirrel Road, Birmingham, has completed his training and has received the official designation of the National Association of Accountants as a Counselor. Keaton is Birmingham state manager for the Clearer Life Insurance Society, 1600 N. Woodward Ave., and is currently the secretary of the South Oakland County Life Underwriters Association.

JAMES STEVENS has been appointed head mechanic at Ed Stone's Standard Service, 347 S. Hunter Blvd., it was announced recently. Stevens has worked in Birmingham for the last eight years.

OVER AT JOHN MOSS' flower shop, 243 W. Maple, pre-Sweetest Day activities are taking precedent. When we wondered how the FTD (Florist Telegraph Delivery) plan for sending flowers outstate

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INTHEMEANWHILE

You are invited to work at your arrangement on tables on our patio. Our staff will help as much as possible, and we promise to OH! and AH! at the proper moments.

Naturally, we have a fine selection of natural dried materials from nature, plus the tools and supplies you will need.

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If you'd like your home to be the BRILLIANT STAR (Single Early Tulip) of the neighborhood, this is the time to make an INSURPASSABLE (Darwin Tulip) selection from our UNSURPASSABLE (Daff.) supply of IMPORTED HOLLAND BULBS. Soon after the last BLIZZARD (Triumph Tulip) or the last SNOWSTORM (Crocus) your GARDEN PARTY (Triumph Tulip) can be a SUNBURST (Single Early Tulip) of CHEERFULNESS (Narc.).

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Local Board of Realtors Warns Against Mail Sales

Adoption of a six-point program by the National Association of Real Estate Boards to protect the public against the dangers of buying certain subdivided land by mail and solely on the basis of advertising solicitation was announced today by Fred W. Pierce, president of the Birmingham Board of Realtors and president of Fred Pierce, Inc.

Pierce said that the executive committee of the 72,928-member association adopted the program recently and urged the 1,434 local boards of realtors, of which the Birmingham Board is one, to check on any promotional efforts that may be made in their area to sell distant land tracts by mail on the basis of advertising claims and without adequate real estate counsel or pre-purchase inspection by potential buyers.

"There has been a wave of promotions recently by unprincipled operators that resulted in the sale to the public of land sites for vacation or retirement homes that are ill-suited for use or investment,"

said Pierce.

"TO TAKE one instance, a promoter took several large newspaper ads to describe in glowing terms mountain tracts in a western state. What he said was true, but he neglected to mention that the mountain top had been covered by lava many years ago and that water would be a major problem.

This would have been revealed by a personal inspection by potential buyers, but the ad was keyed to purchase without such inspection at extremely low down payments."

Pierce added that the local board, as a matter of meeting its continuing responsibility to protect interest emphasized in the NAREB Code of Ethics, would cooperate fully with the National Association in this effort.

THE SIX points in the NAREB program are:

1. Re-emphasis of existing policy (adopted in May of this year)
2. Realtor collaboration with law enforcement agencies, including postal authorities, state attorneys general, the Federal Trade Commission, state real estate license law officials, and others, to obtain enforcement of existing laws and correction of abuses in the sale of subdivided lands.
3. Reference to state real estate associations for consideration in light of circumstances existing within the states of model legislation drafted by the Association's License Law Committee.

This LEGISLATION is aimed at the regulation of the sale of subdivided land both in states in which the land is located and also in the states of model legislation are to be provided also with a record of the laws by which so-called "free lot" promotions are carried in some states.

4. Preparation of a suggested guide containing basic information by which prospective land purchasers may inform themselves on prudent steps to take in purchasing subdivided lands.

5. Cooperative work with publications to develop standards for use in the acceptance or rejection of offered advertising for subdivided lands and an appeal to publications to exercise caution in accepting such advertising.

6. Provision for a continuing committee to study all possible abuses in land subdivision schemes and a recommendation that all member boards support Better Business Bureaus or other civic organizations in their efforts to investigate and curb the "by mail" sale of subdivided lands.

NEWS OF BUSINESS

MESC to Honor A. W. Haines

The Michigan Employment Security Commission Referees sponsored a testimonial dinner at the Red Mill Restaurant, Detroit, honoring Referee Albert W. Haines, who will be retired at the end of October.

Haines, of 827 Larla, Birmingham, attended grade school and high school in Huntington County, Indiana. He was salubrious of his high school class and graduated from Michigan State University in 1917. A few months later, he enlisted in the Medical Department of the U. S. Army in World War I and was assigned to U. S. General Hospital laboratory, Fort Ouelthorpe. He was later made Sergeant in charge of the laboratory.

After his discharge from the Army, he worked as a bacteriologist for approximately six years. He attended night school at the Detroit College of Law, graduated in 1922 and practiced law for over eleven years in Detroit. He has been employed by the M. E. S. C. for a period of over 24 years, having worked two years as a claims examiner and more than 22 years as a referee.

First Federal Savings Assets Hit \$400 Million Mark

Assets of First Federal Savings of Detroit passed the \$400-million mark during the third quarter of 1962, according to Paul Krawchuck, manager of First Federal's office at 2500 West Maple at Cranbrook, Bloomfield Township.

At Sept. 30, assets of the association stood at a record high of \$408,454,879, an increase of \$54,534,526 since September of 1961.

First Federal savings accounts, as of Sept. 30, totaled \$372,312,654, a gain of \$55,599,495 during the last year, said Krawchuck.

Mortgage loans reached a high of \$328,520,543 as of Sept. 30, a gain of \$47,844,479 for the year.

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- Place:** Southfield High School, Lathrop & Ten Mile Road, Southfield
- Time:** 7:30 P.M. Sharp
- Here are examples of the material we will cover in simple, everyday language:
- Thursday, November 1:**
 - The ways to invest.
 - Why invest?
 - What are stocks and bonds?
 - What makes them fluctuate in price?
 - Thursday, November 8:**
 - How the New York Stock Exchange operates
 - How the Over-the-Counter market operates.
 - How small orders are handled.
 - How and why stocks may sometimes be purchased without commission.
 - Thursday, November 15:**
 - Kinds of orders—market, limit, stop.
 - Margins; short selling.
 - How to read financial information.
 - What are Dow-Jones averages?
 - Wednesday, November 21:**
 - How to open an account, entering an order, commission, taxes.
 - How your broker can help you.
 - Categories of common stock — growth, income and safety.
 - How to determine your investment objective, plan your program and get started.

There's no charge for the course, nor for the material you will be given. However, because of space limitations, reservations are necessary. They may be made BY MAIL ONLY sent to the address below. Please indicate whether the reservation is for an individual or a couple.

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B'ham Resident Appointed Exec of Texas Firm

Oswald Tower, Jr. has been appointed vice president and sales manager of Gulf States Tube Corp., a subsidiary of Michigan Seamless Tube Co., South Lyon, Michigan.

Tower, 878 Fairfax, Birmingham, joined Michigan Seamless in August, 1955 after experience in operations and management at Chase Brass and Copper Co., Inc. He was assistant to the executive vice president at Bridgeport Brass Co. for two years prior to joining Michigan Seamless Tube Co.

Tower was appointed plant superintendent at Michigan in December, 1955 and executive assistant to the president in January, 1957, and general sales manager in December, 1957.

Join Select Circle

Alex Clark of 1629 Apple Lane, Bloomfield Hills, and Franklin E. Bens of 1933 Derby, Birmingham, have qualified as members of the 1962 Star Club of New York Life Insurance Co., according to Gilbert S. Morton general manager of the company's Bloomfield-Detroit general office. Membership in the Star Club is based on 1961-62 sales records.

Joins '100' Club

Marion Karnas has earned membership in the "100 Club," a group of outstanding salesmen in Lincoln-Mercury dealerships, William H. Huber, Detroit district sales manager for Lincoln-Mercury Division has announced.

Karnas is a salesman with Bob Bost Lincoln-Mercury Inc., Birmingham Lincoln-Mercury dealership.

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