

### IBM Appoints Paul Williams

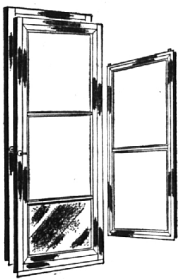
Paul Williams has been appointed District Manager of the Data Processing Division of the IBM Corp. with headquarters in the IBM Building in Detroit. In his new position he will coordinate sales and service activities of the IBM Branch Offices located in Michigan and Indiana. Williams, of 2411 Worcester, West Bloomfield Township, comes from Dallas, Texas, where he was formerly IBM Branch Manager.

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### Grinnell Brothers Opens 32nd Branch At Pontiac Mall

Grinnell Brothers' new music store in the Pontiac Mall in Pontiac, will have its formal opening Friday, Oct. 26, providing for suburban residents one of Michigan's most complete centers for musical merchandise.

Jack J. Wainger, president of Grinnell's, announced the opening as a significant part of the expansion program which has made the firm the world's largest, as well as one of the oldest chains of music retailers.

Pontiac's second Grinnell store will be the thirty-second branch in Michigan operated by the firm which also has six subsidiary stores in Ohio, New York and Kentucky.

INTERIOR DESIGN and floor planning for the new store were executed by Jacob Holleman Associates, of Birmingham, Mich., to combine efficient, departmentalized sales areas with artistic decor.

The open entrance is flanked by ceiling-high fluted pilasters of the same dark walnut as interior paneling. Unique show cases on each side are replicas of 18th century English cabinets.

Along the left-hand wall is a magnificent landscape mural, hand painted in Japan on gold paper from designs selected in Kyoto last spring by Mr. and Mrs. Wainger. Smaller Japanese prints of museum quality are hung on studio Overhead are imported braced chandeliers, replicas of an antique Flemish design, above wall-to-wall carpeting in a Provincial French floral pattern in tones of beige, gold and olive green.

### Ford Tractor Appoints Harbeck

Appointment of L. T. Harbeck as manager, Market Planning and Representation Department, Marketing Office, Tractor and Implement Operations (U. S.), Ford Motor Co., has been announced by V. H. Cordan, marketing manager.

Harbeck, since early 1962, has been manager of Ford's Central Staff Product Marketing Analysis Department. From 1960 to 1962 he was manager of the Marketing Projects Analysis Department.

A graduate chemical engineer and holder of a master's degree in business administration from the University of Michigan, Harbeck joined Ford in 1950 as a market analyst in the Office of Marketing Research, Sales and Advertising Staff. He became a product marketing coordinator with the former M-E-L. Division in 1955, and in 1958, became associated with the Marketing Plans Office, Car and Truck Divisions.

### Two B'ham Residents Named to New Posts By Ad Agency

Frank A. Carlson, supervisor of the Field Service, and John C. Ryan, supervisor of the Champion Spark Plug Co. account, have been elected vice presidents of the J. Walter Thompson Co., it has been announced by William D. Laurie, Jr., executive vice president of the world-wide advertising agency and manager of the company's Detroit office.

Carlson, of 899 Fox Run, Bloomfield Township, a veteran of five years in the Field Service as account representative on various Ford Dealer Association accounts, has been with Thompson since shortly after World War II. He recently was named supervisor of the Field Service after serving as manager of field operations.

Ryan, 889 Safford, Birmingham, former manager of Thompson's field office in Cincinnati, was representative on the Champion Spark Plug account before his promotion to supervisor a year and a half ago.

To encourage employees' self-improvement efforts, General Motors reimburses tuition expenses of salaried employees who successfully complete approved spare-time college level courses. Last year 6,500 employees received \$652,000 in tuition refunds under this program.



### Congratulations

Frank V. Bridge (left), Pontiac Motor Division sales manager, and E. M. (Petie) Estes, Pontiac general manager, are shown with a giant-sized Western Union telegram sent last week to Pontiac dealers coast-to-coast congratulating them for record-shattering sales during Pontiac's new model announcement period. Pontiac dealers sold 25,109 Pontiacs and Tempests in the 10-day sales period just concluded. Estes lives at 1085 Waddington, Birmingham, and Bridge lives at 1527 N. Gleggarry, Birmingham.

## NEWS OF BUSINESS

### Ford Tractor Announces Key Personnel Changes

The Ford Tractor Division has announced several personnel changes this week.

R. J. Lessa's appointment as manager, Price, Product and Marketing Department, Controller's Office, Tractor and Implement Operations (U. S.), Ford Motor Company, was announced by N. F. Burnside, Operations Controller.

Lessa, of 2758 Berry, Bloomfield Hills, joined Ford in November, 1960 as an analyst in facilities and investments with the former Tractor and Implement Division. Later he became supervisor of profit budgeting, and was supervisor of merchandising financial analysis when Tractor and Implement Operations (U. S.) was organized.

Previously he served as controller-treasurer with Rogers and Co. and affiliates, Columbus, Ohio, and was a systems and research manager for the Wurzburg Co., Grand Rapids.

C. H. BINGHAM has been appointed coordinator, Product Planning Office, Ford Tractor Division, Ford Motor Co. Bingham succeeds G. K. McCutcheon, who has been named product planning manager of Ford Tractor Division's European Tractor Operations, headquartered at Brussels, Belgium.

In his new position Bingham, of 1110 Nowland, Orchard Lake, has responsibilities which include liaison with world-wide sources of information pertinent to Divisional product programs. This includes contacts with agricultural universities, government experiment stations and other agencies.

Prior to joining Ford in May, 1962, Bingham served as a product manager for the New Holland Machine Co. at New Holland, Pa., and previously was associated with New Way Farm Sales, Inc., Columbus, Ohio.

C. D. OLMSTEAD has been named manager, Merchandising

## Realty Business Has Language of Its Own

HOW TO BUY A HOME  
BY FRED W. PIERCE,  
President, Birmingham Board  
of Realtors

Holmes Byer was looking over the deed to his new house he had just purchased.

"You know," he said to me, "some of these real estate terms almost scare me off. But now I see they're not as bad as they sound."

This was probably the reaction of many home seekers and buyers at one time or another. Real estate, like other professions, has a language of its own that is confusing to those encountering it for the first time.

DEEDS and mortgages, equity and amortization payments are certainly not everyday words and are perhaps unfamiliar to many people. Even the term realtor, which is a registered service mark meaning a member of the National Association of Real Estate Boards and the local board, is sometimes misused to mean "just anyone in the real estate business."

However, most of these words are easily defined and understood.

A deed, for instance, is an instrument in writing by which title to real property is conveyed from one party to another. The object of a deed is to effect a sale of property.

Upon proper delivery and acceptance, the deed supersedes the contract for sale previously signed by the seller and purchaser and evidences the change in title or transfer of an interest in the property.

Real property or real estate is land and whatever is real estate if it is attached to it by nature or man.

A MORTGAGE is a conveyance of real property given as security for the payment of a debt or the fulfillment of some obligation. It actually creates an interest in the property.

A first mortgage has priority as a lien over all other mortgages. A second mortgage is subordinate to the first, and so on.

A lien is a charge against property whereby the property is made security for the payment of a debt. A lien is a right conferred on certain classes of creditors to have their debts paid out of the debtor's property.

A home owner is said to have a certain amount of equity in his home when he has an amount of value over and above the mortgage indebtedness against it. For example, he is said to have an equity of \$10,000 in a home valued at \$20,000 if the balance due on the mortgage is \$10,000.

WHEN THE buyer of a home obtains a mortgage, he generally makes an agreement with the mortgagee to pay the debt by regular payments over a specified period.

### J. V. Doyle Named Account Supervisor

John V. Doyle, 520 Wimbleson, Birmingham, has been named account group supervisor on the newly acquired Floris's Telegraph Delivery Association account. Thompson as B. Adams, president of the Campbell-Ewald Co. announced. This assignment is in addition to other account management responsibilities under Doyle's supervision. A veteran of 11 years with Campbell-Ewald, Doyle joined the agency in its New York office after copywriter stints with the Chicago Tribune-New York News Syndicate and the O. S. Tyson and Eatten, Barton, Durstine and Osborn advertising agencies. He was transferred to the Detroit headquarters in 1957 and named a vice-president in 1960.

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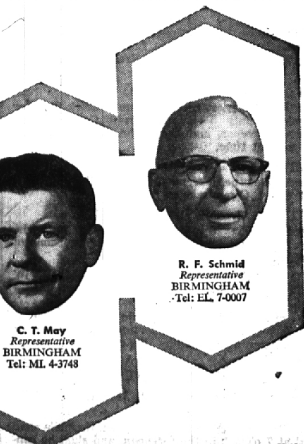
## Buy an annuity and live

Financial insecurity can lead to a barren and lonely existence for the older person. Those years after 60 can also bring the fear of out-living capital and the worry of managing the savings of a lifetime. The result—often severe stresses that can be dangerous to both physical and mental health.

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