

B'ham Tops Average In Installment Buying

(Special to the Eccentric)
How big a debt load are residents of Birmingham carrying at the present time? What proportion of their income goes each month toward repayment of their installment debt? The rapid increase in the amount of consumer debt in the United States has been attracting more and more attention from economists and bankers.

THE GREAT MAJORITY feel that the public has the situation well in hand. They point out that rising incomes justify bigger debt. A few express fears, however. They wonder what would happen if the current economic expansion were halted for an extended period.

As of the beginning of this year, the average amount of installment debt in the United States—for cars, furniture, household equipment and the like—was \$900 per family.

This is based on studies made by the University of Michigan's Survey Research Center, by the Department of Commerce and others. In Birmingham, it came to an estimated \$1,800 per household, based on the findings at the national level and on average earnings locally.

FOR THE LOCAL population as a whole, installment debt added up to approximately \$14,773,000 last year.

The amount of debt per family varies widely from area to area across the country. It depends on local buying habits, upon the age of the family head and upon his occupation and income. On farms, for example, only 14 per cent have such debt as compared with 50 per cent among factory workers.

Last year, throughout the na-

tion, more than \$1 out of every \$8 of disposable income was for repayments of installment obligations.

IN BIRMINGHAM, the average was close to \$154 per family per month.

The Survey Research Center reports that 26 per cent of the families in this country have auto installments to meet and that 22 per cent have debt on washing machines, hi-fi sets, refrigerators and other household equipment.

Installment debt, which totals \$54 billion nationally, is only part of what people owe. If bank loans, charge accounts and mortgage obligations were included, the grand total would be \$378 billion.

Over 1.5 Million Veterans Eligible For GI Insurance

More than a million-and-a-half veterans may not know that they are eligible for the re-opening of GI insurance, Veterans Administration officials said today.

They are those whose disabilities, although adjudged to be service-connected, are so slight that they do not rate monthly compensation payments.

The fact, however, that their disabilities are service-connected makes them eligible to apply for National Service Life Insurance. Robert M. Fitzgerald, VA's regional manager for Michigan, explained today that the VA has no way to trace these individuals to notify them of their eligibility. Veterans receiving compensation checks, on the other hand, can be notified through the mails.

THE MAJORITY of these million-and-a-half veterans have lost complete touch with VA, since there was no reason to notify the agency of their whereabouts.

VA records show, however, that 1,500,000 veterans of World War I or the Korean Conflict period have been adjudged service-connected in a non-compensable category.

The VA is enlisting the aid of patriotic, military and other service organizations in an effort to reach these veterans who may otherwise never learn of the opportunity to obtain the GI insurance coverage that they either failed to take during service or since that time.

These veterans are probably entitled to the lowest insurance rates under the re-opening plan since their physical impairments are of such a slight nature, VA officials said.

Veterans interested in the re-opening of the GI Insurance Program may obtain a general information sheet by telephoning, writing or calling at the Veterans Administration Regional Office, 210 Grandt in Detroit.

The Birmingham Eccentric

BIRMINGHAM, MICHIGAN
NOVEMBER 27, 1964

He who seeks the votes of men and women on the promise of providing for them, "from the cradle to the grave," is, in the light of mankind's long history, doing considerable harm to the rightful destiny of mankind. For such promises immediately enlarge the will to laziness, destroy the normal deep yearning for spiritual growth, and place shackles upon millions who otherwise might struggle for a better survival. (GFA)

SECTION F

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General News



Safety Award

The U.S. Army Mobility Command, MOCOM, Warren, won the Army Materiel Command safety award for fiscal year 1964. MOCOM is a subsidiary of the Materiel Command. Shown with the award plaque are (from left) Robert Shirrock, of 160 South Crumbrook, Birmingham, chief, safety branch, installations and services, MOCOM, and A. L. Price, of Warren, Shirrock's Deputy. The safety record of the Mobility Command for the past fiscal year was 17.2 per cent better than in Fiscal Year 1963 when that command received an AMC award of merit for the second best AMC safety program.

Telegraph-Maple Improvement Set For Next Spring

Work will start early next spring on a \$17,500 project to modernize the intersection at Telegraph and Maple in Bloomfield Township, according to the State Highway Department.

Plans call for adding a strip of new pavement ranging from three to six feet in width to the existing northbound lanes to provide extra-wide traffic lanes north of the high-accident intersection.

When completed, there will be about 1,000 feet of extra-wide roadway north from the crossing.

IN ADDITION, three left-turn crossovers just north of the intersection will be closed to traffic,

Test for Diabetes At Shopping Center

The diabetes testing trailer as part of the 1964 Diabetes Detection Drive will be located at Northwood Center, 13 1/2 Mile Road and Wood-

ward, today through Saturday. The test is offered by the Michigan Diabetes Association (A United Fund Agency) as a service to the community, without charge, to any person over 21 years of age who has not previously been diagnosed as having diabetes. It is most accurate when made about two hours following a full meal or a snack, with a candy bar or other high sugar item for dessert.

Some left-turn movements off Telegraph Road have already been prohibited in the area of Maple.

The contract to do the work has been awarded to the J. C. Sachs Construction Co. of Detroit, which will eliminate friction between through and turning traffic.

State Hospital Suggests Gifts For Patients

Many organizations and individuals contact the nearly 3,000 bed Pontiac State Hospital regarding Christmas gifts for the patients.

Donald W. Martin, medical superintendent of the state hospital, believes that the patients would best be met through the issuance of a suggested Christmas gift list. Dr. Martin said "The needs for mentally ill patients are different from a few rules in the best interest of the patient's safety and comfort. The traditional suggested Christmas gift list seems to be the best possible plan whereby the public can most adequately decide what is needed and what they can provide."

IT WAS FELT by Dr. Martin that all Christmas donations should be new, because of the therapeutic effect it would have on patients who quickly realize that their presents are of a personalized nature and not just used "hand-me-down" gifts. All donations should be mailed or brought to Ted Panaretos, director of community relations department, Pontiac State Hospital, Pontiac. Further information may be obtained by calling the hospital and asking for the community relations department.

Panaretos said it would be appreciated if presents were sent unwrapped, accompanied by gift paper and ribbon, in order that employees and volunteers may personalize each item for the individual patients' needs.

DEADLINE FOR receiving gifts at the hospital is Dec. 23. This date is set so that all gifts will be ready for the patients on Christmas morning.

Among the year-round suggestions are clothing and accessories for men and women, parlor games as checkers, bingo, etc., toys and clothing and instruction kits for children eight through 18.

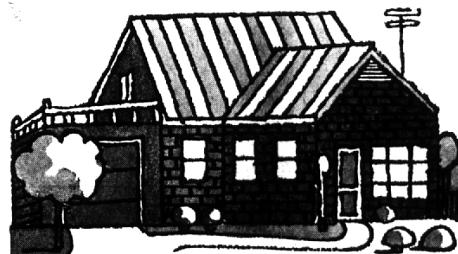
Among the ward projects suggested are furniture, appliances, ping-pong, and occupational therapy supplies as leather, plastic cotton material, sewing material, art supplies, plywood and wood.

Marine Corps Sets New Delay Program

Gunnery Sgt. Kirk Wolford, in charge of the Marine Corps Recruiting Office for the Birmingham area, announced this week that applications are now being accepted for the Marine Corps' 120 day delay program.

Young men enrolled in this program can report to active duty any time up to 120 days from the time they enlist. This would allow them to join now and stay at home for the coming holiday season.

Sgt. Wolford went on to explain other important advantages of this program such as credit for pay and promotion as well as toward the completion of the six year obligation facing young men today. All interested young men who are between the ages of 17 and 26, and in good health can apply now at the Marine Corps Recruiting Office, Federal Building, 35 E. Huron in Pontiac.



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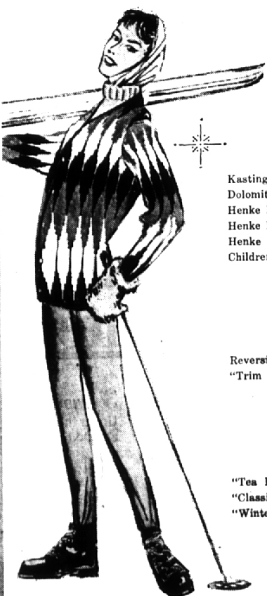
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