

THE GOLDEN YEARS

Did you know that a goodly number of newly retired couples are winding up a bit hungry about the 25th of each month? Apparently nobody else did either, until a man named Horace D. Stockmeier started snooping around.

Stockmeier has come up with a study of the budget problems of people recently retired. He finds some of them serious, and says it is because "most people in this country have forgotten how to live on a monthly income."

HE EXPLAINS that most working people and some executives have not been familiar with any kind of income except a weekly pay-check. At least not in recent times.

"They cash their checks on Friday night, buy their groceries on Saturday, have their fun Saturday night and Sunday, then coast down their financial hill until the next Friday night."

"After years and years of this, retirement comes. They are switched abruptly to a monthly income. And some of them are getting into trouble before they learn how to adjust."

Stockmeier points out that nearly all retirement income—pensions, Social Security, annuities, etc.—comes by the month.

"I FIND the first month of retirement is usually no problem," he says. "People have a few dollars backed up from severance pay, or savings. These tide them over. But when the first monthly checks hit they start spending too much too fast. They can't realize

how long the money must last." It seems not to be just spend-thrifts, whose money burns holes in their pockets. It's conservative people, too.

For those on weekly payrolls who are now approaching retirement, Stockmeier has some suggestions:

1. SWITCH FROM a weekly to a monthly household budget as soon as you can. A year in advance of retirement wouldn't be too soon. The switch will take a little money because you'll have to build up a month's income to start.
2. You then will budget this so it will extend over a month, meanwhile using the weekly paychecks to build up the lump for next month.
3. Understand that a month is not so cooperative as a week. A week is a neat seven days—always.

All State Highways Class A for Trucks

The State Highway Department has announced that all 9,200 miles of state highway in Michigan are now designated as Class A truck routes.

The announcement was made after State Highway Commissioner John C. Mackie approved the reclassification of 1,725 miles of Class B truck routes following a mile-by-mile study of each route. The upgrading of the remaining

non-Class A routes means that truckers will be able to carry maximum legal loads on all state highways throughout Michigan during most of the year.

Spring weight restrictions will still be put into effect on approximately 1,400 miles of state highways. These restrictions are usually in effect from four to six weeks during March and April.

"THE ADVANTAGES of allowing the maximum legal truck loads on all state highways far outweighs any extra repair work which may be necessary on short sections of older highways," Mackie said.

"During the last 10 years, Michigan's state highway system has been modernized to the point where only four per cent of the total mileage may need additional maintenance work if trucks carrying maximum legal loads are permitted to drive on them," he said.

The addition of 1,725 miles to the Class A truck system will give industrial traffic greater mobility and open new areas of Michigan to improved truck service," Mackie said.

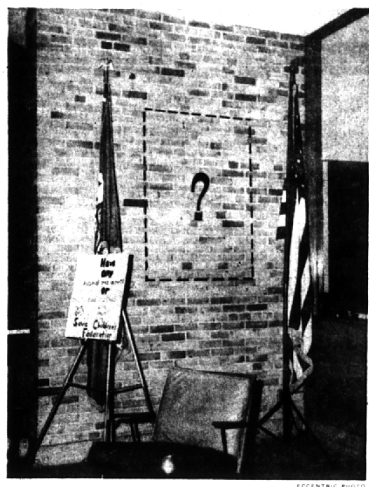
Mackie said a State Highway Department study showed the annual spring weight restriction put on all highways prior to 1958 was costing Michigan industry upwards of \$20 million annually.

The expansion of the Class A and all-season highway network has led to widespread benefits for automobile haulers, petroleum distributors, milk shippers, growers, canners and manufacturers.

Consumers have benefited, too, as a result of reduced shipping costs.

Reporting drug manufacturers said they had 14,061 scientists on their payrolls in 1963; 3 1/2 per cent more than in 1962. (Total estimated now is 15,100).

The attic must be properly ventilated, especially in winter, to prevent condensation of moisture, which will rot the roof beams.



Something's Missing

The news traveled quickly through the halls of Seaholm High School back in February of this year. The large color photograph of Ernest W. Seaholm, after whom the school had been named, was missing from its usual position near the library. A police investigation later resulted in parts of the destroyed picture being found in the city.

Marian Girls To Participate In Area UN

By CYNTHIA DIEHL
Special Writer

The University of Detroit's model United Nations committee has awarded Marian two countries: Czechoslovakia and the United Arab Republic. Each of the countries will be represented by five girls, chosen from the winners of Marian's model UN.

Martha Dunlap, Anne Nornitz, Leslie Mahler, Marjorie Phillips and Doris Flaherty will represent the UAR; Jean Scholl, Pat Schmitt, Regina Foster, Jody Cronin and Carolyn Moomen will represent Czechoslovakia.

THE U. OF D. UN will take place at the end of April and will include all of the members of the real UN. Participants will include most of the high schools in the Detroit area.

The Choral Club sang last Thursday, Dec. 17, in Shain Park, upon request of the city officials who are conducting a program.

Each night a different school was asked to present a concert which was piped through Birmingham.

Sunday night the club presented a similar program for the parents and friends of the Marian students. To add to the effectiveness of the concert, slides depicting scenes of the birth of Christ were shown simultaneously. The students themselves heard the same program at the Friday assembly hour.

A REPEAT PERFORMANCE of the one-act play, "One Red Rose," was given that night, also. The cast included Barb Arin, Sue Hann, Eileen Cantrell and Terry Cahill.

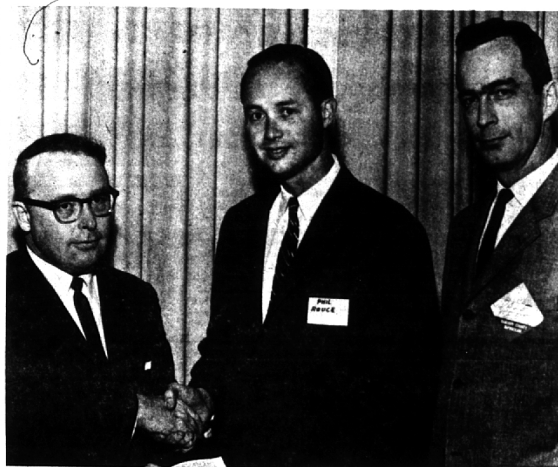
Happenings

(Continued from 1-B)

terday morning by a private contractor hired by Consumers Power Co. to do the work. First to be replaced will be the four-inch cast iron pipe on the east side of the street north to slightly beyond the Rouge bridge. The new pipe will be two-inch wrapped steel, and will not extend further than the bridge at the present time because there are no gas services beyond this point.

Birmingham basketball fans will be afforded their annual holiday treat tomorrow night when the Baldwin High School hoopers, both varsity and reserve squads, meet teams made up of alumni stars. The games will be played at the Baldwin gym with the reserve game starting at 7 p.m. and the varsity tilt about 8:30 p.m. In the alumni camp will be all of last year's regulars plus the classy combination of Rottie McGinnis and Lucius Jackson.

Birmingham's share in the construction of the proposed Red Run drain to prevent flooding in this area will be \$19,812. City Manager Donald C. Egbert estimated. The Red Run serves to drain most of the eastern portion of the city. Birmingham's share of the proposed Clinton River spillway drain will be approximately \$8,000.

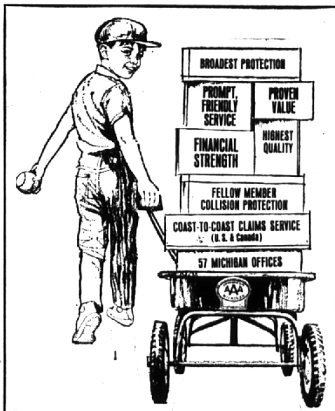


New Leadership for Young GOPs

Chairman Don Fredman (left) congratulates Philip J. Rouce, 1936 Yosemite, Birmingham, as the new chairman-elect of the Oakland County Young Republicans, as late County GOP Chairman Dale Feet looks on.

A free guide to winter fun in Michigan may be obtained by writing the Michigan Tourist Council, Stevens T. Mason Building, Lansing, Michigan.

Michigan has 89 winter resorts, an all-time high and more than double the number of 10 years ago, the Michigan Tourist Council reports.



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