

Church Honors Dr. Armstrong

Dr. and Mrs. Homer J. Armstrong were pleasantly surprised Sunday morning, April 5, when the congregation of Birmingham's First Baptist Church honored them for five years of service to the church and community. It was also Mrs. Armstrong's birthday.

The Armstrongs, of 501 Larchlea, came to the Birmingham pastorate from Jefferson Avenue Baptist Church in Detroit, where Dr. Armstrong preached for several years.

Henry K. Bardsley, moderator of the Birmingham church, extended congratulations in behalf of the congregation. He also presented Mrs. Armstrong with a bouquet of yellow roses.

Mrs. James Moore Hosts Study Club

The Child Study Club of the Congregational Church of Birmingham will hold its monthly meeting on April 23 at the home of Mrs. James Moore, 668 Half Moon Road, Birmingham. It will be held at 12:30 p.m., followed by a speaker at 1:30 p.m.

The speaker will be Mrs. C. R. Burch, head of the children's department, Baldwin Public Library. She will outline library services with special emphasis on the children's department.

Reservations may be made by calling the church office. Nursery service for pre-schoolers will be provided at the church.

He enjoys much who is thankful for little; a grateful mind is both a great and a happy mind.

—Thomas Secker

Northminster Women Plan Bus Tour of Inner City Areas

A bus tour of the inner city will be the program planned for the Women's Association of Northminster Presbyterian Church for their monthly meeting on Tuesday, April 21. Departing from the church at 10 a.m., women will be guided on a tour showing areas of need and progress in Detroit.

The Women's Association Board has prepared this excursion in cooperation with the Detroit Commission for Community Relations. The tour relates to the church's continuing study of the inner city and our Christian concern and action.

Participants are asked to bring sack lunches. The program will end at 2 p.m., when the bus will return to Northminster Church. Reservations for the day are being taken by circle leaders and by Mrs. Fenton A. Ludtke, MI 6-3870.

Students Form Prayer Group

A prayer group has been formed by the senior high pilgrim fellowship of the Congregational Church of Birmingham. The group meets Thursdays from 5:30 to 7 p.m. for a pot-luck dinner, followed by an hour's conversation and meditation. The group has also started a new series of meetings on summer service opportunities, meeting Sunday at 7 p.m. at the church. Each week they will have a presentation of some opportunity for voluntary summer service in various areas.

Minister Visits Congregationalists

The Congregational Church of Birmingham welcomed to their midst the Reverend Richard M. Maples on April 5. Mr. Maples is associate professor of practical theology at the Oberlin College Graduate School.

In addition to Mr. Maples' sermon "If Any Man Would Come After Me," he baptized his six-week-old niece, Ellen Christine Fenner.

Mothers, Daughters Schedule Banquet

The women's society of Christian service of Embury Methodist Church, Birmingham, are sponsoring a mother-daughter banquet on May 1 at 6:30 p.m. The church-wide event will be held at the First Methodist Church of Ferndale.

St. David's Plan 'Quiet Day'

St. David's Episcopal Church, Southfield, has planned a Quiet Day under the sponsorship of the churchwomen on April 30 from 9:30 a.m. to 2 p.m. The Rev. H. G. Myers, rector, will use as his theme the book "The Peace of a Heart."

S. S. HOPE Chief Stated to Speak

At the April 21 meeting, the women's association of the Kirk in the Hills will hear Dr. Herbert J. Bloom, chief of the S.S. HOPE medical staff. The ship has visited ports in Asia, Peru and Ecuador giving medical help and education to the local people.

The meeting is set for 1:15 p.m. in the Kirk undercroft. All women of the community are welcome.

Predict Growth For State Life Insurance Firms

After a "great" year for life insurance marketing in Michigan in 1963, the new year will bring an even faster pace—particularly by stock and mutual companies headquartered in the state.

About \$55,000,000 will be invested in legal reserve stock and mutual life insurance company premiums by Michigan residents in 1964, a substantial increase over the estimated 1963 volume of \$42,950,000.

THIS PREDICTION was made by John J. Collins, president of the Wayne National Life Insurance Co. in Detroit.

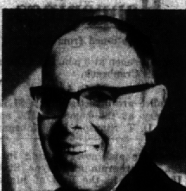
"Michigan-based stock companies will amount to about the \$45,000,000 mark for the premiums paid and mutual companies will account for about \$10,000,000," he estimated.

In 1963 stock companies achieved about \$34,000,000 and mutual firms about \$8,950,000 of this investment in financial security of Michigan families, Collins said. This volume is about \$21,000,000 more than in 1959.

Latest official figures available are for 1962, from the Michigan Commissioner of Insurance. In that year premiums paid reached \$33,598,741.

STATE-BASED STOCK and mutual life companies paid out to Michigan families benefits of \$16,119,197 in 1962, about \$18,830,000 in 1963, and will pay out an estimated \$21,706,000 in 1964—a considerable increase over the \$11,480,264 paid five years previous in 1959.

Meanwhile, the admitted assets of these local companies have taken a tremendous leap upwards in the past five years. One reason is the activities of the recently-organized life companies, and another is the move from a fraternal to a mutual operation by one large firm.



Leads Toastmasters

Newly-elected president of the Toastmasters Club is Art Laffrey, 2808 Cheswick Drive, Birmingham, who is president of the Laffrey Steel Corp. Other elected officers were Bob Sarkisian, administrative vice president; Siem Wianke, education vice president; Norma Nakula, treasurer; Bob Trepanier, secretary; and George Herick, sergeant-at-arms.

Credit Unions Gain Stature In Past Year

Michigan's 1,222 credit unions set a new record of \$610 million in shares and deposits during 1963—an increase of \$65 million over 1962, the Michigan Credit Union League reported.

Credit unions returned an interest refund of \$6 million to their borrowers and paid \$22 million in dividends on savings to members. The average dividend on savings was 4 per cent.

One in every seven people is now a credit union member, making a total of 1,100,000. There were 70,000 new members who joined credit unions during the year.

Michigan, although seventh in population size among the states, is outranked only by California in its number of members, according to the League.

CREDIT UNIONS are located in every county in Michigan and new ones have been established in industrial plants, among professional and craft groups, church parishes, farm organizations and as community area projects. The unions must have a common bond of association, employment or residential area to obtain a state or federal government charter for operation.

Credit unions allow members to borrow on a nonprofit basis. Life insurance on savings and loan protection insurance are offered so that on the death of the member savings in the credit union are doubled. Loan insurance pays off the member's loan in case of death.

Budget counseling for the family on how best to apportion its money, and credit services for the over-extended debtor are also a part of financial services available to members.

Places

(Continued from 1-B)

tered anytime and not found contagious. There is no overcrowding or filth, only a few places that are run down and ill kept. There are more places well kept and clean.

When I first moved here in 1939 the population was a little over 12,000. The area at that time was mostly ill kept. Before we could buy our home, our contract called for an outside paint job. This practice did much to clean up the run down appearance of this whole area.

MANY DOCTORS, lawyers and businessmen in Birmingham got their start in the south end of Birmingham, and there are others taking their place in this section working up the same hard way.

Most of these homes are owned by the people in them, so are paying taxes the same as all home owners, which is no small item on a low income.

At the holiday season, it is almost impossible to find a family needing the food baskets that well-wishers would like to give. Now really, would you call this section of Birmingham, the slums?

MRS. H. F. EPAW
1438 Bennaville
Birmingham

Dedication Ceremonies Held at Berkshire Jr.

By MARGARET BROWNING
Special Writer

Berkshire held dedication ceremonies on April 12, at 4 p.m. Berkshire's 52-piece band directed by Burton B. Bronson played several selections. Berkshire's Junior High Chorus directed by Mrs. Eleanor Balsam sang "The Lord's Prayer" and "You'll Never Walk Alone."

Dr. John Blackhall Smith, The Reverend Mr. Robert W. Boley, Mr. E. Ross Hanson, Mr. John W. Dickey, and Dr. R. C. S. Young were speakers. All of the teachers were present to act as hosts of the building tour which followed the ceremonies.

Berkshire Bowling League Will Hold Potluck Dinner Banquet

Berkshire will have its first Home or Society Meeting April 17. Groves' Honor Society will be regressed at the meeting to help Berkshire's two Honor Members, Teri Senior and Jackie Jacques.

The seventh grade student council, sponsored by Mr. Dunlop, will hold a Spring Dance on April 17. The dance will be held at school until 6:30 p.m. Doug Tull is in charge of chaperones, Larry Smith will direct refreshments and Paula Sapanaro will take care of the entertainment.

KRIS ROWAN, Greg Eckel, Brooke Borgeson and Mark Dykstra represented Berkshire at a meeting at the YMCA, Berkshire, Barnum and Derby students dis-

It's what's up front of the driver ahead that counts. The Institute for Safer Living states that many motorists on expressways habitually keep their eyes fixed on the car ahead. This has two disadvantages. First, it can produce a sort of mental fixation, and secondly the driver may not detect impending trouble up ahead. When traveling at higher speeds, keep eyes moving up and down the road and from left to right.

Over a thousand patents for fountain pens were granted in the United States before one was invented that was a truly practical. The year was 1884, and the inventor was Lewis Edison Waterman.

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Silver Tetradrachm of Athens, 5th Century B.C.

The National Bank of Detroit Special Money Museum Exhibit will be here Thursday, April 16, through Tuesday, April 28. See it. Admission free.

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