

**ROBERT R. McMATH PLANETARIUM**

THE McMATH PLANETARIUM  
CRANBROOK INSTITUTE OF SCIENCE  
500 Lone Pine Road, Bloomfield Hills

ATTENTION, STAR GAZERS—Do you recognize the Scorpion, or the super-giant star Antares in the summer skies? Can you distinguish the Summer Triangle? Or know when you can find Saturn rising?

Visit the planetarium at Cranbrook Institute of Science to find the answers. Summer shows are held at 3:00 on Tuesdays, Wednesdays and Thursdays, plus our regularly scheduled week-end shows at 2:30 and 3:30, and Wednesday afternoons at 4:00.

For further information, call  
MI 4-1600 extension 285

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**FREEDOM GUARANTEES RIGHT ON THE SIGN**

**J.A.'S CONTRIBUTION TO FESTIVAL**  
It was the largest sign ever painted in Detroit.

**Sign Welcomes Festival**

In conjunction with the International Freedom Festival, Junior Achievement of southeastern Michigan painted the largest sign ever accomplished in Detroit.

Stretching 160 feet by 8 feet, it declared "Freedom Guarantees A Future Unlimited" and was hung at the foot of Woodward on Jefferson in the Civic Center.

Working feverishly for three days, a cross-section of Junior Achievement's 8,000 teen-agers from Detroit, Birmingham and other areas spent hundreds of man-hours sketching and painting the ten different sections of the sign.

The Achievers used the drill cloth that was cut to size and reinforced with double cable stitching and rope by the Banner Sign Company from Detroit. Birmingham took over an hour just to scale the six-foot letters to size from the master sheet.

In the Junior Achievement Headquarters Building in Detroit.

APPROPRIATELY painted with red, white and blue, it took a three man crew four hours to erect the huge banner on the eleven 35-foot telephone poles that were installed by the City of Detroit's Public Lighting Commission.

**Life Insurance: What,  
Why, Who, How Much**

Q. How much life insurance does the average family own?

A. The average amount of life insurance among insured families at the end of 1963 was about \$15,000. The average for all families in the United States was \$12,200.

While this figure has more than doubled in the past decade, it is still equivalent to only about 22 months of average disposable income per family.

Q. MY HUSBAND has \$10,000 of group life insurance where he works. His employer deducts the premiums from the paycheck. If he leaves his job, can we keep this insurance by paying the premiums directly to the life insurance company?

A. This insurance can be kept in force by converting it to an individual permanent policy within a certain period of time (usually one month) after your husband leaves his job.

He would then pay premiums on the new policy directly to the life insurance company or one of its agencies. An important advantage of converting group coverage is that no medical examination is required.

Q. ARE THERE many successful women life insurance agents?

A. About 5,000 life insurance agents in the United States are women. While they account for only about 2 per cent of all agents, they include some of the most successful agents in the country.

Paid Political Ad.

**Who is  
STANLEY M.  
BROWN?**

Q. I WOULD like to know about life insurance to take care of a mortgage if the owner can't keep up the payments.

A. Death in the family is one of the main reasons for enforced loss of a home due to mortgage foreclosure. There is an inexpensive type of decreasing term life insurance designed specifically to protect families from such a loss.

It can be bought to cover the same number of years as a mortgage loan, and the amount of insurance decreases each year by approximately the same amount as the declining balance due on the mortgage.

This kind of insurance can be purchased either as a separate policy or as a term rider on a permanent insurance policy. The premium for a mortgage protection rider is usually somewhat lower than for a separate policy and many families prefer to combine this term insurance with a base of permanent protection.

The permanent insurance builds up cash value that can help out in case of a serious financial emergency during the owner's lifetime.

Q. IN THE CASE of the part of "family plan" insurance that covers a child, does this serve any other purpose than providing final expenses in case the child should die?

A. Besides covering final expenses if the child should die, a family plan policy also guarantees that the child will be able to purchase a much larger amount of individual life insurance at standard rates later on.

For each \$1,000 of protection under the family plan, he is usually guaranteed the right to buy up to \$5,000 of life insurance without medical examination when he reaches maturity (often age 21 or 25).

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Lustrous cotton sateen. Belless; black or olive. Ivy style; black, olive, blue, antelope, beige. 6-16, MUGSIS. . . . . \$1.77

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