

### Michigan Beach Stones

Michigan's shorelines are treasure-laden with a host of fascinating stones—not only hard to find agates (lower left) but also easy to find chert, jasper, granite (lower right),

quartz and basalt. To learn how to start collecting rocks write to the Conservation Dept. in Lansing for a free copy of Michigan Beach Stones.

### Auto Club Picks Hills Resident As Legal Head

Bloomfield Hills resident Milo M. Rouse was named recently as manager of the Automobile Club of Michigan's legal department.

Rouse, 51, spent his early years in Boyne City, attending both grammar school and high school. Upon graduating from Boyne City High, he went on to Michigan State University for his B.A. degree, and to the University of Michigan law school for his LL.B.

**BORN IN** Hillman, Mich. Rouse has been with the Auto Club for 25 years, and has been active in the club's legal department for 17 years. He was named general counsel for the club earlier this year, and received his current appointment as manager of the legal department, succeeding Philip Marentay, a short time ago.

Rouse now makes his home with his wife, Dorothy, at 3530 Lakewood Court, Bloomfield Hills. His wife is a native of Birmingham. A daughter, Nancy, graduated in 1962 from Albion College, and will teach this fall at Port Washington, N.Y. A son, Milo Jr., will be a senior this fall at Michigan State.

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### Mediator Post Exam Offered

A new examination for mediator has just been announced by the U.S. Civil Service Commission. Mediators are employed by the National Mediation Board in Washington, D.C., to adjust controversies between employers and employees in railroad and airline industries in connection with collective bargaining agreements on rates of pay, hours of work, rules, or working conditions. The positions pay \$8,410 a year. Six years of experience in making labor agreements or in negotiating with management or employer representatives in application of them are required. A bachelor's or higher degree in certain related fields may be substituted for three years of this experience. The experience, other requirements, and conditions of employment are outlined in detail in Announcement No. 387-B. Applications will be accepted by the Board of U.S. Civil Service Examiners, National Mediation Board, Washington, D.C. 20072 until Nov. 12. Announcements and application forms may be obtained from many post offices throughout the country or from the U.S. Civil Service Commission, Washington, D.C. 20415.

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### Families Given Credit For Tax Cut's Success

Remember that nice feeling last February when you figured out how much the tax cut would add to your family's income? Well, now you have a double reason to be pleased: economists and government officials are saying it's the sensible way America's families are using their new-found money that has made the tax cut such a success.

Twenty dollars a month (the average increase in family income after taxes) may not seem like very much when you go to spend it. In fact, you probably would have a hard time saying exactly where it has been going.

But the economists who have been doing some anxious chart watching in recent weeks have a pretty good idea, reports the Institute of Life Insurance.

ON THE WHOLE, say the experts, families appear to be doing a good job of balancing spending and saving.

If the tax cut had resulted in a spending spurge, it might have kicked off a new round of inflation. Too much emphasis on saving, on the other hand, would have kept the tax cut from giving the nation's economy the fast boost it needed. Now that several months have passed, however, it's clear that consumers as a group are steering clear of either extreme, so that the tax cut is working out to just about everyone's satisfaction.

ECONOMISTS ARE happy because the increase in consumer spending has helped put the national economy into high gear.

Retailers' sales have been climbing month after month, as a good part of the extra dollars are finding their way to store cash registers.

Car makers are sure that 1964 will be a record-breaker, with some

eight million cars rolling off the assembly lines and into people's garages. And, of course, America's families are enjoying a rare treat: they are getting to keep a larger slice of their earnings— a slice amounting to an extra \$9 billion a year.

IF SPENDING has increased, so have savings and debt repayments. Many households are devoting a substantial share of the additional take-home pay to strengthening their financial position.

The number of installment borrowers who are a month or more behind on their payments has dropped to the lowest level in five years.

Savings accounts of all types are getting fatter, and life insurance purchases have been running well ahead of last year.

The direct effects of the tax cut—more money to spend or save—are not the only healthy result. The increase in the amount of after-tax income is also having a whole range of indirect effects.

GREATER CONSUMER spending is enabling business firms to expand production and marketing activities, helping to create new jobs and giving the business cycle another push in the right direction.

And rising savings create the capital to finance that expansion. There are other by-products too: a stronger economy means that people feel more secure in their jobs and are more willing to take on fixed commitments.

For example, many families who had been postponing buying needed life insurance are now doing just that, and the National Industrial Conference Board reports that "consumer interest in homes is at the highest it has been in five years."

### S'field Airman On Active Duty In Viet Nam

SAIGON, Viet Nam — Airman Second Class Torris C. Sebring, son of Mr. and Mrs. Torris L. Sebring of 24350 Connecticut, Southfield, is now on duty with a unit of the U.S. Pacific Air Forces (PACAF) in Viet Nam.

Airman Sebring is a radio equipment repairman and is helping provide essential support and services for USAF personnel who are training and assisting the Vietnamese in their fight against communist aggression. PACAF is responsible for the training mission and for providing airpower to defend the U.S. and its allies in the Pacific and Far East areas.

The airman, a graduate of Southfield High School, attended Adrian College.

His wife, Janice, is the daughter of Mrs. Julia Kochan of 25123 W. Ten Mile Road, Southfield.

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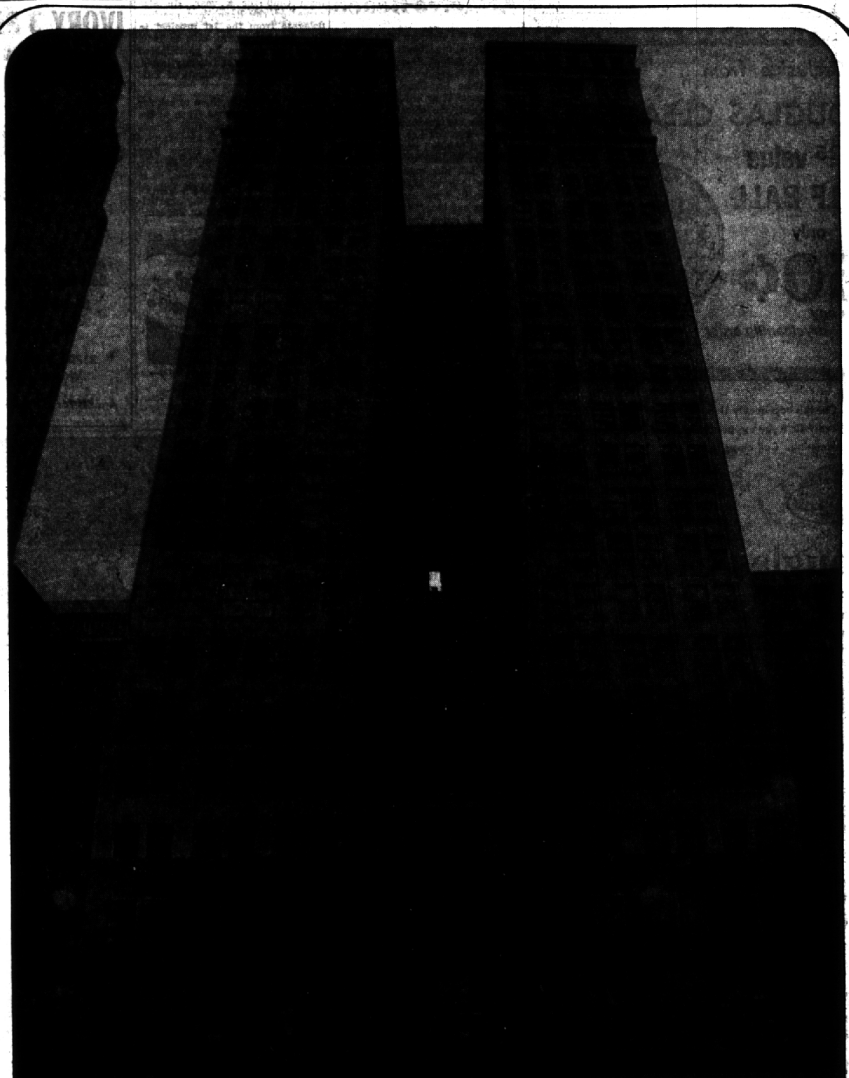
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