

Animals adapt to living around city folks, houses

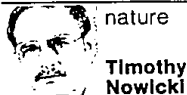
IN 1950 when my parents bought a home in Dearborn, my grandfather could not understand why they wanted to be so far from the city.

Today, the ring of suburbs has extended far beyond the city of Dearborn. Soon there will be one big city from Detroit to Ann Arbor.

The expansion of the suburbs reduces habitat for wild animals. Few cities have planned for greenbelts or set aside woodlots and fields to be preserved in their natural state. Loss of suitable habitat is probably the major reason for the loss of much of our native wildlife.

REMAINING WOODLOTS and meadows can support only so many animals. A limited amount of food and shelter is in these areas.

Young of the year are often forced out by their parents because there is not enough food to support the added number of animals. Those animals that survive several road crossings



nature
Timothy Nowicki

may find substandard habitat that will have to suffice.

Some animals have behavior that is plastic enough to accommodate the substandard habitat. Others have specific requirements that must be met. If those requirements are not satisfied, the animal will perish.

My dad's neighbors recently had an unusual and unexpected visitor that found their yard substandard, but suitable. A woodchuck, or groundhog, began digging a winter den on the side of her house. A typical suburban community with no

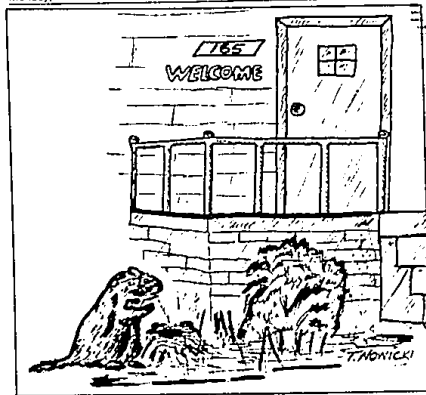
meadows or woods nearby is an unusual place to find a woodchuck.

THIS WAS probably a young animal that was evicted from its homestead and was desperately looking for a place to hibernate.

When it reached dad's neighbor's house, something about the surroundings indicated that this would be a hole, which is not what homeowners like in their lawns.

After a couple of days, the woodchuck was live-trapped and transported to a remote meadow, where, it is hoped, it will not be competing with another woodchuck.

Loss of habitat will force other species of animals to accommodate to new surroundings or perish. Raccoon, opossum, skunk and fox are adapting well to suburban life, though it may not be their first choice of a place to live.



A woodchuck began digging a winter den on the side of a suburban house. It was probably a young animal that was evicted from its home site and was desperately looking for a place to hibernate.

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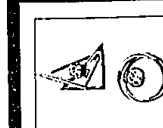
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Credit cards appeal to groups

AP - Picture the archeologist who stumbles over a wallet while unearthing the ruins of a 20th century American city. Inside, he'll find a wad of expired credit cards defying decay.

Given a national trend, chances are that one of those credit cards will carry a logo besides that of the issuing bank — such as a university, club or professional association.

These so-called "affinity cards" are a marketing tool — some say fad — that banks in North Carolina are just beginning to enlist in a fight to sell to a shrinking customer base.

Now that 75 million Americans hold 800 million credit cards, the strategy is to get customers to switch — not start fresh.

BRANCH CORP., a bank holding company, sees affinity cards as a way to narrow the gap on the three state banks that dominate the market.

"This is really our opportunity to gain a sizable market share," said George A. Karpathakis, the head of Branch Banking & Trust Co.'s credit card division in North Carolina. "It's still a relatively new concept."

But it's also a venture that major banks say they have mixed feelings about, although all are belatedly joining the nation's financial institutions in exploring it.

Anthony H. Davis, an analyst with Wheat, First Securities Inc., says that BB&T's goal is reasonable, "but it will be a tough sell."

By the time a customer has signed his name on the back, the affinity card has done its job. It has appealed to a consumer's special interests — like Piedmont Aviation Inc.'s frequent-flyer program or teams of the University of North Carolina — and broken through competitor's appeals.

DIRECT MAIL solicitations for plain credit cards are accepted by just one person in 200, industry analysts say. Affinity-card appeals pull in eight times that.

To help promote the cards, banks typically waive the first annual fee payment and promise to return a part of the sales volume they generate to the sponsoring group.

With many cards to choose from, the one that kicks cash back to a favored group has an edge, the thinking goes.

NCNB Corp., which controls some 37 percent of the \$1.7 billion due as of June on state credit card accounts, led the way this spring when it began issuing Visa affinity cards with Piedmont.

NCNB has signed with the American Automobile Association in Florida and is now pursuing university alumni groups. Piedmont cards offer credit at 17.94 percent annual interest.

CONSUMER GROUPS point out the average interest rate for affinity cards in the United States is 17 percent, as much as five points higher than cards available from other U.S. banks, with a little hunting.

In addition, Gerri Deweiler, a spokesman for Bank Card Holders of America, a consumer group based in Washington, says high rates are a bigger concern now that the Tax Reform Act of 1986 has eliminated the writeoff for all consumer credit interest payments.

"You'll pay more in interest than you would as a donation to the group," she said.

All banks are reluctant to narrow their profit margins on credit cards. A standard may be the agreement behind the Sierra Club affinity card, which pays the environmental group half a cent for every dollar charged — some \$300,000 a year.

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