

Jordan Rain

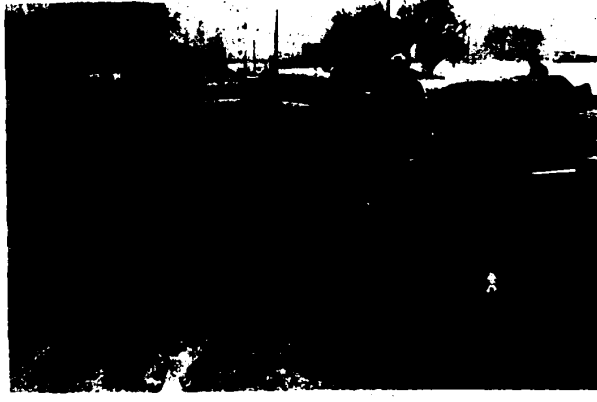
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During last week's snow storm that blanketed the Farmington area with up to one foot of snow, Hills police and rescue squads responded to this accident at Twelve Mile and Middle Belt Roads. Two women received only minor injuries in the collision. Lt. Arto Newell, head of the Hills traffic division, said there were several major traffic tie-ups but only minor collisions were reported. (Staff photo by Harry Mauthe)

How best to use plastics

By Steve Jones

The Twentieth Century often has been referred to as the "age of plastics," and rightly so. Thousands upon thousands of items we use daily are made of, or packaged in, plastic. Milk, dish detergent, shampoo, toothpaste and a multitude of other products come encased in plastic bottles and tubes. We wrap our food in plastic bags, eat off of plastic plates and drink from plastic cups. On picnics and other gatherings we use disposable plastic forks, spoons and knives. A variety of items are made from plastic—furniture, toys, dishes, automobile parts, boats, toothbrushes, eye-glasses, frames. Why do we use so much plastic? Because the producers tell us that plastic is convenient, it is lighter, doesn't rust, and it is more durable and less expensive.

This is without a doubt a very impressive list of advantages the one thing they do not tell us is that plastic presents a very serious environmental problem. Longevity and durability are certainly an asset, but hand-in-hand with this is the fact that plastic does not decay. The main problem is that so many of our plastic products are disposable. The minute plastic is thrown away, it becomes a nuisance. The plastic bottles or tubes that we throw in the trash will sit in the dump for thousands of years.

Well, why don't we just burn the

Picture program expands

Representatives of two Farmington elementary schools, Forest and Middle Belt, will hear a presentation of the Picture Lady program, an enrichment program offered by the Farmington Artists Club Foundation. Program director Alice Nichols will make the presentation at the new Farmington library on Liberty at 10 a.m., Wednesday, Jan. 21. The Picture Lady program has been used in Langacre and Woodcrest elementary schools with good results for more than a year. This art appreciation program is given by trained volunteers from the school parents' groups with materials provided through a countywide organization. Mrs. Nichols says that representatives of any school wishing to know more about the program are welcome to attend the Wednesday presentation.

plastic to get rid of? Some kinds of plastics give off poisonous fumes when burned. Polyvinyl chloride (PVC), the hard plastic used for containers of shampoo, hand lotion, mouthwashes, cooking oils, etc., produces a mist of hydrochloric acid which not only can destroy the incinerator but can do considerable damage to surrounding vegetation and buildings. Recycling would be a possibility for disposal of plastic but there are too many different types of plastic. It would be extremely difficult and expensive to separate the different types in order for them to be reused by industry. So the answer to the disposal problem is not in dumping, incineration or recycling. The solution must be to

stop using so much plastic. We must start giving some attention to the amount of plastic we consume and try to cut down. We must start thinking about tomorrow because the plastic industry isn't going to slow production unless we slow our use of it. Following is a list of Eco-Tips regarding plastic which may be of help to you and the environment. Buy products in glass jars and bottles instead of plastic. If you must purchase plastic containers, try to find other uses for them. Try and avoid using disposable straws, cups, plates, knives and forks. Use covered containers for wrapping food instead of plastic wrap. Buy milk in waxed paper, or better yet, returnable glass bottles.

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"If you make \$10,000 or more a year, I can show you how to get a \$1,500 income tax deduction and use it to start your own retirement plan."

Recent legislation has made it possible for individuals and self-employed persons to establish their own retirement plan through a special savings account called an Individual Retirement Account. We asked DETROIT BANK-er Robert K. Smith to explain this new service.

Who is eligible for an I.R.A.?
"An Individual Retirement Account, or I.R.A., may be opened by any employed or self-employed person not currently covered by any other retirement plan. Even if you are already enrolled in a retirement plan, but have a working spouse who is not, he or she is eligible."

How does an I.R.A. differ from a regular savings account?
"There are important differences. First, all contributions to your I.R.A. are fully tax deductible. What's more, even the interest earned on this account is exempt from income tax until it is withdrawn. And when you finally begin making withdrawals, you pay taxes only on the amount you withdraw each year. Like

savings accounts, however, I.R.A.'s offer a range of plans paying annual interest rates from 5-1/2 to 7-1/2 percent and are insured to \$40,000 by the Federal Deposit Insurance Corporation. Incidentally, these are the highest interest rates that any bank can pay."

Are there special regulations for I.R.A.'s?
"Yes. Regulations only permit you to save a maximum of \$1,500 a year, or 15% of your annual wages, whichever is less. You can open an Individual Retirement Account with just \$25, then it's up to you when and how much you want to deposit, in amounts of \$25 or more, up to your maximum each year. You can add to your account each payday and when your savings reach \$1,000 or more, you can convert them to 6-year 7-1/2% Investment Certificates; or if you make your annual deposit in one lump sum, you can put it into 6-year 7-1/2% Investment Certificates at that time. The money must remain on deposit at least until you reach age 59-1/2, unless you become permanently disabled.

Should you withdraw prior to that, Federal regulations for Investment Certificates require that you pay substantial penalties on the amount withdrawn, and I.R.A. regulations impose further penalties for premature withdrawals."

Being tax-sheltered, savings in an I.R.A. should accumulate much faster, right?

"Amazingly so. In fact, here is a chart which shows what you could accumulate if you invested \$1,500 before taxes, at the beginning of each year. The first column shows how your interest accumulates with the help of a tax-sheltered I.R.A., the second shows how your interest accumulates without the help of a tax-sheltered I.R.A. and the third shows the difference."

| At the end of | 7 1/2% Interest with help of a tax-sheltered I.R.A. | 7 1/2% Interest without help of an I.R.A. | You gain with an I.R.A. |
|---------------|---|---|-------------------------|
| 10 years | \$ 22,090 | \$15,579 | \$ 6,511 |
| 20 years | 71,633 | 42,790 | 28,843 |
| 30 years | 171,588 | 90,523 | 81,065 |

*Table assumes taxpayer is in a 25% tax bracket and that the total contribution is deposited at the beginning of each year.

How can I start my Individual Retirement Account?

"It's as easy as opening a savings account. Just let your DETROIT BANK-er know you want to open an I.R.A. and \$25 will get you started. Establishing a useful tax-shelter is another good reason why you ought to know a DETROIT BANK-er better."



"Any employed or self-employed person who is not currently covered by any other retirement plan is eligible for an I.R.A."



"All contributions to an I.R.A. are fully tax deductible. Similarly, interest earned is also exempt from income tax until it is withdrawn."

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