

Anti-trapping ads appear legitimate



the **MID-WINTER SALE** is on now at *Engle's*



THE BOARDROOM
For the most interesting ways to keep up appearances

NU-PHONICS, INC.
Custom Builders of Specialty Advertising Instruments
You should hear what you are missing!
ZENITH Main Office 682-1117
Fine quality hearing aids. Full staff of audiologists.
PORTAGE • COLUMBIA • DETROIT • WARREN

GARAGE DOOR OPERATORS
FOR ANY DOOR
GENIE "450"
\$175 Installed
Any Suburb
ALLIANCE
AUTOMATIC DOOR CO.
531-0890
SOUTHFIELD

SEEING IS BELIEVING!

THIS AD WORTH A 10% Discount
on
THE MIDWEST'S LARGEST SELECTION OF THE MOST RESPECTED NAMES IN UNFINISHED FURNITURE
The YANKEE CARPENTER
2215 S. Telegraph
Blanchard Motor Hotel Building Center
338-0441
Mon.-Sat. 9:30-11 P. Sun. 10-5

The Kast cure for cracked furniture.
Humid-Aire humidification prevents damage.
When the air gets dry, you're going to feel it. A Humid-Aire central humidifier from Kast provides more moisture output than any other humidifier made. And it's remarkably low priced. Call today. It could save an antique.
KAST
HEATING & COOLING
Humid-Aire. That's why Kast is best.
580 S. Telegraph at Orchard Lake
Call 338-9253 642-7150 LI 2-3850

By LEM MESSE,
Outdoors Writer

Several well-meaning readers have written to object to advertisements the Observer & Eccentric has published from the Animal Protection Institute of America.

That is the ad which begins, "It's only an animal—lying in a steel jaw, leghold trap."

In what appears to be a concerted campaign, the readers have sent either clippings or photocopies of a Jan. 13 National Enquirer article headlined, "Humane Organization" Collected 999,999 But Not One Dime Was Spent on Animals."

As the readers requested, we checked up on the Animal Protection Institute (API), relying heavily on material from a pro-trapping group.

WE'RE CONVINCED the API is an entirely legitimate organization, and we will continue to accept their ads.

Just as it would be unfair for us to accept the ads of one political party and reject the other party's ads, so it would be just as unfair to reject API's ads API has a story to tell. It opposes trapping. It does change in state and federal laws to stop trapping. It's working in the open. That's fair politics.

Whether API's story is convincing is for each reader and lawyer to decide. The fact that we accept their ads doesn't mean we endorse one point of view over another; any more than we would ever endorse Lyndon over Cleverly.

NATIONAL ENQUIRER has done a note

U-M real estate courses offered at Rackham

Two courses of interest to both professional and novice in real estate will be offered in Detroit this winter by the University of Michigan real estate program.

Real Estate Business I, an introductory course, and Real Estate Selling Methods Workshop, both will begin the week of Feb. 9 at Rackham Educational Memorial 40 Farmworth at Woodward.

The U-M real estate program is presented by the U-M Extension Service and Graduate School of Business Administration. Now in its 28th year, the program has served as a model for others throughout the country.

It is aimed to students who complete eight courses the U-M certificate in real estate. The certificate is approved by the National Association of Realtors and Michigan Association of Realtors, as meeting academic qualification toward the Graduate Realtors Institute (GRI) designation.

Real Estate Business I, to be taught by Kenneth W. Lieber, Allen Park realtor and attorney, offers a practical approach to problems arising in real estate transactions.

Don Wardell, lecturer in the U-M real estate program, will be instructor for Real Estate Selling Methods Workshop, a course designed to increase the efficiency of sales personnel.

Both classes will meet weekly for 11 weeks at Rackham Educational Memorial. Real Estate Business I will meet 6:30 to

worthy job exposing the sea life of the late President Kennedy, but in dealing with money and environmental matters, it is over his head.

The Enquirer piece acts as if it were some sensational revelation that API spends its money on staff salaries and advertising. The revelation is common knowledge in politics. That's precisely what lobbying groups spend their money on. And there was no evidence to indicate any subterfuge—no bribes to lawmakers.

An article in the Jan. 18 Buck Times reports:

"In recent months over a hundred organizations such as Friends of Animals and the Animal Protection Institute of America have taken it upon themselves to oppose the use of leg-holding traps for the taking of raccoons, fur-bearing and predatory animals."

A number of these groups have aggressively advertised in newspapers throughout the country, usually picturing the most repulsive example of a trapped animal they could find and then soliciting funds to promote legislation banning the use of steel traps.

"Their efforts have been successful in Florida and parts of New Jersey."

Another article in the same edition says: "They have found enough supporters in state legislatures to submit bills that would do away with steel-jawed leg traps."

"They located enough supporters in Washington to get several bills introduced." A hearing on the bill (HR 86) was held in November before the House Merchant Marine and Fisheries

Committee's fisheries and wildlife conservation and environment subcommittee.

Among those testifying for HR 86 was the aforementioned API.

THE LETTER writers have not identified themselves as being pro-trapping. They have only raised some very proper questions about how API was spending its money.

The folks who are pro-trapping feel API has been at least partially effective.

And the Observer & Eccentric's newspaper attitude is that we're in the business of communicating ideas, not stifling them.

Hitchy Freeman
CLOTHES ARE EXCLUSIVE WITH US IN DETROIT

Copper & Copper
CLOTHES ARE EXCLUSIVE WITH US IN DETROIT

Somerset Mall David Whitney Bldg. Detroit

MIDWINTER SALE
NOW IN PROGRESS
LEWIS INTERIORS
WOODWARD S. OF SQUARE LANE NO. 338-6181

NOW IN PROGRESS
Sherman's Florsheim Clearance Sale
\$19.00
FINAL REDUCTIONS
sherman shoes
Birmingham • Troy

Believe it or not, this is the best time to buy air conditioning.

Save now thru February 15, 1976



GENERAL ELECTRIC AMBASSADOR CENTRAL AIR CONDITIONING

Right now, during the peak of the cold season, you can save money by purchasing an Ambassador Central Air Conditioning System.

Cold as it may be outside, hot summer days are just a few months ahead. So be ready to relax in cool indoor comfort with famous GE quality. The dependable Ambassador Central Air Conditioning system includes the exclusive Climatuff compressor with proven reliability, and efficient Same-Fin coils.

BTU CAPACITY	REG. PRICE	SALE PRICE	SAVE
23,000	\$556	\$339	\$157
30,000	718	515	203
35,000	856	615	241
42,000	1026	738	288
48,000	1135	815	320

EQUIPMENT ONLY
INSTALLATION EXTRA
PRICE INCLUDES CONDENSING UNIT AND 'A' COIL

D & G
HEATING & COOLING CO.
19140 Farmington Rd., Livonia, Mich. 48152
Phone 476-7022 477-4300
(across from K-Mart)

It pays to know a DETROIT BANK-er better.

"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.

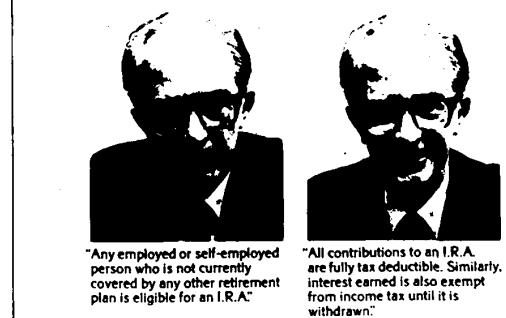
Being tax-sheltered, savings in an I.R.A. should accumulate much faster, right?
"Amazingly so. In fact, here is a chart which shows what you could accumulate if you invested \$1,500 before taxes, at the beginning of each year. The first column shows how your interest accumulates with the help of a tax-sheltered 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 a tax-sheltered I.R.A.	You gain with an I.R.A.
10 years	\$23,000	\$15,529	\$7,471
20 years	44,133	27,706	16,427
30 years	73,498	36,463	37,035

*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."

DETROIT BANK & TRUST
Member FDIC

you ought to know a DETROIT BANK-er better