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Farmington Harrison has one tast



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WEST BLOWDFIELD detailed Farmingon likely 1000 to 15 marvise but Farmingon coath Jack Werelf, whose complaining too make Mark Werelf, whose complaining too make he was read at 2000 to 1500 t

Pipe Fittings

Check Our Low Prices. Big selection of steel pipe and threaded fittings, copper tubing and fittings to sweat on (solder), plastic sweat on (solder), plastic sin home plumbing job

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200-yard Medley Relay—Northville (Carl Haney Matt Sullivan Rands Roggenbuck Saults Mikilonis) 1 46.9 Farmington Harrs-son | Northville

son [Northville 200-yard @zeestyle—Jeff Arnoldy (H-1543 Mark Peyson (H) Jan Cabill (N) 200-yard Individual Medley—Dean Ali N) 2 135 Jim Fischer (H) Ohra Hoeb-

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Nikyard Medley Relay-Leona Oue-chill -Gurran Gessler 1sip McGenag han - 1.51 8 Farmenton High Operchil 280-yard Freestyks—Ken Galowski - F 2 827 Hills - ILC - Rudolph - ILC 280-yard Individual Waldry—Jenn Prope di 2 19.5 George Dorset - F Gessler (LC)

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Seaholm sinks Southfield

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Subhfield tarting sciences with Mar-feld had a good week to hemself and still had a good week to hemself and the had a good week to hemself and Marfeld a signer was a dealer some as tarting their secrety. Heref Bark 117 W and their open Besself had the content meet that Darida. Accord bears of Medical secrety allowant lifes from Medical secrety and said lifest had been selected to the said lifest had been selected freedom. The meeting of the secrety of the content and their secrets of the Latting week to the flastings. The description of the secrety of the secretal and their secrets in the secretal and the secret flast flasting were to the flastings.

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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

Who is eligible for an I.R.A.?

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?

TRUE

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e end solvents to plete the do-it-yourself-home plumbing job

(Linksy)

329

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 Itis
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 Depost Insurance Corporation. Incidentally, these are the highest interest rates that any bank can pay.

Are there special regulations for I.R.A.'s?

Are there special regulations for L.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 if su pto you when and how much you want to deposit, in a mounts of \$25 or more, up to your maximum each year. You can add to your account savings reach \$1,000 or more, up to your one one of the your 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?

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 interest accumulates without the interest accumulates without the help of a tax-sheltered I.R.A. and the third shows the difference

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Ì	10 years	\$ 43.090	\$15.524	\$197
ı	Z years	71 633	42.700	28 (5)
į	X years	173 689	90 503	13.06

"Table assumes taxpayer is in a 25% tax bracket and that the total contribution is deposited at the baginning of each learn

How can I start my Individual Retirement Account?

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."





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tions to an I.R.A. deductible. Similarly,