Consumer mailbag

Be wary about home insulation

I would like to have insulation added to the walls and ceiling of my home but I know so little about needs and costs that I am afraid my ignorance will be taken advantage of by the wrong kind of salesman. I would like any suggestions you might have to offer on how to go about it intelligently.

Arthur M., Garden City.

You are wise to move cautiously. Reports from around the country do support your fears as gyp artist move into the insulation busines. However, there are many legitimate contractors available to serve you.

To help you make the right decision, follow some simple precautions.

•Check out your contractor. Deal only with known, reputable contractors. The Better Business Bureau, state and local consumer protection offices, and satisfied customers are good sources for referrals.

•Get at least two or three estimates on your job. Make sure that you provide all contractors with the same specifications so the estimates reflect the identical job in all cases.

•Insist on a written contract. Be careful that the contract covers all of the work agreed upon, including the amount and type of insulation, the cost and the warranty coverage. Keep all receipts for possible tax credits in the future.

•Investigate flammability and R value. Look for brand names and labels such as NAHB (National Association of Home Builders). Insist the insulation used be treated to reduce flammability to an acceptable level. Tests methods for flammability in insulation established through the American Society of Testing and Materials check the rates at which various materials create smoke, permit flames to spread and contribute fuel to the fire. If a contractor uses insulation packed in bags which have no labels, do not hire him.

The R factor states the resistance (R) per inch of the insulating product to the passage of heat in any direction and makes it simple to specify the right amount of insulation in the right places. The greater the R number, the greater the insulating value of resistance at heat flow. Your local utility will help you determine the R value recommended for your area.

The dual impact of increased demand and rapid expansion of the market creates a situation where abuses of the consumer are likely to occur. Once again, it is your responsibility as a consumer to be aware of what is going on.

Concern Inc. answers your questions on consumer and environmental issues. For Eco-Tips No. 15, environmental update on insulation, hair dyes, lead poisoning and other subjects, send 50 cents and a stamped, self-addressed envelope to Concern Inc. Detroit, 1 Northfield Plaza, Troy 48098.

GRACE R. GLUSKIN
Executive Director

Queens' gowns to be shown

A premiere showing of replicas of gowns of famous queens and a talk by Oakland County Prosecutor L. Brooks Patterson will highlight a Methodist Children's Home Society luncheon Feb. 14.

The Queen of Hearts luncheon will be held at 12:30 p.m. In Fairlane Manor, 19000 Hubbard, Dearborn.

Gowns, to be modeled by area women who have been volunteers for the society and its Methodist Children's Village in Redford Township, are from a new Seely-Deer collection of dresses and jewels worn by famous queens of history.

Seely-Deer of Birmingham is well-known for a collection of inaugural gowns worn by United States first ladies.

Dee and Dike Dwelley will give the commentary for the Queen of Hearts showing. Luncheon tickets are $9.50 and may be reserved by calling the society, 531-4060.

Growth workshop is for seniors

People over 55 who would like to know how to control their own lives and communicate more effectively with friends and family can now enroll in a program called Personal Growth for Older Adults, offered by the Continuum Center at Oakland University.

Under the direction of Adele Weaver, a Continuum Center counselor from West Bloomfield, the group will meet from 1-3:30 p.m., Monday and Wednesday, March 8 through April 3 in the YWCA Oakland Branch, 839 S. Crooks Road, Clawson.

For advance registration, contact the OU Center, 377-3033.

Conference is about conferences

A conference for conference designers and planners entitled "Taming the Conference Beast" will be co-sponsored by Oakland University and Western Michigan University on the OU campus Monday, Feb. 13.

Open to all persons who plan or initiate conference programs for educational or other institutions, the sessions will deal with how to get ideas for conferences, how to market them and ways to implement them.

The program will be held in Meadow Brook Hall, and registrations should be phoned to the OU conference department, 377-3272.

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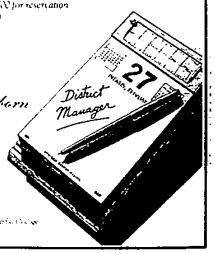
Call 271-2700 for reservation information.

The Dearborn Inn



Today's Dodge Dealer's Got it All.

He's got a dozen ways to help you save when you buy your next new car or truck

THE GREAT DODGE OPTION SALE.

Just look at a random sampling of the option packages your Dodge Dealer's offering. Each comes to him from the factory priced so he can pass big savings (like the kind we describe below) on to you. Ask him about these very special values.

OPTION'5. SAVE UP TO $250.

ASPEN WAGON. Order an AM radio digital clock deluxe wheel covers F78x14 white sidewall tires luxury roof rack and roof deflector. Add bucket seats with center fold down armrest luxury steering wheel body side moldings dual remote control mirrors deluxe wipers. Light Package plus up to $499

OPTION'3. SAVE UP TO $250.

ASPEN FOUR-DOOR. Order this option package and you'll get AM radio digital clock dual horns and dual remote control mirrors deluxe windshield wipers bucket seats with fold down center armrest white sidewall tires luxury steering wheel deluxe wheel covers body side moldings Light Package plus a full vinyl roof.

OPTION'10. SAVE UP TO $100.

RAMCHARGER. You'll get a lick out of this Ramcharger Prospector Package (there are two others you can tote into as well). Order upper body moldings available wheels or wheel covers AM/FM radio clock rear bench seat 35 gallon fuel tank and Prospector decal and you'll save up to $140.

OPTION'1. SAVE UP TO $250.

MONACO "GRAN COUPE". This package includes the most luxury cloth and vinyl reclining bucket seats with center fold down armrest luxury steering wheel color keyed vinyl roof soft and whole up mouldings [illegible] premium wheel covers sports mirrors and [illegible] sidewalls tires. Don't let this one get away from you.

He's got outstanding new values that beg to be driven

THE GREAT NEW DODGE CARS.

Here's what we mean when we say your Dodge Dealer's got it all! Omni, the newest of all Dodges, sets the scene. But there are also a brilliant new Magnum XE, new Diplomat luxury and value, Aspen, Monaco, Charger, a new Challenger import, and bright new 1978 Colts.

GREAT NEW OMNI. MOTOR TREND "CAR OF THE YEAR."

$3706.* 38 MPG HWY. 25 MPG CITY.†

Here's the new one from Dodge that has so much going for it.
- 1.7 litre overhead cam four cylinder engine
- 35.5 cubic feet of storage rear seat folded!
- Front wheel drive
- AM radio
- All coil spring suspension
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- Five doors.

*Base price excluding taxes, transportation charges, optional equipment and dealer delivery charges. Equipment shown is optional at additional cost. Dealer may vary according to your city's conditions, equipment and your driving habits. †Estimated mpg.

GREAT NEW DIPLOMAT "E" AT A GREAT NEW LOW PRICE.

$5033:

This new pre-spring special offers savings from the top up.
- 225 Super Six
- AM radio
- Power steering
- White sidewall tires
- Automatic transmission

Price with this equipment $5035* for the two door, $5191* for the four door. This package with all the options of the well proven Six has a sticker price of $5,711* for the two door, $5,867* for the four door.

*Base price excluding taxes, transportation charges, optional equipment and dealer delivery charges.

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With an Individual Retirement Account at Standard Federal Savings, you can save for the future at the impressive rate of 7¾%. Deduct whatever you save — up to $1,500 a year — from your gross income or $1,750 if, in addition, your spouse qualifies. You will defer every penny in tax on your IRA, including the interest earned, until you withdraw your funds at retirement. At that time you will probably have less income and possibly be in a lower tax bracket.

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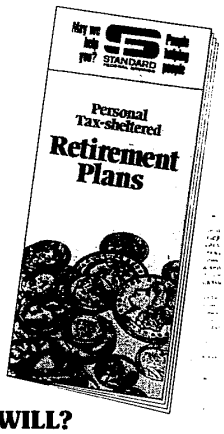
Better yet, read this.

Pick up your copy of our helpful free brochure at any office of Standard Federal Savings or phone us at 643-9600 and we will be happy to send you a copy of our booklet.



DO IT TODAY! IF YOU DON'T LOOK OUT FOR YOURSELF, WHO WILL?

If you contributed $1,500 each year to a IRA account earning 7¾% annual interest, compounded quarterly, here's how your tax-deferred dollars grow.

No. of Years	Total Deposits	Total Earnings	Total Retirement Funds
5	$ 7,500	$ 1,998	$ 9,498
10	15,000	8,439	23,439
15	22,500	21,403	43,903
20	30,000	43,940	73,940
25	37,500	80,531	118,031
30	45,000	137,748	182,748

Federal law prohibits the payment of an Individual Retirement Account (IRA) time deposit prior to maturity and, before the depositor is age 59½, except due to death or disability, unless three months interest is forfeited and interest on the amount withdrawn is reduced to the regular savings rate. Under certain conditions early withdrawal before age 59½ could result in federal excise taxes.

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32920 West Thirteen Mile, Farmington Hills ... 855-1444
1310 Rochester Road, Rochester ... 652-2720
1405 North Woodward, Royal Oak ... 547-5900
29405 Greenfield, Southfield ... 559-7010
25123 Southfield, Southfield ... 559-4720
2401 West Big Beaver, Troy ... 643-8600
2699 West Big Beaver, Troy ... 643-7400
940 East Long Lake Road, Troy ... 689-4550

WEST
17540 Grand River near Southfield ... 838-2950
25712 Grand River near Beech Road ... 535-4880
14221 Greenfield near Grand River ... 273-4605
10641 Joy Road at Manor ... 933-7654
24224 Joy Road near Telegraph ... 538-7171
16841 Schaefer Road near McNichols ... 342-1900
3200 Eisenhower Pky., Ann Arbor ... 973-0900
186 Main Street, Belleville ... 697-8033
44101 Ford Road, Canton Township ... 981-1685
18501 Hubbard, Dearborn ... 593-1730
5811 Middlebelt Road, Garden City ... 522-6300
17230 Farmington Road, Livonia ... 261-7900
40909 Ann Arbor Road, Plymouth Twp. ... 459-8666
2069 Rawsonville Road, Van Buren Twp. 481-0600

35150 Michigan Avenue, Wayne ... 721-8000
315 South Wayne Road, Westland ... 326-8020
123 West Michigan, Ypsilanti ... 482-7566

EAST
14628 East Jefferson at Manistique ... 821-3085
16530 East Warren near Outer Drive ... 884-0140
11511 Kelly Road at Whittier ... 371-9450
23515 Harper, St. Clair Shores ... 771-2200
4660 Twenty-Four Mile Rd., Shelby Twp. 731-0000
36909 Schoenherr Road, Sterling Heights ... 939-4000
3900 Fourteen Mile Road, Warren ... 268-3700
30700 Schoenherr, Warren ... 779-0000

DOWNTOWN DETROIT
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