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**FARMINGTON LUMBER**  
474-4015  
32800 GRAND RIVER FARMINGTON  
Daly 8-6 Sat 8-4

## Juvenile justice film available for programs

A film on the inadequacies of the juvenile justice system is being made available to any interested group. The National Council of Jewish Women and the Junior League of Birmingham have joined together to bring the film to the public, free of charge.

Both organizations have conducted studies of the justice system with regards to children who get into trouble with the law.

The film, "Children in Trouble," is one-half hour long. Two women will accompany the film, explain it and answer questions, said Lynne Starman, chairwoman of the juvenile justice committee for the Council of Jewish Women.

Lynne Starman is chairwoman for the junior league's committee.

Civic service and educational groups in the community may arrange for the program by calling the NCJW office at 537-9644.

We ask that an organization give us at least two weeks notice in scheduling," said Mrs. Starman.

Council women in Michigan are studying the proposed changes in the juvenile code and are working to educate the communities to the need for change.

The junior league has a long-term commitment to child-welfare.

A startling fact learned in council's study of our juvenile justice system," said Mrs. Starman, is "at least half of the delinquency referrals to juvenile court are not offenses which would be considered crimes if committed by adults."

Such offenses are known as status offenses and include behavioral problems like running away, truancy and incorrigibility.

Conclusions drawn from council's survey and report indicate that the present court system of classifying all errant juveniles as delinquents and dealing with them all through the court system is not only a waste of taxpayer's money, but is not doing the job," she said.

## Movie festival planned Nov. 28

A children's movie festival will be sponsored by Hadomer Chapter of Pioneer Women from 2-4 p.m. Nov. 28 in Labor Zionist Institute, 2555 Middle Belt.

Favorite movie shorts and cartoons will include The Little Rascals, Laurel and Hardy, Mighty Mouse and Woody Woodpecker.

Admission is \$1.

## Ski clinics offered at Y

Cross country skiing lessons and downhill ski clinics will be offered by the Farmington YMCA this winter.

A series of two day cross country ski clinics will be offered with the first session meeting in the YMCA and the second day meeting in Maybury State Park. All cross country ski clinics are for adults only. The Y will assist with ski rental information.

Two downhill skiers will be able to ride the ski bus to either Mt. Brighton or Alpine Valley.

Rates are available by calling David Heller at 474-3222.

## Ski program opens Jan. 4

Junior and senior high school students are eligible to join the Farmington Area Recreation Commission's ski program. The first session will begin Jan. 4, the second on Feb. 1.

Registrations are being taken now in the commission office, 3155 Eleven Mile which is open from 8:30 a.m. to 4:30 p.m. Mondays through Fridays.

**Dr. Gerald Host**  
**Farmington Hills Chiropractic Clinic**  
announces the opening of his office for the practice of  
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### Individual Retirement Accounts

An individual Retirement Account (IRA) is a personal tax sheltered retirement savings plan for people who are not covered by a pension or profit sharing plan. The IRA plan allows you to deposit up to \$1,500 annually, or 15% of your earned income, whichever is less, in a tax sheltered savings account. Your annual deposits are deductible from your gross income when computing your Federal Income Tax and your IRA savings account interest is tax-deferred until you redeem your account.

### How IRA grows compared to normal savings

INTEREST RATE	AFTER 8 YEARS		AFTER 12 YEARS		AFTER 18 YEARS		AFTER 24 YEARS	
	IRA	Normal Savings	IRA	Normal Savings	IRA	Normal Savings	IRA	Normal Savings
5 1/2%	\$10,845	\$14,134	\$15,676	\$19,757	\$45,956	\$34,407	\$ 73,663	\$55,267
6 1/2% 1 yr Certificate	11,347	8,510	28,054	21,040	52,652	39,489	88,970	68,653
7 1/2% 6 yr Certificate	11,875	8,908	32,697	23,023	60,529	45,396	107,810	80,859

The chart assumes wage earners in the 25% tax bracket and wants to save \$1,500 annually with a deposit in each calendar year. With an annual 5 1/2% IRA rate, \$1,500 invested annually in a tax sheltered IRA will grow to \$45,956 after 24 years. The \$1,500 per tax year will be reduced by taxes on the \$1,500 and interest accumulations would be taxed during the current tax period.

### Keogh Plan

The Keogh plan allows self-employed persons to set aside tax-sheltered dollars up to \$7,500 each year, or 15% of your earned income, whichever is less. The amount you set aside is tax deductible and the interest earned is tax-deferred until you retire. Income taxes on both principal and interest are payable only when benefits are withdrawn from your account.



- North**
- 50 West Big Beaver, Birmingham
  - 99 West Maple, Birmingham
  - 825 West Long Lake, Bloomfield Hills
  - 3700 West Maple, Bloomfield Hills
  - 1500 Midcrest, Farmington Hills
  - 1310 Rochester Road, Rochester
  - 2800 North Woodward, Royal Oak
  - 29405 Greenfield, Southfield
  - 25123 Southfield, Southfield
  - 2611 West Big Beaver, Troy
  - 2699 West Big Beaver, Troy
  - 940 East Long Lake Road, Troy
- West**
- 17542 Grand River, near Southfield
  - 25132 Grand River, near Southfield
  - 14221 Greenfield, near Grand River
  - 10641 Joy Road at Manor
  - 24224 Joy Road near Telegraph
  - 1881 Schaefer Road near McChesney
  - 186 Main Street, Belleville
  - 44101 Ford Road, Canton Township
  - 5011 Middlefield Road, Garden City
  - 17230 Farmington Road, Livonia
  - 2089 Rawsonville Road, Van Buren Twp
  - 30150 Michigan Avenue, Wayne
- 315 South Wayne Road, Westland**  
123 West Michigan, Ypsilanti
- East**
- 14828 East Jefferson at Marquette
  - 16330 East Warren near Outer Drive
  - 11511 Kelly Road at Whittier
  - 25501 Harper, St. Clair Shores
  - 4640 Twenty-Four Mile Road, Shelby Twp
  - 3900 Fourteen Mile Road, Warren
  - 30100 Beaubien, Warren
- Overseas Office:**  
405 Onevold at Jefferson