

Cohen Urges 'No Tax Credits For College Tuition'

Dean Wilbur J. Cohen of The University of Michigan urged the Senate Finance Committee on Monday in Washington not to allow tax credits for college tuition.

Testifying as the committee's first public witness on the tax reform bill, the former U.S. secretary of health, education and welfare argued that the tax credit proposal "is wrong in principle and in practice, and would not be helpful to higher education."

Cohen, who now heads the U-M School of Education, said the tax credit would be of primary benefit to high-income taxpayers, who already are willing to send their sons and daughters to college without such inducement. It would do practically nothing for low-income families who cannot afford college regardless of tax inducements.

IF TAX CREDITS should lead colleges and universities to raise tuition levels still higher, poorer families would be even less able to afford higher education, Cohen said.

(A tax credit reduces a person's tax debt after he has figured what he owes on the basis of his income. A deduction, in contrast, reduces a person's taxable income itself. A credit is generally more valuable to a taxpayer and more costly to the government than a deduction.)

Cohen described the pending tax reform bill as a good one, but said, "It can and must be made better." He made several specific suggestions on grounds of both economic and social policy.

A downward-sliding scale for dependent exemptions. "The present system of allowing an equal amount for each and every dependent neither is well grounded in fact (as any parent can tell you), nor is it intelligent social policy to give a financial incentive to have more children," Cohen said.

"A more sensible policy would be \$700 for the first child, \$600 for the second, \$500 for the third, \$400 for the fourth, \$300 for the fifth, \$200 for the sixth, and \$100 for the seventh."

"There was one man in one of the government departments who had 13 children," Cohen said in recalling his own years in Washington. "Why subsidize him by the tax system to have more children?"

COHEN NOTED the Finance Committee's leadership in making family planning services available in 1967, and he urged it to "carry out the social policy in your tax reform bill."

Expansion of health insurance. Cohen urged that employers who claim employee-benefit expenses be required to see to it that employees have adequate health insurance.

"You have accepted financial responsibility under Medicaid for a large and growing expenditure, but have neglected to assure yourselves that every possible man, woman, and child will be covered by health insurance instead of relying on Medicaid," he said.

"I urge you to make as a condition of any employer, cor-

poration, or trust obtaining any tax deduction for any contribution toward a pension, profit-sharing or stock-option plan or similar arrangement, that all his employees be covered under a medical policy whose scope is at least as broad as Medicare, and that the employer pay at least one-half of the cost of the employee coverage."

Besides spreading health coverage, Cohen noted, this would reduce the costly burden of Medicaid.

A sliding scale of Social Security taxes. Cohen proposed that for persons whose income falls below the so-called poverty line, half of the Social Security tax be refunded. Such persons would be exempt from income taxes under the Administration proposal.

Local tax alleviation. Cohen called for studies which would lead to ways of reducing local residential property taxes as a means of financing elementary and secondary education.

HE EXPRESSED opposition to President Nixon's proposal to share federal revenue with the states on four grounds:

1. Some states, lacking their own income taxes, do not spread their tax burdens equitably.

2. The proposal offers no assurance that property taxes will be cut.

3. There is no guarantee that the shared revenue will be used for education, which Cohen sees as the greatest need.

4. The federal government can ill afford to lose the revenue when, even now, Congress has not appropriated the full authorization under existing education legislation.

Cohen urged the senators to produce a bill which would increase tax revenues as well as share the burden more fairly. He especially called for eliminating the accelerated depreciation for high income and luxury housing, for lighter controls

on deductions for farm losses, for higher capital gains taxes, for withholding of taxes from dividends and interest, and for cutting the mineral depletion allowance.

HIGHER REVENUES are needed, Cohen asserted, "because our nation is faced with a grave domestic crisis. Our inner cities are rotting away. Our educational system is deteriorating in many places. Air pollution and water pollution are advancing in many places. Congestion on the highways increases. Highway deaths are scandalous."

"We have needless hunger and poverty for far too many of our fellow citizens. And our infant mortality rate is way too high for many groups. There are over five million of our aged who are living in poverty."

"I must put the issue very frankly. Our nation will be making a big mistake if the bill

you report to the Senate reduces the total tax income of the federal government at this time. "You have an HEW appropriation bill pending in the Senate Appropriations Committee which reduces the amount available for training more doctors and nurses, which freezes the medical research capability of this nation, which appropriates only about one-half of the authorization for elementary and secondary education you en-

acted, and which limits the amount needed for pre-school education. "Quite frankly, if you vote for HEW appropriations this year so far below the legislative authorizations and at the same time vote to decrease the total tax yield to the federal government, you will be voting for further rebellion and discontent not only on the campus, but in the churches, the streets, the inner cities and elsewhere."

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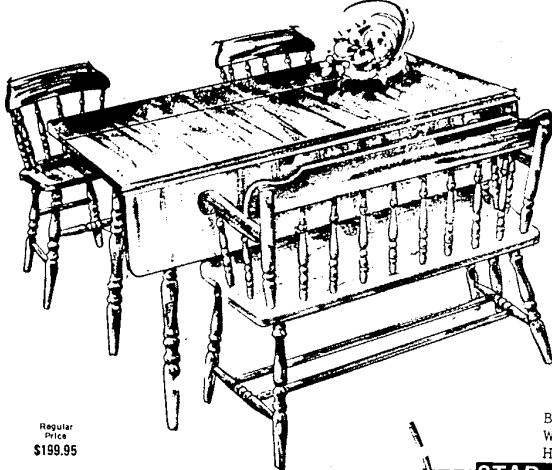
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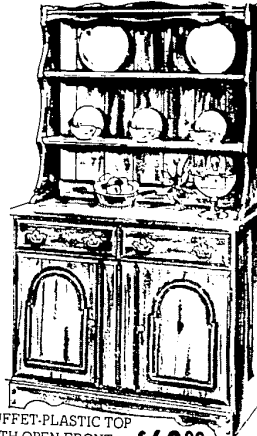
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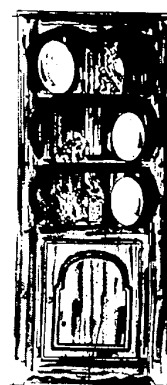
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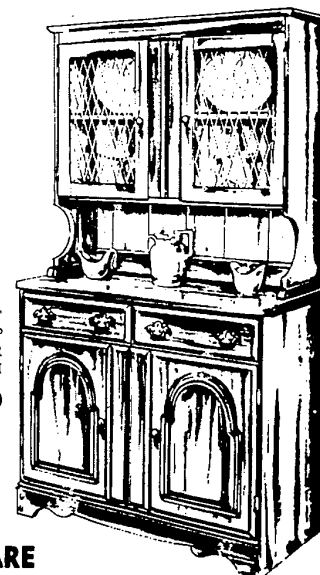
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Reading Important To Drivers

If a driver of a motor vehicle is to be a safe driver he must be able to read much more than road signs and traffic directions, important as they may be.

The ability to read and interpret the actions of other drivers and thereby be able to take defensive measures, is one of the most important skills a driver can learn.

The Defensive Driving Course, emphasizes the importance of avoiding accidents by "driving defensively at all times." This includes the ability to "read other drivers."

AS AN EXAMPLE consider this sentence from a typical accident report. "With no warning the guy ahead stopped dead in his tracks and -- then turned on his left turn signal, too late for me to do anything."

No warning:
Here is what happened just before the accident. For several blocks before the collision, the driver in front had been slowing down at every corner and obviously looking for a certain street.

If the other driver had been "reading" properly, he would have realized that the man ahead was about to turn and since it was obvious that he wasn't sure of his location, his turn would be an abrupt one.

The best "readers" are the safest drivers.