

Moral perspectives

Trust given savings institutions

A Gallup Poll of several months ago rated the level of esteem in which nine American institutions were held by the public. It is significant to note that organized religion and banking were rated first and second in terms of public confidence.

The other seven, in declining order of respect, were the military, the public schools, the Supreme Court, big business, television, labor unions and Congress.

One can find different lessons and draw different conclusions from these findings, depending on one's political

and philosophical standpoint or institutional preference. But I believe that this study accurately mirrors the prevailing mood in American society.

IF ORGANIZED religion and banking are highest in public trust, this suggests that they share certain common values. Both are founded on the imperative of saving. Never mind that one deals with saving souls and the other with saving money. This is a distinction that does not affect our argument.

Whether saving souls or saving cash,

one is as hard to accomplish as the other these days.

Secondly, religious institutions and banks both proclaim the doctrine that we must forego the delights of present indulgence for the sake of future reward.

Now, in the case of religion, this recompense is laid up to us in the world to come, while banks offer their prize when the certificates reach maturity. For most of us, the time required seems as long in both instances.

It should also be remembered that penalties are announced in advance for

those who violate this rule—either eternal damnation or the non-payment of the anticipated interest.

THERE MAY BE a relationship between the first and the last on the scale of public confidence.

Congress is held in low regard, perhaps because it is deemed responsible for the escalating inflation, the government spending, and the high taxes which have made it well-nigh impossible for the average American to save his money and thereby to keep body and soul together.

By Rabbi
Irwin Grouner



Consumer mailbag

Read your gas meter to save fuel

I can't make heads nor tails out of my gas meter. I was hoping to be able to cut down on my bills by reading my meter. Can this method work? How do I go about it?

MIKE R. BERKLEY

One reading of your gas meter won't tell you how much gas you use. In order to make meter reading work for you and help you to reduce your fuel consumption you will have to make and keep a chart for several days.

The dials on your gas meter automatically keep track of how much gas flows through the meter. The one used most often is the circular or dial meter which measures the units in cubic feet. The pointers on the dials do not all go in the same direction, but alternately clockwise and counter clockwise.

To read this type meter, if the hand

points between two numbers, the low of the two is the one to record. For example: The sample meter below reads 3758.

You should indicate on your record chart that reading, along with the date and time of the reading.

Several days later enter another reading on the next line, and continue until you have readings for about a

months time.

During this time make a point of watching the indicators on the meter dials go around when your furnace burner is on, and then watch what happens when it shifts to the off cycle.

Once you are familiar with your meters and the amounts of units used you will be able to reduce your consumption and ultimately your fuel bills.

For additional tips on how to reduce your fuel bills I recommend a new book titled, "Utility Bills Can Cost Less." For a copy, send \$3.25 to Utility Book, Box 39161, Redford, MI 48239.

Concern, Inc., Detroit answers your questions on consumer and environmental issues.

GRACE R. GLUSKIN
Executive Director



Area leaders teach personal growth

Men and women can explore personal and career-related problems in a six-session personal growth program to be held 7:30-10:30 p.m., Mondays, Jan. 15 to Feb. 26 in Bloomfield Hills.

A Personal growth class will be held at the

Birmingham Unitarian Church, Woodward and Lone Pine Roads, in Bloomfield Hills. The program will be offered again in Rochester, May 9 to June 20.

Sally Prestgard, of Southfield, will staff the

program, along with continuum center coordinator, Elaine Eisenstein of Bloomfield Hills. Trained paraprofessional group leaders include Joyce Wells of Troy, Hank Winkelman of Birmingham, Jim Reiter

and Carol Travilla of Southfield, Beverly Reinhart of Farmington and Geri Spilman of Farmington Hills.

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Judging will be based solely on presence and appearance, the only requirements being that you are 5'5" or under, 17 or over, and single. This year's pageant will be held at the elegant Royalty House in Warren with television coverage and prizes starting with a week's deluxe trip to Hawaii.

To learn more, and to qualify, fill out and mail before January 26 to: MISS PETITE DETROIT, 212 Travers Tower, Southfield, MI 48070

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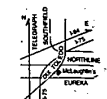
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