

Public parks hold line on entrance fees

By Lem Mesoe
staff writer

Good news. No increase in park admission fees this year.

State park vehicle admission passes are unchanged at \$10. You can pick them up at Maybury State Park on Eight Mile Road west of Northville. Where manager Tony Kain says a lot of cross-country skiing activity is going on, or at Froid Lake State Recreation Area in western Oakland County.

Proud Lake manager John A. Winters says you can order them by mail by sending a \$10 check or money order, payable to "State of Michigan," to Froid Lake Recreation Area, 3500 Wilson Road, Milford 48042.

Oakland County parks passes remain at \$15 for residents and \$20 for non-residents. They are available now at Addison Oaks County Park, W. Romeo Road in Addison Township near Oxford, and Independence Oaks County Park, Sashabaw Road 2 1/2 miles north of I-76 near Clarkston.

Both of those parks are open for cross-country skiing. Addison Oaks has 13 miles of snowmobile trails plus ice skating.

Huron-Clinton Metroparks, with 11 parks in southeastern Michigan, are keeping their admission at \$7 for vehicles plus \$7 for your boat. Kensington Metropark is open for hiking, cross-country skiing and sleighrides. Groups may charter sleighrides by calling the park office at 885-1561.

"STARS AND SNOW, a nature interpretive program, will run from 7:30 to 9 p.m. Friday at Independence Oaks County Park north of Clarkston.

If it's clear, star gazers will go outdoors to view Orion the Hunter, the Seven Sisters of Pegasus and other winter constellations. Dress for the weather and meet at the boat rental building.

If it's overcast, an indoor slide presentation will be given. Pre-register by calling the parks office at 858-0903.

TWO BIRD COUNTS will be conducted this weekend at Huron-Clinton Metroparks.

Saturday's activity will start at 8 a.m. at the nature center of Kensington Metropark, 1.95 west of New Hudson. Take the Kensington Road exit. Naturalist Bob Hotelling will be in charge of the all-day activity. You may spend as little or as much time as you want. Binoculars and warm clothing are essential.

Sunday's activity will run from 8 a.m. to 4 p.m. at Oakwoods Metropark near Flat Rock. Rules are the same.

To help naturalists with their planning, register in advance by calling the metroparks' toll free 1-800-552-6772.

IT'S TIME to plan if you're thinking of a summer vacation at Yellowstone and the Grand Teton national parks in Wyoming. The place is the Highland

Continuing ed classes at OU

The Oakland University Division of Continuing Education will provide training for careers, non-credit hands-on computer courses for beginners, investment and financial planning courses and an ACT test preparation, beginning Jan. 16.

Information about these courses and about the Plastics Technology Program, co-sponsored by the Society of Plastics Engineers, to begin in February, also may be obtained from the Continuing Education office, 377-3120.

EVENING courses in the paraprofessional accounting assistant diploma program begin Jan. 16 on campus west of Rochester. A job seminar will be held for prospective accounting assistant enrollees at 7:30 p.m. Jan. 10, on campus.

Positions are available for graduates of the year-old program, which was developed in cooperation with the business community to meet its need for accounting support staff.

A PERSONAL assessment inventory, required for entrance into the Legal Assistant Program, will be conducted at 7:30 p.m. Jan. 10, in the Oakland Center on Campus. Information about the job seminar and the required personal assessment inventory may be obtained from the Continuing Education office, 377-3120, between 9 a.m. and 5 p.m. weekdays.

Brief noncredit computer courses, for beginners as well as experienced users, begin Wednesday, Jan. 18. Included are two introductory courses for those who know nothing about computers.

Hands-on experience is provided on the Apple II computer with business programs, and on the IBM personal computer for business or home use.

For experienced users, a three-session course on interfacing with public data bases and networking will be conducted beginning Wednesday, Jan. 18. A hands-on word processing class begins Thursday, Jan. 19. Computer tuition ranges from \$50 to \$115.

THREE FINANCIAL and investment courses will be offered for minimum tuition of \$15 each:

- A financial course for the working alone, homemakers or career-bound, which focuses on how to meet goals through investment, begins Tuesday, Jan. 17.

- Turning tax liabilities into assets to pay less income tax next year will be covered in the course Learn to Earn: Putting Your Money To Work, which begins Thursday, Jan. 24.

- For the sophisticated investor, the course Three For the Money, beginning Tuesday, Jan. 17, will cover investing in stock market, real estate and commodities. Commodities investing will be experienced in a game format, using hypothetical dollars to learn how to balance the risks with the rewards, with a prize going to the best plan.

IN FEBRUARY, professional update for CPAs, internal auditors and for industry will be offered. A 12-week CPA Exam Review Program for those seeking certification begins Feb. 25.

A single evening course or the entire program may be taken in either the CPA or CIA certification program. Tuition ranges from \$35 to \$195 per course.

The nine-week course "Improving Productivity through Statistical Process (Quality) Control," based on the Deming philosophy, starts Feb. 13. Tuition is \$95.

Also scheduled are the preparation workshops for the March 17 GMAT, beginning Feb. 11. Tuition is \$115.

Lakes campus of Oakland Community College.

Steve Maslow will present a film and narration called "A Naturalist's Notebook" at 7:30 p.m. Friday, Jan. 27, at Highland Lakes, 7550 Cooley Lake Road, Union Lake.

It will be in the main floor arena of the Student Center. Call Carol Lubin there at 350-3041 for ticket reservations. Prices are \$3.50 general, \$3 for senior citizens. Tickets will also be available at the door.

The Rockies are a different world when it comes to geology, climate, animal and bird life. You might

outdoors

as well learn all you can in advance. You can probably pick up some good ideas for your own photos, too.

HURON-CLINTON Metroparks have several free nature programs on tap this weekend. In each

case, you need to register in advance by calling toll free 1-800-552-6772.

- Indian Springs Metropark near Clarkston will be the site of a cross-country ski tour at 10 a.m. Saturday, Jan. 7. The two-hour ski jaunt will lead you to the Huron Swamp for a look at nature in winter. The trail is excellent for beginning skiers. Bring your own skis.

- Indian Springs will offer a two-hour indoor-outdoor "Wilderness Survival" program at 1 p.m. Sunday, Jan. 8. Fire building, shelter construction and food gathering will be taught. Dress warmly.

Annual entrance fees for area parks have not been raised. Fee for state parks is \$10; \$15 for Oakland County parks and \$7 for Metroparks.

Compare IRAs

Which would you prefer... a higher stated interest rate or more money?

Michigan National compounds interest monthly to pay you more money for your money

Higher stated interest rates on Individual Retirement Accounts (IRA) may sound good initially. But, if you're interested in earning more money for your money, consider the effects of Michigan National's monthly compounding of interest versus other banks' simple interest method of payment.

Earn interest on your interest

A minimum deposit of only \$50 at Michigan National earns interest each month. So, month by month, year after year you continually earn interest on your interest.

Most other banks, however, pay interest on a simple basis.

No compounding.

No payment of interest on your interest.

That's why other banks can quote a higher rate, and yet, pay less interest over the lifetime of your investment.

Don't be fooled by high interest IRA claims.

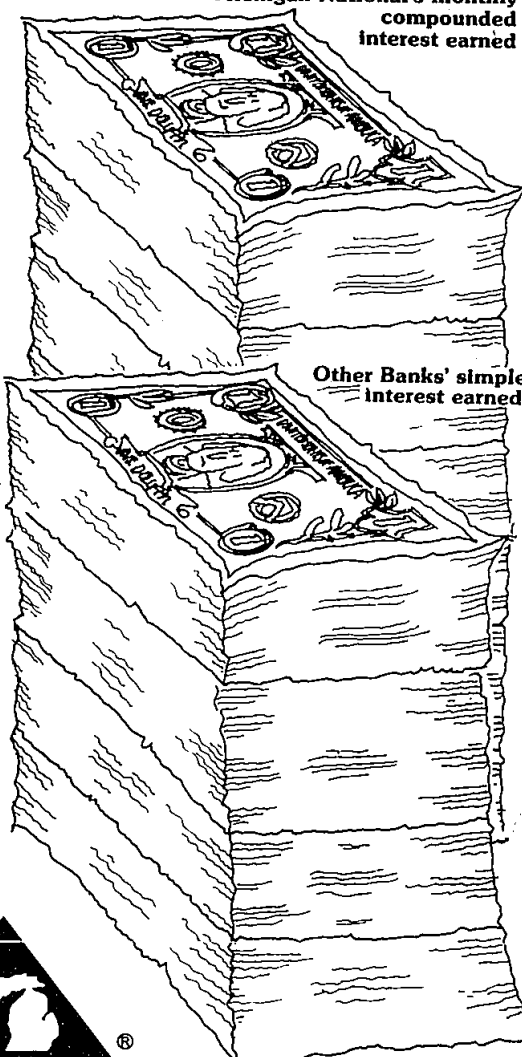
Invest your retirement savings with Michigan National where your IRA will earn more money for your money with monthly compounding.

Need a loan to fund your IRA?

Borrow up to your annual IRA contribution limit at preferred rates to take advantage of 1983 or 1984 tax deductions. Then write off interest payments for an additional tax savings. Ask for details on the advantages of an IRA loan at any branch office.

Michigan National's monthly compounded interest earned

Other Banks' simple interest earned



Michigan National Corporation Banks

Substantial penalties and tax liabilities imposed for withdrawal from IRA prior to age 59½, except in cases of death or disability. Withdrawals must begin by age 70½. Member F.D.I.C.

Michigan's major statewide banking group with over 360 branch offices, offering Michigan's largest ATM network - Michigan Money. Deposits insured up to \$100,000 by the FDIC, backed by over \$486 million in Depositor Protection Accounts. Total assets exceed \$6.7 billion.