

# We're running out of landfills

**C**URRENT figures indicate that available landfill space (where 85 percent of our solid waste is buried each year) in Wayne County will be filled in three years. Oakland and Macomb Counties are not far behind. With that time rapidly approaching, decisions and alternatives must be sought now or we will face a solid waste crisis. The Consumer Mailbag will produce six articles on our solid waste problems.

We hope you will use the information in developing your own personal plan to "Reduce, Reuse and Recycle" your trash.

Q. What is solid waste?

A. Solid waste is anything that gets put in a garbage can, such as potato peels, paper, rags, cans, bottles and grass clippings.

It includes items too big for a trash can: discarded furniture, worn out appliances and tires. Solid waste includes all residential, commercial and industrial wastes.

Solid waste DOES NOT include hazardous wastes, or waste such as fly ash, foundry ash, agricultural or demolition wastes.

The composition of solid waste varies from city to city, but typical accumulation includes:

- 45 percent paper.
- 10 percent metals.
- 8 percent plastics.
- 6 percent glass.
- 16 percent lawn and yard (seasonal).
- 9 percent food wastes.
- 6 percent clothes, rags and rubber.
- 2 percent other.

IN MICHIGAN, 26,000 tons of solid waste are generated every day — or enough to fill the Pontiac Silverdome every day and a half. Currently, 80-85 percent of this waste is disposed of in landfills.



**Terry Gibb**

The average Michigan household pays \$78 a year to have its 2.5 tons of trash hauled away.

Most people are not aware of this charge because it's hidden among their taxes. In a recent survey, 48 percent of those surveyed had no idea where their trash went after it left the curb. We are rapidly discovering, however, that there is no "away" to our trash problem.

Packaging and containers make up 33 percent of the total waste generated. Currently, 50 percent of the nation's paper, 75 percent of its glass, 40 percent of its aluminum, and 30 percent of the total plastics are used solely to pack and decorate consumer goods.

Overpackaged goods are expensive. For each \$11 spent on groceries, \$1 is spent on packaging — or approximately \$400 a year for a family of four. Add one-third of your collection bill or \$25 for a total of \$425 a year just to throw away.

**ECO-TIP:** Concern Detroit Inc. through a grant from the Clean Michigan Fund has school and community programs on solid waste and recycling available. These programs are free to schools.

For more information, call concern at 963-6082.

The Consumer Mailbag answers your questions. Address mail to The Consumer Mailbag, Concern Detroit, One Kennedy Square, 4th Floor, Detroit 48226.

We would like to take this opportunity to

# WELCOME

## OUR NEW RESIDENTS



**MADLINE WOOD**  
Goderich, ONT.



**NORVEL WARNER**  
Komo, MS



**DORIS STANG**  
Kalamazoo, MI



**EVELYN EVANS**  
Southfield, MI

"The place is marvelous! It has been the best thing for her. I am impressed with the personal, individual care she receives. We definitely made the right decision by bringing her here."

Mrs. Wood's Daughter  
**KAY MATTHEWS**

"There is so much at Peachwood Inn to keep mother physically and mentally alive. We love having her here very much."

Mrs. Evans' Daughter  
**JANE BAER**

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852-7800

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Call  
1-800-937-2000

## GET OUT OF THE DARK.

The Consumer Information Catalog will enlighten you with the pertinent information this free by writing:  
Consumer Information Center  
Dept. 10, Pueblo, Colorado 81029

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—Lela J. Moreno Valley, CA

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—B.F., C.P.A., Denver, CO

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# Liberty Bank-Oakland

Consolidated Report of Condition of LIBERTY BANK-OAKLAND, TROY, MICHIGAN, and Foreign Domestic Subsidiaries, at the close of business, March 31, 1988, a state banking institution organized and operating under the banking laws of this state and a member of the Federal Reserve System. Published in accordance with a call made by the State Banking Authority and by the Federal Reserve Bank of this District.

## ASSETS

	AM	THOU
1. Cash and balances due from depository institutions:		
a. Noninterest-bearing balances and currency and coin:	6710	
b. Interest-bearing balances:	0	
2. Securities (from Schedule RC-B):	14280	
3. Federal funds sold and securities purchased under agreements to resell:	9200	
4. Loans and lease financing receivables:		
a. Loans and leases, net of unearned income (from Schedule RC-C):	65447	
b. LESS: Allowance for loan and lease losses:	908	
c. LESS: Allocated transfer risk reserve:	0	
d. Loans and leases, net of unearned income, allowance, and reserve:	64539	
(item 4a minus 4b and 4c):		
5. Assets held in trading accounts:	229	
6. Premises and fixed assets (including capitalized leases):	229	
7. Other real estate owned:	0	
8. Investments in unconsolidated subsidiaries and associated companies:	0	
9. Customers' liability to this bank on acceptances outstanding:	0	
10. Intangible assets (from Schedule RC-M):	105	
11. Other assets (from Schedule RC-F):	96083	
12. a. Total assets (sum of items 1 through 11):	96083	
b. Losses deferred pursuant to 12 U.S.C. 1823a (from Schedule RC-M):	0	
c. Total assets and losses deferred pursuant to 12 U.S.C. 1823a (sum of items 12a and 12b):	96083	

## LIABILITIES

13. Deposits:	87048	
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E):		
(1) Noninterest-bearing:	29500	
(2) Interest-bearing:	57448	
b. In foreign offices, Edge and Agreement subsidiaries, and IFBs:		
(1) Noninterest-bearing:	0	
(2) Interest-bearing:	0	
14. Federal funds purchased and securities sold under agreements to repurchase:	991	
15. Demand notes issued to the U.S. Treasury:	0	
16. Other borrowed money:	0	
17. Mortgage indebtedness and obligations under capitalized leases:	0	
18. Bank's liability on acceptances executed and outstanding:	0	
19. Notes and debentures subordinated to deposits:	0	
20. Other liabilities (from Schedule RC-G):	822	
21. Total liabilities (sum of items 13 through 20):	88861	
22. Limited-life preferred stock:	0	

EQUITY CAPITAL:		
23. Perpetual preferred stock:	1087	
24. Common stock:	2913	
25. Surplus:	3222	
26. Undivided profits and capital reserves:		
a. Total equity capital (sum of items 23 through 25):	7222	
b. Losses deferred pursuant to 12 U.S.C. 1823a (from Schedule RC-M):	0	
c. Total equity capital and losses deferred pursuant to 12 U.S.C. 1823a:	7222	
27. Total liabilities, limited-life preferred stock, and equity capital and losses deferred pursuant to 12 U.S.C. 1823a (sum of items 21, 22, and 26c):	96083	

## MEMORANDUM OF STATE MONEY MICHIGAN

I, William T. Laffey, Vice President and Cashier, do hereby declare that this Report of Condition has been prepared in accordance with the instructions issued by the Board of Governors of the Federal Reserve System and the State Banking Authority and is true to the best of my knowledge and belief.

We, the undersigned directors, attest to the correctness of this Report of Condition and declare that it has been examined by us and to the best of our knowledge and belief has been prepared in accordance with the instructions issued by the Board of Governors of the Federal Reserve System and the State Banking Authority and is true and correct.

State of MICHIGAN, County of OAKLAND, ss: \_\_\_\_\_

Witness my hand and subscribed before me this 14th day of April, 1988.

Notary Public for Michigan  
My Comm. Exp. 12/31/91