MORAL PERSPECTIVES:



By REV. LOYD D. BUSS Abiding

Are we chancing a holocaust?

In Richard Adam's novel, "Water-ship Down," the rabbits in Cowslip's warren are willing to take their chan-

nary nerve - gas weapon (safe in the sense that they have reduced the dan-ger of leakage in transit), and the "smart - bormb" that features pre-cision targeting and capable of car-rying muclear warheads. The kind of terror these weapons produce just by their existence ought to be sufficient to have them forever banned, but that seems remote since

acceding to the 1925 Geneva Protocol banning poisonus gases, and the SALT talks have not even discussed reduction, let along elimination of nu-clear stockpiles. There are certain basic moral con-victions that transcend political and strategic problems and the prospect of being gassed or zapped in what can only be the final bolocaus licreases and intensifies the urgency to make

There is no clear and obvious meth-nod of resolving these "terror" wea-pons, but there is a very great task reposed of religious faith to help the people of the world live more re-sponsibly and sanely. The insecurity of nations and parties, the drive for supremacy and self-aggrandizement et al, is not modified with concepts and values that are limited to the



Your Detroit Bank-er can show you why buying a new car might be the best way to establish credit.

The first thing your DETROIT BANK-er can do is show you why establishing credit is so important to you.

One reason, of course, is that setting up and keeping up a household can get very expensive. Sometimes you just don't have the cash to pay for all the things you need and want.

Credit lets you buy what you really need now and spread the cost by paying for it

over a period of time. But there's more to it than that. Even if you don't need credit right now, unless

to get money for a mortgage. Some people are turned down. And one of the decisive factors is your credit rating.

Frankly, your past history of buying and paying

on credit to a large degree determines your future likelihood of getting more

credit when you need it.

What it boils down to is that you have to borrow in order to establish credit.

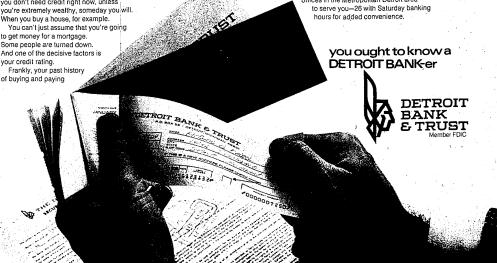
Buying a new car is a good way to start. And your DETROIT BANK-er can help.

He can provide the money you need for that new car. And he can handle all the details quickly—directly with the dealer, if you like.

He'll also make sure that your loan is one you can handle. One that requires monthly payments that won't take too big a bite out of your budget to help you get off on the right foot in establishing a good credit record.

Even if you're not in the market for a new car, your DETROIT BANK-er is a good man to know. He can help you establish credit with a loan for any good reason. So stop by and talk with him soon.

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