

Lathrup downs Groves, 86-68

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Birmingham Groves became victim No. 3 in Southfield-Lathrup's march to the Metro Suburban Association basketball title this season.

Lathrup defeated Groves, 86-68, last Friday in an MSA contest on the Chargers' court. The victory was the seventh-straight for coach Jim Kourakis' Lathrup club. The Chargers are 3-0 in MSA play.

Lathrup, which never trailed in the game, jumped to a 25-16 lead after one quarter and then lifted the margin to 12 points (43-31) at halftime. Lathrup outpointed Groves, 43-37, in the second half.

Bill Phillips, Lathrup's 64 center, fired in 25 points to share game scoring honors with teammate Tom O'Rourke. Phillips made 12 field goals and one of two free throws. O'Rourke

swished 11 floor shots and converted three of four free throws.

Two other Lathrup starters finished in double figures. Gary Hawthorne and Mark Johnston each scored 16 points.

Groves guard Craig Maas led the losers with 15 points. Lance Baylas added 14 and John Bailey had 15. Groves, under first-year coach Jay Schwalim, fell to 2-4 overall and 1-3 in the MSA.

Lathrup plays next on Jan. 6 at home against non-league Oak Park.

SOUTHFIELD CHRISTIAN lifted its record to 7-0 this season with a 72-

69 victory over Lansing Christian at the Southfield school.

Southfield Christian has three talented transfers—Bill Barclay, John King and Ben Lampi—and all figured prominently in the scoring against Lansing Christian. Barclay, a guard, fired in 22 points on nine field goals and four of four from the free throw line. King added 19 points and Lampi nine.

Southfield Christian held its opponents to three points in the first quarter and then went on to take a 31-17 halftime lead.

Southfield Christian also dominated the rebounding statistics, holding a 51-20 advantage. Tom Martin, a 6-3 forward, grabbed 15 rebounds. Lampi

snatched 15 and King 12.

Christian plays next on Jan. 9 at home against Troy Bethany Christian. The Eagles defeated Bethany, 73-38, in an earlier meeting.

Berkley stopped Southfield High, 65-56, in a Southeastern Michigan Association game in Berkley's new gym last Friday. Coach Don Kaup's Southfield squad didn't easily Berkley led by 20 points at halftime, but the Blue Jays rallied and made a respectable showing.

Southfield, now 3-3 overall and 1-1 in the SMA, plays next on Jan. 6 at non-league Livonia Churchill. The Jays resume SMA action on Jan. 9 at home against Hazel Park.

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Lakers defeat Kettering

West Bloomfield coach Tim Donike proved the headlines on Friday with three of his starters on the bench throughout most of the second and third periods to prod the Lakers on to a 55-41 lachuster victory over Waterford Kettering.

Laker center Don Sans spent most of the second period on the bench with three fouls while teammate Brian Clifford picked up his third and fourth fouls of the game within 23 seconds late in the half.

James Risk, a usual starter at forward for the Lakers, sat on the bench the entire game serving out a one game suspension after he was ejected from Tuesday's game at Bloomfield Hills Laker.

The game started slowly with Kettering forging a 3-2 lead in the first two minutes, but West Bloomfield ran off eight straight points, six of them by Clifford, to give the Lakers a 13-3 lead.

THE LAKERS continued their hot streak by taking advantage of four steals and good outside shooting. Kevin Kowalski's lay up at the 1:35 mark ended the scoring in the first period with West Bloomfield ahead, 21-5. The Lakers began the second period by trying to draw Waterford out of its

zone defense, but with little success as they began making costly errors.

Kettering had better success as they moved the ball consistently into their forwards at the base line for short shots. Waterford outscored the Lakers, 14-11, in the second period to narrow the lead to 25-19 at the half.

Clifford committed his fourth foul at the 1:40 mark of the second period after he had scored 16 of the Lakers' 22 points. He sat on the bench for a full 15 minutes before re-entering the game in the fourth quarter and scoring the Lakers' last five points all within the last minute.

Sans collected his fourth foul six seconds into the second half and spent much of the remainder of the game watching from the sidelines.

WATERFORD BEGAN using a pressuring defense by putting two men on the ball handler and forcing him to make a play. West Bloomfield responded by making several bad passes trying to beat the pressing defense. The tactic worked as it slowed the Laker offense to a near standstill holding them to one basket in the period's first six minutes and Waterford narrowed the Laker lead to 40-31. The scoring ease-swung in the fourth period with West Bloomfield taking

the edge 15-10 by using several effective stalls.

Sans wasn't totally pleased with his team's play. "The players aren't sure of themselves," he said. "They're fouling when we're 20 points ahead. We also slowed it down too much when they changed defense—we started looking for the pass instead of looking for the shot."

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**"If you make \$10,000 or more a year,
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deduction and use it to start your
own retirement plan."**

Recent legislation has made it possible for individuals and self-employed persons to establish their own retirement plan through a special savings account called an Individual Retirement Account. We asked DETROIT BANK-er Robert K. Smith to explain this new service.

Who is eligible for an I.R.A.?

An Individual Retirement Account, or I.R.A., may be opened by any employed or self-employed person not currently covered by any other retirement plan. Even if you are already enrolled in a retirement plan, but have a working spouse who is not, he or she is eligible.

How does an I.R.A. differ from a regular savings account?

There are important differences. First, all contributions to your I.R.A. are fully tax deductible. What's more, even the interest earned on this account is exempt from income tax until it is withdrawn. And when you finally begin making withdrawals, you pay taxes only on the amount you withdraw each year. Like

savings accounts, however, I.R.A.'s offer a range of plans paying annual interest rates from 5-1/2 to 7-1/2 percent and are insured to \$40,000 by the Federal Deposit Insurance Corporation. Incidentally, these are the highest interest rates that any bank can pay.

Are there special regulations for I.R.A.'s?

Yes. Regulations only permit you to save a maximum of \$1,500 a year, or 15% of your annual wages, whichever is less. You can open an Individual Retirement Account with just \$25, then it's up to you when and how much you want to deposit, in amounts of \$25 or more, up to your maximum each year. You can add to your account each payday and when your savings reach \$1,000 or more, you can convert them to 6-year 7-1/2% Investment Certificates; or if you make your annual deposit in one lump sum, you can put it into 6-year 7-1/2% Investment Certificates at that time. The money must remain on deposit at least until you reach age 59-1/2, unless you become permanently disabled.

Should you withdraw prior to that, Federal regulations for Investment Certificates require that you pay substantial penalties on the amount withdrawn, and I.R.A. regulations impose further penalties for premature withdrawals.

Being tax-sheltered, savings in an I.R.A. should accumulate much faster, right?

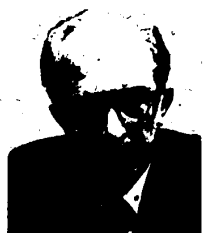
Amazingly so. In fact, here is a chart which shows what you could accumulate if you invested \$1,500, before taxes, at the beginning of each year. The first column shows how your interest accumulates with the help of a tax-sheltered I.R.A., the second shows how your interest accumulates without the help of a tax-sheltered I.R.A., and the third shows the difference.*

At the end of	7 1/2% interest with help of a tax-sheltered I.R.A.	7 1/2% interest without help of a tax-sheltered I.R.A.	You gain with an I.R.A.
10 years	\$ 23,090	\$15,528	\$ 7,562
20 years	71,633	42,780	28,853
30 years	173,688	90,663	83,025

*Table assumes taxpayer is in a 25% tax bracket and that the total contribution is deposited at the beginning of each year.

How can I start my Individual Retirement Account?

It's as easy as opening a savings account. Just let your DETROIT BANK-er know you want to open an I.R.A. and \$25 will get you started. Establishing a useful tax-shelter is another good reason why you ought to know a DETROIT BANK-er better.



"Any employed or self-employed person who is not currently covered by any other retirement plan is eligible for an I.R.A."



"All contributions to an I.R.A. are fully tax deductible. Similarly, interest earned is also exempt from income tax until it is withdrawn."

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