

Here's chance to bone up on arts, crafts

Persons interested in improving arts and crafts skills will find a wide choice of courses in the winter term sponsored by the Farmington Community Education Office.

The classes are held evenings and begin the week of Jan. 12. Registrations are being taken at the community education office, in the Board of Education Bldg., 2550 Shawnee.

ADULT CERAMICS is a freely structured class in basic techniques including both hand-built and wheel-thrown methods. Emphasis will be on exploring clay and creative handling. Decoration and glazing techniques also will be taught. Bring plastic bags and canvas or oil cloth to first class. Monday, 7-10 p.m. Room 108A. A \$21 fee includes materials.

ACRYLIC PAINTING is an ideal media for beginners and a challenging

experience for the advanced student. Many techniques will be demonstrated. Monday, 7-10 p.m. Room 111A. \$15.

BASIC OIL PAINTING will start with beginning techniques and progress to more advanced, including color mixing and some composition. Wednesday, 7-10 p.m. Room 111A. \$15.

DRAWING AND SKETCHING is for beginning art and painting students. The class will offer fundamentals of drawing and sketching, perspective, shading and composition. Bring 12 by 18 inch newspaper pad, pencil and ruler to class first night. Tuesday, 7-10 p.m. Room 111A. \$15.

ADVANCED JAPANESE STYLE BRUSH PAINTING is a continuation of the beginning class of the "Zen" style of mood painting. Using this oriental technique, capture the essence of a subject with a few brush strokes. Wednesday, 7:30-9:30 p.m. Room 107A. \$25. Materials extra.

WEAVING (eight weeks) is hand-weaving on your own loom or an inexpensive, easy to make frame loom. Both free and tapestry weaving will be stressed. Instruction will touch on basic design and the intriguing use of yarns suitable for contemporary wall hangings, rugs, clothing accessories, cushions, etc. Thursday, 7:30-10 p.m. Room 111A. \$15.

MACRAME offers the chance to learn the craft of macrame and to express creativity in many ways. The use of basic knots and their variations enable the artist to make numerous decorative items. Thursday, 7:30-9:30 p.m. Room 108E. \$15.

There are 10 courses in the home-making section of the program, however, none are closed to men and a few always drift in to learn new or brush up on cooking and sewing skills. **BISHOP SEWING II**, an eight-week course, is a continuation of Bishop I. The latter is a prerequisite. Projects will be a cotton skirt, blouse, double knit skirt with elastic waistband. Thursday, 7-10 p.m. Room 108A. \$15.

BEGINNERS STITCH THE KNITS is an eight-week course in which students will make a pair of slacks, a T-shirt and a knit blouse using Bishop techniques. Monday, 7-10 p.m. Room 108A. \$15.

INTERMEDIATE STITCH THE KNITS is an eight-week course using Bishop techniques. Knowledge of sewing required. Projects are a washable, lined, knit coat or jacket, dress and trimming details for the knit garment. Tuesday, 7-10 p.m. Room 108A. \$15.

SEWING FOR BEGINNERS offers individual attention in the use of the machine, layout, cutting, marking, fitting and construction techniques. Farmington Junior High, Wednesday, 7-10 p.m. Room 104. \$15.

SEWING FOR INTERMEDIATES is for the student with previous formal instruction. Emphasis is placed on individual problems and advanced techniques. Farmington Junior High, Thursday, 7-10 p.m. Room 104. \$15.

CRIBCHET is an eight-week course teaching basic stitches. A size 8 hook and a skein of white yarn will start the student making useful and decorative items. Wednesday, 7:30-9:30 p.m. Room 108E. \$12.

NEEDLEPOINT is a five-week course which will include 16 needlepoint stitches using sampler technique and apply design to the student's own pattern. There is a \$10 kit to be purchased. Wednesday, 7-9 p.m. Room 108E. \$10.

PULLED WORK ON CANVAS (five weeks) involves using a variety of cotton threads, many pulled work stitches and the technique of pulled

work on needlepoint canvas. Knowledge of basic needlepoint is necessary. A 21-inch rotating frame is advisable. There is a \$10 kit to be purchased. Tuesday, 7-9 p.m. Room 108E. \$10.

GOURMET COOKING is advanced food preparation for entertaining and includes hot d'oeuvres, cooking with wines, soufflés, crepes, meat and seafood dishes as well as unusual desserts. Tuesday or Thursday, 7:30-10 p.m. Room 102A. \$20 and materials are extra.

CAKE DECORATING teaches the art with a professional touch for begin-

ners and those with experience. Creation of flowers, children's and seasonal cakes and icing techniques are included. Tuesday, 7-10 p.m. Room 102E. \$15 and materials are extra.

All classes meet for 10 weeks at Farmington High School unless otherwise noted.

HOSPITALITY (HOME ENTERTAINMENT) is an eight-week course offering a variety of ideas on food, flower arranging, vegetable carving, party favors, fancy hot sandwiches, hot d'oeuvres and gift wrapping. Low material cost. Monday, 7:30-9:30 p.m. Room 104E. \$12.

INTERIOR DESIGN is for students who want to learn the basic principles of decorating. Course includes lessons on floor plans, kitchen and bathroom design, color schemes, wall and window treatments, floor coverings, furniture styles and arrangements, and lighting. Thursday, 7-9 p.m. Room 102E. \$12.

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"If you make \$10,000 or more a year, I can show you how to get a \$1,500 income tax 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.

All 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.	How much more you gain with an I.R.A.
10 years	\$22,090	\$15,529	\$7,561
20 years	71,537	42,260	29,277
30 years	173,688	90,503	83,185

*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.



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

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

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