

**Custom Repairing All Kinds**

Crystal, Flowers, Silver  
Powder, Brass, Plating,  
Polishing & Plastics.

**House of Renew**  
251 Morrillwood Mall  
Birmingham, Mich.  
642-0363

Thursdays and Fridays  
from 10 to 9.  
Other days  
including Saturdays  
from 10 to 6.

Your time to shop,  
and it's from *Sally With Creative*

Big Beaver at College Troy



The drawing room of Whitty Hall at the Detroit Institute of Arts

**Agervais furs**

762 OUELLETTE AVE.  
WINDSOR, ONTARIO  
Phone 1-519-253-2111  
Open Friday evenings until 9 p.m.  
Free Parking

**FLOOD DAMAGE**

The Solution People

*St. Lawrence*  
The final cleaning service

CLEANING

Stromatic's Patented process removes water from carpeting damaged by flood waters. Let us advise you as to the type of service that your type of carpet problem requires. We offer take up, dry out, cleaning, color removal, and carpet restoration service. If you have a problem, call Stromatic.

24 hour service

Call 285-5800

**39th Annual WINTER SALE**

**Colonial House of Furniture**

19532 W. McNichols  
Open Mon. - Thurs. Fri. 10:00 - 9:00  
Sat. 10:00 - 7:00

**OUR sale IS EXTENDED 14 DAYS ONLY 20% OFF**

FABRICS AND ALL BEDSPREADS

**RYAN'S SPRING CREST CUSTOM DRAPERY**  
19833 Marquette St. - More Livings  
678-3300

## Colonial Dames offer annual needlework show

The National Society of Colonial Dames of America will present its second annual Needlework Show March 3 through 5 at the Grosse Pointe War Memorial to benefit Whitty Hall.

Whitty Hall is a 1924 Philadelphia home which was bought by the Detroit Institute of Arts and installed there for posterity. It was recently refurbished with funds given to the museum by the Colonial Dames.

The open fairs show will feature a special display of heirloom and contemporary quilts in addition to the array of needle arts and rugs. Jurors for the show are Mrs. Gerald T. White, board member of the Embroiders Guild of America, Sheila K. Takaloff, associate curator of European Decorative Arts at the Detroit Institute of Arts, and Hope Hanely of Richmond, Va., author of "Needlepoint."

Chairman of the Needlework Show is Mrs. Johnathon T. Walton. Assistant Chairman is Mrs. Norman A. MacColl, Jr. Chairman of Whitty Hall and its staff of volunteers is Mrs. George N. Johnson. The President of the Colonial Dames of America in Michigan is Mrs. John Watkins.

Whitty Hall is not the only work of the Colonial Dames. On a local level volunteers catalogue papers at the Burton Historical Collection of the Detroit Public Library. Other members serve as guides on the bus tours to historic Detroit churches.

These tours are cosponsored by the Detroit Historical Society on the first Monday of each month. They have been enthusiastically received by the public and the bus is full. The religious, history, architecture and ethnic culture of our city are displayed in its churches.

Among other projects, the Dames have aided in furnishing Moross House. Its members troop two slide shows to local school children — "The History of Michigan" and "George Mason — Patriot."

In order to keep the second floor of Whitty Hall open to the public, it is now staffed by volunteers from the Dames as an assist to the guards at the Institute. The Hall is seen by hundreds of school children and is a teaching aid.

The object of the Society of Colonial Dames nationally is the collection and preservation of manuscripts, traditions and relics of bygone American days and the preservation and restoration of buildings connected with the early history of our country, so appropriate to these aims is the restoration and endowment of Whitty Hall.

Nationally the Dames maintain 21 Museum Houses and are responsible, with the Commonwealth of Virginia, for the restoration and maintenance of "Gunston Hall," near Washington, D.C.

This is the home of George Mason, writer of the Virginia Declaration of Rights, the forerunner of the Bill of Rights in our Constitution. The na-

*B. J. Boyd*

The New Look in Occasion  
Dresses • Spring '76

**Pocket Pleasers** Annual 1/2 OFF Sale

Thursday, Friday, Saturday  
March 4, 5 and 6th

**SALE ITEMS INCLUDE:**

- TOPS • SLACKS • LONG DRESSES • COATS
- PANTSUITS • JACKETS • BLOUSES • DRESSES

Large Selection at 1/2 of 1/2 off

example \$100 items for \$25 — \$50 items for \$12.50 — \$75 items for \$37.50

4161 ORCHARD LAKE ROAD  
Near Parkside Trail  
Walk-in Corner  
626-2860

**St. Charles**

Your St. Charles kitchen is unique expression of your individual personality and lifestyle. A masterpiece of planning and design, blended from an infinite variety of furniture woods, restored mahogany, inlaid cabinets, let us help you bring your dreams kitchen to life. Come browse in our showrooms.

Free color catalogs, illustrated 44 page kitchen ideas Book just for coming in \$2.00 by mail.

**ST. CHARLES KITCHENS OF DETROIT**  
2713 N. WOODWARD BLOOMFIELD HILLS  
MICH 48304

These tours are cosponsored by the Detroit Historical Society on the first Monday of each month. They have been enthusiastically received by the public and the bus is full. The religious, history, architecture and ethnic culture of our city are displayed in its churches.

Among other projects, the Dames have aided in furnishing Moross House. Its members troop two slide shows to local school children — "The History of Michigan" and "George Mason — Patriot."

In order to keep the second floor of Whitty Hall open to the public, it is now staffed by volunteers from the Dames as an assist to the guards at the Institute. The Hall is seen by hundreds of school children and is a teaching aid.

The object of the Society of Colonial Dames nationally is the collection and preservation of manuscripts, traditions and relics of bygone American days and the preservation and restoration of buildings connected with the early history of our country, so appropriate to these aims is the restoration and endowment of Whitty Hall.

Nationally the Dames maintain 21 Museum Houses and are responsible, with the Commonwealth of Virginia, for the restoration and maintenance of "Gunston Hall," near Washington, D.C.

This is the home of George Mason, writer of the Virginia Declaration of Rights, the forerunner of the Bill of Rights in our Constitution. The na-

## It pays to know a DETROIT BANK-er better.

### "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?**

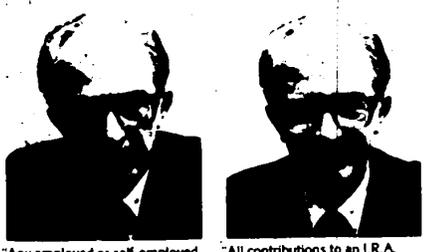
Amazingly so. In fact, here is a chart which shows what you could accumulate if you invested \$1,500, before taxes, at the beginning of each year. The first column shows how your interest accumulates with the help of a tax-sheltered I.R.A., the second shows how your interest accumulates without the help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

At the end of	6% Interest with help of tax sheltered I.R.A.	6% Interest without help of tax sheltered I.R.A.	You gain with an I.R.A.
10 years	\$21,906	\$15,521	\$6,385
20 years	41,633	27,906	13,727
30 years	73,483	46,523	26,960

\*Table assumes taxpayer is in 28% tax bracket and that the total cost before 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."



you ought to know a DETROIT BANK-er better

**LANDOWNERS**

Come out to see the professionals at ALLSTATE HOMES. We are experts in "energy" homes, unique designs, the different approach to custom homes. The home above includes 1756 square feet of dynamic styling! Its price includes carpeting, fireplace, painting, etc. The complete home is ready for your inspection at either of our offices. Now is the time to start planning... 1976 is the year of the custom home!

**OPEN 7 DAYS**

**Allstate Homes**  
333 E. Grand River Brighton 227-2440  
3881 Highland Road Pontiac 681-5511