



A smile and a thanks

Farmington Mayor John Richardson (left) presents Farmington Observer Editor Steve Barnaby with a plaque from the Keep Michigan Beautiful organization for the papers

work in promoting the efforts of the local beautification organization. (Staff photo by Harry Mauthe)

NO PENSION PLAN?

If you're not covered by an employer-sponsored retirement plan, we've got one that could save you a lot of money . . . and provide a tax shelter.

It's called an Individual Retirement Account and it's been made possible under a new federal law that allows wage and salary earners to set aside up to \$1,500 or 15% of your annual wages (whichever is less) of tax-free income each year for their retirement.

The beautiful thing about a Liberty State Bank & Trust Individual Retirement Account is that it lets you save tax-free income and also earn tax-free interest on it. In fact, you don't pay any income tax at all until you retire and begin to withdraw the savings, and by then you'll probably be in a considerably lower tax bracket.

Liberty State Bank & Trust has several savings plans to assist you in building your Individual Retirement Account. For example, you could begin your IRA by opening a Daily Interest Account for as little as \$25. Later, when you have accumulated \$1,000 or more, you could transfer your funds to a long-term certificate account where you will earn 7 1/2% or 7 3/4% on your savings.

To find out more about how you can provide yourself a tax shelter and build a substantial personal retirement fund in the process, stop in at any Liberty State Bank & Trust Office. We'll be happy to help put you on Easy Street.

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Liberty State Bank & Trust

"Full Service Saturday Banking"

Waterford Township 4300 Highland Rd.
 West Bloomfield Township 10995 Orchard Lake Rd.
 Banking Hours: Monday - Saturday 9:30-4:30 P.M.; Sunday 9:30-3:30 P.M.
 Other Offices: Clinton Township, Hamtramck and Sterling Heights



OCC course offers look at labor

Orchard Ridge Campus of the Oakland Community College will offer a look at labor problems at 8 p.m. Mondays. American trade unions, labor markets, reactive bargaining, contract administration and more in the public sector. A review of federal and state legislation and the personnel manual will be discussed in the class.

Carl Ackermann, associate professor of economics will teach the course. He has been employed by the U.S. Department of Labor, Michigan Bell Telephone and Ames Steel Corp. He was an economic consultant to the legislature of the territory of Guam, government of the Virgin Islands, the Detroit Police Officers' Association and the Michigan Education Association.

Guest speakers are routinely scheduled. Registration for the winter semester will be held January 3, 6 and 7. Students may register at any of the college's four campuses.

You are cordially invited to attend a Holiday Open House, and view our full lines of:

- Bridal Fashions
- Tuxedo Coordination
- Hostess Gowns
- Formal Wear

Sunday, December 12th from 1:00-4:00 p.m.
 Free Refreshments will be served

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ONE-DAY WAREHOUSE SALE! EVERYTHING 1/2 OFF

Sat. Dec. 11 (10 am-6 pm)

At our 1-Day Warehouse Sale, you'll find a large selection of one of a kind, floor samples, cancellations, slightly damaged, and discontinued items.

It's all fine quality merchandise by makers like Henredon, Heritage, Thomasville, Woodard, Tomlinson, and others.

So come on in! We've set aside a section of our huge Ferndale Warehouse to use as our own Clearance Center. It's in a secure, easy to reach location with free lighted parking for 300 cars. Convenient indoor loading facilities speed up your take with purchases and ease the problems created by inclement weather.

Bundle up (our warehouse sometimes gets a bit chilly) and come in for savings.

All items sold as shown - No layaways - All sales final - All items subject to prior sale - 1/3 deposit required - All purchases must be delivered or picked up by December 29 - Take with to save delivery charges

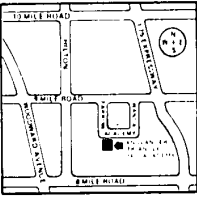
SAVE 1/2 ON PATTERNS 38 BY FOUNDERS
 Dining, bedroom, and occasional, in walnut and chrome. Bedroom dresser, mirror, door-chest, headboard, nightstand.
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 with glass or formica tops.
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 in velvet, vinyl, and textures
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