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opinion

Who is this guy IRA who keeps popping up?

An American president once dreamed of putting a chicken in every pot, and Henry Ford dared think John Q. Publics all over the land would one day own a shiny black Model T.

Today's panacea is IRA. We've all got IRA, or the

a samy otack mode! Today's panacea is IRA. We've all got IRA, or the right to have one anyhow.

Now 1882 is only 11 days old, and I've got a lot on my mind these days, on topics that really grab me. Since Menachem Begin has annexed the Golan Heights, will he now move into Lebanon and put the keights, will he now move into Lebanon and put the Will the Soyrian missiles?

Will the Soyrian missiles?

Can the country withstand the shock if Nancy Reagan decides the White House needs new cutlery? Well, you get the idea. All this without even mentioning that spring training starts in a scant few weeks for my favorite felines, the Detroit Tigers.

I really worry about stuff like that and I like to concentrate. But I have this problem. We're just 11 days into the new year and I have this decision to make by April 15.



REMEMBER KILROY? Back in the 1940s, he was hard to escape. More than 40 years have passed and I still don't know who Kilroy was. It's just that he was always there.

. Now this decision is about that IRA our government now allows me. I have an aunt named Ida, a coworker named IIa, and a beautician named Ina. But suddenly, I have to decide about this IRA.

I've always thought man's best friend (and wom-an's too) was his canine buddy. But suddenly, I'm being told IRA can do wonders for me.

Of course an IRA is an individual retirement ac-count available to most wage earners with the provi-so they make their decision by April 15.

That's the unforgettable date, unforgettable any-how because it's my mother's birthday.

It's my deadline for the decision whether to put my 20,000 limit into the bank, money market funds, certificates of deposit, a Savings and loan, stocks, bonds, limited real estate partnerships, mutual funds and on and on and on.

Faced with all of this, I get nervous, but people keep telling me not to sweat it, I can change it every week if I want.

ANYONE who knows me knows I'm not one who changes anything but the sheets once a week, and I'm not about to start.

So I'm weighing long term growth, high yield, prudent risk, attractive income, preservation of capital interest rates, and, oh, yes, liquidity. Not to mention

Commissions.

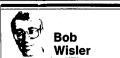
I don't want to do this wrong, because every magazine or newspaper I pick up and every radio and television analyst, keeps saying if I do it right, in 15 or 20 years. I can be a millionaire. In fact, they make it sound like a sure thing.

Problem is, if every wage earner that starts an IRA is a millionaire 20 years from now, will it really

Planning for retirement seems the way to go, all right. Especially since our president sometimes seems to be eyeing the demolition of Social Security even more than that of the Department of Education.

IRA is designed to give me my own tax shelter and elp feather my retirement nest. That's clear, be-ause I'm getting a media and mail barrage on the biset

After all this time, I sometimes wonder if Killoy eally was there. But there's no question about RA - he's all around us and closing in.



Wayne County does it again

The list of Wayne County government horror stories is seemingly endless.

The volters in November gave overwhelming approval to a county charter calling for an elected county executive with enough authority to reform an antiquated, inadequate and faulty county government.

ent.
You might think that those responsible for making You might think that those responsible for making county government an absurd example of inefficient management would take notice. You might think that the county big-wigs would recognize that these are trying economic times and that the residents are weary of reading about wretched excesses connected with county government.

You might think that they would put some kind of aga on county government's voracious appetite. If you did. you would be wrong.

gag on county government sproved that they are as unconcerned as ever about their image and the public's wishes by engaging in another of of the charades that they have become famous for. Although the commissioners have asked employees to take wage cuts and make sacrifices, the commissioners manuevered to accept a \$1,500 pay raise, on top of the \$25,000 a year they now receive for performing what are described as part-time dutter. The raise was made by a seven-member compensation commission which is loaded with UAW employees and cronies and is inordinately influenced by the same people who have controlled county government for many years.

If the county commissioners would have agreed to set an example for other county employees and turn down the raise, they would have had to vote by a two-thirds majority to do so. This meant 18 of the 27 county commissioners would have had to vote against the resolution calling for the pay raise.

On voting day, commissioners wandered in and out of the meeting room counting noses and when the dust had cleared only 15 commissioners had voted against the pay raise and 3 had voted in favor of it. Conveniently, nine commissioners wonders had voted against the raise, it went through.

NOW COMES the county road commission, which

Conveniently, mine commissions as the native test and since a majority of 18 had not voted against the raise, it went through.

NOW COMES the county road commission, which consists of three persons appointed by the county commissioners to oversee various operations like road construction and maintenance and Wayne County Metropolitan airport.

Late last week the board, by a 2-1 vote, agreed to sign six-year contracts with a fledgling union consisting of some 70 high-level and middle-level road commission administrators and professionals. The manuever was an obvious attempt to ensure that whatever county executive is elected in November, he won't be able to derait the gravy train.

Road commission employees are quoted as saying they want to protect their jobs. It appears more likely that they do not want to have to justify their jobs or their salaries. The totally clandestinic way the contracts were brought up and voted on indicates an unreasonable haste to get the deed over with before the public — and newspapers — became aware of the smell.

This desperate effort to keep the gravy train rolling involves everyone from managing director Fredie Burton, a \$70,000-a-year paper shufflers. When reading anything about county salaries, remember that the base salary is supplemented by a yearly \$7,000 cost of living allowance and that each employee's fringe benefits cost another 84 percent of the base salary.

The annual costs are staggering and the disregard for financial realities astounding, in fact, the road commission has a paper budget of \$104 million which shows that \$21 million in income will come from federal grants. This amount — supposedly going to come from a budget-cutting Reagan administration — is almost three times the \$74 million received in 1980.

The whole approach, once again, is ample evidence that county and road commissioners have no regard for the public's interest and a resistance to even putting on a pretense of being prudent managers of tax-topics.



SC prexy faces first big test

Dr. Richard McDowell — er, beg pardon, good ol' Dick McDowell — has a chance to rebuild the Schoolcraft College administration to his liking and a chance to get in political trouble, all on Wednesday

chance to get in pointent trouble, an of wrecarbone weening. McDowell is the exuberant, outgoing, hit-the-deck-running new president of Schoolcraft. He has been in the post since mid-September, but in four months he has had a chance to change the administration more than his predecessor, C. Nelson Grote, the had been the change the administration more than his predecessor, C. Nelson Grote, the had been the change the administration more than his predecessor, C. Nelson Grote, the change of the change o

tration more than its predecessor, to relicion to what had in 10 years. In one swoop, McDowell will nominate two new vice presidents. To the extent he fills those jobs from within, he would also have a chance to fill a lot of middle-management posts, too.

The book-making going on among the faculty and staff must be frantic.

McDOWELL WILL nominate one person from three finalists for vice president of student affairs, – succeeding Edward V. McNally, who retired – and one from a different panel of three finalists for vice president of instructional affairs. Staff committees winnowed the lists of applicants down to three for each job.

owed the usts of appropriate job.

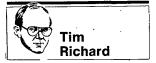
what political trouble can McDowell get into?

the six finalists, only one is a woman. She is a woman. She is a woman with the six finalists, only one is a woman. She is a woman with the six finalists, only one is a woman with the six finalists.

each job.
So what political trouble can McDowell get into?
Of those six finalists, only one is a woman. She is
Barbara Geil, who hired on as a counselor when
Schoolcraft was born in 1964 and is director of admissions. Currently, none of the highest administrators at Schoolcraft is a woman.
The board of trustees, which must confirm the appointment, has three women members, all active in
polities and two especially active in women spolities.
When the board was interviewing presidential candidates last summer, one of its most pointed questions
concerned the number of women in administration.

For the record, the other two candidates for VP-student affairs are: Frank Borelli, dean of student affairs and services at Governors State University in Illinois, and Roger Ludeman, VP-student affairs at Bemidji State University in Minnesota. Guess who the betting favorite must be.

THE PRESIDENT has a little more breathing oom in the other appointment — VP-instruction,



but the politics is still interesting.

The 'inside' candidate is Richard Saunders, assistant dean of fine arts and sciences. Once a clarinetist, Saunders worked his way up to high school band teacher. He earned two degrees in music and two more in curriculum and administration, all from Wayne State University. Saunders succeeded the warmly remembered Wayne Dunlap in Schoolcraft's fine arts program in 1971.

Another is a 'neighbor' candidate — William Stuart, academic dean of the Oakland Community College's Orchard Ridge campus in Farmington Hills. His three political science degrees are from Duke, Florida and WSU, and his specialist degree is in educational leadership and community colleges, also from WSU. He has been at OCC simce 1986.

The "outside-inside" candidate is Conway Jeffress, VP for strategic planning at the Community College of Allegheny County in Pennsylvania. If that job and college sound familiar, it's because its previous occupant was good oi' Dick McDowell. Jeffress is black.

THIS OBSERVER must confess to a certain fond-ness for Saunders. We've worked together, and I've seen him grow tremendously over the years to the point where he has to be considered presidential tim-ber.

But that's one man's view of one man, and hardly fair to Stuart and Jeffress.

The inside word is that the job will go to Jeffress.

My only bet is that McDowell will make good choices and that he'll charm the board into a pair of 7-0 confirmation votes.

Rich Perlberg

Driving tips you've never seen before

About this time of year, there is usually a plethora of tips issued from police and auto clubs designed to help drivers get through the winter safely. They are helpful, but seldom complete. There are several helpful rules for the road that never get printed. Here, as a public service, are some of them:

• Simultaneously driving a stick shift, eating a hamburg, tuning the radio and using hand-turning signals is a difficult taks for most novice drivers. Until they have this technique mastered, beginners should either avoid shifting, or let their passengers indicate turns.

indicate turns.

• When suddenly encountering a patch of ice, don to panic. Pump the brakes appropriately to avoid locking the wheels and steer forward the direction you were headed. If that direction is now behind you, it is all right to panic.

• Sometime you may have a flat tire and discover that you do not have a jack and then discover that the tire shops are closed so that you have to depend on a "temporary" tire that is good for only a few miles of driving at a speed of 40 miles an hour or less. If that happens, you will likely be tale for the wedding that starts in 30 minutes and is 45 miles away.

 If you do not have a valid driver's license and • If you do not have a valid driver's license and your rear license plate is dangling upside down so it cannot be read and the only car registration in your possesion is over two years old and it is 3 a.m., then do not roll through a stop sign under the false impression that no one is watching. Especially do not do this if you then plan to drive down the middle of the road. Doubly especially do not do this is a police car is following you.

To the property of the property of the property of the pagets attached to the sticks on your steering wheel. Otherwise, when a big truck splatters ice, slush and snow over your windshild, you are likely to reach for your wipers and, instead, turn your bright lights. If you ignore this tip and your vision is obscured just before you hit a patch of ice, see the excend tio.

second tip.

■ It is a good idea not to strangle yourself while cleaning the inside of your car. To avoid this, do not let your tie dangle near the suction cup of the vacu-

let your tie dangie near the suction cup of the vacum hose.

• The driver in front of you will slam on the
brakes two seconds after you turn your head to gawk
at an attractive member of the opposite sex.

• If you come out of work and your car will not
start, do not immediately call the service station because your co-workers will think you know nothing
about cars. Instead, open the hood look studiously at
the engine. If someone is standing nearby, say, "Well,
it's not the carburetor." Then, call a tow truck!

• If you are a skier, do not buy snow tires. This is
an almost foolproof way to make it snow. If you do
not like snow, buy the most expensive set of snow
tires you can find.

overheard

over coffee

Despite winds gusting to 56 mph and blowing snow, several hundred people turned out for inauguration ceremonies at city hall. Greeting the guests who lined up to sign a guest book was Charles Pickering, soon to take an oath as mayor.

One guest, state Rep. Sylvia Skrel. R-Livonia, whose: district includes northern Westland, was heard to ask Pickering, "Did you say you were going to take Westland by storm?"