

obituaries

ELSIE G. PRATT

Mrs. Pratt, 81, of Farmington Hills died April 13 in Botsford Hospital. She was a member of Clarenceville United Methodist Church for 17 years. Survivors include her husband, Charles; sons, Robert, Walter, Wilfred and John; daughters, Alice Migiveron, Ethel Ericson and Viola Lloyd; 34 grandchildren, 32 great-grandchildren and one great-great-grandchild. Services were April 15 at Heene-Sundquist Funeral Home, Farmington, with Allen Schweiger officiating. Burial was in Parkview Memorial Cemetery, Livonia.

ALINE WALKER

Mrs. Walker, 78, of Lake Worth, Fla., formerly of Farmington, died April 14 in John F. Kennedy Hospital, Atlanta, Fla. Mrs. Walker was a homemaker. She was a former member of Nardin Park Methodist Church of Farmington. Survivors include her sons, Kenneth and Donald; four grandchildren. Services were April 19 at Heene-Sundquist Funeral Home, Farmington, with the Rev. Jeffrey Dimer of Nardin Park Methodist Church officiating. Burial was in Parkview Memorial Cemetery, Livonia.

ALMA W. HEIDENBERGER

Mrs. Heidenberger, 81, of Farmington died April 17 in Dorvin Nursing Home, Livonia.

Mrs. Heidenberger was a homemaker. Survivors include daughter, Mari- anne; sons, Dr. Norbert and William Heidenberger; sister, Dora Schank; brothers, George, Emil, Alvin, Victor, Ben and William Scholz; four grandchildren and three great-grandchildren. Services were April 20 at Thayer-Rock Funeral Home, Farmington, with the Rev. Sherman Bishop officiating. Burial was in Glen Eden Memorial Park Cemetery, Livonia. Memorials may be made to Holy Savior Lutheran Church, 19940 W. Chicago, Detroit 48228.

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Originally, the IRAs were designed for employees not covered by an employer's pension plan; contributions were limited to 15 percent of one's earned income, up to \$1,500. Now starting January 1 of this year, anyone with earned income—even those with pension plans—may put as much as 100 percent of income into an IRA, and the new limit is \$2,000. (An extra \$250 may be put away for a nonworking spouse.)
As before, the contribution to an IRA is deductible from current income on your tax return. Any tax on the contributions, and on the interest the money earns, is deferred until you take the money out; by that time, it is assumed, you will be retired and in a lower tax bracket.
Once you are 59½, you can start withdrawing money from the account yearly without incurring a severe penalty; and by the time you are 70½, you MUST start withdrawing. After 70½ no additional contributions may be made.
It's simple to set up an IRA, especially with a bank account. Other instruments may be used for IRAs too, but they must be managed and do not carry the same government protection. Certain investments are forbidden for IRA use, such as insurance policies, collectibles such as diamonds or art, and investments paid for with borrowed money. Under certain conditions, IRA contributions can be added to your company pension fund.
Self-employed individuals may do better with a Keogh account, to which 15 percent of income up to \$15,000 may be contributed. Under certain circumstances, they may put away even more. Check with your accountant or financial advisor for details.
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with a little help from
Stewart Glenn
This rugged T.V. stand is made of solid pine and comes in a light or dark finish. It will hold any 19" color portable T.V. up to 27" in cabinet width, and has a shelf for display and storage. On casters so it can be easily moved, it is 28½" wide overall, 16½" deep and 36" high. But best of all, is the price. It's a real sale ends Monday, May 3.
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reg. \$139
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"YOUR FULLSERVICE STORE"
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The 20 diamonds, specially selected for their fine cut and white color, are carefully set in a hand-finished, polished 14k gold mounting with a lovely 15" 14k gold chain. You must see the workmanship for yourself.
We believe our diamond heart pendant is an exceptional value. Share it with someone you love. Visit us now through May 8 and let us show you this lovely Mother's Day gift, wrapped for gift-giving in our complimentary silver box. Quantities are limited. Use our convenient charge or we welcome American Express, Visa or MasterCard.
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