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## Just Chattin'

**A Thanksgiving Day Disappointment That Started A Career**

By W. W. EDGAR

Just as certain as night follows day and sunshine follows the rain, no Thanksgiving goes by without memories coming tumbling down through the years to remind me again of one of my early disappointments and a pledge that helped shape a career.

It all happened in a football game that stirred the frenzy of the friends and neighbors in my old home town in the Pennsylvania Dutch Country as much as the recent Michigan State-Notre Dame encounter did across the nation.

It began when school opened in September and the boys from the "have-nots" were not invited to football practice to bid for places on the high school team. Undaunted, we formed our own team, practiced under the "arc lights" at a street intersection in the early evening, and then issued a challenge to the High School team.

The mere issuing of the challenge started the football frenzy that reached its peak late in the afternoon of murky Thanksgiving Day. No two teams ever were so "inspired" as we were—and to the players on both sides it was the most important event in our young lives. Even in school, the Principal devoted an hour of a morning chapel session on the day before the game to "Loyalty" and decided those who would dare to besmear the name of the school.

This only inspired us all the more—and the word of it caused further cleavage between the townsfolk by game time.

But to me the game was even more important. It was no secret that economic conditions in our home were such that I soon would be forced to leave school and help support my widowed mother and four sisters.

As the day of the game drew closer I kept reminding myself that if I could possibly play a good game I might attract attention of those in a position to help me find employment as a football coach at some school. I kept telling myself on the idea that not only my future, but the welfare of our entire family hinged on my performance.

Then came the day of the game. Instead of a crisp afternoon which we all hoped for, we had to play in a light drizzling rain that turned the old cow pasture into soft, soaky footing in which anything could happen and "breaks" could decide the outcome.

For three periods the game was a nip and tuck battle with first one team and then the other seeming to have an advantage. But there was no scoring. And the partisan cheers and jeers still kept ringing in my ears.

Then, late in the final period of this gloomy afternoon, the big moment came—for me and the entire team. Deep in high school territory there was a pile-up of players and on me in that soft mud. The recovered fumble gave our team possession of the ball and we went on to score the only touchdown of the day and win, 6 to 0.

I had played a hero role and I couldn't wait to see the papers the next morning and read of my feat that I hoped would attract attention and pave the way for me to land a coaching job.

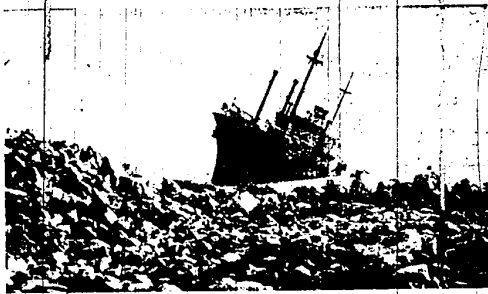
You can imagine my surprise and shock the next morning when I read in our paper "The Scout's" winning drive was the result of a recovered fumble—but it was too dark and gloomy to see who played in the huddle.

What a disappointment! My big moment was going unnoticed. And in that moment of the great letdown I made a pledge.

"If I ever could become a sports writer, I'd be sure to get all the names of key players to who no other person had ever have to suffer the pangs of disappointment that are mine today."

I have to smile now as I look back. The fates were kind enough to start me down a sports writing path and let me have the thrill of fulfilling a pledge made following a Thanksgiving Day football game in the muddy pastures of my home town.

## On The Rocks



(The Observer pays \$5 for every taken by Gene J. Lutz of Ann Arbor picture printed on its Feature Page. of the German Freighter Emsstein Send in your entry to any Observer grounded on the Canadian side of St. office with your name, address and Clair River after a collision with an phone number. The Observer reserves other steamer.) the right to title picture. The above was

## Author "Shakes Up" Town Hall Ladies

By FAITH GILLESPIE

"In 1940, at the end of World War II, the United States had more respect than any other country in the history of mankind. We were looked up to, respected and liked, even before we started playing Santa Claus, before the Marshall Plan.

"The world liked our idealism... they liked what we stood for... 'Today we are the most disrespected nation in the entire history of the world. We have earned the disrespect of the entire world in 20 years. People are the gulf between our word and our deed.'"

So said Robert St. John, world traveler, war correspondent, radio newscaster,

ther they stand fast after election. He thinks people need to know the truth and then speak out.

St. John's contention is that no single publication can possibly present a complete Observer.)

and unbiased view to the thoughtful citizen. His list of 25 periodicals appears here.

(Because of the length of the list it will be printed in its entirety next issue of the Observer.)

\$\$ Investing Inquiries \$\$

## Little Risk 8 Percent Return

(Mr. W. Yang, a stockbroker of Paine, Webber, Jackson & Curtis, welcomes all inquiries on investing. Send your question to The Observer, "Investing Inquiries", 33030 Five Mile Road, Livonia, Michigan. The answers are the opinion of Laurence A. W. Yang, who is considered highly qualified on the subject.)

Q. What are bonds called that pay the holder tax free interest? How can the holder get away without paying income taxes? How safe are they and where can I get more information on them?

A. You are referring to municipal bonds. These bonds are issued and sold by communities such as Detroit, Livonia, or hundreds of other municipalities to the investing public. The funds from these bonds issues finance schools and many other community projects. Savers and investors can earn an effective rate of as high as 8% on this rainy day money.

How safe are they? So high is the safety factor behind tax exemptions that even in the dismal Thirties few issuers defaulted. One expert has estimated that barely 4,000

out of some 160,000 local governments have ever re-neged on their debts.

Even in the Thirties, the expert continues, toll losses came to well under 1% of all the money invested in tax exempt bonds. The few communities which did default have never been forgiven; by and large they have to pay a higher rate of interest today than their neighbors.

The reason for the high rate of safety, of course, is that the tax collector cannot get at the interest payments from these bonds. In 1819 Chief Justice John Marshall ruled that a state could not tax an instrumentality of the U.S. Government. (The power to tax is the power to destroy.)

Subsequent interpretations of his famed McCulloch vs. Maryland decision forbade Uncle Sam to tax instrumentalities of the state and local governments.

A bond being such an instrumentality, the interest from state and local bond issues has always been safe from the tax man. States, municipalities, counties, school districts and public

authorities all enjoy the immunity that Justice Marshall established for them 147 years ago. So do innumerable "public authorities" which operate bridges, toll roads, sewer, water and electrical systems. Some municipalities have even used the tax exemption to finance factories with which they have lured new industries to their jurisdiction.

As the income tax became more severe, the value of the tax exemption grew. It may become even more valuable a few years from now. Such a further intrusion of Uncle Sam into the citizen's private affairs would bother municipal bond holders not at all. Municipal bond income need not even be reported on federal income tax returns. Nor is this all; such bonds are even exempt from state income taxes where they are issued.

In answer to your last question I have mailed to you a list of recent bond offerings plus booklets further explaining municipal bonds.

By Laurence A. W. Yang, Stockbroker  
Paine, Webber, Jackson & Curtis

## KRESGE'S PRE-CHRISTMAS PREVIEW

**TOYLAND SPECIALS!**

Reg. 4.44 Train Tender Railroad **3.44**

Double Gun and Hoister Set, Cannon **2.99**

Reg. 2.44 Roly Poly Chime Ball **1.97**

**Misses' 2-Piece SKIRT or PANT SUITS**

**6.76**

2 Days - Our Reg. **8.88**

Banded Orlon® acrylic knit in Italian ripple stitch. Elasticized waistband. Skirt suit has 3-button boy coat; pantsuit has double-breasted jacket. Green, skipper blue, gold, orange, 8-16.

**CHRISTMAS CARDS**

2 Days - Our Reg. **1.27**

Two-diver traditional classic cards... one design to a box. Choice of several packages.

**100**

**MEN'S SUEDE TRIM**

2 Days - Reg. **9.99**

Raglan-sleeved 90% wool, 10% Orlon® acrylic. Suede trim on front. Camel, grey, burgundy, black.

**7.94**

**CHILD'S ROCKER**

2 Days - Our Reg. **3.96**

Vinyl seat, back. Gold-tone metal legs, rockers. Walnut-stained wood arms. Blue, persimmon.

**2.99**

**BOYS' SWEATERS**

2 Days - Reg. **5.65**

Orlon® acrylic cardigans, solid color or contrasting stripe front. 2-Button size v-neck. 8-18.

**3.94**

**12-CHORD ORGAN**

37 Full-size reple keys, 12 chords. Shiny color. Organ music books, 91¢.

**29.99**

**3-6X CARDIGANS**

2 Days - Reg. **4.69**

Orlon® acrylic. Boys in combinations, button-down. Girls in white, pink, blue, or red.

**3.67**

## impressions

by sue shaughnessy

Tomorrow the country will take time out to celebrate a uniquely American holiday. In fact Thanksgiving is as American as Yankee Doodle Dandy.

The origins of the day pre-date the formation of the United States of America. The Pilgrims decided to give thanks to the Lord after having survived their first year on the shores of the new land.

Today the day is filled with a visit to church to give "thanks," parades kicking off the Christmas shopping season, a pro-football game and a huge turkey dinner.

Americans should take a day out to give thanks. We are blessed with abundance in many ways.

The most obvious abundance is in material things. The land is filled with prosperity. People, in spite of the fast rising cost of living, are spending more on travel, entertainment and luxury items than ever before.

Members of the older generation can remember when you were asked "Do you have an auto?" Today the question is "What kind of a car do you drive?"

The question used to be "Do you have a phone?" Today it is "What is your phone number?"

A trip to Europe used to be considered a luxury. Today the question is "Have you been to Europe yet?"

More important than the material prosperity, however, Americans enjoy a tremendous amount of freedom.

We are free to join the John Birch Society, the Socialist Labor Party, the Zen Buddhists, the Holy Rollers, or even a group to ban all organizations.

We are free to live and work where we choose. We are free to vote for our governmental leaders or not as we choose.

Our society is relatively free from poverty and want. However, in the midst of all the prosperity we should not forget those who don't have as much as we might need. This condition is not limited to Appalachia but even to the core of Center City in Detroit. Poverty does exist in such prosperous communities as ours.

Thus Thanksgiving is not only a time to reflect upon the past, but also one to renew strength for the problems—both personal and society's—that face us.

★ WESTLAND CENTER

Wayne at Warren Road

PLYMOUTH Main at Ann Arbor Trail

TELE-CRAFT SHOPPING CENTER

FARMINGTON PLAZA

GRANDLAND SHOPPING CENTER

★ LIVONIA MALL

7 Mile at Middlebelt

7-GRAND SHOPPING CENTER

WAYNE 35004 Michigan

★ WONDERLAND CENTER

Plymouth at Middlebelt

8-MILE & BEECH SHOPPING CENTER

CHERRY HILL PLAZA Cherry Hill at Inkster Rd.

SHELDON CENTER Plymouth and Farmington

7-MILE at EVERGREEN

NOW YOU CAN "CHARGE IT" KRESGE'S