

Area writers place in OCC competition

Two Farmington area writers won multiple awards in the fourth annual Creative Writing Contest sponsored by the Orchard Ridge Campus English department. The two winners will share \$200 in prize money.

Jane Rado, of Farmington Hills, an OCC student, captured first place in three categories: essay, poetry and novel play. Betty Monson, of Farmington, received first place among non-student county residents for a short story and an honorable mention for an essay.

Copies of the winning manuscripts have been added to the permanent collection of the Orchard Ridge Library, where they are available to the public.

Arlene Biggs, of Detroit, an OCC student, received a special award for sweeping second place in three categories. She submitted her work under the pseudonym, Minnie Borgovos. She received honorable mention for her poetry, an essay and a short story.

Paulaite Helgren, of Farmington Hills, won second place in the county residents poetry division. Mark Chiles, a Farmington Hills high school student, won first place for his essay, "Journey to the Sun," in the high school student division.

Beth Hughes, a high school student from Farmington Hills, won second place for her story, "The Double."

AA degrees awarded

Three Farmington residents have received AA degrees from the Northwest Institute at Midland.

They are Sharon Marie Conway who graduated from the Michigan Association of CPAs, Patricia Ann Johnson and Donna J. Howe.



Aftermath

Standing among a pile of debris, a Farmington Hills volunteer fireman silently views the remains of a late Thursday afternoon blaze which totally gutted an abandoned house on Colgate Street in the Hills. (Staff photo by Craig Newman)

Guidelines battle looms

(Continued from Page 1A)

managing the station with the radio dispatcher.

"If I do you think the community would feel to know that it had only two men patrolling the community. If a major fire broke out, there is no way two men can attack it. So they will respond and wait until the walk-back brings more men. During this time, there's no one patrolling the streets," Amadio says.

Allen J. Kovinsky, the association's attorney, says the group claims the new guidelines have an effect on their present binding arbitration contract talks with the city.

He says binding arbitration prohibits the city from doing anything that affects wages, hours or employment of the officers.

"Our contention is that this position of employment is infringing upon the officer's employment because it is changing the status of employment and the reserve as a back-up for the regular in a two-man patrol car."

WEDNESDAY'S HEARING has three possible consequences. The judge can grant the officers relief and return the situation to its status quo.

He can tell the association it has no case or it can call for another hearing, postponing the case for up to two years.

The Westcon Electric Alarm Clock advertised on Page 6 in today's Observer is available in white only.



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If it's a loss or credit, wives opt for outside employment

Should a woman already responsible for running a household try to bolster family finances with a job outside the home? Or is her extra income likely to go mostly for taxes and the added costs of clothing, meals and transportation?

When businessmen consider a new era of activity they usually explore all the pros and cons of such a move first. So the question was put to the Michigan Association of CPAs. Is a married homemaker with school-age children well advised to seek a job?

"The answer: It depends.

She must consider a number of variables, such as:

- How much she is likely to earn
- Fringe benefits that may go with the job
- What the job will cost in terms of travel, dress and other unreimbursed expenses
- Her husband's tax bracket
- Eligibility for the newly-liberalized child-care tax deduction
- Pension coverage or possibilities for investing in a tax-protected individual retirement account

A woman thinking of seeking employment should make at least a rough estimate of the effect her income will have on a jointly filed income tax return. For the past several years, income tax rates have

penalized couples when both hold jobs.

But obviously, a CPA spokesman added, the higher tax rates have not been enough to dissuade women from taking work. Latest Labor Department figures show that more than half of all women with school-age children have employment outside the home.

IN ESTIMATING what her income and taxes are likely to be, the woman contemplating the job market should also consider special employment costs, such as the need for an additional car or special clothing or beauty parlor expenses.

Possibly offsetting these costs is the tax deduction for child-care costs incurred in order to let the parent hold a job. Until this year, the deduction, which can rise as high as \$400 a month if there are three young children in the family, began to diminish when family income rose above \$18,000. Now, income can go as high as \$33,000 before any of the deduction is lost.

FOR MANY FAMILIES, the chance to protect up to \$1,500 of income against taxation by investing it in an Individual Retirement Account is the biggest attraction in a wife's holding a job.

If her job does not provide pension or profit-sharing coverage, 15 per cent of what she makes up to \$1,500 can be put into an approved IRA account. And not only is no tax paid on this income until it is withdrawn after retirement, but neither is there any tax now on the interest earned on the retirement account.

For some women the net rewards of holding a job may not be enough to make a worthwhile unless the woman wants a career for its own sake. But you may not be able to decide that until you compare the pluses with the minuses.

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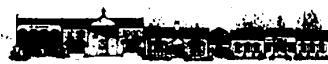
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