

# Farmington Observer

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## Holiday accounts disappear

Christmas clubs, those seasonal banking programs designed to help save money for holiday spending, are as scarce as snowmen in a July 4th parade.

With a few exceptions, most Farmington area banks phased out their Christmas club programs within the last 10 years.

Bank spokespersons cited extra paperwork, the convenience of credit cards and delayed holiday billing as well as lack of customer dedication to the Christmas clubs in explaining the demise of the accounts.

In the programs, bank patrons pledged to set aside between \$5-\$20 a week to buy Christmas presents later on in the year.

Coupon books helped the customer keep track of the next payment. Although the accounts didn't earn interest, customers were often charged a penalty ranging from \$2.25-\$4 for withdrawing money prematurely from the holiday account.

"It was a great idea. It sounded nice on paper," said Chuck Hotaling, assistant branch manager of City National Bank, 21500 West Ten Mile, Farmington Hills. City National discontinued its Christmas club about six years ago.

"THERE WASN'T any profit in it for the bank or the customer. It was more book work than anything else," Hotaling said.

Many customers would withdraw their money early from the accounts to meet an unexpected expense or pay for a vacation.

The convenience of credit cards and delayed holiday payments has taken its toll on the clubs.

"It's very lengthy for the customers," admitted a spokesperson for the National Bank of Detroit, 2330 Farmington Road, Farmington.

Since the account didn't offer interest, the bank suggested to its customers they keep a separate savings account for their holiday money which would gather five per cent interest.

The Bank of Commonwealth at Orchard Lake Road and Thirteen Mile in Farmington Hills offered a similar idea to their customers.

Their holiday accounts are set up similar to savings accounts. The money earns five per cent interest but the patron doesn't receive a bank book. Instead, receipts are given to account for the money placed into the bank, according to Liz Munroe, customer service representative for the Bank of Commonwealth.

Customers can withdraw or deposit as often as they like without a penalty for paper work, according to Ms. Munroe.

EACH MONTH, the bank sends statements to keep patrons informed on the amount of money in the holiday account.

On the average, Commonwealth's patrons deposit about \$5 a week into their holiday accounts.

"It seems to help with big families," said Ms. Munroe.

Unlike other institutions which have dropped the Christmas account idea, Manufacturers National Bank keeps on offering the service to its customers.

Of the four branches the bank has in Farmington, 125 patrons opted to save either \$4, \$10 or \$20 a week for presents.

While most of them decided to save more moderate amounts, about 20 patrons have deposited \$20 a week for presents, according to a bank spokesperson.

In November, the bank sends the total amount in check to each of the holiday depositors. Last year, the bank sent out \$78,380 in holiday money.

Withdrawals are discouraged and patrons use the coupon system to keep track of their next payment.

For some, the coupon system helps in saving.

"It's psychological. The coupons make them thinking there's a payment due," said the bank spokesperson.

ABOUT 250-300 members of the Livingston-Oakland Counties Federal Credit Union, 23617 Liberty, Farmington, save between \$150-\$400 a year through their Christmas club.

The money earns 6 3/4 per cent interest, just as regular accounts. There aren't any coupons to send in. It resembles a regular savings account but helps persons to keep their Christmas funds separate from their savings.

Members can withdraw from the account when they chose or they can stay with it until November when the checks are sent out, according to Mary Boland, teller and loan clerk at the credit union.



A moment of solitude is enjoyable. But days of loneliness are painful. With the holidays ahead, the pangs of loneliness for some will be intense. Plan holiday activities to include those who won't be with families. (Staff photo by Steven Cantrell)

## Solitude: Holiday ordeal for many

By KATIE KERWIN

'Tis the season to be jolly.

As the holiday season gets into full swing, we are bombarded with images of large, laughing families around a holiday table loaded with goodies — and of happy children and grandparents sharing gifts in a tangle of bright wrappings under the Christmas tree.

Childhood holiday fantasies are reinforced by songs, traditions, religious services and media presentations. They all portray Thanksgiving and Christmas as joyous times of loving and giving that are shared with dear ones.

But for the many who don't spend holidays with a family or for those whose holiday is not idyllically happy, the gap between fantasy and reality can magnify a sense of loneliness. Especially for the recently divorced or widowed, the holiday season can be the most depressing time of the year.

"People do experience a lot of loneliness at the holidays," said Sylvia Fink, a psychologist at the Oakland University Continuum Center in Rochester.

"Christmas doesn't feel as good as it when you were a kid. Of course, for people who are divorced or widowed, the problem is compounded. They may suffer an enormous feeling of loneliness."

PREPARING ALTERNATIVES for a solitary holiday is the key to easing loneliness, area psychologists and counselors agreed.

"Don't just let it come up and hit you over

the head," Ms. Fink warned. "Try to develop other activities way ahead of time. Go someplace else or celebrate in a different way."

Making plans to look forward to for the holiday season, getting together with other friends, starting new traditions and doing something to make Christmas better for someone else are among the experts' suggestions.

Getting lots of rest, realizing some sadness is inevitable, and even seeking counseling if depression is severe were other recommendations.

The burden is not entirely on those suffering depression, though, the counselors added. They suggested churches and organizations provide activities in which singles feel welcome to participate. Families should invite friends who are alone to join their holiday celebrations, they said.

"THERE IS A problem with the difference between fantasy and reality," said James Evans, director of Consortium for Human Development in Troy. Evans said real life probably isn't going to be like the "Waltons-type Christmas we see on TV."

Those who are lonely tend to use the holidays as a focal point for the anger and depression they have all year, Evans said. He noted that there is a marked increase in the use of alcohol, which is a depressant, at this time of year.

Evans recommended limiting parties until one has had enough rest. Overindulging can run one's emotions ragged and exaggerate feelings of depression.

"Don't isolate yourself, though. Go out," he

advised. Social contact, in moderation, is the best remedy, he said.

"Be assertive. If you feel someone should call you, call them instead," Evans said. He also suggested that doing a kind deed for someone else can make a holiday special. "It gives you some positive feelings."

"We all have fantasies about Christmas," he continued. The illusions can vanish quickly, though when we realize that Christmas is like any other day, in itself, Evans said. "You have to make it special."

THE ORDINARYNESS of the day can help, though, in putting one's feelings into perspective, Ms. Fink pointed out. Rather than being overwhelmed by Christmas, a depressed person can think "This is a Monday, like other Mondays. How did I cope with those days?"

Comparison with happier past holidays makes lonely ones harder to bear, commented Roy David Strong of Fellowship United Methodist Church in Troy. Strong works with a program called Formerly Marrieds. For those recently divorced or widowed, the temptation is to compare the present with all the good times that went before, he said.

Those most successful in overcoming their depression are the people who make plans to replace what was lost, he added. "They make plans to look forward to, not to compare with the past."

Some get together with other singles for Thanksgiving dinner and can joke about eating shrimp instead of turkey.

## Troubled students given aid

By STEVE BARNABY  
Farmington editor

Students with emotional and academic problems attending four Farmington area academic centers will be the beneficiaries of a \$1 million federal grant over the next five years.

The grant is being received through Oakland University's Advocacy Teacher Corps Program.

Participating in the project are the school personnel at Boys Republic and the professional staff working with the children of the Sarah Fisher Home.

Boys Republic is a residential treatment center for emotionally disturbed adolescent, delinquent and court appointed boys. The Fisher Home is for pre-delinquent, abused and neglected children ages four to sixteen.

In addition, the project will work in Power Junior High and Farmington High School in the Title I feeder system. Farmington Title I schools obtain federal funds to provide special services for students of low income family backgrounds.

Among the program's goals are to improve the teacher preparation at Oakland University and enhance the educational program for students of low income background according to Jack Loughheed, director of the Teacher Corps program.

The funds are provided by the U.S. Department of Health, Education and Welfare.

One of the program's goals is to develop alternative education programs at each participating school site. Students in the alternative program will be those experiencing academic and social problems which aren't severe enough to justify specialized placement, but severe enough to warrant special attention, according to Loughheed.

Schools were selected on the basis of need and willingness to participate as displayed by staff, teachers and community perception," he said.

Need and willingness to participate was determined through surveys, interviews and questionnaires.

After the students have been helped by the project, the goal then will be to get them back into the mainstream of the school life by providing support and follow up from the project staff to the student at the regular staff as they receive the student's aid.

"As the students become more capable of handling the school curriculum and environment, there will be less need for assistance and support."

The essence of the program is to train teachers while helping youngsters," he said.

Task forces made up of students, parents, administrators and teachers collaborate their ideas to develop a program which will benefit all concerned.

Oakland University's Teacher Corps Training program has been receiving federal funding since 1969. It is the oldest project of its kind still in existence, according to Corps officials.

It has been nominated several times for various national studies and recognition.

The first year will be devoted to developmental activities. The remaining four will deal with the demonstration, documentation and dissemination of new programs in the schools, treatment centers and university that are specifically designed to be more appropriate and effective with troubled youth, according to Loughheed.

The program also will provide counseling, and assistance in developing curriculum and teaching strategies for those teachers and schools involved.

"It is a comprehensive program which can have considerable impact as it pulls together teachers, parents, community agencies and university staff to work together on behalf of students experiencing trouble in school."

## Cities, school board posts agendas

### FARMINGTON CITY COUNCIL

2300 Liberty  
8 p.m., Monday, Nov. 20

\* Agreement to participate in a winter quality management plan for southeastern Michigan.

\* Consideration of the law enforcement officers' bill of rights.

\* Proposal to raise the city's drinking age to conform with the state's new regulation.

### FARMINGTON HILLS CITY COUNCIL

3155 Eleven Mile  
7:30 p.m., Monday, Nov. 20

\* Resolution on SEMTA use of private parking lots within the city.

\* Public hearing to discuss the

### FARMINGTON BOARD OF EDUCATION

2550 Shawwassee  
8 p.m., Tuesday, Nov. 21

\* Consideration of Plante-Moran's proposal to audit the financial records for the Farmington Board of Education.

## Keep snow from mailboxes

It's that time a year again when snow will pile up and Farmington Postmaster Ken Harris reminds us to keep the approach to our mailboxes cleared.

This will permit the carrier to drive up to the mailbox to deposit and to collect mail without leaving his vehicle.

The approach to and the exit from the mailbox should be cleared sufficiently on both sides to allow the carrier

to drive ahead and not be required to back up his vehicle after delivery.

Failure to open approaches to boxes promptly after heavy snows may temporarily prevent a carrier from making deliveries.

Postmaster Harris says that Postal regulations also require that walks, steps and porches be kept clear of snow and ice.

Those persons have questions should call 474-6500.

necessity of sewer improvements in Superintendent's Eight Mile-Grand River Acres Subdivision. Subdivision is located on Randall and River Glen.

\* Introduction of an amendment to the zoning ordinance to rezone the southwest corner of Middle Belt and Northwestern Circle. Presently zoned for office service use and single family residential, the land would be zoned for office service use, OS-1A.

\* Proposal to rezone property located on the northwest corner of Twelve Mile and Farmington Road from single family residential to office service use.

\* Awarding bids for the installation of a 16 inch water line on Nine Mile west of Halsted.

\* Consideration of waiving the hydrant requirement and substitute sprinklers at 2440 Inoplex Circle, in the Garrison Building.

\* Consideration of bids to supply uniforms for the Department of Public Works' employees.

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## Touching

Teens and adults with mild forms of retardation are learning the latest disco dance steps at an area ice arena. The class is an opportunity for the young people to socialize and exercise. Read about it on Page 3A.