

# Prince of Peace hosts 12-hour prayer vigil

Prince of Peace Lutheran Church, at 28000 New Market Road, opens at 7:30 a.m. Wednesday for a 12-hour prayer vigil.

"The community, neighbors, friends, relatives and members of the congregation are invited to come for the sole purpose of being before God in prayer," said the Rev. T. Richard Marcia, pastor.

Prayer and devotional materials will be provided for those who desire them.

The prayer periods will be set up in increments of 15 minutes. Guests are

# 12-hour prayer vigil

asked to come and leave at those intervals. If the visitors wish, however, they can remain in the sanctuary for any number of the vigil periods.

Pastor Marcia will be available throughout the period for those who wish to speak to him.

Feb. 24 is Ash Wednesday, the first day of the Lenten season. At the close of the vigil, a special eucharistic worship service will begin as the congregation enters in the season of penitence and preparation.

A nursery for young children will be open 9:30-11:30 a.m. only.


# Dedication anniversary

The Daughters of the American Revolution, who sponsor February as American History Month, notes that Feb. 21 is the anniversary of the dedication of the Washington Monument in Washington, D.C., in 1885. This stately monument, which towers over the nation's capital, is a fitting memorial to Washington, who towered over his contemporaries in leadership, character and courage. This year is the 250th anniversary of the birth of George Washington.

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## It's YOUR Money

by Charles H. Williams, C.P.A.



### PENSION OR PAYOUT?

What will you get when you retire? Does your firm offer a pension, or the proceeds of a profit-sharing fund, in a monthly payment? Perhaps, but a growing number of profit-sharing and pension plans now offer the option of taking one's benefits in a single, lump-sum payment—and that sum may be considerable. The average distribution around the country runs to \$40,000 or \$50,000.

Many retirees prefer to know that a certain dollar amount is coming in every month; a large number do not want to have to manage their own investments. In the face of inflation, though, a regular annuity will shrink in purchasing power. More and more people are taking lump-sum distributions, hoping to beat the rate of return they'd get on an annuity or pension fund. It takes work to manage one's own investment program, but there can be positive gains.

There are tax angles to a pension plan. If the company made all the contributions to the plan, then all the payments will be taxable. If you and the company contributed, then only part will be taxable. You owe nothing on the share that represents a return of your own money.

If you take out everything in a lump-sum distribution, the tax due depends on who put the money in. Add what you will do with it. You have only 60 days to make up your mind.

If you roll over the funds (for the taxable portion) into an Individual Retirement Account, that tax is deferred—and the full amount keeps earning—until you are at least 59½ years old and elect to take a distribution. If you want to get at the money earlier, you may qualify for a tax-averaging loophole that will save you money.

Before you are eligible to retire, it would be wise to discuss the alternatives with a tax professional.

# Greeks get ready for Macaronada

The Ladies' of Holy Cross Greek Orthodox Church, Farmington Hills, under the chairmanship of Irene Zervos and Maria Peterson, are busy at work preparing the ingredients for their Lenten "Macaronada."

This year's event begins at 6 p.m. Sunday, Feb. 28, in the American Legion Hall, 31775 Grand River, (two blocks west of Orchard Lake Road). A homemade dinner including wine, salad, beverage and dessert, music, dancing, and many door prizes are included.

Reservations are \$6 for adults, or \$3 for those under 16 taken by calling the church office, 477-1677. Tickets will also be sold at the door.

# New 'I Can Cope' series starts

Tuesday, March 2, the American Cancer Society will begin an eight-week patient education series for cancer patients and their families in St. Joseph Mercy Hospital, Pontiac. Upjohn Healthcare Services is providing funding assistance to initiate the "I Can Cope" program in the tri-county area.

"I Can Cope" is designed to help individuals affected by cancer to regain control over their lives by improving their understanding of how the disease affects them physically, emotionally and socially.

The classes will meet 7-9 p.m. on consecutive Tuesday evenings between March 2-April 20 in the McCauley Building, classrooms A & B in the hospital, located at 900 Woodward Ave.

Cancer patients or family members may register for the "I Can Cope" series by calling St. Joseph Mercy Hospital, 858-3037, or the American Cancer Society, 557-5553.

# Dining tips for busy women

Judy Antishin, a cook and teacher at Farmington Community Center, is offering another workshop for today's busy woman.

Participants in "Dine With Judy Antishin" at 6:30 p.m. Monday, Feb. 22, will be served a six-course dinner, including appetizer, soup, salad, entree, vegetables and dessert.

Mrs. Antishin thinks of the cook as well as the guest, emphasizing early preparation and easy last-minute instructions for a hostess.

Her menu will include an appetizer called "orange blush," an Oriental soup with homemade stock base, a textured and colorful salad, marinated chicken breast entree, carrots madeira and a poached fruit dessert.

The workshop is \$12 with registration at 24705 Farmington Road or call 477-8404.

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# Economical gourmet class is repeated

Barbara Dermody will emphasize recipes to free the cook from the kitchen when she repeats "Economical Gourmet," beginning Thursday, Feb. 25, in Farmington Community Center.

The four-session course meets 7:30-9:30 p.m. and costs \$32. Mrs. Dermody demonstrates a complete meal each session, providing samples and recipes to create dishes at reasonable prices.

Registration is in the center, 24705 Farmington Road, or call 477-8404 for information.

# New data told

Recent data from two clinical trials by the National Cancer Institute have shown a 57 percent increase in survival of pre-menopausal women with breast cancer who received anti-cancer drugs following mastectomy. For more information on breast cancer, call the Cancer Information Service housed at the Michigan Cancer Foundation, 1-800-462-9191.



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