

community calendar

- **WE SWEDES**
Monday, March 15: "We Swedes" continues Farmington Hills and North Farmington Kiwanis Travel Adventures Series at 8 p.m. in Louis E. Schmidt auditorium, Clarenceville High School, Middlebelt between Seven and Eight Mile Roads. Admission asked at the door.
- **MOTHERS OF TEENS**
Tuesday, March 16: Workshop for mothers of adolescent girls focuses on the issues which arise in the mother-daughter relationship, begins at 10:30 a.m. and continues for eight Tuesdays in Davis Counseling Center, 39285 Hamilton Court. Registrations taken by calling the center, 553-8550.
- **OPEN REHEARSALS**
Tuesday, March 16: Sweet Adelines, Farmington Hills Chapter, holds open rehearsals at 7:30 p.m. in St. Paul Lutheran Church hall, 38623 12 Mile Road. The 55-member chorus aims to build its roster to 100 before entering international competition in October.
- **TAX AID**
Tuesday and Friday, March 16 and 19: Tax aides will assist seniors with their 1981 state and federal income tax forms from 10:30 a.m. to 2:30 p.m. Tuesday in the Gathering Place, located in Mercy Center, 11 Mile Road, east of Middlebelt, through Gate 4; and from noon to 3 p.m. Friday in Farmington Branch Library on Liberty Street. No charge.
- **FYA ORIENTATION MEETING**
Tuesday, March 16: Orientation meeting for all people interested in joining the Farmington Youth Assistance (FYA) volunteer staff at 7:30 p.m. in the lower level of Farmington City Hall, 23500 Liberty.
- **DIRT GARDENING**
Wednesday and Thursday, March 17-18: "Old Fashioned Dirt Gardening," two-day class runs from 9 a.m. to 3 p.m. each day in Our Lady of Sorrows Catholic Church sponsored by Hill and Dale Garden Club. Registrations are taken from first 70 people who send a check for \$20, made payable to Gardening Study Course, sent to Mrs. Charles Gunderson, 33678 Colony Park Drive, Farmington Hills 48018.
- **LEGAL ISSUES FOR WOMEN**
Wednesday, March 17: "Legal Issues for Women," lecture by attorney Vicki Buckfire, covers the issues of divorce, child support, credit and wills, at 7:30 p.m. in Room 305, J Building, Orchard Ridge Campus, Oakland Community College. Admission of \$2.50 asked at the door.
- **FCC REGISTRATION**
Wednesday and Thursday, March 17-18: In-person registration for Farmington Community Center's spring term of offerings runs 6-8 p.m. Wednesday and from 10 a.m. to 2 p.m. Thursday in the center, 24705 Farmington Road. Roster offers about 45 classes and 40 workshops, all offered on first-come first-served basis. Registration continues by mail until all classspots are filled.
- **BEDTIME STORY HOUR**
Wednesday, March 17: Bedtime Story hour, program devised for 3- to 5-year-old children of parents who work during the day, at 7 p.m. in Farmington Branch Library on Liberty Street. Tots invited to come in pajamas and bring a stuffed animal. No charge.
- **MUSICAL CHORUS**
Wednesday, March 17: Farmington Musicales Chorus, under the direction of Marie Walck and Sue McCallum, performs at 12:30 p.m. in Farmington Hills Branch Library, 12 Mile east of Farmington Road. No charge.

- **WOMEN-OWNED RETAIL FIRMS**
Wednesday, March 17: Free workshop for women who own retail firms sponsored by U.S. Small Business Administration begins at 9 a.m. in Room 1194, Patrick V. McNamara Building, 477 Michigan Ave., Detroit. Inquiries taken by Linda Kurek, 225-4776.
- **FYA GENERAL CITIZENS**
Wednesday, March 17: General Citizens Committee of Farmington Youth Assistance (FYA) meets at 7:30 p.m. in Farmington City Hall Council Chambers, 23500 Liberty. Open to all residents of Farmington and Farmington Hills.
- **SPEAK-OUT**
Thursday, March 18: Women speak out against the Family Protection Act in "Speak-Out," an educational forum addressing the issues of education, reproductive freedom and censorship contained in the proposed bill, from 9 a.m. to noon in J Building, Orchard Ridge Campus, Oakland Community College. No charge. Free child care.
- **THE SOUND OF IT**
Thursday, March 18: "The Sound of It" program celebrates Alexander Graham Bell's birthday at 10:30 a.m. for preschoolers and kindergartners in Farmington Hills Branch Library on 12 Mile Road, east of Farmington Road. No charge.

12 Mile Road, east of Farmington Road. No charge.

- **WINE TASTING PARTY**
Thursday, March 18: Wine tasting party to benefit Sister Arlene's Cancer Fund, sponsored by Daughters of Isabella from Our Lady of Sorrows, Circle 617, at 7:30 p.m. in St. Francis Knights of Columbus Hall, 21900 Middlebelt. Donation of \$3.50 asked at the door.
- **COIL BASKET**
Friday, March 19: Theresa Ono teaches how to create a coil basket from pine needles in two-session workshop that begins at 1 p.m. in Farmington Community Center. Registration information is given by calling the center, 477-8464.
- **MARX BROTHERS COMBO**
Friday and Saturday, March 19-20: "A Day at the Races" and "A Night at the Opera," shown at 8 p.m. preceded by an organ recital sponsored by Motor City Theatre Organ Society in Redford Theatre, 17380 Lahser. Pre-ticket sales at the box office.

Farmington Observer

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Views on
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FACIAL PAIN IN MOTORCYCLISTS
With the onset of cooler weather, dentists around the country - especially in colder climates - usually have an influx of young adult patients complaining of severe facial pain. A little research will find that most of these patients are motorcyclists who had recently ridden their cycles without any face protection from the wind. This can drop the effective temperature by many degrees as a combination of cold and increased wind against the face.

The pain usually involves both sides of the face and sets in about two hours after the motorcycle ride. It will be a constant, rather than intermittent pain. It will be located in the tooth area of the face which is why these patients usually make a bee-line to the dentist.

The cause has nothing to do with the teeth but rather the sensitivity of the branches of the trigeminal nerve. The pain will be severe enough for many patients to ask to have some teeth extracted. However, the symptoms are easily treated in the office. The best therapy, however, is for motorcyclists to wear face protection during cold weather.

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It's YOUR Money

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

CREDIT FOR SENIORS

Senior citizens cannot be denied credit on the basis of age alone. If you have been refused credit, and you think the refusal is suspect, it's worth challenging.

When you fill out loan-applications, be sure to include all income that you expect to receive regularly, including social security and veteran's disability benefits or any other payments, annuities, or pensions. The lender must consider them all. It does not matter if you are unemployed or work only part-time, as long as your total income meets the creditor's standards.

If you are not able to get credit insurance because of age, the lender cannot deny credit, even though that insurance is usually required.

A good credit history helps you get loans at any age. If husband and wife share an account, it's important that both names be listed with the credit bureau. If you have no credit history, consider taking a loan at a local store or bank and repaying it promptly.

What if you are refused credit? The lender who refuses credit must tell you why, in writing, within 30 days. Only specific reasons comply with the law. You can try to reverse the creditor's decision with further information, or perhaps by offering collateral or a larger down payment.

If you are denied credit because of your credit report, you can check your credit history - without charge - at that credit bureau. There may be errors or omissions in your history. If you have recently moved, you can ask your creditor or the credit bureau to check with the bureau in your old community.

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