

community calendar

● **CALLIGRAPHY SHOW** Monday, July 19: Area calligraphers, several who have gained national reputations for the quality of their art, show their work in Art Alcove during regular store hours, 10 a.m. to 6 p.m. weekdays and 10 a.m. to 5 p.m. Saturdays through July 24.

● **GROWING UP WITH TELEVISION** Wednesday, July 21: "Relationships" continue Growing Up With Television, Vacation Bible School, for all ages at 7 p.m. in First United Methodist Church of Farmington, Grand River and Warner Avenue. No charge but reservations are requested for each segment by calling the church office, 474-6573. Crib nursery and refreshments are free.

● **FYA CITIZENS COMMITTEE** Wednesday, July 21: General Citizens Committee of Farmington Youth Assistance (FYA) meets at 7:30 p.m. in Farmington City Hall Council Chambers, 23600 Liberty. Open to all interested residents.

● **HARDANGER EMBROIDERY** Thursday, July 22: Pat Donaldson teaches techniques of Hardanger embroidery, a Scandinavian needlework, at 12:30 p.m. in Farmington Community Center. Registration information given by calling the center, 477-8104.

● **GENEALOGICAL SEMINAR** Saturday, July 24: P. William Filby, editor of Passenger and Immigration Lists Index is the featured speaker for a seminar sponsored by Oakland County Genealogical Society from 8:30 a.m. to 3:30 p.m. in Mercy Conference Center, 11 Mile and Middlebelt Roads. Pre-registration at \$15 is requested by calling Joan Pate, 524-9167.

● **FARMERS MARKET** Saturday, July 24: Farmers Market runs from 9 a.m. to noon every Satur-

day through Sept. 4 in the Sanctuary Shops parking lot behind Lucy's Oldies and Goodies, 34631 Grand River.

● **CHAMBER MUSIC AND SUMMER** Sunday, July 25: Chamber music concert of flute, violin and piano is combined with a show of Summer paintings by Mary Bowman and some of her students at 3 p.m. in Faith Community United Presbyterian Church, 4440 10 Mile Road, west of Novi Road. Reception for the artists follows the concert. Admission by donation.

● **JERUSALEM MARKET-PLACE** Sunday, July 25: Registrations for Jerusalem Marketplace, a recreation of biblical times for Nardin Park United Methodist Church Vacation Bible School, that runs from Aug. 9-13, continues until Aug. 4. Open to youngsters from kindergarten through sixth grade. Registration forms and permission slips must be filled out in person after Sunday worship services or during regular church office hours in the church on 11 Mile Road, west of Middlebelt Road. Fee is \$2.50 per child, or maximum of \$5 per family.

● **PET SHOW** Tuesday, July 27: Pet show, annual event held in conjunction with Kids Day, begins at 1 p.m. in Farmington City Park, Shiawassee Road between Farmington and Power roads. Entry forms for children who want to enter their pet in one of 10 categories are available in the children's section of both public libraries and at Pets N' Particulars in Farmington Plaza, Grand River west of Orchard Lake Road. No entry fee.

● **MISS FARMINGTON PAGEANT** Wednesday, July 28: Miss Farmington Scholarship Pageant begins at 7 p.m. in Vladimir's, Grand River, west

of Eight Mile Road, and culminates with the crowning of the new title holder. Tickets are \$5, available at Farmington-Farmington Hills Chamber of Commerce Office, corner of Grand River and Farmington Road.

● **WELCOME MISS FARMINGTON** Wednesday, July 28: Franklin Vil-



RANDY BORST/staff photographer

Show of handwriting

The paintings come down and the calligraphy goes up on the walls of Art Alcove's gallery for the show of beautiful handwriting. Carolyn Katz, one of 15 calligraphers whose works are on display through July 24, views the work of other artists with Lou Malin, owner and operator of the combined gallery and artists supply store in downtown Farmington.

● **FREE EYE TESTS** Thursday through Saturday, July 29-31: Farmington Community Lions Club offers free eye screening and free tests for glaucoma from 11 a.m. to 7 p.m. in Downtown Farmington Center from a booth facing Grand River, east of Farmington Road.

● **BARBECUE** Thursday through Saturday, July 29-31: Farmington Area Jaycees and Jayettes reactivate the chicken barbecue booth to bring back the Founders Festival tradition from 11:30 a.m. to 8 p.m. each evening in Downtown Shopping Center.

● **FUN DAY BENEFIT** Thursday, July 29: Fun Day, staged as a benefit for Grant a Wish fund runs from noon-5 p.m. inside and on the grounds of Burger King, Orchard Lake Road, south of 13 Mile Road. Fun Day offers moon walks, clowns, face painting, magic shows and balloons co-sponsored by Adult for Kids to raise money for children in treatment for cancer.

● **PIE BAKING CONTEST** Thursday, July 29: All entries for the pie baking contest sponsored by United Methodist Church during Founders Festival activities must be submitted before 5:30 p.m. in the church on Grand River and Warner Avenue. Winners will be announced about 7:30 p.m.

● **OX ROAST** Thursday through Saturday, July 29-31: Ox Roast sponsored by Farmington Elks Lodge, from noon to 1 a.m. each day in the lodge, 23666 Orchard Lake Road.

● **POLICE AUCTION** Thursday, July 29: Police auction from 1-3 p.m. from the showmobile stage in Downtown Farmington Center.

● **GERMAN DINNER** Thursday and Friday, July 29-30: German dinners served from 5-9 p.m. Thursday and from noon-9 p.m. Friday in Prince of Peace Lutheran Church, 28000 New Market, north of 12 Mile Road and east of Farmington Road.

● **NASA FILM SERIES** Thursday, July 29: Award-winning films from National Aeronautics and Space Administration (NASA) series continues at 7:30 p.m. in Farmington Branch Library, State and Liberty streets. No charge.

● **ICE CREAM SOCIAL** Thursday and Friday, July 29-30: Ice cream social from 7:30-9 p.m. Thursday and from noon-5 p.m. Friday in First United Methodist Church of Farmington, Grand River and Warner.

● **CONCERT AND FIREWORKS** Saturday, July 31: Concert by Oakway Symphony Orchestra at 8 p.m. precedes fireworks at 10 a.m. on Oakland Community College Orchard Ridge Campus. No charge.

● **FESTIVAL PARADE** Saturday, July 31: Founders Festival Parade begins at 10 a.m. from Orchard Lake Road and proceeds west on Grand River past the reviewing stand at Farmington Road.

● **PANCAKE BREAKFAST** Sunday, Aug. 1: Pancake breakfast served from 9 a.m. to 1 p.m. in Masonic Temple, Grand River and Farmington Road.

● **DAY CAMP** Monday, Aug. 2: Detroit Country Day School Summer Day Camp runs five days a week through Aug. 12 for 6-12-year-olds in Mercy Conference Center. Registration inquiries taken by camp director, Susan Qualls, 646-7717.

Moon dust

In one of Jupiter's four large moons, is the only body other than Earth that is known to have active volcanoes.

SMILE
Tomorrow is Friday

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It's YOUR Money
by Charles H. Williams, C.P.A.

SHOULD YOU LEND MONEY TO A RELATIVE?
Before you lend money to a relative—or anyone else, for that matter—there are a number of important questions to ask. Here are some of the answers. What are your chances of being repaid? There's always the possibility that you won't be. The relative may have been unable to get a loan elsewhere, as a poor risk. And he may be hoping for a low interest rate or none at all. Should this deter you from making the loan? Not necessarily. Keep in mind that a relative may create a family rift, especially if the person has had a run of bad luck like illness or the loss of a job. There may be other compelling reasons for lending the money. Can you protect yourself against loss? Not fully. But it's wise to put the transaction on a business-like basis anyway. Have the borrower sign an acknowledgment of the debt and a promise to pay. It should include the amount, date, the loan period, the rate of interest (if any), and the method of payment—preferably in monthly installments to start after a reasonable waiting period. Is there an alternative to putting up the cash yourself? Yes. You may have your relative apply for the loan with you as the co-signer. This may put more pressure on him to pay than if you had made the loan personally. You realize, of course, that if he doesn't pay, you will have to. Or you may borrow the money yourself and get him to sign a statement that he will take care of repaying it. That, of course, does not relieve you of the responsibility, but you at least will have a written record of the indebtedness. Do you have an income tax deduction if he defaults? Yes, if you can satisfy the Internal Revenue Service that you took reasonable steps to collect the debt, that it was worthless and would remain so, that it was a legal indebtedness that would be uncollectible, even if taken to court. You could then declare it a nonbusiness bad debt, deductible under the rules applying to short-term capital losses.

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