

Suburban Life

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Celebration marks 15 years of service to the community

It has been 15 years since the grand old mansion on Farmington Road was given the name Farmington Community Center to serve as a gathering place for area residents. Through the years, it has also provided educational, cultural and social programs, and was maintained by a host of friends who have given both time and talents to perpetuate its beauty and keep its doors open for all it has to offer.

From Sunday to Saturday, Feb. 3-9, the doors open for a full week of celebration in observance of those 15 years, beginning with a Family Day and winding up with an open house for young and old to become familiar with the Georgian-style home that was built in 1879, and then designated as a State Historical Site in 1979 by Michigan Historical Commission.

SUNDAY, FEB. 3 FAMILY DAY

The focus is on the many programs the center offers for children, from 2-4 p.m. with displays, performances and refreshments. No charge.

TENNIS MIXER

A benefit for the center runs from noon to 3 p.m. in Farmington Tennis Club. Registration fee is \$15. Interested persons are invited to call the club, 476-3245 for reservations and details.

MONDAY, FEB. 4 SNOWMAN CONTEST

For all children 4-8, from 4-5 p.m. on the center grounds. If there is no snow that day, contestants will be invited inside to make paper snowmen. Judges for the contest are Bill Costick, city manager of Farmington Hills, and Mimi Spencer, inspector with Farmington Hills Police Department. No charge. Registration is not required.

TUESDAY, FEB. 5 15-YEAR BIRTHDAY PARTY

The party is for anyone who has any reason whatever to celebrate a 15th anniversary beginning at 7:30 p.m. in the center. There will be prizes for those attending with the most original anniversary, whether it is in years in business, years living in Farmington or Farmington Hills, years since giving up smoking, losing weight, forming an organization or planting a tree. There will be birthday cake, of course. No charge.

WEDNESDAY, FEB. 6 VOLUNTEER GUILD OPEN MEETING

Guild members, many of whom have taken special assignments to make the celebration a success this week, invite guests to meet Jack McCarthy, host of Channel 7's "Friday Feast," at 1 p.m. in the center. McCarthy will talk on "Trends in Food." Refreshments are complimentary. No charge.

CHEESECAKE CHALLENGE

Local cooks are invited to show off their culinary talents with their favorite cheesecake in judging that begins at 7:30 p.m. Registration is necessary before Tuesday, Feb. 5. To register, call the center, 477-8404. Contestants are asked to submit a printed recipe with their entry that will be published in the center's now-in-the-making cookbook, "Farmington Community Cooks." The cookbook is being put together by the center's volunteer guild. No entry fee.

Judges for the contest are Jeremy Iggers, food editor for Detroit Free Press; Carmen Vilcan, pastry chef for Lark Restaurant; Kathy of Kathy Cheesecakes; and Joseph Bender, pastry chef in the culinary arts department, Oakland Community College.

THURSDAY, FEB. 7 THEATER NIGHT

A special performance of "You Can't Take It With You," produced by Farmington Players, begins at 7:30 p.m. in the barn theater, 32332 12 Mile Road, to benefit the center. Donation of \$9 includes an afterglow in the center. Tickets are on sale in the center.

FRIDAY, FEB. 8 TREASURE HUNT

Youngsters 7-12 are invited to hunt for treasures 4-5 p.m. The treasures are hidden on the center grounds. No charge. Registration is not necessary.

SATURDAY, FEB. 9 OPEN HOUSE

Community leaders and all of those who have helped to make Farmington Community Center what it is today greet all comers from 8-10 p.m. Wine and hors d'oeuvres are free. No charge.

THE ENTIRE week of activities has been in the planning since last fall, headed up by Ann Riley and Barb Nolan, who both became acquainted with the center through Professional Women's Network. The network is but one of the many organizations the center sponsors that the co-chairmen had to call on for volunteers who offered help in observing the 15th anniversary celebration.

Their goal was a list of something-for-everybody activities corresponding with the something-for-everybody list of activities the center has to offer Farmington and Farmington Hills residents.

The center is at 24705 Farmington Road. The telephone number is 477-8404.

Investing in '85 Personal finances now in the realm of the specialists

By Lorraine McClish
staff writer

Steve Zimberg flies to Chicago every three months to attend meetings of the National Association of Personal Financial Advisors (NAPFA).

He is one of three Michigan residents who travel to Chicago because there is no Michigan chapter of the group made up of Certified Financial Planners.

"It is hard for me to believe that there are only three of us in the state who adhere to the NAPFA philosophy because it is certainly a philosophy whose time has come. We sell services and not products, and if you are not pushing a product, be it stocks, or insurance or diamonds, there is no commission involved," the Farmington Hills resident said.

"It's a good philosophy for the investor who has paid a commission for a product that has gone wrong and is tired of going that route again. It's a good philosophy for the financial planner because when he or she approaches a client that client knows he isn't going to be given a sales pitch on one particular item where a large commission is involved.

"My job is to spot opportunities and pitfalls, wherever they are, direct clients on the right path without worrying about how much money is in it for me. It opens up all areas for everybody and everybody sleeps better and lives longer. There is little incentive for anyone to sell insurance if there is no commission for the salesman. When I recommend insurance as an investment, I've done it because I believe that is a right investment to make, not because of the commission I'm getting."

He added, "With about 75,000 people in Michigan claiming to be financial

planners, it's hard to believe only three of us in the state are not planning someone's financial future on the basis of commissions."

TAX SHELTERS remain the one big reason most people seek out a financial planner, and real estate remains the one big tax write-off.

To this end Zimberg was the major fund raiser for two local real estate packages.

"Raising money for five Your Attics, (one to be built in Farmington Hills) and the Professional Medical Center on Orchard Lake Road, north of Grand River, is something Merrill Lynch doesn't get itself involved with," he said.

"The IRS is coming down on tax shelters, abusive ones in particular. The problem with just being told that real estate is a good tax shelter doesn't mean that you are automatically going to buy into a good investment, or that you are automatically going to find the time to learn the next year's tax laws."

Zimberg referred to the major change that has taken place in tax laws, both the federal and state laws, every year for the last decade, and said he didn't believe there was an end to that in sight.

Another constant concerning the tax laws is the number of court cases that crop up within a few months after that particular law has gone into effect. So concerning the laws that went into effect Jan. 1, 1985, there are a few battles to be fought before the year is out.

"The tax law is just one area of the rapidly changing economic environment that prevents the individual from charting his own financial course. That plus the proliferation of legal and financial choices, and the complexities

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they involve, have put personal finances into the realm of specialists," Zimberg said.

"The advice you get has got to be objective and not influenced by products with impressive commissions. Besides, you can deduct my fee. You can't deduct the commissions you pay," he said.

ZIMBERG SAID he wasn't "too crazy" about the '85 tax laws because the government is going to be the ultimate winner, but overall he thinks of the '80s as a "happy decade."

"I am totally optimistic about the economy," he said.

"People are living longer and saving more money. Interest rates are down and inflation is down. The car industry is showing another growth rate. Labor

costs are leveling off. We're all more cognizant of our health and fitness. Divorce rates are down. We're reducing our debts. It's all significant."

Zimberg owns and operates asset Advisory Services, located at 26111 14 Mile Road, in Franklin. Compensation is by fee only, much the way one would pay for legal, accounting or medical services.

In addition to his CFP certification he is a certified paralegal. From 1978-82 he was Oakland county's representative for both the taxation and labor divisions of Research Institute of America. His responsibility was advising CPA's, tax attorneys, insurance companies and businesses on up-to-date research methods and resource materials.

Pressure Kids need help to cope with overstructured routine

By Jeanne Whitaker
staff writer

PARENTS AND TEACHERS should establish high standards for young minds, but they should also make sure these high standards are reasonable, says Brookside School Cranbrook headmaster Dr. David Lowry.

The overseer of education for 293 students enrolled in kindergarten through grade 5, Lowry says he sees too many children struggling to cope with adult pressure that appears to dictate that they succeed at everything that is crammed into their overstructured daily routines.

"Why should a child spend hours and hours to be mediocre at a skill that is not needed to survive?" asks Lowry. When a child is unable to cope with the

pressure he feels the experience is devastating, he explains. Lowry asks parents, and teachers to be more realistic in their expectations to help children, little boys in particular, cope with the tough business of growing up. Parents, he adds, should be advocates in the school setting for their children.

Lowry says that he has seen too rigidly imposed high standards and expectations driving students to the brink of total frustration.

The teen-age adolescent, he says, has learned to disguise his inability to cope in subtle ways, such as getting drunk, taking the family car, or taking mood elevating drugs. The 6-year-old, he says, is more obvious when demonstrating his inability to cope.

"The 6-7-year-old really does wear his heart on his sleeve," explains Lowry, who advises parents to be alert

for symptoms that their children are under severe stress caused by pressure. Tell-tale symptoms include:

- Overall mood swings that are extreme and unpredictable.
- Does the child suddenly resist all sorts of activities which are normal for a child of this age?
- Does he suddenly begin avoiding his friends?
- Does he suddenly want to watch increased amounts of television?
- Is the child suddenly fighting routines that have previously been accepted?
- Does the child grow angry or say "You're always bossing me!" when asked to do something he has done a million times?

PARENTS, says Lowry, must make a conscious effort to know when to pull back and when to quit. Lots of parents, says Lowry, think that if they had the right manual they could turn their kid into just what they want.

Not so, says Lowry. Children are born with certain temperaments, personalities, talents and innate strengths and weaknesses, over which the parent has no control. He advises letting children take part in controlling what they are able and not able to be. Parents, he says, must recognize that their talents may not be their children's talents.

Lowry also advocates that parents ask themselves what they are expecting of their children. Some fairly sim-

ple questions, says Lowry, can help parents determine the reasonableness of their expectations.

- Does it seem that the child is getting enjoyment and pleasure while he is learning?
- Are you giving at least as many praising statements as you are giving criticisms?
- Are you reassuring the child that he is loved and that you enjoy being with him?
- Are you asking your child to be terrific at something you'd have liked to be terrific at?
- Are you encouraging the child to try lots of things, and recognizing that he doesn't have to be perfect at each one?
- Do you recognize that the perfect human being is imperfect?
- Are you helping the child to understand and feel that all people don't have to be excellent at all things all the time?
- Do you want the child to have it all, while not recognizing that it is impossible to have it all, all of the time?

"I have a hard time dealing with the concept of the well-rounded person," says Lowry. "I can't figure out what a well-rounded person is. I don't know if there is such a thing as a well-rounded person. To me, the more ragged edges to their personalities are what make people interesting."

TV taping slated for OWL agenda

Farmington Chapter of OWL (Older Women's League) moves to MetroVillage Studios for its next meeting to tape the OWL agenda, the list of six priorities for the national organization in its work to improve life for America's older women.

The meeting will begin at 7 p.m. Monday, Feb. 4, in the studio on the west side of Haggerty Road, south of 12 Mile Road. Members and guests are asked to arrive no later than 6:35 p.m. and because space is limited, must make reservations beforehand with Virginia Nichol, president of the chapter at 477-3094.

The show is being produced by Jan Dolan, an OWL member, Farmington Hills recently appointed mayor, and producer of MetroVillage's series "Keeping in Touch." The OWL agenda will be incorporated into that series.

The agenda will be moderated by Janet Good, a Farmington Hills resident who founded the local chapter of OWL, served as chapter developer in the state for the national organization and now serves on the national board.

Each of Good's six panelists are members of the local chapter and each an authority on the subject they will address.

Nichol will talk about the inequities in the Social Security system as it per-



Jan Dolan

tains to women. Mary Barnett will talk about divorce and its financial impact on women in mid-life and older.

Violet Altshuler will talk about job discrimination and Marlon McCracken will address health and medical care.

Margaret Walker will talk about care-givers to the older woman and Betty Griffin will talk about pension inequities.

Coins for sale and show

Birmingham-Bloomfield Coin Club plan its 21st Annual Coin Show, from 10 a.m. to 5 p.m. Sunday, Feb. 3. The show will occupy the entire floor space of Birmingham Masonic Temple, 357 North Woodward Avenue, Bloomfield Hills, north of Quorton.

Approximately 27 dealers from Michigan, neighboring states and Canada will be participating in the bourse. Many specialties will be represented.

The show has a multiple purpose. It presents an opportunity for the dealers to get together and at the same time the general public may learn about and view rare coins while the collectors buy, sell and barter.

Gold bullion coins, krusgrands, pesos, maple leaves and others will be available for purchase. Other available include uncirculated silver dollars, paper money (U.S. and foreign) and all

kinds and types of numismatic material for the collector.

Door prize selections will include a number of valuable pieces. There is no charge for admission and ample parking is available.

The club will also issue of Indian and buffalo wooden nickels to commemorate this year's show. Persons wanting either an Indian or buffalo nickel can send 25 cents for each one desired in a stamped, self-addressed return envelope to the club at P.O. Box 23, Birmingham 48012. There are also available a few earlier dated nickels at the same price.

The sponsoring club accents education in its programs. It furnishes local libraries with numismatic books and periodicals. In keeping with educational policies, the club will make available at the show sample cards for assorted free coin papers.