

Investment tips from a financial planner

An opportunity has developed for investors to earn 20 percent annual returns with very low risk, according to Steve Zimberg, a certified financial planner and president of Asset Advisory Services in Franklin Village. The opportunity comes by purchasing limited partnership interests on the secondary market.

"By concentrating on well-seasoned, income-producing limited partnerships, new investors can usually buy valuable interests direct from the original investor, who for one reason or another, now wants to sell out," the Farmington Hills resident said.

"These investments were acquired years ago through the recommendation of the original investor's broker and they are very low risk for several reasons."

The first of those reasons is that the investor is buying quality.

"Most original investors invested in blind pools, not even knowing where their money was actually being invested. The new investor has the privilege of analyzing the past performance of the actual investments selected," Zimberg said.

THE REASON one can buy at deep discounts, he said, is because

the large commissions were paid by the original investor.

"The returns are better and the break even is sooner because it costs less money for this investment. Likewise, by acquiring these investments several years later, they are closer to the sale stage and the returns are generally at their peak," he said.

The investment also offers preferred returns.

"Most limited partnerships require cash flow to go back to the investors first, until they get a full return of principal, plus a preferential annual return on that money," Zimberg said. "Since most public

partnerships use leverage conservatively, this provides investors with very low risk."

But the surest way yet is to buy into a mutual fund that buys these secondary partnership units for you.

"They have the expertise, the capability and can be rewarded based upon their performance," he said.

Asset Advisory Services Inc. does not charge a commission. The advisory firm provides fee only financial and investment counseling. Zimberg publishes Asset Advisory Alert, a quarterly newsletter which is designed to give only generic advice.

Gazvoda-Fillpovicz



Mr. and Mrs. John Gazvoda of Farmington Hills announce the engagement of their daughter, Julia Elizabeth, to Eugene Michael Fillpovicz, son of Mr. and Mrs. Eugene Fillpovicz of Warren.

The bride-to-be is attending Western Michigan University and is employed as a tax accountant with Coopers and Lybrand in Detroit. Her fiancé has a degree in electronic engineering and is employed for Ford Aerospace as a computer systems engineer.

A January wedding is planned in St. Andrew Episcopal Church, Livonia.

Domestic violence guides published

"Domestic Violence: A Guide to Michigan Law," and "Domestic Violence: A Battered Woman's Advocacy Guide," detail the legal and sociological issues of the problem as it affects the residents of Michigan.

The Michigan Coalition Against Domestic Violence has produced the guides in an effort to promote prevention and education on the problem

that affects one in three families.

The coalition is non-profit advocacy and information organization dedicated to the elimination of domestic violence in the state. It assists counselors, criminal justice personnel and the public in understanding the crime and what can be done to help stop it.

Booklets are 60 cents each or 50 cents for orders of 10-100; 35 cents for orders of more than 100. They can be ordered by writing to MCADV, P.O. Box 7032, Huntington Woods 48070.

A complete updated listing of the current holdings of the Domestic Violence Prevention and Treatment Board's Resource Library is now

available to Michigan residents.

The library is operated by the coalition and consists of books, manuals, reports, articles, pamphlets, periodicals and audio visual materials that address the issues of family violence and violence against women.

Inquiries are taken by calling MCADV, 961-9290.

Peirce-Yu

Juliet Yu and Robert L. Peirce were married in ceremonies conducted by the bride's brother, the Rev. Reynaldo T. Yu, in St. Nino Church, Tacloban City, Leyte, Philippines Island. She is the daughter of Mr. and Mrs. Andres E. Yu of Tacloban City. He is the son of Mr. and Mrs. James L. Peirce of Farmington Hills.

The couple were attended by Darlene Beriso, a cousin of the bride, and Douglas Peirce, the groom's brother.

The bride is a graduate of Divine Word University, School of Nursing, in Leyte. The groom is a graduate of University of Michigan, School of Engineering, and is employed with



G.M.-Hughes Alrcraft.

The newlyweds honeymooned in Bangkok and Hong Kong and will make their home in Amman, Jordan, until February.

Youth learn to create 'Musical Rainbows'

"Musical Rainbows," a music and movement class for young children taught by Brenda McDonald, will begin Monday and Tuesday, Jan. 12-13, in the Birmingham Community House.

Classes are offered in the mornings for children with a parent, beginning at age 18 months through 4 years.

Afternoon classes are for children 3½-5 years without the parent. The classes will include singing, creative movement, rhythmic awareness, rhythm instrument playing, and listening experiences designed for action, fun and success as well as musical development.

McDonald is an educator, musician and performer who specializes in early childhood development through music and movement. She also gives teacher training workshops and works as a consultant to private and public preschools, Headstart programs, and elementary schools in regular and special education throughout the state.

Class size are limited. To register, call Birmingham Community House at 644-5832.

For information about teacher training workshops and program bookings, call McDonald at Musical Rainbows, 855-2019.

Have A Blessed Christmas



St. Stephen's Episcopal Church

5500 North Adams, Troy 641-8080

The Rev. Nancy S. McGrath, Rector

Christmas Eve - December 24th
7:30 p.m. Holy Eucharist & Sermon, Furnishing of the Creche, St. Stephen's Choir
10:30 p.m. Musical Prelude, 10:45 p.m. Brass Quartet Prelude
11:00 p.m. High Festival Service of Holy Eucharist, Sermon, St. Stephen's Choir

Christmas Day, December 25th
10:00 a.m. Holy Eucharist and Sermon

CENTRAL WOODWARD CHRISTIAN CHURCH

(Disciples of Christ)

3955 W. Big Beaver (at Adams) Troy • 644-0512

Christmas Eve

7:00 p.m. Concert featuring flute, harp, organ, piano and Bennett's "A Ceremony of Carols"

7:30 p.m. A Service of Lessons, Carols, and Holy Communion

Barrier Free, Child Care Provided

ST. DAVID'S EPISCOPAL CHURCH

27500 Marquette (west of Oakley Rd.) Garden City • 427-3820

The Rev. Ralph G. McGimpsey, Rector

CHRISTMAS EVE

7:30 p.m. Holy Eucharist Family Service

11:00 p.m. Holy Eucharist & Candlelight Carol Service

CHRISTMAS DAY

10:00 a.m. Holy Eucharist

ST. ANDREW'S EPISCOPAL CHURCH

16360 Hubbard Livonia • 421-8451

Dec. 24 Christmas Eve

7:30 and 11:30 p.m. Festive Eucharist

Dec. 25 Christmas Day

10:00 a.m. Holy Eucharist

The Rev. Kenneth G. Davis, Rector

NEW LIFE

Christmas Eve Service, 7:00 p.m., December 24

Sunday Service, 10:00 a.m., December 28

New Year's Eve Family Night, 7:00 p.m., December 31

Rejoice! Jesus is here!

NEW LIFE COMMUNITY CHURCH

J.E. KARL, Ph.D., Pastor New Life Christian Academy K-12

Phone 422-LIFE • 34645 Cowan Road • Westland, MI 48185

CHURCH OF THE SAVIOR

(Reformed Church in America)

38100 Five Mile, Livonia

You Are Invited

FAMILY CHRISTMAS EVE CANDLELIGHT SERVICE 7:30 p.m.

SUNDAY WORSHIP SERVICE 9:30 a.m.

Nursery Available

SUNDAY SCHOOL 10:45 a.m.

REV. GERALD DYKSTRA, Pastor 464-1062

Salem United Church of Christ

CHRISTMAS EVE CANDLELIGHT SERVICES

7:00 and 11:00 p.m.

Wednesday, December 24

33424 Oakland Avenue

at the heart of downtown Farmington

The Rev. Elizabeth C. Myrick, Pastor

Barrier-free Sanctuary Nursery Provided

"O COME, LET US ADORE HIM!"

FIRST UNITED METHODIST CHURCH

45201 N. Territorial Rd., Plymouth, MI

Christmas Eve

6 & 8 p.m. Family Worship - Candlelight, Carols & Proclama

10 p.m. Holy Communion & Candlelight

Nursery Care Provided

453-5280

CALVARY BAPTIST CHURCH

43065 Joy Road

Canton

455-0022

SPECIAL CHRISTMAS EVE SERVICE

10:00 p.m.



CHRIST OUR SAVIOR LUTHERAN CHURCH

14175 FARMINGTON RD., LIVONIA (JUST NORTH OF I-75 FWY.)

PHONE: 522-6030

SUNDAY

WORSHIP: 8:30 a.m. & 11:00 a.m.

SCHOOL & BIBLE CLASS: 9:45 a.m.

CHRISTMAS EVE: FAMILY SERVICE: 7:00 p.m.

CANDLELIGHT: 11:00 p.m.

NURSERY CARE AVAILABLE

CHRISTMAS DAY: FESTIVAL SERVICE: 10:30 a.m.

NEW YEAR'S EVE: WORSHIP: 7:30 p.m.

FIRST APOSTOLIC LUTHERAN CHURCH

26325 HALSTEAD RD. • FARMINGTON HILLS

CHRISTMAS, December 25th — 10:30 a.m. & 7:30 p.m.

SUNDAY, December 28th — 10:30 a.m. & 7:00 p.m.

MONDAY, December 29th — 7:30 p.m.

TUESDAY, December 30th — 7:30 p.m.

GUEST SPEAKER — GEORGE HAAPALA

GRACE LUTHERAN CHURCH

25630 GRAND RIVER REDFORD

CHRISTMAS EVE — 7:00 Family Service

11:00 Candlelighting Service

"THE CHANCE & CHALLENGE OF CHRISTMAS"

CHRISTMAS MORNING — 11:00 a.m. Holy Communion

"THE PEACE OF CHRISTMAS"

Special Music by the Choirs at All Services

Pastor V.F. Halboth, Jr., preaching at all services

First Baptist Church

CHRISTMAS EVE

December 24th

7:30 p.m.

Candlelight Service

NEW YEAR'S EVE

December 31st

9:00-12:00 p.m.

New Year's Celebration

45000 NORTH TERRITORIAL ROAD PLYMOUTH, MICHIGAN 48170

455-2300

SUNDAY, December 28th

9:40 a.m. Sunday School

11:00 a.m. Morning Worship

"Power To Believe"

Dr. William M. Stahl

6:30 p.m. Evening Worship

Rev. Thomas Pak

Peace American Lutheran Church

17029 West Thirteen Mile Rd.

Southfield • 642-7047

Between Southfield & Greenfield Rds.

Christmas Eve

Worship

7:30 & 11:00 p.m.

Candlelighting Ceremony

and Holy Communion

