

The challenge of drama



Acting things out: Two teachers at Clarenceville Middle School, Troy Nelson and Doug Burke, have launched an after-school drama club. Pictured are some of the nearly 30 students who meet three days a week until 4 p.m. to learn drama, acting and voice techniques. "The enthusiasm we as teachers feel is given back twofold by our drama club members," Burke said. "They love to be someone or something they are not. They love to experiment with mime, voice, dialogue and improvisation as well as many others."

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Many employees offered separation or early retirement packages; financial planning a necessity.

"Many employees will need more than luck to make the most effective early retirement or separation decisions," says certified financial planner Chuck Bolanis.

"Many people take advice from well-meaning friends. The problem is that their situation could be significantly different from yours, and the results could be significantly different, too."

"Do you or a friend have the expertise to accurately evaluate the tax implications concerning early retirement separation packages?" asks Bolanis. "Will you really be able to devise a plan to make sure your money lasts as long as you do?" Bolanis continues, "It's no easy undertaking to implement an overall retirement program that will work to address these and the numerous other critical questions that can impact your retirement."

Bolanis Financial Planning Group, Inc. has specialized in helping people plan for financial security upon retirement since 1982. All members of the Bolanis professional staff are

Certified Financial Planners. For people who are facing early retirement, or separation, Bolanis and his team of professionals can make an important contribution in helping them make the right decisions. "Personalized financial planning can help you get the most out of your retirement assets," says Bolanis.

Bolanis Financial Planning Group will soon be putting their knowledge to practical use in a free seminar.

The seminar will address financial issues associated with early retirement and separation packages, including When can I retire? What are the pros and cons of a monthly annuity vs. a lump sum payout; and tax planning to minimize taxes—now and in the future; how to deal with the new withholding laws, and how to draw on your lump sum before 59½ without a penalty, to name a few.

The seminar will be held at 7 p.m., Tuesday, October 25 at the Wyndham Garden Hotel, 42100 Crescent Blvd., Novi.

"Even if you don't normally attend seminars, you can't afford to miss this one," says Bolanis.

For reservations, call (810) 262-1466 or, toll free, 1-800-444-PLAN.