

Charities from page B1

THE COMMUNITY HOUSE
380 S. Bates
Birmingham 48009
(810) 644-5832

Non-profit organization that works in collaboration with other community groups and serves as collection point for four human service agencies.

The Salvation Army needs good used clothing and small household items for homeless people and for its resale stores.

Ochard Family Services, an organization that places foster children, needs children's new underwear, socks, hats, mittens, diapers and stuffed animals.

Pontiac Area Transitional Housing needs diapers, new clothing and underwear for children of all ages, and personal items and toiletries for women.

Lighthouse of Oakland County needs clothing and food.

FOCUS: HOPE
1355 Oakman Blvd.
Detroit 48238
(313) 494-5500

Communities are invited to adopt individuals and/or families this holiday season. The organization will partner individuals, families and groups with those in need. Share with a Senior program runs through Feb. 3. Family to Family program ends Dec. 20. To participate, call the Focus: Hope Volunteer Department.

FOOD BANK OF OAKLAND COUNTY
P.O. Box 431385
Pontiac 48343
(810) 332-1473

Supplies more than three million pounds of donated and purchased food to a network of 100 emergency food pantries, shelters and soup kitchens. These volunteer groups in almost every Oakland County community provide food to almost 50,000 needy people on a monthly basis.

FARMINGTON HILLS NEIGHBORHOOD HOUSE
30416 Shiawassee
Farmington Hills 48336-4340
(810) 474-7580

Farmington Neighborhood House works to bring resources to the needy of the Farmington/Farmington Hills community, utilizing local resources to solve local problems while eliminating duplication of services. Neighborhood House is an entirely volunteer organization.

If you have household goods, food or other items to donate, or if you want to make a contribution to fund this community ser-

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All Merchandise
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Our gift to you...
\$10.00 toward the purchase of a Caroler's gift basket!

In Franklin, 32760 Franklin Road, (810) 551-7817, Mon-Sat, 9:30-5:30, Sun 12-5

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Offer expires 12-24-96

1730 N. Perry
Pontiac 48343
(810) 373-7600

Offers pick-up of used furniture, appliances and household items in good condition donated by Oakland County residents for redistribution to needy Oakland County families with emergency furniture needs. Items most urgently needed include gas stoves, cribs, dressers, and dining tables and chairs.

Also accepts donations brought to the agency Monday-Friday 9 a.m. to 4 p.m. Financial contributions are also needed to help with program costs.

JUDSON CENTER
4410 W. 13 Mile Road
Royal Oak 48073-6515
(810) 549-4339

Metro-Detroit human services agency provides treatment for abused and neglected children and developmentally disabled adults.

Contributors needed to participate in Christmas Wishes program that enables children and adults in its care to choose one new gift (with a value of \$30) for Christmas. People in the community support by purchasing the gifts, which are bought, wrapped and returned to Judson Center in time for Christmas celebrations. To sign up for the program call Julie Thompson or Tanya Nau-menko at (810) 837-1217.

LIGHTHOUSE OF OAKLAND COUNTY INC.
P.O. Box 430508
196 Orchard Lake Road
Pontiac 48343
(810) 335-2462

Non-profit emergency services agency, which provides assistance, empowerment and stabilization for residents of Oakland County. Provides emergency food, clothing, medical, housing and transportation assistance. The care giver program area meets the growing needs of seniors. Also involved in community planning and neighborhood revitalization.

Collecting for "Adopt a Family" and "Adopt a Senior" programs. Current needs include food and unwrapped gifts in all sizes such as socks, underwear, hats and gloves, pots and pans, all personal car items, toys and games,

WOMEN'S SURVIVAL CENTER CHILD CARE CENTER
76 Williams, Pontiac 48341
(810) 338-4488

Purpose is to empower women and families to attain economic autonomy through counseling, community education, legal and child care services.

Wish list includes new, educational, multi-cultural toys, ages infant through 12 years old (no fighting or violent toys); paper products such as foam plates, cups and plastic silverware; and institutional-size canned vegetables, fruit and fruit juices.
(Compiled by Ethel Simmons.)

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SEASONED FIREWOOD

• Full Face Cord •
Picked Up \$70 Delivered \$85
• Half Face Cord •
Picked Up \$40 Delivered \$55
• Quarter Face Cord •
Picked Up \$25 Delivered \$40
or 50¢ per piece picked up

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42750 GRAND RIVER • NOVI (810) 349-8500
(Just East of Novi Rd.) Across from Vic's Market

TIMBER CREEK

HAPPY HOUR SPECIALS (MON.-FRI. 4-7)

- Blue Points on the Half Shell (Farm Raised) \$4.95/Doz., buy a doz. Oysters, get a bucket beer (6 domestic bottles) for \$7.50.
- Domestic Beer Specials: All draft and bottled beers \$1.25. (Excludes all micro brews)
- House wine \$2.95/glass, reduced prices on premium liquor and complimentary appetizers served at the bar.

Monday-Thursday Early Bird Special
Come in and choose any entree from our early bird menu, and the time when you arrive is the time of your choice. Arrive at 5:00 and your special entree will cost you \$5.00, arrive at 6:15, costs you \$6.15. Starts at 5:00 until 7:00, so get here early! Includes soup, salad & dessert.

Tuesday Night Crab Night
Complete dinner includes soup, salad, and entree for \$8.99. That includes our special dessert too! Make your reservations before we sell out!

Wednesday Night Prime Rib
Includes a mouth-watering portion of prime rib, soup, salad, baked potato and vegetables for only \$10.95. We hope you still have room for dessert because that's included too!

Award-winning Executive Chef Stefano Bellante
Owner/Chef Genesio Masciulli
Over 25 years of experience, BRAND NEW facilities

Timber Creek
18730 Northville Rd.
(Just south of 7 Mile Rd.)
810/449/6770
Reservations Recommended

NBA Dancer



NBA DANCER: Theresa Kuco of Farmington Hills is on the new NBA Detroit Pistons dance team. Theresa is a 1992 graduate of Harrison High School and 1996 graduate of Michigan State University. She is assistant media planner for Bozell Advertising.

Home school from page B1

Reading, writing and math are emphasized more in the elementary grades, with science and math the main subjects during high school.

There are many children that the Dennis children make use of. They see educational films and then discuss these with a parent leader. They talk about what they have seen, perhaps write a critical analysis and discuss what they have written.

Poetry is another area of learning with the home schoolers. Their leader, Diane Linn, has a degree in English literature. All the youngsters get mugs of hot chocolate and settle down on soft cushions to discuss poetry. There are no more than ten students per class and the charge is \$2 per family a month.

Each family takes a month, and plans a special activity such as a trip or other outing for the group. Parents also contribute by teaching a class in which they are proficient.

Kim is creative in arranging family trips that are educational. The Dennis' went to the Upper Peninsula on the coldest weekend of the year last winter. Each child was assigned a part of the trip. Matthew did the mapping. Andrew helped with calculating mileage. Timothy and Kate contributed to the planning. They hiked to Tahquamenon Falls, visited Houghton to see their Winter Carnival, then to Hartwick Pines and a tour of a "logging camp."

Kim belongs to a home schooling network, Clonlara. It is located in Ann Arbor with 6,000 students worldwide who are members. It advises parents on curriculum and keeps academic records for the youngsters. Clonlara issues high school diplomas. They can be reached at 313-769-4515 or one the World Wide Web page.

The state does not regulate the content of the basic courses. However, home schooling families may wish to use suggested curriculum standards that have been developed for public schools. Copies of these guidelines can be obtained from the curriculum development unit at the Michigan Department of Education, 517-373-7248.

Home schooling is an interesting alternative to the traditional public school setting. For Kim Dennis and her four children, it works.

(Eleanor Blum lives in Farmington Hills and teaches school in Detroit.)

THE "GOODS" ON REAL ESTATE

by Randal Goodson

UNDERSTANDING SHORTER TERM MORTGAGES

Lenders now offer mortgages that are blends of short-term ARMs and 30-year fixed-rate loans with a lower fixed-rate of interest for a period of five, seven or ten years. Be sure that you understand what happens at the end of the initial term before you sign on the dotted line for such a loan.

Many of these loans revert to a 1-year adjustable rate loan at the end of the initial term and can be adjusted once a year based on an index tied to the cost of money. You should know how much over the index your rate will be set and the limit or cap on how much your payments can increase. A "balloon" note requires the entire balance to be paid to the lender after the initial period of the loan ends. Most of these loans require the lender to guarantee to refinance the note at that point if payments have been timely. The lender should spell out how the re-financing rate will be determined and what costs will be involved. These loans can help you buy a more expensive house than you could afford with a 30-year fixed-rate mortgage; just be sure that you understand the terms so that you can assess the potential risks.

If you are considering a move, contact Randal Goodson, Vice-President, The Prudential Great Lakes Realty. Call him at 810-539-3445 or stop by his office at 31000 Northwestern Highway Suite 101 Farmington Hills.