

BOOKS Father and son team tells how to retire comfortably

You're Rotirod, Now What? Money Skills for a Comfortable Retirement By Ronald M. Yolles and Murray Yolles

Yolles (John Wiley & Sons, \$14.95) By HUGH GALLAGHER STAFF WRITER hgallagher@oc.homecomm.net

p.m. on Friday & Saturday & 756 al

- SDIA1 Lorda

Tussday Box Once opens at 4 (4) pm Monday - Friday only Call Theatre for Features and Time 10 required for 12 ruled shows

Hain Art Theatre III 112 Vane: 11 Vie 71,20 va 248-542 0180 call 77-FiLMS eat 542 ne Orders 2 pm -10 pm call (248) 542 5198

10 SCOLINIO SHOASI () T.C.435 K.A. 4216 AT THEEDX 075 CE CF THEONE 245 542 ATED VISA AND VASPECED ACCEPTED

ELIZABETH (R) {1 15.4 15.7 11

(115, 415, 7.15, 95) AMERICAN HISTORY X (R) (43) 430 7.3210 00 NO 7.00 WID 12.2 B THUFS 12.3 VELVET COLOMINE 010

9 4) HAPFINESS (NC17) NO ONE UNDER 18 ADMITTED

(100)768

Mople Art Theotre II 113575, Maria Maria

248 855 9090 (0300/\\1039-0\\5_)

LIFE IS BEAUTIFUL (PG13) (1 (033);640,530 (010) NOV,Terits CELEBRITY (R) (0.15345;615,645 (0115 MOV,Terits THE CRUISE (FG13)

(1948-68,9%) NOTED VOVELEE

Onford 3 Cinemas, L.L.C.

Lizer FJ (M23) (243) 625 7100 Fax (243) 625 7100 Disoth Loset Fat Funition Killing fail (20 Fruity) (310) 46 pm

RUCRATS (C) IN THE THIRS 100, 310, 500

5, v, TLE TH, 25, 130, 330, 330, 330 7, 30, 520 VOV, VID, 332, 730, 920 **A BUGS LIFE (G)** 5, v, TLE TH: TG, 330, 340 7,00, 900 VOV, MID TH, 25, 560, 740, 440

MEET JOE BLACK (PG13)

COUFON FREE 46 OZ POPCORN WITH THIS AD ERP. 12:9 98

AMC Lincola 20

194347939 794347939

G next factor fire

4 50

Shall hapler Sochome communet You've been putting money in an IRA or a 4010 at work and maybe you've got a pension plan to add in it and your Social Secu-rity. Maybe you've got a vaque dea about retiring to Florida. Now what? That's the question that "You're Retired, Now What?" That's the question that "You're Retired, Now What?" That is the question that and using your investments. Ronald Yalles is a Birmingham attorney and financial analyst and his father Murray Yolles is a Bloomfield Hills tax attorney. They've combined their expertise to present a read map for recent retirees. The book tries to alleviate

The book tries to alleviate some common fears. The writers warn against the twin evils of fear and greed. Fear keeps some people from investing in the stock market because they're afraid of downtarns, despite overwhelming evidence that stocks do well over the long haul. Greed makes athers rush into foolhardy investments that quickly depicte their resources. The Yolleses provide common

BOOK HAPPENINGS

Book Happenings features vati-ous happenings at suburban bookstores. Send news leads to Hugh Gallagher, Observer & Eccentric Newspapers Inc., 36251 Schooleraft, Livonia, MI 48150, or fax them to (313)591-7279, or email him at resterburge, loweroum, and hgallagher@oe. homecomm. net

BORDERS (ROCKESTER HILLS)

Michael Womack discusses Roth IRAs, 7:30 p.m. Monday, Nov. 30; Barbar Burns signs her children's book "Callie & Zora," 7 p.m.



sense advice on what to do with the retirement money you've recumulated – how to withdraw it, how to continue investing it, how to ontinue investing it, how to work out a long range plan to provide for your health needs and how to prepare your estate to lessen the tax burden for your beneficiaries. The writers begin by having renders take an assessment of their risk comfart, retirement needs and sources of income including Social Security, part-iments. They then move into a discussion of investing and the psychology of investing – how

Thursday, Dec. 3, at the store, 1122 S. Rochester Road, Rochester Hills, (248)652-0558. BOOK LECTURE

300K LECTURE Roundtable discussion of Susan Power's 'The Grass Dancer," 4 p.m. Friday, Dec. 4, Executive Classroom, Madonna University, Levan and I-94, Livonia.

much risk are you willing to take. They point out that equity funds historically outperform bonds and money markets, but they also warn that equities still in losses. The Yolleses recommend diversification in no-load mutual funds. They pravide a chapter on hew to assemble a portfolio of the 'best no-load mutual funds.' These fonds provide a good return at a reduced risk. The Yolleses show how to balance winestments and savings.

return at a reduced risk. The Volleses show how to balance investments and savings. A chapter on withdrawal strategies provides a guide for how much to withdraw how much to continue investing and haw to delegate the investments. This is a good book to settle down with just hefore you're ready to retire to help you under-stand all your options, be aware of the risks and give confidence that with proper information you ago book for those in their tate 40s and early 50s to help them prepare a solid base on which to build a retirement. The Ronald and Murray Yolles 300 p.m. Sunday, Dec. 13, at the Yemple Israel Book Fars, 5727 Walnut Lake Road, West Bloom-ford and the Birmingham Borders at Southfield and 13 Mile Road 7 p.m. Tuesday, Jan. 19.

Farmington Hills, (248)737-0110 BARNES & NOBLE (NORTHVILLE)

Mystery Book Club discusses "Not A Creature Was Stirring," 7:30 p.m. Tuesday, Dec. 1, at the store, Six Mile and Haggerty.

Northville. CANTON HISTORICAL SOCIETY Virginia Bailey Parker signs her book "Ghost Stories and Other Tales From Canton," 9 a.m. to 1 p.m. Saturday, Dec. 5. at the Canton Historical Museum, Canton Center and Heritage

Meadow Brook is 'Picture Perfect'

(PR Newswire) - Oakland University's Mendow Brook Hall will idelight guests of every age with "Breure Perfect Holidays," the 28th annual walk through one of America's largest and most spectacular historic houses and holiday decorations. More than 10,000 visitors will participate in Holiday Walk activities through Sunday, December 6. Honorary chairs are Mr. and

activities through Sunday, December 6. Honorary chairs are Mr. and Mrs. Kenneth L. Way of Bloom-field Hills and Mr. and Mrs. Jack Rostlenherger of Tray. "Picture Perfect Holidnys" pro-vides a warm and personal glimpse into the bistory of Medd-ow Brook Hall. Original Dodge and Wilson Iomily photographs -many seen by visitors for the first time and showcased among opulent holiday settings throughout the bouse - capture highlights in the lives of this exceptional family. From formal pseud portraits to vacation snap-slots, the photographic collec-tion and accompanying enlarge-ments reveal an intimme sense of the people who lived here and the ern in which the yived.

the era in which they lived. Elegant holiday decor through-out the 100-room mansion is cre-ated especially for this event by Punnehe Designs Ltd. of Atlanta. Fresh floral displays and dozens of twinkling trees further enhance the Hall's exquisite interiors.

Santa Claus will greet the Santa Claus will greet the yoang and young-at-heart in Knole Cottage, the six-room laybouse boilt to 34 scale for Designed and completely fur-dimension of the scale for Howk Hall, Knole Cottage is also decarated for the holidays and open for touring. Very special gift shopping can also be part of "Picture Perfect Holidays." The Meadow Brook Hall Gift Shop, stocked with new and unique items, will be open all days of the Walk.

Hours are 10 a.m. to 5 p.m. daily, with additional evening hours until 9 p.m. on Tuesday,

;

t



Deck the Halls: The Wilson Study is just one of the many rooms featured in the Holiday Walk at Meadow Brook Hall.

Dec. 1, and Wednesday, Dec. 2. Knole Cottage is open during daytime hours only.

anytime nouts only. Admission for the Holiday Walk is \$12 for adults, \$6 for children under 13, \$6 for OU affiliates with 1.D. and \$9 per person for groups of 20 or more with advance reservations, Knole Cottage admission is \$1 for all area: for all nges.

Gala Dinner Evenings

Gala Dinner Evenings Adding to "Picture Perfect" fess-tivities are three gala dinner evenings (black-tie-preferred) Thursday-Saturday, Dec. 3-5. The glamorous celebrations re-create ambiance of the many lav-ish occasions held in past years at Meadaw Brook Hall when the family lived here. Gala Evenings begin at 6:30 p.m. with a cocktuil reception and informal touring of the beautiful displays. Superb candlelight dising at

touring of the benutiful displays. Superb candlelight dining at 8:30 p.m. is followed by an after-glow and supper club-style dina-ing in the Balfroom. Music throughout the house is provided by Detroit Chamber Winds and Strings and includes a barpist in

ł

the Grent Hall, a pionist in the Living Room, a trombone quar-tet on the Grand Staircase land-ing and a swing band in the Ballroom. These gloriously nos-talgic parties are fund-ruising events for preservation and interpretation of Meadow Brook Hall, and a portion of each ticket is a tax-deductible domation. Reservations are \$175 per per-son for patrons. \$250 for bene-factors with senting reserved on a first-pail basis. The annual Holidhy Walk is a

a frat-paid basis. The annual Holidny Walk is a major fund-raising event for Mendow Brook Hall, and all pro-ceeds are used for the preserva-tion and interpretation of this architectural treasure. Commu-nity leaders, corporations and volunteers provide support through sponsorships, Holidny Walk Committee involvement, donations, volunteer service dur-ing the Walk, attendance and patron dinner reservations. For additional information

For additional information about "Picture Perfect Holidays" or to make reservations for group tours and Gala Dinners, call (248) 370-3140.

.

BORDERS (FARMINGTON HILLS)

ORDERS (FARMING FOR MILES) Thomas Kachadurian will sign and discuss his book 'Views From The Steeping Bear, '3-5 p.m. Saturday, Dec. 5, at the store, 30995 Orchard Lake Road,