

# Community Calendar

**FORMER SOVIET SPEAKS**  
 Thursday, Dec. 22: Loba Zlotver Bar-Mandelblim, a former Soviet citizen seeking freedom for her father, speaks at 8 p.m. in Labor Zionist Institute, 28555 Middle Belt. Open to the public. No charge.

**SKI TOURING**  
 Thursday, Dec. 22: Cross country ski lessons and ski rental continues through Dec. 30 at San Marino Golf

Course in cooperation with Farmington Hills Parks and Recreation Department. Registration information available through the parks and recreation office, 476-6115.

**ADULT EDUCATION**  
 Monday, Dec. 26: Registration begins for Ten Mile Community School 1978 winter term of adult education day and evening classes, in the school, 32789 Ten Mile. Several workshops are

offered during the day, and babysitting is available for all daytime classes. Winter term begins Jan. 9.

**COMMISSION ON AGING**  
 Tuesday, Dec. 27: Farmington Area Commission on Aging regular monthly meeting at 7:30 p.m. in Farmington City Hall, 23600 Liberty. Open to all interested persons.

**THE HOUND**  
 Tuesday, Dec. 27: "The Hound That

Thought He Was a Raccoon." film showing for all area children, at 2 p.m. in Farmington Hills Community Library, 32737 Twelve Mile. No charge.

**FILM SHOWING**  
 Wednesday, Dec. 28: Movie party for all area children at 2 p.m. in Farmington Community Library, 23500 Liberty. No charge.

**NEW YEAR'S EVE PARTY**  
 Saturday, Dec. 31: New Year's Eve Party, sponsored by Brodhead-Farmington Hills VFW Post 2289 and its auxiliary, in the post at 23414 Orchard

Lake, for those over 18 years. Tickets, at \$25 per couple, includes buffet and music for dancing by Harry Gordon's Orchestra, through Kate Courtney, 474-5746. BYOB.

**WINTERCAMPING**  
 Tuesday, Jan. 3: Winter camping techniques taught in four session class on Tuesdays at 7 p.m. in Farmington Hills City Hall. Registrations must be made before Dec. 30 through Farmington Hills Parks and Recreation office, 474-6115.

**CROSS COUNTRY SKI CLUB**  
 Wednesday, Jan. 4: Organizational

meeting for Cross Country Ski Club, sponsored by Farmington Hills Parks and Recreation Department, at 7 p.m. in Farmington Hills Community Library, 32737 Twelve Mile, for adults, children, families, beginners and experts.

**IMMUNIZATION CLINIC**  
 Thursday, Jan. 5: Free immunization clinic, sponsored by Oakland County Health Department, offers oral polio and booster shots; shots for measles, rubella, mumps and TB tests for all persons under 17 years of age, from 9 a.m. to noon, in First United Methodist Church, Grand River and Farmington Road.

## Bank lends know-how on financial planning

By LORRAINE McCLISH  
 Three persons from Manufacturers Bank, all with expertise in the field of financial planning, will form a panel for the Widows and Widowers Club when the group meets at 7:30 p.m. Jan. 3 in Mercy Center.

The service rendered by the bank is offered to all area groups and supplements a host of pamphlets the bank has published under the general heading of "Straight Talk."

The information can be useful to all persons, no matter what the sources or the lifestyle, but a spokesman for the bank said it is probably most used by people who are changing their lifestyles.

It is the newlyweds, the newly-divorced, the young man or woman who is leaving the parents' home and the newly widowed who are the most apt to be taking a new look at their money and the business of living, both in setting and reaching family financial goals.

THE PANEL coming to Mercy Center next month includes Gregory A. Merritt, Robert L. Calhoun and Elizabeth Kovach.

Merritt, branch officer-in-charge of the Orchard Lake-Thirteen Mile office, has experience with branch administration and customer service. He will talk about general banking services.

Calhoun is trust representative in the Farmington area trust office of the bank, who joined the firm after a number of years in the life insurance industry. His experience has been in estate tax analysis, asset management, pension and profit sharing plans, and trust administration. He will talk about trust services.

Ms. Kovach is a claims officer. She has served as an executive secretary, trust secretary to the bank's chairman. She was named an officer and became the bank's first customer aid officer in 1972. In that position, she served customers whose requests and problems could not be readily resolved through other channels.

More recently she has been responsible for consumer affairs at the bank, and will talk on family budget planning.

All of the panel members are brought together to suit the particular needs of the group requesting the service.

## Pennies face extinction

Pennies could become scarce if the Treasury Department decides that it takes more to make one than it's worth.

That's the word from the National Geographic Society. By 1982, treasury spokesmen say, the penny will cost about one cent to make and by 1990, it will cost the mint 1.25 cents.

Part of the penny's problem is its popularity. Collectors hoard pennies in such quantity that they now hold an estimated 31 per cent of the nation's pennies. About 10 per cent of the pennies released for circulation are lost, according to the treasury department.

While 11 billion of the coins were minted in 1976, treasury spokesmen estimate the country will need 12-15 billion in 1980 and 25 billion by 1990.

While the penny's production costs are going up, some the coins could turn a profit for their owner.

In 1973, the mint made 15 experimental pennies of aluminum and gave them to members of the senate and house banking committees for inspection. When the idea was rejected, the new coins were to be returned. At least count, 11 are missing. Each has a coin collecting value of about \$50,000.

IN THE SERIES of pamphlets called "Straight Talk," Money Managing for Children talks about parents' responsibility to train children in wise money management.

"Women and Credit" tells about types of available credit for different needs, knowing your credit rights, definition of terms, and how the bank can help in a particular problem.

"Eating Better for Less" gives hints for the shopper which can cut food costs up to 20 per cent.

"Living Better for Less" in addition to giving hints and tips on shopping, includes a chart of annual clearance and sale dates of products ranging from new automobiles to women's clothing.

"The Importance of Savings" tells why and how much.

"Use of Credit" tells how to make a do-it-yourself check on whether or not to take on another debt.

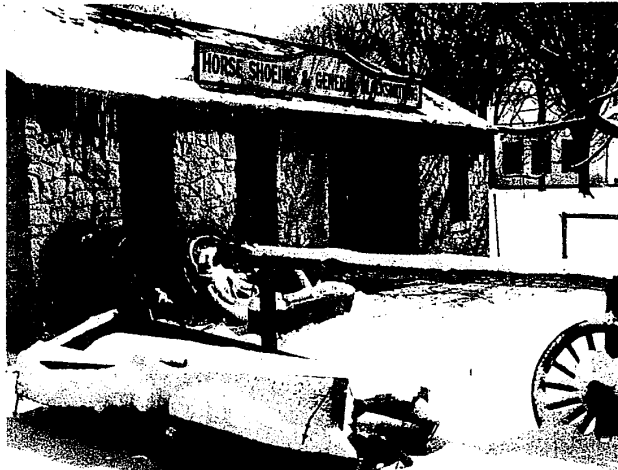
"Consumer Loans" lists the types that are available, and gives a definition of terms.

"Savings Accounts" talks about the five plans available and includes a chart on interest rates.

ALL OF THE booklets are available, without charge, at all local branches.

The Widows and Widowers Club, which meets once a month in Mercy Center, on Eleven Mile and Middle Belt, in Farmington, is open for membership to all widows and widowers in all surrounding areas.

Membership information is available by calling Jean Peteri, at the center, 476-8010.



Ancient crafts

It may look quiet outside the Village Blacksmith Shop in Greenfield Village this winter, but a craftsman is inside, busy demonstrating wrought iron work each weekend. Through the winter more than a dozen crafts will be demonstrated in the village and in Henry Ford Museum. All of the festivities, including carolers and sleigh rides, weather permitting, recall three centuries of American Christmases.

**Store-wide Savings!**

**YEAR END SALE**

**up to 50% OFF!**

We're having a fantastic year-end sale with up to 1/2 Off on our fall and winter fashions from all our famous makers! A great way to buy all your favorite clothes that will get you through the winter and into spring...at a really great savings!

**Sale starts Dec. 26!**

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**BUY ANY BRA OR GIRDLE IN OUR STOCK AND SAVE 1.50 DURING OUR SEMI-ANNUAL BRA & GIRDLE SALE!**

Once again for a limited time only we are offering our complete stock of bras and girdles for 1.50 off regular price! This means all of our famous maker bras and girdles that you are so familiar with. Buy all your favorite styles and really save!

By the way, The R.B. Shops are the only stores in the area offering your choice of styles...not just the few choices offered by other stores.

**Dec. 26 - Jan. 14 ONLY!**

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**We are also having a special sale on our MOLLY R panties! 6 pair for 5.99!**

**THE R.B. SHOPS**

ROYAL OAK/BIRMINGHAM/FERNDALE/SOUTHFIELD, TEL-TWELVE, WARREN, TECH PLAZA/ROCHESTER, NORTH HILL PLAZA, MEADOWBROOK VILLAGE MALL

**MERRY CHRISTMAS**

Jacobson's will be closed Sunday and Monday so that we may all enjoy the holiday with family and friends. Have a happy time. For your shopping convenience, we will be open on Tuesday, December 27 from 9:30 to 5:30 p.m.

**Jacobson's**