

Jaycees pick up cans and bottles

Farlington Area Jaycees will be out in force Saturday scouring the towns looking for returnable bottles and cans. Meanwhile another faction of the service organization will man the recycling center, from noon to 4 p.m. in the

47th District Court parking lot, for the all-out drive. The group asks all residents to bring their accumulated cans and bottles to the lot, behind the court complex on Ten Mile Road, east of Farmington

Road, as a donation to several community projects the Jaycees support. Money raised will be earmarked for Special Olympics and Boy's State. The Jaycees have staged out Sam Sheena of Farmington Hills Market as

its chief supporter of the bottle and can drive. The Jaycees will also be working with Coca-Cola, Pepsi Cola, Discount Pop and Beer, Farmer Jack, Kroger, Boccis.

Overreliance on credit cards is road to financial problems

Credit cards can be used to buy gasoline, register for a class or travel through Europe. But unless you understand the expenses and risks, you could be making costly mistakes by relying on credit.

Credit cards are popular because they're convenient. Approximately three credit cards exist per family in the United States. But unless they're used properly, that convenience is costly. One way to curb costs is to pay the balance in full each month and avoid finance charges. The cost of "using" money for more than a month will generally outweigh the convenience of using credit cards.

Billing disputes reduce that convenience. More than 400 complaints were registered solely against department stores in one city last year. But billing

Glee Club performs

Mercy College of Detroit will sponsor a performance of the University of Cincinnati Men's Glee Club on March 23 at 8 p.m.

One of the leading male choruses in the nation, the Glee Club has delighted audiences in every major city in the eastern half of the United States. Their 1982 tour includes concerts in Ohio, Michigan, Illinois and Indiana.

"The distinguished reputation of the club has been achieved through a concentrated effort toward versatility," said Mercy's associate professor of Music, Joel Ebersole. "Their repertoire runs the complete gamut of literature from the male choruses."

Accompanying the Glee Club on tour is female soloist Diane M. Della Piazza, a popular University of Cincinnati vocalist with many lead musical theater roles and appearances at Opryland, U.S.A. to her credit. The performance, which is open to the public free of charge, will be held in the Mercy College Conference Center. For further information, call 592-6200.

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different finance charges. ONE OF three methods is used to calculate interest on bank credit cards like Visa and MasterCard. They include the "adjusted balance" method, "the average daily balance" method, or the "previous balance" method. Read the credit agreement on the billing statement to find which method is used because it affects what you are charged. Let's say you have a billing statement for \$300 and you pay \$200, leaving a \$100 balance. During the billing cycle, you charge an additional \$200. The annual interest rate is 18 percent, 1.5 percent monthly.

Under the adjusted balance method, you are charged interest on the last cycle's unpaid balance — in this case, \$100. Your interest totals \$1.50. Using the previous balance method, your finance charge is figured on your last balance of \$300, a total of \$4.50.

COMPANIES THAT use the average daily balance, however, calculate the finance charge until the end of the cycle. Payments are also subtracted from your balance the day they are received. Interest is charged on the average daily balance. So when you charge items makes a difference.

Using the same scenario, the \$100 unpaid balance would exist for the entire cycle and would thus accrue \$1.50 interest charges. If you charged the \$200 at the beginning of the cycle, it would also accrue interest for 31 days and the charge would be \$3 for a total of \$4.50.

However, if you charged the \$200 with only 10 days remaining in the cycle, you would have a \$300 balance for 10 days (\$3,000) and a \$100 balance for 21 days (\$2,100). Your average daily balance would be \$164.52 (\$5,100 divided by 31 days), and your interest charge would be approximately \$2.47.

ACCORDING TO the Fair Credit Billing Act, consumers don't have to pay disputed charges until the company investigates the claim and proves itself correct. If you don't pay, however, and the original charge is not an error, you're liable for any finance charge that accrues.

To insure your rights, notify the company in writing of your complaint, including the amount of the charge and your account number. The company must acknowledge your complaint within 30 days.

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recreation news

Each week the Farmington Hills Parks & Recreation Department will present a synopsis of upcoming activities in this column. For further information regarding our programs, contact us at 474-6115.

• **HOME CHORE PROGRAM** — The senior adult home chore service continues to offer assistance to seniors living in Farmington Hills and Farmington. The program provides a lending hand in minor home repairs, as well as snow shoveling, yard work and various other necessary needs. Anyone 60 years of age or older is eligible. To contact our chore office Monday through Thursday from 9 a.m. to 3 p.m., call 474-1407. This program is supported by the Cities of Farmington Hills, Farmington and Area Agency on Aging 1-3.

• **DANCEFIT** — The Farmington Hills Parks & Recreation Department will conduct a spring session of DanceFit at the Shawansee Recreation Center, 30415 Shawansee. DanceFit is a cardiovascular fitness program which combines the basic elements of a good fitness workout with the fun of dancing offering an exciting way to become and stay physically fit. The session begins on Monday, March 29 and will continue on Monday and Wednesday schedule through May 26. The class will be held from 7-8 p.m. and the fee is \$34 per participant.

• **BOYS & GIRLS SOCCER** — Registrations are now being accepted at the Farmington Hills Parks & Recreation office for the spring session of youth soccer. All boys and girls in the kindergarten through fifth grades are eligible to join this recreational soccer activity. The fields have been modified to accommodate the 1 through 3 grade age divisions and the zone concept is a very popular one. All games will be played on Saturdays beginning April 24; practices will begin mid-April. The registration fee is \$10 per participant office. The participation fee is \$24.

• **INDOOR SOCCER** — In cooperation with the Square Lake Hockey Club, we are offering a six-week instructional soccer program for all first through sixth grade boys. This activity will stress basic skills, rules and regulations, strategy and organized play. The program begins on Thursday, April 1, for the 1 through 3 grade age divisions and the zone concept is a very popular one. All games will be played on Saturdays beginning April 24; practices will begin mid-April. The registration fee is \$10 per participant office. The participation fee is \$24.

• **PORELAINE EGG WORKSHOP** — Join us at the Farmington Hills senior adult center for the annual Porelaine egg workshop. This four-week session will begin on Monday, March 15 and will meet from 10:30 a.m. to 12:30 p.m. Please bring an egg that has already been blown out to class. The workshop will take place at The Gathering Place located at the Mercy Conference Center.

• **PAJAMA PARTY** — The Farmington Hills Parks and Recreation Department along with the Northwest Therapeutic Recreation Association is offering a unique event for all mentally and/or physically impaired individuals, 12 years of age and up. This is a combined event, separate sleeping arrangements are arranged. The P.J. party will take place on Friday, March 26 and Saturday, March 27 at Springfield Oaks, northwest of Clarkston. The \$5 registration fee includes lodging, all activities, snacks, Saturday breakfast and round-trip transportation. The buses will leave the Southfield Parks & Recreation office at 6:30 p.m. and return to the same site Saturday at 12 noon. All you'll need to bring is your sleeping bag, pillow and additional clothing. Registration is limited.