

# 50 acre Tollgate Farm is donated to 4-H

Young people and adults will be able to explore the latest technologies in the biological sciences, agriculture, food production and communication, and the relationships between people and their environment, through a new Michigan State University 4-H youth center to be developed in Novi.

The Tollgate/4-H property and facilities will be developed on approximately 50 acres of land on Meadowbrook Road near 12 Oaks Mall. Known as Tollgate Farm, the

sloping land and standing buildings, worth approximately \$1.5 million, have been donated to the MSU 4-H program by Americana Foundation of Novi. The MSU Board of Trustees accepted the gift at its regular meeting last month.

"This is a very significant gift to the university that will greatly enable us to expand 4-H programs in southeast Michigan," said James Anderson, vice provost and dean of the College of Agriculture and Natural Resources at MSU. "It is truly an investment in the future because it is

dedicated to the development of our young people."

When the facilities are completed, young people and 4-H volunteer leaders from urban, suburban and rural areas of Michigan will visit for multiple-day experiences that focus on preparing kids for the future. Participants will learn decision-making and communication skills, build self-confidence, and explore education and career goals while gaining hands-on experience in natural resource and environmental education, agriculture, genetics, computers and more.

Americana Foundation will contribute an additional \$2.4 million for the development of the property, including construction of conference and dormitory facilities, an indoor swimming pool, a "Biotope" for studying the latest in food production and ecosystems, and a riding arena for the 4-H Horseback Riding for Handicapped programs.

AMERICANA FOUNDATION was created by Adolph and Ida Meyer. Adolph Meyer was an industrialist in the Detroit area who felt that agriculture and land were the most important resources of this country. Through the years he expressed concern that prime farmlands were being destroyed. Meyer was concerned that American people were not being taught about the importance of agriculture and the need to preserve farmland. When the Meyers lived at Tollgate Farm, they brought school children by the busloads for visits in an effort to acquaint city children with farming.

"The partnership between MSU and the Americana Foundation will enable us to make Mr. Meyer's dream of helping young people understand themselves in relation to the land come true," said Anderson. The primary purposes of Americana

Foundation are to protect and preserve prime agriculture land and to ensure the development of the Tollgate Farm property into a hands-on educational facility for adults and young people.

As a youth-serving program of the MSU Cooperative Extension Service, 4-H currently involves more than 170,000 Michigan young people and about 30,000 adult volunteer leaders in every county of the state.

The new Tollgate/4-H center will open with limited programming in the spring. Conference and dormitory facilities will be completed by fall of 1989.

## Planners hesitate to make predictions

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AUDREY PEARL, the first woman who earned the professional designation Certified Financial Planner in Michigan since difficult times, a bumpy road, and great volatility in the near future.

"Our profession evolved from product selling, such as insurance or annuities, to problem solving," she said. "That's what a true financial planner does."

Pearl, who lives in Farmington Hills, has had her office in Southfield for more than 20 years. Her firm is called Pearl Advisory Corp.

A native Detroit, she recalls being a part of a social studies but not a math whiz in school. But around 1958, she got her career start as a financial planner with Investors Diversified Services.

Pearl has three grown sons and three grandchildren. Six years ago she married Cyril Feldman. "He's the fun in my life," she said. "We play golf, tennis and bridge." She cut her working hours from 70 to 40 per week to spend more time with Cyril, she said.

Pearl has four full-time employees, and she will bring in William Mark as a partner this month.

Her basic philosophy of financial planning includes: diversification, safe money and stable money. "Clients need to know goals for the various parts of their money, and that will usually reveal a time frame, such as retirement," she said.

"LONG-TERM health care must be understood, and every financial plan alternative should be explored," she said.

Pearl joined a chapter of the International Association for Financial Planning in 1972 and in 1976 became one of seven founders of the Southeast Michigan Chapter of IAFP and subsequently a member of the Registry of Financial Planning Practitioners.

"Our IAFP chapter now has 500 members. There are up to 100,000 who call themselves financial planners, but only 80 percent are on the national registry."

"Financial planning should start when the financial alarm clock goes off."

"We look at goals and then set priorities, such as buying a home or going back to school."

Noting that Europeans save a lot more money than Americans, she said, "It's going to become a lot more fashionable to save after the Oct. 19 crash. This may not mean just a bank account or a bond, but treasury bills, CDs, money markets or mutual funds."

"PEOPLE WANT to preserve what they have and not reduce the quality of their lives. Right now people aren't scared, but they're confused. They won't do anything, and that's bad."

Despite stock market crashes and dipping dollars, certified financial planner Sandra Yelensky counts on research and hard work as the basis of advising her clients. "There are no crystal balls," said the Bingham Farms planner.

Until seven years ago, she was a librarian in the finance area. "I became very interested in finance and made a career change," she holds an master's degree from Wayne State University.

"People are very responsive and react very positively to what I can do for them because of the confusion in economic sectors. They are looking for professional help."

Yelensky said everyone in the financial world was shocked by the Oct. 19 crash. "I had a feeling the market was overvalued, but no one expected the major jolt of Oct. 19. My own philosophy is that of presentation of capital, long-term outlook and portfolio building."

## club circuit

WOMEN OF NORTH FARMINGTON invite guests to join them Friday for an evening at Birmingham Theater to see "Promises, Promises." Reservations are at discount prices, made by calling Beth Rice, 363-2737.

FARMINGTON HISTORICAL SOCIETY hosts a "Show and Tell" meeting at 8 p.m. Wednesday, Jan. 27, in the Farmington Branch Library, State and Liberty streets. Members are asked to bring the oldest item in their house, provided it is portable, and to tell its history.

ASSOCIATION FOR WOMEN IN SCIENCE, Detroit Area Chapter, meets at 8:15 p.m. Wednesday, Jan. 27, in Room 350, Hannah Hall of Science, Oakland University, Rochester. Speaker for the evening is Dr. V. Faye Righthand of the Department

of Immunology, Wayne State University.

For information about the chapter, write the Association for Women in Science, Detroit Area Chapter, P.O. Box 721072, Berkeley, 48072.

BIRMINGHAM-BLOOMFIELD-TROY SINGLES meet for a Superbowl Dance Party at 7:30 p.m. Friday, Jan. 29, in Kingsley Inn, Woodward and Long Lake Road, Bloomfield Hills.

Admission is \$3 at the door. The event is open to singles over the age of 21 from all surrounding communities.

BETHANY TOGETHER, an organization for the divorced and separated, hosts a "Mid-Winter Dance" from 9 a.m. to 1 a.m. Saturday, Jan. 30, in Acorn VFW Hall, corner of Fourth and Troy streets in Royal Oak.

The \$6 admission includes beer, set-ups and snacks.

## Festival of Bands returns to 12 Oaks

Center Court at Twelve Oaks Mall will be filled with the sound of music all day Saturday, Jan. 30, when the eighth annual Festival of Community Bands is presented. The program is co-sponsored by the mall and the Farmington Community Band. Guest announcer Carl Grapentine will serve as master of ceremonies for the seven community bands from around Michigan.

The band performances will run continuously from 11:30 a.m. until 8 p.m. and feature community bands from Birmingham, Lansing, Novi, Plymouth, Schoolcraft College, South Oakland and Farmington.

Grapentine is the "voice" of the University of Michigan Marching Band and WFMT-Chicago. He has appeared with the Farmington Community Band on previous occasions, both as vocal soloist and as narrator.

The Festival of Community Bands began in 1981 and has grown from



Carl Grapentine

four bands on a Sunday afternoon to seven bands plus two massed bands providing a full day of music.

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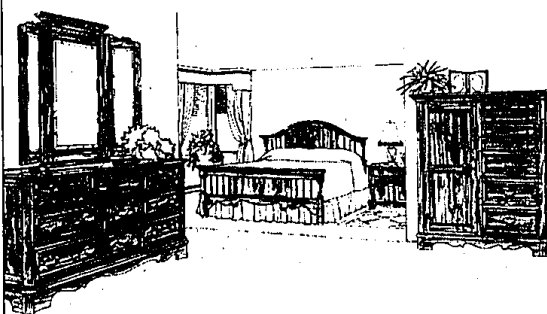
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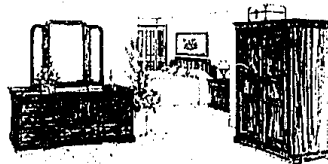
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