COMMUNITY MESSENGER

munity Messanger fea-Community messinger lea-tures spiritual announcements involving Galdland County relig-ious institutions. Write: Commu-nty Messenger, Beliefs & Values Editor, Observer & Eccentriac Newspapers, 805 E. Maple, Bir-mingham, MI 48009. Our fax number is (810) 644-1314.

m JEWISH NATIONAL FUND

The Southfield-based Jewish National Fund invites Jows to join three special Tu B'Shevat seders on the Internet. An 8 p.m youth soder and a 9 p.m. adult seder will be held Sunday, Feb. 4. A school-oriented seder will be held the following day at 2 p.m. Tu B'Shevat, the Jewish new year of the trees, celebrates an integral component of the Jewish needle's revitalization of the land of larned. JNF has planted 205 million trees in Israel since 1001. To join the JNF seders, you must subscribe to America On-Line. Click on Jewish he'chat room' in which the interactive seders will take place.

MORTHMINSTER
PRESSYTERIAN
Northminster Presbyterian
Church, 3633 W. Big Beaver
Roud, Troy, will conduct a twopart financial planning sumina12:309 p.m. Sunday, Feb. 41. An attanous Sunday, Feb. 11. An attarey and a certified financial
planner will conduct the session
high reserve their summer than the
planner will conduct the session. which cover living wills, endow-ment funds and deferred giving.

THE INTERCHURCH WOMEN ## INTERCHURCH WOMEN
Father Dan Homan, from Saint
Benetilet's Monastery in Oxford,
will be featured apealer at 10 a.m.
Munday, Feb. 4, when The Interchurch Women of the Rochester
Area meet at St. Irenaus Catholic
Church, 771 Old Perch, Rochester Hills. The title of his talk:
"Today's Youth."
Meetings are free and open to
the public.

M DAKLAND UNIVERSITY

OAKLAND UNIVERSITY
Oakland University's Department of Music, Theater and Dance presents a concert, "Religious Music of Tomorrow," featuring Sensory Perceptions, 3 p.m. Sunday, Feb. 11, in Varner Hecital Hall, Rochester Hills. General admission tickets are \$10, \$35 for seniors and \$5 for students. Fur information, call (810) 379-3013. Composer Lettie Beckon Alton, an associate professor of music at Oakland University, will perform with 0.0 faculty aim on concert of contemporary chamber works by living composers, 3 p.m. Sunday, Feb. 1, in Varner Hecital Hall at Oakland University, Rochester Hills.

al Hall at Oakland University, Rochester Hills. General admission is \$10, \$8 for seniors and \$5 for students. For information, call (810) 370-3013.

M ADAT SHALOM

Actor, producer and director Henry Winkler will speak at 11 a.m. Thursday, March 14, at the Women's Division CHOICES event at Adat Shalom Synagogue.

Middlebelt and 13 Mile, in Farmington Hills.
The event, aponsored by the Jewish Federation of Metropolitan Detroit, is the largest community outreach program and Allied Jewish Campaign fund-raiser for the Jewish Campaign fund-raiser for the Jewish Campaign fund-raiser for the Jewish Pederation Women's Division. Carporate sponsore include Jacobson's and The Munders Funds.

ers Funds.
Winkler is best known for his role as Fonzi in the television show "Happy Days." With the

more information call (810) 848-

B MORTH FARRENGTON
COMMUNITY
North Farmington Community
Outhe, 32500 W. 13 Mile, between Farmington and Orchard
Lake roads, Farmington Illis,
has services at 10 a.m. every Sunday, Religious education for children sixth grade and younger, as
well as nursery care, are provided
during services. Various activities

and small group meetings are held during the week. Everyone is welcome. For more information, call (810) 626-6900.

M ST. JOHN LUTHERAN CHURCH

St. John Lutheran Church, 23225 Gill Road, Farmlington Hills, has worship services with holy communion at 8:30 a.m. and 11 a.m. every Sunday. Sunday school classes are available for people beginning at age 3 to adult and they meet at 9:40 a.m. A su-

pervised nursery is provided dur-ing worship and Sunday school. A play group for parents and their preschool children meets at 10 a.m. Wednesdays. Call (810) 474-0584 for more information.

OSS4 for more information.

NORTHWEST SAPTIST
CHURCH
Northwest Baptist Church of
Farmington Hills announces the
start of Ploneer Clubs for boys
and girls 4 years old through the
ninth grade. Ploneer Clubs meet
7-8-p.m. each Wednesday at the
church. At Pioneera Clubs, children develop socially, physically,
emotionally and intellectually
through a variety of skill-building
activities. Club members also develop Christian values and leam
to apply the Bible to overyday life.
For more information, call 4743933.

M FAITH COVENANT CHURCH

Faith Covenant Church, at the corner of Drake and 14 Mile Road in Farmington Hills, is sponsor-

ing Faith's Fun and Fitness program featuring exercise, fellowship, crafts and speakers. Upcoming topics include: crisis pregnancies, great family vacation getaways, spring fashion show and much more. Baby-sitting is available. The program is from 9:30-11:15 a.m. Thursdays.

E TRINITY EPISCOPAL CHURCH

E TRINTY EPISCOPAL CHURCH
Trinity Episcopal Church,
26880 LaMuera Drive off of 11
Mile Road between Orchard Lake
and Middlebelt, Farmington
Hills, services are at 8 a.m. and
10:30 a.m. on Sunday, Nursery
care is available at the late service. All are welcome. For more
information, call 474-2860.

B HOLY SPIRIT LUTHERAN
Holy Spirit Lutheran Church,
4800 Orchard Lake Road, Farmington Hills, has services at 5
nm. Saturday and 8:30 and 10:45
a.m. Sunday; nursery provided as
second service. Sunday school for
toddlers through adults at 9:30
a.m.

Refinance Your Home Loan For Only a Penny And Not One Cent More



6.99% **Contract Rate** APR

Fixed-Rate ■ 10-Year Loan ■ Up to 85% of

our appraisal value of your

No other Closing Costs. Points, Appraisal. Application, Private Mortgage Insurance (PMI) Fees or other hidden costs-period!

Telephone Loan Center 1 * 800 * DIAL * FFM (1 * 800 * 342 * 5336)





First Federal of Michigan Branch offices throughout metropolitan Detroit, Lausing, Kalamazoo and Ow

Contract flate and Annual Percentage Rate (APR) based on a \$50,000 lcan for 120 months with interest and principal payments of \$580.20 per month. Property insurance required Loans subject to cred to approval. Other restable only on one-occupied, unified family residence. Pre-playment penalty on loans paid prior to achievate distance. The subject to change with our notice. Other applies to Change of \$40,000 or more linguist for APRs on loans under \$40,000. APR accurate as of December 11, 1995.

Communion



Youthful spirituality: Children are often included in the worship service at North-minster Presbyterian Church in Troy. When the tablecloth with handprints is on the communion table, the children know it's story time and they get to be involved the communion table, the children know it's story time and they get to be involved in the service. Crafted wooden figures are distributed before worship on Sunday morning. Each child picks one figure and brings it forward during worship to participate in the telling of a Biblical story. Some of the favorite children's stories have become the tale of the 10 lepers, Noah's ark, the calling of the disciples and the wolf and the lamb. Gathered around the communion table above are Kyle Cronin, Katle Passage, Mariel Brehler, Andrew Pocisk and Jonathan Pocisk. Northminster is at 3633 W. Big Beaver, between Coolidge and Adams. Worship services are Sundays at 10:30 a.m. and Thursdays at 7:30 p.m.

black leather jacket worn by The Fonz retired and hanging in the Smithsonian since 1980, Winkler's curer has concentrated on directing and producing. A minimum gift on behalf of the 1996 Allied Jewish Campaign is required. There is a \$20 perperson fee for the tunch program. Compilmentary baby-sitting will be available for children 2 and obler. Advance registration is deferred to 15. Call Sandra Juffe at (810) 642-4260, ext. 184.

E CHURCH OF GOD

The winter schedule for Farmington Hills Church of God, 25717
Power Road, between 10 Mile and
11 Mile, in Farmington Hills, includes Sunday School for all ages
at 10 a.m. and the morning worship service at 11 s.m. For more information, call (810) 477-9144.

MORTH CONGREGATIONAL
North Congregational Church,
36520 12 Mile Road west of
Drake, in Farmington Hills, has
Sunday services at 10:30 a.m.
Sunday school and many other
activities are also available to further faith and fellowship. For



Your new neighbors have a great deal to show you.



\$49 NEC Message Maker Pager with a 2-year agreeme • 3 months free

Help us celebrate the opening of our new Rochester and Warren stores. Just stop by your local Ameritech Cellular & Paging Center today and take advantage of these great, grand opening deals!

Win two tickets to the U.S. Open

golf tournament at Oakland Hills. Register to win at the new Rochester and Warren locations only.)

FREE Flip phone (on an eligible 3-year ser • Free Activation 10 hours of free airtime



February 3rd: come to the Rochester and Warren stores for free prizes, giveaways and refreshments.

ugh Mars h 22, 1886. Complete set of the let give a vary rules mailtaide at the Nochester and Wattern stores. To register set obtain a copy of the rules by mail, rail (810) 60% of 701 or (810) 15% feet. C 1996 Ameritech C