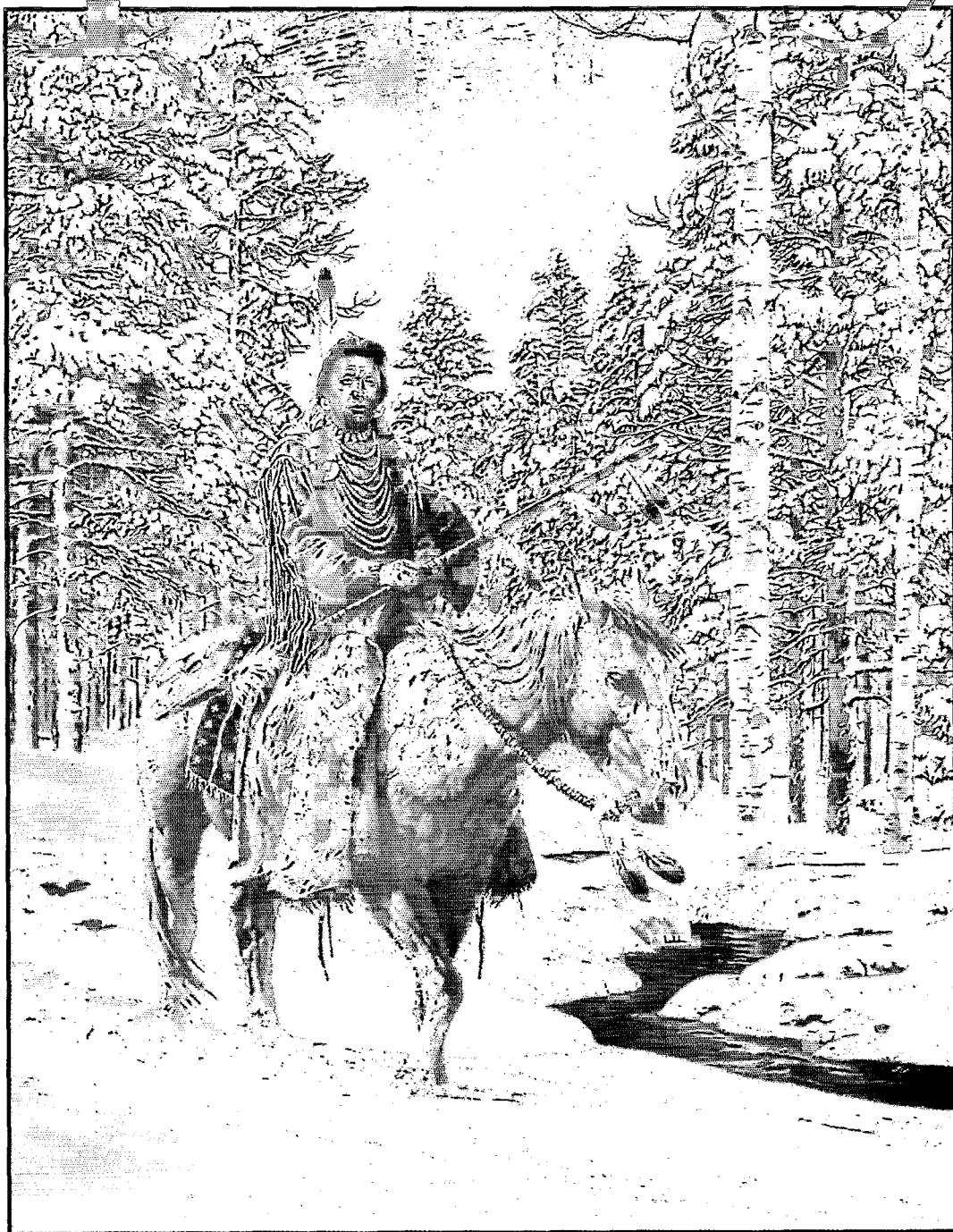


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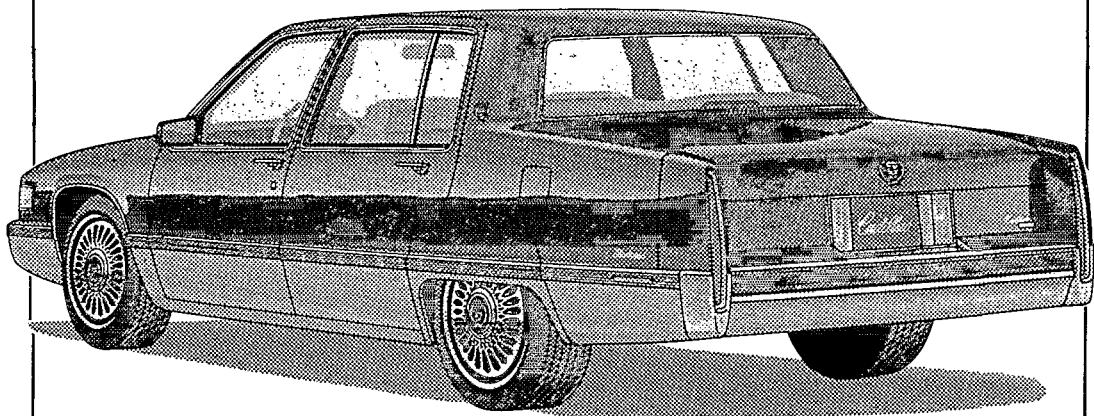
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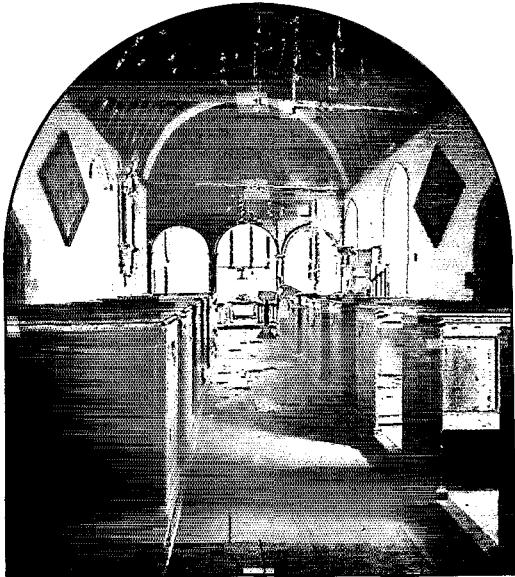


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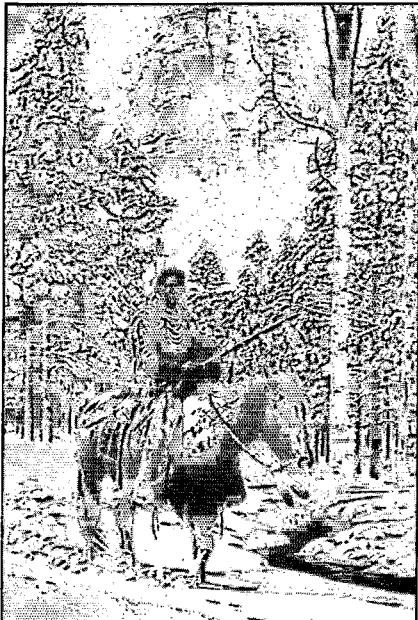
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It was almost lunchtime; the dungareed three-year-old sat waiting for her big sister to appear. She peeked around the brick pillar toward the intersection three homes away, hoping to see the navy gabardine uniform come bounding home. While she waited, she alternated her attention between the frisky black squirrels that played beneath the elms, and the gray, weathered floor of the porch. Tiny cracks broke the surface of the heavy enamel paint, curling upward slightly at the edge of each board. Fat, round nails were evenly spaced along the boards; now and then, one would wink brightly, where the paint had worn thin. The clear, brilliant sun had not worked its way 'round to the front of the house this early in the day, but shafts cut through the open side of the porch, almost reaching the stairs, and the child watched tiny motes ride the beams of light to the ground.

I was that three-year-old, and

the vision of that morning is as clear in my mind as if it were yesterday. If I sat on that porch today, the squirrels and the sunlight, the shiny cracking paint and the dancing motes would look much different; and therein lies a mystery. How can yesterday's memory be so clearly different from today's experience?

Perspective—the relationship or proportion of the parts of the whole, regarded from a particular standpoint or point in time. Long ago, perspective and I became friends, when it dawned on me that the major stages of my personal growth could be measured by a change in my perspective. I had sat on that porch a thousand times, dutifully recording each moment mentally; the marvel of perspective was, and is, that the scene would strike me as comfortable and familiar for a very long time, and then, subtly, it would begin to change. Both the old version and the new were

vividly present in my mind simultaneously, enough so that the scene, however delicately altered, would feel strange—yet never alien. Eventually, a new way of looking at the scene replaced the old entirely; the previous scene, locked in forever, became just a memory.

This change of perspective occurred over and over again as the years passed. It was most obvious when extended vacations were involved: the old neighbourhood never looked quite the same when we returned. For a day or so, it seemed truly alien; then things would settle into place again, and life would continue as usual.

Perspective is most obvious when we come back to a place we have not seen in many years. What seemed large then seems now much smaller; what impressed us as children surprises us as adults with its inability to meet the old standard. Once in awhile, the place has truly changed drastically; but, usually, it is we who have grown.

When I was five years old, the porch was my perch while waiting for Grandma to alight the bus to visit us. She invariably carried a giant (to me) shopping bag, and I knew that there was something in that surprise package for me.

When I was ten-years-old, sitting on the porch in cool morning light, I watched the intersection to see whether my friend, Valerie, was coming over to play; at the edge of the fence our jump rope was tied, so that one person could turn while the other skipped. On the sidewalk in front was a hopscotch board, drawn out in coloured chalk. Beside me were two sets of jacks and a bag of marbles. The intersection didn't seem quite so far away, and frequently I crossed it, going to Valerie's house. The view around the corner was familiar, since I was allowed to roller skate up to the corner, and down St. Paul to the alley and back.

As a teenager I sat on the porch with my friends, laughing and talking; or I sat alone, with the self-absorption that is inherent to adolescence, wondering what the future would bring, anxious to broaden my world.

As an adult, the view from the porch looks a little forlorn; my beloved elms have fallen victim to disease and Valerie has moved far away. Our old school, at the end of the street, has been razed; school children no longer dance and bob on their way home for lunch. Grandma has died; the bus rarely has passengers familiar to us. Yet I can imagine that, on clear and sunny mornings, a child might sit on the stoop and wait for her friend to appear.

Perspective is a marvelous concept, tied indelibly to the passage of time. I have come to love the subtle alteration of my perception of things that are, for it signals change, and hints of rebirth; each time we see our lives in a different light, an entirely new range of possibilities is introduced. Time heals all wounds, because our perspective changes, and we see old events in a new way.

All of this confirms for me that there is some incredible order to the universe, a Guiding Force who moves us gently along. In my case, He never gives more assistance than is absolutely necessary; yet He never gives more difficulty than I am able to absorb. The perceptions change by tiny degrees, and sooner or later, the

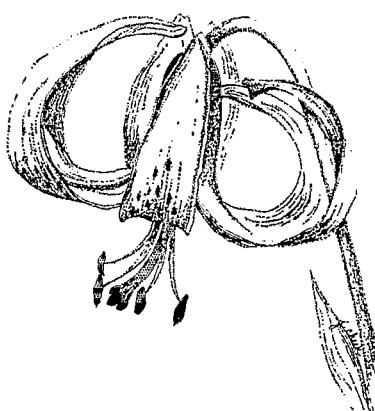
difficulty has become a thing of the past; seen from a perspective that is at the same time new and comfortable, the event and its lessons become assimilated into my life.

We grow; and as we grow, the view from the front porch begins to look different. It is never alien, because we have our individual memories of earlier perspectives, all of which lead to where we are today. It's satisfying—and important—to return to that porch now and then, to gauge our growth as we relive early moments of our lives. We can smile as we recall the undue importance we gave to certain events and recognize how far we have come.

Life is not without pain. The chaos of the world makes us long for things that cannot be—a return to the security of our childhood, before we knew what we know today; a return to the porch of our youth, our greatest concerns the sunshine and squirrels, a world where our sister is sure to come skipping into view.

My view of the world is changing again, lately. In subtle ways, the picture has been altered to the point where I know that a transition is occurring, and that a new picture will slip into place momentarily. The one certainty of life is that we know we move constantly forward, and that we cannot go back.

That's God's gift to us, for the purpose of life is to develop the talents we possess and utilize them for the good of the world. He won't give us more than we can deal with; and we know that His assistance will be meted out so slowly as to drive us crazy. Still, the adventure is there for the taking, too tempting to resist. If things get too scary, we can always go back and sit for awhile on the porch.



Patricia

Patricia Louwers Serwach
Publisher

THE FRENCH COMMANDANT'S WOMAN



ILLUSTRATION BY ANN DEMARA

In May 1702, the cannons of Fort Pontchartrain on the Detroit River boomed a welcome to the first women to arrive in the Northwest Territory. Mme. Cadillac, wife of the founder of Detroit; her childhood friend, Anne Picoté Tonty, wife of the second in command; and several children, along with a crew of Algonquin guides and French soldiers, had travelled 700 miles of wilderness and water from Montreal, in a flotilla of birchbark canoes. Upon her arrival, the local Iroquois Indians fell upon their knees and kissed her hands, saying, "Now we know our French brothers mean to stay and be our friends. Never before have French women been seen willingly to come to these parts."

Although "the First Lady of Detroit," Marie-Thérèse Guyon Cadillac played an integral and intimate part in the development of the French outpost that was to become a great city, little is known of how she managed in the untamed environment of those early days. My own interest in Mme. Cadillac was sparked while attempting to reconstruct the dances of the early French settlers. I focused on the dances that Mme. Cadillac, her husband and their friends might have brought from the Old World to "Nouvelle France." Before researching the dances, I needed to know more about Mme. Cadillac and her world. My search began with a slender volume in the Burton Historical Collection: *Etude Généalogique sur Jean Guyon et ses descendants*.

Marie-Thérèse Guyon Cadillac was born in Beauport, a suburb of Quebec City, in 1670. She was the fifth of ten children, and was named for the queen of France, wife of Louis XIV. Her father, Denis Guyon, came to New York from the province of Perche

in Northern France in 1634. Her mother, Elizabeth Boucher, born in Quebec in 1647, was related to the royal families of France.

Denis Guyon became a wealthy merchant through the fur trade. His daughter received a good education at the Ursuline convent in Quebec City. It was the same type of education that well-born young ladies were just beginning to receive in France. Marie-Thérèse learned to read and write, to do sums, to cook and to embroider. She also learned how to sing and dance, important skills not only at the Versailles court but in the round of balls and festivities that filled the Quebec French calendar even on the edge of the wilderness. Considered an old maid at the age of 17, she nonetheless won the heart of a French officer from Gascony who was in the shipping business with her uncle, Michel Guyon. When she wed Antoine Laumet de la Mothe Cadillac in 1687, it was the grandest wedding Quebec had ever seen.

Cadillac used his wife's dowry to build a farm on a seigneury granted to him in Port Royal, Acadia. Two years later, he left his bride, now the mother of two children, while he went on a military exploration of the New England coast with General Catinière. During his absence, the entire colony of Port Royal was burned to the ground when an English privateer, William Phipps, came on a raiding expedition from Boston. Mme. Cadillac and her children, stranded on a beach, were picked up by Spanish pirates. They were returned to Montreal only after her family paid a large ransom.

In 1694, Cadillac was appointed commandant of the burgeoning fort and trading post at St. Ignace-Michilimackinac. Because a military post was consi-

by HARRIET JEAN BERG

dered too wild a place for women and children, Mme. Cadillac remained in Montreal, sending supplies as needed and managing the business of selling to the Paris Market the prized beaver furs that Cadillac sent regularly down the waterways via voyageur canoes.

During Cadillac's stay at Michilimackinac, he explored the Great Lakes. He became convinced of the military and economic advantages of establishing a fort at the narrow straits connecting the "Lake of the Eries" and Lake St. Clair, gateway to the Northwest. In 1701, after several trips to the French court to argue the wisdom of his findings, the court granted him a commission and the rights of a feudal lord for these straits. In July of that year, with a handpicked company of 125 craftsmen, soldiers and voyageurs, he built his fort in what he considered "an earthly paradise abundant with game, fowl, wild fruit trees and endless land for farming."

One authentic document from that period provides some interesting items for speculation. This is the inventory of possessions and household goods drawn up before the Cadillacs departed for Louisiana where he had been appointed governor in 1711. The inventory lists a wide variety of metal and woodworking tools. It was these tools that enabled the family to have "three houses of stakes-in-earth, all with doors and locks; also two barns for their two dozen head of cattle and a horse named Colin; a dove cote, a large windmill and communal bake oven." Surely Mme. Cadillac made good French cheeses and breads, as well as pigeon pie!

Another aspect of Mme. Cadillac's life is revealed in the listing of various kinds of buttons and beads, along with dozens of skeins of multicoloured "Poitou, Holland and French thread and yarn." Mme. Cadillac assisted the Franciscan Father Cahil in teaching the native Americans. We may assume she introduced French embroidery methods and designs to women who came to the fort for trade and instruction.

No known portraits of Mme. Cadillac survive from her own time. There are, however, a number of twentieth-century paintings and sculptures that offer artists' impressions of how she might have appeared.

A bronze statue that stands outside the Ursuline convent in Quebec City suggests something about Mme. Cadillac as a young child. The statue portrays Marie de l'Incarnation, the nun who founded the Ursuline teaching mission in 1639. At her feet kneel two children, one a French girl, the other an Indian. The Ursulines educated the daughters of the French Indian allies and the daughters of the French families side by side. We may assume that Marie-Thérèse grew up knowing Indian ways and language, knowledge that would be invaluable to her in later life.

In 1922, an unknown sculptor carved a lifesize marble figure for the Mme. Cadillac Hall at Marygrove College. The sculpture portrays a proper young lady of the Seventeenth Century, dressed for a ball.

Her hair is done in the "fontange" style; ribbons and curls at the top of the head, made popular by Louis XIV's mistress. The sleeves, bodice and skirt of her gown are trimmed with the ribbons and laces that were invariably included in every load of provisions that the sea-going galleons brought across the Atlantic to the French colonies. In her hand, Mme. Cadillac carries a fan that signals, in the fan language popular in her day, "I wish to make your acquaintance."

An impression of Mme. Cadillac's arrival was created by Detroit's internationally known painter, Geri Melchers, commissioned to do a mural for Adam Strohm Hall of the Detroit Public Library in 1924. While Mme. Cadillac is clasped in her husband's arms, a young child clings to her skirt. We are reminded that at least one Cadillac child was on that long canoe voyage from Montreal to Detroit; this was twelve-year-old Joseph. His ten-year-old brother had come with Mme. Cadillac the year before. The records of the Ursuline archives reveal that Mme. Cadillac had left her oldest daughter, 13-year-old Judith, in the care of the Ursuline nuns, because she was too frail to travel. Artist Melchers portrays the women arriving in a small boat rather than a canoe, dressed in full, long skirts more appropriate to a drawing room than months on the open water.

The Cadillacs returned to France under difficult circumstances in 1716. He was forced to retire to the South of France, where he was appointed Governor of Castlesarrasin. He died in 1730, a bitter man who lost everything he had gained in the New World. Mme. Cadillac outlived him by fifteen years, long enough to enjoy the children of her son, Antoine. She never returned to the land of her birth.

How did women, brought up in genteel surroundings, adjust to the wilderness? What clothes did they wear for their arduous canoe voyage? What native American ways did they adopt? What and how did they teach their children? Did Mme. Cadillac correspond with her daughters in the convent?

These questions remain unanswered.

Somewhere, perhaps in the Archives of the Ursuline convent in Quebec, the Archives of the Colonies in Paris, or an unopened trunk in Castlesarrasin, letters or diaries of Marie-Thérèse Guyon Cadillac may yet be discovered. Until that time, this courageous and multifaceted woman remains a shadowy figure who surely brought seventeenth-century civilization, the domestic arts, music and dance to the shores of the Detroit River. ♦

Harriet Berg received her masters of humanities at WSU, and is director of several dance companies; Wayne State University, Detroit Artistic Director, Founder of Renaissance Dance Company and Mme. Cadillac Dancer and Musicians of Detroit. This article is reprinted with her permission.

TRACKING SHOWSHOES

***Jack, the March
Hare, behaves a
mite strangely
every spring.***

Fables and folklore abound with tales of *lagomorphs*, that furry, fleet-footed family that we know as rabbits and hares. Peter Rabbit, the March Hare and that fast hare who was outsmarted by a slow tortoise . . . it must be something in their temperament, or is it their aspect, which impels storytellers to endow their characters with bunny qualities. Not only are these characteristics endearing, they also provide vital defenses for this family of mammals.

Take the snowshoe rabbit. Through the millions of years they have existed on Earth, snowshoe rabbits have evolved characteristics which have added to their ability to thrive, despite being a most sought-after prey.

Called the snowshoe rabbit because of its exceptionally large hind feet, this "rabbit" is actually a hare, says Tom Weise, endangered species coordinator for the Michigan Department of Natural Resources. The two terms often are interchanged, despite the fact that rabbits are smaller and, compared to the hare, have smaller ears in proportion to the rest of their bodies. Also, baby rabbits are born blind, deaf and furless to rabbits, while hares bring forth fur-clad leverets which, almost immediately after birth, can hop about and see and hear. Hares need such protections early on because they are born in open fields. Their nests are lined with their mothers' fur. Rabbits, on the other hand, find protection in warrens burrowed deep into the ground.

Humans often confuse these cousins when naming them, hence the snowshoe rabbit appellation. To make things worse, the jackrabbit is really a hare, and the Belgian hare, a rabbit.

by SHARON MORIOKA

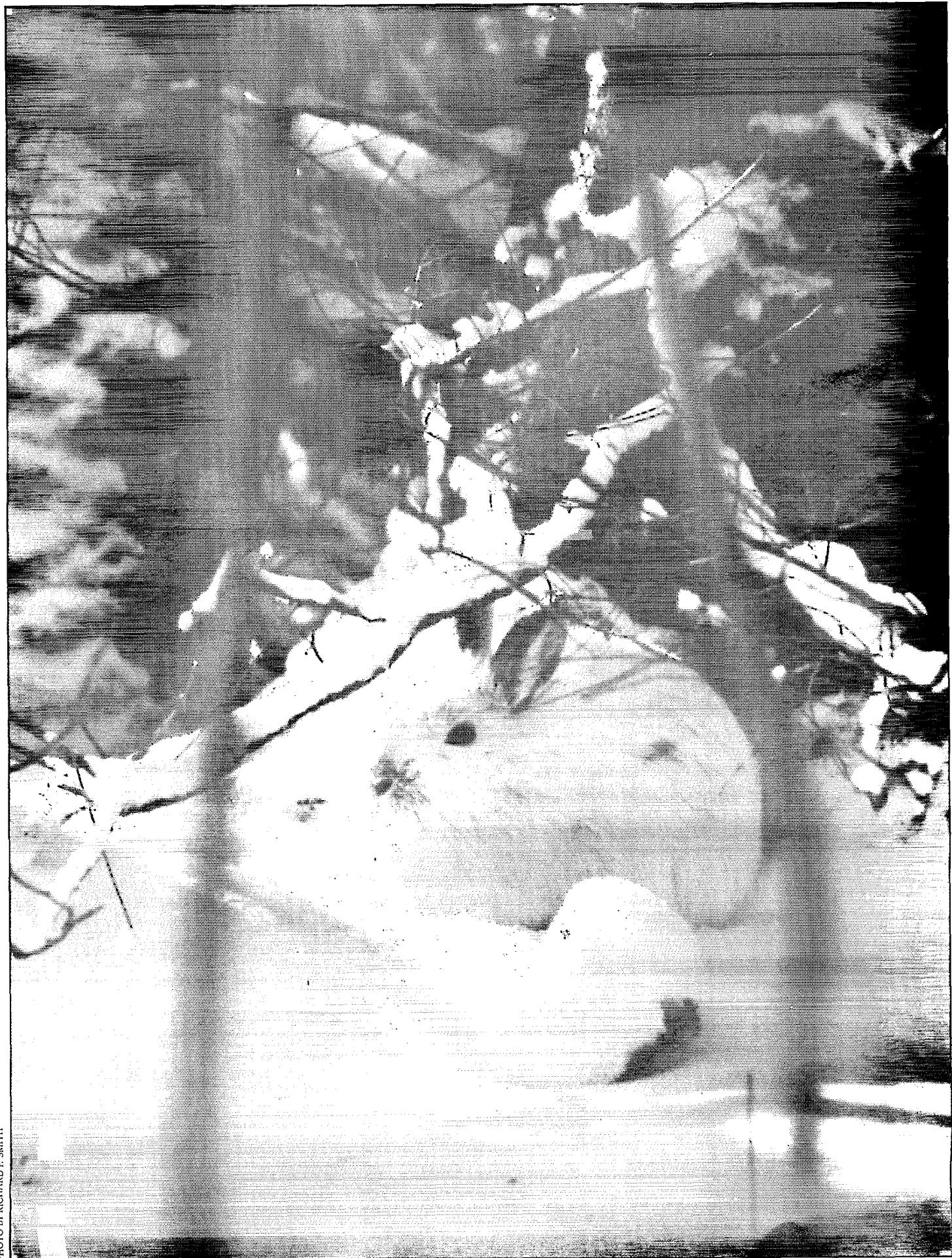


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Terminology aside, the snowshoe rabbit, long a Michigan resident, fits the hare description: it is relatively large, with long ears and legs. They sometimes use their powerful hind legs to thump warning signals to others of their kind. Their hairy feet serve the purpose of snowshoes — to traverse the snow. This ability comes in handy when escaping predators; the snowshoe can run up to thirty miles per hour for short distances, sometimes leaping as high as twelve feet into the air.

"They challenged each other to race—Hare and Tortoise. All the animals lined the course from wood to town. The arrogant Hare gave a yawn and lay on the lawn, So the Tortoise started. Plod, plod, plodding—the Tortoise got there. The Hare on the lawn fell asleep that hot afternoon. He was roused by cheers. Oh, the Tortoise was there! Poor Hare had not started."

To be sure, if hares abused their speed as this one did, they would not last too long. Few hesitate when faced with danger. Their ability to run fast and in an erratic pattern makes it very difficult to catch or take aim at them. This makes an excellent defense mechanism against their many predators. Airborn hunters include the horned owl, says Weise. Earth-bound enemies include foxes; bobcats; coyotes; lynxes, few of which remain in Michigan; and fishers, large, weasel-like members of the marten family which have been reintroduced into the northern part of Michigan.

Of course, one cannot rule out the very predatory human. The small game hunting season in Michigan lasts from September 15 to March 31. Although not as popular a target as the deer, hunters do seek out snowshoe rabbits for their meat. This lowfat, high-protein meat resembles tame rabbit in taste, says Weise, although it is a little more wild. The hare is not valued for its fur, says John Stuht, fur bearing specialist at the DNR.

That fur can be quite changeable, adding another dimension to the snowshoe rabbit's natural defenses. For this reason, it is also called a varying hare. "About the time of the first snowfall, they're white," says Weise. There is a period of time, he adds, when not enough snow is on the ground yet for them to totally blend into the landscape. It is during this time that they are very vulnerable to attack as they stand out on the landscape. In the spring, they change back to brown to blend in with the earth and the trees. Studies of this colour change have determined that it is based on the length of days — as the days grow shorter, their hair becomes whiter. Then, they return to their brown colour. The gradual change takes about ten weeks to complete.

Add to its speed and colour change an amazing ability to reproduce, and you have the formula for survival, says Weise. The fertile female may produce

many litters of one to six leverets during the mating season, which lasts from March to August. Their behavior during this season has earned the hare a reputation for being a little, well, mad.

"In that direction," the Cat said, waving its right paw round, "lives a Hatter: and in that direction," waving the other paw, "lives a March Hare. Visit either you like: they're both mad."

The Cheshire Cat wasn't joking when he described the March Hare to Alice in Wonderland. His reputation rests on the fact that during mating season the male hare, called a jack, picks a fight with others in pursuit of the female, or doe. Fighting jacks use legs and teeth in an ugly battle to triumph over other suitors. To complicate matters, the doe plays the old game of hard-to-get, either putting up a fight herself with the jack or simply running away from him.

Once she is won over and they mate, the litter is born about forty days later. It is important that the snowshoe can reproduce so rapidly and in such quantities, because their survival rate is low, says Weise. He estimates that as many as seventy-five percent of the leverets die within their first year.

Even if they do survive that first year, many still live fairly short lives. "I would guess some of them might live five years or so," says Weise. But the average life span would be much less, because so many of them die at such a young age. Yet, if they live to be at least a year, they can begin to reproduce.

Interestingly, researchers have noticed a distinct ten-year cycle during which the snowshoe rabbit population increases and decreases. Weise says they can be very common over a period of a few years and then virtually disappear. "It's a natural occurrence," he says. "No one is really sure why." He offers some possible reasons, such as an

increase in the number of predators, or a shortage in their food supply.

This supply is based on their vegetarian diets: grasses and other greens in the summer and bark and twigs in the winter. This is just the type of bounty Peter Rabbit sought in Mr. McGregor's garden. As we all know, he was seen and tried to escape.

"Peter was most dreadfully frightened; he rushed all over the garden, for he had forgotten the way back to the gate."

Similarly, hares tend to lose their way once they are out of their territory. "They tend to live in a rather small area throughout their lives," says Weise. They become

familiar with that area, rarely wandering outside it.

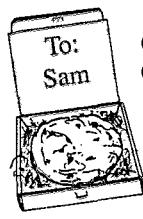
That area, their natural habitat, tends to be arboreal forests, says Weise. This area is characterized by swamps and conifer trees and brush where hares can hide from predators. They also like heavy snow areas. For that reason, Michiganians in northern parts of the state are more likely to see snowshoe rabbits than those who live downstate.

Michigan cannot lay sole claim to the hare; it is also found in Ontario, Wisconsin, Minnesota and on west into Montana. Wherever they may be found, people will surely continue to be delighted with them, whether in their habitat or between the pages of a favourite book. ♦



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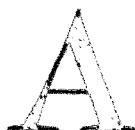


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HOTHOUSE BEAUTIES



A flower is a thing of beauty. It lifts our hearts and brightens our spirits. Throughout history, we have used flowers as a way of saying what words could never express. Flowers tickle our fancy and inspire our imagination. Flowers, especially the rare, more exotic varieties, challenge us to grow them at home and perpetuate their beauty for our own enjoyment.

Of all the varieties of flowers that man has cultivated over the millennia, orchids intrigue us. They possess such a stately, elegant appearance, and offer us a light and delicate scent. Orchids seem such a rare and exotic plant to most of us, yet they are the largest, most varied and most widely distributed plants in the world. Orchids can be found growing wild from the Arctic to the Antarctic, on every continent. In Michigan, the most well-known wild orchid is the Lady Slipper.

Orchids provide the ultimate challenge to the patience of flower enthusiasts.

The corsage-type flowers that most of us associate with the name orchid actually originate in tropic and sub-tropic areas. They may have originally come from South America, the Philippines, India, the Malay Peninsula, South Sea Islands, Australia, Africa, Central America or even the West Indies. Yet these plants are not truly tropical plants. They are often found in the wild, growing at altitudes of three thousand feet and higher. At such elevations, even in the tropics, the plants are exposed to occasional cold snaps and light freezes. Sunlight, humidity and soil conditions seem to be the greatest factors influencing where orchids thrive in the world.

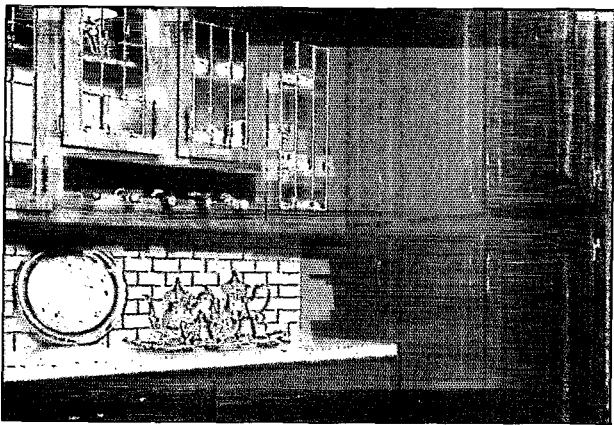
Orchid fanciers find they can replicate the orchid's native wild conditions in the greenhouse quite easily. "Actually," said Carl Skibicki, the foreman of the Belle Isle Conservatory and orchid grower for the City of Detroit for more than thirty years, "orchids are easy to

by CRISTINA STAATS



PHOTO BY CARL SKIBICKI

Fireball, a hybrid Cattleya orchid.



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grow in the greenhouse. The plants like to be cool, but not cold. They can stand it warm, but not hot." Orchids prefer temperatures between 60 and 80 degrees. "Watering is simple," Carl instructs. "You water when the plant has completely dried out, and not before. Feeding is easy, too. You feed them when you water them, or every other time or so. Nothing to it. Whenever you trim them, use sterile implements, and you won't introduce any bad bacteria or viruses. The plants will do very well. They really are easy to grow. I think they are easier than roses."

The most commonly grown orchids are Cattleyas, an *epiphyte*. These are the large, showy flowers so often found in corsages. "One misconception about epiphytes," Carl mentioned, "is that people think they are air plants. They aren't. They just prefer to be up in the air in the wild." Actually, epiphytes prefer an elevated position, usually on trees and shrubs or exposed rock outcroppings. "The plants are not parasites either," he continues. "They use their own root system for gathering nutrients. They take nothing from the tree. If orchids collapse a tree, it is from the sheer weight of the orchids, not because they are parasites." The plant uses the bark as a perch and plate. Instead of sending its roots down into the soil, the epiphyte orchid has a network of roots it sends out over the bark of the tree or rock. When it rains, dust and other nutrients that have been blown onto the tree or rock are washed down to the plant's roots. Rotting leaves that are blown about get caught in the network of roots, supplying food as well. The roots have a spongy outer covering that collects and holds moisture and nutrients, allowing the root to absorb what is needed.

Another large orchid variety are the *terrestrials*. They grow in the soil in a more conventional manner, although the root structure is similar to their epiphyte relative. The Michigan Lady Slipper is a terrestrial orchid, as are most of the northern wild orchids found in the moderate climate regions. Many terrestrials do not have the showy, elegant flowers preferred by florists for flower arrangements and corsages; consequently, they are not as frequently sought by hobbyists as the more exotic epiphytes.

Getting new plants, especially from seed, is arduous and tedious work, best left to nature or the commercial grower. An orchid plant can produce several million dust-like seeds that float on the wind. In the wild, only a very small percentage germinate, and only a very few live to produce blooms. As adults, though, the plants live a long and hearty life, reaching maturity slowly. As adults, the plants send out rhizomes and spread. The plant can be split at these junctions, and the resultant two plants potted separately. Carl Skibicki has done this often. It is his preferred method for getting new plants; growing from seed is simply too tedious.

A commercial grower carefully controls the re-



Sir Francis Drake, a hybrid Cattleya orchid.

Vanilla is, by far, the most famous orchid, producing a long, skinny seed pod which darkens as it ripens. Some vanilla plants grow to three hundred feet in length.

production process in special laboratories, under ideal conditions, selecting plants for pollination, then watching the seed pods ripen for six to twelve months.

Orchid seeds are among the smallest in the world, almost microscopic. The grower carefully captures these seeds and examines them, usually by microscope. Those that are likely to germinate are disinfected and placed in sterile bottles containing agar, a nutrient-rich growing medium. Humidity, light and temperature are carefully controlled. When the young plants reach a height of one-fourth to one-half inch, in three to six months, they are transferred into

community pots. According to T.A. Fennell, author of *Orchids For Home and Garden*, "The community pot stage is the most ticklish stage of the orchid plant's whole life. The plants are small and tender, and more of them die at this stage than throughout the rest of their lives."

When the plants reach from two to four inches, in another six to eighteen months, they will be transferred into individual pots. By the time the plants reach this stage, they may be two to three years old and have experienced the most sensitive time in their lives. Now the young plant may be treated in much the same manner as the mature plant, although orchids will not bloom until reaching full maturity, at about four years. Hybridizing and developing new colours takes even longer, possibly as long as fourteen years to see whether a plant will produce the colour flower sought by the grower. Growers urge anyone growing orchids from seed to be patient; the rewards are worth the wait. "Blooming a plant that you have grown from a seed is the ultimate triumph of the orchid grower," reminds Mr. Fennell. This prolonged infancy and specialized treatment account for the high price orchids command at the florist shop.

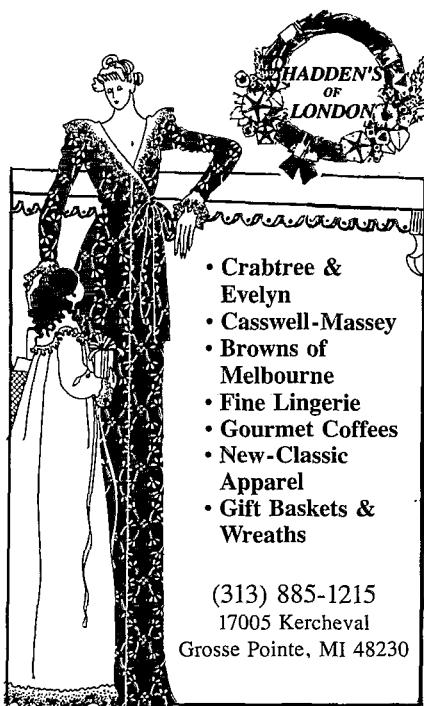
Mr. Skibicki finds growing orchids rewarding. "A great deal of the research was done one hundred years ago. You just need to use common sense, and get a really good

book, maybe one put out by the American Orchid Society. The older books are better. I learned a lot just fiddling around with the plants."

So did Betty Ritzenhein of Ypsilanti, a retired Detroit school principal. "My first orchid was a gift, and it died," said Betty. "I was curious. I wanted to know what I did wrong—why my plant died—so I began to read about orchids." Betty visited local florists and eventually found Taylor Nursery in Monroe, Michigan. "Ron Ciesinski at Taylor was a marvelous source for me," continued Betty. "I learned a great deal from him. Every time I went to buy a plant I picked up more information. I have a couple of dozen plants now. I like the perpetual bloomers; it is very pleasant to have flowers in bloom year-round." Orchids that bloom at Christmas here in the United States are summer bloomers in their native South America. Winter bloomers south of the equator become summer bloomers here. "I am looking for a plant to bloom in August and September now," said Betty.

Michigan orchid fanciers find the most difficult time of the year for orchids is the summer. "We can't get it cool enough here at the Conservatory in the summer," said Mr. Skibicki. "The flowers like it cool, and last summer never saw 'cool.' These plants grew up in the mountains where the summers never got too hot." Nevertheless, most of his orchids survived the heat.

Cattleyas are the easiest, most forgiving orchid to grow, according to Mr. Skibicki. "They tolerate a great deal," Carl reinforces. "They can use natural light or artificial light. You just have to remember to have the artificial light eighteen inches above the plants. Cattleyas have been greatly increased through hybridization, resulting in new, brighter colours and sizes. The blooms range from one and one-half inches to more than ten inches in diameter, and are a favourite among florists. *Brassavola* or-



chids closely resemble the Cattleya and are often cross-pollinated with Cattleyas to produce stunning blooms.

Cymbidium orchids have been grown in the Orient for hundreds of years, and are often found in Chinese and Japanese paintings; they symbolize love and beauty.

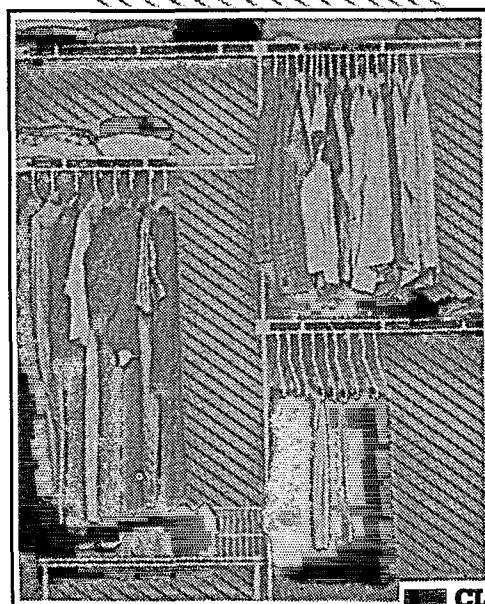
Vanilla is, by far, the most famous orchid, producing a long skinny seed pod, which darkens as it ripens. When harvested and processed, the pod produces the vanilla flavouring used in cooking. It is a loosely-climbing vine producing green flowers. Some vanilla plants grow to three hundred feet in length.

Orchids are a hardy plant, and few things bother them after they reach maturity. Insect infestations are rare. The plants' thick leaves and stems are tough, discouraging insects. There are only three insects that are commonly found on orchids: scale, which sucks the plant's juices; red spider, which is really a little mite that sets up housekeeping on the underside of the leaf and also sucks juices; and slugs. Slugs are snails without shells. They chew flowers, buds and new growth. All three insects can be controlled easily with washing. Carl Skibicki has found that Ivory soap, sprayed on from time to time and rinsed off, controls any insect problems. Orchids suffer from few diseases either in the wild or under cultivation. One common problem, though, especially for new hobbyists, is the temptation to over-water. The roots need to dry out occasionally, so that fungus does not set in. Fungus, if left unchecked, will kill the plant. Mr. Skibicki suggests that the plant will do better with fewer waterings, and enthusiasts should be sure to put charcoal in the pots. "The charcoal absorbs organic gasses and helps keep the roots from rotting."

Viruses, although rare, can infect an orchid, causing uneven blotching on the flowers or dark and light streaks parallel to the veins in the leaves of some Cattleyas. There are no known cures for these viral infections. The plants need to be segregated from healthy plants and destroyed. "We sterilize all our tools at the Belle Isle Conservatory before we use them on the plants," Mr. Skibicki says. "We can't run the risk of infecting two greenhouses full of orchids with any viruses or bacterial infections. The City of Detroit has the largest orchid collection of any city in the continental United States. We certainly don't want to lose our plants due to carelessness."

Anyone with the desire to have delicate, exotic, and admired flowers blooming in the window at home can easily grow orchids. You need not be a master gardener such as Carl Skibicki, but you must possess the desire to produce beautiful blooms. "Raising orchids teaches you patience," says Betty Ritzenhein. "You simply cannot rush them. They bloom in their own good time, and on their own cycle." Carl continues to find them an amazement. "How can such an ugly plant produce such a beautiful clump of blossoms?" ♦

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"I have a good job, one at which I'm able to make a contribution; I'm alive and healthy, I have a happy family and good close friends and business associates. What else is there, really?"

The speaker is Cleveland Thurber, Jr., executive vice president and chief trust officer of Comerica Bank-Detroit.

Our conversation took place in his contemporary office on the second floor of Comerica's headquarters at Fort and Washington in downtown Detroit, where Thurber heads the trust division's staff of four hundred.

After offering coffee, Thurber joined me at the teak oval table and graciously answered questions about his life and forty-year career at the bank.

Soon an impression of Mr. Thurber emerged that was to be confirmed with each response. Here was a man committed to emphasizing the positive in every situation, to seeing the best in people and to learning the lessons life offered him.

Cleveland Thurber, Jr. comes from a distinguished Grosse Pointe family. In fact, the Thurbers are one of Michigan's pioneer families. Thurber's great-great-great-grandfather was Major General Hugh Brady, a hero of the War of 1812. Fort Brady at

Sault Ste. Marie and Brady Street in Detroit are named after him.

Cleveland Thurber, Jr.'s great-grandfather, Jefferson G. Thurber, settled in Monroe County before Michigan achieved statehood. He became Prosecuting Attorney of Monroe County, Probate Judge and, in 1851, Speaker of the Michigan House of Representatives.

His grandfather, Henry T. Thurber, graduated from the University of Michigan Law School in the 1880s and then went to Washington, D.C. to serve as President Grover Cleveland's private secretary. Because of his friendship with the president, Thurber named his son Cleveland.

Cleveland Thurber was a prominent legal, business and civic leader, best known as the long-time senior partner of the law firm of Miller, Canfield, Paddock and Stone. He died at the age of 91 in June, 1987.

His wife, Marie Louise Palms, was a member of an equally noted Detroit-area family. Her childhood home still stands on East Jefferson Avenue, now the office of a busy law firm.

Cleveland Thurber, Jr. remembers his childhood fondly, especially his fourteenth year. It was then, in 1939, that he met the young woman who would be-

by KATIE ELSILA

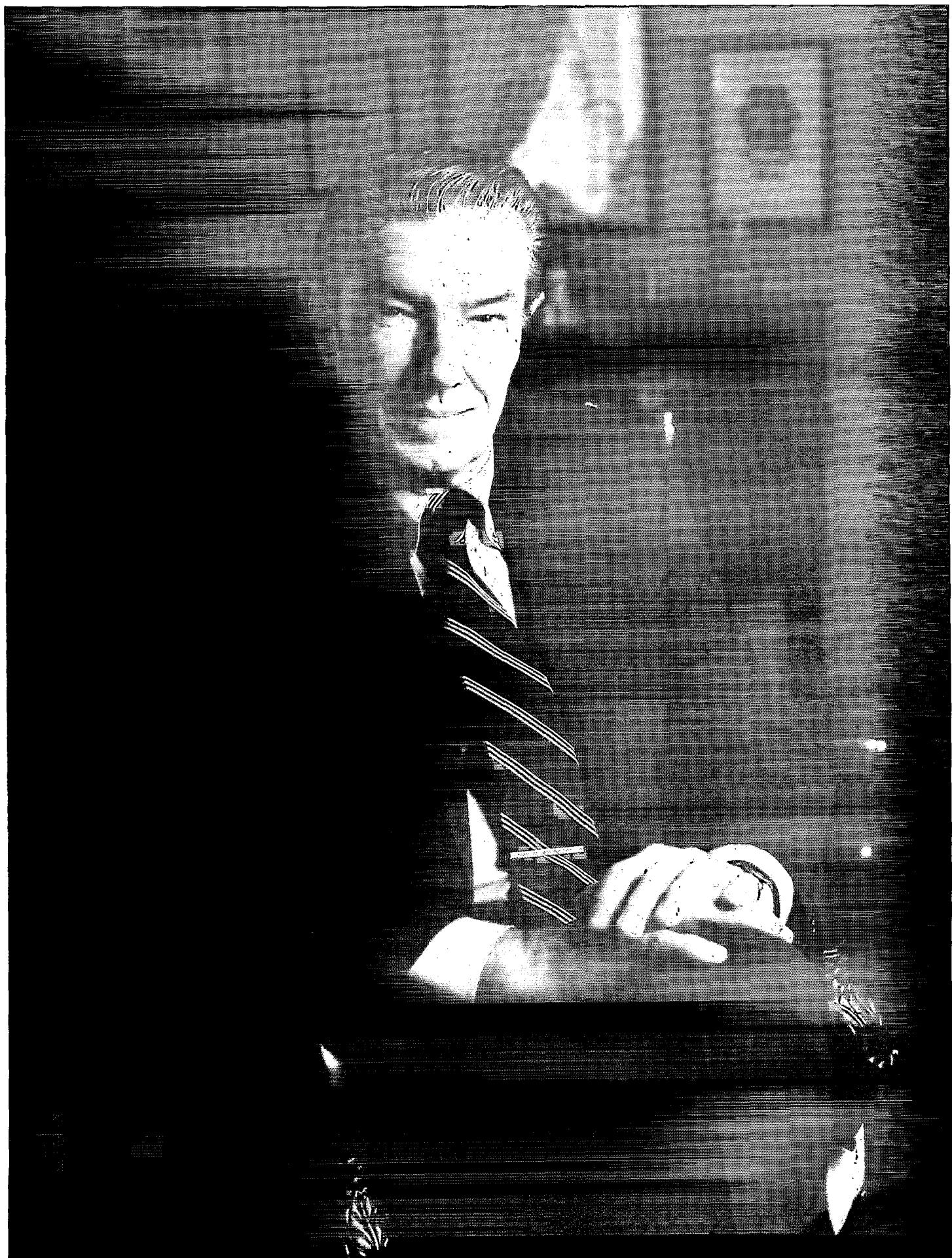
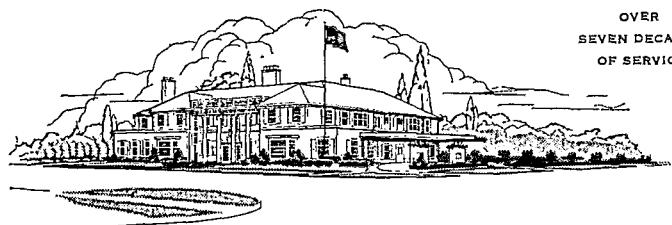


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come his wife. The fateful moment took place at a wedding reception which his parents held in their Grosse Pointe home for a favourite niece.

"It was love at first sight," says Thurber, who corresponded with Elizabeth-Mary Hamilton for seven years while he attended Portsmouth Priory School in Rhode Island and then Purdue University, where he was enrolled in the Marine Corps Officer Candidate Program.

During Thurber's one-week leave just before Christmas, the couple enjoyed a whirlwind courtship and became engaged on December 15, 1945, a date Thurber recalls without hesitation. Married the following June, they moved to the campus of Williams College in Massachusetts, where Thurber earned his bachelor of arts degree and also became the father of a boy, Cleveland Thurber III, and a girl, Elizabeth (Mimi). A third son, David, followed.

After graduation in 1948, the family moved home to Grosse Pointe and Thurber began his new job as a trust administrator with The Detroit Trust Company, which later became Detroit Bank & Trust, and then Comerica. Now, forty years and many promotions later, Thurber remains vitally interested in his work.

"I've always been people-oriented, and that's why I find this business so satisfying. Our business is the management of other people's assets for them, but it's more than just property. It's getting to know the people who own the property. We get to know how they feel, and what they want."

The management of other people's assets is a tremendous responsibility, but Thurber says he can cope with the challenge. "We're not a one-man band here. I have specialists in the organization I can lean on. I don't face the music alone every day, but rather with a group of highly competent associates I trust. Of course, in the final analysis, I have the responsi-

bility, but in the process of exercising judgment, I have help from extremely qualified people."

Such genuine appreciation of others is a hallmark of Thurber's personality. He looks back at his student and early career years and says, "I was fortunate to have good people in my life—very kind, competent, thoughtful people along the way, both bosses and peers, who were a positive influence."

"When I was a rookie at the bank," he recalls, "I learned a great deal from men like Seldon Daume, who were trusted and recognized people in this business. The way they handled people helped to form my judgments."

Thurber attributes a great measure of his success to a loving and happy family life. He and his brother and two sisters treasure the love poems their father wrote to their mother.

It is easy for Thurber to stay in close touch with at least two of his siblings. His brother, an attorney, works in the same building in the law firm of Miller, Canfield, Paddock and Stone, while his sister and brother-in-law live on the same street in Grosse Pointe. A third sister lives in Pittsfield, Maine.

This close family tradition has been passed on to the Thurbers' nine grandchildren, all of whom live close by.

What advice would Thurber give to his grandchildren regarding their careers? "Patience is a quality that held me in good stead during the growth of my career," he says.

"You have to be patient and earn what you get. You can't expect things to be handed out. So often people are in a hurry, without realizing that you have to mature in a job. No matter how good you are with people, you need the maturity that comes only from experience."

Thurber has seen changes in his business over the years. "Banks have new competitors today in the form of insurance companies and investment counselors.

You have to be patient and earn what you get. You can't expect things to be handed out. No matter how good you are with people, you need the maturity that comes only from experience.

"However," he continues, "although the competition has increased considerably, the same fundamentals apply. Find someone you can relate to who is there when you need him. Banks do a good job of that, because we've been doing it longer. We're experts when it comes to hand-holding."

"Of course," he continues, "not every customer wants hand-holding. Different people have different priorities. The objectives of people in each case," he emphasizes, "are examined carefully and adhered to within the terms of the legal instrument."

Not surprisingly, Thurber strongly urges the public to make use of experts. "Go to whomever you think will do a good job," he says, "but there are only so many hours in each day, and you can't do everything. Today's young professionals, for example, have all they can do to take care of their own work, and are not trained to be financial specialists."

Although the educational training for Thurber's business hasn't changed greatly over the years, he says the bank is seeing applicants who are older than he was when he began his first job.

"Now, many people apply after having worked somewhere else first," he says. "We seem to be hiring more people in their late twenties who have worked in a re-

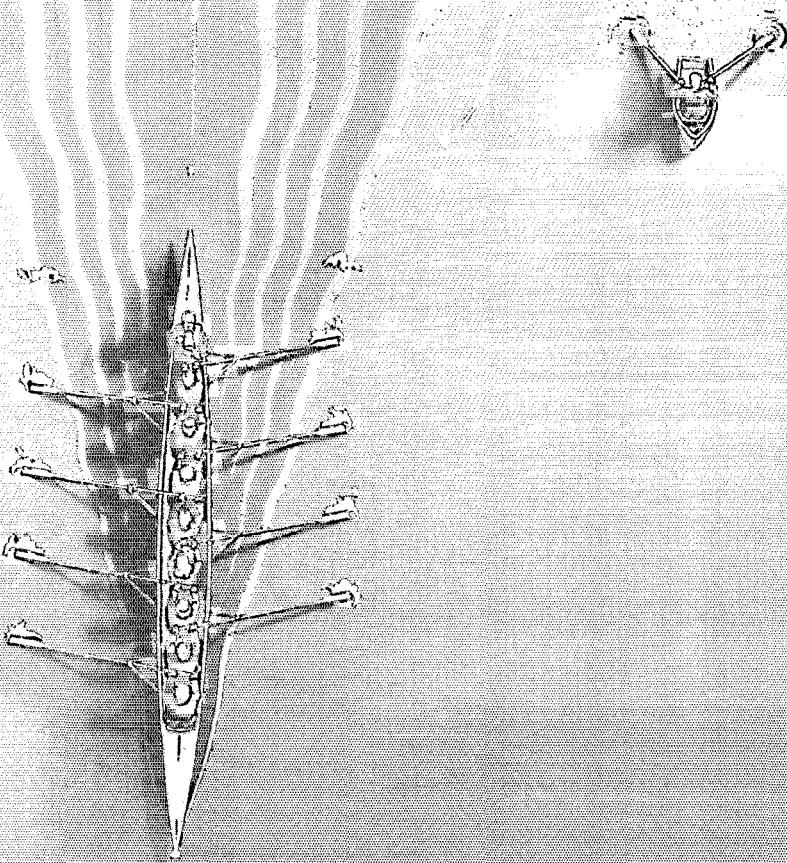
lated profession, such as accounting and law."

In spite of this trend, according to Thurber, the basic precepts of the work remains the same. "You must have the desire to be of service to somebody else," he says. "You need patience and the ability to relate well to people."

Thurber reflects these qualities, not only in his career, but in his active civic participation. A past president of Friends of Grosse Pointe Public Library, he was recently appointed to the committee which will make recommendations regarding financing and construction for the proposed new library.

He has been a member of the Board of Directors of Cottage Hospital for twenty years, and is also a board member of the United Foundation and the Michigan Humane Society. He is a trustee of The Center for Creative Studies and Elmwood Cemetery and is a governor of The William L. Clements Library in Ann Arbor.

"Good communication skills are really crucial," he says, "because the most important aspect of this business hasn't changed and never will. You've got to let people know you're thinking of them. You've got to be able to relate to them, have them be comfortable with you, and convey that you genuinely care. That's what it's all about."



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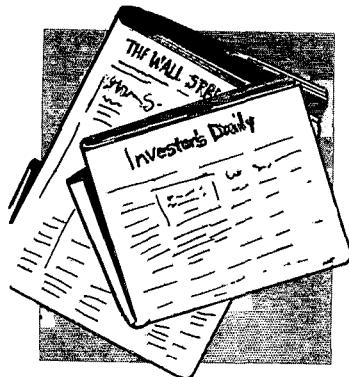
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BACK TO BASICS



In these times of economic uncertainty, volatile stock, bond and commodity markets, wide swings in interest rates, and inflationary fears rising again, we must remind ourselves of past lessons and see that, maybe, basics are better. Somewhere in the development of complex investment and financial planning strategies, we seem to have lost sight of what history has taught us.

Just ten years ago, Merrill Lynch published a brochure entitled, "55 Ways to Help our Clients." The booklet listed the brokerage house's array of products being offered to its accounts. Today, booklets published by Merrill Lynch and other major financial service organizations list more than two hundred products and services offered to the public. This proliferation of investment product has caused confusion and bewilderment for the consumer. It's almost as if the Sixties epitaph, "the medium is the message," is coming true, for our focus is being concentrated on the investments themselves, rather than on the long-range planning goals we should be pursuing. Let's look at examples of this thinking.

From 1984 to 1986, the prime rate dropped from 12% to 8.30%; the 30-year Treasury Bond dropped from 12.4% to 7.8%. Depositors, whose 12% and 13% CDs were maturing during this period, were reluctant to roll over their funds at the then-offered rates of 7%

to 8%. Looking for alternatives, many people turned to mutual funds that invested in government bonds, particularly the new "government plus" funds, with enhanced yields. Lured by 10% or better rates of return, dollars were poured into the mutual funds by the billions. But what did the public really get?

Government plus funds are portfolios of government bonds (Treasuries, GNMA's and other agencies) whose managers utilize the financial futures markets to hedge those bonds and enhance their rate of return. Selling options on the bonds in the portfolio, the managers were able to produce income greater than the bonds themselves could produce and provide an investment hedge, or downside protection, in the event of falling bond prices. CD buyers, attracted to these bonds as high yields, saw the safety of government bonds as their comparison factor to CDs, but in reality understood very little about how these funds worked.

Through 1986, investors in these bond funds were pleased with their choice. Not only were they getting high current returns, but they were also seeing a little capital appreciation in the share value as falling interest rates pushed bond prices higher. However, in mid-year, the rules of the game seemed to change a little bit. The funds began to cut their monthly payments. How could this be? These were government bond funds with supposed fixed rates of return.

Several factors came to bear on the funds. As more money was moved out of the banks into these funds, managers had to utilize this new cash at a time when rates were falling, so that the new bonds they were buying returned less income, thus bringing down the average yield to the portfolios. Additionally, the hedging strategies began to look less attractive as the managers found their higher yielding bonds being "called away" as the option holders exercised their

by WILLIAM H. GOLDENBERG, CFP

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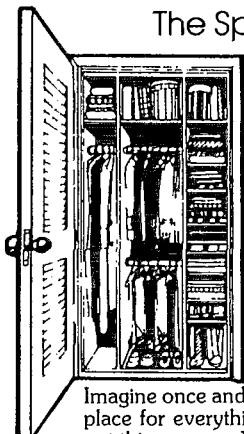
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rights to buy the portfolio's bonds. Without this higher yielding paper, more pressure for dividend outs were felt.

Early 1987 added insult to injury. Interest rates began to move up. In response to a slumping dollar and inflationary fears, the bond markets began to tumble. From the first week of April to the last week of May, the yield on the benchmark 30-year Treasury bond had moved from 7.5% to 9%. This translated into about a 15% loss of share value for most of the government plus funds. Rates held fairly steady through the summer; but then, in September of '87, they moved up dramatically again, from 9% to about 10.2%—just before the stock market crash in October. This further brought the bond fund's shares value down. While interest rates dropped a full point in the one week following the stock market crash, the recovery of the government plus bond funds were negligible. The damage was irreparable.

What went wrong here? How could we allow ourselves to be caught in such a trap? What we failed to remember here is that while your basic investment objective should be to earn the highest possible rate of return on the monies you have to invest, this must be consistent with your objectives and with the investment limitations by which you are bound. Safety of principal, liquidity, income safety, diversification—after all these factors are weighted, then you seek the highest rate of return on those investment options open to you.

We ignored these rules. We forgot the basics and we allowed ourselves to be swayed by the promise of a higher return. CD buyers are risk-averse; they seek safety of principal and stable income. We lost sight of those objectives.

Remember that, while the drama of the bond funds was unfolding, we were in the midst of an even more remarkable event: the greatest bull market in history. From August 1982 to August 1987,

we saw the Dow Industrial Average move from 800 level to over 2,700. The fever and excitement of the market came to a screeching halt with the October '87 crash. Yet again, we must examine some of the old theories to put that dramatic market move into perspective.

First, we should ask ourselves a very fundamental question: Why should we be in the stock market? The answer is quite clear: we need to associate our monies with wealth-creating enterprises, a goal many people forget. When we buy stock, we are buying a share of the assets and human resources of corporate America. We are buying a future. Too often people tend to "trade paper" and lose sight of what is behind these stock certificates.

Perhaps you are one of those rare people who can tell exactly when the market will move up or down. If that's the case, then maybe you'll do well trading with a very short-term time frame. But for most of us, long-term investing in the stock market is the successful approach. Remember, for each buy or sell you make, there is someone on the other side of that trade who thinks you are wrong. You both can't win. We can see this as we attempt to explain the "Greater Fool Theory."

Caught up in the heat of a roaring bull market, a stock that just weeks ago couldn't attract buyers at \$5.00 a share now is in such demand that the price has moved up to \$10.00. Has the company changed? No, but the stock market has—and we know that the stock is not worth \$10.00 a share, but that there is some Greater Fool who will pay \$12.00 per share in a few more days.

The object here is not to be the Greatest Fool at the end of the line, holding the bag; for we know that the market will turn, prices will tumble and we will be forced to sell. Yet, if our view had been long-term and we researched our stock choice carefully, we should not sell at these levels; we bought the stock to hold it. In fact, we

The basics mean educating ourselves, establishing clear goals, and acting on a comprehensive investment plan that is diversified, manageable—and above all, realistic.

should be accumulating at these levels, for wealth is built on opportunity, and if we bought the stock at \$10.00 a share and considered it a good purchase, then it should be a better buy at \$5.00.

Taking this long-term approach one step further, it is quite obvious that the October Crash has affected the financial markets for years to come, and that investor confidence has been severely shaken. But what is also obvious is that, even with this terrible collapse in stock prices, shares fell only to a level they had been at one year before—and at that time, investors had been ecstatic to see their holdings up that high. Some investors had made the mistake of thinking that the bull market would last forever; but markets always turn. It was the long-term investor who saw that, while some of his dreams were shattered, his net worth was still intact.

It was the short-term player who was hurt the worst, trying to "play" the market on its great move up, in-and-out for short-term profit. It was this investor who learned the pitfalls of poor timing and poor stock selection.

It would do us well to remember two facts as we plan our investments for the future: that stock values tend to keep pace with inflation, for stock represents assets and products produced by the issuing

company, and increases in prices of these things is inflation; and that American corporations have done an excellent job of utilizing their resources to create wealth, and that the stock of those companies appreciates to reflect that creation.

And now we come to 1988: from the heights to the depths. Remarkably, the stock market sat at the end of the third quarter, despite its huge collapse, 200 points higher than it was at year-end 1986, and 140 points higher than year-end 1987. Clearly, the small investor is frozen in fear, unable to commit his assets to either stocks or mutual funds. Yet here he is pouring money into what Sanford C. Bernstein & Co. calls "the retail product of 1988," the closed-end fund, an investment that acts like a mutual fund and trades like a stock. Once again, the product has become the focus.

According to Michael Goldstein, an analyst for Sanford C. Bernstein & Co., more than \$19 billion was expected to be invested in new closed-end funds in 1988. But, as the *Wall Street Journal* points out, "...for many investors—even those versed in stocks and mutual funds—closed-end funds remain a bit of a mystery." Then why are they so popular? First, many of the new closed-end funds are bond funds, and investors, fearing

continued on page 30

DRAWING THE LINE

Money is a fascinating subject. With it, people can accomplish wonders for their fellow man, yet they rarely do. Without it, people cannot survive; yet, somehow, they find a way. Money can turn generous people stingy, for when they accumulate a little wealth, they are loathe to return to a way of life less accommodating.

People are funny when it comes to money. There are the grannies who endure a life of poverty, sleeping each night upon mattresses stuffed with paper currency. For whom are they hoarding their money? What empty hole in their lives do they try to stuff with dollars?

People have difficulty being rational about money. The absence of wealth becomes a catch-all excuse for lives of undiminishing mediocrity. We value the dollar as a measure of success, and not the spirit of the endeavour. How can our children aspire to greatness when we have defied it in such crass terms?

Our society places such emphasis on earnings as a measure of personal success that self-esteem becomes tied to a paycheck. How, then, can we share what we have with others when we fear that a diminishment of our resources will result in a diminishment of ourselves? You see the problem.

So do our children; they certainly know the importance of the dollar. Have we failed to teach them the value of the spirit? Have we failed to convey to them their own inestimable worth as individuals? Have we failed to will them a world that values their humanity and their soul?

Not to sound too terrifically Democratic, the truth is that money cannot be overvalued in American society today. We have become a nation of borrowers who live on other people's money and spend our lives working for the lenders. We cannot afford to be blasé about economics, else we become the victims of our own ignorance.

Our children must be taught the value of money, and its purpose. Wealth is a means to an end, not an end in itself. How many of our children—how many of us—have identified the goal for which we work? Surely survival should not be sufficient for us; we ought to aspire to some greater purpose for our

existence than that. That to which we aspire is our goal, and the accumulation of wealth is important only as a means to achieve that ideal.

Baby boomers often have difficulty dealing with the idea of money. Our heroes, or antiheroes as seen by our elders, spurned the Establishment and its values, particularly its economics. The spiritual held greater value than the material; the individual, more importance than the group.

Those of us who grew up within the confines of organized religion also have trouble reconciling ourselves to the truly material world of the Eighties. Christ counseled us to eschew wealth—to earn it only to give to those less fortunate. The problem is that there is a mighty long stretch of earning before you have enough to give—or is that just another cop-out? How much is enough?

The desirable goal falls in the middle; balance wins out every time. Christ said, "Render unto Caesar the things that are Caesar's, and to God the things that are God's." If we fail to realize the importance of the spiritual, then we diminish our own spirit—and the accumulation of wealth becomes an empty, meaningless endeavour.

Money is a great measure of material success; the all-American dream, however, is based on the idea of capitalist ingenuity and the individual's ability to rise above the obstacles and achieve greatness. The greatness lies in the endeavour, not the wealth. The wealth is merely the material reward.

If we fail to convey to our children the true and spiritual basis of greatness, they will never be equipped to reap the rewards of endeavour, for they will never be inspired to undertake the difficult journey. We will have cheated them out of the fulfillment of succeeding against overwhelming odds.

Let's put money into proper perspective for ourselves and our children, and then we can proceed to have an absolute ball as we struggle to use the system to achieve our personal goals, create an abundance of wealth in so doing, and spread a fair amount of it around for the benefit of our fellow man.

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MAKING CHOICES



Remember the story of Alice in Wonderland when she came to the fork in the road and the Cheshire Cat appeared to help her decide which way to go? The cat merely grinned and purred, "If you don't know where you're going...any road will do," and disappeared.

In the end, it was Alice who chose the way, in her desperate search for the White Rabbit, in a world where everything is not as it seems.

Periodically, we are faced with those very same crossroads in our lives in search of our "white rabbit"—the best way to a secure future for our personal, family, business, social, and financial successes. And, appearing there in the crossroad, there always will be someone to help; someone to show us the way, whether we want them to or not. In the end, are you choosing which road to take?

In deciding which road to take, do you have a motivating reason—a goal? Everyone knows we "should have goals and work hard towards accomplishing them." However, are they truly our goals, or the goals and expectations of our peers, parents, or partners?

When seeking out resources for help, we generally turn to advisors, such as attorneys, CPAs, and insurance reps. Where once there was a vague outline, financial planning seemingly comes to the rescue. And there you have it—the financial statement; simple, and in black and white, the so-called "glorious answers" to all of your (financial) problems, your life neatly and successfully charted in a folder containing several 8½x11's.

If you're unhappy with your current situation, why do you go back time and again to the same sources used in preparing the financial picture? These obviously are leaving you feeling less than satisfied. Before that area of your world is mapped out for prosperity and security, it's important to define where your happiness lies in the planning process. It's possible that we're looking for answers to the wrong questions. Maybe we're investigating the wrong problems entirely!

Money is only a tool used to accomplish your personal choices; it's not an end unto itself. Being uncomfortable with making personal decisions is a natural trait in people. Instead of striving for goals that your family, peers, and colleagues think you should pursue, allow yourself the freedom and independence to develop your own life's objectives—your *very own* personal choices.

Some of the typical problems that have been presented to business owners to be solved are:

- a) What are the financial needs of the owner for retirement?
- b) What liquidity is needed for death taxes?
- c) What type of pension plan is required?
- d) What fringe benefits should the owner have?
- e) Should you be an "S" or "C" corporation?
- f) Recapitalization of the corporation?
- g) Setting the value of the business.

When these problems are solved, or the solutions are found, the owner then believes the planning is done...BUT, why are the owners still walking the floor at night, pondering the same problems, looking in the mirror, asking, "Who am I?" As a result, these "technological decisions" are not the place to begin. They are only the third step—not the first—in the process of making good business decisions.

It is necessary to diagnose each business owner's

by CALVIN J. SHANNON

problems by starting out with three basic concepts:

Step #1: Looking at personal choices: What do you want from life? What would give you peace of mind?

Step #2: Thinking strategically. How do you accomplish those goals? What will work in your situation? Then, AND ONLY THEN, proceed to

Step #3: Making technological decisions: How can you best implement your plans?

Don't you think things have changed dramatically in the last five years? Making decisions now on goals formulated from attitudes and perceptions formed thirty or forty years ago could actually lead to more problems. Just how many decisions are you making presently based on "life scripts" that you developed many years ago?

What makes decision-making difficult is that the situations that your solutions are expected to solve may not occur for another ten to twenty years, when conditions probably will be radically different, including tax law changes.

On a daily basis, a business owner may be questioning whether

or not the business is suited for him anymore. Is it the place for his money? Do his children really want to continue operating the business under new, more stressful circumstances? Is the owner tired of the business; or, maybe, does he need a new career?

Who is telling you what ought to be your concerns? Are they listening to your agenda, or asking you to "buy into" theirs? Why are we so afraid to look at ourselves truthfully...deal with real emotions and feelings? If we keep to ourselves, and not let these feelings show to others, we'll be safe. Right? Wrong! How long you allow those building emotions to stay within you determines how long it will take you to solve the problems.

One of the easiest ways to handle your frustration in not accomplishing a goal is to place the blame on someone other than yourself. "If only my best customer would give me more business...If only the bank would lend money at a lower interest rate...If only my key employees would work harder," etc., etc., etc.

All too often, the personal choices that should come first are either placed on the back burner, or never analyzed at all.

The best predictor of your future business is your past behavior.

If you're not satisfied with your current business affairs, it's time for restructuring your behavior, which begins with your personal choices.

Give yourself permission to see more options in your life; therefore, you will begin to see different possible solutions. You will begin to look at what is your personal desired outcome—what you need to do in order to achieve your personal goals.

It all hinges on your willingness to take charge of your personal life. This means taking charge of decisions for yourself, your family, business, social, and financial successes. You can do it. We have witnessed and shared with many their personal successes. As a result, they've shared with us the joy of making personal choices for the very first time. Once you have accepted responsibility for yourself, really looked at some of the personal issues, you can decide which road you want to walk down, knowing it will be the road you have chosen.

Cal Shannon has been in the business of assisting owners of privately-held companies in determining their business goals and objectives as well as their own personal choices for more than ten years.

BACK TO BASICS

continued from page 27

ful of common stocks, are attracted to high current yields. Second, with the greatly reduced sales of their wide product lines, managers, brokers and underwriters are promoting these products aggressively. And, while the jury is still out on overall performance of the funds, there is a tendency for them to fall to a discount after the initial offering is over and demand for the shares dwindles.

Are the closed-end funds the "government plus" funds of 1988? We don't know, but once again we seem to be ignoring the rules and

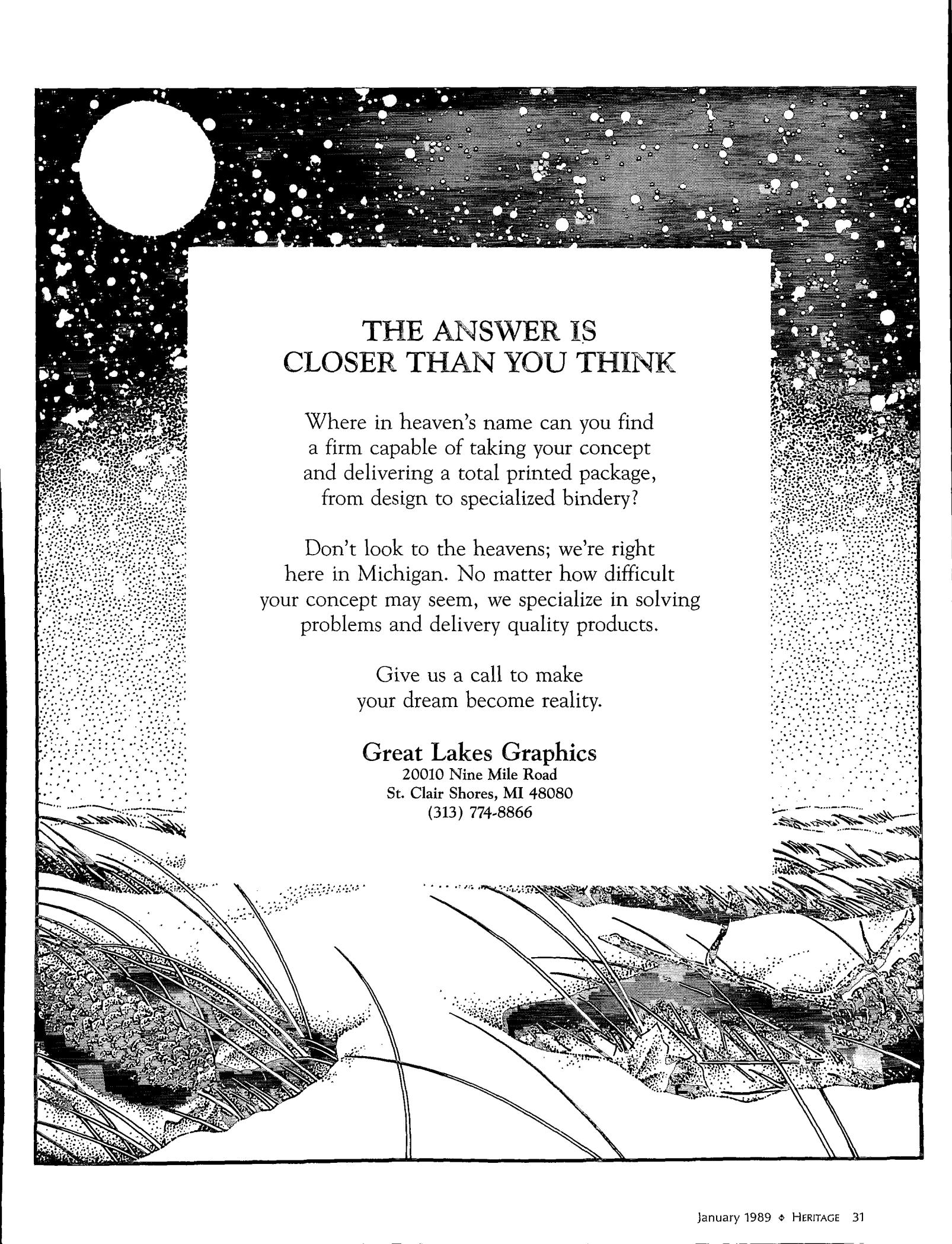
looking for the highest possible return at the sake of other investment objectives.

It is here that we must stop and remind ourselves of one basic rule: that it is not the closed-end fund, nor the government plus fund, nor the stocks, bonds, municipal securities, annuities, or the myriad of other investment products available to us that should cause fear and confusion. Rather, it is our lack of investment planning that is the concern.

The basics mean educating ourselves, establishing clear goals, and acting on a comprehensive investment plan that is diversified, manageable—and above all, realistic!

Utilize all the tools available to you. Seek expert help: your attorney, accountant, certified financial planner. Most of all, remember: you know your own abilities and limitations. Use common sense—and tell yourself something you already know.

William H. Goldenberg, a Certified Financial Planner since 1983, is Vice-President of Investments for Dean Witter Reynolds, Inc. A native of Detroit, educated at Oakland University in Rochester, Bill is a member of the Institute of Certified Financial Planners, and is active in many civic and religious groups.



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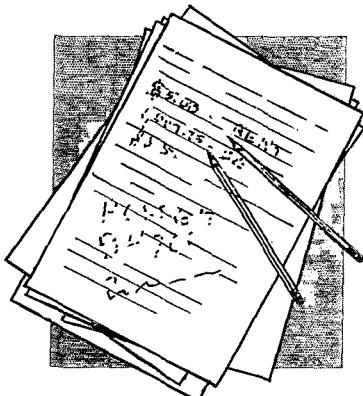
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A DIFFERENT PERSPECTIVE



RETIREMENT!

The word evokes images of leisure, glorious days full of free time, and vacationing, with non-existent work obligations. Underlying these images is an assumption that money is ample and sufficient to support one's lifestyle. Oscar Wilde once said, "I used to

think money was the most important thing in life. Now that I'm old, I know it is."

Wilde's statement illustrates the concern most people have regarding the importance of finances in retirement education. Financial planning is an integral part of preparation for the golden days of retirement if we hope to achieve and maintain the goal of financial independence.

However, financial concerns frequently overshadow other equally important ones. Areas such as health, personal and family relationships, housing, and leisure may need more attention than financial issues. Multi-dimensional planning must be done in order to consider the inter-relationship between factors. No area stands alone, unaffected by another.

A particularly good example to use is the effect of poor health on finances. From a long-term health perspective, government statistics show that, after a nursing home stay of 13 weeks, 63% of singles and 37% of married couples are in an impoverished state. Too often, planning for retirement is viewed as financial planning. In reality, retirement preparation includes evaluation and goal setting in many more areas than finance alone.

TIMING

From the financial perspective, however, it is recommended that retirement planning begin at age forty, accelerate in the fifties and be intensive in the sixties. In making these comments, we are assuming the "traditional" model of retirement, which has people retiring at or about sixty-five years of age. How was that age selected? It was a compromise. German Chancellor Otto von Bismarck, who pioneered Europe's first old age act in 1884, used age 70. The United States' response was to adopt 65. Given the significant changes occurring since then, reconsideration of this age is long overdue.

INFLUENCING FACTORS

Planning is never done in a vacuum, and there are factors that require consideration throughout the process. Factors particularly relevant to financial planning for retirement include:

1. Employment and labor force patterns

Continued employment in order to generate sources for savings and investment, as well as for employee-sponsored benefits, such as pension and profit sharing plans, is particularly important in retirement planning. With business environments rapidly changing, employees must be prepared to adapt to these changes and prepare themselves for new opportunities if continued employment is needed. Absent provision of benefits by employers, employees must locate other methods to supplement these valued resources.

2. Family and lifestyle variations

The individual characteristics of each person and each family must be considered in relation to income and expense needs, risk tolerance levels, health histories, and life expectancies, to name a few. There is no template from which retirement can be patterned.

by DIANA WARREN, CFP

3. Investment market fluctuations

Managing assets to compensate for changes in stocks, bonds, energy, real estate, hard assets, etc. is critical if one attempts to achieve a rate of return for purposes of accumulating as well as preserving wealth. Today's "buzz word" is asset allocation: it refers to movement between markets as economic and financial indicators indicate declining or rising trends. The use of this technique may be more appropriate for pre-retirement planning and investing than for post-retirement planning, which takes a more conservative track.

4. Inflation

While inflation has cooled significantly in recent years, it is always a factor. As inflation increases, the rate of return from investments must also increase, to achieve real growth. Absent such growth, erosion of assets occurs. As costs and expenses increase, additional income is needed to maintain your lifestyle. For those already retired, inflation is a particular concern. If income sources are fixed, inflation devalues the income and must be compensated for from other sources.

5. Interest rate changes

Part of retirement planning involves establishing a rate of return on assets that will result in accumulating and preserving capital throughout one's lifetime. Assets must be managed to achieve this goal within a changing interest rate environment. As rates peak, maturities can be lengthened—and, conversely, can be shortened as rates decline. Staggered maturities can offer an alternative. Such strategies are encompassed within the investment management component of financial planning.

6. Tax law revisions

The frequent alterations in tax laws have played havoc with many investment plans. Likewise, qualified retirement plans have been affected. The deductibility of

Managing personal finances to compensate for the influencing factors of an uncertain environment is a long-term project that extends from age 40 until the latter segment of the life cycle; this time span can be 30 or more years.

IRAs is only one example. Planning must consider minimization strategies, since taxes increase expenses and decrease asset growth.

Factors such as these are enough to disillusion even the sophisticated person from planning for the future. However, by reviewing plans at least annually and making revisions as necessary, a program can be established that has flexibility for adaptation.

The Process

There are several common steps to take in the retirement preparation process, including:

1. Income and expenses currently, with projections for future needs;
2. Assets and liabilities currently, with projections for the future;
3. Government-sponsored benefits available in retirement;
4. Pension, profit sharing and employer-sponsored benefits;
5. Taxes on income, investments, and numerous qualified retirement plan assets;
6. Insurance programs, particularly in the areas of life and health;
7. Legal and estate issues to protect assets and income from erosion;
8. Protection of survivor's lifestyle;
9. Investment alternatives that result in capital growth and asset preservation.

Each item must be considered

within the context of an uncertain environment. Managing personal finances to compensate for influencing factors as well as changing personal situations is no small task. This is a long-term project that extends from age forty until the latter segment of the life cycle. This time span can be thirty or more years. With the life expectancy of a 65-year-old male at 80 and of a female at 84 years, the post-retirement phase can be as long as that which precedes retirement.

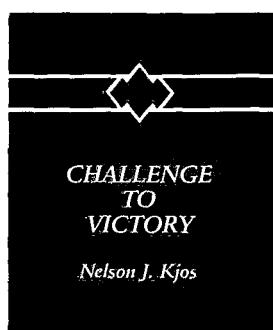
Questions such as the following need to be asked:

- Are investments providing a real growth rate after taxes and inflation that will result in achieving the amount of assets needed?
- If a career change is anticipated or necessitated, will financial goals be affected? If so, what steps can be taken?
- If there is a deterioration in health condition, will assets and income be protected or depleted?
- What is my desired lifestyle in retirement, compared to present-day living standards?
- Are both my spouse and I in agreement with what we want in retirement?
- What changes or compromises are we willing to make to achieve future goals?
- Are all parties participating in the planning process?

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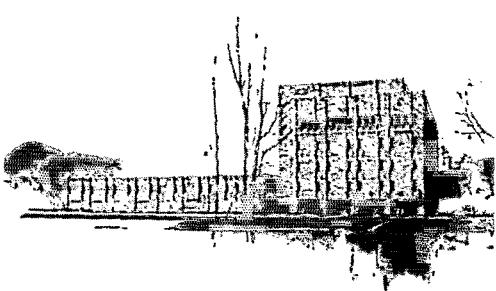


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FUTURE ISSUES

Previously, we referenced retirement age commonly as being near 65 years of age. In recent years, Social Security has increased the eligibility age for benefits. Pension plans have added early retirement options, giving employees the choice to retire before 65. These changes are providing flexibility, but also presenting challenges for personal planning.

Retirement may be quite different for the 30- and 40-year-olds of today as they plan their futures. Current patterns for these "baby boomers" indicate that retirement may include work to produce income or to provide pleasure, and may be sequenced in along their lifespan. They may seek periodic retirement as a brief respite from full-time work, almost as a sabbatical from their daily living pattern.

There is often a misconception about retirement and work. The purpose for work differs for each individual. It may be a method to produce income, a means to express oneself, a necessity, a stressor, gratifying and fulfilling, or a combination of these. The point to be made is that we continue to "work" throughout our lives, and thus never retire. Retirement is an event that must be taken within the context of the need as well as the desire to work.

Comprehensive retirement planning will need to be the focus for the future. Planning that includes health, career, lifestyle, housing, lifelong growth, personal relationships, leisure, and finance will provide qualitative results. No longer will finance specialists be the backbone of retirement planning. Rather, a team composed of specialists trained and experienced in all areas will work together to set a retirement plan in place. Finance will remain important and not be diminished in value; rather, its role will be clarified and integrated with the others mentioned. Therefore, the financial planner qualified to function in retirement planning must look beyond financial issues in order to develop the proper perspective from which to view the retirement process. Over and above this background, the financial team member will need to be competent in taxes, investments, employee benefits, and insurance. Generally, a certified public accountant or tax attorney working in conjunction with a registered investment advisor/insurance consultant can meet these needs.

Multi-dimensional planning, which gerontologists and retirement educators have recommended for years, may soon be accepted as the best method to truly prepare for retirement. We may then begin to realize the situation which Robert Browning envisioned when he said, "Grow old along with me, the best is yet to be, the last of life for which the first was made." ♦

Diana L. Warren is president of The Strategic Planning Group of Troy, a team of consultants offering retirement education, as well as training and counseling.

TRIPLE WHAMMY



can I cope with something so complex?" The answer is that you can, but there are a few basic rules that you need to guide you along the way.

Trying to develop your own financial plan can be intimidating and confusing, but the realities of the process are that it need not be, and that the rewards—both financially and emotionally—can be very satisfying. Whether you want to do it yourself, or you select a professional to do it for you, you need to take an active role in selecting your financial direction, or you are going to be considerably poorer for it.

DOING IT YOURSELF

Consider this: who cares more about your financial security than you? Who knows more about the changes in your life than you, or about what risks you are willing to take? The more you know about the risks and rewards needed to secure your financial objectives, the more likely you will be to select the right choices. In handling your own affairs, these three simple rules will help you avoid most major mistakes.

Remember—there are no guarantees. Do not expect them. Understand that you are putting together a plan for the accomplishment of your goals. It is an ongoing process, not an event. It should start with a written statement of where you stand and

You have been considering the idea for several months now. You know you need to pull your finances together, but the task seems insurmountable. "Why is it," you ask yourself, "that I cannot seem to take hold of my own financial affairs? How

where you want to go. It is a process that is going to last for the rest of your life. The key is to try to avoid the big mistakes and accept the fact that you will make lots of little ones.

Unless you understand it, DO NOT DO IT. If that means sticking to CDs, so be it. Learn about the steps you are considering before you put them into action. Do not do it because it is popular. Do not do it because someone said, "You will lose unless you do." Do not do anything, unless you understand why you are doing it and the risks you are taking.

Remain skeptical yet open-minded. This is perhaps the most difficult of all. If you are in doubt as to which to be, just remember the first part.

LEARNING

For the determined, take the College For Financial Planning courses that lead to the Certified Financial Planner R designation. You can reach them at 303-755-7101. I have seen doctors, engineers, secretaries, business people and retirees take the courses. These are the same courses that most planners holding the CFP TM designation have taken. There are now six parts to completing the series. Texts and study materials are sent to you by the college. Informal classes are locally available. Three-hour exams for each part are also given locally.

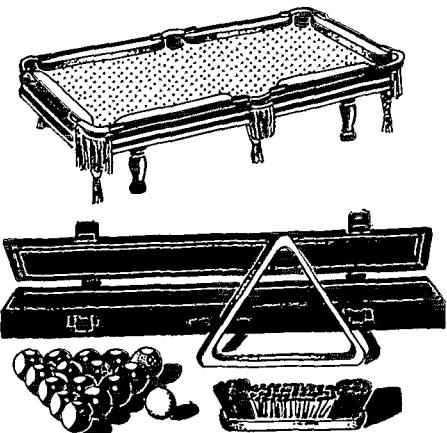
For the average person, start by making a habit of reading the financial columns and magazines that are available to you. Then pick up a book on the subject. The stores are loaded with how-to books, but the best I know of is *Total Financial Planning—Guide for Financial Advisors and Serious Investors*, by Harold W. Gourges, Jr., CFP, and David E. Homrich, CPA, CFP (Simon & Schuster). This is Gourges' second book on the subject, and it is full of helpful rules and guidelines, making the book a great reference source, as well as an excellent educational tool.

by WILLIAM H. VANOVER, CFP

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Many brokerage houses, banks and insurance companies have newsletters that can be useful. Although the majority are written as a lubricant to the products and services they sell, you can still find helpful tips in them. They can be particularly valuable in keeping current on changes in tax laws and new kinds of investments.

HIRING PROFESSIONAL HELP

There is no shortage of people offering to provide financial planning advice. The problem for you is discovering how to select one. The best way to start is to determine what type of service you are looking to use. Do you want full financial planning, where the planner will be handling everything from helping you select your financial objectives to assisting in implementing the selected strategy, or are you looking for someone to simply answer specific questions that you need to make your own choices?

If you are looking for someone to take charge of the entire process, then you need to select someone who has the training and experience of developing an entire written financial plan. Remember, there are no guarantees; but if you stick to using members of the Registry of Financial Planning Practitioners, 5775 Peachtree Dunwoody Rd., NE, Suite 120-C, Atlanta, Georgia 30342, (404) 252-9600, you will be assured that:

1. They hold a designation, certification, or degree such as Certified Financial Planner (CFP), Certified Public Accountant (CPA), Chartered Financial Consultant (ChFC), JD, or baccalaureate or graduate degree with a major in financial planning.
2. They have passed an additional day-long practice knowledge examination administered by the Registry.
3. They have practiced financial planning for at least three years prior to application.
4. They have submitted an extensive written application, including the names of five client references and submission of a financial plan that is typical of plans prepared for the majority of their clients.

On the other hand, if you are looking for professional help to fill in the gaps, then look for a financial planner who has a background in the areas with which you are most concerned. In all cases, get a second opinion. It is true that second opinions can cloud the issue, and can be totally wrong; but, by obtaining second opinions, you will have taken the best steps you can to eliminate the biases and knowledge gaps from which your first advisor might suffer. Your present advisors would be the first place to go for that second opinion. If you do not presently have an advisor, then ask a friend whose judgment you respect.

What else do you look for in selecting a financial planner? Look for a planner with an adequate staff. If you need a complete plan, then look for someone who has the staffing to organize the data and process the financial reports. If your planner is doing it personally, it means one of two things: either they are just getting started, or they are not processing enough plans to make it profitable enough to hire the needed personnel. Neither prospect is very heartening.

If you are looking for investment advice of any kind and your planner charges a fee, then make sure that the prospect you are considering is registered with the Securities and Exchange Commission. The SEC does not require any qualifications—anyone can register who fills out an application and pays \$150—but they are required to adhere to the laws requiring disclosure of compensation, methods of practice, and their background, all of which is essential information.

Everyone has to start sometime, but make sure that the person you pick has at least three years of experience in writing financial plans. Remember, it is *your money* we are talking about. Be sure to clarify whether the prospective planner you are considering has ten years' experience in writing financial plans, or whether they have been writing plans for one year and selling insurance for the prior nine.

Finally, consider compensation. You will find financial planners working under the following arrangements:

- a. Fee Only
- b. Commission Only
- c. Fees and Commissions
- d. Fee Offset (also known as Fee Less Commissions).

Each arrangement has its advantages and drawbacks. The biggest concerns, however, are cost and objectivity. With a fee-only ar-

Understand that you are putting together a plan for the accomplishment of your financial goals. It should start with a written statement of where you stand and where you want to go. The key is to avoid the big mistakes and accept the fact that you will make lots of little ones.

rangement, the fees are going to be substantially greater than under the other choices, but you will have the comfort of knowing that your planner is working strictly for you. Moreover, the total costs for a fee-and-commission plan could well exceed those of a fee-only arrangement. The advantages of fee-only planners are that, first, they tend to look for procedural solutions to accomplish your financial objectives. For example, they would lean on repositioning or retitling assets, rather than on financial products, such as insurance or tax-preferred investments, for help. Secondly, when they do opt for financial products, they tend to look for those that are noncommissionable, since they are not receiving compensation from them.

With a commission-only, or fee-and-commission, arrangement, the fees will be less of a factor, but you can expect that your plan will include the purchase of some commissionable investments or insurance products. That does not mean that all commission planners are out to sell you products that you do not need. There are some very reputable fee-and-commission practitioners, but you need to know, and they are required to tell you, what they are making from each product.

Then there is the newest method of fee planner compensa-

tion. It is the fee-offset system, a blend of fees and commissions that sets an agreement as to the amount of the fee that the planner will make, and offsets any securities commissions received by your planner as a result of your purchasing securities from them. The benefits of this system are that you should be able to reduce your cost for financial planning and the potential for conflict of interest facing your planner. Bear in mind, though, that state laws generally prohibit the reduction of any fees with commissions from insurance products. The insurance lobby has been very effective in preventing any fee-offset arrangements.

WITH OR WITHOUT PROFESSIONAL HELP

If you will use the three simple rules—no guarantees; do not do anything unless you understand it; and remain skeptical but open-minded—you will have the tools necessary to oversee your own plan. When there are problems with which you need help, call on a professional using the few screening systems above, and then remember rules one, two, and three. ♦

William H. Vanover, CFP, is a registered investment advisor whose firm, Planning Alternatives, Ltd., is situated in Bloomfield Hills.

THE SPECULATORS

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—Nelson J. Kjos

The Speculators and The Stock Market are excerpted from *Challenge to Victory*, a collection of thoughts on success and personal happiness, by Nelson J. Kjos. Copyright 1988. Available at Borders Bookstore and other fine bookstores throughout metropolitan Detroit.

AUTHORS

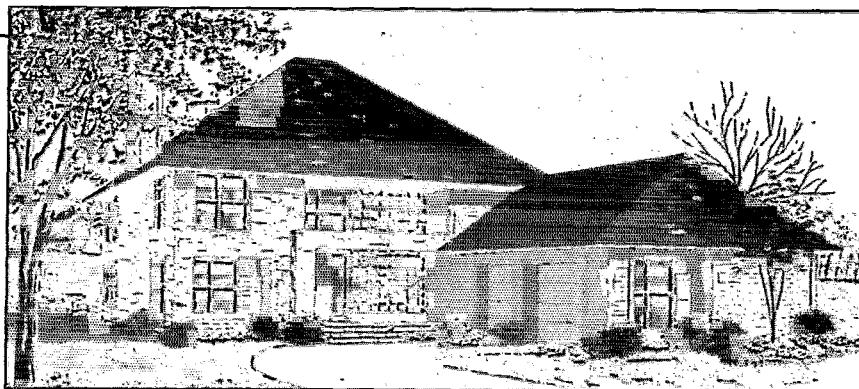
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“OLD SLUG” WENT DOWN SWINGING

On a crisp, bright day in January, 1951, an associate and I went to Charles Jennings Hospital to pick up Harry Heilmann, the Detroit Tigers' popular play-by-play announcer, who had just completed his annual ten-day physical examination.

We were with the agency which handled advertising for Goebel Beer, then the sole sponsor of Tiger games, and we worked closely with Heilmann.

When we got to his hospital room we found the big guy sitting on the edge of his bed, swinging his long legs, dressed and ready to leave.

“How did you make out?” we asked.

“Great!” he said, a mile-wide smile on his broad face. “Best report I ever had. They couldn't find a thing wrong with me.”

The three of us had a couple of drinks and a leisurely lunch, and Harry talked about his plans. He was leaving for Florida early to get in some fishing before going to the Tigers' training camp at Lakeland to do players' interviews and play-by-play for the Grapefruit League games. He was looking forward to a relaxing vacation before the long, hard grind of broadcasting began.

That was the last we heard about Heilmann until a few days before the start of spring training, when we received a call from the agency's radio-TV coordinator in Florida.

“Harry's in the hospital down here,” he said.

“Is it anything serious?” we asked.

There was a long moment of silence at the other end of the line. “It's bad—really bad,” our man finally said. “He has cancer of the trachea, and the prognosis

by A.J. CUTTING



PHOTO COURTESY OF THE DETROIT NEWS

isn't good."

Before turning to sportscasting, Harry Heilmann had a long and distinguished career as a player with Detroit. Next to the legendary Ty Cobb, he was the Tigers' greatest all-time hitter. A husky 200-pound right-hander who was over six feet tall, Heilmann won the American League batting title four times—hitting .394 in 1921, .403 in 1923, .393 in 1925 and

.398 in 1927. He was the only Tiger, other than Cobb, to reach the magic .400 mark, and one of only seven players since 1900 to accomplish the feat. When he hung up his spikes in 1932, Heilmann had a lifetime average of .342.

Playing in the shadow of the incomparable Cobb during much of his career, and in an era that spotlighted such baseball greats as Babe Ruth, Tris Speaker and

George Sisler, Heilmann never received the full recognition to which he was entitled. He was not enshrined in Baseball's Hall of Fame until twenty years after his playing days ended, and then he was elected posthumously.

Born in 1894, Harry Edwin Heilmann began his professional career with the Portland club on the Pacific Coast. He was "discovered" by Fielder Jones, retired manager of the old Chicago "hitless wonders," who was impressed with the big kid's raw power and recommended him to Hugh Jennings, the Tiger manager.

Heilmann played part of the 1914 season for Detroit before being sent back to the minors for further seasoning. In 1916 he was back with the Tigers to stay. He played several positions, mostly first base, during his earlier years. When Cobb took over as manager in 1921, he installed Heilmann permanently in right field, where he teamed with Cobb and Bobby Veach to form one of the most murderous outfields in baseball.

Heilmann played for the Tigers for 14 years, terrorizing opposing pitchers with his booming bat, and earning his nickname of "Old Slug."

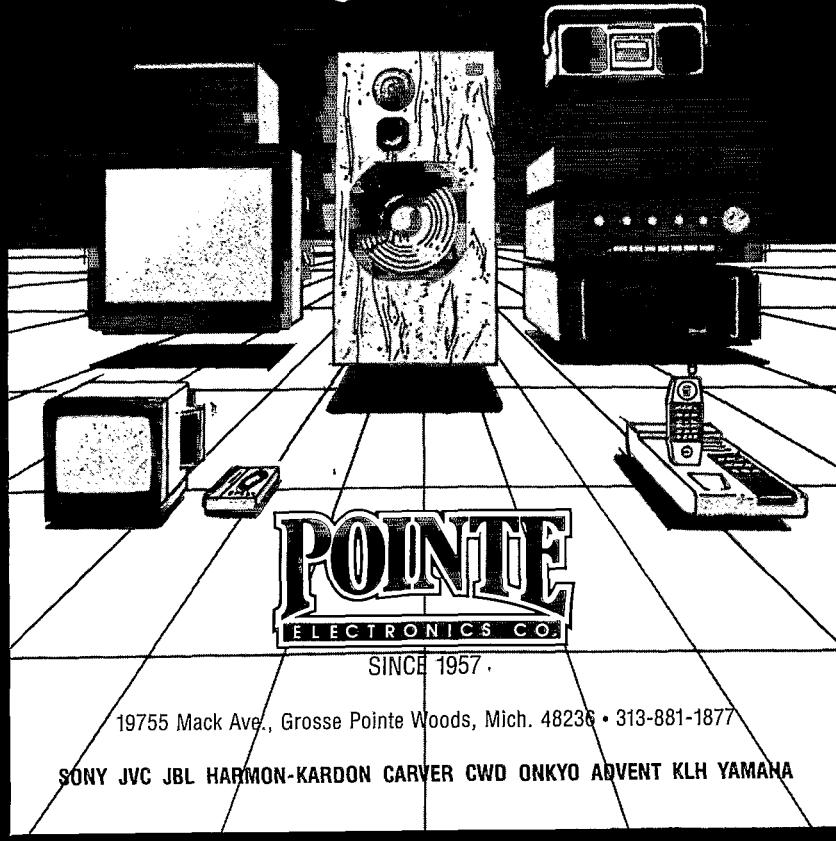
On August 6, 1926, some 40,000 enthusiastic fans jammed Navin Field. Their reason for being there was more than to watch a ball game. This was Harry Heilmann Day, and the big crowd had turned out to honour one of their favourites. They still had vivid memories of the dramatic end to the 1925 season, when Harry edged out Cleveland great Tris Speaker for the American League batting title, .392 to .398 on the final day.

Heilmann was given a new car, a diamond stickpin and other gifts, and there was an impressive ceremony to fit the occasion. He appreciated the gifts, but to him the most important thing was the recognition he received from the fans.

One of the highlights of his career came in 1927. It was the

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final day of the season; the Tigers and the Cleveland Indians were playing a double-header. Heilmann was battling it out with Al Simmons of the Philadelphia A's for the league title, and he trailed Simmons by two percentage points. The A's were playing a single game with Washington.

In the first game, Heilmann banged out a double in his initial at-bat. His second time up, he smashed another two-bagger, but on his third turn at the plate he grounded out. The next time, the slow-footed Heilmann crossed up Cleveland completely by laying down a bunt and beating it out.

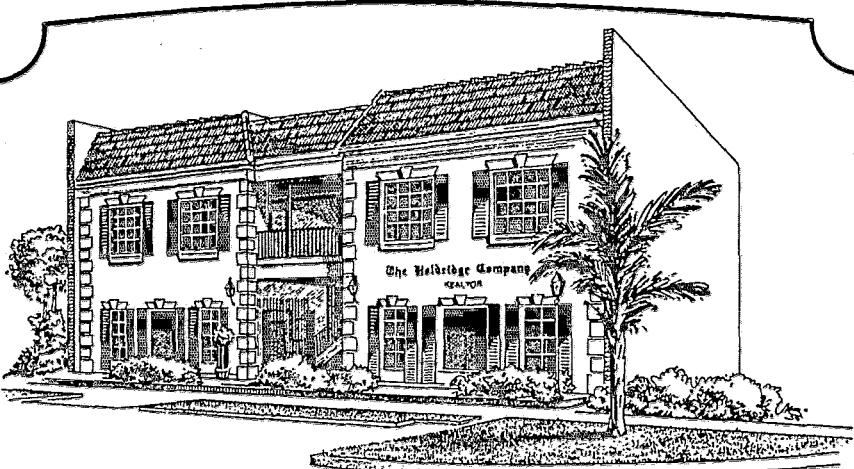
Before he was due up again, word came through that the Philadelphia-Washington game was over—Simmons had collected two hits in five trips and finished with a .392 season average. Heilmann could have called it a day—he had Simmons beat, and George Moriarty, the Tiger manager, offered to put in a pinch hitter. But that wasn't Heilmann's way of doing things. He stayed in the game and blasted a home run in his final time at bat.

Between games Moriarty called him aside. "Harry, you've got the batting championship locked up," he said. "Why don't you sit out the second game?"

Heilmann shook his head. "No way," he said. "I'm not going to have people say that I backed into the title."

With the crowd wildly cheering him on, the big slugger banged out a home run, a double and a single in four trips to the plate, and finished the season with .398, six percentage points ahead of Simmons.

In 1929, Bucky Harris, who had successfully managed Washington, was named Tiger manager. He and Heilmann did not get along, and, at the end of the season, he infuriated the Detroit fans by selling Heilmann to Cincinnati. Unhappy in his new surroundings, and plagued by arthritis, Heilmann lost his zest for the game, and retired from baseball in 1932 at the age of



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thirty-eight.

During the next few years, Heilmann tried several jobs, but was unhappy with all of them because he missed his first love—baseball. Finally, he started a new career as a radio sportscaster.

I first met Harry Heilmann in the late 1930s when I became advertising manager of a local brewery which sponsored the *Fan On The Street* radio program which Heilmann hosted. During the baseball season, microphones were set up at high-traffic street locations and he talked baseball with fans who came by, and answered their questions.

After the Tigers had stowed away their bats, the show toured a number of outstate Michigan towns. The entourage included Heilmann, John Slagle, a well-known announcer, and several Tiger players. My job was two-fold—to act as the advance man and make arrangements for accommodations, promotion and broadcast facilities; and to make sure that all of the personalities were in suitable shape to make their appearances at show time. This latter was the toughest part of the job because the group—including Heilmann—played as hard off the field as on.

The show was completely unrehearsed, with fans being selected from the crowd at random. On more than one occasion, we would get a local whose comments were spiced with picturesque language. Harry would have to use finesse and diplomacy to get rid of the guy without hurting his feelings.

Harry was an excellent master of ceremonies. His warmth and friendliness, sense of humour, and knowledge of baseball made him a popular favourite wherever the show appeared.

My final association with Heilmann began in the late 1940s, when Goebel Brewing Co. was the sole sponsor of Tiger broadcasts and telecasts, and I joined the agency which handled Goebel advertising. By that time, Harry was solidly established as the Tigers' play-by-play announcer, and widely known as the "Voice of the Detroit Tigers." He was the Ernie Harwell of his day. With his first-hand knowledge of baseball, his endless fund of baseball stories, and his easy, folksy delivery,

he could make even a dull game sound interesting.

He was also a good salesman. Frequently, when there was a lull in the action, or a pitching change, he would say: "While there's time out on the field, why not go out to the refrigerator and get a cold bottle of Goebel beer."

One day he received a plaintive letter from the wife of a loyal fan. "Dear Mr. Heilmann," she wrote. "Every time you suggest getting a cold bottle of beer my husband jumps up and runs to the refrigerator. He's in bad enough shape after a single game, but when there's a double-header he doesn't even know who won."

There were some embarrassing moments on the air. We had made a little puppet of Brewster the Rooster, a Goebel trade figure, which Harry could manipulate for some commercials. One day, before game time, Harry was in the broadcast booth fiddling with it. He grinned at the little rooster and said: "Brewster, you little S.O.B., I think I'll cut your damn head off." Harry didn't know he had a live mike—his message came through loud and clear over the entire network.

Quite often, after a home game, a group of us would go to Wassum's Haufbrau, one of Harry's favourite bistros, where we ate Hans Wassum's delectable pea soup and drank beer while we listened to Harry tell baseball yarns—including some that he couldn't tell over the air.

One of his classics concerned a spring training game the Tigers were playing in a small southern town. Since the diamond was in a city park and there were no fences, any fair ball was in play until a fielder retrieved it. One of the opposing batters hit a tremendous fly ball over Harry's head, and he took off after it.

The ball took a couple of hops and bounced through the open window of a small building, and he charged through the door to get it. Only when a couple of screaming females began to beat him with their purses did he discover that he had invaded the ladies' rest room.

"Did you ever get the ball?" someone asked.

"I don't remember," Harry said with a chuckle.

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"Anyway, it didn't matter. By the time I got away from those crazy women, the guy was crossing home plate."

On another occasion, when the Tigers were rained out, several of the players were gathered in a room on one of the upper floors of a hotel, working on a case of champagne that some admirer had given Wish Egan, the famous Tiger scout.

They had just about polished off the bubbly when, seemingly out of nowhere, a man in a white suit stepped in through the open window. Harry reported that some of the players were ready to take the pledge, until they found out that the guy was a "human fly" who had climbed up the side of the building. No one ever found out who put him up to the stunt—I would bet on Heilmann.

Babe Ruth, the famous Yankee slugger, had a reputation for being quite a ladies' man, and for generously compensating his female companions for their favours. One time when the Yankees were playing the Tigers in Detroit, Ruth asked Heilmann if he could line him up with a girl for the evening. Harry enlisted the help of the bell captain at one of the hotels.

"Yeah, I know a girl I think the Babe would like," the bellman said. "Her name is Mazie. I'll have her contact him at his hotel."

Heilmann didn't know Mazie except by name, and he had no idea how things had worked out, but the next day he decided to have a little fun with Ruth. Before the game he sauntered over to the Yankee bench, waving a fistful of bills.

"Hey Babe," he said. "Mazie gave me my cut. Thanks a lot."

Ruth turned red in the face, grabbed a bat and chased Heilmann almost to the outfield, yelling: "I'll bust your head in!"

"Boy, he was mad," Harry said. "It's a good thing for me that he ran out of wind."

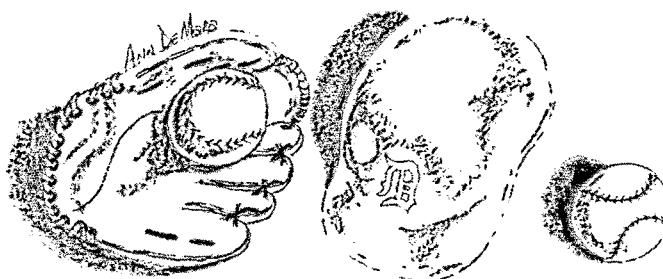
Like many of the ball players of his era, Heilmann was a pretty fair two-fisted drinker. On occa-

Heilmann played for the Tigers for 14 years, terrorizing opposing pitchers with his booming bat, and earning his nickname of "Old Slug." He was the only Tiger, other than Cobb, to reach the magic .400 mark, one of the only seven players since 1900 to accomplish the feat.

sion, his indulgence led to unusual incidents. He told about the time he drove a small car down the steps of a basement speakeasy, rolled up to the bar and asked for a drink. On another occasion he appeared at the ball park after a night of reveling, still dressed in his tuxedo, and in no shape to play.

he made an appearance at the ball park during the late spring to try a play-by-play stint. But it was a different Heilmann. He was thin and gaunt, and the once strong and resonant voice was husky and weak. As I recall, he had to give up after an inning or so.

Heilmann died on July 9,



Heilmann's high jinks off the field didn't seem to affect his playing career. He played in 2,146 major league games and had 2,660 hits, including 542 doubles, 151 triples and 183 home runs. From 1921 through 1929 he only batted less than .340 in one year—.328 in 1928.

Heilmann never got to Lakeland after he became ill in 1951. Two veteran sportscasters, Ty Tyson and Paul Williams, took over for him. Back in Detroit, Harry was in and out of the hospital for the next few months, but it was all down hill.

"Old Slug" never stopped swinging. Sustained by sheer guts,

1951, a month before his fifty-seventh birthday. Before the game at the ball park the public address announcer came on the air.

"Ladies and gentlemen," the voice said. "I have very sad news for you. Harry Heilmann is dead."

The crowd sat in stunned silence as they realized that the beloved "Voice of the Detroit Tigers" was stilled forever. ♦

A.J. Cutting is a Grosse Pointe resident whose memories of baseball in Detroit make wonderful reading. We thank him for sharing these stories with HERITAGE readers.

What a charming man!" free-lance photographer Betty Carpenter confided to me while awkwardly adjusting her 35mm lens with numb fingers. I was frozen in a crouched position supporting the object of focus, a painting whose hues evoked memories of hot summer days. I desperately clutched the artwork with trembling arms, hoping to absorb some of its tremendous warmth, keenly aware of my responsibility as temporary guardian of a piece that once graced the halls of New York's Museum of Modern Art. Now it was decorating the corner of my front porch, and I was not about to let it fall into the pachysandra. Barely trusting my teeth to stop chattering, I heartily agreed with the photojournalist. "He's very cute!" I gushed, alluding to the eighty-five-year-old artist who was safely sipping tea in my living room. "Yes, cute! That's the word!" Betty Carpenter exclaimed above November's gusts.

ARTISTIC APPRECIATION

Observers note a growing esteem for Edgar Yaeger's wit and art.

There are many ways to describe lifetime artist Edgar Louis Yaeger. He is a small, pleasant man with friendly eyes and a high-pitched voice. He laughs easily and often. An intelligent observer, he comments favorably on the colours and objects around him. As a writer, I should do better than "cute," although I think it suits him. A close friend and founder of The Friends of Edgar Yaeger, John Joseph, Jr., depicted Yaeger as a humble man. "He's not like any other artist I have met. Some can be really full of themselves and their work. Edgar is not like that."

I asked Yaeger to tell me how he would like to be remembered as an artist. He chuckled, "Oh, I don't know. That is for the people to see, because you never know about yourself." I continued with a question I had heard Barbara Walters throw many famous celebrities: What three words best describe you as a person or an artist? Yaeger laughed again. "I can't think of it," was the simple reply.

by LAURA BARLOW



PHOTO BY ELIZABETH CARPENTER

"AFTER DINNER ROUTINE"
EGERT YACEN
ESTATE 1988
MURKIN'S MUSEUM

I quickly learned that Yaeger disregards labels. He is often referred to as a "Depression Era" artist, a term attributed to artists who works date just before, during, or after the Great Depression. The label surprises him. "It's just a time period. I was painting long before then."

In fact, Yaeger opposed the radical style of the social realists who focused on the desperate people in the Depression. "I didn't care for it. They (the social realists) said that my work would go out of date quick. The trouble was, they went out of date quicker!"

When asked to describe his philosophy as a painter, he smiles, "I keep changing every time! About every six months it changes. I try to make people feel better, anyway. One of my teachers in Ann Arbor, head of the school department—have you ever heard of Jean Paul Slusser? He said every time he bring home one of my still

lives, when he gets up in the morning it makes him feel good!" Another chuckle indicates his delight with effect on his friend. "He passes by the painting and it makes his day. He says the colours make him feel good."

What Mr. Yaeger most enjoys discussing are his experiences as an artist. He was born August 26, 1904, as a fourth-generation Detroit. He lived on a street that housed several international embassies and recalls watching dignitaries walk by his home. At the age of six, he began to draw. "My grandfather came from Switzerland, and he taught me how to carve soap for my grandmother. He taught me woodworking, metal casting, and all sorts of things. I received scholarships for all my schooling since I was twelve years old." He attended Eastern High School, the University of Detroit, Robert Heraberg's Detroit School of Fine and Applied Arts, and the

John P. Wicker School of Fine Arts. Yaeger remembers, "After a year at Wicker's on scholarship, he told me to keep on coming, and that he wouldn't charge me as long as I kept on winning prizes." He also studied wood carving under Leonard Jungworth in Detroit, and fresco painting under Jean Paul Slusser in Ann Arbor.

In 1932, Yaeger received two honours that proved his serious dedication to art: The Founders Society Purchase Prize, which was awarded by the Detroit Institute of Arts, and the Anna Scripps Whitcomb Travelling Scholarship, awarded by the *Detroit News*. Unfortunately, the one thousand dollar Whitcomb Travelling Scholarship had to be cut in half due to the Depression. Yaeger's family discouraged him from travelling on such a meagre sum, and told him to quit art, because they thought he would never make a living at it. Despite these obstacles, Yaeger accepted the scholarship and managed to live one year in Europe on about two dollars a day. Yaeger's frugality and commitment so impressed Mr. Whitcomb that he invited the artist to his home and offered him another five hundred dollar scholarship for the following year.

While on Whitcomb's two-year scholarship, Yaeger attended the prestigious Academie Andre Lhote in Paris. Lhote (1885-1962), a modern cubist, was drawn to Yaeger's work. "He liked my colour," explains Yaeger. "He didn't think I was from America. He said I painted more like a European than an American. They told me I should stay in France, that I would be a big success there."

The uniqueness of Yaeger's colours partially results from the fact that he grinds his own paint. "You get stronger colours, more intense. Most artists buy commercial things all the time; that's why they're handicapped. You can't buy certain colours. I started using my colours at the Scarab Club, and the other artists wanted me to

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make some for them. I told them, 'I can't do everything!'"

Yaeger not only still uses old world craftsmanship in developing his paints, but also utilizes it in constructing his own frames, charcoal, and canvasses. "I make everything except the brushes!" he laughs. "When I was going to art school I used to do it for a living. I used to make wooden palettes and canvasses and everything. I used to make the canvasses for a Spanish artist when I was in Paris. He'd have one a metre-long every day. So he said if I would make one at night he would come in the morning and pick it up. Now I buy the raw canvas, stretch it and prepare it. My teacher taught me years ago." As for the frames, Yaeger chuckles, "John Joseph is keeping me busy making these frames! I work until about half past ten every night. It takes about forty hours to carve one frame. I have to design it, and the molding is different on each one. I make all the frames myself out of lumber. I get twelve-inch boards and saw them up. That's the only way you're going to get them; no one else is going to make them."

Yaeger explains the valuable techniques he learned in Europe. "Composition and colour balance were the main thing. This teacher in Paris taught me how to harmonize colours. We would put a colour down, and he said, 'Counterbalance it,' so the whole painting would be in harmony. Some don't teach you anything; they just criticize your work. Andre Lhote used to set up the model and put the cloth around it and things like that. He'd tell us the reason for it. He said every corner of the picture has to be doing something. If you put a spot of colour in one corner you have to counterbalance it in the other corner with a similar colour. He said you must never use the same colour twice. Get a little variation in each thing. He liked my work, so he talked more to me; some people he would just pass by and he wouldn't say anything. The influence of the other students

He describes the ancient European landscapes as more adaptable to being painted, since their crooked shapes capture visual interest. He found the colour there to be altogether different, as well. The haze would make objects less sharp, and, therefore, more paintable.

helped, too. I used to walk down the street where all the galleries were and look in and see each one. Paris is a very nice place. It's a good place for schooling; it isn't too good to paint in. It's just like a big city." Mr. Yaeger also received instruction from Marcel Gromaire and Orthom Friesz, and studied at the Ecole Scandinav.

Besides learning from renowned artists, Yaeger had the chance to travel and indulge his penchant for the country during his four separate trips to Europe. These adventures enhanced his work and gave him a greater appreciation for the country he was painting. He bought a second-hand bicycle for \$12 and travelled through France, Italy, Czechoslovakia, Holland, Belgium, Switzerland and Germany, visiting art exhibits along the way. After the trip was finished, he sold the bike for \$6. Yaeger recalls with amusement that the bicycle was handy, since some hotels would charge him less if they saw he was travelling by bike.

His bicycle also brought him to unique landscapes. Locating an intriguing spot became a treasure hunt for the painter. One find was a small town in the Loire Valley. "I like working in France, because it is real quiet and the people appreciate your work more. Nobody goes there, either—I mean none

of the other artists—this time of the year. It's sort of an exclusive part of the country. The whole year I didn't run across one person who spoke English. Sometimes I work from photographs to get details. I showed some of my photographs to the Grosse Pointe Camera Club and the group wanted me to take them there to photograph those spots because they had never seen anything like that before. One fellow said he has been in Spain four times and he had never seen that kind of stuff. I told him he had to walk out into the country, sometimes five or ten miles out. When you start walking a mile back there, it's a different country altogether. It's like in the Middle Ages." When he was inspired to record his surroundings, he would carry his watercolours in his pocket, take a stool, sit down and paint. He describes the ancient European landscapes as more adaptable to being painted, since their crooked shapes capture visual interest. He found the colour there to be altogether different, as well. "The haze would make objects less sharp; and, therefore, more paintable."

Local denizens would often comment on his work. Yaeger fondly recalls the memories of his European acquaintances. "They're more interested in art there. When I was painting out in the country, this man went and opened the gate

They're more interested in art in Europe. When I was painting out in the country, this man went and opened the gate that I was painting, because he said it looked better with the gate open.

that I was painting because he said it looked better with the gate open. Sometimes they would try to sell you their paintings and things. They'd invite you in for a glass of wine. Once I was looking for a restaurant; they didn't have any, so this lady said if I'd go to the store and buy some food, she'd cook it."

The artist's travels not only transported him to Europe's people and landscapes, they also brought him in direct contact with the influence of important painters. He explains, "Cezanne helped me more than anyone else—his use of colour. He's dead now, but I visited his studio in France. His coat and hat and everything were hanging there. The postman let me into his studio. It's really closed to the public. He said when he got done delivering the mail he would take me.

"I got the use of space from Salvador Dali; he painted these mountains and things. I painted right near his place for about two or three weeks. The car ran out of gasoline, so we had to stay in that town. Dali lived about a hundred feet away from there."

Yaeger also gained first-hand knowledge of how the locals perceived the great impressionist Vincent Van Gogh. He met one doctor in Aries who worked at the sanitarium where Van Gogh stayed. Van Gogh was trying to give his works away to the doctors and

nurses there. The staff staunchly refused his paintings, because they thought he was crazy. The doctor, who lived above a small studio, woefully told Yaeger that he could

Depression Era Art Available

Edgar Louis Yaeger announces his first public print release of the Works Progress Administration preliminary mural sketch for Cleminson Hall, Grosse Pointe South High School, Grosse Pointe, Michigan, 1937. This center panel of a three-piece mural depicts various symbols of education: the lamp of learning, music, theatre, architecture, and literature. The Cleminson Hall clock is in the foreground. The best quality materials, which include 100% rag paper to prevent aging and special fade-resistant inks, were selected. The prints may be purchased framed or unframed from The Framing Gallery, 18140 Mack Avenue, Grosse Pointe, or by calling 886-5645. The price is \$150; remarques are available at \$250. The individually signed and numbered editions will be limited to two hundred.

have retired if he had accepted just one of the scorned works.

Yaeger returned to Detroit in 1935, and was commissioned to work on the Federal Art Project of the Works Progress Administration. The program was instigated by Roosevelt during the Depression to promote permanent displays of art in public buildings. Yaeger adds, "They wanted someone to help paint murals and things like that. So I came here and helped them out."

Some of the murals that Yaeger painted are at the Brodhead Naval Armory and the Lighting Commission Building in Detroit, Grosse Pointe South High School, Children's Hospital in Detroit, Ford School of Highland Park, and the University of Michigan's Men's Union Dormitory (now West Quad Dormitory).

Yaeger's murals were also in the building that was torn down for the Renaissance Center. Workers who were destroying the building found the paintings. Henry Ford heard about the murals, and the demolition was halted for two weeks while the murals were rescued by the Detroit Historical Museum. The artwork was torn off in strips. The process destroyed much of the piece, and it took Yaeger and his helpers a year to restore it. Two strips were salvaged. Rumour has it that they may be displayed in Cobo Hall in the near future.

Throughout his life, Yaeger has been actively involved in Detroit's artist community. He was a member of both the Detroit Society of Independent Artists and the Scarab Club, and served as president of the Ecclesiastical Arts Guild. Yaeger was one of the founding members of the Grosse Pointe Artists Association and an organizer of the Detroit and Michigan Artist's Memorial.

He has taught his mastery of water colour, oil, fresco, printmaking, mosaic, and woodcarving at the Grosse Pointe War Memorial, and is presently conducting a

Right: Edgar Louis Yaeger

PHOTO BY ELIZABETH CARPENTER

weekly class at St. Brandon's School. He has also served as the art director for the Detroit Department of Recreation, and has taught at the Detroit School of Fine Arts and Wayne County Community College.

His commitment to creating art has remained consistent. Other work experiences have included assisting Grosse Pointe designer Alexander Girard, serving as illustrator for the General Motors Corporation and the Hudson Motor Car Company, and acting as a technical medical illustrator. Yaeger also designed stage sets for Masonic Temple, the Detroit Symphony, the Wayne University Theater Guild, and the Detroit Institute of Arts. The stylistic recurrence of curtains framing the edges of his paintings is a direct result of his stage designs. Yaeger's mosaics brighten numerous Detroit, Grosse Pointe, and Birmingham churches. One noteworthy mosaic decorates the swimming pool fountain in the home of William A. Bostwick, past administrator and secretary of the Detroit Institute of Arts.

Yaeger received great recognition for his life's achievements. In addition to several scholarships, he won seven different awards from the Detroit Institute of Arts, three awards from the Scarab Club, including the Gold Medal, three awards from the Michigan Watercolour Society, three awards from the Grosse Pointe Artists Association, one award from the Michigan Artists Exhibition, and one award from the Michigan Women's League.

His work continues to be publicly recognized. A few of the distinguished places in which his pieces have been exhibited were the Museum of Modern Art, the Art Institute of Chicago, the Pennsylvania Academy of Fine Arts, Rockefeller Center, the Cleveland Museum of Art, and the

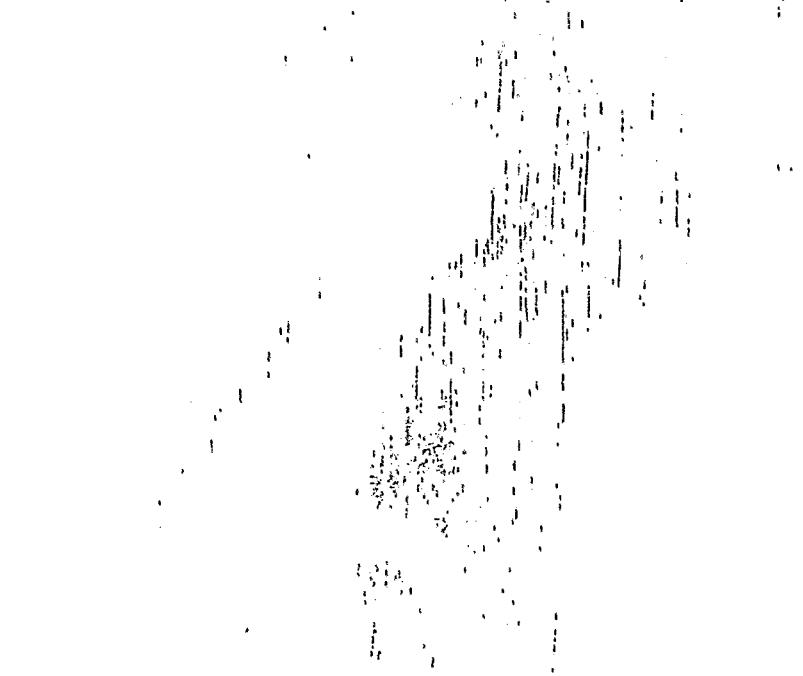


Minneapolis Institute of Arts. The Detroit Institute of Arts houses thirty-six of Yaeger's works in its permanent collection. Henri Matisse chose to include Yaeger in the Carnegie International Exhibition in 1930. In 1936, Holger Cahill placed Yaeger's work in the Museum of Modern Art's "New Horizons of American Art" exhibit. Galleries throughout the country have exhibited his works. His most recent one-man showing was at the Scarab Club last September. Yaeger's pieces are also housed in private collections across the United States, Canada, France, Germany, Ireland, Mexico, and Puerto Rico.

I asked Yaeger to name his most valued accomplishment among the many awards, scholarships, and exhibition opportunities

he has received over his lifetime. Yaeger, a man dedicated to his work, sincerely answered that his most rewarding achievements were his landscape paintings in Europe. I re-emphasized his accomplishments, thinking he may have misunderstood me; Yaeger gently insisted, "I'd like to go back to France and paint because my paintings from there are practically sold." It is not an unusual answer from an eighty-five-year-old who is still actively interpreting the beauty around him.

Edgar Louis Yaeger is a humble man whose art is deeply interwoven with his life. He works not for the glory of recognition, but for the pure joy of creation. His goal is to simply make people happy; this objective he has, indeed, accomplished. ♦



LET THERE BE LIGHT!

We love great photography at HERITAGE, and are always evaluating portfolios of devotees of the medium, searching for that perfect composition, that special play of light on subject that elevates a photograph above all the others.

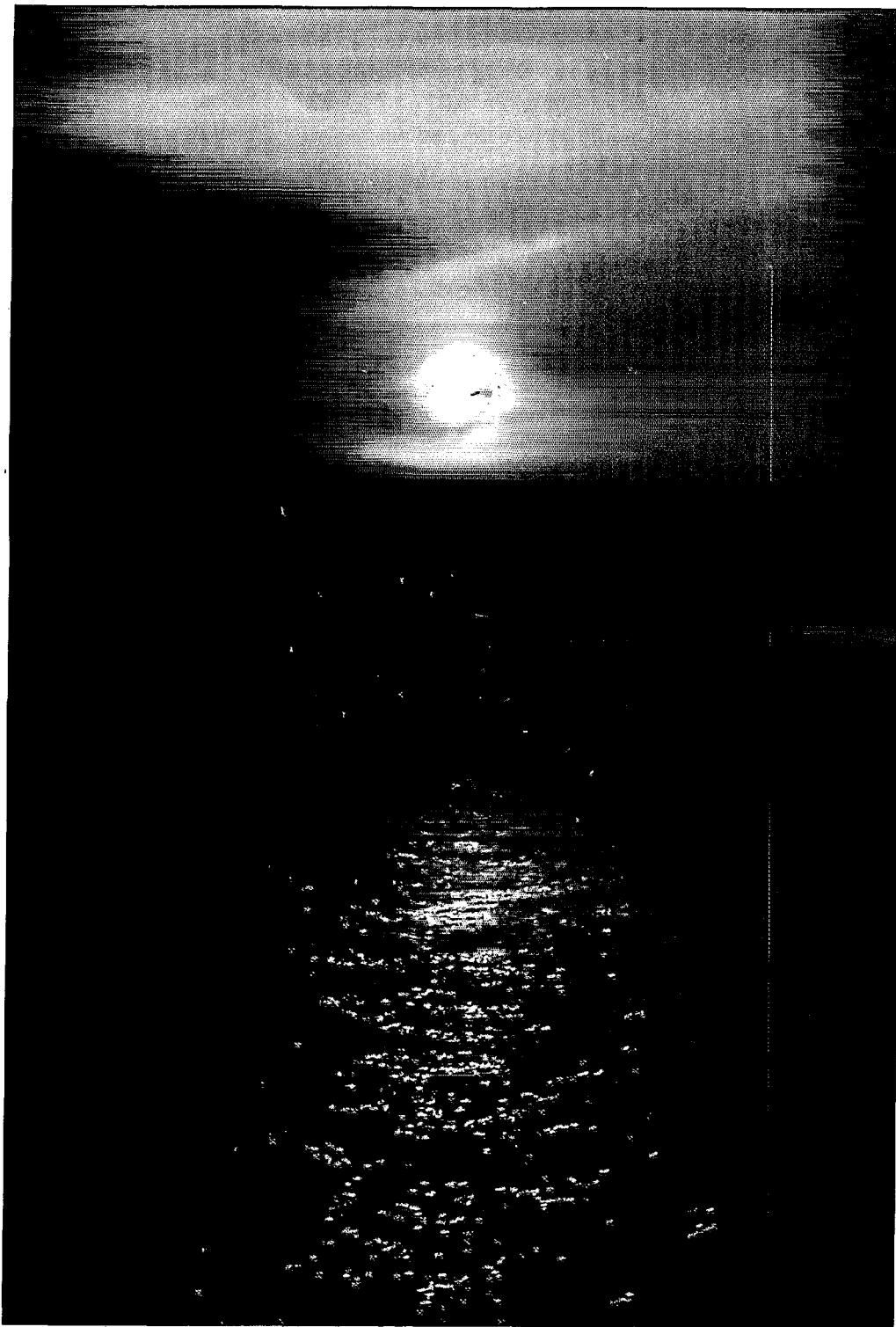
When Tom Orlowski walked into our office, the work he presented was impressive. He had photographed the same subject matter, season after season, morning and night—and produced a powerful essay that spoke of nature, of water, of the quality of light.

HERITAGE is pleased to present, on the following pages, a group of images designed by God and photographed by Tom Orlowski. Lake St. Clair has never looked more beautiful.

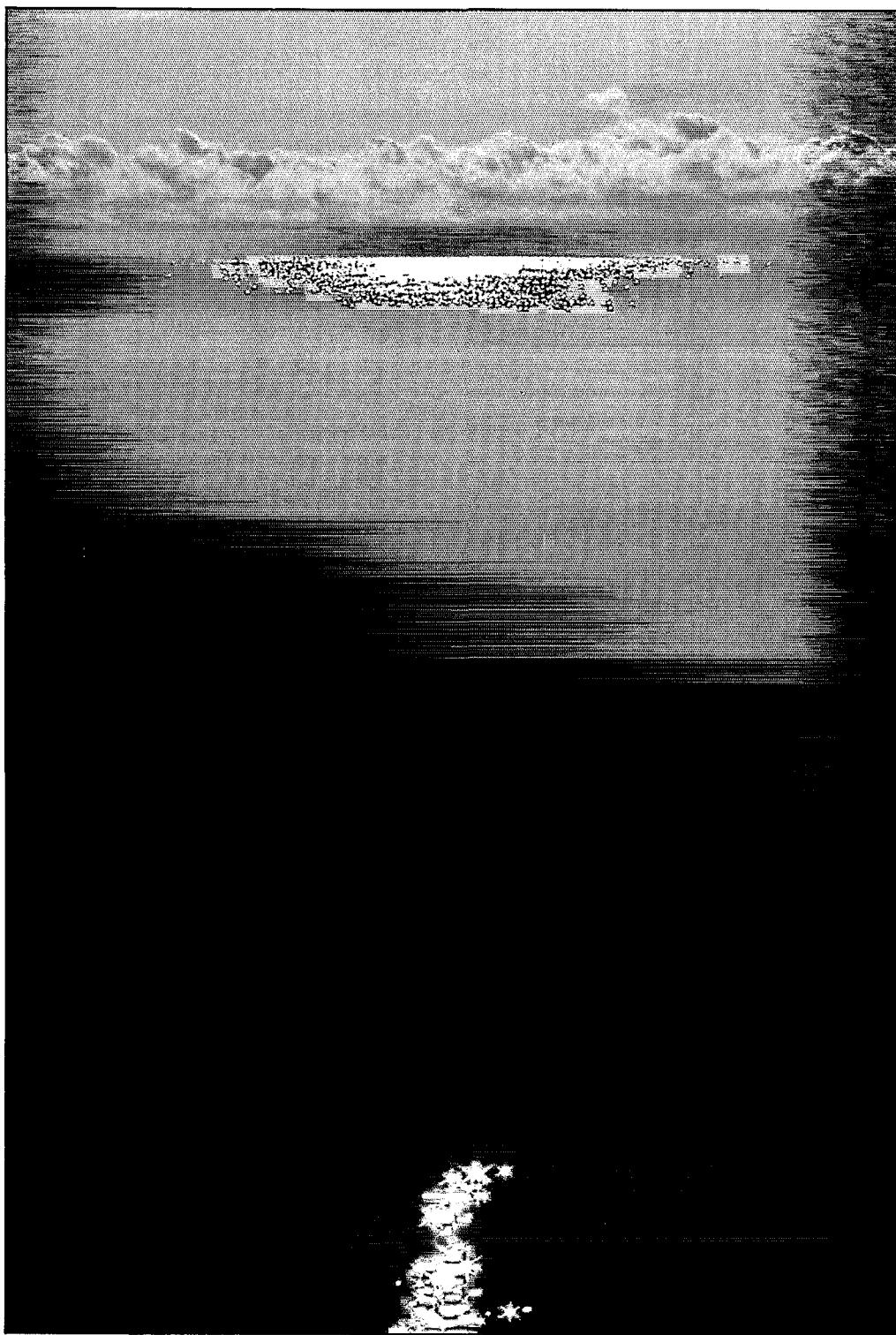
Photographs by TOM ORLOWSKI



Heavy clouds race across the sky, parting
now and then to let God's light shine through.



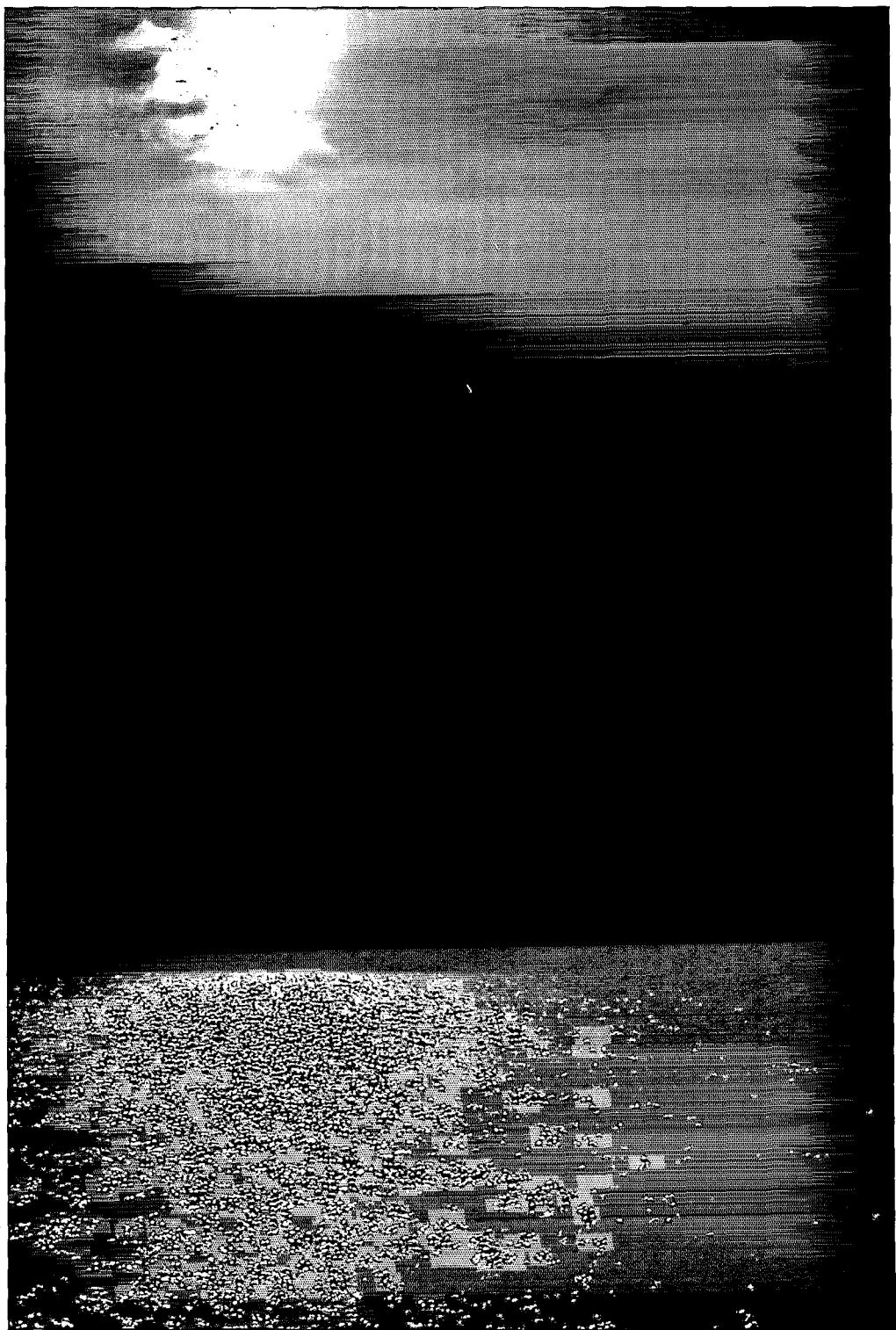
A wan sun struggles to burn through
the cloud cover of an overcast morning.



Billowy clouds pile up on the horizon,
while smooth waters reflect brilliant sunlight.



Dawn's single teardrop trickles
across the lake as night's clouds creep away.



The moon loves its own
heavenly reflection upon an inky sea.



Winter's Dance

Winter can be difficult for little kids, because bad weather limits their options for outdoor play. Bikes get put away for the season, and sleds come out of storage; but, too often, there isn't enough snow on the ground to make use of downhill gear.

It's plenty cold in Michigan during the winter, forcing little ones to bundle up in layers of clothing, struggling with boots and mittens and scarves around their necks. All that outerwear makes it difficult for kids to move with the speed they prefer. Sometimes, they just give up and stay indoors, watching TV and making more noise than Mom and Dad are willing to tolerate.

There is an answer to winter's dilemma, and it can be found at any number of ice skating rinks within the community. My fondest memories from childhood relate to ice skating at Windmill Pointe Park in Grosse Pointe Park. Every wintry weekend, we would pile into the car wearing our skates, hats, mittens, scarves, and leggings. Squeezed into the back seat of our parents' car, we imagined we were fat sausages. Only when we stepped onto the ice did that feeling disappear, for our blades transformed us into graceful dancers and speed skaters, able to stop on a dime and maneuver into any opening the throngs afforded.

The air was cold, to be certain, but its crisp clarity lent itself to our puffing endeavours. The translu-

cent ice grabbed the sun and held it, absorbing it, in striations which lurked just below the smooth surface. As we cut into the ice with our blades, we rooster-tailed a fine spray of crystals which sparkled like diamonds on the rink. It was an exhilarating way to spend an afternoon.

For after-school exercise, our father built a backyard rink, banking snow at the edge of the lawn, building a base on hard-packed snow, and then flooding it for several nights running. How we loved the freedom of donning our skates as the urge took us! We flew across our own yard even after the winter sun set early in the evening, our way lit by floodlights.

Indoors we would run, toes frozen, noses numb, red cheeks smarting from the wind, to warm ourselves near the heat register and drink hot chocolate. Sleepy, lethargic summer had nothing on winter in our house!

The beauty of winter has visited us once again; for those souls who crave the outdoors and a little graceful exercise, many cities offer outdoor skating opportunities as the weather permits.

In Grosse Pointe Farms, residents and friends can enjoy skating areas at Pier Park, 350 Lakeshore, and at Kerby Field, located at Chalfonte and Kerby. Both offer warming areas and are open from 8 a.m.-10 p.m.

Grosse Pointe Park maintains ice-skating rinks in Windmill Pointe Park, located at the foot of Pem-

by PATTI EDWARDS

berton and Windmill Pointe, and in Patterson Park, located at the foot of Three Mile and Essex.

In Grosse Pointe Woods, residents can visit Lakefront Park on Jefferson, opposite of Marter Road, and Ghesquiere Park, located behind the city hall on Mack Avenue.

In Detroit, Belle Isle offers a small, outdoor rink located behind the casino and the Hart Plaza ice-skating area. Hart Plaza is open seen days, 11 a.m.-11 p.m. Skating is free unless you need skates; rental is \$2 per hour. Hart Plaza is located on Jefferson between Cobo Hall and the Renaissance Center.

Birmingham offers ice-skating on Quarton Lake, which is on Lakeside near Maple Road. The city maintains six different rinks on the lake while the ice remains six inches thick.

Bloomfield Hills has two newly-constructed outdoor rinks on Square Lake Road, one quarter-mile west of Adams. One of the

rinks is reserved for hockey, while the other is open to all skaters.

In West Bloomfield, skaters can enjoy the Snow Glutch, a rink located on Walnut Lake Road west of Orchard Lake Road at the Civic Center site.

For those who prefer their winter outings indoors, arenas in St. Clair Shores and Birmingham have just the answer.

Civic Arena, 20000 Stephens Dr., St. Clair Shores, is open for adult skating (18 and over) Tuesday and Thursday 9 a.m.-noon. Open skating on Saturdays is 3-5 p.m. and 8-10 p.m. Sunday's open skating hours are 3-5 p.m. The charge

is \$2, children under six are free. For more information, call (313) 445-5351.

Birmingham Arena, 2300 Lincoln, Birmingham, is open from September until March. Open skating hours are Monday-Friday 2-4:30 p.m.; Saturday and Sunday 1:30-3 p.m. Adult skating is Monday-Friday 11 a.m.-1 p.m. and Sunday 9-10 p.m. Fees for residents are \$2.50 for adults; \$1.50 for senior citizens and children. Non-resident fees are \$3.50 for adults; \$2.25 for senior citizens and children over 10; and \$1.50 for children under 10. For more information, call (313) 645-0730.



ILLUSTRATION BY GLORIA VOSS

CAMEO PORTRAITS

Perhaps more than any other jewelry form, cameos have fascinated men and women alike throughout the ages. From the simplest head-and-shoulders portrait of a gentle Victorian lady, to an intricately carved, full-figure piece of ancient origin, cameos afford a fascinating glimpse into intriguing times past.

Lapidaries, or gem cutters, were busily carving gemstones thousands of years before the appearance of the first cameo. Practiced as long ago as 5,000 B.C. in some parts of Western Asia, then more extensively 1,000 years later during the Sumerian period in Mesopotamia, gem engraving techniques were applied to produce scarabs and intaglios, or stones in which images are incised into the surface. Until Roman times, intaglios were used strictly as seals for official documents, usually to indicate ownership. One simply impressed the intaglio into a soft substance, such as wax or damp clay, to affix the seal. As a result of their utilitarian, rather unromantic, function, intaglios were seldom appreciated for their intrinsic beauty, since, although a great deal of skill went into their creation, they had to be carefully examined to appreciate the craftsmanship.

Cameos, on the other hand, were purely ornamental. First created during the Hellenistic period (about the Third Century B.C.), a true cameo was a hard precious or semi-precious stone into which a design was engraved in relief. These early Greek cameos were beautifully detailed, skillfully implemented miniature sculptures, sensitively carved by talented artists to whom gem cutting was a major art form.

The Greeks often chosen banded agate, amethyst, and sardonyx for their cameos, since the stratified layers of light and dark stone were perfect for cameo treatment. Sometimes, a range of colours could be accomplished in a single stone by engraving up to four, nearly-translucent layers in relief. Most cameos at that time were portraits set into pendants or rings. Some were

by EILEEN FIGURE SANDLIN

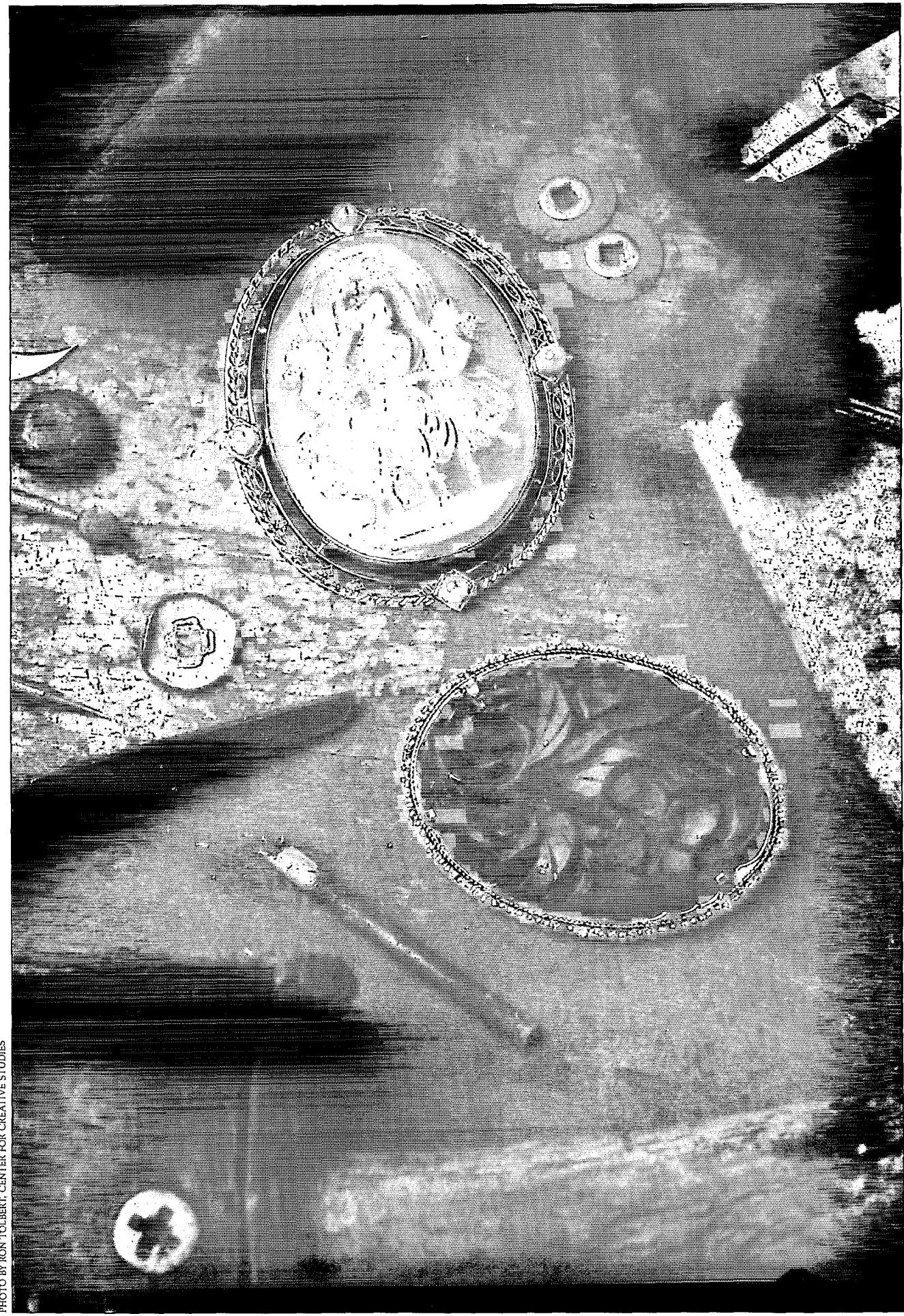


PHOTO BY RON TOLBERT, CENTER FOR CREATIVE STUDIES

collected only by the wealthy, since rare stones such as sapphires, emeralds, and nicolo (a form of onyx) often were used.

Ancient craftsmen used a tool called the bow-drill for engraving and drilling stones. By winding the string of the bow around a center shaft, lapidaries could cause the shaft to rotate, and thus drive the cutting tip. A slightly modified bow-drill is still used by some

modern-day gem cutters, since it allows better control when drilling stones and metal than modern drills.

The love of cameos spread to the Roman world in the First Century B.C., when Greek engravers settled in Rome and plied their art for wealthy Romans and those of noble birth. Most Roman cameos were small, about the size of a fingernail, and were idealized por-

traits of patrons or statesmen, often shown full-figure in mythological scenes. These were usually cherished as amulets or good luck charms.

One of the most famous and beautiful cameos ever cut is the Roman agate, "Gemma Augustea," an 8x9-inch cameo now residing in the Cabinet des Antiques in Paris. It was purchased in the Sixteenth Century by Holy Roman Emperor Rudolf II (1552-1612) for the incredible price of 12,000 gold ducats, or about \$240,000 today.

After the fall of the Roman Empire in A.D. 476, the tradition of gem engraving almost disappeared. Romans instead preferred large, ornate metal jewelry, often set with coloured stones. As a result, cameos from this time were usually crudely carved by amateur lapidaries. Ancient cameos remained highly prized, however, and were reset in crowns, reliquaries, and the shrines of saints. Contemporary carved cameos were of bloodstone, dark green plasma, sardonyx, and lapis-lazuli, and their subjects were taken exclusively from Scripture for use on altar vessels.

Throughout the Middle Ages, Roman cameos and intaglios with blatantly pagan themes continued to be used for religious purposes, mostly because the subject matter was not understood. Despite their ecclesiastical use, however; these items were thought to have magical powers and were therefore accorded a healthy measure of superstitious reverence. Consequently, they were also in demand by wealthy personages for use as amulets, and thus were produced in vast quantities in France and Italy.

By the Fifteenth Century, religious significance was no longer attributed to cameos, and lapidaries again cut and mounted in gold stone that were worn as hat brooches, medallions, pendants, rings and brooches. Because many artisans relied on the patronage of the Popes or noble families such as the Medici, many of the cameos

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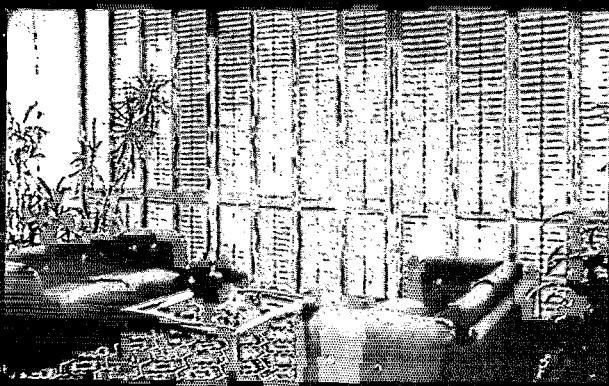
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produced during this time were portraits of these ruling princes. The great gem engravers, such as Valerio Belli of Rome, created an exciting, new type of cameo in which the head and part of the body were carved from chalcedony (a mixture of quartz in crystal form and opal), while the rest of the design was rendered in enamelled gold.

During the Renaissance, cameos were used for necklaces, hat medallions, and for inlays in the elaborate pieces of plate favoured by nobles of the age. When classical cameos and intaglios were unearthed from excavations in Rome, Renaissance artisans copied them with great accuracy and enthusiasm. These copies were not meant to be forgeries, however; they were, instead, modern-day interpretations of the classical pieces.

Gem engraving waned again in popularity in the Seventeenth Century due to political unrest, changing tastes, and the defection of artisans to the newly discovered technique of brilliant-cutting diamonds. In the Eighteenth Century, a resurgence of interest in cameos by the moneyed upper class led to an increase in forgeries. Though unscrupulous artisans slyly copied classical Greek gems, roughened up their surfaces to give them an antique look, and passed them off as genuine, the forgeries were usually quite obvious, because the copyists often carelessly misspelled ancient signatures or misinterpreted subject matter. It was also relatively simple for experts to identify cameos cut with hard, modern tools.

Because of this renewed interest in gem engraving, a Scotsman named James Tassie began to manufacture paste and molded glass imitation cameos to appeal to the legions of cameo lovers who could not afford to buy the hard-stone variety. He opened his London factory in 1766 and turned out antique "gems" that were an immediate success. By 1786, a catalogue of his collection listed more than 15,000 items, and drew the notice of the Empress of Russia, who commissioned a complete collection of ancient and modern gems in paste reproductions. Though many others tried to mimic his style, none were able to match the quality of Tassie's creations; none, that is, except Josiah Wedgwood, who made porcelain pieces from molds he purchased from Tassie. Wedgwood's 1787 catalogue listed 1,764 cameos and nearly 400 intaglios, most of which depicted classical subjects from Greek and Roman mythology and Roman history, and were rendered in jasperware and black basalt. Wedgwood's small cameos were usually mounted in cut steel in the form of bracelets, lockets, rings, and brooches, while large cameos were inlaid in cabinets or used for pottery.

The demand for cameos reached its zenith in the Nineteenth Century, largely due to Queen Victoria's fondness for sentimental, romantic trinkets. In particular, she was fond of hair jewelry and shell cameos, and although the latter had been produced since Renaissance times, they became immensely popular in

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One of the most famous and beautiful cameos ever cut is the Roman agate "Gemma Augustea," an 8x9 inch cameo now residing in the Cabinet des Antiques in Paris. It was purchased in the sixteenth century by Holy Roman Emperor II for the incredible price of 12,000 gold ducats, or about \$240,000 today.

the Nineteenth Century as affordable alternatives to genuine stone cameos. Ironically, most Victorian shell cameos were imported from Italy for framing by England's talented jewellers.

Shell cameos are made from nacre, the iridescent lining of molluscs, and are drilled and polished with metal-working tools. The most commonly used shells are from the waters of the West Indies, such as the Helmet shell, from which a cameo in white relief on a brown background may be produced, and the Giant Conch, for a rose-and-white carving. Even though shell cameos are relatively inexpensive because the material is readily available and easy to work with, the workmanship in such cameos is often rather good.

Lava jewelry was also quite the rage in the middle of the Nineteenth Century. Artisans at the ruins of Pompeii carved cameos from the plentiful lava of Mt. Vesuvius and set them into brooches, necklaces and bracelets. Lava cameos were often very beautiful, and ranged in colour from cream to dark brown.

Today, the art of hard-stone engraving has practically vanished, although a handful of lapidaries are still at work in Italy, Germany, and the Orient. Some jewelry stores, such as Edmund T. Ahee Jewellers Co. of Grosse Pointe Woods, rou-

tinely carry estate jewelry and shell cameos in stock, and can even order a custom-made piece—in shell or stone—if desired. Unfortunately, the choice is now limited to the availability of certain cameo styles, which then may be framed in the custom gold finding, or setting, or your choice.

Collecting cameos or any other type of antique jewelry requires a bit of skill—and often, a lot of luck. Other than jewelry stores, one of the best sources of cameos are antique stores. You should make it a rule, however, to purchase only perfect, unmended, mint-condition pieces. Anything else will have little or no resale value later, and unless you absolutely love the piece, your money will not be wisely spent. Signed and dated pieces are also more valuable to the collector.

If you're really lucky, you may be able to acquire the original box the cameo came in. If so, treasure it, because not only will it protect your investment, it may enhance the value of the piece itself.

Because it is difficult for an amateur to determine if a piece is genuine, always inspect it carefully before making a purchase. Genuine gemstones are cold to the touch, so you can usually tell if your gemstone cameo is real or simply glass. Also, it's easy to determine whether the cameo's gold setting is high

karat (14K or higher) by examining the hinges of pins or the shanks of rings. If you see a darker colour or tarnish showing through the gold, the piece is probably only gold-filled. When in doubt, ask the dealer. Very few people can remain in business if they represent their merchandise as something other than what it truly is, so you're bound to hear the truth.

Cameos and other antique jewelry should be handled with care, both in the wearing and storing. Never store multiple pieces in a single compartment of your jewelry box; stones can chip or break easily when jostled, while low karat gold can scratch softer, higher karat gold. Antique jewelry should never be stored in a very damp or very dry place, nor in direct sunlight; jewelry that is stored in a safe deposit box should be checked periodically and worn regularly to allow it to "breathe."

The value of a cameo, whether antique or modern, is influenced by a variety of factors, according to Peter Ahee, president of Edmund T. Ahee Jewellers Co.

"The more intricate the piece, the higher the cost," he said. "Value can be influenced by the amount of carving and gold on the piece, the presence of other gemstones, the quality of the work, and the condition of the item. Antique jewelry has additional collector value because of its rarity, and because you can't replace many of the fine older pieces."

"Of course, value is also set by market demand. If there's no demand, the value of an antique piece wouldn't be much different from that of any new piece." ♦

Opposite: Delicate filigree settings often require repair.

PHOTO BY RON TOLBERT, CENTER FOR CREATIVE STUDIES

Intricate images engraved upon stone, true cameos date back to the Hellenistic period.



WALKING IN WEST SUSSEX

*Quaint English footpaths
lead walkers into the past.*

Less than two hours south of London, all but hidden from the motorist's eye, lies England's inner beauty—yours for the taking, thanks to its ancient public footpaths. Not more than a few yards from busy, modern thoroughfares, the West Sussex countryside, where Saxons roamed and William Penn strolled, still offers both the serious hiker and casual stroller the delights of lyme-tree-lined lanes and chalk-laden ridges, stiles and hedgerows, and thirteenth-century churches.

Beckoned by the weathered moss-green arrow and enticed further by fresh seacoast breezes, one easily falls prey to the elaborate labyrinth of public footpaths, the remains of old roads that still connect villages and settlements. The footpaths are protected and remain an integral part of the landscape few tourists see. The British do not flaunt their history

with neon signs, but instead offer this fresh look at civilization dating back to the early Saxons and continuing right up to modern day. A network of more than 120,000 miles of public walks and bridleways today offers a legal right-of-way for the public to literally trespass on the type of private property normally restricted in other countries. You can relive England's past not from a guidebook, but through your own personal discovery in the course of a short walk.

"Follow your nose," the British say. But as Americans, we feel no sane traveller journeys without a map. Printed material detailing the footpath routes can, in fact, be found in local bookstores, but it is not necessary. By merely stepping outside an inn or stopping along the road and following the often-askew wooden arrow, you have embarked on an adventure. So profuse are these pathways that you can easily

by MARY BETH SMITH



Behind the heavy oaken doors of Warminghurst Church, thirteenth-century box pews stand in defiance of modern

change. The church, situated near a footpath outside of Thakeham Village, is kept in repair and left open to visitors.

wend your way back to your point of origin by merely checking your time of departure to determine how long you wish to walk, noting your direction and circling back. One cannot easily be lost. Steps can always be retraced if necessary; but, likely as not, a series of signposts leading in more than one direction will return you to your starting point.

The only prerequisite is a comfortable pair of walking shoes that are mudproof, since winter and spring can prove wet and muddy. British weather is unpredictable, so warm clothing is also advisable.

One delightful walk can be found near the twelfth-century village of Thakeham, West Sussex, two hours south of London. Whether taking a day's excursion from London or en route to southern England, you will find Thakeham a short diversion between the M-3 expressway, going southwest through Winchester, and the M-2, heading east to Canterbury and Dover.

Thakeham is not an artificial tourist attraction, but rather an active community of people living, working, and managing to preserve the medieval charm of their village. The small settlement dates back to 1100 A.D., its properties having been duly recorded in the Domesday Book at William the Conqueror's decree. Fifteenth- and sixteenth-century houses, often complete with thatched roofs, line the narrow winding street. Colourful English gardens of roses, daffodils, camellia and phlox grow atop and tumble over dry stone walls along the lane. A small grocery store that also serves as the postal office, and the White Horse Inn, a pub just a few yards away, are the only commercial establishments. A stop in the postal office for a friendly chat with the delightful postal mistress to learn a bit of local history is well worth the time. A lager and ploughman's lunch at the White Horse Inn can serve to fortify you before your walk, or reward you afterward.

Visible from the end of the village lane, atop a knoll, stands St. Mary's, a thirteenth-century stone church, still providing services for the Thakeham parish, having nobly withstood the past eight centuries. Car parking is available here. A cobblestone path leads through an old graveyard and directly into the church. If you happen to visit during Easter Season, you will find each nook adorned with a brilliant yellow-and-white spring floral bouquet arranged in the natural fashion unique to the British. Church history records that one John Hurst, a rector of St.

PHOTOS BY ROY ASSER

This sunken English lane leads its followers to the staunch, stone structure of Warminghurst Church.





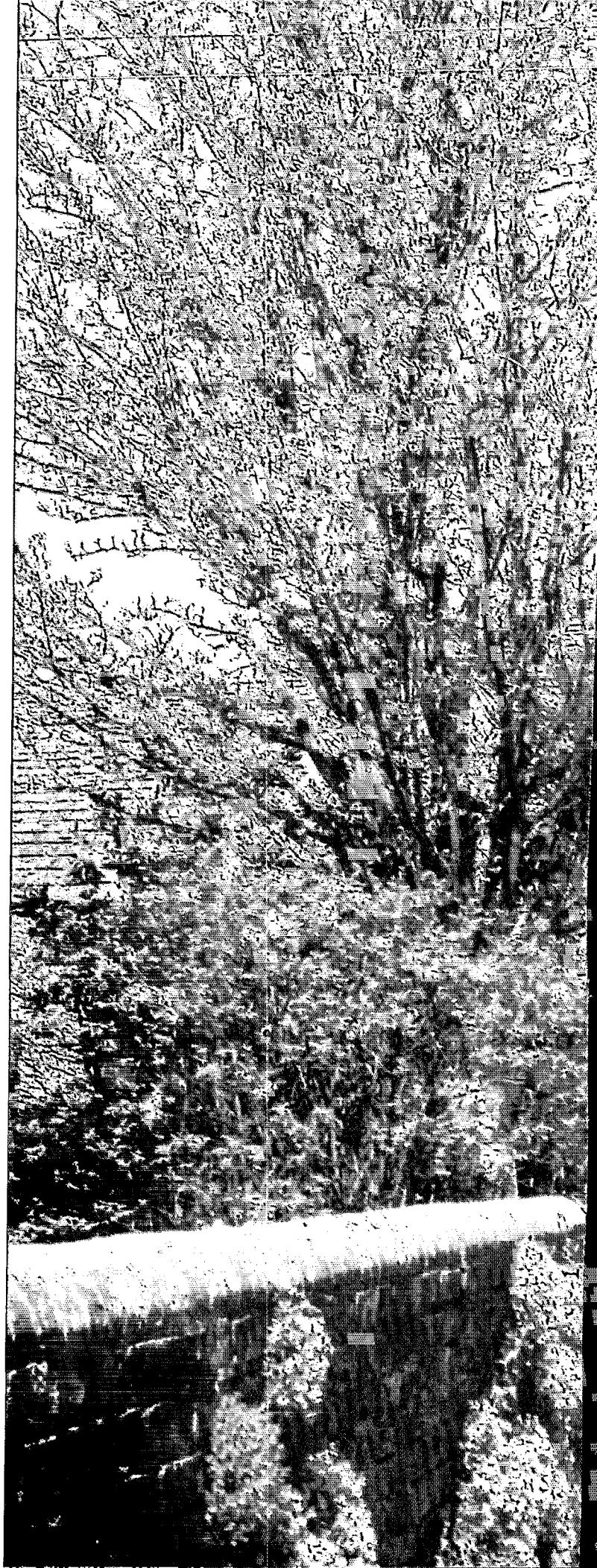
Mary's, used to interrupt services and send an emissary to take a head count in the local pub while he took a count of the devout. If the numbers favoured the pub's patrons, he would then suggest that the churchgoers adjourn and reconvene in the nearby pub.

Although Thakeham is not a tourist village, any local resident will gladly point you in the direction of the nearest footpath. One need only follow the sign at the foot of the village lane leading east across a cattle grid and past the sixteenth-century manor house where the estate owners live. After crossing another cattle grid or using the adjacent turnstile, pass alongside the fields that William Penn once owned and walked en route to his Quaker Meeting House, four miles cross-country in nearby Coolham. The large brick barn and adjoining manor house to the south were built in 1701, after Penn sold his home-stead in 1686 and sailed for America, taking his wife and children, along with sixty local Quaker families. Penn all but wiped out the Quaker population in the Thakeham area, leaving only ten Quaker families behind. It is hard to conceive of Penn's leaving this pastoral scene for an unknown wilderness across the ocean, but at that time anyone not supporting the Anglican Church was considered seditious, a crime punishable by imprisonment or death.

At this point, the path ends at another road, directly across from an exquisite, three-hundred-years-old country manor house, complete with a well-tended walled garden. A few yards to the south, Warminster Church, a redundant thirteenth-century stone edifice, looms stoically in defiance of modern change. Redundant churches are those not in use but kept in repair by a special fund and left open to visitors.

Unlatch the wooden gate and mount the ancient stone slab walk worn smooth by centuries of worshippers. Heavily mossed, large slabs of Horsham stone, quarried from nearby Horsham, cover the roof. Large yew trees grow in the churchyard, as they do in all English churchyards, to ward off evil spirits. Poisonous to livestock, the trees, some of which have been known to live nine hundred years, are found almost exclusively within fenced areas. Behind a heavy oaken door, the interior reveals carved oaken pew stalls, grey with age, almost non-existent in England today. No one stands guard, yet there is no graffiti on the walls, no carved initial on the pew stalls. Such is the respect this ancient structure enjoys. One can almost see the manor house lord sitting proudly erect, surrounded by

Eight centuries of services have been held in Thakeham's St. Mary's Church. The thirteenth-century stone edifice is visible from the end of the village lane.





his family, in the appointed pew stall nearest the raised pulpit, with those of lesser rank toward the back.

Leaving the church, the walk goes both right and left. Toward the South, a longer hike follows a lyme-tree lane sunken far beneath adjacent fields from centuries of travel. Soon a footpath arrow points west over a stile surmounting a hedgerow and follows along a chalk-laden ridge where a sweep of luxuriant fields leads up to the South downs, their graceful undulations dotted white with grazing sheep. Following this route will lead back to the main road and north to Thakeham.

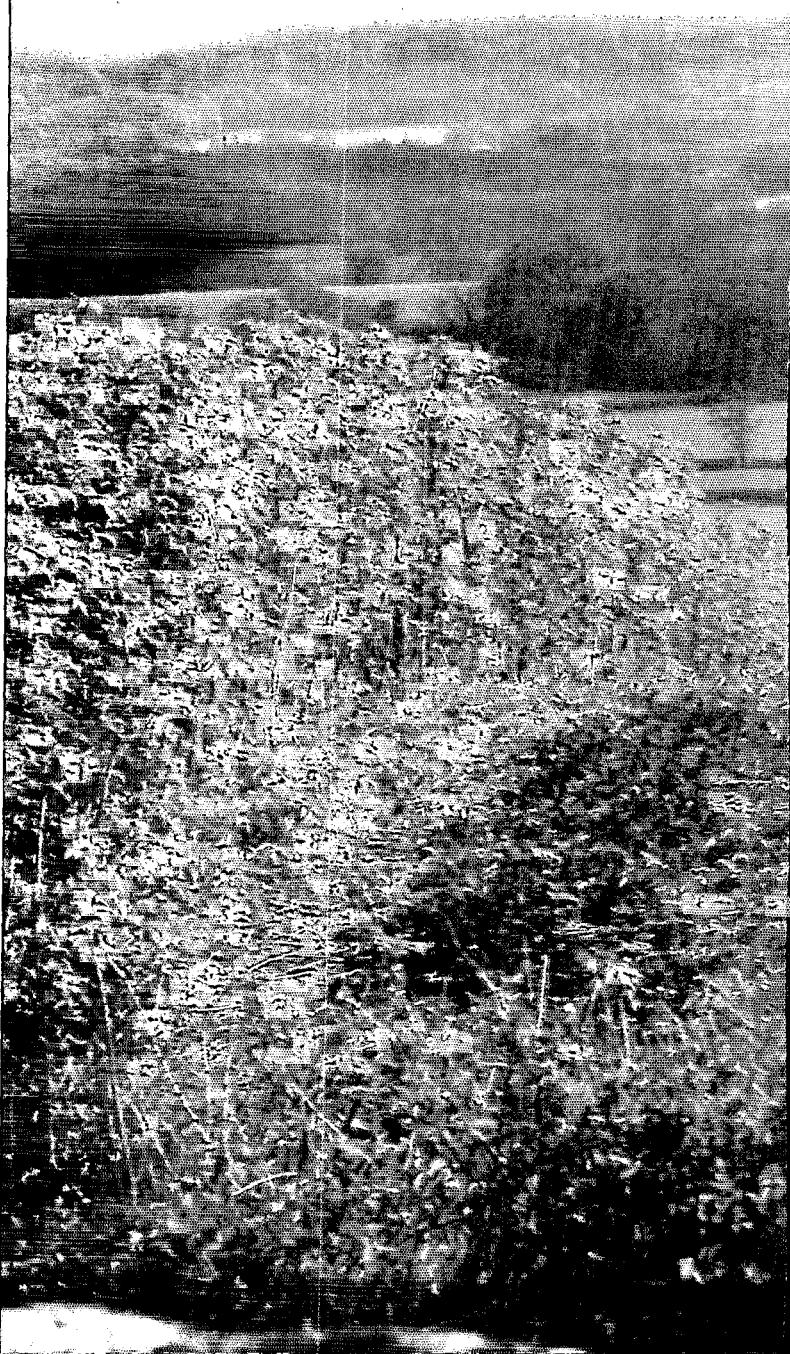
For a shorter, yet equally idyllic, route that takes less than a hour, turn north from the Warminghurst Church. The road narrows abruptly to a farm field lane for a few hundred yards before a footpath sign points west over a stile and across a meadow. Although the trail passes through a highly civilized and modern land, there is an overwhelming sense of walking in the footsteps of the past. One cannot help but reflect on how many centuries this land has nurtured peasant, priest and peer.

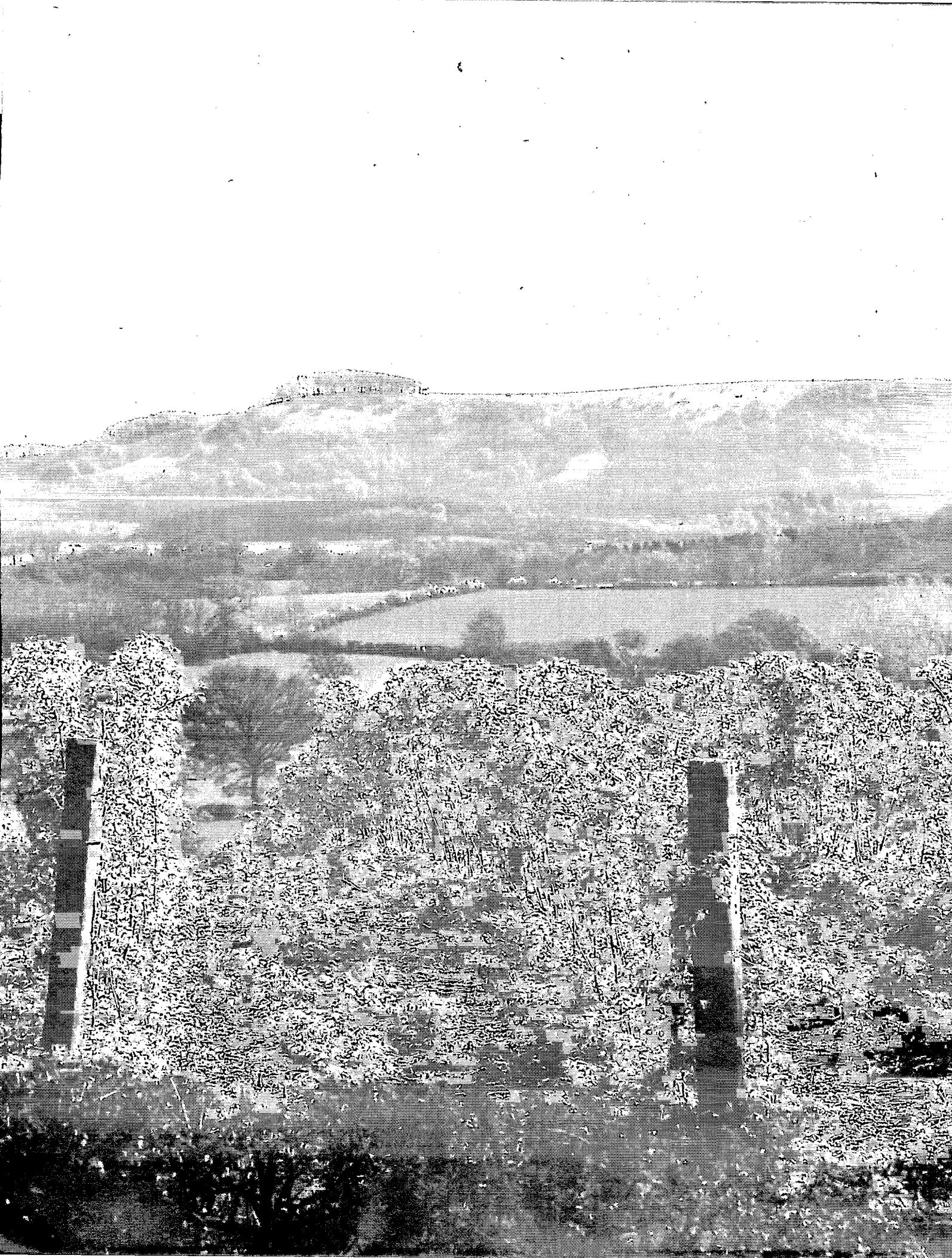
Over the next hill, a woodland glade appears carpeted with bluebells, and the path leads into a wilderness area that denies a past or modern era. There is no need to fear losing your way, as the countryside vista and the landmark steeple of St. Mary's Church at Thakeham soon come into view. The path continues past a marsh filled with wildlife, through a pasture, and back to Thakeham.

The excitement of encountering historical treasures and discoveries just off the beaten path makes a walk through the West Sussex countryside as rewarding as any visit to more popular tourist attractions. The next time you are in England and find yourself in the midst of a frantic sightseeing or business schedule, simply turn off at the nearest moss-green arrow. Take a walk back in time, and cherish history at your own pace. Then tuck away this memorable experience, to be savoured at some quiet moment once back home. ♦

Roy Asper, who photographed this article, lives south of London in the West Sussex countryside. Mr. Asper frequently does photographic work for the National Trust Foundation, and his photographs were recently exhibited at the Tate Museum in London. Mr. Asper worked in conjunction with author Mary Beth Smith in creating this feature story.

Looking at Chactonbury Ring from Warminghurst Church, an adventurer finds one of several idyllic paths from which to choose.





F I C T I O N

by ELIZABETH BOWEN

TELLING



ILLUSTRATION BY JANIS CHEEK

Terry looked up; Josephine lay still. He felt shy, embarrassed all at once at the idea of anyone coming here. His brain was ticking like a watch; he looked up warily.

But there was nobody. Outside the high cold walls, beyond the ragged arch of the chapel, delphiniums crowded in sunshine—straining with brightness, burning each other up—bars of colour that, while one watched them, seemed to turn round slowly. But there was nobody there.

The chapel was a ruin, roofed by daylight, floored with lawn. In a corner, the gardener had tipped out a heap of cut grass from the lawn-mower. The daisy-heads wilted, the cut grass smelt stuffy and sweet. Everywhere, cigarette-ends, scattered last night by the couples who'd come here to kiss. First the dance, thought Terry, then this: the servants will never get straight. The cigarette-ends would lie here for days, till after the rain, and go brown and rotten.

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Then he noticed a charred cigarette stump in Josephine's hair. The short wavy ends of her hair fell back—still in lines of perfection—from temples and ears; by her left ear the charred stump showed through. For that, he thought, she would never forgive him, fastidiousness was her sensibility, always tormented. ('If you must know,' she had said, 'well, you've got dirty nails, haven't you? Look.') He bent down and picked the cigarette-end out of her hair; the fine ends fluttered under his breath. As he threw it away, he noticed his nails were still dirty. His hands were stained now—naturally—but his nails must have been dirty before. Had she noticed again?

But had she, perhaps, for a moment been proud of him? Had she had just a glimpse of the something he'd told her about? He wanted to ask her: 'What do you feel now? Do you believe in me?' He felt sure of himself, certain, justified. For nobody else would have done this to Josephine.

Himself they had all—always—depreciated. He felt a shrug in this attitude, a thinly disguised kind of hopelessness. 'Oh, Terry . . .' they'd say, and break off. He was no good: he couldn't even put up a tennis-net. He never could see properly (whisky helped that at first, then it didn't), his hands wouldn't serve him, things he wanted them to hold slipped away from them. He was no good; the younger ones laughed at him till they, like their brothers and sisters, grew up and were schooled into bitter kindliness. Again and again he'd been sent back to them all (and repetition never blunted the bleak edge of these home-comings) from school, from Cambridge, now—a month ago—from Ceylon. 'The bad penny!' he would remark, very jocular. 'If I could just think things out,' he had tried to explain to his father, 'I know I could do something.' And once he had said to Josephine: 'I know there is Something I could do.'

'And they will know now,' he said, looking round (for the strange new pleasure of clearly and sharply seeing) from Josephine's face to her stained breast (her heavy blue beads slipped sideways over her shoulder and coiled on the grass—touched, surrounded now by the unhesitant trickle); from her breast up the walls to their top, the top crumbling, the tufts of valerian trembling against the sky. It was as though the dark-paned window through which he had so long looked out swung open suddenly. He saw (clear as the walls and the sky) Right and Wrong, the old childish fixities. I have done right, he thought (but his brain was still ticking). She ought not to live with this flaw in her. Josephine ought not to live, she had to die.

All night he had thought this out, walking alone in the shrubberies, helped by the dance-music, dodging the others. His mind had been kindled, like a dull coal suddenly blazing. He was not angry; he kept saying: 'I must not be angry, I must be just.' He was in a blaze (it seemed to himself) of justice. The couples who came face to face with him down the paths started away. Someone spoke of

a minor prophet, someone breathed 'Caliban'... He kept saying: 'That flaw right through her. She damages truth. She kills souls; she's killed mine.' So he had come to see, before morning, his purpose as God's purpose.

She had laughed, you see. She had been pretending. There was a tender and lovely thing he kept hidden, a spark in him; she had touched it and made it the whole of him, made him a man. She had said: 'Yes, I believe, Terry. I understand.' That had been everything. He had thrown off the old dull armour... Then she had laughed.

Then he had understood what other men meant when they spoke of her. He had seen at once what he was meant to do. 'This is for me,' he said. 'No one but I can do it.'

 ll night he walked alone in the garden. Then he watched the French windows and when they were open again stepped in quickly and took down the African knife from the dining-room wall. He had always wanted that African knife. Then he had gone upstairs (remembering, on the way, all those meetings with Josephine, shaving, tying of ties), shaved, changed into flannels, put the knife into his blazer pocket (it was too long, more than an inch of the blade came out through the inside lining) and sat on his windowsill, watching sunlight brighten and broaden from a yellow agitation behind the trees into swathes of colour across the lawn. He did not think; his mind was like somebody singing, somebody able to sing.

And later, it had all been arranged for him. He fell into, had his part in, some kind of design. Josephine had come down in her pleated white dress (when she turned the pleats whirled). He had said, 'Come out!' and she gave that light distant look, still with a laugh at the back of it, and said, 'Oh—right-o, little Terry.' And she had walked down the garden ahead of him, past the delphiniums into the chapel. Here, to make justice perfect, he had asked once more: 'Do you believe in me?' She had laughed again.

She lay now with her feet and body in sunshine (the sun was just high enough), her arms flung out wide at him, desperately, generously: her head rolling sideways in shadow on the enclosed, silky grass. On her face was a dazzled look (eyes half closed, lips drawn back), an expression almost of diffidence. Her blood quietly soaked through the grass, sinking through to the roots of it.

He crouched a moment and, touching her eyelids—still warm—tried to shut her eyes. But he didn't know how. Then he got up and wiped the blade of the African knife with a handful of grass, then scattered the handful away. All the time he was listening; he felt shy, embarrassed at the thought of anyone finding him there. And his brain, like a watch, was still ticking.

On his way to the house he stooped down and dipped his hands in the garden tank. Someone might scream; he felt embarrassed at the thought of somebody screaming. The red curled away through the water and melted.

He stepped in at the morning-room window. The

FICTION

blinds were half down—he stooped his head to avoid them—and the room was in dark-yellow shadow. (He had waited here for them all to come in, that afternoon he arrived back from Ceylon.) The smell of pinks came in, and two or three blue-bottles bumbled and bounced on the ceiling. His sister Catherine sat with her back to him, playing the piano. (He had heard her as he came up the path.) He looked at her pink pointed elbows—she was playing a waltz and the music ran through them in jerky ripples.

'Hullo, Catherine,' he said, and listened in admiration. So his new voice sounded like this!

'Hullo, Terry.' She went on playing, worrying at the waltz. She had an anxious, ethical mind, but loved gossip. He thought: Here is a bit of gossip for you—Josephine's down in the chapel, covered with blood. Her dress is spoilt, but I think her blue beads are all right. I should go and see.

'I say, Catherine—'

'Oh, Terry, they're putting the furniture back in the drawing-room. I wish you'd go and help. It's getting those big sofas through the door...and the cabinets.' She laughed: 'I'm just putting the music away,' and went on playing.

He thought: I don't suppose she'll be able to marry now. No one will marry her. He said: 'Do you know where Josephine is?'

'No, I haven't—rum-tum-tum, rum-tum-tum—the slightest idea. Go on, Terry.'

He thought: She never liked Josephine. He went away.

He stood in the door of the drawing-room. His brothers and Beatrice were punting the big armchairs, chintz-skirted, over the waxy floor. They all felt him there: for as long as possible didn't notice him. Charles—fifteen, with his pink scrubbed ears—considered a moment, shoving against the cabinet, thought it was rather a shame, turned with an honest, kindly look of distaste, said, 'Come on, Terry.' He can't go back to school now, thought Terry, can't go anywhere, really: wonder what they'll do with him—send him out to the Colonies? Charles had perfect manners: square, bluff, perfect. He never thought about anybody, never felt anybody—just classified them. Josephine was 'a girl staying in the house', 'a friend of my sisters.' He would think at once (in a moment when Terry had told him), 'A girl staying in the house...it's...well, I mean, if it hadn't been a girl staying in the house...'

Terry went over to him; they pushed the cabinet. But Terry pushed too hard, crooked; the further corner grated against the wall. 'Oh, I say, we've scratched the paint,' said Charles. And indeed they had; on the wall was a grey scar. Charles went scarlet: he hated things to be done badly. It was nice of him to say: 'We've scratched the paint.' Would he say later: 'We've killed Josephine?'

'I think perhaps you'd better help with the sofas,' said

Charles civilly.

'You should have seen the blood on my hands just now,' said Terry.

'Bad luck!' Charles said quickly and went away.

Beatrice, Josephine's friend, stood with her elbows on the mantelpiece looking at herself in the glass above. Last night a man had kissed her down in the chapel (Terry had watched them). This must seem to Beatrice to be written all over her face—what else could she be looking at? Her eyes in the looking-glass were dark, beseeching. As she saw Terry come up behind her she frowned angrily and turned away.

She lay now with her feet and body in sunshine (the sun was just high enough), her arms flung out wide at him, desperately, generously; her head rolling sideways in shadow on the enclosed, silky grass. On her face was a dazzled look (eyes half closed, lips drawn back), an expression almost of diffidence. Her blood quietly soaked through the grass, sinking through to the roots of it.

'I say, Beatrice, do you know what happened down in the chapel?'

'Does it interest you?' She stooped quickly and pulled down the sofa loose-cover where it had 'runkled' up, as though the sofa legs were indecent.

'Beatrice, what would you do if I'd killed somebody?'

'Laugh,' said she, wearily.

'If I'd killed a woman?'

'Laugh harder. Do you know any women?'

She was a lovely thing, really: he'd ruined her, he supposed. He was all in a panic. 'Beatrice, swear you won't go down to the chapel.' Because she might, well—of course she'd go down: as soon as she was alone and they didn't notice she'd go creeping down to the chapel. It had been that kind of kiss.

'Oh, be quiet about that old chapel!' Already he'd spoilt last night for her. How she hated him! He looked round for John. John had gone away.

On the hall table were two letters, come by the second post, waiting for Josephine. No one, he thought, ought to read them—he must protect Josephine: he took them up and slipped them into his pocket.

'I say,' called John from the stairs, 'what are you doing with those letters?' John didn't mean to be sharp but they had taken each other unawares. They none of them wanted Terry to feel how his movements were sneaking movements; when they met him creeping about by himself they would either ignore him or say: 'Where are you off to?' jocosely and loudly, to hide the fact of their knowing he didn't know. John was Terry's elder brother, but hated to sound like one. But he couldn't help knowing those letters were for Josephine, and Josephine was 'staying in the house.'

'I'm taking them for Josephine.'

'Know where she is?'

'Yes, in the chapel... I killed her there.'

But John—hating this business with Terry—had turned away. Terry followed him upstairs, repeating: 'I killed her there, John.... John, I've killed Josephine in the chapel.' John hurried ahead, not listening, not turning round. 'Oh, yes,' he called over his shoulder. 'Right you are, take them along.' He disappeared into the smoking-room banging the door. It had been John's idea that, from the day after Terry's return from Ceylon, the sideboard cupboard in the dining-room should be kept locked up. But he'd never said anything; oh no. What interest could the sideboard cupboard have for a brother of his? He pretended to think.

Oh yes, thought Terry, you're a fine man with a muscular back, but you couldn't have done what I've done. There had, after all, been Something in Terry. He was abler than John (they'd soon know). John had never kissed Josephine.

Terry sat down on the stairs saying: 'Josephine, Josephine!' He sat there gripping a baluster, shaking with exaltation.

The study door-panels had always looked solemn; they bulged with solemnity. Terry had to get past to his father; he chose the top left-hand panel to tap on. The patient voice said: 'Come in!'

Here and now, thought Terry. He had a great audience; he looked at the books round the dark walls and thought of all those thinkers. His father jerked up a contracted, strained look at him. Terry felt that hacking with his news into this silence was like hacking into a great, grave chest. The desk was a havoc of papers.

'What exactly do you want?' said his father, rubbing the edge of the desk.

Terry stood there silently: everything ebbed. 'I want,' he said at last, 'to talk about my future.'

His father sighed and slid a hand forward, rumpling the papers. 'I suppose, Terry,' he said as gently as possible, 'you really *have* got a future?' Then he reproached himself. 'Well, sit down a minute... I'll just...'

Terry sat down. The clock on the mantelpiece echoed the ticking in his brain. He waited.

'Yes?' said his father

'Well, there must be some kind of future for me,

mustn't there?'

'Oh, certainly...'

'Look here, father, I have something to show you. That African knife—'

'What about it?'

'That African Knife. It's here. I've got it to show you.'

'What about it?'

'Just wait a minute.' He put a hand into either pocket: his father waited.

'It *was* here—I did have it. I brought it to show you. I must have it somewhere—that African knife.'

But it wasn't there, he hadn't got it; he had lost it; left it, dropped it—on the grass, by the tank, anywhere. He remembered wiping it... Then?

Now his support was all gone; he was terrified now; he wept.

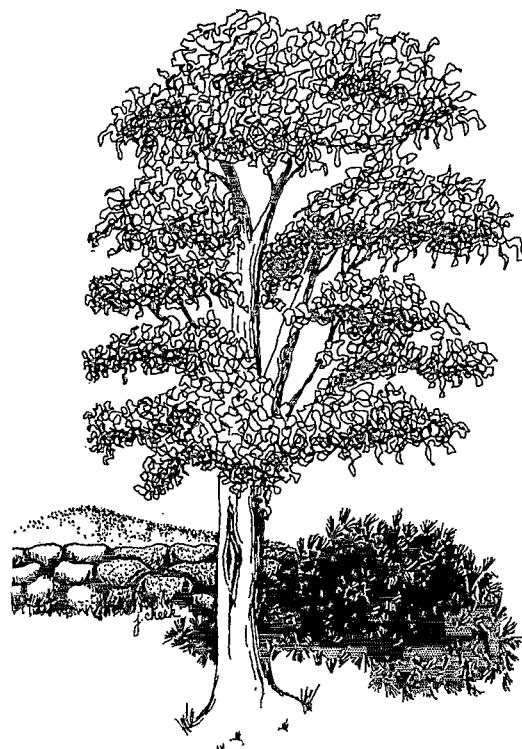
'I've lost it,' he quavered, 'I've lost it.'

'What do you mean?' said his father, sitting blankly there like a tombstone, with his white, square face.

'What are you trying to tell me?'

'Nothing,' said Terry, weeping and shaking. 'Nothing, nothing, nothing.'

The short story, *Telling*, is reprinted with permission from *The Collected Stories of Elizabeth Bowen*, published by Vintage Books, A Division of Random House, New York.



Dining Guide

Our guide to the finer area restaurants have been classified from moderate to very expensive in cost. For a one-person, three-course meal including tax and tip but excluding alcoholic beverage, dinners range from moderate (\$12-\$25), expensive (\$25-\$35) to very expensive (over \$35). Credit cards accepted include AE (American Express), CB (Carte Blanche), D (Discover), DC (Diners Club), MC (Master Card), V (Visa).

EAST

ANTONIO'S

20311 Mack, Grosse Pointe Woods (313) 884-0253. A stone fountain encircled with planters of fresh basil graces one of three small dining rooms. Antonio's specializes in northern Italian and Sicilian cuisine. The menu offers a selection of six pasta choices, fish stew and chicken and veal plates. Try the *tagliatelle con dadi di proscicutto* (pasta with prosciutto, onions and fresh tomatoes), or the *frutta del mare bagniato* (a blend of mussels, clams, shrimps and fish of the day steamed in tomatoes and herbs). Hours are Tuesday-Saturday 5-9:30 p.m.; Sunday 5-8 p.m. Reservations preferred. Moderate; AE, MC, V.

ART GALLERY OF WINDSOR RESTAURANT

On the third floor of the Art Gallery of Windsor, 445 Riverside Drive West, Windsor (519) 255-7511. Enjoy fine dining with a breathtaking view of the riverfront. The lunch menu offers traditional and exotic dishes, an assortment of freshly baked desserts and a tea-time package featuring a pastry platter, coffee or tea. Hours are Tuesday, Wednesday and Saturday 11 a.m.-4:30 p.m.; Thursday and Friday 11 a.m.-8:30 p.m.; Sunday 1-4:30 p.m. Reservations accepted. Inexpensive; MC, V.

CADIEUX CAFE

4300 Cadieux, Detroit (313) 882-8560. This casual and homey restaurant features steamed mussels as its specialty. Appetizers put the mussels in escargot or Provençal sauce. Open Monday-Thursday 4-11 p.m.; Friday and Saturday 4 p.m.-midnight; Sunday 4-10 p.m. No reservations accepted. Moderate; AE, CB, DC, MC, V.

COSTANZO'S VICTORIAN ROOM

3601 East Twelve Mile Road, Warren (313) 751-6880. The Victorian atmosphere created with clusters of globe lamps, red banquets and red-and-black gladiola-patterned wallpaper sets the pace for this elegantly small Italian restaurant. Indulge in house specialties of Veal Piccante, Veal Tosca or Veal Siciliano, prepared in an old-style Italian fashion. Housemade desserts include cheesecake and cannoli. Hours are Monday-Thursday 11 a.m.-10 p.m.; Friday 11 a.m.-11 p.m.; Saturday 4-11 p.m. Reservations accepted. Moderate; AE, DC, MC, V.

DA EDOARDO

19767 Mack, Grosse Pointe Woods (313) 881-8540. This charming little eatery is simply elegant and hosts a wide variety of vintage wines to add to tempting entrées. Enjoy a Gaja *Barbaresco* red wine with an Italian selection. The glowing fireplace creates a relaxed atmosphere in which to indulge in the *Tournedos of Veal "Alicia"* or the *Alaskan crabmeat cannelloni verdi Isabella*, which are among the specialties served. Hours are Sunday-Thursday 5-10 p.m.; Friday and Saturday 5-11 p.m. Reservations required. Expensive; MC, V.

EASTSIDE CHARLIE'S

19265 Vernier Road, Harper Woods (313) 884-2811. This family tavern offers a casual atmosphere and several choices for a fish dinner. Boston scrod, whitefish, cod, perch, orange roughy, yellowfish tuna and mako shark are among available entrées. Pastas are also popular at this eatery. Hours are Monday-Thursday 11:30 a.m.-11 p.m.; Friday and Saturday 11:30 a.m.-midnight; Sunday 1 p.m.-10 p.m. Inexpensive-moderate; AE, CB, DC, MC, V.

◆ Restaurant ◆

ELIZABETH-BY-THE-LAKE

23722 East Jefferson, St. Clair Shores (313) 775-3700. An art deco delight featuring lots of glass, brass, and French American cuisine. Specialties include; veal Oscar, chicken moutard and lake perch. Hours and Monday-Thursday 11:30 a.m.-midnight; Friday 11:30 a.m.-1 a.m.; Sunday 2 p.m.-midnight. Reservations preferred. Moderate. AE, MC, V.

EMILY'S

22205 Mack, St. Clair Shores (313) 777-2256. Specializing in Lebanese cuisine; meat pies, kibbee, tabouli salad, hommus, stuffed grape leaves. Catering and carryout. Hours are Monday-Thursday 9:30 a.m.-9 p.m.; Friday and Saturday 9:30 a.m.-11 p.m.; Sunday 9 a.m.-11 p.m.

FOGCUTTER

511 Fort Street, Port Huron (313) 987-3300. Exquisite decor adds to the delicious view of the lake. Enjoy a tableside seascape while selecting from the various entrées of steaks and seafood. Hours are Monday-Thursday 11 a.m.-10 p.m.; Friday 11 a.m.-11 p.m.; Saturday noon-11 p.m.; Sunday noon-7 p.m. Reservations recommended. Entertainment Tuesday-Sunday. Moderate; AE, MC, V.

GALLIGAN'S

519 E. Jefferson, Detroit (313) 963-2098. The dark, wood paneling and brass accents take a back seat to service here. The restaurant offers mussels by the bucket, black bean soup and deli-style sandwiches. Open Monday-Saturday 11 a.m.-2 a.m. Reservations accepted. Moderate; AE, DC, MC, V.

GOLDEN LION

22380 Moross, Detroit (313) 886-2420. Enjoy fine American food in a warm and intimate Colonial setting. A favorite Eastside meeting place for almost 30 years. Menu features perch, steak, chops, chicken, veal and scallops. Piano bar Wednesday-Saturday and Dinner Theatre, Friday and Saturday in the lower Level. Hours are Monday-Saturday 11:30 a.m.-2 a.m. Reservations preferred. Moderate; AE, CB, DC, MC, V.

IVY'S IN THE PARK

31800 Van Dyke in the Van Dyke Park Hotel, Warren (313) 939-2860. The warmth of mahogany and brass provides a romantic setting in private alcoves and separate dining rooms that seat 6-50 people. The culinary style that displays new American traditions is evident in the creativity, originality and innovation that has become the hallmark of Ivy's. Chefs offer a series of menus and an ever-changing bill of fare. Hours are Monday-Friday 6:30 a.m.-3 p.m. and 5-10 p.m.; Saturday 8 a.m.-3 p.m. and 5-11 p.m.; Sunday 8 a.m.-3 p.m. and 5-10 p.m. Reservations preferred. Moderate; AE, CB, D, DC, MC, V.

LITTLE TONY'S

Lounge in the Woods, 20513 Mack, Grosse Pointe Woods (313) 885-8522. The trademark here is Little Tony's Big Burger. The third-of-a-pound patties are fresh ground, not frozen, and their homemade chili is delicious, made from scratch every day. If you just want to nibble, there are plenty of finger foods to enjoy with generous and reasonably priced cocktails. This is a favourite neighborhood haunt. Hours are Monday-Saturday 11 a.m.-2 a.m. Perfect for after the theatre. No credit cards accepted.

JACOBY'S

624 Brush, Detroit (313) 962-7067. Built in 1840, it is the oldest restaurant in town. The busy lunchtime atmosphere slows down in the evening but patrons can enjoy the same

menu any time. Specializing in German cuisine, the menu features Sauerbraten, weiner-schnitzels and a variety of German sausages. Hours are Monday and Tuesday 11 a.m.-10 p.m.; Wednesday and Thursday 11 a.m.-11 p.m.; Friday 11 a.m.-midnight; Saturday 11 a.m.-11 p.m.; and Sunday 11:30 a.m.-3 p.m. Reservations not required. Inexpensive; AE, CB, DC, MC, V.

JOE MUER'S

2000 Gratiot, Detroit (313) 567-1088. It's busy, contemporary and the place to be for Rainbow Trout Almondine and flounder stuffed with crab. The menu offers over 18 other seafood and fresh-water fish entrées including Dover salmon and soft-shell crabs. Hours are Monday-Thursday 11:15 a.m.-10 p.m.; Friday 11:15 a.m.-10:30 p.m.; Saturday 4:45-11 p.m. Reservations requested for parties of ten or more and for first seatings. Moderate-expensive; AE, CB, DC, MC, V.

THE LITTLE BAR

321 Chartier, Marine City (313) 765-9333. This cozy spot's menu is highlighted by its fresh pickerel, homemade pies and large selection of imported beers and liqueurs. Hours are Monday-Thursday 11:30 a.m.-10 p.m.; Friday and Saturday 11:30 a.m.-11 p.m. Reservations suggested in the evening. Moderate; AE, DC, MC, V.

LITTLE HARRY'S

2681 East Jefferson, Detroit (313) 259-2636. A romantic, New York style eatery that is one of Detroit's historical treasures. It specializes in steaks, chops, seafood and tableside cooking on special items. Piano bar Tuesday-Saturday. Hours are Tuesday-Friday 11 a.m.-2 a.m.; Saturday 5 p.m.-2 a.m. Reservations preferred. Moderate; AE, MC, V.

MAMA PASTA

20930 Mack, Grosse Pointe Woods (313) 886-1190. A real, family style restaurant featuring 18 varieties of homemade pasta, veal, chicken, beef and seafood all prepared Italian-style. Hours are Monday-Thursday 11 a.m.-11 p.m.; Friday and Saturday 11 a.m.-2 a.m.; Sunday 3-9 p.m. Inexpensive. AE, M, V.

MAXWELL'S

480 Riverside Drive West, Windsor, Ontario (519) 253-4411. Enjoy a selected menu of Maxwell's pepper steak, filet of salmon or the steak-and-lobster dinner while looking out over the Detroit River. Hours are Monday-Saturday 6:30 a.m.-10 p.m. Reservations accepted. Moderate-expensive; AE, CB, D, ER, MC, V.

THE MONEY TREE

333 W. Fort, Detroit. (313) 961-2445. This contemporary eatery has candles and peach linen on every table. "Casually elegant" can describe this busy downtown restaurant which features chicken strudel for lunch and a changing wild game menu for dinner. Monday-Friday 11:15 a.m.-2:30 p.m. (lunch); Tuesday, Wednesday 6-9 p.m., Thursday, 5:30-9 p.m. Friday and Saturday 5:30-10 p.m. (no luncheon served). Reservations accepted. Moderate-expensive; AE, DC, MC, V.

MYKONOS SUPPER CLUB

454 E. Lafayette, Detroit (313) 965-3737. The Greek Islands inspire this restaurant's decor and menu. Serving both Greek and American entrées, Mykonos features Mousaka (baked eggplant), Scallops Athenian Style and broiled quails. Appetizers include octopus, artichoke hearts and kasseri, a Greek cheese. Open daily from 5:30 p.m.-2 a.m. Reservations accepted, suggested on weekends. Moderate-expensive; AE, CB, DC, MC, V.

OPUS ONE

565 E. Larned, Detroit (313) 961-7766. Bevelled mirrors, etched glass, marble floors, and brass and oak accents comprise the decor of Opus One. Enjoy American cuisine with a French flair or delight in the contemporary presentation of classical French and European dishes. Hours are Monday-Friday 11:30 a.m.-2:30 p.m.; Monday-Thursday 5:30-10 p.m.; Friday and Saturday 5:30-11 p.m. Dancing in the evening. Reservations preferred. Expensive; AE, DC, MC, V.

PARK PLACE CAFE

15402 Mack at Nottingham, Grosse Pointe Park (313) 881-0550. A piano bar gives pizzaz to this elegant restaurant enhanced by a decor of soft grays, charcoals and a hint of burgundy. The menu includes a wide variety of fish selections. Some of the usual entrées include filet mignon, veal, quiche and stuffed shrimp. Hours are Monday-Thursday 11 a.m.-11 p.m.; Friday 11 a.m.-midnight; Saturday 5 p.m.-midnight; Sunday 11 a.m.-2:30 p.m. and 3-10 p.m. Reservations recommended. Moderate; AE, MC, V.

THE PHOENICIA

163 Janette Avenue, Windsor (519) 977-9027. An Eastern menu has been prepared with a home-style touch and adapted to suit the Western lifestyles and tastes. Choose from several Lebanese dishes. Hours are Monday-Thursday noon-9 p.m.; Friday noon-11 p.m.; Saturday 5 p.m.-11 p.m. Reservations suggested. Moderate; AE, DC, MC, V.

PONTCHARTRAIN WINE CELLARS

234 West Larned, Detroit (313) 963-1785. Famous for its fine wines, this eatery features romantic candlelit wine cellar decor complete with wine racks, barrels and fresh flowers. The menu offers fresh fish, veal, chicken, beef and dessert. A specialty is the veal cordon bleu and the best escargot in town. Try the frog legs a la Pontchartrain, roast Long Island duckling with black cherry sauce and wild rice, escallopes of venison with port and plum sauce and wild rice, or the chicken livers *en brochette* with bacon and mushrooms. Hours are Monday-Friday 11:30 a.m.-2:30 p.m. and 5-9 p.m.; Saturday 5:30-11 p.m. Reservations preferred. Expensive; AE, CB, DC, MC, V.

THE RIVER CRAB

1337 North River Road, St. Clair (313) 329-2261. Bouillabaisse, paella and salmon en papillote are just three offerings from the extensive menu. Hours are Monday-Thursday 11:30 a.m.-9 p.m.; Friday and Saturday 11:30 a.m.-10 p.m.; Sunday 10 a.m.-2 p.m. and 3:30-8:30 p.m. Reservations recommended. Moderate; AE, CB, D, DC, MC, V.

SPARKY HERBERTS

15117 Kercheval, Grosse Pointe Park (313) 822-0266. A common meeting place, Sparky Herberts gives everyone a chance to relax and socialize while choosing from the variety of daily changing specials on the menu. Fresh fish, salads, pasta, pheasant and rack of lamb are only a few of the star entrées available. Hours are Monday-Saturday 11:30 a.m.-midnight; Sunday brunch is noon-3 p.m. and dinner is 5-11 p.m. Reservations accepted, but not required. Moderate; AE, DC, MC, V.

ST. CLAIR INN RESTAURANT

500 N. Riverside, St. Clair (313) 329-2222. The linen and china-set tables add to the elegance of this traditional English dining room. Gaze over the St. Clair River while savouring the entrées on the American menu which includes fresh seafood and steaks. Hours are Monday-Thursday 7-10 a.m., 11:30 a.m.-4 p.m. and 5-10 p.m.; Friday and Saturday 7-10:30 a.m., 11:30 a.m.-4 p.m. and 5 p.m.-midnight; Sunday 8 a.m.-noon and 1-9 p.m. Reservations suggested. Moderate; AE, CB, DC, MC, V.

TIDEWATER GRILL

18000 Vernier in Eastland Mall, Harper Woods (313) 527-1050. Seafood and fresh fish are the specialties, with the added delight of a mesquite grill. Dine cozily in an eclectic New England atmosphere. Hours are Monday-Thursday 11 a.m.-11 p.m.; Friday and Saturday 11 a.m.-midnight; Sunday noon-9 p.m. Reservations not required. Moderate; AE, D, MC, V.

TOM'S OYSTER BAR

15016 Mack, Grosse Pointe Park (313) 822-8664. They've opened a full kitchen in this casual restaurant which resembles a New England saloon. In addition to fresh shellfish, oysters and crabcakes, you can order from a selection of 10-12 fresh fish entrées daily. Kitchen hours are Sunday-Tuesday 5-10:30 p.m.; Wednesday and Thursday 5-11 p.m.; Friday and Saturday 5 p.m.-midnight. No reservations accepted. Moderate; AE, MC, V.

TBQ's OTHER PLACE

3067 Dougall Avenue, Windsor (313) 963-8944. The warmth of this hospitable eatery can be found in each of its four rooms. The Fireplace Room offers old-country charm; the Terrace lends itself to the outdoors effect; secretive bookcases open up to the Backroom, a club-like atmosphere with a green marble fireplace; and the Prime Rib Room is a mini night club equipped with a dance floor and backgammon coves. The menu features Proviny veal, stuffed Emiliano, seafoods such as fresh Canadian salmon, chicken Kiev and a wide selection of steaks. The dessert menu is also exten-

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sive. Hours are Monday-Saturday 11 a.m.-1 a.m.; Sunday 11 a.m.-10 p.m. Reservations recommended. Moderate-expensive; AE, MC, V.

TUGBOAT RESTAURANT

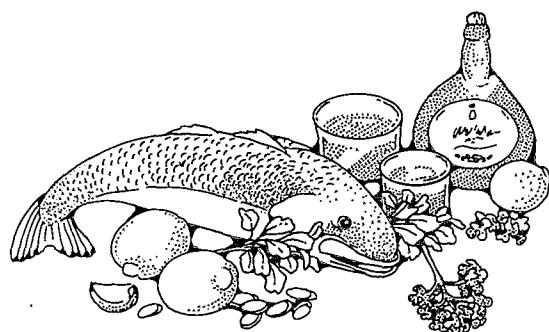
Foot of Quellette on Riverside, Windsor (313) 964-2743 or (517) 258-9607. The good ship Queen City is a floating restaurant with a nautical atmosphere. Seafood is the specialty. Hours are Sunday-Thursday 11:30 a.m.-10:30 p.m.; Friday and Saturday 11:30 a.m.-midnight. Reservations preferred. Moderate; AE, DC, MC, V.

WIMPY'S

16543 Warren Avenue at Outer Drive, Detroit (313) 881-5857. Experience casual dining with an old-fashioned flair at Wimpy's. Pictures of timeless movie stars and antiques decorate the walls while the menu features hamburgers as the specialty. Steaks, sandwiches and appetizers are also available. Open daily from 11 a.m.-midnight. No reservations accepted on Fridays. Inexpensive; MC, V.

ZA PAUL'S

18450 Mack, Grosse Pointe Farms (313) 881-3062. Generous portions of fresh pasta are a standouts in this contemporary two-story building. Fresh fish, ribs, chicken and beef are served up in a setting conducive to table-hopping. Piano bar Tuesday-Saturday. Monday-Thursday, 4 p.m.-11 p.m.; Friday and Saturday, 4 p.m.-12 p.m. Closed Sunday. Moderate; AE, MC, V.



WEST

ALBAN'S

190 N. Hunter, Birmingham (313) 258-5788. This two-story eatery features an openly contemporary decor with brass and oak accents. The down-to-earth menu includes steak, seafood, an array of salads and specializes in deli-style sandwiches. Hours are Monday-Thursday 11 a.m.-11 p.m.; Friday and Saturday 11 a.m.-midnight; Sunday noon-9 p.m. Reservations required for large parties. Moderate; AE, MC, V.

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CHEZ RAPHAEL

27000 Sheraton Drive, Novi (313) 348-5555. This French-European style restaurant specializes in grilled lobster, loin of lamb and grilled Dover sole with lobster mousse and champagne herb sauce. Doors open at 6 p.m. Monday-Saturday. Reservations preferred. Very expensive; AE, CB, DC, MC, V.

GOLDEN MUSHROOM

18100 W. 10 Mile at Southfield, Southfield (313) 559-4230. Lavish wood decor which complements the house specialties of wild game. The menu offers continental cuisine and attracts many during lunch hours. Hours are 11:30 a.m.-4 p.m. Monday-Friday; 5-11 p.m. Monday-Thursday; 5 p.m.-midnight Friday; 5:30 p.m.-midnight Saturday. Reservations preferred. Very expensive; AE, CB, D, DC, MC, V.

JACQUES

30100 Telegraph, Birmingham Farms Office Complex, Birmingham (313) 642-3131. The elegant dining here features French cuisine, chicken and seafood. And there's more... Jacques is connected by Jaques' Patisserie to Jovan's, a fast-paced weekday eatery. Casual, Jovan's is noted for Caesar salads. Both open Monday-Friday 11:30 a.m.-2 p.m.; Jacques is open Monday-Saturday 6-10 p.m. Reservations suggested. Moderate-expensive; AE, DC, MC, V.

KYOTO JAPANESE STEAKHOUSE

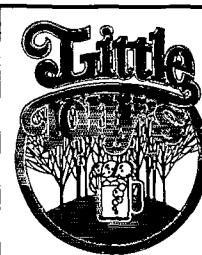
1985 W. Big Beaver, Troy (313) 649-6340. Guests dine in front of huge teppan tables where chefs create traditional Japanese cuisine, which includes seafood, poultry and beef. *Kyotosushi* is the perfect combination of seafood, rice and vegetables—especially appealing to those of health-conscious bent. Hours are Monday-Friday 11 a.m.-2:30 p.m.; Monday-Thursday 5:30-10 p.m.; Friday and Saturday 5:30-11 p.m.; Sunday 3:30-9 p.m. Reservations required. Moderate; AE, CB, D, DC, MC, V.

THE LARK

6430 Farmington Road, W. Bloomfield (313) 661-4466. Starting with cold appetizers, choose from curried duck, shucked oysters or a venison paté. Main course selections include roast partridge with candied pears, walleye sauté with leeks and Sauterne sauce. The chef creates other specials daily. Doors open at 6 p.m. Tuesday-Saturday. Reservations required. Very expensive; AE, CB, DC, MC, V.

LES AUTEURS

222 Sherman Drive, Royal Oak (313) 544-2887. This sophisticated restaurant in the heart of Royal Oak features bistro-style openness and lots of activity. Menu selections include freshly grilled game birds and seafood specials, as well as a range of salads, pasta and pizza. A new counter, the Take Away, offers ready-to-eat meals and beer and wine. Hours are Monday-Saturday 11:30-2:30 p.m.; Monday-Thursday 5:30-10:30 p.m.; Friday and Saturday 6 p.m.-11:30 p.m. No reservations taken. Moderate; MC, V.



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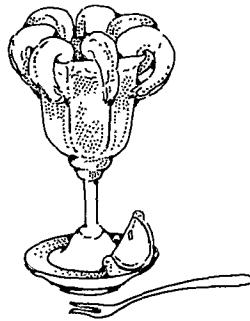
◆ Restaurant ◆

MIDTOWN CAFE

139 North Woodward, Birmingham (313) 642-1133. Delight in dishes such as steamed shrimp in raspberry vinegar with velouté sauce or the artichoke heart with a watercress salad. Decor includes a central bar and marble-top tables. Hours are 11:30 a.m.-1:30 a.m. daily. Reservations suggested. Moderate; AE, MC, V.

NORM'S OYSTER BAR AND GRILL

29110 Franklin Road, Southfield (313) 357-4442. The menu here is continental, specializing in seafood and offering pasta and sandwiches. Downstairs, a grill adds finger foods, such as ribs, to your choices. At the same address, *Salvatore Scallopini* at **Norm's** offers Italian dishes and an Italian atmosphere. Both restaurants are open Monday-Thursday 11 a.m.-10 p.m.; Friday 11 a.m.-11 p.m.; Saturday noon-11 p.m.; Sunday 4-9 p.m. Reservations suggested. Moderate; AE, DC, MC, V.



NORMAN'S ETON STREET STATION

245 S. Eton, Birmingham 313) 647-7774. This remodelled Grand Trunk railroad station is a Michigan historical site. High ceilings, windows and ferns are the setting for a menu of American cuisine which features fresh seafood, steak and stir fry. Hours are Monday-Thursday 11 a.m.-midnight; Friday 11:00 a.m.-2 a.m.; Saturday noon-2 a.m.; Sunday 10:30 a.m.-10 p.m. Reservations taken for parties of six or more. Moderate; AE, DC, MC, V.

PAINT CREEK CIDER MILL AND RESTAURANT

4480 Orion Road, Rochester (313) 651-8361. The large, rustic building is situated on an historic country site. Order dishes baked, broiled or sautéed to your own tastes. Open Tuesday-Friday 11:30 a.m.-2:30 p.m.; Tuesday-Saturday 5-10 p.m.; Sunday 9 a.m.-2 p.m. Reservations suggested. Moderate; AE, CB, DC, MC, V.

PANACHE

555 S. Woodward, Birmingham (313) 642-9400. In the heart of downtown Birmingham, Old World dining here

features big, comfortable chairs and Black Angus beef. The menu offers a large selection of fresh fish entrées. Open Monday-Friday 11 a.m.-4 p.m. and Monday-Saturday 5 p.m.-midnight. Reservations suggested. Expensive; AE, CB, DC, MC, V.

PHOENICIA

588 S. Woodward, Birmingham (313) 644-3122. This eatery elaborates on dishes that illustrate the French influence on Lebanese cooking and features a Middle-Eastern decor. Try stuffed salmon with coriander, garlic, tomatoes and peppers or the traditional rack of lamb and sweetbreads. Open Monday-Thursday 11 a.m.-10:30 p.m.; Friday and Saturday 11 a.m.-11 p.m. Reservations suggested for large parties. Moderate; AE, DC, MC, V.

PUNCHINELLO'S

210 S. Woodward, Birmingham (313) 644-5277. The decor in this Birmingham eatery is elegant and uncluttered. The food is simple, and of the highest quality. Floor-to-ceiling windows set the scene for the continental menu featuring chicken strudel and shrimp curry. Everything here is made on the premises. Hours are Monday-Saturday 11 a.m.-11 p.m. Reservations accepted. Expensive; AE, DC, CB, MC, V.

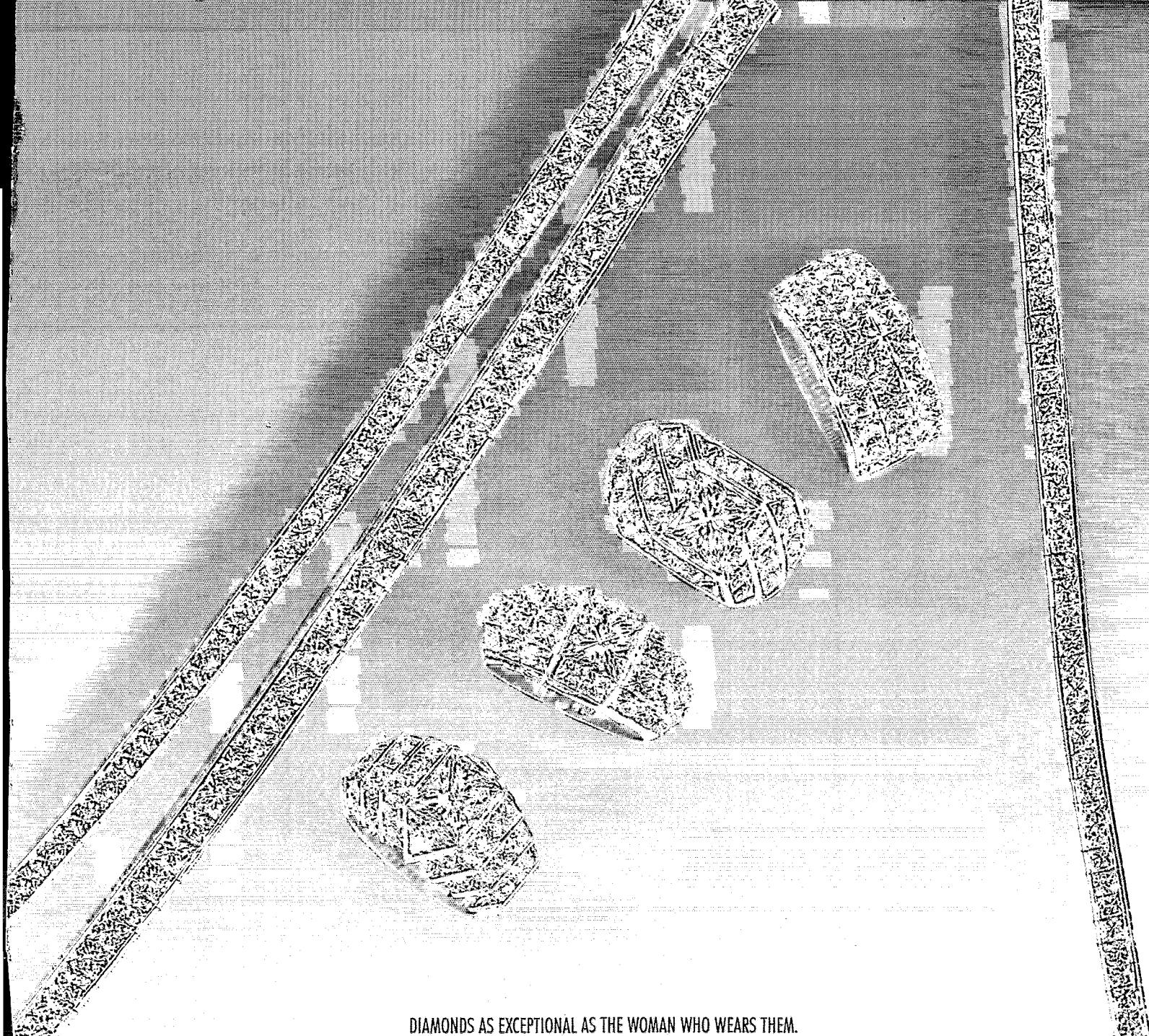
RICHARD AND REISS

273 Pierce, Birmingham (313) 645-9122. This popular Birmingham eatery features croissant sandwiches; or choose from a variety of salad entrées. The restaurant turns on its charm in the evening when a wine list and a menu including seafood fettuccini, Chinese stir-fried chicken breasts and Beef Wellington is presented to you by servers in formal attire. Beer and wine. Open Monday 7:30 a.m.-7 p.m.; Tuesday, Wednesday 7:30 a.m.-9 p.m.; Thursday-Saturday 7:30 a.m.-10 p.m. Reservations accepted. Moderate; no credit cards.

THE SULTAN

7295 Orchard Lake, W. Bloomfield in the Robbin's Nest Shopping Center (313) 737-0160. Decorated in white marble and charcoal-coloured accents, this attractive eatery offers a selection of traditional chicken dishes, lamb, quail, stuffed salmon, vegetarian entrées and sweetbreads. Hours are Monday-Thursday 11 a.m.-11 p.m.; Friday and Saturday 11 a.m.-midnight; Sunday 3-10 p.m. Reservations suggested. Moderate; AE, CB, DC, MC, V.

— Compiled by Margaret Ann Cross



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