

'Bill,' Edsel say both win in Ford shift

By John Minnis
Editor
and Richard A. Wright
Automotive Writer

William Clay "Bill" Ford Jr. of Grosse Pointe Farms was appointed by the Ford Motor Co. board of directors last week to replace his father as chairman of the powerful finance committee.

While the major media, including the New York Times,

pegged Bill as the winner in a family power struggle with his cousin Edsel Ford II for succession to the corporate throne, now held by chairman Alex Trotman, Bill and some automotive pundits disagree.

"This works out well for the whole family," Bill told the Grosse Pointe News. "His (Edsel's) role is the same. He's happy. He's one of the senior executives of the company. He

has a lot of influence. "It allows the family to cast a wider net in the company. This is a position where we both win."

"There's room at the top for both of them," said one longtime Ford Motor Co. insider. And most auto industry experts say Edsel Ford II, Bill's older cousin and president of Ford Motor Credit Co., shouldn't be counted out.

If Bill — or Edsel — is someday pegged to head the company, perhaps when Trotman retires, it would return the top job to a member of the Ford family for the first time since Henry Ford II retired as chairman in 1979.

Grosse Pointe Shores resident Joseph Callahan, an auto

See FORD, page 2A

Look For
The GREAT Escape
page
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Classified Section
in this week's issue!

Your Community Newspaper

Grosse Pointe News

Vol. 55, No. 37

42 pages

Grosse Pointe, Michigan

Since 1940

50¢

September 15, 1994

WEEK AHEAD

Tuesday, Sept. 20

A library millage election will be held to approve 1.7 mills for the library operating budget. Polls are open from 7 a.m. to 8 p.m. at the following locations:

City of Grosse Pointe, Maire school; Grosse Pointe Farms, Brownell school; Grosse Pointe Park, Pierce school; Grosse Pointe Shores, municipal building; Grosse Pointe Woods, Parcels school; Harper Woods, Poupard school.

The Village of Grosse Pointe Shores holds its regular meeting at 7 p.m. at the village offices, 795 Lakeshore.

Friday, Sept. 16

University Liggett School opens its home football season at 4:15 p.m. against Livonia Clarenceville.

Saturday, Sept. 17

Grosse Pointe South opens its home football season at 1 p.m. against Sterling Heights Ford II.

Grosse Pointe North football team plays at 1 p.m. at L'Anse Creuse.

Sunday, Sept. 18

The Grosse Pointe War Memorial hosts its Family Fun Day with games, prizes and pony rides. Admission is free. Call 881-7511 for more information.

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WE'RE CONCERNED ABOUT YESTERDAY'S NEWS.

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Last year more than one third of all U.S. newspaper was recycled. And that number is growing every day.

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Firm hired to raze Mack/Moross

By Chip Chapman
Staff Writer

The Grosse Pointe Farms City Council Monday night approved a \$91,500 demolition bid for three of the four buildings at the southeast corner of Mack and Moross.

Last February, the Farms bid \$3.7 million for the 5.6 acres of property at the corner. With the acceptance of Best Group Inc.'s demolition bid, the deal moved nearer to closing.

The buildings, that house Sears, A.L. Price and Jo Ann Fabrics, are scheduled to be razed this fall.

"This gives us an opportunity to use this land in a productive manner," said councilman Ed Gaffney.

Kroger, at this time, has been eliminated from the original \$3.7 million purchase agreement and will continue to conduct business at its Mack/Moross store while it looks for relocation alternatives. This will reduce the price paid to the stores' owner, Jay M. Kogan, to \$3.1 million. The Farms will retain the option to purchase the Kroger property for the additional \$600,000.

Sears closed its store at the location last fall and is now vacant. A.L. Price has been granted a license to hold a going-out-of-business sale as soon as it is able. Jo Ann Fabrics will be allowed a reasonable amount of time to relocate the store. If Jo Ann Fabrics has

not relocated by the time of the Farms' closing with Kogan, the Farms will collect rent from Jo Ann Fabrics according to terms of its present lease.

Frank's Nursery has expressed an interest in leasing the Sears store for 45 to 60 days to sell Christmas items if demolition cannot begin until next spring.

After the Sears, A.L. Price and Jo Ann Fabrics buildings are leveled, the grounds will be seeded while a task force explores possible uses for the site.

Senior housing, in which some members of the audience Monday night expressed a strong interest, is one of many uses being considered for the property.

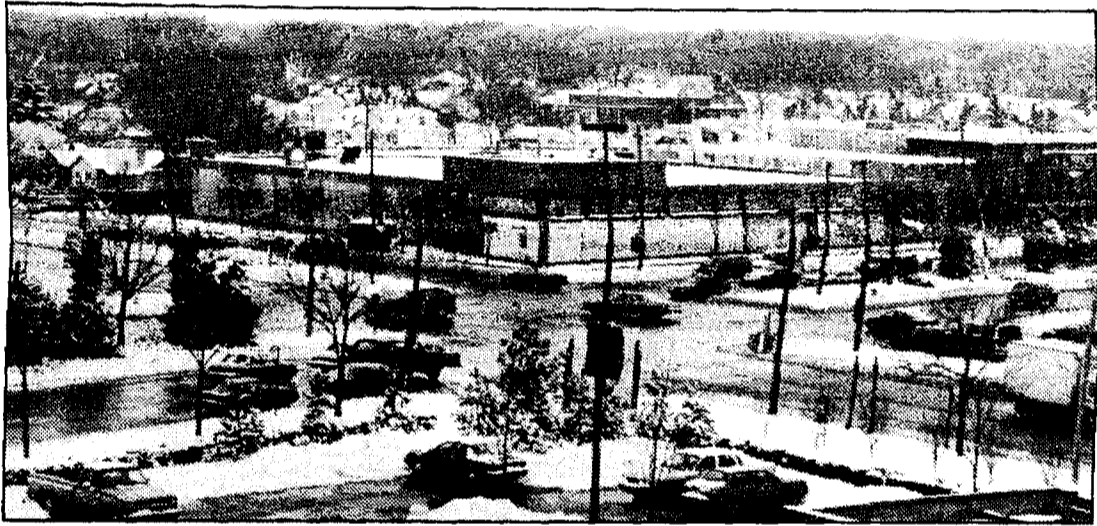


Photo by Peter J. Birkner

The Grosse Pointe Farms City Council approved a \$91,500 bid to demolish Sears, A.L. Price and Jo Ann Fabrics. Kroger will remain open while evaluating alternative locations.

District library seeking lease on life

By Shirley A. McShane
Staff Writer

In five days, residents in the Pointes and a portion of Harper Woods will be asked to approve a 1.7-mill tax to support the Grosse Pointe Public Library.

Library administrators and supporters have been busy spreading the word and attempting to educate voters on the importance of the Sept. 20 election.

"We have had many, many people volunteer to help with the campaign," said John Bruce, president of the library board of trustees. "I feel a

sense of support around the community. I've heard mostly positive things. The concerns are usually from people who don't quite understand the concept of the district library — they think this is a new tax."

The voters' approval of the tax will be the final step in the five-part process toward establishing a district library system for Grosse Pointe.

The passage of Proposal A last March eliminated public school districts' ability to levy a separate millage to support a public library. Grosse Pointe is one of 30 school districts in the

state operating a public library system. Since Proposal A, many school districts have formed district library systems.

In order to ensure the financial stability of the library, the Grosse Pointe school board and the Harper Woods City Council last spring entered into a district library agreement and appointed a seven-member board of trustees.

The district library became effective July 1. It is a separate and distinct entity no longer connected to the school system.

See LIBRARY, page 9A

Schools set taxes for 1994-95 year

By Shirley A. McShane
Staff Writer

The Grosse Pointe school board assured residents that their tax bills this December should be about 50 percent less — at least in terms of what is paid to fund public schools — than in previous years.

The board unanimously adopted a resolution on Monday establishing the district's millage rate for the 1994-95 school year. The board established an overall tax rate of 14.5679 mills for homestead property owners and a 24.2 mill levy for non-homestead property owners.

That is a reduction of about 50 percent for homestead owners and 20 percent for non-homestead owners, said superintendent Ed Shine.

As required by law, the school district must establish a tax rate by Sept. 15 and report

that rate to the local taxing authorities.

"Our millage rate doesn't expire until June 30, 1995, so we're allowed to levy the 'hold harmless' rate of 8.3679 mills and the non-homestead rate of 18 mills for one year," said Chris Fenton, assistant superintendent for business. "Next year voters will have the opportunity to decide whether or not the school district will continue to levy that amount."

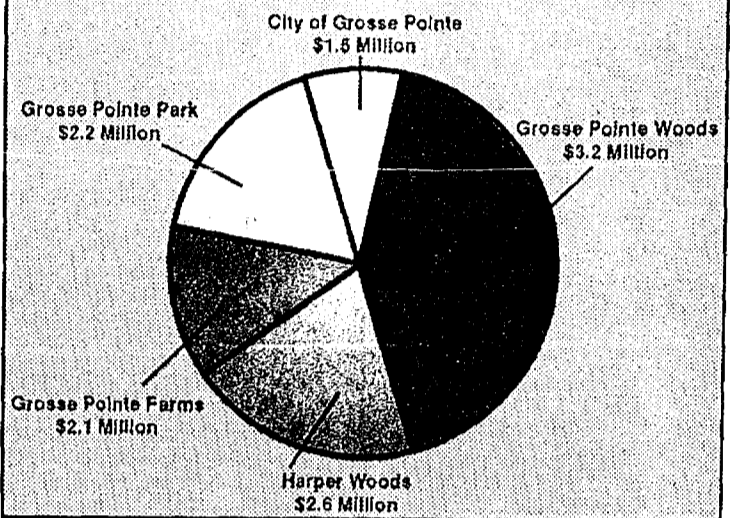
The school district is considering Feb. 7, 1995, as a possible election date to ask voters to approve a "hold harmless" millage rate for 1995-96 and beyond. The school board has not approved officially an election date or a specific "hold harmless" millage rate.

The school district levied a total of 30.4620 mills for the 1993-94 school year. Of that amount, 29.025 mills went to

the general fund; 1.2046 mills went to the public library; and .2324 mills went to debt retirement.

For 1994-95, the millage breakdown is as follows: .2000 mills for debt retirement; 6 mills levied by the state and paid to every school district under the provisions of Proposal A; 18 mills paid by non-homestead taxpayers; 14.5679 mills for homestead property owners; and 8.3679 for the "hold harmless" or "gap millage" which bridges the gap between the \$6,500 foundation grant from the state and the \$8,300 per pupil spending the district was accustomed to in previous years. The "gap millage" helps school districts like Grosse Pointe, which have consistently posted per-pupil spending rates exceeding the \$6,500 rate, maintain their spending levels.

Estimated payments to cities from sale of Grosse Pointe Cable



Cities agree on the sale of G.P. Cable for \$22.5 million

By Jim Stickford
Staff Writer

A few dollars seed money to start Grosse Pointe Cable 15 years ago ballooned into a \$22 million windfall for the War Memorial and member cities Monday night when the city was sold to Comcast Cable.

The cable system was established by the Grosse Pointe War Memorial in '79 and when it was created, the War Memorial owned 75 percent of the stock, holding half of that in beneficial trust for the five cities in the system. The other 25 percent of the stock was given to a cable company to help run the system. Comcast Cable bought that 25 percent of stock seven years ago, and had been interested in acquiring the rest of the system ever since, said Comcast president John Nicholson.

Last month Nicholson, Park councilmember Vernon Ausherman, and cable consultants John Evans and Charles James went to Philadelphia to work out the final technical management agreement between Comcast and Grosse Pointe Cable. According to Nicholson, Comcast again offered to purchase the remaining 75 percent of stock.

"We asked that they put their offer into writing," said Nicholson. "On Sept. 1, Com-

cast representatives sent us, for the first time, a written offer. After some negotiations, we accepted the written offer on Sept. 7. Because Comcast is a public company and because the sale dealt with the sale of stock, FCC rules prevented us from speaking about this in public. That's why we had to wait until now to bring the offer before the five city councils."

The councils, Harper Woods, Grosse Pointe Woods, the City of Grosse Pointe, Grosse Pointe Farms and Grosse Pointe Woods, earlier this year worked out a new franchise agreement that required at least three of the five cities to approve any major action, like the sale of the system.

On Monday, Nicholson and War Memorial president Mark Weber addressed the councils about the sale. Only Grosse Pointe Woods failed to approve the sale, said Weber, because the council did not have time to consider it properly. Because the other four cities approved the sale, the Woods approval is not needed, he said he is confident they will also approve the sale anyway.

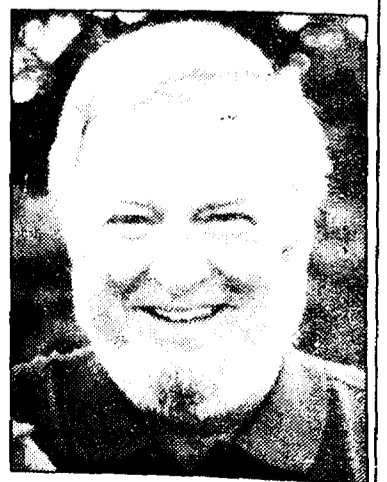
The sale price for the stock was negotiated at \$22.5 million, half of which will go to the War Memorial. The re-

See CABLE, page 7A

POINTER OF INTEREST

John W. Pollard

Home: Grosse Pointe Park
Family: Widower; six children, 12 grandchildren
Occupation: Irish cookery, caterer/author
Claim to fame: Red Cross disaster relief team volunteer
Quote: "You don't ever think it's work. You're doing things that make you feel good. . . . The trouble is you want to do more."



John W. Pollard

See story, page 4A

Ford

From page 1

industry reporter for 40 years and a next-door neighbor of William Clay Ford Sr., said he believes that Bill's elevation to a higher position in the corporation than his older cousin Edsel Ford II holds reflects the fact that the William Clay Ford branch of the family owns more stock than the Henry Ford II branch.

"Henry's holdings were reduced by divorce settlements," Callahan said. "The ascension of Bill to such a high position reflects this greater power in terms of stock ownership."

While acknowledging that his side of the family does control more stock than Edsel's, Bill discounted that as the overriding factor with the board.

"That's not why it happened," he said. "My father went to the board in July. He felt it was time to step down. The directors met and decided to offer this opportunity. I also talked to Edsel and we agreed it was best for the family."

"In terms of how the board made its decision, I don't know. I wasn't there and neither was Edsel. I don't know on what basis they made their decision. I doubt they made it on the basis of shares."

Bill, 37, and Edsel, 45, also of Grosse Pointe Farms, are great-grandchildren of legendary founder Henry Ford and have both carved out careers at the company. Each has worked

in a variety of Ford positions and both have international experience.

"I think you're going to see both of them continue to make moves," said David Cole, director of the University of Michigan's Office for the Study of Automotive Transportation. "Whether they end up at the top is going to depend on whether they demonstrate outstanding leadership."

Both Fords declined to make predictions last week after Trotman announced that Bill would replace his father, William Clay Ford Sr., as chairman of the finance committee, which controls major business decisions at the company. But they indicated that there was mutual agreement on the change.

The finance committee manages the financial and monetary affairs of the company, which had revenues of \$108.5 billion last year.

William Clay Ford Sr. will remain on the board of directors and on the finance committee. He had been committee chairman since 1987. William Clay Ford Jr. said his father told him recently he wanted to reduce his duties after 46 years at Ford and spend more time enjoying retirement.

Bill Ford will leave his post as vice president of Ford's commercial truck operations Jan. 1 to chair the finance committee.

"If asked, I probably would have turned it down. I want to stay in operations," Edsel said, adding that he eventually hoped to move back into automotive operations from finance.

As chairman of the finance committee, Bill Ford no longer will be an employee of the company. He also will be a member of the board's other key panel, the organization review and nominating committee.

William Clay Ford Jr., born May 3, 1957, is a graduate of Princeton University and holds a master of science degree in management from Massachusetts Institute of Technology.

He joined the company in 1979 as a product planning analyst, then became director of commercial vehicle marketing at Ford of Europe in 1986. He was named chairman of Ford of Switzerland in 1987 and elected

to the board of directors of Ford Motor Co. in 1988.

He was appointed general manager of the climate control division in 1992, then named to his current post of vice president, commercial truck vehicle center, in May of this year.

Edsel Ford II, son of Henry Ford II, was born Dec. 27, 1948, and holds a bachelor's degree in business from Babson College. He joined the company in 1974 as a product planning analyst.

He became assistant managing director of Ford of Australia in 1978, marketing plans manager of Ford Division in 1981 and general sales manager of Lincoln-Mercury Division in 1987.

He was elected to the board of directors in 1988 and appointed president of Ford Motor Credit Co. in 1991. He was elected a Ford Motor Co. vice president in 1993.

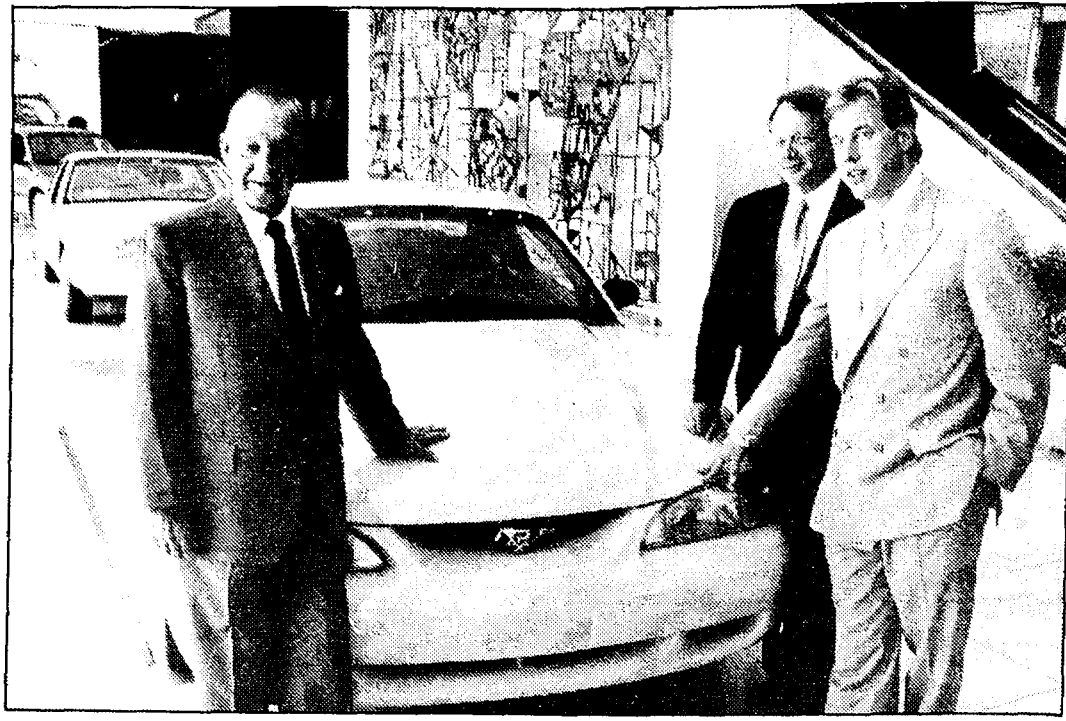
The Ford family holds about 10 percent of outstanding Ford Motor Co. stock, but controls about 40 percent of the company's voting stock through the superweighted Class B shares created in 1936 by Henry Ford and his son, Edsel Ford.

After Henry Ford II died, his surviving heirs agreed to vote their shares as a block and pooled their shares in a voting trust to ensure that their power will not be diluted if a family member sells stock.

Ford Motor Co. went public in 1956. Ford's chief executives have been non-family members since Henry II's retirement, but there have always been members of Henry Ford's family involved in management of the giant auto maker since it was founded in 1903.

This makes Ford Motor Co. unique among surviving auto firms in the United States. Members of the Peugeot family have been in management of that French auto maker since it began building cars in 1889 and Agnelli family members have been active in Fiat since that firm was founded in Italy in 1899.

William Clay Ford Sr. said he decided to step down from the finance committee chairmanship after 46 years with Ford Motor Co. because he will be 70 next year and wanted to



William Clay Ford Jr., right, has succeeded his father, William Clay Ford Sr., left, as chairman of the Ford Motor Co.'s finance committee, while Edsel Ford II, center, rounds out the 'family' business as a top executive. All are Grosse Pointers.

make room for change as the company reorganizes under a plan announced earlier this year. The senior Ford also owns the Detroit Lions.

"You won't see much in the way of changes with Trotman running the show," said automotive analyst David Healy, of S.G. Warburg & Co., New York. "Ford is not going back to the bad old days when there was a sort of war between the family and the professional managers."

David Cole agreed, adding that Ford managers and executives say Bill and Edsel really are earning their stripes.

They are getting a grounding in the company and the auto industry which is much more extensive than the preparation Henry Ford II received before taking over a crumbling Ford empire near the end of World War II.

Bill and Edsel II are undoubtedly working their way up the corporate ladder, but will also undoubtedly be helped by a factor that Henry II used to point out once in a while — their name is on the building.

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Corrections

Corrections will be printed on this page every week. If there is an error of fact in any story, call the newsroom at 882-0294.

The Willett-Brown wedding announcement on page 4B last week misspelled the name of one of the bridesmaids. It should be Lynda Brown.

News Deadlines

The Grosse Pointe News wants to help you publicize your events. To ensure that all items have an opportunity to get into the paper in a timely manner, deadlines for receipt of copy will be printed here each week.

All items for the Features and Entertainment sections must be in by 3 p.m. Friday to be considered for the following week's paper.

All items for the Sports section must be in by 10 a.m. Monday for that week's paper.

All items for the News section, including letters to the editor, must be in by 3 p.m. Monday for that week's paper.

The Grosse Pointe News will try to get all items into the paper that are turned in by deadline, but sometimes space doesn't allow it.

Any questions? Call the news department at 882-0294.

Classified/Display Advertising Deadlines

Classified Real Estate Deadline: Noon, Friday.

All other Classified Advertising must be placed by noon, Tuesday.

The deadline for Display Advertising space reservation is 5:00pm Friday.

Advertising copy requiring client proof must be submitted to Display Advertising by 2:00 pm Friday.

Advertising copy for the second and third sections must be received by Display Advertising by 11:00 am Monday.

Display Advertising for the first section must be received by 10:30 am Tuesday.

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The deadline for news copy is Monday noon to insure insertion.

Advertising copy for Section "B" must be in the advertising department by 11:00 a.m. on Monday. The deadline for advertising copy for Sections A & C is 10:30 a.m. Tuesday.

CORRECTIONS AND ADJUSTMENTS:

Responsibility for display and classified advertising error is limited to either cancellation of the charge for or a re-run of the position in error. Notification must be given in time for correction in the following issue. We assume no responsibility of the same after the first insertion.

The Grosse Pointe News reserves the right not to accept an advertiser's order. Grosse Pointe News advertising representatives have no authority to bind this newspaper and only publication of an advertisement shall constitute final acceptance of the advertiser's order.

BEVERLY HIGGINS INTERIORS



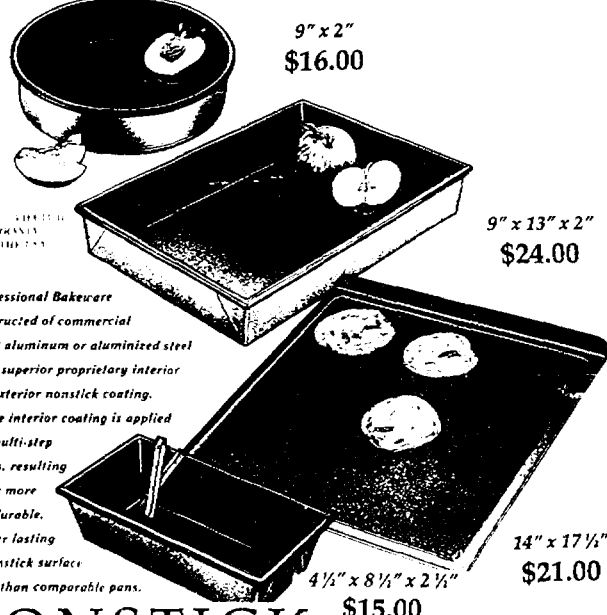
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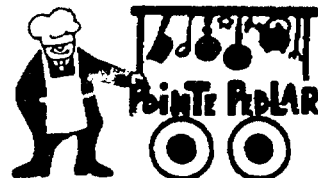
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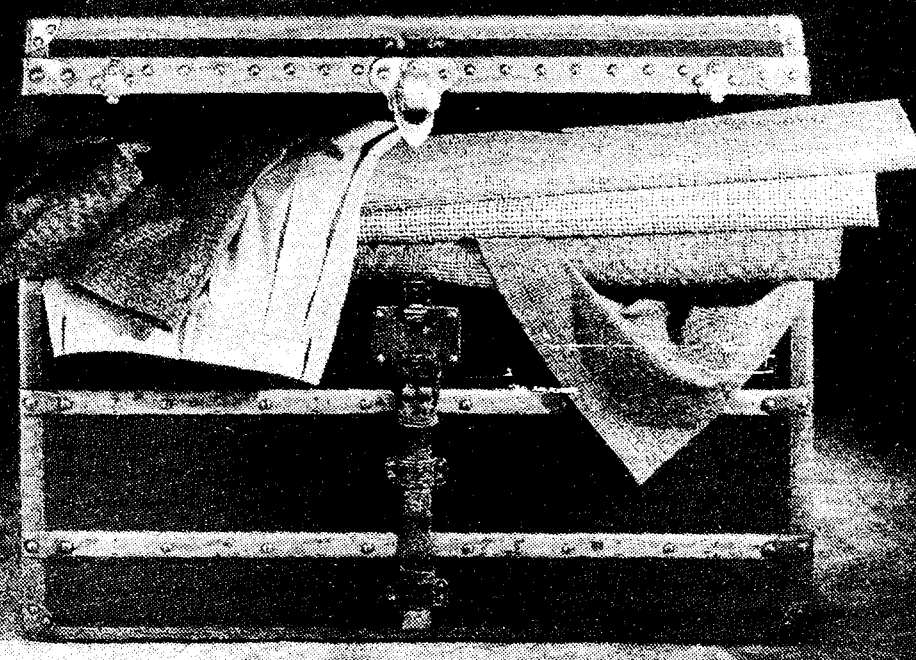
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Sallie Mae urges families to check out varied student options

Over the past decade, families with college-age children have seen tuition costs increase at a rate that outpaces inflation and increases in the median family income during that time. Ten years ago, tuition and other expenses at a private university averaged \$9,307 a year; today that figure is up almost 60 percent, to \$14,741.

Over the same period, public university costs increased almost 50 percent, from about \$3,628 to \$5,394 a year. The increases have forced many families to ask, how do we pay for it all?

Sallie Mae, the nation's largest funding source for guaranteed student loans, says that every student, no matter what his or her income, is eligible for student aid.

"It's important to quash the notion that financial aid is only

available to those who can prove serious financial need," says Janet Page, academic services representative at Sallie Mae. "The need factor is important to obtain certain types of aid, but there are many places families at all income levels can turn to find funds. You just have to be diligent in searching them out."

Page says that with the 1992 reauthorization of the Higher Education Act, student loans are available to all college students. Before borrowing, however, she recommends exploring other types of financial aid.

The best source of assistance on financial aid is the college financial aid office or high school guidance counselor, says Page. "Schools have a wealth of resources that they share with families and most colleges offer information seminars on finan-

cial aid as part of freshman orientation."

To apply for federal financial aid, students must first obtain a Free Application for Federal Student Aid, available as early as November from their college or high school. Aid eligibility is based on family income but also on such factors as the number of family members attending college, the family's current circumstances — a parent's recent job loss or major illness, for example — and the total cost of attendance. So a middle-class family with three children at private colleges might be just as likely to receive aid as a family with similar earnings with one child in a less expensive college.

Sometime between March and May, students receive notice of the aid they will receive. The aid might be a combina-

tion of grants, work-study jobs, low-interest (5 percent) Perkins loans, Stafford loans (7.43 percent interest rate through June 30, 1995), all of which are based on financial need; or unsubsidized Stafford loans (7.43 percent rate) or PLUS loans for parents (8.38 percent rate), which are available to families at all incomes. Many schools, too, pitch in funds from their endowments or other sources to help students defray costs.

Before receiving word on eligibility, students should seek out scholarships and other sources of "free" aid — a process separate from applying for federal aid. Literally thousands of scholarships are available through national and local civic groups and businesses — many based on academic standing, athletic ability, community ser-

vice or other criteria.

Good sources are scholarship directories at local libraries, and software programs available in many high school libraries. Begin your search early, as most scholarship applications have set deadlines.

For families that find they must borrow, Page recommends borrowing only what is absolutely necessary. "Stories of students graduating with huge debts should not keep one from

carefully studying how to responsibly use credit to pay for college.

"If it is necessary to borrow, keep in mind your future payments and the salary you are likely to make. With preparation as part of your decision, student loans shouldn't be impossible to pay back," she says.

For more information on obtaining financial aid, talk to your college financial aid administrator.

More students borrow to meet college expenses

With the annual cost of undergraduate education averaging \$5,300 at a public college or university and \$14,700 at a private institution, it's no surprise that students are relying more heavily on student loans to help finance their education. For the 1992-93 academic year, about 40 percent of all financial aid received was in the form of federally sponsored student loans.

Sallie Mae, the nation's largest funding source for guaranteed student loans, advises students and their families to

borrow wisely and keep thorough student loan records.

"Be sure to keep all loan documents you receive from your lender and your school in one place," says Jeffrey Sampson, Sallie Mae academic services representative. "And, notify your lender regarding any changes in your address or if your name changes. It is your responsibility to let your lender know your whereabouts so that you don't get behind on your payments in the future."

Sallie Mae also recommends

using one lender when applying for your student loans. "By using one lender, you will need to make just one monthly student loan payment in the future," says Sampson. "Also, some lenders offer special repayment terms which can result in reduced payments, longer repayment terms, or vary the monthly payment over the life of the loan."

Many lenders sell their student loans to secondary markets, such as Sallie Mae, before students graduate. Lenders do this to free up cash — enabling

them to make more student loans. If your loan is sold, don't worry: your terms remain the same and, additionally, you may be able to benefit from an expanded array of repayment options.

About one in three loans is sold to Sallie Mae, the nation's largest holder and servicer of student loans. If your loan is one of them, you will receive a letter from Sallie Mae and a "Select Your Terms" guide, which provides an outline of all of the repayment choices available to you.

Tax-planning ideas that can help your business

Taxes can make a difference, often a big difference, in a business's bottom line. That's why small business owners should be aware of the tax consequences of their actions. If you own a small business, now is a good time to review your tax-related records and identify ways to reduce your 1994 tax liability. To help you get started, here are some suggestions from the Michigan Association of CPAs (MACPA).

Last year, Congress increased to \$17,500 (from \$10,000) the amount of business equipment costs that can be deducted in the year the equipment is acquired. Electing this expensing provision allows you to take an immediate tax deduction rather than depreciate the purchase over a number of years.

If you haven't already spent the allowable \$17,500, consider purchasing whatever you need before year-end. Keep in mind that the \$17,500 deduction is reduced dollar-for-dollar once the total cost of property placed in service during the year exceeds \$200,000. In addition, the deduction may have some limitations. Consult your CPA.

Sole proprietors, partners and owners of S corporations are generally required to pay individual estimated taxes quarterly. To avoid underpayment penalties, tax law allows you to base your estimated payments on 100 percent of your previous year's tax liability, if your adjusted gross income (AGI) was \$150,000 or less last year. Be sure to review your estimated tax payments to determine if your payments are adequate.

The typical business can minimize its tax liability by deferring income into next year and accelerating tax-deductible expenses into the current year. This strategy works best for companies that use the cash method of accounting.

Making charitable contributions can also help to reduce your tax bill. However, keep in mind that canceled checks are no longer sufficient proof of donations of \$250 or more. To obtain a tax deduction for these donations, you must obtain a written acknowledgment from the charitable organization stating the amount of a cash donation or describing the property you donated. Depending on your form of business, certain limits apply to the amount of charitable contributions that you can deduct.

Effective for tax years beginning after Dec. 31, 1993, the deductibility of business meals and entertainment is limited to 50 percent of expenses, down from 80 percent. Since this is an IRS audit hot spot, it's im-

portant to have a good record keeping system. Check your records to be sure that each entry reflects the amount of the entertainment expense, the time and place of the expense, the business purpose and the business relationship of the person entertained.

If your company uses accrual accounting, review any outstanding debts. The IRS allows taxpayers to take a deduction for a bad debt only in the year in which it becomes officially worthless. A decision to post

Poona writing off a debt to a year when you have more income could result in losing the deduction.

You have until the due date of your 1994 tax return to establish and contribute to a Simplified Employee Pension (SEP) plan or an Individual Retirement Account (IRA), but only until Dec. 31 to establish a Keogh plan. Be sure to set aside funds to make tax-deductible contributions to these plans. And remember, the sooner you contribute to these

plans, the longer your earnings compound tax-free.

When reviewing your tax situation, the MACPA suggests that you determine whether you qualify for certain business tax credits, such as the targeted jobs credit and credit for increased research, or whether your business should undertake activities to earn these credits before year-end.

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Nine ways to ease pain of student loan payments

If you borrowed money to pay for college and are finding it difficult to make your student loan payments, there are a number of ways to get relief.

"Student loans are usually a young person's first borrowing experience, so, recognizing this, the federally defined terms and conditions are generally more flexible than commercial loans," says Sara Sesenbach, academic services representative at Sallie Mae, the nation's largest funding source for guaranteed student loans. "If you do get into trouble repaying your student loans, the most important thing to do is to maintain good communication with your lender."

Sesenbach says that, for students who qualify, student loans can be deferred, consolidated or forgiven. And many lenders offer their own repayment options that reduce the amount owed during the early years of their careers. She recommends that students explore

the following repayment options:

1. **Graduated Repayment:** Provides short-term payment relief by significantly reducing initial monthly payments during the first two or four years of repayment. The total interest cost is higher than making level payments due to smaller initial payments, however.

2. **Deferment:** Postponement of principal and interest payments for up to three years for borrowers who are unemployed, returning to school, or experiencing economic hardship, as defined under federal guidelines.

3. **Forbearance:** Postponement of principal payments only, for a pre-determined time for borrowers who do not fall into the three deferment categories but are still unable to make their payments. Forbearances are granted at a lender's discretion, as long as the lender is convinced the borrower will eventually repay.

4. **Forgiveness:** Complete or

partial payment of a student loan by the federal government for some borrowers entering certain areas of teaching, national service, or the military, for example.

In addition to the above alternatives, lenders and student loan holders may add their own repayment features. Borrowers whose loans are owned and serviced by Sallie Mae (about a third of all borrowers) can take advantage of the following repayment plans:

5. **Smart Loan Account:** A loan consolidation plan that allows borrowers to combine all eligible student loans into one new account with a single monthly payment. Initial, interest-only payments and an extended term of up to 30 years keep payments low throughout repayment.

6. **Great Rewards Program:** Enables Stafford loan borrowers who entered repayment after June 30, 1993, to lower their interest rate by 2 percentage points by paying on time

for the first four years. Borrowers can save significantly in overall borrowing costs by qualifying for the plan.

7. **Smart Rewards Program:** A similar program that enables Sallie Mae's loan consolidation borrowers who make their first four years of payments on time to reduce their interest rate by 1 percentage point for the remaining term.

8. **Direct Repay Plan:** An automatic 1/4 percent interest rate reduction for borrowers who make their loan payments electronically.

9. **Select Your Terms Service:** A service that provides borrowers with Sallie Mae-serviced loans with personalized counseling on the repayment program that best fits their financial situation. For more information, Sallie Mae borrowers should call 1-800-643-0040. Students who have not yet applied for a student loan should contact their college financial aid administrator.

Business Notes

The Grosse Pointe Farms-based human resources development company **Brittain-Klein Inc.** is offering a program based on Ronald Reihold's book, "Creative Genius for Everyone." The book details how people and businesses can increase their ability to generate creative new ideas.

For more information, call Michael Tuite at (313) 881-1381.

PIP Printing on Mack in Grosse Pointe Woods will now offer mailing services. The store will provide customers with list management, zip plus four barcoding, addressing, inserting, tabbing, collating and presorting services, all designed to get business mailings to customers faster.

The **Michigan Minority Business Development Council** is holding its 11th annual awards dinner on Thursday, Sept. 22, at the Westin Hotel in Detroit. The program will recognize the outstanding efforts of companies in the promotion and support of minority business ventures. Tickets are \$100. For more information, call (313) 873-3200.

Businesses across the state, including **Renaissance Shoe Co.** in Grosse Pointe Woods, are teaming up with the Michigan State Police and the Michigan Retailers Association to get the school year off to a good start by encouraging the use of seat belts.

Participating companies will distribute shopping bags carrying the safety message of "Sneakers. Schoolbooks. Seat Belts" during the final days of August to remind people to buckle up when they drive.

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Parents and grandparents who are interested in making their home safe for small children might be interested in the services of **BabySafe**, a Grosse Pointe Farms-based company that specializes in child-proofing homes. Services include installation of electrical socket covers, plexiglass bannister guards and safety gates. For more information, call 882-2229.

The **Small Business Administration** is holding a seminar on Tuesday, Sept. 20, at 9 a.m. at the Detroit Edison auditorium for those interested in starting up a small business.

According to SBA statistics, about half of all small businesses fail within a year, and poor management is cited as the leading cause of those failures. The cost of attending the seminar is \$15. For more information, call (313) 226-7947.

Buying a business requires careful detective work

Thinking about purchasing a business? Perhaps it's the only way to realize your dream of owning a business or maybe it's your solution to a sluggish job market. Whatever your reason, acquiring a business demands careful planning — and a bit of detective work. The Michigan Association of CPAs (MACPA) offers the following advice.

Before you even think about buying a small business, evaluate your skills, interests, abilities and attitude. Decide whether you're able and willing to commit to the long hours, tedious tasks and tight finances that are often associated with small business ownership.

Once you've established that you want to proceed, you're ready to narrow your sights on a particular industry. Select an industry in which you already have expertise or, at a minimum, a strong interest. Before you begin your search for a specific company, talk to your CPA, chambers of commerce and look under business opportunities in the newspaper classified ads section. Small Business Administration (SBA) offices and economic development agencies sometimes have information about businesses for sale and may also be aware of special funding or government-subsidized loans.

Using the services of a business broker is another option. Keep in mind, however, that like real estate agents, business brokers generally work for the

seller and earn a percentage of the purchase price.

Once you've identified a particular prospect, it's time to do a thorough examination of the company. The first thing you'll want to find out is why the owner is selling. Maybe the owner is retiring or just ready to move on to a new venture. However, perhaps there's a new zoning ordinance about to be passed that will affect the business.

Maybe a competitive product is about to be introduced. The existing owner might hesitate to disclose such information, so it's up to you to play sleuth.

Make your own inquiries to neighboring businesses, current customers, suppliers and even the competition, to establish the reason behind the owner's desire to sell.

While you're on the company's trail, learn everything you can about the company — how it was started, how it has grown, what events shaped its present form. Broaden your investigation to include the industry and the economy, looking for evidence of possible trends that could affect the business's potential.

Next, study the company's financial records carefully. Obtain copies of financial statements, corporate income tax returns, income statements and balance sheets for the last five years. Make sure tax returns and financial statements are signed by an accountant.

Also get copies of cash flow

projections, accounts receivable and accounts payable records and any outstanding loan agreements. To assist you in interpreting this data and evaluating the company's health, it's wise to seek the advice of a CPA who is experienced in small business acquisitions.

Beyond the paperwork, you'll also want to examine the company's inventory to be sure it is current and saleable. Also, ascertain the age and condition of the company's equipment.

Assuming the business offers potential for growth, how do you arrive at a reasonable offering price? Given the numerous methods of valuation, it's best to turn to a business valuation expert who is familiar with the industry for help in

determining a suitable price. Then be prepared to negotiate, long and hard, to arrive at a mutually acceptable purchase price.

Because banks are generally more willing to lend to an established business, obtaining financing is one area where buying a business can have a clear advantage over starting from scratch.

However, you'll still need to demonstrate that you're a good credit risk and have the appropriate expertise and the necessary collateral to pay off your debt in the event the business falters. Also, the MACPA says you need a sound business plan both to obtain financing and keep your business up and running.

Business People

Grosse Pointe Woods resident **Barbara Labadie**, owner of Labadie Capital Management, a Southfield-based financial management firm, was appointed to the board of directors of the Greater Detroit Chamber of Commerce.



Labadie

Grosse Pointe Woods resident **Wayne Shapiro** was promoted to director-technical analyst at First of Michigan, the state's largest Michigan-based brokerage firm. Shapiro will join the company's research department.

Grosse Pointe Park resident **Barbara Pieper, Ph.D., RN**, was named one of Michigan's top 10 nurses by Wayne State University and Metropolitan Woman Magazine. Pieper works at Detroit Receiving Hospital, Wayne State. The nurses were nominated by patients and peers and were selected for their dedication to duty.

Grosse Pointe Woods resident **Dr. Fred Whitehouse** received the outstanding physician educator in diabetes award at the American Diabetes Association's 54th annual meeting in New Orleans. Whitehouse is a professor of medicine and chief of the division of endocrinology and metabolism at the Case Western Reserve University Medical School at Henry Ford Hospital.

The law firm of Plunkett & Cooney recently announced that Grosse Pointe Woods resident **Kenneth Newa** and City of Grosse Pointe resident **Alison Thorburn** joined the firm's insurance law section. Both attorneys were formerly with Vandevier Garzia.

Grosse Pointe Shores resident **John Potvin** was named president-elect of the Macomb County Bar Association. He will be recognized, along with other officers of the organization, at the association's annual installation of officers ball.

City of Grosse Pointe resident **Gloria Heppner**, director of the Michigan Cancer Foundation's breast cancer research program, was chosen as one of the Mirabella 1,000, a group of women selected by Mirabella magazine for their contribution to society. Heppner leads a team of about 50 researchers in investigating breast cancer development through examining the earliest, precancerous stages of the disease.



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Farms OKs new water filter in bid to kill foul odor, taste

By Chip Chapman
Staff Writer

Bottled water sales to Farms and City residents could plummet in the near future.

The Farms council Monday night unanimously approved an \$80,400 bid from Elf Atochem for granular activated carbon (GAC) filter topping, which has worked well in other communities in removing bad taste and odor from drinking water.

"The main cause of the odor is by-products from the seaweed

growth in the lake," said Farms water supervisor Darrel Schuurman. "The problem was initially caused by the zebra mussel."

Over few years, residents have complained about the taste and smell of Farms water.

"We users can no longer drink the water that tastes so bad and, at times, smells even worse," said Farms resident George Arsenault.

A GAC filter cap was installed by Elf Atochem in

Mount Clemens and it has effectively removed taste and odor.

Highland Park, which, along with the Farms and City of Grosse Pointe, gets its water from the Farms, has used to powdered activated carbon (PAC) and has received few resident complaints about taste and odor, according to John C. O'Malia, vice president of Snell Environmental Group Inc., which reviewed the bids for the contract.

"It is our feeling that the odor is coming from the water in the plant, not from a building's pipes," he said. "Water coming out of the treatment plant will be odor-free with the new filter."

The new GAC filter will help the Farms comply with Enhanced Surface Water Treatment Rules by 1996. The disinfectant-disinfection by-products (D-DBP) rule, scheduled to be implemented in June 1998,

should decrease maximum trihalomethane levels in the water.

When chlorine reacts with trace organics in the water, D-DBP is formed. The GAC filter cap will remove the trace organics that, with chlorine, cause trihalomethanes and also remove the taste and odor.

Due to strict Environmental Protection Agency regulations,

municipal water suppliers must filter out the giardia lamblia and cryptosporidium viruses by December 1996. The GAC filter cap should also help in this regard.

The GAC filter cap has been approved by the Michigan Department of Public Health. A trial filter cap is scheduled to be installed by the end of the month.

Lead level in Farms tap water still high

By Chip Chapman
Staff Writer

Although no testing has been conducted in almost two years, lead in tap water in Grosse Pointe Farms still exceeds allowable levels set forth by the U.S. Environmental Protection

Agency.

"There's no lead coming from the water plant," said Farms water supervisor Darrel Schuurman. "It comes from the lead solder in pipe joints in a home."

In early 1993, testing was

conducted in kitchens and baths of 60 Farms residences. Half of those homes had lead water pipes and half had copper pipes with lead soldering.

The Farms' lead level was 26 parts per billion. The EPA had

just lowered the allowable lead levels from 50 to 15 parts per billion.

"I'd assume they are still at the same levels," Schuurman said, "but we haven't done any testing since early 1993."

Lead servicing and soldering was banned after 1988.

"We'll be adding a phosphate or polyphosphate to prevent lead from leaching into the water," Schuurman said. "The city of Detroit has done a study and now has to apply it. We're waiting to see what works for them."

Public safety reports

Freshman prank backfires

If you are missing a decorative flag or a concrete lawn ornament in the shape of an animal, call the Grosse Pointe Woods police at 343-2412.

As part of an elaborate senior prank directed at freshmen at Grosse Pointe North on Sept. 7, students decorated the football field with various types of flags, concrete lawn ornaments, "for sale" signs, political signs and road barricades.

The prank didn't go as well as planned, however. Woods police received a call at 6:40 a.m. Sept. 7 — the opening day of school — that a large group of teenagers was gathering on school grounds.

When police arrived, the students said they had the school principal's permission to decorate the lawn as part of a "freshman welcoming committee project."

As police began to retrieve the items planted on the ball field, they noticed that some of them had been reported stolen a day earlier by residents who live in the vicinity of the school.

Woods police said most of the items have been recovered by their owners but a few things remain. Call the department if you suspect your property may be among the items taken.

The second visit was the charm

A man suspected in an Oakland County armed robbery foiled his own efforts to elude the law on Sept. 12 when his girlfriend left her house key at the Grosse Pointe Shores police station.

The story begins at 1:35 a.m. Sept. 11 when a Shores police officer spotted a man driving 49 miles an hour in a 35-mile-an-hour zone on northbound Lakeshore.

The driver, a 28-year-old Westland man, failed to stop when the Shores officer activated the patrol car's emergency lights and siren. He drove even faster on Lakeshore, turned onto Vernier and then onto Sunningdale before abandoning the car in the 2000 block of Sunningdale.

After a brief foot chase, the driver was arrested. He posted \$100 bond and was released by police. Shortly thereafter, Shores police received a bulletin that another police agency was looking for an armed rob-

Navy reunion

Cement City man Raymond Didur Sr. is looking for fellow shipmates who served with him in the U.S. Navy during World War II.

Didur is planning reunions for next summer, somewhere near the vicinity of Brooklyn, Mich.

Anyone who served on the USS Stormes DD-780, USS Warrington DD-843, USS Vogelgesang DD-862, USS Steinkamp DD-863 or USS Grand Canyon AD-28-AR-28 can contact Didur at (517) 592-6941 or P.O. Box 282, Cement City, Mich. 49233.

bery suspect who matched the description of the driver.

Shores police immediately sent out an area-wide teletype message on the suspect and within minutes received a call from Madison Heights police. Shores police learned that a man wearing a striped shirt and a nylon stocking over his head had robbed a man of \$500 in Madison Heights on Sept. 10.

When police searched the driver's vehicle, which they had impounded, they found a toy silver revolver under the front seat and a striped shirt and tan-colored nylon stockings on the back seat.

Shores police were able to nab the driver when his girlfriend came to claim the impounded car on Sept. 12. The woman left the station and returned a short time later, along with the driver, because she had left her house keys at the station.

When police realized the man was in the lobby they detained him for Madison Heights police, who will take over the investigation.

Robbery foiled at Park store

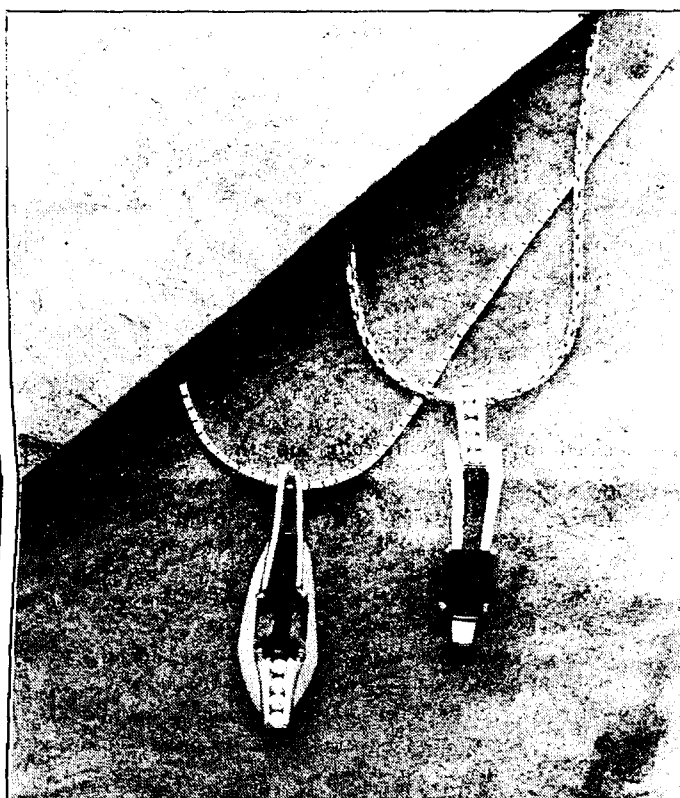
A woman's shouts were enough to scare off a would-be robber on Sept. 5 at a Kercheval and Wayburn store in Grosse Pointe Park.

A 35-year-old woman said she was walking from the store to her car at 8:15 p.m. when she was approached by a man who said he would shoot her if she didn't let him into her car.

By Shirley A. McShane

The man held his hand inside his shirt suggesting he was armed, but the woman said she never saw a weapon. She began yelling and the man fled the scene.

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'True Irishman' brings aid to disaster victims

By John Minnis
Editor

John W. Pollard brings the luck of the Irish to thousands.

The 60-year-old Grosse Pointe Park resident spent July in Georgia providing aid to flood victims as part of the Red Cross' Disaster Action Team.

"I got into it (Red Cross) because of the disasters and I heard about all the help they need," he said.

Pollard attended 32 hours of classes Saturday in training as a Red Cross volunteer, learning logistics, first aid, CPR and other aspects of emergency response. He completed his training in July and was one of the first to be sent to help flood victims along Georgia's Flint River.

Stationed in Albany, Pollard was assigned to logistics, the unit that coordinates the delivery of supplies for the shelters and service centers.

He was among 6,600 Red Cross workers in Georgia, 90 percent of whom were volunteers.

"People from all over the country and Canada all merged together and somehow got things set up," Pollard recalled. "And yet, somehow everything went off relatively smooth."

The flooding affected more than 300,000 people, caused 30 deaths, dislocated up to 40,000 families, and inundated 400,000 acres of crop land, Pollard said. The cost to the Red Cross — the nation's only federally financed relief organization — was \$17.1 million.

"The Red Cross is very special," he said. "We give vouchers for food and clothing. Appraisers determine loss, need.

"I didn't realize how much they do. The people are really dedicated. They work from 7 a.m. to 7 p.m. seven days a week for no pay. Some volunteers work and sleep in shelters. You don't ever think it's work. You're doing things that make you feel good."

Pollard is also a local disaster relief volunteer, serving the Detroit tri-county area. He's on call for two weeks every other month to respond to local emergencies. Some 2,000 families are affected by fire alone each year in Wayne, Oakland and Macomb counties, according to the Red Cross.

When not responding to disasters, Pollard always has something cooking — and it's not limited to corned beef and cabbage.

A self-described "true Irishman," Pollard is owner of Irish Cookery, a catering company in Grosse Pointe Park. He teaches Irish cooking across the country and in Canada.

"People think of Irish cooking as mainly soda bread, pota-

Book a bagful at Friends' sale

On the lookout for a book bargain? The Friends of the Grosse Pointe Public Library are holding a post-election day Bag Day on Wednesday, Sept. 21, from 3 to 9 p.m. in Room 110 at Barnes school.

Books remaining from last week's used book sale will be offered for \$3 a bag. All proceeds benefit the Grosse Pointe Public Library.

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POINTER OF INTEREST

toes and corned beef," Pollard said. "I want to show people we have very good cooking and our chefs are renowned."

Pollard's Irish roots are deep, going back to the town of Castle Pollard in County Westmeath and before that to Devon, England, in the 13th century. The Pollard clan, devout Catholics, fled to Ireland to continue practicing its faith.

Pollard will return to the Old Sod in October as a guest chef from the United States at the 18th International Gourmet Festival, which features chefs from all over the world, primarily Europe. He'll be traveling to Kinsdale, Ireland, with U.S. ambassador to Ireland Jean Kennedy Smith.

"It's a real big honor even just to be considered," Pollard said.

A widower, Pollard spends time with his six grown children and 12 grandchildren, most of whom are Grosse Pointers.

He has always been active as a volunteer. He helped organize Little League Football 40 years

ago when his children were in school, and he was active in Boy Scouts at St. Clare of Montefalco. He was also active in the Lions and Rotary clubs and the Capuchin kitchen.

On volunteering for the Red Cross, he said he'd highly recommend it.

"I think it's a good thing," he said. "It just gives you a really good feeling inside yourself. The trouble is you want to do more. You meet wonderful people. They want to help."

(Disaster Action Team volunteers are currently being sought. If you're interested, call Red Cross Volunteer Services at 1-800-552-5466.)



Grosse Pointe Park resident John W. Pollard was one of 6,600 Red Cross workers and volunteers — including those at the emergency service center above — helping Georgia flood victims in July.

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- Vickey Bloom
- George Hathaway
- Helen Boley
- Elaine Hathaway
- Kelly and Dave Boll
- Natalie Hatzembuhler
- Steve and Jana Brownell
- Mabel L. Hawkins
- Erin Bruce
- Robert Helms
- John Bruce
- Virginia E. Hetmanski
- Sean Bruce
- Diana Howbert
- Jerry and Julie Bourke
- Tim Howlett
- Priscilla Burns
- Martha and Auggie Hutting
- Kate and Jack Callas
- Karen M. Jarvis
- James N. Jarvis
- Jon and Gail Carlson
- Dr. and Mrs. Don P. Jones
- Marie B. Carpenter

- Dorothy M. and Robert E. Kennel
- Pauline W. Cleminson
- H. T. Keppelman
- Joseph and Kyle Clor
- Helen and Donn Kipka
- Missy Danaher
- Kay Kirby
- Edward Deeb
- Jane G. Krebs
- Jacqueline DeLaura
- Claire Kreher
- Barbara Denler
- Patricia Kolojeski
- Fred and Joan Dindoffer
- T. A. Kolojeski
- Diane Dixon
- Toni LaPorte
- Peter C. Duffy
- Helen Leonard-Malis
- Ann and Greg Dunn
- Beverly Leinweber
- Mark and Terese Edelstein
- Mr. and Mrs. Jack Liang
- Carol and David Evans
- John and Pamela Lorey
- Jim and Carol Fausone
- Michael A. Luberto D.D.S.
- Mr. and Mrs. G. Bruce Feighner
- Kathleen Luberto
- Bill and Connie Frey
- John and Carrie Maliszewski
- Jack and Ginny Gajewski
- Mark and Elaine Mardirosian
- Mary Fran Galvin
- Bill and Carol Marr
- Lisa Mower-Gandelot
- John Gandelot
- Steve Matthews
- Tom and Barb Gauerke
- Tim and Aimee Moran
- Rod E. and Paula Gauvin
- Kay McDonald
- Katherine Gee
- Tom McDonald

- Sally and Vince Giacobbe
- Michael McDonald
- Don and Sandy Girodat
- Robert McDonald
- Richard Golobic
- Montez McDonald
- Mariann Golobic
- Rufus and Monica McGaugh
- Vickie Granger
- Julia Goodman
- Michael J. Mengden
- Kent Graham
- Michele O'Connell
- Florence Miller
- Frances and David Miller
- Nancy Neily
- Cynthia ZurSchmiede
- Mary and Jack Younke
- Lorna Zalenski
- Doug and Judy Ziegler
- Doris Brucker
- Dave and Janet King
- James M. and Clara Odell
- Kathy and Tom Quilter
- Don and Candy Sweeney
- Fred and Alice Metry
- Ken and Sue Pranger
- Mary Fenstermacher
- Teresa and Seth Lloyd
- Ned Chalet
- Timothy J. Hacker
- Patrick and Carrie Hogan
- Mrs. J. Walker Henry
- Michael F. McBrearty
- Barbara McBrearty
- David and Karen Hill
- Frank Huster
- Michael Kawamoto
- Katy and Hal Messacar
- Greg and Rosemary Messacar
- Tom and Lee Peters
- Elizabeth Wall
- Bob Hackathorn

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New North administrator has taught worldwide — and not so far away

By Shirley A. McShane
Staff Writer

A bulletin board outside the main office at Grosse Pointe North High School is decorated with the names and pictures of teachers who have joined the staff this year.

Another bulletin board nearby welcomes the ninth-graders and other new students to the Grosse Pointe Woods school.

Inside the main office, teachers and students will find another new face. Frans A. Weits was hired as assistant principal to replace Michael Bender, who left in August for a job as principal at Allen Park High

School.

Weits comes from the Chippewa Valley School District in Macomb County where he was assistant principal at Chippewa Valley High School for seven years and taught math and computer programming for 17 years.

Born in the Netherlands and raised in Wisconsin, Weits has taught in Europe and Asia. Before joining the Chippewa Valley district, Weits worked for the U.S. Department of Defense as a teacher of military dependents. His overseas assignments included three years teaching in Japan and two years in Germany.

His training includes a bachelor's degree from Calvin College, a master's degree from Purdue University and an educational specialist's degree from Wayne State University.

Weits lives in Mount Clemens with his wife Jan, who also is an educator. They have three children: a daughter Serena, who is a recent graduate of a Chicago-area art school; a son, Frans R., a Michigan State University senior studying hotel and restaurant management; and a daughter, Genelle, who is a freshman at MSU.

"I was ready to take on a new experience and challenge and thought this would be a

good district to come to," Weits said of his decision to leave a school district where he had taught at for many years and come to Grosse Pointe. "I'm looking forward to working with the team here and to helping everyone go about meeting their goals."

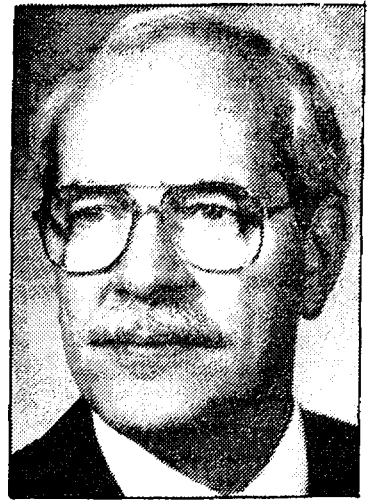
Weits said he came to the Grosse Pointe district based on its reputation. "I heard it was an excellent system and everything I've seen so far confirms that," he said.

Weits will be responsible for handling attendance and disciplinary matters concerning ninth- and 10th-graders. In addition, he will conduct evalua-

tions of the staff and the curriculum and administer schoolwide tests. He will be responsible for administering the Michigan Educational Assessment Program test to all 10th- and 11th-graders and then, based on test scores, organize the necessary remedial programs.

Until he is settled in his new position, Weits said he is concentrating his efforts on getting to know the staff and students.

"I want to become an integral part of the district," he said. "I want to be able to give it my experience and expertise and help the students reach their goals."



Frans A. Weits

Park scout makes his mark, earns his wings

By Shirley A. McShane
Staff Writer

Chris Goldsby is responsible for spraypainting nearly 70 sites in Grosse Pointe Park.

No, he's not facing criminal charges for vandalism. He used spray paint and stencils to mark storm drain covers in every alley in Grosse Pointe Park as part of a public service project to earn his Eagle Scout badge.

The 14-year-old Grosse Pointe South freshman spent two months, along with the help of his friends, spraypainting messages on the sewer covers warning people not to dump paint, motor oil or gasoline in

the sewer system.

"I got the idea from the man who organizes the River Rouge cleanup," Goldsby said. "The purpose is to stop people from throwing paints and oil and other toxins into the storm drains, which sometimes ends up in Fox Creek and the lake."

In addition, Goldsby also included the message in a recent mailing of the Park's official city newsletter, The Park Communicator.

Goldsby has been in scouting for four years and is a member of Troop 86, based at Trombly Elementary School. He said he obtained permission from city administrators before painting

the sewer covers.

"Hopefully, it will stop people from dumping," he said. "I'm hoping they'll see the sign. I think some people just do it and don't realize what they're doing or where it goes.

They're just used to doing it."

Goldsby is the son of Sharon and Chris Goldsby and has a brother, Mike, and a sister, Kathryn. He runs cross country at South and is planning his next environmental project.



Summer art

Jeanine Burmeister, 13, of Grosse Pointe Farms, attended Interlochen Arts Camp for eight weeks this summer. Burmeister studied clarinet and played in the intermediate band, holding the third chair position for four of the eight weeks. She is the daughter of Dale Burmeister and Gail Varga and is in the eighth grade at Brownell Middle School.



Happy new year

St. Paul Catholic School began its 67th year last week. Joining the student population are kindergarteners, left to right, Jack Elsey, Katelyn Nixon, Annie Sorge and Michael Myers. Teacher Sharon Conroy helped the Class of 2007 adjust to the world of academics.

Student Spotlight Katie Giblin

Each week in this column we focus on the work of a student. It can be a poem or short story or essay.

Katie Giblin is 10 years old and will be in the 4/5 Magnet program at Defer Elementary School. She is the daughter of Paul Giblin of the City of Grosse Pointe and Freda Giblin of Grosse Pointe Farms.



Katie Giblin

Beach — An Ancient Relic

"Wind," says I, "How old are the beaches?"
But the wind whispers around me saying nothing of the past.

"Water," I say with pleading tones,
"How long have you stayed here?"
But the waves rush on muttering

Of days gone by telling me naught.

"Who shall tell me," I ask the world.
"No one," echo the lazy meadows, "no one."



Star principal

Sandra Favrow, right, is given a warm welcome by Our Lady Star of the Sea PTG president Susan Kenney, on her appointment as new principal. Favrow was formerly principal at Our Lady of LaSalette in Berkley. She also has been on the faculty at Regina High School. Parents will have an opportunity to meet her on Harvest Night, Friday, Sept. 16, from 5:30 to 9 p.m. The back-to-school night will feature a Coney Island dinner, crafts, face painting and a flower and bake sale. Call (313) 884-1079 for more information.

They've won the Rensselaer

Four Grosse Pointe area teens have been awarded the Rensselaer Medal by the Rensselaer Polytechnic Institute for their superior ranking among their peers in the areas of math and science.

Joining 2,450 winners from North and South America, Europe and Asia are: Matthew J. Bucciero of Harper Woods, a Notre Dame High School student; Kerwyn C. Huang, of Grosse Pointe Park, a Grosse

Pointe South student; Michael LaHood, of Grosse Pointe Shores, a student at University Liggett School; and John D. Gleason, of Grosse Pointe Woods, a student at Grosse Pointe North.

Rensselaer has awarded the medal since 1916 to high school juniors who are chosen by their schools as the top students in science and math. Medal winners are chosen by program coordinators at the high schools.

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GROSSE POINTE DEMOCRATIC CLUB

MEMBERSHIP MEETING

7:30 P.M.
Tuesday, September 20, 1994

Grosse Pointe Unitarian Church
17150 Maumee, Grosse Pointe City

GUEST SPEAKER:

Hon. Robert Ficano
Wayne County Sheriff

Rise to occasion in baking class

Grosse Pointe Park is offering a number of baking classes for those interested in learning the secrets of flakier crusts, crustier breads and tastier soups this fall.

The classes begin on Tuesday Oct. 4, and end on Thursday, Nov. 10. They will be taught by Elaine Caulfield and will last 90 minutes. Topics include "Hands on Bread Baking," "Cinnamon Rolls," "Pie Crusts Made Easy" and "Soups." There will also be two classes, "Bake Bread" and "Make Pizza Dough," aimed at children.

Call 822-2812 for information on class times, costs and what materials to bring to class.

Protecting kids

Detroit Edison will be providing 700 pairs of additional "Eyes and Ears" on the streets of southeastern Michigan this fall as utility crews mark the 10th year of looking for potential danger as students walk to and from school.

The Eyes and Ears program was launched in 1984 in Wayne, Oakland and Macomb counties by Detroit Edison and other local utilities in response to a rash of assaults on students. The program expanded to Washtenaw County last year.

Detroit Edison field employees in radio-equipped vehicles will watch for situations that could spell trouble for children on their way to and from school, said Robert J. Buckler, senior vice president, Energy, Marketing and Distribution.

"Our employees are only a phone call away from public safety authorities in the event of crimes, fires, accidents and other emergency situations," Buckler said.

Vehicles are marked with the program logo — an eye and an ear with the program's name. The logo is intended to remind the public — and especially students — that employees operating the vehicles are there to help them.

"The employees' role is to observe and report," Buckler said. "They are advised not to attempt to apprehend anyone involved in an apparent crime. But their vehicles can serve as havens until the proper authorities arrive."



Mum time

University Liggett School juniors, left to right, Anne Toelle, Katherine Leleszi, Katherine Riddle and Lauren Copeland are preparing for the annual mum sale on Friday, Sept. 23, and Saturday, Sept. 24, at the field house on the Cook Road campus in Grosse Pointe Woods. Sale hours are from 4 to 6 p.m. Friday and 10 a.m. to 2 p.m. Saturday. Mums can be pre-ordered for \$8 or purchased for \$9 on the sale days. Mums come in a variety of colors, including red, white, yellow, bronze and pink. Pre-order forms can be picked up at the upper school office during business hours. All mums must be picked up by 2 p.m. Saturday, Sept. 24. For more information, call ULS at (313) 884-4444.



Storytime with Alice

Join Alice in Wonderland and enjoy an hour of quiet time with your tot every Tuesday, Sept. 20-Oct. 25, from 10 to 11 a.m. Alice will be sitting in her magical chair reading fairy tales and telling stories while your children listen and daydream and enjoy juice and a treat.

The cost is \$1 each week; parents are complimentary. For more information, call 881-7511.

You too can learn taijiquan

On Saturday and Sunday, Sept. 24 and 25, from 10 a.m. to 4 p.m., instructor Stuart Hopkins will teach a taijiquan workshop. In this class, you will learn the 24-posture taijiquan sequence in just two days. Taijiquan combines martial arts movements with breathing and stretching techniques, focusing on increasing internal strength and energy circulation, known as qi. By learning the basics, you'll soon begin to feel its benefits of relaxation and inner healing. The cost is \$100.

For additional information, call 313-881-7511.

YOU CAN ADVERTISE TOO!
CALL 882-3500

To Reserve Display Advertising Space
By 2:00 p.m. Friday

Dog training the positive way

The Grosse Pointe War Memorial will offer dog training classes on Thursdays, Sept. 15 through Oct. 27 (omit Oct. 13). Puppies classes are from 6:30 to 7:30 p.m., and dogs classes are from 8 to 9 p.m.

Instructor Shirley Julin teaches positive motivation techniques using food or toys paired with a verbal command

to shape the dog's behavior. Puppies must be under 6 months and have at least two puppy shots. Dogs must have vaccination and rabies shot. The cost is \$65.

For additional information, call 313-881-7511.

City of Harper Woods, Michigan NOTICE OF REQUEST FOR BIDS

NOTICE IS HEREBY GIVEN, that the City of Harper Woods will be accepting bids for the purchase of printing services.

Bid documents and specifications can be obtained from the Office of the City Clerk between the hours of 9:00 a.m. and 5:00 p.m. weekdays.

Bids must be received by 10:00 a.m. on Wednesday, September 28, 1994, in the Office of the City Clerk, 19617 Harper Avenue, Harper Woods, Michigan, 48225, at which time they will be opened and publicly read aloud. The City reserves the right to reject any or all bids. Bids must be submitted in a sealed, opaque envelope marked as follows:

CITY CLERK
CITY OF HARPER WOODS
19617 HARPER AVENUE
HARPER WOODS, MICHIGAN 48225

"BIDS FOR THE PURCHASE OF PRINTING SERVICES FOR THE CITY OF HARPER WOODS"

Published: G.P.N./The Connection: 09/15/94
Posted: 09/12/94

Mickey D. Todd, City Clerk

Show off your pooch

Bring your furry friend to the Grosse Pointe War Memorial's 11th annual all-breed dog show, Sunday, Sept. 25, from noon to 2 p.m., and compete for first, second or third place ribbons in events that include Most Ill Behaved, Most Unusual, Oldest, Best Tail Wagger, Shortest, Best Smile, Tallest, Dog/owner Look Alike, Cutest Mutt, Best Trick and Best Costume.

Our emcee will be Mark Weber, Grosse Pointe War Memorial president, and our illustrious dog-loving panel will include members of the War Memorial board and community dignitaries. Dr. Les Farnmouth of Harvey Animal Hospital will assist.

Enjoy snacks on the lawn. Ice cream and soft drinks will be available for purchase. The entry fee is \$3 a dog; advanced registration is preferred. Complimentary admission provided for humans.

For additional information, call 313-881-7511.

Modern dance classes slated

On Saturdays, Oct. 1 through Nov. 5 (omit Nov. 15), from 9:30 to 10:30 a.m., instructor Christine Roberts will teach modern dance. The class will be based on the principles of the Limon technique, and first-time dancers and the experienced are welcome. The cost is \$45 for five classes.

Social dancing with instructor Lillian Forrest will be on Mondays, Sept. 19 through Oct.

24. The introductory course is from 7:30 to 8:30 p.m.; intermediate steps and styling is from 8:30 to 9:30 p.m. The course will introduce you to a sophisticated and smooth fox trot, a lilting waltz, a sultry rumba and, for sheer enjoyment, a lively bouncing swing. The cost is \$52 a couple for the six weeks.

For additional information, call 313-881-7511.

City of Harper Woods, Michigan SPECIAL SCHOOL ELECTION

NOTICE OF SPECIAL ELECTION OF THE ELECTORS OF SCHOOL DISTRICT OF THE CITY OF HARPER WOODS WAYNE COUNTY, MICHIGAN

TO BE HELD
SEPTEMBER 26, 1994

TO THE ELECTORS OF THE SCHOOL DISTRICT: Please Take Notice that a special election of the electors of School District of the City of Harper Woods, Wayne County, Michigan, will be held in the school district on Monday, September 26, 1994.

THE POLLS OF ELECTION WILL OPEN AT 7 O'CLOCK IN THE MORNING AND CLOSE AT 8 O'CLOCK IN THE EVENING.

The following proposition will be submitted to the vote of the electors at the special election:

OPERATING MILLAGE PROPOSITION

Shall the limitation on the amount of taxes which may be assessed against all property in the School District of the City of Harper Woods, Wayne County, Michigan, be increased by 3 mills (\$3.00 on each \$1,000.00) on state equalized valuation for a period of 3 years, 1994, 1995, and 1996, to provide additional funds for operating purposes; the estimate of the revenue the school district will collect if the millage is approved and levied in the 1994 calendar year is approximately \$603,558 from local property taxes authorized herein?

THE VOTING PLACES ARE AS FOLLOWS:

Voting Place: Beacon School, 19475 Beaconfield	PRECINCT NO. 1
Voting Place: Beacon School, 19475 Beaconfield	PRECINCT NO. 2
Voting Place: Beacon School, 19475 Beaconfield	PRECINCT NO. 3
Voting Place: Beacon School, 19475 Beaconfield	PRECINCT NO. 4
Voting Place: Harper Woods City Hall, 19617 Harper Woods	PRECINCT NO. 5
Voting Place: Harper Woods City Hall, 19617 Harper Woods	PRECINCT NO. 6
Voting Place: Harper Woods High School, 20225 Beaconfield	PRECINCT NO. 7
Voting Place: Tyrone School, 19525 Tyrone	

All school electors who are registered with the city or township clerk of the city or township in which they reside are eligible to vote at this election.

STATEMENT AS REQUIRED BY ACT 278 OF PUBLIC ACTS OF 1964 Amending the Property Tax Limitation Act

I, RAYMOND J. WOJCIWICZ, Treasurer of Wayne County, Michigan, do hereby certify that, as of August 29, 1994, the total of all voted increases in excess of the Constitutional fifteen mill tax rate limitation and the years such increase are effective are as follows affecting the taxable property of Local Unit:

SCHOOL DISTRICT OF THE CITY OF HARPER WOODS City of Harper Woods Wayne County, Michigan

Local Unit	Date of Election	Voted Increase	Years Increase Effective
County of Wayne	August 7, 1990	1 mill	1994 thru 1994 Inclusive
Wayne County Regional Educational Service Agency	August 6, 1974 November 8, 1988	1 mill 1 mill	1994 Indefinitely 1994 Indefinitely
Wayne County Jail	August 2, 1988	1 mill	1994 thru 1997 Inclusive
School District of the City of Harper Woods	June 11, 1990 June 8, 1992 September 14, 1993	19.95 mills 3.0 mills 1.1659 mills	1994, 1995 1994 1994

Raymond J. Wojciwicz
Wayne County Treasurer

The G.P.N.: 09/15/94 09/22/94
The Connection: 09/15/94 09/22/94

Thomas J. Kropp, Secretary,
Board of Education

This Notice is given by order of the Board of Education of School District of the City of Harper Woods, Wayne County, Michigan.

City of Harper Woods, Michigan

PUBLIC HEARING NOTICE

PUBLIC HEARING NOTICE IS HEREBY GIVEN that the Harper Woods City Council will be holding a Public Hearing on Monday, October 3, 1994 at 7:30 p.m. in the Municipal Building Council Chambers, located at 19617 Harper Avenue, Harper Woods, for the purpose of obtaining public input and comment on a request from the Albanian Islamic Center located at 19775 Harper Avenue, to expand their existing parking lot westerly behind the house at 20675 Eastwood.

Plans for the proposed parking lot expansion are available for public inspection in the Office of the City Clerk during the hours of 8:30 a.m. to 5:00 p.m., Monday thru Friday. Notice of this hearing has been sent to all property owners within 300 feet of the requested parking lot expansion. Residents and property owners who are unable to attend the hearing may submit their opinions regarding this request in writing to the City Clerk's Office prior to October 3, 1994.

Posted: 09/08/94
Published: G.P.N./The Connection: 09/15/94

Mickey D. Todd, City Clerk

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- Food • Wagon Rides • Wax Museum

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Oct. 7th - 31st (\$6.00 Adults - \$4.00 children)
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FROM METRO DETROIT 1.94 East to exit 262 (Wadnams Rd.) Turn Left Follow signs. About 1 hour from Detroit. 10 minutes W of Pot Huron	FROM FLINT AREA 1.69 East to exit 196 (Wadnams Rd.) Turn Left follow signs
--	---

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Chardonnay, Merlot, Cabernet, Zinfandel, Pinot Noir, Fume Blanc and Johannisberg Riesling SAVE \$3.80
White Zinfandel, Sauvignon Blanc, Gamay Beaujolais, French Colombard, Chenin Blanc, White Grenache SAVE \$3.70 \$5.29

DOMAINE STE. MICHELLE Methode Champagne Brut, Extra Dry and Blanc de Blanc Best sparkling wine in the world under \$10.00 SAVE \$3.00 \$6.99

KENDALL - JACKSON Vintners Reserve Chardonnay, Cabernet and Pinot Noir 750 ml. SAVE \$4.00 \$9.00
Merlot 750 ml. SAVE \$5.50 \$9.49
Sauvignon Blanc, Johannisberg Riesling \$6.49

"Best Buys" from Chile CONCHA Y TORO 1.5 Liter Cabernet Sauvignon/Merlot 75% 25% \$5.29
Sauvignon Blanc/Semillon Merlot Blanc SAVE \$2.70

KORBEL California Champagne Brut, Extra Dry, Brut Rose SAVE \$4.00 \$7.99

BOLLINI Italian Wines Chardonnay, Merlot and Pinot Grigio SAVE \$3.20 Discover the great taste of Italy! \$5.79

LIVINGSTON CELLARS New Low Price 3 Liters Chablis Blanc, Rhine, Red Rose, Burgundy, Blush, French Colombard, Chenin Blanc, White Zinfandel, White Grenache SAVE \$3.80 \$6.19

VILLA MT. EDAN California Varietal Wines Chardonnay, Cabernet & Zinfandel 750 ml. SAVE \$4.20 \$5.79

GLEN ELLEN Winery of the Year Merlot, Chardonnay, Cabernet Sauvignon SAVE \$3.20 750 ml. \$3.79
Sauvignon Blanc, White Zinfandel, Gamay Beaujolais SAVE \$2.60 \$3.39



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SUPER JUMBO GARLIC 3 FOR 98¢

SEALTEST 2% MILK \$1.79 gal.

PAUL'S BAKERY WHITE BREAD 98¢ loaf

AWREY'S LONG JOHN COFFEE CAKE \$2.49

PATIO BURRITO'S Frozen Section 3 FOR \$1.00

I CAN'T BELIEVE IT'S NOT BUTTER MARGARINE Reg., Light 2-8 oz. tubs \$1.09

WOLFGANG PUCK PIZZA'S Frozen Section \$3.09 each

PURINA DOG CHOW 25 lbs. \$7.69

THOMAS BAGELS Plain, Onion, Cinn. Raisin, Egg, Multi-Grain YOUR CHOICE 99¢

HEINZ SQUEEZE KETCHUP \$1.49 28 oz.

EDY'S ICE CREAM All flavors 1/2 gal. \$2.39

CARR'S MINI-SNACK CRACKERS Reg. or Sesame/Onion YOUR CHOICE 79¢ box

LIFESAVERS FROZEN POPS 12 pack Kid's Favorite \$1.49

NESTLE'S MORSELS New white mint, butterscotch, semi-sweet YOUR CHOICE 10-12 oz. \$1.59

MAXWELL HOUSE for all COFFEE MAKERS COFFEE \$2.99 26 oz.

PILLSBURY CRESCENT ROLLS Regular, New Cheese YOUR CHOICE \$1.49

CAMPBELL'S CHICKEN NOODLE SOUP 2 FOR \$1.00

PILLSBURY ALL PURPOSE FLOUR 99¢

PROGRESSO ITALIAN STYLE TOMATOES 89¢ 28 oz.

Nestea ICED TEA Iced tea mix. Lemon Flavor In Dairy 64 oz. 69¢

NIAGARA SPRAY STARCH Professional Starch pre-price \$1.09 79¢

HOSTESS MINI PACK Ho-Ho, King Dong, Susie-Q YOUR CHOICE Kid's Favorite \$1.89

PEPPERIDGE FARM DISTINCTIVE COOKIES All Varieties \$1.49 pkg.

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BORDEN COFFEE CREAM 2 FOR 69¢ 1/2 pint

PERRIER WATER All Flavors + dep. 79¢

BONELESS SKINLESS CHICKEN BREAST \$1.93 lb.

SAUSAGE SPECIAL YOUR CHOICE Sweet Italian Italian Wine & Cheese Maple Little Links \$1.79 lb.

CORN BEEF BRISKET \$2.39 lb.

BONELESS STUFFED CHICKEN BREAST \$1.99 lb.

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CATCH OF THE WEEK BLOCK ISLAND SWORDFISH \$8.99 lb. Best flavor this time of year

ALASKAN TROLL COHO SALMON \$6.99 lb. Serve this quick and easy recipe during half time. Dip Salmon in butter and oil mixture. Dredge in crushed Ritz cracker crumbs. Bake at 450° for 10 minutes per inch of thickness (add 2 t. water to pan before baking.)

NORTH ATLANTIC BAY SCALLOPS \$5.99 lb. Best sauteed, stir fry or tossed w/ pasta

SLICED TO ORDER AT THE FAMILY DELICATESSEN
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Alpine Lace Swiss \$2.99 lb.
Alpine Muenster \$2.99 lb.
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Garlic Vermont Cheddar \$4.59 lb.
Black Diamond (White) \$4.89 lb.

FRESH FROM OUR IN STORE BAKERY

Raisin Boule While supply last 99¢ each
Chop Block Bread \$1.99 each
Fresh Baked Muffins 49¢ each

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Chicken Piccata Bow Tie Pasta Chicken Salsa Cheese Las/Chicken Sirloin Beef Pepper Calypso Chicken Herb Roasted Chix. Chicken Carbonara Chicken Mediterranean

Campaign off to nasty start at state level

With former state Sen. Debbie Stabenow safely aboard, the Democrats joined the GOP last week in completing their ticket for the 1994 election.

In selecting Stabenow as his running mate, Howard Wolpe, the Democratic nominee for governor, bowed to the logic that showed her to be the best qualified candidate for lieutenant governor, despite her criticisms of him in the primary campaign.

In a major speech, Wolpe told the Democratic Party convention that, like President Clinton, he would be "on our side," presumably the people's side, and will not be like GOP Gov. John Engler, whom he called a cynical, political games player.

While the Detroit Free Press described the convention as "three days of Engler bashing," the Republicans were busy circulating copies of the attacks that Wolpe

Opinion

and Stabenow had made on each other in the Democratic primary campaign.

Thus the start of the November campaign appeared to set the same nasty, personal tone that both parties had emphasized in the primary, although the GOP attacks came chiefly in the campaign for the U.S. Senate nomination.

In endorsing Wolpe's choice of Stabenow for lieutenant governor, the convention saw her bringing strength to the ticket, not only for her experience in state government and knowledge of state issues, but as an excellent campaigner who could lead the Democratic attack team.

Equally important, she is more of a political moderate than Wolpe, who is often described by word and deed as a liberal Democrat.

However, as the senator who first proposed abandoning the property tax as the

basic support of the public schools, Stabenow is not popular with all school people and their friends.

But the Michigan Education Association, which in the primary had endorsed Larry Owen for governor, now has apparently swallowed hard and reluctantly joined in backing Stabenow.

The Democrats seek to deny Engler a second term, keep Donald Riegle's Democratic Senate seat by electing former U.S. Rep. Bob Carr, regain control of the state House, and retain their outposts in the State Capitol by re-electing Attorney General Frank Kelley and Secretary of State Richard Austin.

But the GOP governor showed that he is ready for a tough campaign when he announced his veto of the plan to establish an Indian-controlled casino gambling spot in Greektown, despite voters' support

of the proposal in the city's fifth vote on the issue.

The veto may cause only a temporary delay in the start of casino gambling in Detroit but it probably will cost Engler support in Detroit and among pro-gambling voters. But he wasn't destined to get much backing from those quarters in November anyway.

On the other hand, outstate voters, the core of Engler's strength, tend to be against casino gambling, just as are many suburban residents, including Grosse Pointers.

Now let us hope both parties start discussing the important issues that face the people of Michigan. Taxes and Engler's claim to have cut them substantially are not the only issues.

Instead, such matters as the escape of 10 felons from the Ryan prison facility, the closing of the Lafayette Clinic, the declining level of support for welfare recipients and mental patients, the deterioration of the highway system, inadequate funding of the public school system, lack of adequate health care and other unmet needs surely require further discussion.

That means public debate not only over Engler's record on these and other issues but also about proposals for change being made by Wolpe and other Democrats.

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Vote is to restore millage

With approach of the Sept. 20 millage vote, few critics have appeared to question the proposal to authorize a levy of 1.7 mills to support the Grosse Pointe District Library.

One question has arisen, however, over the shift of the library's financial support from the Grosse Pointe School District to the newly formed Grosse Pointe District Library which becomes effective July 1, 1995.

Two members of the Concerned Citizens of Grosse Pointe, Robert Duquet and Jim Perry, speaking for themselves but not for the organization, told the News they feared that after June 30, 1995, the school board would continue to receive the revenues from the previous levy imposed when the schools ran the library.

If true, that would make the proposed authorization of 1.7 mills for the library an increase in local property taxes.

That is not the case, however.

The facts are that the previous 1.7-mill total levy had been authorized in two segments, .4 of 1 mill approved for six years by the voters in 1988 — which expired June 30, 1994 — and a 1.3-mill levy renewed by voters in 1992 for a three-year period.

That meant that both levies supporting

the library system when it was operated by the school board will have expired as of June 30, 1995.

In addition, under the legislation carrying out Proposal A last year, authorizations for both school and library levies were repealed as of the close of the current fiscal year next June 30, 1995.

That meant they were no longer available for renewal of authorizations to finance the library or anything else. That repeal led to a new law that authorized new levies and new elections.

The ballot question contributes to the confusion by calling the Sept. 20 proposal an "increase" but that is legal language to describe a levy that becomes an "increase" on July 1, 1995, only because the old levies will have expired before that date.

Anyway, the News is satisfied that a yes vote Sept. 20 would in effect restore a 1.7-mill levy to support the library and that neither of the expiring levies can be continued beyond June 30, 1995, for any school or library purpose.

And, once again, we reiterate our belief that the levy should be approved to guarantee the maintenance and continued improvement of the community's excellent library services.



Letters

Support library

To the Editor:

Our library system is a very good one. The proof is in the traffic. From the kids' section through reference, the Grosse Pointe system serves an enormous community appetite for information, education and recreation.

I'm a frequent user of our libraries, particularly of the Park Branch. From what I've seen, I believe that the libraries are one of the best community "anchors" we've got. They keep our neighborhoods strong.

For children, the library is a place where they belong and where adults treat them seriously. It's startling to realize how proud kids are of their library cards — think of them as passports to an exotic, important place.

For families, the library is an oasis. It's low-cost. It's constructive. It's a place for growth.

For professionals, the library is the equivalent of an on-call research staff. It's a support system that can't be equaled, even by computer on-line information services or personally-owned CD-Rom encyclopedias.

The library deserves and needs a high level of community support. That's why it's critical not only that the current millage renewal be passed, but that the community works now to anticipate future library needs and to promote full funding for the system.

It would be a great community shame if our know-

ledge tree lost branches because of indifference or ill-informed, anti-millage petulance.

Tim Moran
Grosse Pointe Park

Letters welcome

The Grosse Pointe News welcomes letters to the editor. All letters must be signed and, preferably, typed and double spaced. Include a telephone number for verification purposes.

The deadline for letters is 3 p.m. Monday to be considered for that week's paper. Letters are subject to editing and space limitations.

Hand-deliver or mail letters to: Editor, Grosse Pointe News, 96 Kercheval, Grosse Pointe Farms, Mich. 48236; or fax them to 882-1585.

Copyright? Yeah, right!

To the Editor:

You know what really burns me? How a little bit of power and a little bit of knowledge given to a little bitty person can cause a big headache.

Example:
I was recently patronizing my local (not to be named) copy center. Upon my asking for assistance with a copy, a pimple-faced kid proceeds to tell me, "You're breaking the law." (I wanted to copy a newspaper article.)

I mean, really, where does Mr. Protector of the Copyright Laws get off? What does he know of

breaking the law? He probably turned in his baby sister for tearing the label off of the pillow. For goodness' sake, what did Mr. Constitution think I was going to do with my copies, sell them to an international spy ring and risk our national security?

I abided by the kid's warning. I didn't want him to call the copyright police. I know how busy they are.

I understand this law probably applies somehow to something, but just a copy of an article to send home to mom?

Come-on.
Meaghan Spicer
Grosse Pointe Woods

Girls soccer says thanks

To the Editor:

The Pointe Girls Soccer Association (PGSA) would like to take this opportunity to thank the Grosse Pointe and surrounding community for participating in our returnable bottle and can drive, held last Friday. Without the support from our community, this would not have been a great success.

Our heartfelt thank you goes to William Catalfo, from Mr. C's Deli, for graciously accepting all our bottles and cans. Needless to say, we filled his rooms to the rafters.

I would also like to thank all the parents and children who helped sort and bag those thousands of cans. And to those in the community who made cash donations, thank you.

Michael Shapiro
PGSA President

A double political party switch

An unusual double political switch last week found former Democratic Lt. Gov. Martha Griffith and Helen Milliken, wife of the former GOP governor, endorsing opposition party candidates for governor.

Griffith made it clear her switch to GOP Gov. John Engler was aimed at the United Auto Workers union which she declared to be responsible for her departure from the Democratic state ticket in 1990. She still insists the UAW is seeking to control Michigan state government.

She sounds like a woman scorned, which, of course, is what she was by Gov. James Blanchard, whether at his own wishing or someone else's.

Milliken, on the other hand, took a stand against Engler for the second time, having endorsed Blanchard in 1990 and now Howard Wolpe.

She said what she admired about Wolpe was "the experience, the commitment and the civility to reach across lines of party and ideology."

Engler, she said, has shown "a general

Pressuring for ball park aid

The Ilitch family is continuing its pressure campaign for public financing of a major share of the cost of a new Detroit baseball park.

That's our reaction to news that a Tiger board member, Jay Bielfield, had told the Tampa Tribune the team would consider moving to Florida if plans for a new stadium in Detroit don't pan out.

True, Lisa Ilitch Murray, a member of the family, told the Detroit Free Press that the Tigers have looked at a number of sites outside Detroit, and so this report "is not really anything new."

Well, maybe not, but the repeated family comments about searches for other

sites look like pressure to us.

Even Cleveland, often cited as a suitable example for Detroit to follow in building a new stadium, has run into questions from some folks.

A letter to the New York Times from Roldo Bartimole, a Cleveland newsletter publisher, concluded that Cuyahoga County taxpayers will pay \$275 million of the costs in "sin" taxes, with interest and infrastructure boosting their load to \$750 million.

Such figures underline our doubts about the Detroit project — until Ilitch explains publicly and to Lansing the justification for his requested state support.

If you're 62, you can work and still collect Social Security benefits

By Verlyn Rebelein

Social Security Manager, Detroit East

Want to "keep on truckin'" and collect Social Security benefits at the same time? You may be able to do it! If you're over 62, it's possible that you could collect partial Social Security retirement benefits while continuing to work full-time.

Partial benefits may be payable when you're employed and eligible for retirement benefits (the earliest age is 62) or widow (ers) benefits (at age 60 or older). If you're under age 70, you'll be subject to an annual earnings limit. If your earnings exceed the limit, part of your benefits will be withheld. In 1994, the earnings limit is \$8,040 if you're under age 65,

\$1 is withheld for every \$2 you earn over that amount. If you're over 65 but not yet 70, \$1 will be withheld for every \$3 of earnings that exceed \$11,160. If you're 70 or older, you can collect full benefits no matter how much you earn.

Here's an example of how this could work for you. Let's say, you are 63 and eligible to receive \$800 a month in Social Security benefits — that's \$9,600 a year. You have a job that pays you \$20,160, which is \$12,000 over the 1994 earnings limit of \$8,040. Because you earn \$12,000 over the earnings limit, we would withhold \$1 from your Social Security benefit for every \$2 you earn over the limit. In your case, we

would withhold \$6,000 of your benefits. However, you would receive \$3,600 from Social Security while earning \$20,040 on your job. Your total income from work and Social Security for the year would be \$23,640.

Next year, if you were still working, you could be getting even more money. The annual earnings limit rises each year. Therefore, a smaller amount of your earnings would be withheld if you exceed the limit. And, because Social Security refigures benefits each year to consider additional earnings, you could get a higher benefit.

If you're at least 62 and want to find out if you can work and collect Social Security

benefits at the same time, call this toll-free number 1-800-772-1213 (between 7 a.m. and 7 p.m.) to make an appointment to talk with a Social Security

representative. You can call that number at any time to have a Request for Personal Earnings and Benefit Estimate Statement form sent to you.

You'll receive your statement about four weeks after you complete the form and send it to the Social Security address on the back.

Freeway courtesy van patrols I-75

Detroit area motorists now can look forward to a safer and less stressful commute on sections of I-75.

The Alliance for a Safer, Greater Detroit officially launched Sept. 13 the Freeway Courtesy Patrol Pilot Project, designed to place two emergency vans on patrol on I-75 within Detroit city limits. The Courtesy Patrol — operated by AAA Michigan — will provide a variety of cost-free services to stranded motorists. If the pilot program is successful, the concept could be expanded to other area freeways.

The Freeway Courtesy Patrol Pilot is a project of the Alliance for a Safer, Greater Detroit.

AAA Michigan, the Michigan Department of Transportation (MDOT), Michigan State Police, Office of Highway Safety Planning, the Southeast Michigan Council of Governments (SEMCOG) and other public and private contributors.

"The image, vitality and economic prosperity of Detroit are being compromised by concerns with its freeway system," said John Broad, chairman of the Alliance. "Fears of unsafe freeways and frequent, extended traffic jams magnify driving hazards and create stress and frustration for frequent freeway system users, which can result in negative impressions of the city."

Broad said the courtesy patrol vans will:

- Be operated by AAA Michigan on a non-profit basis (between 4 p.m. and midnight, Tuesday through Saturday).
- Promote the security of Detroit's freeway system among those needing the most assurance by establishing a highly visible and clearly helpful presence.
- Relieve traffic congestion by quickly attending to and solving problems causing backups and delays.
- Reduce accidents, and resulting traffic congestion, by allowing Michigan State Police patrols to concentrate on speed control and other accident reduction efforts.
- Promote "Buckle Up Detroit" through distribution of literature and patrol vehicle signage, regarding safety belt use.

It has been estimated by state police that the majority of vehicle assists performed on Detroit metro freeways could be handled by a courtesy patrol-type vehicle. Studies show that vehicle breakdowns and accidents cause 60 percent of all freeway congestion.

According to the Colorado Department of Transportation (CDOT), which initiated its own Courtesy Patrol program in 1992, the program offers substantial benefits in terms of reducing traffic congestion. In fact, says CDOT, in its first six months of operation, the Courtesy Patrol saved motorists between \$1.8 and \$2 million.

If the Freeway Courtesy Patrol Pilot Project does as well in Michigan as it has in other states, it could pave the way for major expansion. It is the long-term goal of those involved in the project to provide 24-hour coverage on all freeway systems throughout the Greater Detroit area.

"Being stranded on any highway can adversely affect the safety and security needs of motorists," said AAA Michigan community safety services manager Jerry Basch. "The goal of the Freeway Courtesy Patrol is to provide peace of mind and a secure knowledge that help is on the way."

Elderly urged to get flu shots; Medicare pays

With the approach of autumn, it's time for older Americans to take precautions against the pneumonia and flu epidemics that are on the horizon. The cost of both pneumonia vaccinations and flu shots is covered by Medicare Part B (medical insurance) for those age 65 or older.

The National Institute on Aging (NIA), American Lung Association, and the Department of Veterans Affairs have launched a coordinated campaign to encourage elderly people to be vaccinated this fall. Statistics show they are twice as likely as younger persons to get pneumonia. Only about 20 percent of those over age 65 have taken advantage of the availability of the pneumonia vaccine in the past, according to the NIA.

The Public Health Service recommends an annual flu shot for people over age 65, even if they are generally healthy. Typically, shots are given in the fall or winter. Medicare beneficiaries do not need a doctor's prescription or supervision to have this vaccination covered by Medicare Part B. And, beneficiaries do not pay a deductible or coinsurance amount.

Medicare Part B pays the reasonable approved amount for either shot. If the cost exceeds the approved amount, the beneficiary is responsible for the difference.

Generally, the cost will be paid if the vaccine is provided at a doctor's office or by a hospital, skilled nursing facility, home health agency, rural health clinic, federally qualified health center, outpatient physical therapy provider, a compre-

hensive outpatient rehabilitation facility, or health maintenance organization (HMO).

However, when Medicare beneficiaries get either vaccination at a community clinic that normally provides the shots free of charge to the public, the beneficiaries should not be charged just because they have Medicare coverage. Medicare Part B will not pay for these shots or for shots administered under a plan where an employer arranges to have free shots for all employees.

Medicare Part B pays for pneumonia and hepatitis B vaccinations when the beneficiary is in the hospital, even though the hospital stay is covered under Part A (hospital insurance). Flu shots now are paid for in the same way.

Obituaries

Pearl M. Linder

Services were held Thursday, Sept. 8, at Christ Church Grosse Pointe for Pearl M. Linder, 82, who died Sunday, Sept. 4, 1994, at St. John Hospital in Detroit.

Born in Detroit, Mrs. Linder was a resident of Grosse Pointe Shores.

A 1929 graduate of Grosse Pointe High School, she was a secretary in the Detroit public schools.

Mrs. Linder was a member of the Theater Arts Society of Detroit, Grosse Pointe Theatre and the Fine Arts Society.

She enjoyed music, singing and playing the piano.

Mrs. Linder is survived by her husband, Martin W. Linder; a daughter, Merry Pearson; a son, Douglass Morgan; a stepdaughter, Janet Morgan; three grandchildren; and a sister, Geraldine Weber. She was predeceased by a brother, Donald Bliss.

Interment is at Forest Lawn Cemetery in Detroit.

Arrangements were made by

the Chas. Verheyden Inc. Funeral Home in Grosse Pointe Park.



William A. Van Tiem Jr.

William A. Van Tiem Jr.

Services were held Friday, Sept. 9, at the Chas. Verheyden Inc. Funeral Home in Grosse Pointe Park for William A. Van Tiem Jr., 21, who died Monday, Sept. 5, 1994, at his

home in Grosse Pointe Woods.

Born in Detroit, Mr. Van Tiem was a 1991 graduate of Grosse Pointe North High School.

He loved fishing with his uncle, Patrick Van Tiem, and was an avid duck, goose and woodcock hunter. He also was an excellent skeet shooter.

Mr. Van Tiem is survived by his parents, William A. Sr. and Debra M. (Frahm) Van Tiem; a brother, Brian C. Van Tiem; and grandparents, Virginia I. Van Tiem and Mary Jane Frahm.

Memorial contributions may be made to Leader Dogs for the Blind, 1039 Rochester Road, Rochester, Mich. 48063.

Flu shots for seniors offered

In collaboration with the Grosse Pointe community education program and the City of Harper Woods, Services for Older Citizens and the Wayne County Health Department will sponsor two flu clinics for older adults who live in the Pointes and Harper Woods.

The clinics will be held on

Friday, Sept. 23 at Barnes school, 20090 Morningside, Grosse Pointe Woods, and on Thursday, Oct. 27, at the Harper Woods Community Center at Allard and Harper.

Seniors must make an appointment by calling the SOC office at 882-9600 from 9 a.m. to 2 p.m.

Ice cream social to support Alzheimer's Association

Georgian East nursing and health care facility will have an ice cream social and raffle on Friday, Sept. 16, 2 to 4 p.m. It will take place on the patio of Georgian East, 21401 Mack in Grosse Pointe Woods.

Donations raised will allow the Alzheimer's Association, Detroit chapter, to serve people through 1) research into causes,

treatments, cures and prevention; 2) family and patient support through family support groups and autopsy assistance programs; 3) education of caregivers and professionals on Alzheimer's disease; and 4) public policy by encouraging programs and resources that respond to the needs of Alzheimer's disease patients and family members.

Prostate exam, blood tests to be offered in 2 clinics

Prostate cancer is a real concern to men over age 50. But it can be treated if diagnosed early.


As part of the American Cancer Society's Prostate Cancer Awareness Week, Bon Secours Healthcare System and Edwards, Kotsis, Mertz, Plante, & Telang Associates P.C., will offer free baseline prostate exams and PSA blood tests to new patients from 8 a.m. to 5 p.m. on

Wednesday, Sept. 20, at 34301 23 Mile, Suite 120, in New Baltimore; and from 8 a.m. to 5 p.m. on Thursday, Sept. 21, at 18245 E. 10 Mile, Suite 130, in Roseville.

If you are 50 years of age or older and don't see a physician regularly — or over 40 with a family history of prostate cancer — call 810-773-6948 to schedule an exam.

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Elmer William Rupp

Elmer William Rupp

Services will be held at 12:30 p.m. Saturday, Sept. 17, in the Rose Garden at Christ Church Grosse Pointe for Elmer William Rupp, 84, who died Friday, Sept. 9, 1994, at Bon Secours Hospital in the City of Grosse Pointe.

Born in Detroit, Mr. Rupp was a resident of Grosse Pointe Farms and Stuart, Fla.

A 1931 graduate of Wayne University, he was an advertising coordinator for Chrysler Corp.

Mr. Rupp was a member of the board of directors of the Monterey Yacht & Country Club in Stuart. He served in various leadership positions with the District 3 Boy Scouts and Junior Achievement. He also was an usher at Christ Church.

Mr. Rupp enjoyed his family, travel, reading and golf.

He is survived by a daughter, Lois Anne Bryant; a son, David William Rupp; and four grandchildren. He was predeceased by his wife, Mary Jane Swink Rupp; a sister, Freda; and three brothers, Emil, Albert and Walter.

Interment is in the Christ Church columbarium.

Arrangements were made by the Chas. Verheyden Inc. Funeral Home in Grosse Pointe Park.

Memorial contributions may be made to the Christ Church choir or to the charity of the donor's choice.

John E. Verbiest

Services were held Monday, Sept. 12, at Our Lady Star of the Sea Catholic Church in Grosse Pointe Woods for John E. Verbiest, 85, who died Thursday, Sept. 8, 1994, at Bon Secours Hospital in the City of Grosse Pointe.

Born in Detroit, Mr. Verbiest was a resident of Grosse Pointe Woods.

He was a graduate of St. Joseph's High School and the University of Detroit. Mr. Verbiest was an independent insurance agent and a former director of professional relations at Blue Cross/Blue Shield.

He was a life member of the Detroit Yacht Club, where he served on the board of directors for many years. He also was a member of the Michigan Power Squadron, a past commodore of the Spirit of Detroit Association

and a former commander-in-chief of the Michigan Commanders Club.

Mr. Verbiest is survived by a daughter, Marilyn Nixon, four grandchildren and three great-grandchildren. He was predeceased by his wife, Virginia.

Interment is at Mount Olivet Cemetery in Detroit.

Arrangements were made by the Chas. Verheyden Inc. Funeral Home in Grosse Pointe Park.

Dorothy M. Kuhl

A memorial service will be held at 2:30 p.m. Saturday, Oct. 1, at Grosse Pointe United Church in Grosse Pointe Farms for Dorothy M. Kuhl, 85, who died Thursday, Sept. 8, 1994, at the Upjohn Community Care Center in Kalamazoo.

Born in Cleveland, Mrs. Kuhl was a resident of Grosse Pointe Woods.

She was a member of Grosse Pointe United Church's choir and Women's Guild.

Mrs. Kuhl is survived by two daughters, Sharon Stoelzl and Susan Duff; a son, Clifford Kuhl; four grandchildren; and three great-grandchildren. She was predeceased by her husband, Clifford P. Kuhl.

Arrangements were made by the Cremation Society of Michigan in Kalamazoo.

Memorial contributions may be made to Grosse Pointe United Church or to the charity of the donor's choice.

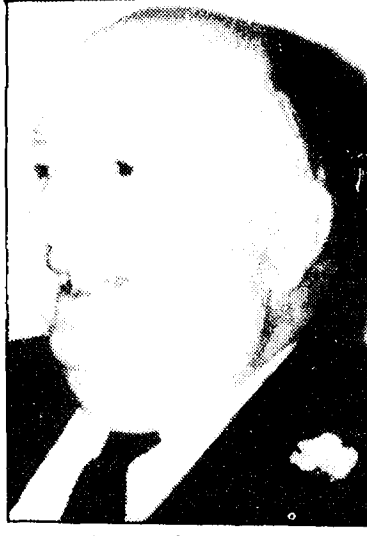
Adeline Tedesco

Services were held Friday, Sept. 2, at St. Clare of Montefalco Catholic Church in Grosse Pointe Park for Adeline Tedesco, 78, who died Tuesday, Aug. 30, 1994, at Bon Secours Hospital in the City of Grosse Pointe.

Born in Detroit, Mrs. Tedesco was a resident of Grosse Pointe Park.

She is survived by her husband, Peppino; a son, Teddy; five grandchildren; and a sister, Jessie Massey.

Arrangements were made by the Chas. Verheyden Inc. Funeral Home of Grosse Pointe Park.



George Reindel Jr.

George Reindel Jr.

Services were held Wednesday, Sept. 7, at Christ Church Grosse Pointe for George Reindel Jr., who died Saturday, Sept. 3, 1994, in Detroit. He was just shy of his 94th birthday.

A native Detroit and a 1922 graduate of the University of Michigan, Mr. Reindel played varsity tennis and was a 16-time Detroit city doubles champion, three times with his older brother, Ira, and seven times with his younger brother, John.

He won many other championships, including the Detroit city singles title and the Michigan state squash racquet championships.

His interest in University of Michigan football was unwavering — he attended all home games for 50 years. Mr. Reindel's efforts to recruit promising athletes and scholars continued throughout his life.

His business career spanned many years, including interests in Lincoln-Mercury dealerships in Dallas and Charlotte, N.C., and gas and oil wells in Texas. He was also formerly the sales manager of the Swarz Boring Co. in Detroit.

An avid contract bridge player, Mr. Reindel was in demand in Grosse Pointe social circles. He also taught backgammon at the Grosse Pointe War Memorial.

He was a member of the Country Club of Detroit, the Yondotega Club and a former

member of the Detroit Athletic Club, the University Club, the Detroit Racquet Club and the Tennis House. He also was a member of Psi Upsilon fraternity.

Mr. Reindel is survived by a son, George Reindel III; three grandchildren; and a brother, John Reindel.

Interment is at Elmwood Cemetery in Detroit.

Arrangements were made by the Wm. R. Hamilton Co. Groesbeck Chapel in Mount Clemens.

Memorial contributions may be made to the Michigan Cancer Society or to the Michigan Varsity Tennis Complex, Athletic Department, University of Michigan, 1000 S. State, Ann Arbor, Mich. 48109-2201.

Robert Allen Lytle

A memorial service will be held at 4 p.m. Friday, Sept. 16, at Grosse Pointe Memorial Church in Grosse Pointe Farms for Robert Allen Lytle, 54, who died Saturday, Sept. 10, 1994, at Port Huron General Hospital from injuries sustained in an automobile accident.

Born in McKeesport, Pa., Mr. Lytle was a resident of Grosse Pointe Park.

He earned a bachelor's degree in mechanical engineering from the Massachusetts Institute of Technology in 1962 and an MBA from the University of Rochester in 1968.

Mr. Lytle was an engineering consultant with McLaren Hart Environmental.

He was a first lieutenant in the U.S. Army Corps of Engineers.

He was a member of Delta Upsilon, the Grosse Pointe Yacht Club, Grosse Pointe Memorial Church, a past member of the Grosse Pointe Rotary Club and a past president of the Newcomers.

He enjoyed sailing, boating, photography, computers and skiing.

Mr. Lytle is survived by his wife, Carol Crain; a daughter, Courtney L. Lytle; two sons, Thomas C. and Jay R. Lytle; and a sister, Mary Louise

Stokes.

Interment is at the Grosse Pointe Memorial Church columbarium.

Arrangements were made by the Chas. Verheyden Inc. Funeral Home in Grosse Pointe Park.

Memorial contributions may be made to Grosse Pointe Memorial Church, Memorial Fund, 16 Lakeshore, Grosse Pointe Farms, Mich. 48236.

Margaret Booth Marentette

Services were held Saturday, Sept. 3, at Christ Church Grosse Pointe for Margaret Booth Marentette, 78, who died Thursday, Sept. 1, 1994, at Cottage Hospital in Grosse Pointe Farms.

Born in Detroit, Mrs. Marentette was a resident of the City of Grosse Pointe.

She was a 1934 graduate of the Liggett School and a 1936 graduate of Sarah Lawrence College.

Mrs. Marentette was a member of the Sigma Gamma Association, the Garden Club of Michigan and the Cranbrook Foundation.

She enjoyed gardening, flower arranging and travel.

She is survived by her husband, Lloyd Marentette; two sons, David B. and Daniel B. Marentette; and two grandchildren. She was predeceased by a sister, Anne B. Skinner, and a brother, John Booth.

Arrangements were made by the Chas. Verheyden Inc. Funeral Home in Grosse Pointe Park.

Memorial contributions may be made to Sigma Gamma, P.O. Box 36373, Grosse Pointe Farms, Mich. 48236 or to the Cranbrook Foundation, 380 Lonepine Road, Bloomfield Hills, Mich. 48303.

Arthur William Hollar Jr.

Services were held Wednesday, Sept. 14, at the Chas. Verheyden Inc. Funeral Home in Grosse Pointe Park for Arthur William Hollar Jr., 76, who

died Friday, Sept. 9, 1994, at St. John Hospital in Detroit.

Born in Detroit, Mr. Hollar was a resident of Grosse Pointe Woods.

He graduated from the University of Michigan's College of Engineering in 1941 and worked as a mechanical engineer for General Motors Corp. until his retirement in 1988.

Mr. Hollar was a member of Alpha Tau Omega fraternity, the Senior Men's Club of Grosse Pointe, the Woodworkers, the Detroit Economic Club and the Grosse Pointe Yacht Club. He was a former member of the Detroit Boat Club, Crescent Sail Yacht Club, the Fine Arts Society of Detroit, the Grosse Pointe Camera Club and the Photographic Society of America.

He enjoyed sailing and travel.

Mr. Hollar is survived by his wife, Dorothy; three daughters, Marcia Dillon, Beverly and Carol B. Hollar; three grandchildren; and a brother, Robert Hollar.

Interment is at White Chapel Cemetery in Troy.

Marjorie Weber Bulkeley

Graveside services were held Wednesday, Sept. 7, at Woodlawn Cemetery in Detroit for Marjorie Weber Bulkeley, 89, who died Saturday, Sept. 3, 1994, at the Windemere Nursing Home in West Bloomfield.

Born in Detroit, Mrs. Bulkeley was a resident of Grosse Pointe Park.

A graduate of the University of Michigan, she was an author and wrote articles for Vogue magazine.

Mrs. Bulkeley was a member of the Detroit Boat Club, the Women's City Club and the Country Club of Detroit.

She is survived by two sons, Richard S. and Robert F. Weber. She was predeceased by two husbands, Frank Ilkey and Frank Bulkeley.

Arrangements were made by the Wm. R. Hamilton Co. Bell Chapel.

NOTICE OF SPECIAL ELECTION for THE GROSSE POINTE PUBLIC LIBRARY TUESDAY, SEPTEMBER 20, 1994 CONDUCTED BY THE GROSSE POINTE PUBLIC SCHOOL SYSTEM WAYNE COUNTY, MICHIGAN

TO THE QUALIFIED ELECTORS OF THE SCHOOL DISTRICT AND THE GROSSE POINTE PUBLIC LIBRARY:

NOTICE IS HEREBY GIVEN that a special election for The Grosse Pointe Public Library will be held in the Grosse Pointe Public School System, on Tuesday, September 20, 1994, between the hours of 7:00 a.m. and 8:00 p.m. Eastern Standard Time, for the purpose of submitting the following proposal to vote of the qualified electors of the school district:

PUBLIC LIBRARY OPERATING MILLAGE INCREASE PROPOSITION

Shall the limitation on the amount of taxes which may be imposed on all taxable property in the library district of the Grosse Pointe Public Library, Wayne County, Michigan, for the support and maintenance of the Grosse Pointe Public Library, be increased commencing in 1995 by one dollar and seventy cents (\$1.70) per one thousand dollars (\$1,000.00) (1.7 mills) of the state equalized valuation of taxable property of the library district (estimated to produce \$3,524,700 of revenue collections during the 1995-96 fiscal year)?

Each person voting on the above proposition must be:

- A citizen of the United States of America over eighteen (18) years of age;
- A registered elector of the City or Township in which he or she resides.

The places of voting for the special election to be held on September 20, 1994, will be as follows:

PRECINCT A — All voters in the City of Grosse Pointe Park vote at PIERCE MIDDLE SCHOOL, 15430 Kercheval, Grosse Pointe Park, Michigan.

PRECINCT B — All voters in the City of Grosse Pointe vote at MAIRE ELEMENTARY SCHOOL, 740 Cadieux, City of Grosse Pointe, Michigan.

PRECINCT C — All voters in the City of Grosse Pointe Farms vote at BROWNELL MIDDLE SCHOOL, 260 Chalfonte, Grosse Pointe Farms, Michigan.

PRECINCT D — All voters in the City of Grosse Pointe Woods vote at PARCELLS MIDDLE SCHOOL, 20600 Mack, Grosse Pointe Woods, Michigan.

PRECINCT E — All voters in the Township of Grosse Pointe vote at the GROSSE POINTE SHORES ADMINISTRATION OFFICES, 795 Lakeshore, Grosse Pointe Shores, Michigan.

PRECINCT F — All voters in the City of Harper Woods portion of the Grosse Pointe Public School System vote at POUPARD ELEMENTARY SCHOOL, 20655 Lennon, City of Harper Woods, Michigan.

ABSENT VOTER COUNTING BOARD: — (All absentee voter ballots) Voting place at BARNES SCHOOL, 20090 Morningside, Grosse Pointe Woods, Michigan.

Each person voting in the district must be a registered elector in the City or Township within this School District in which the person resides.

This notice is given by order of the Board of Education of The Grosse Pointe Public School System, County of Wayne, Michigan.

LINDA SCHNEIDER, SECRETARY
Board of Education

Dated: August 8, 1994

NOTE: THIS IS AN ELECTION FOR A LIBRARY TAX TO SUPPORT THE GROSSE POINTE PUBLIC LIBRARY WHICH IS NOW AN INDEPENDENT DISTRICT LIBRARY. UNDER STATE LAW THE SCHOOL SYSTEM IS REQUIRED TO CONDUCT ELECTIONS FOR THE DISTRICT LIBRARY. THIS IS NOT A SCHOOL ELECTION.

G.P.N.: 09/08/94 & 09/15/94

IN MEMORY OF
MICHAEL CHAMBERS JR.
1973 - 1993

It's been one year since we've all shed a tear. You left without a warning or a sound. It's the day God came and took you from our ground. Nothing has been quite the same, time has passed but nothing has changed. All that we have left are the reflections of the past, that always seems to be at a moments grasp. I'd thought we'd be together forever, it's a far cry from where we are now. For if only a day, I had your heart to share. My life would feel like an answered prayer. For the situations we could not have avoided, for the lessons we were to deep to ignore. It's funny how I wish you were still here laughing and smiling like nothing ever happened. But deep in my heart I feel the pain. I've cried the tears, never knowing who's to blame? In total darkness I search for you, In total brightness I yearn for you. In any shade of lightness I love you! Michael, you will never be forgotten. For you always will live in my heart... Love Always & Forever
Liz Marge

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Our recently completed heritage mausoleum and plaza complex is situated on a breathtakingly beautiful site beside a calmly flowing brook. Choose from crypts shielded from the elements in one of the four sheltered galleries, cremation niches or turf-top crypts located within the Plaza.

Bring this ad to Elmwood's office today to take advantage of a \$500 discount on your crypt purchase. Savings are also available on niche purchases. Or call us at (313) 567-3453.

But do it now — because this offer is only good through the end of September!!

Cemetery Office Located at 1200 Elmwood Avenue
Detroit, MI, Call today for easy directions.

You read me? Not entirely

Summer reading has always been a private pleasure.

My school system never assigned a summer reading list, but with no school to go to and my hour of piano practice cut to 30 minutes, that's what I spent the three summer months doing.

I was an asthmatic child not very adept at sports, so while other kids were at Little League practice or just running wild, I was on my patio solving crimes with Encyclopedia Brown (later with Hercule

Poirot) and wading through the Leatherstocking Tales.

I wasn't terribly picky, so I read everything from biographies to adventures to how-tos to "Rebecca," which I read because I'd seen three-quarters of the movie on late-night television and I wanted to see how it turned out. I was a pre-VCR baby.

Sometimes, when everyone was away, I'd pull my older sisters' books off their shelves, set them on the spine and let them fall open to the good parts. I learned lots of things from those books, including the fact that dictionaries often leave out certain words.

I took a few trips to Middle Earth where Frodo and Bilbo ran around avoiding trolls and eating mutton while in hot pursuit of some magical ring. My Boy Scout friends all read those

I Say

Ronald J. Bernas



books and, in order to be in the loop, I forced myself to read them at summer camp.

Billy, one of the troop's biggest promoters of those books, had actually taken the time to teach himself to write in the secret script of the Middle Earth dwellers. (He also lost his glasses down an outhouse, so take it from there. I soon lost interest in the rings and the Hobbits, but to this day I

wonder what Billy was looking at when his glasses fell off.)

The library always had a promotion and kids got gold stars or something on a chart for reading books during the summer. At the end of the summer the kid with the most gold stars got a gift.

It's a good idea, but problem was, you had to sit down with the overworked, bored and harried children's librarian and

tell her the plot of the book to prove you read it before you got a star.

It was a laborious process that was not worth the prize — whatever it was — that went to the summer's best readers.

I was never any summer's best reader. Nor will I be this summer.

I spent Labor Day weekend furiously plowing through the last 800 pages of James Michener's "Texas" just so I could say I finished half of the books on my summer reading list.

I didn't make it.

Perhaps my list was too ambitious, what with "Pride and Prejudice," something, anything by Sir Walter Scott, something, anything by Toni Morrison and "Jane Eyre."

And that was just the "good stuff." The rest included lighter

reading like "Interview With a Vampire" and "The Godfather."

I magneted the list to my refrigerator and it mocked me all summer when I opened the freezer for Popsicles before I went to a movie to cool off.

As I grow older, summer reading is getting more difficult. It's getting harder to justify sitting alone when there are so many other things to do.

That's why winter reading has taken over. Bags of books, fresh from the myriad used book sales held this time of year, get assimilated into my shelves, upsetting the alphabetical and categorical order I've tried so hard to establish.

Which is why I was so keen on finishing "Texas." While I enjoyed it, and learned quite a bit about history, 1,100 pages is a lot of shelf space.

Grosse Pointe News

September 15, 1994, Page 7A

The Op-Ed Page



Huddled masses caught in middle

Six billion people. The numbers have sneaked up on us — shockingly enough, during our own lifetime.

You know the saying about life happening to you while you were making other plans. While we were busy baking cookies and building houses and going to the lake for the weekend, the population explosion happened.

And now they tell us it could double in the next 50 years. That's still within the lifetime of a lot of us.

I don't know about you, but I don't welcome the idea of that many more people shopping while I shop, driving on the expressway while I drive, swelling the lines at the bank and the McDonald's. If I wanted that, I could live in Florida.

So, all praise to the Clinton administration for getting us back into the world population planning game.

All the talk at the just-finished UN conference in Cairo, and indeed at all such conferences, seems to center on the developing nations. True, they have a great need for family planning and health clinics. But our Western notions of the Third World runaway growth patterns just might be getting out of date. Washington Post columnist David Broder reported last week that the birth rate in developing nations is down to 3.6 children per couple and that contraception is practiced by half of all couples in the world. Not enough, but a big improvement.

What about our responsibility in all this? The United States has a fairly low birth rate (though not as low as Western Europe's). What we are less willing to look at is the fact that our high consumption rate creates the impact of a much larger population. We must either slow our heavy consumption rate or actually shrink our numbers.

And the only way to do that is to control immigration.

That kind of thinking is getting a lot of flak. No matter how you turn it over and examine it, the one is cussedly inconvenient and the other is selfish.



Nancy Parmenter

If the anti-immigrant argument is an ugly one, try pushing non-consumerism. Try telling Americans to ride mass transit and sell the extra cars and get off the electricity grid and quit driving up north every other weekend.

It won't happen. So long as we have the economic means to carry it off, we're going to live the way we want to, and for most of us, that means a material life. It's the American way.

So that leaves immigration. Liberals hate being thought selfish. So we're looking for a better face to put on it.

The one approach that sounds valid is to find ways to improve the economy and living standards of all countries so that people won't need or want to emigrate. Despite the worldwide diaspora going on every day, people would really rather stay in their community, their homeland, if they can. My gut says that almost all immigrants come for economic reasons.

Vice President Al Gore has been criticized for suggesting that immigration is part of the population planning task. Even so, he was only applying the immigration lesson to certain troubled African nations. What if he carries his suggestion a step closer to home?

Item: The Sierra Club, slightly left of mainstream environmentalism, hasn't yet taken a position on immigration issues. But Judith Kunofsky, their population expert, says the club believes that we are the most over-populated nation on Earth, measured by consumption patterns. Americans have the equivalent of the 40-child family.

Item: Negative Population Growth, way to the left of the Sierra Club, runs an ad about reversing our growth rate by restricting immigration. They

make it sound simple: by stopping at two children per family and returning to the historic rates of immigration (1924-1960), the United States' population would actually be reduced over time to about 150 million.

But it means closing the door to about 800,000 immigrants now coming to our shores (or airports) every year. It means forgetting about the promises to the world's huddled masses.

For a nation founded on immigration, is that selfish or realistic? Yikes.

Cable

From page 1A
maining half will be split among the five cities based on the percentage cable revenues generated by the cities over the last five years.

Nicholson said that once Comcast gains 100 percent of Grosse Pointe Cable's stock, the five cities and the War Memorial will no longer have any control over the system. He added that the existing advisory board will still be around to offer advice Comcast representatives on how the cities would like the system to be run.

"The War Memorial's share of the sales proceeds, approximately \$11 million, will be placed in its endowment to ensure the future of this institution," said Bruce M. Rockwell, chairman of the War Memorial board of directors. "Under the agreement, the War Memorial will continue to provide local origination programming, the schools will continue to program the educational access channel and the cities will continue with their role in government access programming."

The Grosse Pointe Cable board hired two experts, John Evans of Washington, D.C., and Charles James of Daniels and Associates in New York to advise them on how to proceed with the development of a management agreement and on how to handle the sales negotiations.

Evans told the cable board

fyi

Food, fun from Pointe to Pointe

It was something like the State Fair right here in town, complete with clowns and caliope music, even a bouncy ride. And the weather last weekend was perfect for it.

For two great days, Pointers and others admired art for sale at the War Memorial, toured shops (and took a chance on good deals) on the Hill and chowed down in the Village among the booths of ten local restaurants.

It even had a garden tour: As the free trolley bus shuttled up Moross on its way to the Hill, someone remarked from its high windows that at last they could see what was planted on the other side of the Moross wall.

But what was really fun was all the people: From Gwen Samuel at the Grosse Pointe Theatre table, FYI learned her daughter Stephanie Samuel is a singing, dancing star of the Hollywood and Broadway reviews aboard the cruise ship Carnival, touring the Caribbean from October to next April.

"At the age of 23 she has a dream job and a 10-month con-

tract on a cruise ship," says her proud mom.

And from hammy sculptor Jim Webers, a story of the lady who came over to order a vase made. After an hour or so of discussing shape, size, price and such, she told Jim he had the job and asked how long it would take.

"A few hours to throw it on the wheel, then three days for the clay to dry out ..." Jim began.

"Three days?" she said. "But the cremation is tomorrow."

Judging from the crowd both days, the three-event extravaganza was a success. At closing time at 6 p.m. Sunday, volunteer Joann Kramer, who owns Kramer's Bed & Bath with her husband, Mike (he's Village Association president), is all smiles.

"I think everyone who chaired it is pleased," she says, crediting Blue Point owner David Muer, Nancy Renick of Village Toys and Mary Wells, who works with Robert Loomis.

"We'll do it again next year, even bigger and better."

that includes her briefcase, wallet, 100 checks and the deeds to her house and commercial buildings.

"It was awarded in 1944 to my uncle, Nicole Pesce, who was a general in the Italian Army, and it's the only thing my son has left from his grandmother," says Liz.

She asks anyone who might see the medal, which has red and black insignia on the front and general Pesce's name on the back, to contact City police. You may not get a medal for helping, but there's a reward.

Rainbow child

"I think his hair was black," says one. "No, definitely medium brown," states another co-worker of circulation manager Debbie Greene, who delivered Robert James Greene at Bon Secours Hospital on the first day of September.

The posted announcement on the board at the Grosse Pointe News announces his hair is red, but adds a question mark. No one disputes that he was 5 pounds 4 ounces and 19 inches long. Or that dad Robert is mighty happy. But what about that hair — black, brown or red?

I'd say it's Greene.

If you have an FYI tip or another suggested baby hair color, call Ken Eatherly at 822-4091.

Unearned medal

It's only a round, gold medal a bit bigger than a half-dollar but Pointer Liz Lesiak values it more than all the other goods someone helped "disappear" from her black Chrysler Conquest Saturday before last. And

that Comcast is one of the best-run cable companies in the industry and that only large systems will be able to compete in the face of changing technology.

Ausherman, who represented the five cities' interests in the August negotiations, said that with phone companies suing the federal government to allow them to provide cable service as well as phone service, now was the best time to sell.

"In two years, the phone

companies and satellite broadcasting could make Grosse Pointe Cable worthless," said Ausherman. "Now is the optimum time to sell to realize value for the company's assets. If we wait, we could see the value of the company drop dramatically."

Nicholson assured officials from the five cities that Comcast will go ahead with the planned \$7 million cable upgrade. In fact, he said, Comcast might proceed even faster now

that it will own 100 percent of the company's stock.

The cities will continue to collect a 5 percent franchise fee for permitting cable to operate within their borders, said Weber. The fee has generated \$2.2 million since 1979.

"During the last seven years, Comcast has been an outstanding partner, and I am fully confident that it will continue to provide the community with superior cable services in the years ahead," said Nicholson.

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Arlene G. David
Home Economist

Must every tenth person drop out of the health care system?

Public opinion surveys consistently have shown that universal coverage is the most popular aspect of health care reform, supported by more than three-quarters of the population.

However, in spite of such strong public support, we increasingly hear that we don't need a health care plan that covers everyone, or that we

can't afford to provide universal coverage to 91 percent of us, or 95 percent, in five years, or ten years — maybe. These proposals are also characterized by the absence of any systematic effort to contain costs — the primary reason why so many of us are currently without health care coverage.

Those who make these proposals, which basically continue

the status quo, don't explain why the United States should be different from the rest of the industrial world which has provided universal health care coverage for decades — at a cost much less than we are spending, and with better health outcomes.

There are 30 million people in the United States — over a million in Michigan — who have no private health insurance and who are not covered by publicly sponsored medical care programs. In addition, there's an equally large number of people who are insured, but whose coverage is inadequate to protect them against the costs of a serious illness.

Almost all of the people without insurance are employed, usually in small businesses, or are dependents of those workers. If their employers do make health insurance available, the cost of premium-sharing to the employee is often not affordable. Health insurance for small business is usually subject to pre-existing condition exclusions, experience rating, and

high premiums. This is even more true for individuals seeking insurance, which is often unavailable at any price. (We in Michigan are better off than people in many other states, because state law requires that Blue Cross BlueShield provide coverage to any individual or group — affordability is another question for many.)

Further, even the well-insured can't be confident that they will keep their coverage. Because of the high and rapidly increasing costs of medical care, many — if not most employers who do provide health insurance are trying to reduce or in some cases even eliminate their health insurance costs. Many have restructured their workforce, increasingly using part-time employees to reduce the number of people they insure. Even where employers make insurance available, more and more middle-class people aren't eligible or can't afford their share of the premium.

The result of all this is that people are afraid to change jobs because the new employer's in-

surer might not cover them for pre-existing conditions. They're afraid that if they lose their jobs, they'll lose their health insurance — and two million people lose their jobs every year, many of them permanently.

People who don't have insurance tend to postpone care. Conditions that could have been prevented or treated inexpensively become more serious and are often treated in hospital emergency rooms with higher costs and poorer outcomes. Since the uninsured can't pay those emergency room bills, the costs are subsidized by individuals who do have insurance — another reason why those among us who have insurance should be concerned about those who don't.

In the final analysis, the only way any of us can be sure of keeping our health insurance is if we as a nation — through congressional and state legislative action — guarantee universal coverage, with comprehensive benefits, kept affordable by spreading the costs of illness

over the entire population. The American people understand and support this — not just because we're anxious about our own insurance, or concerned about paying the extra costs of emergency care for the uninsured, but because Americans are fair-minded, concerned about their fellows.

We want a just and decent society, and don't want to deny others access to essentials like health care. But if we're going to get that society, we have to do better than 91 percent coverage by the year 2002. Health care coverage and benefits as good as those available to public policymakers — with the costs spread among all Americans, as policymakers' costs are — is the approach which should be used for all of us.

This essay was written by Eugene Feingold, professor emeritus of health services management and policy at the University of Michigan School of Public Health, board chair of the Michigan League for Human Services and the president of the American Public Health Association.

Losing poise in the attic

According to statistics, most accidents occur in or near the home. I had never given it much thought, however, but now that I am a statistic, I think it must have something to do with attitude. Most of us feel relatively secure within the confines of familiar territory. Hence, it is conceivable that we tend to be less cautious, perhaps even careless concerning the execution of daily chores and routine activities in our homes.

I plead guilty to relegating "stuff" to the attic. Whenever I am in doubt as to where to put something, it seems to be banished to the third floor for consideration at a later date. Naturally, that date rarely comes on my calendar. Only because I had no choice and am on the last legs of a journey through my parents' home in preparation for a sale, did I venture into my own attic. I reasoned that this would be a good opportunity to clean out our own clutter and perhaps reap some small monetary rewards for my labors.

Those who know me are aware that once committed, I seldom attack a project casually. I dig in with a vengeance. I began in the single large room which had become home to unused furniture, hundreds of boxes (too good to discard), a sewing machine, cartons of baseball cards, old cassettes, wedding dresses and decorations, lamps, luggage, old fans, filing cabinets . . . you get the picture. My son was briefly in residence and I jumped at the opportunity to enlist his help. As I dug into the corners, pitching objects to the center of the room, he gathered the rejects in plastic bags and took them out to the garage.

This teamwork continued for approximately 45 minutes. Then, while our son was making a trash run to the curb, I tripped over my own junk, in this case a three-tiered shelf, and crashed into the debris on the floor as the sewing machine and console fell on top of me. I imagine it wasn't a pretty sight. After the stars in my head began to dim, I commenced to assess the bodily damage. I was certain I had broken my right wrist and shoulder as well as my left ankle. Then I started to laugh and the combination of absurdity and shock had me giggling hysterically as my son returned for the next load. Poor soul, he looked stricken, probably wondering how he would ever get me down two floors and to the hospital. After a few minutes it was apparent to both of us that I would indeed see another sunrise and that the damage was minimal. He helped me to my feet and I sat around a while monitoring various body parts and the progression of swelling in each.

X-rays confirmed there was no serious damage and I was grateful to learn that only the right wrist had sustained a fracture. Thankfully, no setting would be required and a cast for four weeks ought to put me back in the game.

It amazes me how much we take our health and good fortune for granted. This song has been sung many times, but bears repeating. If nothing else, I have learned to be more careful, use stair rails, pot holders, caution in kitchen and bathroom areas, etc. My accident could have been so much worse and even though I am right-handed and limited in routine functions such as hair care, brushing teeth, etc., I am lucky. Who cares if I have toothpaste on my blouse and my bills aren't being paid as quickly?

I have great admiration for those who will and do live graciously with handicaps of all kinds. There is such a fine line when dealing with people who might require assistance. I feel it is worth taking the risk of injuring their pride by offering to open a door, fix a meal, tie a shoe or facilitate their lives in any acceptable way. And, the next time I stub my toe and want to scream, I'll try to remember to bite my lip and be grateful that I didn't break the darned thing.

— Offering from the loft

Full fall slate of lectures scheduled at War Memorial

This fall the Grosse Pointe War Memorial will offer many interesting lectures, beginning with "Media Max: Making the Most of Publicity for Your Organization," on Wednesday, Oct. 19, from 7 to 8 p.m. Speaker Joanna Charles, who has been in the newspaper business for more than 25 years, will answer questions and offer tips and hands-on experience for writing press releases, contacting print and electronic media decision-makers and deciding what's news. The cost is \$10.

"Organizing the Creative Person," is the topic on Mondays, Sept. 26 and Oct. 3, from 7 to 9 p.m., featuring speaker Dorothy Lehmkuhl, president of Organizing Techniques in Bloomfield. She is also a consultant, author, speaker and seminar leader and is on the board of the National Association of Professional Organizers. Lehmkuhl offers insights into the workings of the creative mind, along with fresh ideas and dozens of useful tips on how to master disorganization. The cost is \$29 for the two-session seminar.

On Wednesday, Oct. 5, from 7 to 8:30 p.m., learn a creative thinking technique that can be used in business or home to solve problems, resolve conflict and create new products and services. "Creative Thinking Hats" will be presented by Barbara G. Stanbridge, an organization development consultant and president of CHANGE Human Resource Development, a consulting and training firm

founded in 1976. The cost is \$8.

"A Gathering of Angels" will be presented on Thursday, Oct. 6 through 20, from 1 to 2:30 p.m. Have you ever though there was an angel looking over your shoulder? Would you like to get in touch with your angel? Suzanne Siegel will speak on this thought-provoking three-part seminar that will open your mind to a new dimension of thinking and bring happiness into your life. The cost is \$25 for the series of three or \$10 a session.

"Cosmetic Dentistry" by Dr. Mary Sue Stonisch, one of two dentists in Michigan accredited by the Academy of Cosmetic Dentistry, will look at state-of-the-art dentistry and help you choose what's right for you and how it's done. The adult class will be on Thursday, Sept. 22, from 7 to 8 p.m. The parents and children class is on Saturday, Oct. 22, from 1 to 2 p.m. The cost is \$3 for adults; children accompanied by an adult are admitted free.

At "Does My Child Have An Attention Problem?" on Wednesday, Sept. 28, from 7 to 9 p.m. learn to recognize the

signs and symptoms at an early stage of attention deficit disorder and related problems, such as obsessive compulsive disorders, depression and learning disabilities. Speaker Terry Rudolph is a pediatric psychologist in attention problems. He practices at Bon Secours and the cost is \$3.

"What Did You Say?" with Dr. Susan J. Rossi and Sabina Schwan will show you where you can go and what can be done to help in diagnosis and management of hearing. Two lectures are available: Monday, Oct. 10, from 7 to 8 p.m., or Wednesday, Oct. 26, from 3 to 4 p.m. The cost is \$3.

"A Three Week Tour of Poland" on Tuesdays, Oct. 18 through Nov. 1, from 7 to 9 p.m. will travel to Warsaw with speaker Don Samuël and continue on a whirlwind visit to the northern part of Poland: Wroclaw, Poznan, Torun, Gdansk and some villages in the northeast. Finish the visit to Poland by returning to Warsaw and its environs including Lowicz and Chopin's birthplace at Zelazowa Wola. The series of three is \$35 or pay \$13 an eve-

ning.

Social worker Christine Brail will present "How You Can Make Adoption Work" on Wednesday, Oct. 19, from 7 to 9 p.m. The class will help you understand the new Michigan Adoption Law, which becomes effective in January. The new law will allow couples and birth parents to add private placement to their adoption plan. Brail is the director of the Keane Center for Adoption and has five years' experience and has completed more than 160 adoptions.

The cost is \$5, or \$8 a couple. For additional information, call 313-881-7511.

Go North for Entertainment

The Grosse Pointe North Parents' Club is selling the 1995 edition of the Entertainment Book for \$40. Proceeds will be used for scholarships, gifts, awards and financial aid.

The books can be purchased by calling Madelyn Kleitch at (313) 882-5422 or by contacting Grosse Pointe North High School at 343-2187.

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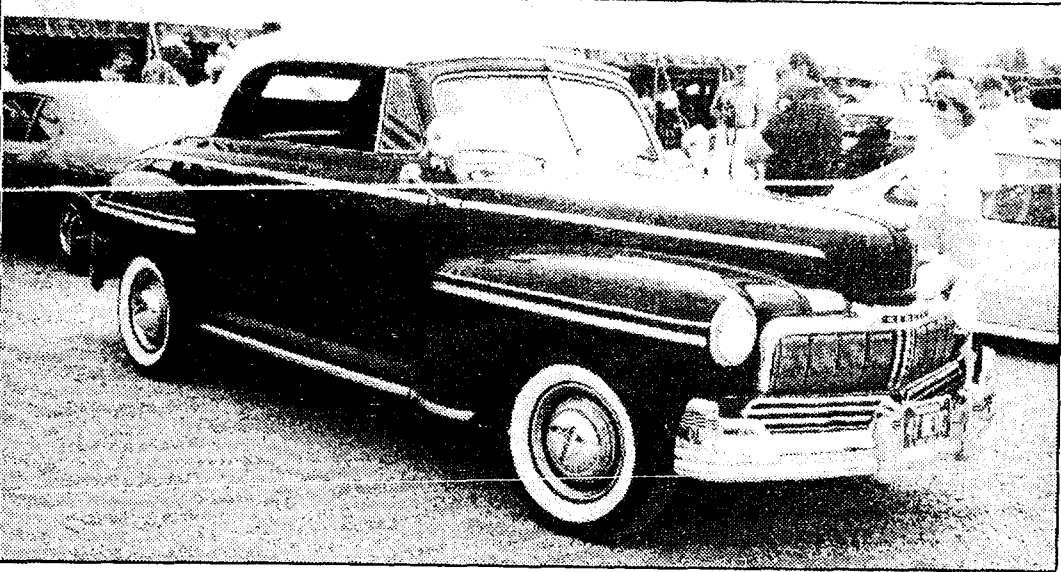
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Photos by Jenny King

completely-restored dove-gray 1951 Chevrolet with black convertible top sat in the dusty gravel parking lot outside the Kruse auction building awaiting its turn on the block.



Glen Aylsford, a Traverse City-based collector of post-war convertibles, was ready to part with this maroon 1947 Mercury convertible at this year's Auburn extravaganza. The attorney figured if it didn't fetch his reserve (over \$20,000) at auction, he'd deal with a buyer in the parking area afterward.



The outdoor car corral attracted close to 3,000 vehicles up for sale this year. The Kruse fees were \$220 for a spot in the shade, \$145 apiece in the open area. Some buyers checked prices of similar vehicles as they went through the auction, then raced outside to make some deals of their own with sellers in the corral.

Ford announces electric vehicle charging

As part of a continuing effort to develop an electric vehicle (EV) that will one day meet consumer needs, Ford Motor Co. and a group of international automakers are working together to ensure that a seemingly simple, yet crucial, standard is not overlooked — the charge plug.

Ford announced today it is among six automakers that have agreed on a standard design for a "conductive" charging connection for electric vehicles.

Conductive charging is a traditional method of connecting electrical equipment with power sources using mating contacts to transfer the electricity. Home electric dryers, with their specially designed mating plugs, use conductive charging. Like them, EVs will use a unique — yet standardized — plug.

"Ford is pursuing the conductive method for numerous practical reasons," says Lawrence Simmering, manager of Ford's Electric Vehicle Component and System Engineering department. "It has proven safe, efficient, reliable and cost-effective and is well understood today by installation professionals. It also will make future technological innovation easier because it does not constrain either vehicle or infrastructure designs."

Charging connection design is just one of many infrastructure challenges faced in EV development. In the broadest sense, infrastructure refers to the equipment required to safely, conveniently and cost effectively connect an EV to the electric power supply network. The issues of infrastructure — including charging standards — have been among the first taken up by an industry working group which has been meeting under the auspices of the Society of Automotive Engi-

neers (SAE) and the Japanese Electric Vehicle Association (JEVA). The group is working to address common interests in non-competitive areas of EV development.

By agreeing on standardized infrastructure requirements, the group will assist utility companies, automakers and

regulators who will be responsible for facilitating the installation of the EV charging network.

"We believe this cooperative effort is the most constructive manner in which to establish a common EV infrastructure that will best serve the needs of consumers," said Simmering.

Autos

From page 14A

take their chances going nose-to-nose with prospective buyers for a more modest \$100 a vehicle. A Kruse spokesman said close to 3,000 cars were here over the six-day event.

"I always visit the corral," said Bill Howitt of RM Classic Car Productions, headquartered in Chatham, Ontario. "Sometimes you'll find someone selling something unusual for a very reasonable price."

RM Classic recently expanded its auction business into the United States, staking a foothold in the Detroit suburb of Canton, after buying dozens of vehicles from the renowned collection of Detroitier Richard Kughn late last year. By early August, RM Classic already had run two classic car auctions in southeastern Michigan. It was one of several major auctions/dealers at Auburn.

"We brought close to 100 vehicles down here to sell," Howitt said. "That includes a British Bond — it's just plain homely, but Elizabeth Taylor reportedly owned one — a Rollston-body Duesenberg and a tank."

"This is the third time we've owned the tank," he said. Buying and selling is the nature of the business, he added.

His wasn't the only military vehicle sighted. Bill Ziegenbein, owner of Prestige Motors in Madison Heights, brought a tank to sell. Ziegenbein also had a Mohs Safari Car which, he boasted, sleeps four. "You can remove the top and hunt from it," he added.

Ziegenbein was optimistic about the sale. "This year will be much, much, much better than last," he predicted from his dealership a day before the sale got under way. Both Ziegenbein and RM Classics had entire tents to themselves on the Auburn auction grounds.

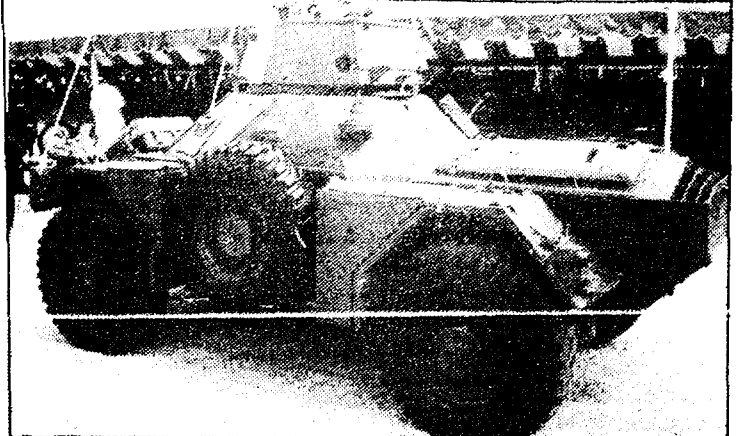
Over in the corral, protected only by some nearly leafless, sickly looking sycamores and maples, Corvette restorer John Warunek displayed a half-dozen cars. His 1949 black Hudson with tan convertible top attracted attention. He was planning to convert it into a street rod with modern running gear if it didn't sell over the weekend, he said.

On the other side of some Corvettes from Warunek's Classic Restorations in Richland, Mich., a late-'40s soft-yellow Ford convertible provoked disappointed groans. The slightly-faded nostalgic coupe bore a "sold" sign on the windshield.

Glen Aylsford planned a similar fate for the burgundy '47



A charming green-and-black, wooden-body mail truck also was looking for a good home at Auburn.



Armored military vehicles had a certain presence at the annual Labor Day weekend auction in Indiana. With this one, it was hard to tell whether it was coming or going.

Mercury convertible he had trucked to Auburn. The attorney and collector from Traverse City sat behind the steering wheel of his post-war beauty in the unusually mild, dry September afternoon, waiting his turn on an auction lane.

"I've been coming down here for about 12 years," he said. "I bought this car out of Colorado about five years ago and have decided to sell it — I like my other late-'40s cars better."

"I've put a reserve of over \$20,000 on the Mercury," he said. "I will sell it one way or another before I leave."

As much wheeling and dealing takes place outside the main auction building as goes on within the cavernous structure. Frank Spittle thought the

corral was attracting greater numbers of cars each year.

"Kruse probably ought to re-structure the fees for the auction," he said, citing the \$550 it cost him to run through the Mercedes with its impressive badges on the grille and "SS" letters on the license plate.

Disappointment alone won't keep people from coming. The cars are too magnificent. And there's always the chance you'll find just what you're looking for, maybe at 1 a.m. in the auction building, at high noon in the corral or anytime in the field across the highway that serves as a parking lot. For anyone who likes cars, this is one of the greatest shows on Earth.

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Grosse Pointe Triple Play

The Grosse Pointe Artists Association's 35th annual art festival was one of three attractions in Grosse Pointe's first Triple Play last weekend, Sept. 10 and 11.

Sunshine and balmy breezes provided an ideal setting as more than 150 artists displayed their work on the grounds of the Grosse Pointe War Memorial.

A Taste of Grosse Pointe, sponsored by the Grosse Pointe Village Association, offered the best of a dozen local restaurants on the plaza at Kercheval and St. Clair.

Fun and Games on the Hill gave children and adults a chance to get creative, play some games, get their faces painted and sample ice cream.

A trolley provided free transportation among the three locations.

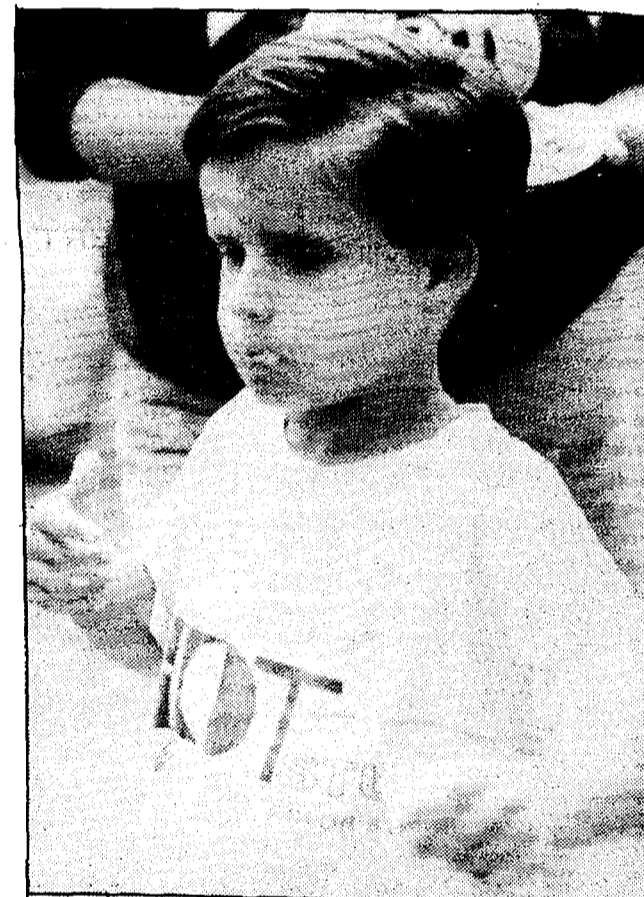
Inky the Clown entertained children on the steps of the central library, at the right; and Matt Ireton and Kathleen McGraw admired painted wooden birds created by Ron Bainbridge, upper left, one of the artists who displayed his work at the War Memorial.



Photos by Leah Vartanian



Andreana Tassopoulous, at the right, got her face painted; Michael Vertregt, far right, sampled some ice cream. At the left, local restaurants set up tents on the Plaza in The Village and sold their specialties to hungry Triple Playgoers.



A trolley, at the left, shuttled people back and forth from the War Memorial, to The Village and The Hill. Entertainment on the grounds of the War Memorial included a literary reading by Anne Finger, above right; and music by the Cavorting Porpoises.





Diving for Engler

Grosse Pointe Shores resident Leon Sehoyan, left, presented Gov. John Engler with a Great Lakes Diving Association jacket during a reception last week at the Lakeshore home of Darlene Soave, right, and her husband Anthony. Sehoyan, an avid diver and member of the Grosse Pointe Farms Marine Rescue Team, would like to enlist divers' assistance in reporting Great Lakes environmental conditions to the governor.

Woods man awaits fate in flag flap

By Jim Stickford
Staff Writer

Five months after being ticketed for flying an illegal flag in front of his business, Grosse Pointe Fish owner Ed Schmidt is still hoping that he can work out a solution with Grosse Pointe Woods officials.

"I guess I'm going to the wall on this," said Schmidt. "The planning commission was supposed to have reworked the ordinance that forbids businesses from flying flags by now. I am scheduled for a pre-trial hearing in the Woods municipal court on Sept. 24. I still have my flag up and I am still waiting for clarification. Right now I am afraid that I will be charged with court costs."

Schmidt ran afoul of the law last spring when he was cited for flying a flag outside his store for commercial reasons. Schmidt's awning had been damaged by winter weather, and instead of replacing it, he decided to fly a flag that had a

fish displayed on it. He was stunned to learn that the flag violated city ordinances, and said he'd fight the citation in court.

Woods city attorney George Catlin said that the flag ordinance was about 5 years old and allowed only the U.S., Michigan and Grosse Pointe Woods flags to be flown outside a business. All other flags were considered advertising and therefore banned, he said.

Schmidt said that he met with fellow members of the Grosse Pointe Business and Professional Association of Mack, and that they worked out a proposal to present to the city planning commission.

"I haven't heard back from anyone yet, and I'm getting worried," Schmidt said.

Joyce Piasecki, president of the Mack association, said that she has not had a chance to present Schmidt's proposal to the entire association.

"I really couldn't present

anything to Woods officials without giving all association members the opportunity to comment on it," said Piasecki. "We'll be meeting later this month and should be presenting the proposal to the Woods shortly after that."

Woods administrator Peter Thomas said he seriously doubted very strongly that the city would object to Schmidt getting an adjournment until the city had had a chance to review his proposal at his pre-trial hearing.

"It's not up to the city to grant an adjournment, that's the judge's right," said Thomas. "And it's not the city's job to ask for one; only Schmidt and his lawyer can do that. It's really in the interest of the city to come up with an ordinance that makes everyone happy and keeps Mack looking nice, especially with the holidays coming. Merchants do like to decorate their stores, and they might want to use flags."

Alley dispute leads to zoning change

By Jim Stickford
Staff Writer

The new zoning ordinance adopted by the Woods city council in a 5-1 vote Monday was proposed as the result of hearings last June on whether or not to grant a variance to a property owner on Mack.

Last June, Dr. Matthew Fontana asked the city council to rezone some property he owned at Brys and Mack from residential to commercial. The property in question is directly behind another piece of property owned by Fontana that is already zoned commercial.

It was Fontana's intention to build a commercial building on both pieces of property. Before

the council rejected Fontana's request, the question of what to do with the alley that separated the two pieces of property came up.

When Fontana acquired both pieces of property, it was discovered that the alley between them was in an ambiguous position. According to city records, half the alley was in the commercially zoned section and the other half in the residentially-zoned section.

The council did not know the legal status of the alley, which does not connect Brys with Aline off Mack. If the city vacated the alley, would the property be all residential, all commercial? Could the city even

vacate the alley? Could someone who builds on the residential or commercial part of a vacated alley be within city ordinances?

"These questions really showed that there was a glitch in the city's zoning ordinance that needed revising," said city planning commission member Robert Fraley. "Alleys that aren't specifically zoned carry no legal classification. That's why I proposed that the council adopt an ordinance that would zone vacated alleys the same as the surrounding property. That means if the Brys alley is vacated by the city, it will now be half commercial and half residential."

Library

From page 1A

The library district comprises the same area as the school district.

The 1.7-mill tax is essentially a renewal of the expiring voter-approved millage levied by the school district. (See related story.)

"There are some people who are not perceiving that the li-

brary is not associated with the school system and are not understanding the tax issue," Bruce said.

Library administrators expect to raise an estimated \$3.5 million in tax revenues for the 1995-96 school year. In August the library board adopted a \$2.6 million budget for 1994-95.

Should voters reject the proposal, the district library agreement will be nullified and the

library and its assets and employees will revert to the administrative and financial support of the school system, Bruce said. The library board will have a second chance to ask voters to approve a millage rate, he added.

"If people realize that we are still not fully in place, they will understand how necessary this election is," Bruce said. "Everybody is still in limbo as to what is going to happen."

Library director Charles Hanson said his biggest concern right now is making sure the voters remember to go to the polls next Tuesday.

"Off-date elections are the most difficult to get people to remember," Bruce said. "We're hoping we have done enough to inform the people."

Library supporters like the Friends of the Grosse Pointe Public Library and members of the pro-millage campaign group, "Love Your Library," were busy distributing fliers at the Friends' annual book sale last week and the Triple Play events held last weekend on The Hill, in The Village and at the War Memorial.

In addition, the library has mailed newsletters to all households in the district and distributed informational fliers at all library branches, public school buildings and community centers around Grosse Pointe and Harper Woods.

"There is a very strong effort to inform the community," Bruce said.

Library millages: A brief history

Nearly every year in the last seven has produced one issue or another concerning the Grosse Pointe Public Library. The following is an abbreviated history:

1987 - Voters reject an \$8 million bond proposal to expand and renovate the Central Library on Kercheval and Fisher.

1988 - The school board determines that an additional .4 mills is needed to supplement the 1.3 mills currently being levied. Voters approve the additional mills, which have a six-year limitation.

1989 - Voters approve 1.3-mill renewal for three years.

1990 - Voters reject a \$7 million bond issue to fund the construction of a new library building at

the Brownell Middle School field in Grosse Pointe Farms.

1992 - Voters renew a three-year, 1.3-mill tax rate for the library.

1994 - Michigan voters pass Proposal A, which disallows school districts from levying a separate millage for public libraries. Supplemental .4-mills expires on June 30. The school board and the Harper Woods city council enter into a district library agreement, which hinges on the passage of a millage to support the newly independent institution or the district library automatically reverts to the school system.

1995 - The remaining 1.3 mills expire on June 30, 1995.

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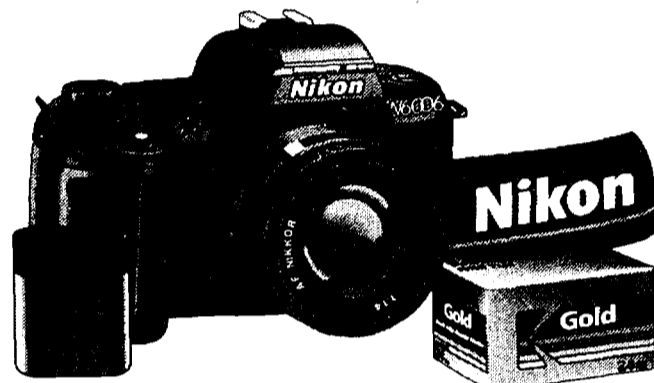
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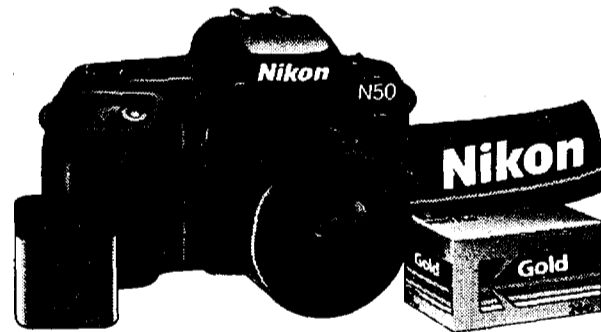
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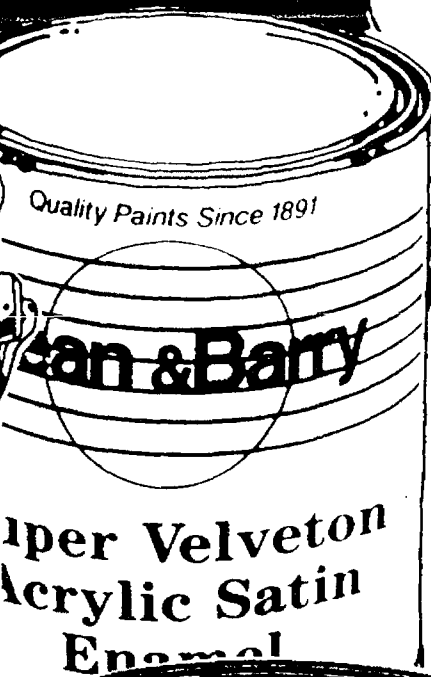
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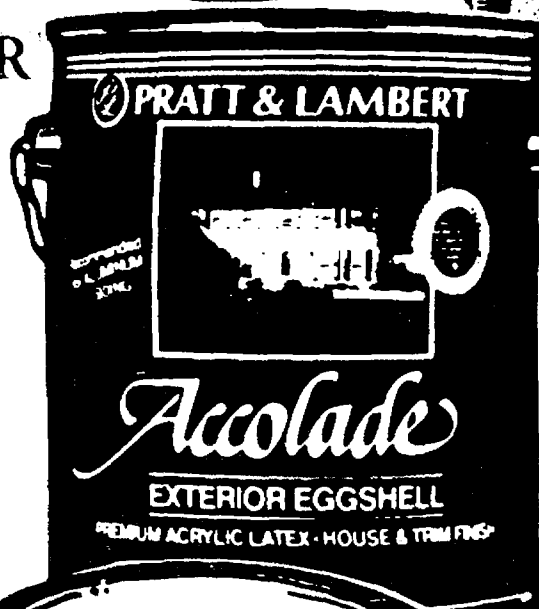
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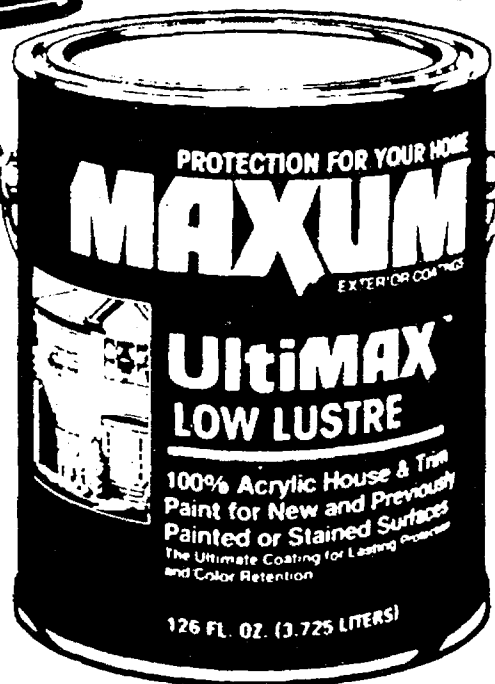
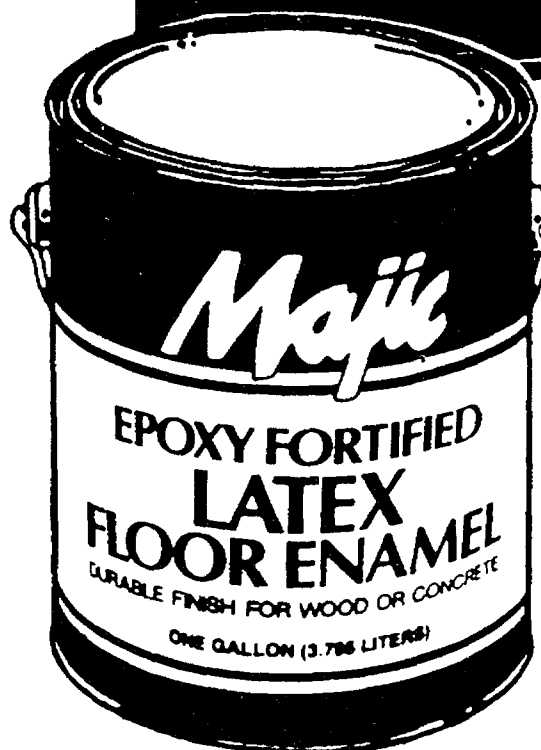
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Shores man took part in both D-Day and Okinawa invasions

By Chip Chapman
Staff Writer

"Hey Skipper, I thought you said this was going to be a dangerous landing," said an apprentice seaman to Joe Callahan during the D-Day invasion.

Within seconds, one of the numerous mortar shells dropped about 30 feet away, spraying water, sand and metal fragments in all directions. The seaman scurried to the rear of the boat and was quiet for some time.

The Shores resident was a student majoring in journalism at the University of Detroit when he joined the U.S. Naval Reserve in 1942.

A year after graduating from college, Callahan was commissioned as a Navy ensign at the Columbia University Midshipman School in New York.

"I was assigned to the amphibious landing craft training in the Chesapeake Bay as a skipper of LCT 703 (Landing Craft Tank)," he said.

LCTs were 125 feet long and capable of carrying several tanks or trucks.

"I was 22 years old and completely inexperienced, like everybody else," Callahan said. "The first day we saw the ocean, they said, 'there's the ocean, and here's the ship that you're the skipper of.' There were 80,000 landing craft and they were desperate to have anybody with an education."

Aboard an LST 496 (Landing

Ship Tank) Callahan joined a convoy across the Atlantic to Southampton, England.

Two weeks after the LCT 708 was off-loaded from the LST 496, the LST 496 was sunk by a German PT boat torpedo while practicing an invasion (Operation Tiger) off the English coast. Eight other LSTs were also hit, resulting in the loss of about 900 soldiers and sailors.

"After some more training, on June 4, 1944, we set out with a huge convoy and snaked through the English Channel for the invasion," Callahan said. "We were assigned to go into Gold Beach and to carry a company of British troops. We had a couple of tanks aboard, several trucks and about 60 soldiers."

Gen. Dwight Eisenhower did not like the weather forecast and decided to postpone the invasion.

"After a couple of hours' sleep, we had a briefing," Callahan said. "Our commanding officer said that the Germans had installed an 88 mm cannon in the middle of Gold Beach. That, to say the least, was pretty disturbing."

On the afternoon of June 5, Callahan's LCT 708 again joined the invasion.

"Along the way, we saw an aircraft over us that was shot," Callahan said. "We watched with fascination as this plane exploded and the pilot para-

chuted out, drifting down right near our ship and we bailed him out.

"He was a British pilot. He thanked us for bailing him out. He asked what we were doing and I told him that he was about to invade the coast of Normandy. He thought the war was over for him."

During that night, Callahan said he was so fixed on staying close to the ship in front of him in the darkness that he was "too busy to be frightened."

At 11:30 a.m. on June 6, the LCT 708 dropped anchor about 600 feet off shore. Then the LCT went full speed ahead to get as close to land as possible, allowing part of the British 50th Infantry Division to get ashore with the least difficulty.

The soldiers had been on the LCT since June 4 and were anxious to get off.

"Our job was to hit Gold Beach with the seventh wave," Callahan said. "It turned out, fortunately, that Gold Beach was the least dangerous beach of all. There were about 450 casualties compared with 2,500 on Omaha Beach and 5,000 in Normandy altogether."

"The worst thing we encountered was a lot of mortar fire. The Germans were in fields behind the beach and they kept lobbing these shells over to us. We didn't hear anything from the 88 mm cannon. Apparently, it had been knocked out by battleships firing from behind us."

It took a half hour to unload the tanks, trucks and troops. The LCT retracted from the beach back to the point where it had dropped anchor.

"Our other job was to tie up to LSTs, Victory ships and other ships, taking cargo and people into the beach," Callahan said.

On June 19, Callahan was awakened in the middle of the night and told the LCT was sinking.

"I saw our refrigerator float past my quarters," Callahan said.

The storm, one of the worst in the Channel's history, combined with an open engine compartment from unfinished repair work, resulted in the LCT's flooding.

After three hours, the tide retracted and the ship was sitting on sand. Eventually, the LCT was taken to England for repairs and Callahan and his crew continued their duty off France aboard another ship.

Callahan returned to the United States on leave after 1 1/2 years in Europe, but his Navy career was not over.

"I was assigned to an LSC 92 (Landing Craft Support) a couple of days after the invasion of Okinawa, replacing an officer who was injured by a kamikaze attack," Callahan said. "We spent about three months in Okinawa before heading to Leyte Gulf in the Philippines in August 1945."

There, the LSC 92 went to the Sea of Japan to monitor or intercept any Japanese naval or air forces.

"While in Leyte Gulf, we got the tremendous news that atomic bombs had been dropped on Japan," Callahan said. "Our euphoria was tremendous. No one knew anything about atomic bombs, but for some reason we had a feeling this would end the war, which it did."

The LSC 92 was anchored about a half-mile away from the USS Missouri when Gen. Douglas MacArthur and the Japanese officials signed the peace treaty aboard that ship.

Callahan was named skipper of the LCF 424 (Landing Craft Flotilla Flagship) where the headquarters and living quarters of U.S. Navy Capt. James Johnston, commander of Amphibious Forces, in Japan were stationed in Yokohama harbor.

He returned on the LSC 424



Joe Callahan was a Navy skipper who participated in both the Normandy and Okinawa invasions.

to San Francisco in July 1946.

He came home to Detroit where he became a copy boy at the Detroit Times. He eventually became a Times reporter, the engineering editor of the Automotive News and the editor of Automotive Industries magazine. Callahan was also WJR's daily automotive commentator for 18 years.

Callahan and his wife, Halina, revisited Normandy for the 40th anniversary in 1984 and three months ago for the 50th anniversary of the D-Day invasion. They stayed with the same French family both times.

"We witnessed five major events during the 50th anniversary celebration," he said. "Almost the entire town of St. Lo

turned out to honor the 29th Army Division. The French people were tremendously friendly and hospitable."

On June 5, Callahan returned to the Gold Beach town of Arromanches.

"On June 6, we went to a celebration on Omaha Beach where President Clinton, Queen Elizabeth, President Mitterrand and 11 other heads of state participated," Callahan said. "The only gripe I had was that the Army had no provisions for individual servicemen coming over. We had to battle to get in to see any of these ceremonies. If the organization in '94 had been the same in '44, the invasion would have been a mess."



Joe Callahan and his wife, Halina, revisited Normandy 50 years after the D-Day invasion.

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Twin 6-year-old brothers, Sean and Steven Kosek of Ottawa Lake, Michigan, strike a delightful pose for Monte Nagler's camera. Autofocus helped capture the spontaneity of the moment.

Autofocus: How it works, using it

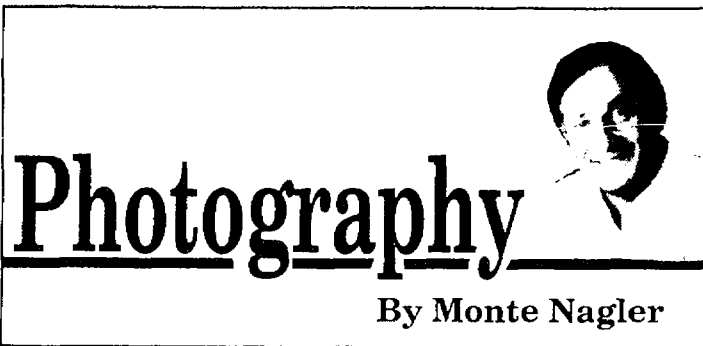
Many of today's cameras have autofocus lenses. Whether your camera is a simple point-and-shoot or more sophisticated, autofocus allows spontaneity and ease of operation when photographing to help you retain the essence of a particular moment.

Basically, autofocus is similar to radar. The autofocus camera emits an invisible infrared beam which bounces off the subject and back to the camera. The camera then analyzes this information and sets the focus to the correct distance by means of a small electric motor.

It all sounds simple and it really is. But there are some important things to remember to keep from spoiling what may have been a good shot.

On most simple autofocus cameras, the area analyzed by the autofocus mechanism is in the center of the viewfinder. This is where the camera will focus even if the subject is to one side. So if you're not careful, you'll get a shot with a sharp background but an out-of-focus subject.

To correct for this, point the camera at your subject and gently depress the shutter release part way. This will "set" the autofocus mechanism on the subject in the foreground. Keeping the shutter release button depressed, move the



camera to the desired position so that the picture is composed satisfactorily. Now push the shutter fully and you'll have a picture of which you'll be proud.

An autofocus camera helped in this delightful shot of 6-year-

old twins Sean and Steven Kosek. Because of autofocus, I was relieved of the need to keep the brothers in focus and was able instead to concentrate on capturing the joyful and spontaneous moment shown in the photograph.

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Court date set for Milk River suit

By Jim Stickford
Staff Writer

A lawsuit against the Milk River Intercounty Drain Board filed in December 1993 has been given a March 7, 1995, court date, which is pretty fast, according to the attorney who brought the suit.

"We filed the suit in late '93 and got a mid-'95 court date," said plaintiffs' attorney William McIntyre. "That actually means that the suit is moving through the system fast. When I first started practicing law back in 1967, a suit like this would take four years to get a trial date."

McIntyre filed the suit on behalf of plaintiffs Ken Kane and Charles and Liberty Starr. They are St. Clair Shores residents whose property abuts Milk River, which is used by Harper Woods and Grosse Pointe Woods as a discharge point for sewage overflow created during heavy rainstorms.

The two cities have been using Milk River as a combined sewage overflow discharge point for over 40 years. The DNR, which issues permits to discharge CSOs, told officials from both cities, that they would have to clean up their discharges before the DNR would issue a new discharge permit. Their current permit expires in October.

In order to meet DNR standards, Harper Woods and Grosse Pointe Woods began two years ago to design and build an 18-million-gallon retention basin that would process CSO water before it was discharged into Milk River. The cost of the project ballooned from the first estimate of \$17 million to just over \$33 million.

Part of the \$33 million went toward dredging accumulated trash from Milk River and installing an erosion control system along its banks. Some area residents whose property abuts the river felt that the intercounty drain board, consisting of representatives from Wayne and Macomb counties and the state, violated their rights when the board put in rip-rap

style erosion control systems.

McIntyre said that St. Clair Shores ordinances require steel sheeting to be used as erosion control for waterfront property. Rip-rap consists of crushed stone held in place by mesh spread over a river bank or lake shore.

"We are suing in federal court under the Fifth Amendment," said McIntyre. "We are maintaining that by placing rip-rap on the river shore, which required some reshaping of the river's banks, the drain board has taken away property without proper hearings and proper compensation, as the Fifth Amendment requires."

McIntyre said the easement the drain board used to gain access to the property was issued in 1960 and intended for work done in 1960. He claims

that the board was incorrect in using the 1960 easement for work in 1994, which, he said, required a new easement and hearings.

McIntyre will have until the March 7 trial date to complete the discovery process and take depositions.

While McIntyre was able to get a relatively speedy trial, he has suffered some defeats. Earlier this summer U.S. District judge Julien Cook ruled against McIntyre's motion to make the suit against the drain board a class action suit. That would have broadened the scope of the suit, and increased the number of plaintiffs.

Victor Papakhian, counsel for the drain board, declined to comment on the case while it is pending.

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Auburn auction: Serious business in a fair-like atmosphere

According to its organizers, the annual Labor Day weekend Kruse International auction in Auburn is the third most popular spectator event in the Hoosier State. It's only overshadowed — narrowly, they claim — by the Indianapolis 500 and the state fair.

In truth, it's a wonderful amalgamation of the two.

Like the Indy 500, Auburn is cars: magnificent, expensive, hand-crafted classics; red-and-white mid-'50s convertibles; charming antique trucks with wooden bodies; mysterious foreign makes; exotic, ground-hugging sports cars, and even little pedal cars that cost more per square inch than the full-size models that inspired them.

And Auburn is a fair: vendors peddle toys, jewelry, T-shirts and children's dress-up clothes; pyramids of hot potato chips are carried from food wagons to picnic tables; neon-colored cotton candy is deftly removed from paper cones by clever tongues, and banks of turquoise-and-white portable toilets offer relief to those who couldn't resist the ice-cold sodas.

Auburn also is serious business, both for the folks at Kruse International and for individuals and dealers who come here each year to buy and sell.

This year, close to 2,000 vehicles were scheduled to pass through one of the two auction lanes in the huge permanent building that becomes the hub of the week's activities. Thirteen Duesenbergs — the expensive classic make that was built in Indiana from 1920 (first Indianapolis, then Auburn) until it succumbed to the Depression in 1937 — were on hand. They brought some big bids, but none of them sold.

When the dust settled around 4 o'clock Tuesday afternoon, over half the cars and trucks offered at auction had been sold. (Twenty-five to 30 percent is considered acceptable in this business.)

"Our highest bid was \$2,050,000 for a 1935 Mercedes-Benz 500K roadster," said Chris Williams, spokesman for Kruse International. "Nine Duesenbergs brought bids ranging from \$1.2 million down to \$575,000."

But that wasn't enough, their owners figured. Buyers refused to go much over the half-million mark. A 1938 Mercedes-Benz 540 K cabriolet brought the highest sale price: \$510,000. Williams said a 1933 Cadillac all-weather phaeton was second at \$335,000, followed by a gaggle of Mercedes and Packards, an Auburn Boat-tail Speedster and a Chrysler LeBaron, vintage 1931.

Some of the best Auburn stories are written in the parking lots and under the red-and-white striped awnings surrounding the auction building.

In one of the many staging areas, Frank Spittle sat Saturday afternoon in the olive green-and-black 1939 Mercedes-Benz limousine he had brought up from his business, Performance Promotions, in Cornelius, N.C. It hadn't sold. So far, he wryly observed, prices were not as high as everyone had hoped they would be.

"Each year we think the market is coming back," said the part-time classics dealer and full-time commercial developer. "I put a \$23,000 reserve (minimum) on this Mercedes, and the highest the bidding went was \$18,000."

There was always the chance that someone would still make him an acceptable offer here outside the main arena before he heads home, he said.

A year ago he had sold his favorite vehicle here at Auburn, a 1931 V-12 seven-passenger Cadillac. It had brought \$33,000 at 1 a.m., seven hours after its scheduled time on the block. Spittle said his annoyance at the delay was erased by what he felt was a good price.

"Last night (Friday), they were done at 6 p.m.," he said. "In the late-1980s we were really making money," he said. "Now all I'm doing is giving it back."

An auctioneer's cajoling could be heard through an open doorway in the main building. A man in a black tux was pub-

Autos

By Jenny King

licly scolding the bidders for not following his direction — namely, up in price. The subject was a late-'30s yellow Packard 120 convertible with an off-white top. The bidding was stalled at \$29,000.

"Now's when it really counts, ladies and gentlemen," he said. "Sir, are you bidding or waving?"

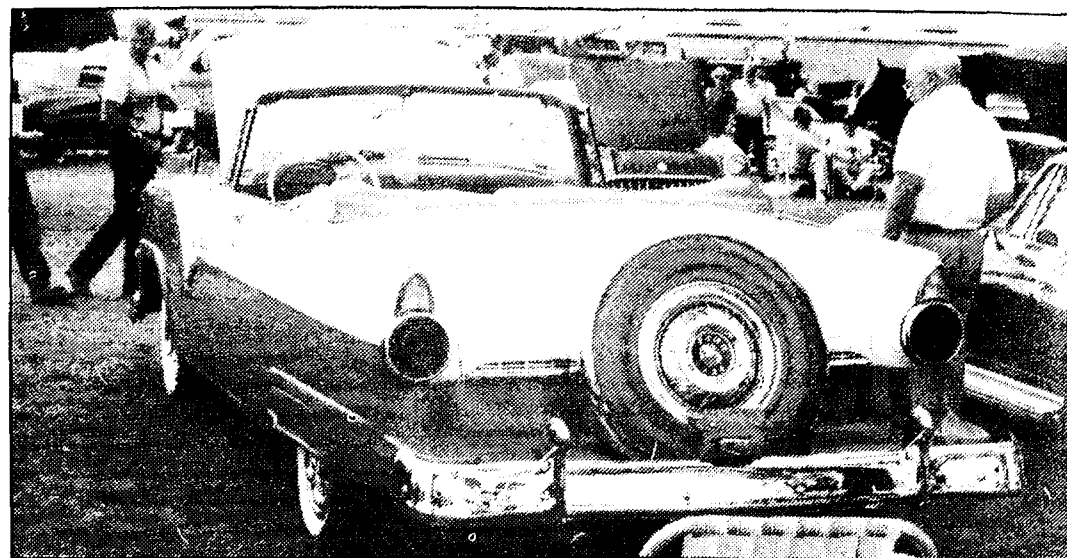
Suddenly the reserve — higher than the \$29,000 — was lifted. "Think what you're saving," he called out. "For the price of a Model A, you are buying a Packard!"

No amount of humiliation or persuasion worked. His cadence of "\$29,500, do I hear \$29,500" met no response. Time was up. The classic with its finely-shaped fenders was driven quickly from the auction block to a spot outside where a lucky

buyer — the last bidder — would exchange \$29,000 for this storybook car.

Behind the main building, beyond the vendors' stands and picnic tables and past a modest chainlink fence was the car corral. Here individuals who don't want to pay the rather stiff auction fees and commissions

See AUTOS, page 15A



Strutting its stuff, this irresistible 1955 Ford Sunliner, painted Tropical Rose with Snowshow White and featuring matching fuzzy dice, was looking for a loving home. Taking advantage of the outdoor car corral at Auburn, its owner had knocked the price down to \$20,000 — or b.o. (best offer).

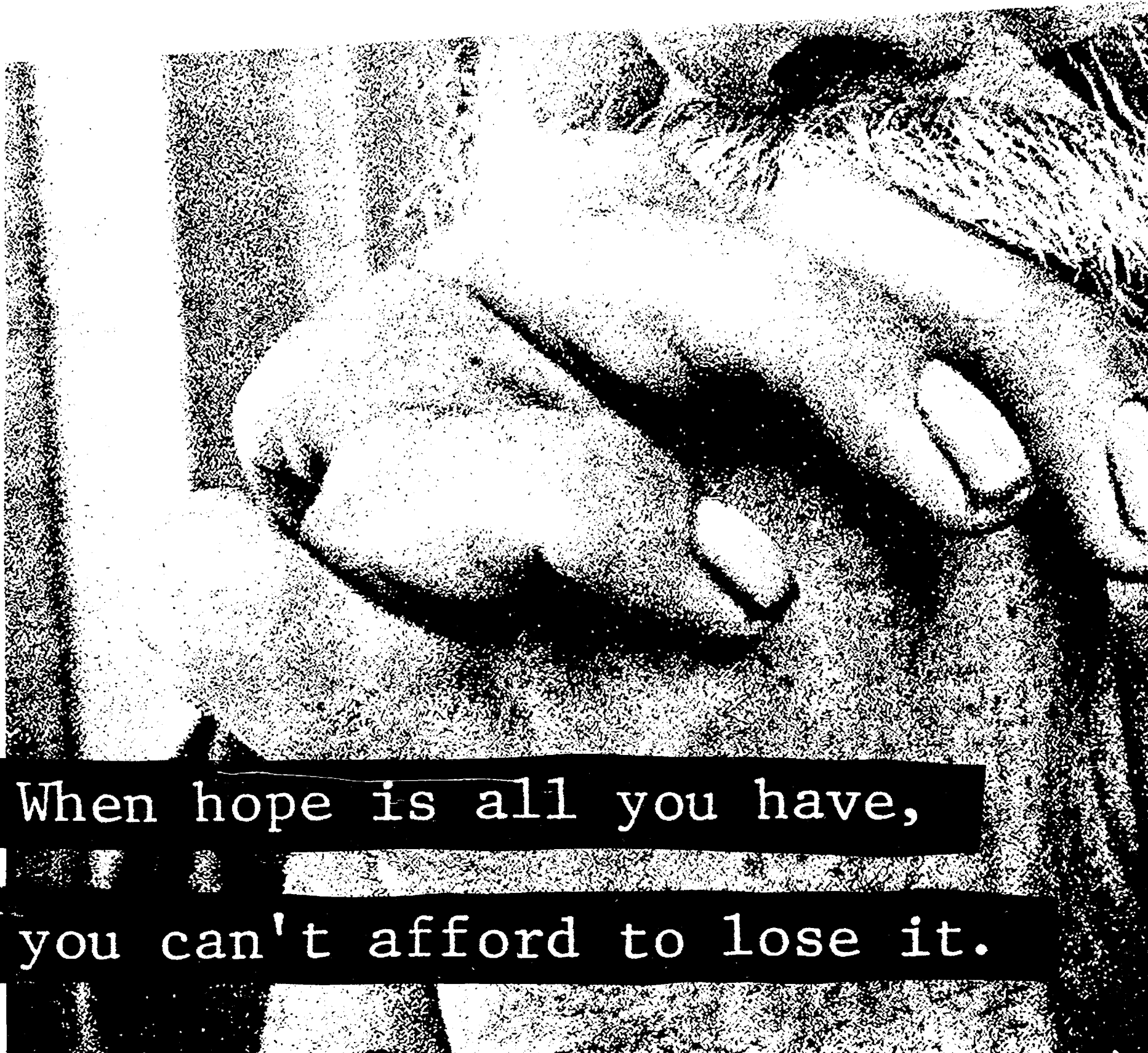
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By
kathleen stevenson

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17	18	19	20	21	22	23
24	25	26	27	28	29	30

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September 15th, 16th and 17th Thursday, Friday and Saturday

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September 16th (Friday)

Lansford II Fall Collection Show 1994. Meet Rosemary Macri, designer for Lansford II (for the fuller figure) from 10:00 a.m.-4:00 p.m. with informal modeling. Clairwood Department.

September 17th (Saturday)

Breakfast with the experts...Join us at 10:00 a.m. for breakfast and a cosmetic seminar (Estee Lauder). Call 882-7000 ext. 113 for your reservation. Cosmetic Department.

September 20th (Tuesday)

Rena Lange Spring 1994 Trunk Show from 10:00-4:00 with informal modeling. International Salon.

September 21st (Wednesday)

Mark your calendar...View the Designer Sweater Caravan Collection from 10:00-4:00 with informal modeling. Sportswear Department.

September 22nd (Thursday)

thru October 8th
Clinique Bonus — Receive a gift with any Clinique purchase of \$13.50 or more. Cosmetic Department.

September 24th (Saturday)

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September 24th (Saturday)

Personal appearance of B. Michael, Millinery Designer from 2:30 p.m. to 4:30 p.m. with informal modeling. Fashion Accessories, Millinery Department.

September 28th (Wednesday)

Paws with a cause @ — Benefit Fashion Show at the Grosse Pointe War Memorial from 7:00 p.m. — 9:00 p.m. Tickets available at door (\$5.00). For more information, call 882-7000, ext. 415.

September 29th (Thursday)

Hana K. & Co. Sherlings Collection Show from 11:00 a.m.-8:00 p.m. with informal modeling. Coat Department.

September 29th (Thursday)

Gem Remount Show from 10:00 a.m.-4:00 p.m. Fine Jewelry.

September 29th (Thursday)

Daniel Green Slipper Collection Show from 10:00 a.m.-8:00 p.m. Hosiery Department.

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AIA presents tour of six local homes

By Margie Reins Smith
Feature Editor

The spacious Arts and Crafts-style home on Lincoln in the City of Grosse Pointe was designed by Detroit architect William Graves and completed in 1911.

Architect R.O. Derrick was responsible for renovating the stately home for the Waterman family in the late 1920s. The addition of a ballroom with a cathedral-style ceiling and oak-paneled walls proved the perfect location for Prohibition-era parties. Panels hid a secret stairway to the basement liquor safe.

The house later fell on hard times and stood vacant for long periods. The gardens grew wild, paint peeled, the roof leaked, repairs were put off.

At one point the house was so neglected that neighbors discussed pooling their resources to purchase and renovate it.

The present owners are restoring the home and its formal gardens to their original splendor.

The Detroit chapter of the American Institute of Architects will present this home, now called "Lincolnview," and five other well-designed Grosse Pointe homes on its 10th annual tour Sunday, Sept. 25.

Nationally known architects Alden B. Dow and Wallace Frost are also among the designers of the selected homes, which represent construction dates as early as 1911 and as recent as 1968.

Proceeds from ticket sales will benefit the Detroit branch of the AIA's academic scholarship and public awareness programs, which include high school career day presentations, design competitions and

public tours of architecturally significant buildings.

A Tudor home on Three Mile was designed in 1925 by C.L. Phelps for the Joseph E. Black family. It was remodeled by Moiseev/Gordon & Associates in 1991, extending the kitchen, adding a breakfast room, a mud room and a two-car attached garage while maintaining the flavor of the original design.

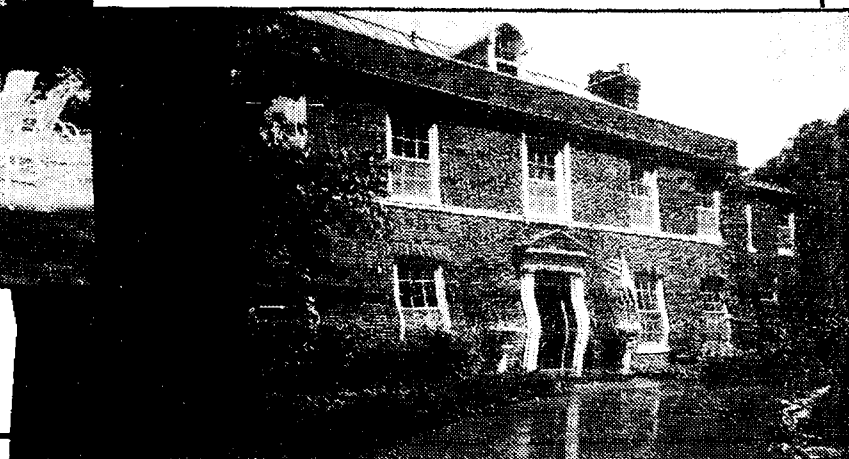
A Wallace Frost home on Hendrie Lane is one of only six of the noted architect's designs in the Grosse Pointes. It was built in 1926 with steep roofs, small uniquely placed windows and a combination of materials and textures: brick, stone and slate.

A new, larger kitchen was created from the former kitchen and former servants' quarters.

The elegant 5,000-square-foot Federal style home built on Bishop in 1931 was designed by architects Kotting and Stanton of Detroit. Kotting designed



A Grosse Pointe Farms home designed by Wallace Frost, above, was built in 1926 on the original Hendrie estate. A Federal style home, below, was built in 1931 by architects Kotting and Stanton of Detroit. It was renovated by the present owners in 1989. A Spanish Tudor style, at the left, was designed in 1925 by C.L. Phelps and remodeled in 1991 by Moiseev/Gordon and Associates. These — and three more — will be open for the annual AIA tour Sept. 25.



See HOUSES, page 2B

Photos by Beth Singer — Photographer Inc.

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Does your Collie
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that's big on charm?

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Houses

From page 1B

the building; Stanton was responsible for the landscaping.

The home, designed originally to suit a formal lifestyle, included kitchen, pantry, detailed moldings, plaster crown cornices, fluted pilasters and raised panel wainscoting. The garden contains some of the original plantings from the 1930s, including azaleas, rhododendrons and many old trees: birches, dogwood, sycamores and horse chestnuts.

The house was unchanged until 1989, when the present owners (he's an architectural designer; she's a landscape designer) renovated the first floor for a less formal lifestyle with a first floor laundry, a breakfast room, a family room and a new four-car garage.

An International style home

on Pemberton was designed by Michigan architect Alden B. Dow, who was a student of Frank Lloyd Wright. When the home was completed in 1937, neighbors immediately objected to its stark, modern appearance and filed a lawsuit complaining that it resembled "a barbecue place" and that it looked more like a garage than a house.

The judge dismissed the suit and the unique home remains. White painted concrete block walls define a two-story living room overlooked by a balcony and featuring a wall of figured glass blocks.

Detroit architect Constantine Pappas designed an addition for the present owner that incorporates abundant natural light and large wall surfaces for displaying the owner's collection of 20th century Greek and African art. The new design also provides access to the gardens.

A formal French style home

on Stratford Place was designed by architect Clarence Gould and constructed in 1968 on a portion of the original D.M. Ferry estate.

The home boasts panoramic views of Lake St. Clair from the kitchen, family room, living room and master suite and from a spacious lakefront patio.

Tour groups will depart by motor coach from the Neighborhood Club, 17150 Waterloo in Grosse Pointe, from 11 a.m. until 3 p.m.

Tickets are \$13 in advance; \$15 at the door. Children under 12 are not permitted. Tickets are available at Jacobson's Store for the Home and Harmony House Classical, both in the Village; Third Coast Booksellers, 15129 Kercheval in Grosse Pointe Park, and Higbie-Maxon Realtors, 83 Kercheval on the Hill.

For more information, call (313) 965-4104.

Rotarians meet

Marge Byington, director of the office of economic development for the City of Detroit, addressed a well-attended joint meeting of the Grosse Pointe and Harper Woods Rotary clubs Aug. 29. She was introduced by Grosse Pointe Rotarian Theresa DiVirgil.

Byington was previously chief deputy of the Michigan Chamber of Commerce, spearheading economic development in the state. She is also a Rotarian from the Grand Rapids-East club.



Photo by John Minnis

DIA needs more volunteers

The Detroit Institute of Arts will hold a volunteer orientation from 12:30 to 2 p.m. Sunday, Oct. 2, in the DIA auditorium, followed by a reception in the Crystal Gallery and a short tour of the museum. Refreshments will be served.

Volunteers are most needed for greeting and assisting visitors in the museum's galleries and assisting visitors at the information desk.

The museum is located at 5200 Woodward in Detroit. For more information, call 833-0247 between 9 a.m. and 5 p.m. weekdays.

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"Family Practice is personal, primary care. I get to know my patients and they get to know me. We understand each other better. I don't just specialize in a part of their health care ... together, we look at the whole picture."

Doctor Schooley joined our Family Practice staff in 1991. As a primary care physician, Susan is specially trained to diagnose and treat a wide variety of health problems. Because she develops long-term relationships with her patients, she is more able to understand their lifestyles and spot potential health risks. The focus of Family Practice is communication - promoting health to prevent sickness before it starts. The care is comprehensive, covering all members of the family throughout their lives.

"I really enjoy building a lasting relationship with my patients. I recently delivered a baby at Cottage's Family Childbirth Center with three other generations of the family in the room, all of whom are my patients. That's something that is truly unique to Family Practice medicine - the ability to be the primary care physician for an entire family."

Susan was educated at the University of Massachusetts and is Board Certified in the specialty of Family Practice. Today, she is both a practicing physician and a teacher of physicians training for careers in her field. Because Susan is a part of Henry Ford Health System, she is able to refer her patients to over 2,000 physicians. And like most of our primary care physicians, she practices in conveniently located neighborhood primary care centers so her patients can visit her easily.

"I believe in Family Practice. It's what I've always thought was the best kind of care. It's the reason I became a doctor. And it's what I choose for my own family."

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GPN-1/2-F Prac



THE MATCH BOX

Compiled by Ronald J. Bernas

The Match Box is a listing of local events. To be included, fill out the form on this page. Call 882-0294 with any questions.

29469 Northwestern Highway in Southfield, through Sept. 22. Call (810) 345-2343.

An exhibit featuring full-sized drawings and colored sketches of stained glass windows will continue at the Marygrove College Gallery, 8425 West McNichols in Detroit, through Sept. 22. Call (313) 862-8000, ext. 290.

Focus: HOPE will exhibit "Countdown to Eternity," photographs of the life and times of Dr. Martin Luther King Jr. by Benedict J. Fernandez. The free exhibit at Focus: HOPE's Center for Advanced Technologies, 1355 Oakman Blvd., is open seven days a week from 10 a.m. to 8 p.m., Sept. 24-Oct. 23. Call (313) 494-4673.

"Coming Home," the Detroit Gallery of Contemporary Crafts' first show of the season, will feature furnishings, lighting, wall hangings and accessories. The gallery is located on the first floor of the Fisher Building. Call (313) 873-7888.

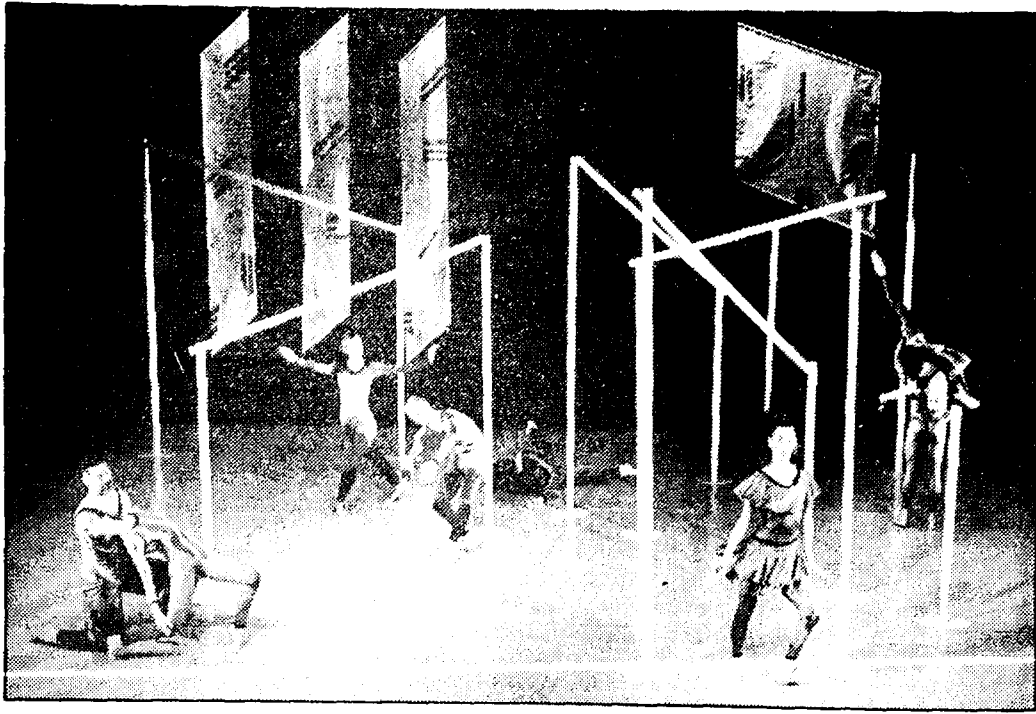
The Majestic Cafe, 4140 Woodward in Detroit, will exhibit paintings from Galerie Haitien, a Detroit gallery dedicated exclusively to the promotion of fine art from Haiti, through October. Call (313) 833-0120.

The Village Players of Birmingham presents "Arsenic and Old Lace" Sept. 23-25; Sept. 30 and Oct. 1. Tickets are \$10; students are \$8. The theater is located at 752 Chestnut Street in Birmingham. Call (810) 644-2075.

Rodger McElveen Productions and The Heidelberg, 43785 Gratiot in Mount Clemens, will present "Deadwood Dick" on Saturdays, through Oct. 15, and Friday, Sept. 23. Dinner is at 6:30 p.m. and show is at 8. Dinner and show package is \$22.50; show alone is \$10. Call (810) 469-0440 or (810) 296-8688.

"Saving Grace," a comedy by Rodger McElveen Productions, will run Fridays and Saturdays through Oct. 8 at the Golden Lion, 22380 Moross. Dinner is at 7; the show begins at 8. Dinner and show are \$22.95 a person. Call (313) 886-2420 or (810) 296-8688.

The work of Harold Altman will be on display at Park West Gallery,



Wayne State University and the Detroit Dance Collective will present GalleryDance during the Detroit Festival of the Arts Sept. 16-30. Call (313) 577-2423.

p.m. Sunday, Sept. 18, at the Grosse Pointe War Memorial. Tickets are \$14. Call (313) 881-7381.

The Grosse Pointe War Memorial will host a country-western dance from 7 to 11 p.m. Sunday, Sept. 18, at the center, 32 Lake Shore Drive in Grosse Pointe Farms. Tickets are \$8. Call (313) 881-7511.

Grosse Pointe Park resident Richard Sax, associate professor and chair of the department of English & Communication Arts at Madonna University will give a lecture on Annie Proulx's novel "Postcards" at the Baldwin Public Library in Birmingham at 7:30 p.m. Wednesday, Sept. 21. Call (810) 647-1700.

Freedom Hill County Park will host the Fall Festival of Pets from noon to 7 p.m. Sept. 24-25. The event features exotic animals and pets, as well as petting farms and hayrides. Tickets are \$4 for adults; \$2 for children and those under 5 and over 60 are free. Call (810) 979-7010.

Women comedians will be at Pete and Frank's, 18592 East Nine Mile in Eastpointe to raise money for Gilda's Club Sunday, Sept. 25. Call (810) 776-4160.

The American Association of University Women will hold its annual used and collectible book sale Sept. 28-Oct. 1 at the Grosse Pointe Woods Community Center, 20025 Mack. Hours are 9 a.m. to 9 p.m. Wednesday through Friday and 9 a.m. to 3 p.m. Saturday. Call (810) 296-4449.

MUSIC

The Detroit Symphony Orchestra kicks off its 1994-95 concert season at 8:30 p.m. Saturday, Sept. 17, with the music of Shostakovich, Kamen and Dvorak under the baton of music director Neeme Jarvi. Guest soloist is Branford Marsalis. Call (313) 833-3700.

ART

Mack Avenue Framing and Gallery, 18743 Mack, will exhibit the watercolors of Grosse Pointe artist Charmaine Kaptur throughout the month of September. Call (313) 881-3030.

The Detroit Institute of Arts will offer "Court, Village & Monastery: South Asian Paintings from the Permanent Collection" and the works of John J. Audubon will be on display through Oct. 23. "Fann Wa Tarab," a celebration of Arab American art, music and poetry is also on display. Call (313) 833-7900.

The pottery of Beth Lo, Carrie Anne Parks, Leah Hardy and Wesley Anderegg will be on display through Nov. 2 at Pewabic Pottery, 10125 East Jefferson in Detroit. Call (313) 822-0954.

Ambleside Gallery, 375 Fisher in the City of Grosse Pointe, presents English watercolors by Phil Hobbs, Nigel Price and Rita Smith, botanicals by Vicky Cox, marine paintings by Kenneth Denton and wildlife by Richard Sloan, Matthew Hillier and Pat Preuit. Call (313) 885-8999.

The seventh annual Lac Ste. Clair Fine Art Fair will be from 10 a.m. to 5 p.m. Saturday and Sunday, Sept. 17-18, at Memorial Park in St. Clair Shores. For information, call (810) 293-1232.

The work of Harold Altman will be on display at Park West Gallery,

THEATER

The Second City performs a revue, "Kevorkian Unplugged," a collection of scenes and songs about social and political issues in a run ending Sept. 18. Call (313) 965-2222.

Rodger McElveen Productions and The Heidelberg, 43785 Gratiot in Mount Clemens, will present "Deadwood Dick" on Saturdays, through Oct. 15, and Friday, Sept. 23. Dinner is at 6:30 p.m. and show is at 8. Dinner and show package is \$22.50; show alone is \$10. Call (810) 469-0440 or (810) 296-8688.

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HAPPENINGS

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The Detroit Film Theatre at the Detroit Institute of Arts presents "Bhaji on the Beach," a 1993 English film about a group of women on a day trip to the beach Friday through Sunday, Sept. 16-18. Tickets are \$5. Call (313) 833-2323.

The Detroit Science Center's Omnimax Theater will offer "The Discoverers" daily through October; and several educational programs through September. Call (313) 577-8400.

HAPPENINGS

Third Coast Booksellers, 15129 Kercheval in Grosse Pointe Park, will hold a Third Coast Conversation from 7 to 9 p.m. Friday, Sept. 16, at the store. Call (313) 822-1559.

Detroit's Cultural Center will celebrate the arts with its eighth annual Festival of the Arts Sept. 16-18. Call (313) 577-5088.

The Grosse Pointe Newcomers Club will hold a dinner/dance at 7 p.m. Saturday, Sept. 17, at the Detroit Athletic Club. Tickets are \$58 a couple. Call 886-7221.

The Michigan Renaissance Festival will celebrate a Highland Fling Sept 17-18 at the festival's grounds in Holly. Call (800) 601-4848.

The Amateur Radio Club will hold its 22nd annual Swap and Shop from 8 a.m. to 2 p.m. Sunday, Sept. 18, at

L'Anse Creuse High School in Mount Clemens. Tickets are \$5 at the door. Call (810) 465-2797.

The Grosse Pointe Ski Club will hold its annual steak roast, square dance and members round up at 6

DO YOU...

want to be included in The MATCH Box?

Then fill out this form and turn it in to The Grosse Pointe News by 3 p.m. the Friday before publication.

Event _____

Date _____ Time _____

Place _____

Cost _____

Reservation & Questions? Call _____

Contact Person _____

Audition Notices

Auditions will be held this month for the 1994-95 season of the Macomb Symphony Orchestra. The 70-member orchestra performs a subscription series, a youth series and special events at the Macomb Center for the Performing Arts, M-59 at Garfield. Positions are available in all string sections plus selected wind and percussion instruments. For more information or an audition date, call the symphony office at (810) 286-2045.

The Center for Creative Studies Institute of Music and Dance is holding auditions for the choral classes listed below: Children's Choir — For boys and girls 7-10; from 2:30 to 4 p.m. Saturday, Sept. 17. Youth Choir — For boys and girls 11-14; from 6 to 7:30 p.m. Thursday, Sept. 15. Noontime Chorus — For women 18 and older; from noon to 1 p.m. Monday Sept. 19. For more information, call the Center for Creative Studies at (313) 872-3118.

Twist

From page 7B
Washington where Michael McCann, (Martin) is a teacher. Like Silas, he is betrayed by his wife. Brokenhearted, he moves to a small Virginia town where he becomes a recluse, going out only to deliver the furniture he builds. His only solace is the gold coins he collects. He takes them out in a nightly ritual, counts them, polishes them and returns them to a chest he has built to hold them. When they are stolen, his world is once again shattered. Fate intervenes one wintry night when a baby girl toddles into his cabin. Her mother lies dead in the snow outside his door. Martin is convinced that the child has been sent to replace his coins. He adopts her, names her Mathilda and makes her the center of his new life. Under normal circumstances

he would have been turned down by the adoption agency but the baby's biological father, John Newland (Gabriel Byrne), secretly intercedes. He is afraid if the truth comes out it will ruin his political career. Martin is a doting father and Mathilda grows into a happy, well-adjusted little girl while Newland keeps an eye on her. When she is 10, he decides to claim her because his wife cannot have a child. He begins by inviting her to his mansion. When he discovers her love of horses, he gives her riding lessons and a horse of her own from his stables. Finally he seeks custody in court. With convoluted custody battles currently a hot topic, the film is timely. While we admire Martin's McCann for his sincerity and devotion, the scenes most enjoyed are those showing him in his usual role as a wild and

crazy guy, such as one where, as an inexperienced father, he flings his body around after scalding his wrist with too-hot milk, and when he and Mathilda dance and pantomime to "Running Bear." Alana Austin, as 10-year-old Mathilda, rates close attention as the spunky, intelligent child who is wise enough to make a tough decision. Catherine O'Hara, as a small town coin dealer, adds comic relief. Byrne as the wealthy politician displays just enough quiet guilt to keep him from being totally despicable. "A Simple Twist of Fate,"

A Simple Twist of Fate

Rated PG-13; profanity, some drug use

Starring: Steve Martin and Gabriel Byrne

4

- 1 - Don't Bother
- 2 - Nothing Special
- 3 - It Has Moments
- 4 - Better Than Most
- 5 - Outstanding

while not a typical Martin vehicle, has enough charm to make it enjoyable.

Last week's puzzle solved

ACROSS

- 1 M.D. group
- 4 CIA's fore-runner
- 7 Warm oneself in the sun
- 11 Source of a flash
- 13 Fabled bird
- 14 Away from the weather
- 15 Film canine
- 16 Blunder
- 17 Piquant
- 18 "Jaws" character
- 20 Coat or table lead-in
- 22 Small drink
- 24 Marshy inlets
- 28 Understood
- 32 Attention-getter
- 33 Shoemaker's block
- 34 Menu item
- 36 Irritate
- 37 Kind of card or suit
- 39 Slipped sideways
- 41 Coronets
- 43 Chang's brother
- 44 Legendary story
- 46 Sacred book of Islam
- 50 Marceau's art
- 53 Pirate's drink
- 55 Company "signature"

DOWN

- 1 Sleeveless garments
- 2 Thick porridge
- 3 Canadian prov.
- 4 Inspector's quest
- 5 Classify
- 6 Prepare for the operation
- 7 Game of horse shoes
- 8 Pie — mode
- 9 Part of a min.
- 10 Board or hole lead-in
- 12 Touring stunt flyers
- 19 Untanned calf hide
- 21 Joplin opus
- 23 Vigor
- 25 Roman poet
- 26 African river
- 27 Winter vehicle
- 28 Fill to excess
- 29 Raja's wife
- 30 Mapmaker's big job?
- 31 Prefix for arm or able
- 35 Supplement
- 38 Negative vote
- 40 It's often
- 42 Camel's back breaker?
- 45 Author Victor
- 47 Actor's quest
- 48 Culture medium
- 49 Observe
- 50 Witty saying
- 51 Altar promise
- 52 "Three — and a Baby"
- 54 Cut the grass

ASTIAN VEGAS
SVELTE AVERTIS
TALLON CALLOW
ALLE PEACAN SEPA
LOCK RIT SINIP
ENTER NEATENS
CHIVOR DIESAS
CHARCRA WEASE
AGE BEGAT LICE
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WHISKEY PEPPERCORN TOP SIRLOIN	TEMPURA SHRIMP
TOP SIRLOIN	SHRIMP SCAMPI LINGUINI
TERIYAKI TOP SIRLOIN	LEMON-HERB CHICKEN BREAST
TERIYAKI CHICKEN	HONEY GLAZED ROASTED HALF CHICKEN

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- *Next time you're in The Village, remember--we are, too. In the Waldenbooks block. Novice or pro, you're always welcomed. Drop in and see for yourself. We're everything you want us to be. Very Grosse Pointe.*

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Jacobson's J Board presents benefit for Paws with a Cause

The J Board at Jacobson's in the Village will present a fashion show at 7 p.m. Wednesday, Sept. 28, at the Grosse Pointe War Memorial.

Paws with a Cause, an organization that trains dogs to serve people with hearing and mobility problems, will benefit from the \$5 admission fee to the annual fashion show.

Jacobson's J Board is a group of local high school sophomores and juniors who are interested in retailing. They work as sales clerks, gift wrappers and stock helpers and assist in planning activities sponsored by Jacobson's — the annual Santa Claus parade, for instance.

"We are proud of our J Board's hard-working young women and men," said Peter Northcott, sales promotion manager. The fashion show benefit will help raise funds for a young adult in the metropolitan Detroit area to receive a hearing/service dog.

Paws With a Cause is a national non-profit organization that trains dogs to assist people with disabilities; trains people with disabilities how to work with service dogs; and educates the public about access rights and the use of service dogs.

Tickets to the J Board fashion show benefit are available in Jacobson's Miss J Shop or from any J Board member.



The honorary committee for Jacobson's J Board's fashion show/fundraiser for Paws With a Cause are, in the back row, from left: Timika Boyd, a senior at Martin Luther King High School; Jessica O'Grady, a senior at Grosse Pointe South High School; Peter Northcott, Jacobson's sales promotion manager; Sara Kocik, a senior at Regina High School; and Rolanda Rascoe, a junior at Martin Luther King High School.

In the front row, from left, are Cindy Brown, J Board adviser; Grosse Pointer Lisa C. Waugman, a Paws With a Cause recipient; and Chester, Waugman's service dog.

pleted last October with the dedication of a 7,200-square-foot refrigeration/freezer addition to its warehouse storage facility at 2131 Beaufait in Detroit. The final construction phase will provide another 25,000-square-foot of dry storage area and is scheduled to be completed this fall.

The cocktail reception begins at 4:30 p.m.; dinner is at 5:30; the theater curtain rises at 7:30 p.m.

Grosse Pointers involved with the planning of the benefit include Mr. and Mrs. Benson Ford, Mr. and Mrs. Paul Alandt, Mr. and Mrs. Alfred J. Fisher III, Mr. and Mrs. Alfred Glancy III, Dr. and Mrs. Donald Austin, the Honorable and Mrs. Michael Connor and Dr. and Mrs. Peter Shumaker.

Tickets are \$150, \$200 and \$500 a person. For ticket information, call (313) 923-7855.

Gators with gusto:

Every time a customer at The Shores Inn orders an alligator appetizer (through Sept. 22), a

portion of the price will go to the Michigan Cancer Foundation. This is the third annual Gourmet Gator promotion sponsored by the Shores Inn, 23410 Greater Mack in St. Clair Shores.

Donations: Spangle Portrait Design, 21024 Mack in Grosse Pointe Woods, is participating in a fundraiser for the University of Michigan trauma burn center. A portion of fees for family photography sessions during September will be donated to the center.

— Margie Reins Smith

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Autumn Ball committee

Members of the Friends of Bon Secours recently gathered at the home of Wayne and Amelia Inman of Grosse Pointe Shores to address announcements of the group's annual Autumn Ball.

The fundraiser will be held on Friday, Oct. 21, at the Country Club of Detroit. Proceeds will go toward the acquisition of a gastrointestinal manometry unit.

Seated, from left, are Marie Brady, president of the Friends of Bon Secours, Judith Pelok, Jane Nugent and Thumper Haggarty. Standing, from left, are Dr. Larry Pelok and Robert L. Nugent.

Tickets to the ball are \$175 a person. For information, call the Bon Secours Foundation at (313) 343-1652.

Fiddles and food: Gleaners Community Food Bank, an organization that distributes 13 million pounds of food annually to 184 soup kitchens, shelters and pantries in southeast Michigan, will hold its biggest fundraiser ever — Dinner and The Theatre — on Sunday, Oct. 2.

Cocktails and dinner will be served in the lobby of GM's world headquarters. Then guests will walk across the street to the Fisher Theatre for a performance of "Fiddler on the Roof."

Phase I of Gleaner's \$3 million capital campaign was com-

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- Self Esteem
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- Letting Go of the Past
- Co-Dependency
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Workshop

Where: The Grosse Pointe United Church
When: Eight Tuesday Evenings
Sept. 20th — Nov. 8th
Time: 7:00 — 9:30 p.m.
Childcare Provided
Please call...884-3075 to register.

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Grosse Pointe United Church is located at 240 Chalfonte in Grosse Pointe Farms, one block east of Mack, on the corner of Chalfonte & Lothrop next to Brownell Middle School.

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The Pastor's Corner Reading

By the Rev. Jack Ziegler
Grosse Pointe Woods Presbyterian Church

Recently one of the sayings on our church sign read:

ONE WHO DOES NOT READ
HAS NO ADVANTAGE
OVER ONE WHO CANNOT READ

As a minister associated with the "Good Book," it may be only natural that I have a love for reading. Through books I have met countless unforgettable characters and traveled to places bounded only by the limits of imagination.

One of the clearest memories from my days in seminary is that of the chapel and the library, side by side, at the end of a long hallway.

You could not enter one without being very conscious of the other. Each had its own hushed sense of reverence. There was truly something sacred about the library, as well as the chapel. One became immediately aware of the power of Wisdom eternal in both.

My little home town in Ohio is just completing a new library. When I was there recently for a high school reunion, I was amazed at how proud the community is of this new facility. It is a huge multifaceted complex with state-of-the-art computers along with old-fashioned books. What a wonderful resource for learning and enjoyment.

In the seven years I have lived in Grosse Pointe, I have come to love this community and the larger metropolitan area of Detroit. Along with all of you, I am eager to see it prosper and I know it can.

You would, of course, expect me to say, as a minister, that for us to cope with the problems confronting us, we need to build up the churches. And I do say that with all my heart.

But as I remember the chapel next to the library, I can speak with no less fervor for the corresponding need for building up our libraries.

Is any price too high for this treasured resource and the legacy that it will be for future generations?

In the biblical book of Job I read the other day: "The price of wisdom is above rubies."

I believe that while an excellent library system certainly is not free, a people who are truly concerned for sustaining it will be.



Photo by Margie Reins Smith

Champagne tea

The Jesuit Seminary Association will hold a champagne tea on Sunday, Sept. 18, at the home of Mr. and Mrs. Howard Crane II. For more than 40 years, the annual event has raised money for Jesuit seminarians and retirees and supplied funds for scholastics studying in the Detroit area.

Standing, from left, are Mrs. John E. Young Sr., past chairman; and Mrs. John E. Young Jr., this year's tea chairman. Seated, from left, are Mrs. Jesse Cardello, unit chairman; and Mrs. C. Howard Crane.

Other officers are Mrs. Marcellus J. Sweeney and Mrs. Brian Molloy Jr. Grosse Pointers working on committees include Mrs. Jacques Beaudoin, Mrs. Edmund M. Brady, Jr., Mrs. J. Burns Cody, Mrs. Reginald N. Forcade, Mrs. John B. Hastings, Mrs. Patrick McKeever, Mrs. Hal Messacar, Mrs. John Nolan, Mrs. Thomas J. O'Neill, Mrs. Thomas P. Sullivan, Mrs. Marcellus J. Sweeney and Mrs. John R. Wagner.

Nine new fall classes offered by Lay Theological Academy

The Lay Theological Academy, an ecumenical coalition of seven local churches, will offer nine new educational opportunities for fall 1994.

The first class, "Being and Becoming: Stained Glass Workshop," will meet from 10 a.m. to noon Saturdays, Sept. 24, Oct. 1, 8, 22 and 29, and Nov. 5, at the Jefferson Avenue Presbyterian Church, 8625 E. Jefferson in Detroit.

The Rev. Brian E. Hamilton, associate pastor of Jefferson Avenue Presbyterian Church, will offer participants hands-on opportunities to create and to reflect on what it means to exercise the various aspects of our human character. Each person will conceive, design and execute his or her own stained glass creation while pausing to read and evaluate selected philosophical and religious passages. The materials fee is \$50.

Enrollment is limited. To register, call Nadine Hunt at (313) 885-4841 or mail a check and registration information to the Lay Theological Academy, St. Paul Lutheran Church, 375 Lothrop, Grosse Pointe, 48236.

The Lay Theological Academy comprises the following congregations: Christ Church Grosse Pointe, Jefferson Avenue Presbyterian Church, Grosse Pointe Memorial Church, Grosse Pointe Woods Presbyterian Church, St. Paul

Catholic Church, St. Paul Evangelical Lutheran Church and Our Lady Star of the Sea Catholic Church.

The academy's mission is to provide ecumenical education



The Rev. Brian Hamilton

for adults in order that they may grow in knowledge, mature in Christian faith and become better equipped for ministry in the world.

Officers for the 1994-95 season are Denise B. Crenshaw, chairman; the Rev. Fred Harms, vice chairman; Robert Snyder, treasurer; Mary Kay DuCharme, secretary; and the Rev. Gordon Mikoski, assistant secretary.

For more information or course booklets, call Mikoski at (313) 883-5330.

First English Lutheran Church offers educational programs

"Parenting With Purpose: Six Proven Steps to Better Families," is the topic of the first of four educational programs sponsored by First English Evangelical Lutheran Church, 800 Vernier in Grosse Pointe Woods. The parenting course will be offered for six weeks from 7:30 to 9 p.m. beginning Wednesday, Sept. 21. The cost is \$10 a family. A study of the Book of Revelation is offered in an adult class from 9:45 to 10:45 a.m. Sunday mornings. The Epistle to the Romans will be the topic of a group that meets from 9:30 to 11 a.m. Thursdays. A Men's Club Breakfast and Bible Study will resume at 8:30 a.m. the second Wednesday of the month at the Big Boy restaurant at Nine Mile. After breakfast, a study of the Book of Micah will be held at church.

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- Registration 10-10:30 a.m.
- Classes 10:30-11:30 a.m.

(For young people up to the age of 20)

WORSHIP SERVICES

<p>St. Paul Ev. Lutheran Church 881-6670 375 Lothrop at Chalfonte</p> <p>9:00 & 11:15 a.m. Worship 10:10 a.m. Education Hour</p> <p>Nursery Available Rev. Fred Harms • Rev. Colleen Kamke</p>	<p>GRACE UNITED CHURCH OF CHRIST Kercheval at Lakepointe Grosse Pointe Park 822-3823</p> <p>Sunday - Worship 10:30 a.m. Tuesday - Thrift Shop 10:30 - 3:30 Wednesday - Amazing Grace Seniors 11 - 3:00 COME JOIN US</p>	<p>St James Lutheran Church 170 McMillan Rd., near Kercheval Grosse Pointe Farms • 884-0511</p> <p>8:15 Adult Study 9:00 Sunday School Opening 9:30 Worship and Sunday School 11:00 Worship Pr. Troy G. Waite</p>	<p>Grosse Pointe Unitarian Church "O.J., Us And The Need for Reproof." 10:30 a.m. Service & Church School 17150 MAUMEE 881-0420 Rev. John Corrado, Minister</p>
<p>GROSSE POINTE UNITED CHURCH AFFILIATED WITH THE UCC AND ABC 240 CHALFONTE AT LOTHROP 884-3075</p> <p>"Who is Most Important?" Mark 9:30-37</p> <p>10:00 A.M. FAMILY WORSHIP (CRIB ROOM AVAILABLE) 10:00 A.M. CHURCH SCHOOL 11:00 A.M. ADULT EDUCATION & CHOR Rev. Nancy Rohde, Interim Minister</p>	<p>First English Ev. Lutheran Church Vernier Rd. at Wedgewood Dr. Grosse Pointe Woods 884-5040</p> <p>8:30 & 11:00 a.m. Worship 9:45 a.m. Sunday School Dr. Walter A. Schmidt, Pastor</p>	<p>Redeemer United Methodist Church 20571 Vernier just W. of I-94 Harper Woods 884-2035</p> <p>10:30 a.m. Worship 9:15 Sunday Bible School</p>	<p>Grosse Pointe UNITED METHODIST CHURCH A Friendly Church for All Ages 211 Moross Rd. Grosse Pointe Farms 886-2363</p> <p>9:30 a.m. Worship</p>
<p>Grosse Pointe WOODS PRESBYTERIAN Church 19950 Mack (between Moross & Vernier)</p> <p>9:00 a.m. Worship & Children's Hour 10:00 a.m. Adult Education 11:00 a.m. Worship & Children's Hour</p> <p>Nursery Services Available from 9:00 a.m. to Noon</p> <p>886-4300</p>	<p>ST. MICHAEL'S EPISCOPAL CHURCH 20475 Sunningdale Park Grosse Pointe Woods, 884-4820</p> <p>5:00 p.m. Holy Eucharist Sunday 8:00 a.m. Holy Eucharist 10:30 a.m. Choral Eucharist and Sermon Story Hour (Nursery Available)</p>	<p>Christ the King Lutheran Church Mack at Lochmoor 884-5090</p> <p>9:00 - 10:30 a.m. Worship Services 9:00 a.m. Sunday School & Bible Classes</p>	<p>THE UNITED METHODIST CHURCH</p> <p>Historic Mariners' Church Since 1842 Air Conditioned Independent Anglican All Faiths Welcome The 1928 Book of Common Prayer Sunday 8:30 a.m. Holy Communion 10:15 Adult Bible Study 11:00 Holy Communion - Church School & Nursery Thursday 12:10 p.m. Holy Communion Mariners' on Hart Plaza at the Tunnel Free Parking, Ford Garage Enter at Woodward & Jefferson The Rev. Richard W. Ingalls, Rector 313-253-2206</p>
<p>Grosse Pointe Baptist Church 21336 Mack GPWoods Phone: 881-3343</p> <p>Children Loving Infant-Toddler Care/Sunday School Preschool - Register Now for Fall Youth Junior High - Tuesday 6:30 PM Senior High - Sunday 6:30 PM Believers The Bible Taught Here! Sunday 9:45 AM Worship - Sunday 11 AM</p>	<p>CHRIST EPISCOPAL CHURCH</p> <p>Saturday 5:30 p.m. Holy Eucharist Sunday 8:00 a.m. Holy Eucharist 9:15 a.m. Family Eucharist 10:20 a.m. Church School and Adult Forum 11:15 a.m. Holy Eucharist or Morning Prayer 9:45-11:15 a.m. Supervised Nursery</p> <p>61 Grosse Pointe Blvd. (313) 885-4841</p>	<p>Randy S. Boelter, Pastor Joseph P. Fabry, Pastor</p> <p>THE SUBJECT FOR THIS SUNDAY IS: "Matter"</p> <p>First Church of Christ, Scientist Grosse Pointe Farms, 282 Chalfonte Ave. 4 blocks West of Moross Sunday 10:30 a.m. Sunday School 10:30 a.m. Wednesday 8:00 p.m.</p> <p>ALL ARE WELCOME</p>	<p>The Grosse Pointe Memorial Church Established 1865 The Presbyterian Church (USA)</p> <p>Baptism Sunday THE REV. DR. V. BRUCE RIGDON preaching</p> <p>9:00 Worship 10:00 Education for All 11:00 Worship 8:45-12:15 Crib/Toddler Care</p> <p>Ecumenical Men's Breakfast, Friday, 7:30 am</p> <p>16 Lakeshore Drive, Grosse Pointe Farms 882-5330</p>

Henry Ford Hospital to offer free prostate cancer screenings

Early detection could save your life.

Prostate cancer is the most common cancer among American men and the second leading cause of male cancer deaths.

It will strike more than 132,000 men this year. That means one in 11 men will be affected. Among African-American men, one in nine will develop the disease.

"Prostate cancer is the leading cause of cancer deaths because it produces no symptoms until it is advanced," said Dr. James O. Peabody, senior staff urologist at Henry Ford Hospital. "Our best chance to cure it is by detecting it early, before it has a chance to spread."

The Henry Ford Medical Center-Grosse Pointe (Pierson

Clinic), 131 Kercheval, will offer free prostate cancer screening tests during National Prostate Cancer Awareness Week, Sept. 19-23.

Men over age 50, those over age 40 with a family history of prostate cancer, and African-Americans, are encouraged to make an appointment.

Pre-scheduled appointments are necessary as screening days and times are limited. Those wishing to take part in the free screening should call 876-1350 between 9 a.m. and 4 p.m. weekdays.

Callers should have their Henry Ford medical record number available. For callers who do not have a medical record number, one will be assigned before an appointment is scheduled.



New president

The Grosse Pointe chapter of the Woman's National Farm and Garden Association held its annual meeting recently. Mrs. William Vittoe, retiring president, at the left, passed the gavel to new president Mrs. Wilbur M. Brucker Jr.

G.P. Camera Club begins new season

The Grosse Pointe Camera Club will begin its 57th season at 7 p.m. Tuesday, Sept. 20, in Room C-11 at Brownell Middle School. The meeting will feature print and slide competition.

Meetings are usually held on the first, third and fourth Tuesdays of each month. Two of the monthly gatherings are devoted to judging and analyzing members' work and the last meeting of the month usually includes a guest speaker, a workshop or a

slide program. Refreshments are served.

The club sponsors several Saturday field trips during the year and rounds out the season with an awards banquet.

The club is part of the Greater Detroit Camera Club Council and the Photographic Society of America.

Visitors and prospective members are welcome at meetings. For information, call (313) 824-9064 or (313) 881-8034.

Fort Pontchartrain-Elizabeth Cass will meet on Saturday, Sept. 17

The Fort Pontchartrain-Elizabeth Cass chapter of the Daughters of the American Revolution will meet Saturday, Sept. 17, in the Shore Room of the Georgian Inn in Roseville. Luncheon will be followed by a program on safety presented by the Macomb County Sheriff's

Department.

Donations of school supplies will be collected for the local American Indian School. Call Marjorie Allen at (810) 356-1554 for more information regarding the DAR or about attending the meeting.

Republican clubs meet to hear candidate for secretary of state

The 1994-95 season of the Women's Republican Club of Grosse Pointe will begin with an appearance by Candice Miller, Republican candidate for secretary of state in the November election. The joint meeting with the East Side Republican Club will be at 7:30 p.m. Tuesday, Sept. 20, in the council chambers of Grosse Pointe Woods, 20025 Mack.

Refreshments will be served and the community is invited. The event is the first joint effort by the two groups. Alice Baetz is president of the Women's Republican Club of Grosse Pointe and Cheryl Costantino is president of the East Side Republican Club.

For more information, call Baetz at 882-9260.

Women's Connection meets Sept. 22

The Women's Connection of Grosse Pointe will meet Thursday, Sept. 22, at a local club. The speaker will be Darra-Lee Walker, a licensed professional counselor who will discuss women's issues, relationships and communications.

The Women's Connection is a support group for women that is dedicated to the enrichment

and empowerment of women in their business and personal lives.

The social hour will begin at 6 p.m.; dinner is at 6:30; the program begins at 7:45. Guests are welcome. For information or reservations, call Nancy Neat at (313) 882-1855 or (810) 777-0888 before Monday, Sept. 19.

Children's Home of Detroit plans workshop on raising healthy families

The Children's Home of Detroit's community services' Parenting Academy is offering a free workshop: "Families in the 90's: 15 Tips for a Healthy Family," at 7 p.m. Wednesday, Sept. 21, in the conference room of the Children's Home, 900 Cook Road in Grosse

Pointe Woods. The video and discussion will look at the skills necessary to raise happy and healthy families. The presenter will be Sharon Ranke.

Guests are welcome. Call 885-3510.

Woman's Club will meet Sept. 21

The Grosse Pointe Woman's Club will open its season at 12:30 p.m. Wednesday, Sept. 21, with a tea and program in the Grosse Pointe War Memorial's Crystal Ballroom.

President Pat Wilson will introduce Joyce Cook, first vice president and program chairman, who will introduce Ruth

Spencer, reporter and anchor at WDIV-TV. The topic of Spencer's speech: "Ruth to the Rescue."

Members planning to invite guests must make reservations by calling the hospitality chairman at 882-8232 or 885-4994 no later than noon Saturday, Sept. 17.

Grosse Pointe Herb Society meets

Members of the Grosse Pointe unit of the Herb Society of America held their first meeting of the 1994-95 season Sept. 13 at the Grosse Pointe Academy. President Ann Eath-

erly presided and hostesses were Carol Lentz, Mary Glasco and Josephine Shea.

The unit wishes to extend an invitation to the community to visit the academy's south entrance to see the progress on the Lottie Crawley Memorial Herb Garden, the latest project of the Grosse Pointe unit.

Society needs help from handicappers

The Metropolitan Society for Crippled Children and Adults, 287 North Ave. in Mount Clemens, wants handicapped people in the Detroit area to call them to be placed on its mailing list.

A computer virus destroyed the organization's list of 2,000 handicappers. Each person who calls will get a free copy of the society's Handicapper's Calendar of Events.

Call (810) 465-5522.

Questers No. 147 selects officers

New officers for the 1994-95 season of Grosse Pointe chapter No. 147 of Questers are: Mrs. Douglas J. Rasmussen, president; Mrs. Vincent Galbo, vice president; Mrs. John D. Durno, secretary; and Mrs. David V. Martin, treasurer.

Cancer support group meets

A group providing support to adult cancer patients, their families and significant others meets the third Thursday of each month from 5:30 to 7 p.m. at St. John Hospital and Medical Center.

The next meetings will be Sept. 15 and Oct. 20. The philosophy of the group is that people can better cope with cancer if they share their experiences and concerns. For more information, call 343-4813 or 343-3684, weekdays.

ROMP will meet

Recovery of Male Potency (ROMP) is a support group for men who have had or are contemplating penile or sphincter implant surgery. It meets the third Tuesday every other month at 7 p.m. at St. John Hospital and Medical Center.

The next meeting will be Sept. 20. For more information, call 1-800-237-5646 weekdays between 8 a.m. and 5 p.m.



Presents

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Because of its rich silver mine, the city of Taxco has been home to expert silversmiths for generations. Carrying on a family tradition, the Los Castillo clan creates stunning works of art, incorporating ceramics and unusual finishes into sterling silver and silver-plated bowls, pitchers, trays, vases, and jewelry, all reflecting themes inspired by the Mexican landscape.

Meet Emilia Castillo Wednesday, September 21,

from noon to 4 a.m. we present this handcrafted collection, including many pieces exclusive to NM. The next generation of Los Castillo, daughters Cristina, 7, and Alexandra, 9, will also be in attendance. The artists will be available to sign selected purchases in The Galleries.

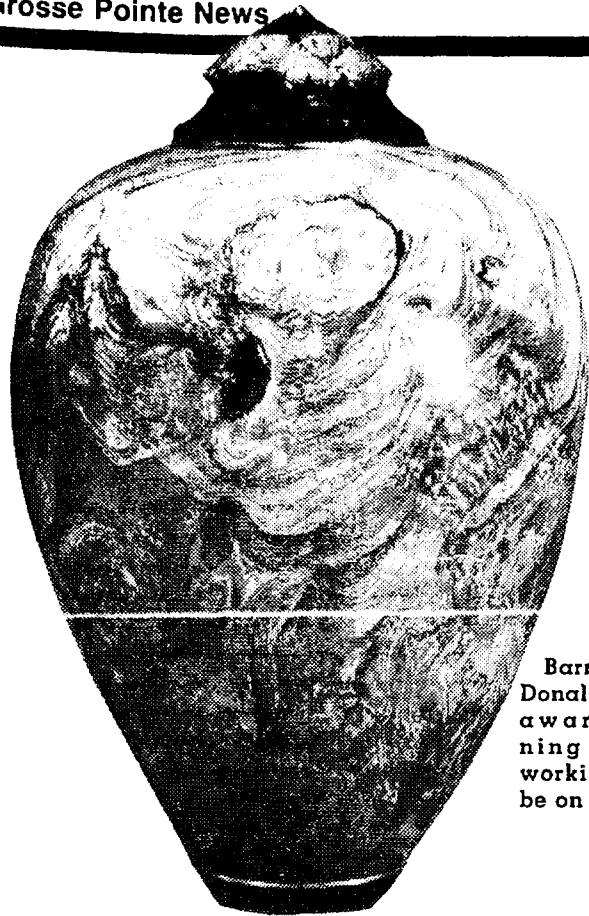
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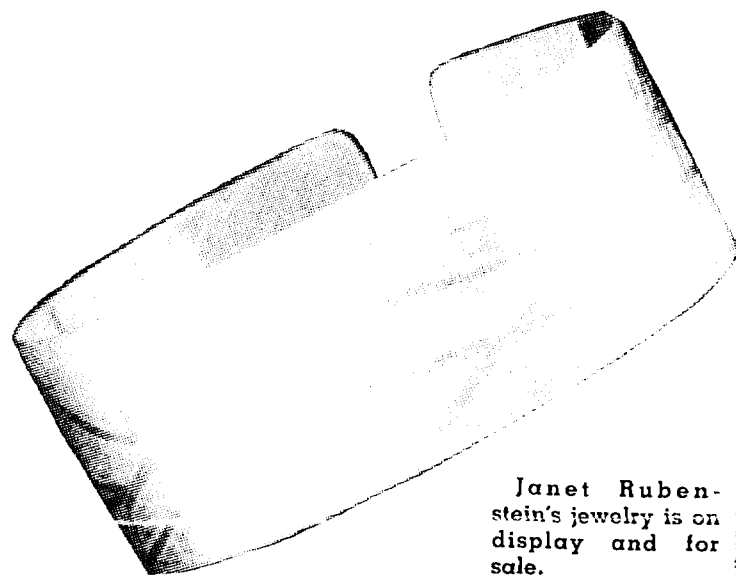
September 15, 1994
Grosse Pointe News

7B



Barry MacDonald's award-winning woodworking will be on display.

A celebration of the arts



Janet Rubenstein's jewelry is on display and for sale.

Art, wherefore thou? If that's a question you've asked yourself, the answer, obviously enough, is in Detroit's Cultural Center, especially this weekend during the eighth annual Detroit Festival of the Arts running Sept. 16-18.

More than 200,000 people are expected to attend the free, three-day multicultural festival of music, art, dance and culture.

The main focus of the show is the 115 visual artists — several from the Pointes — from across the country who will display and sell original works in the Artists Marketplace.

Barry MacDonald of the City of Grosse Pointe will display his award-winning woodworking. Janet Rubenstein of Grosse Pointe Park will show her jewelry. Twin brothers James and Tim Harkenrider of Grosse Pointe Woods will show their glass creations and Victoria Palazzolo, also of the Woods, will display her artwork.

MacDonald, Rubenstein and the Harkenriders won awards at last year's festival.

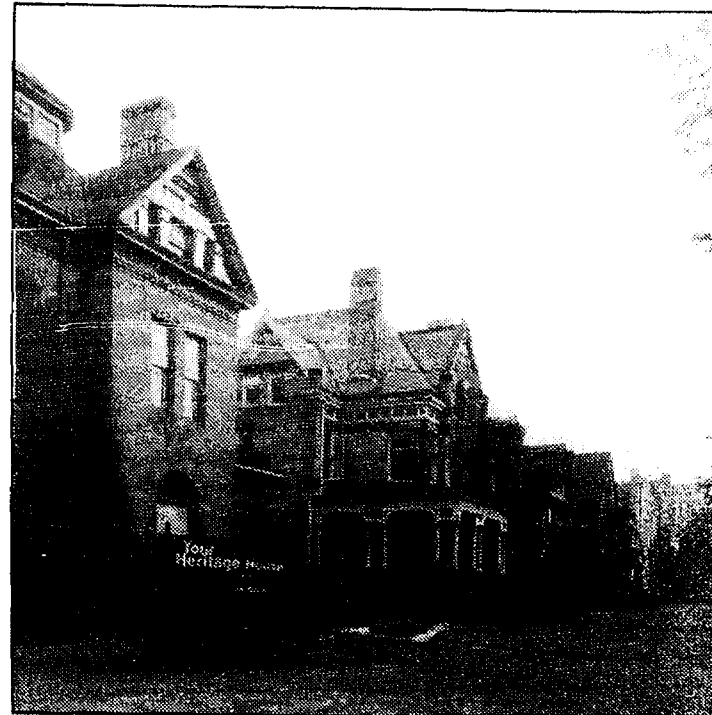
In addition to the art show, there will be a poetry festival, book fairs and sales, carriage rides, a film and video festival, street performers, concerts, dance shows, raffles, tours of historic buildings and a special section dedicated to the children who will be tomorrow's artists.

Festival hours are 11 a.m. to 7 p.m. Friday and Saturday and 11 a.m. to 6 p.m. Sunday.

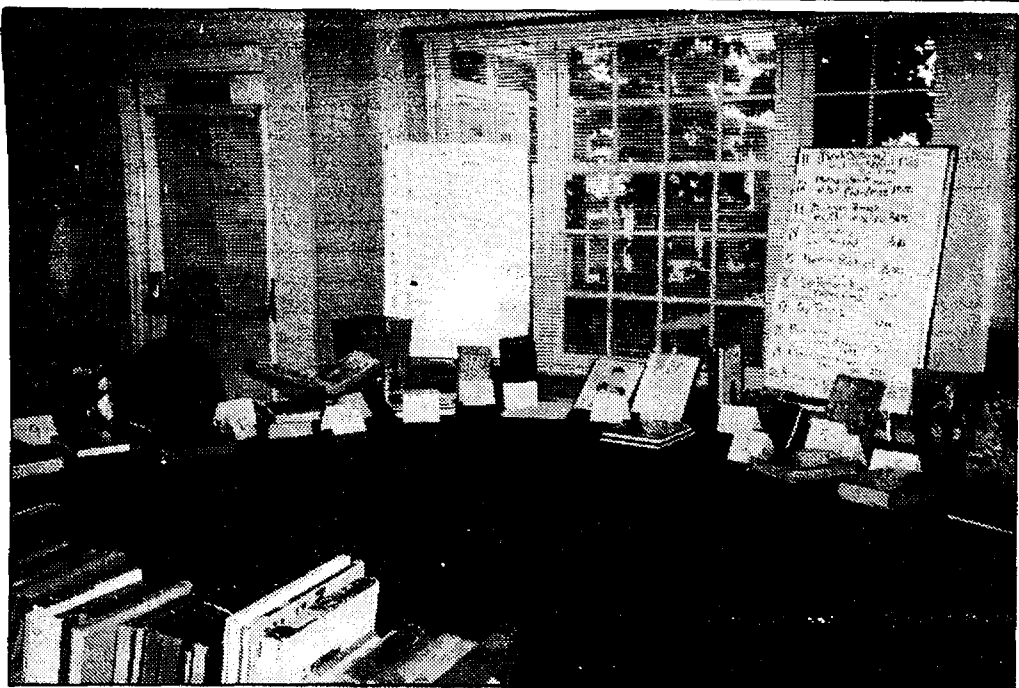
The Detroit Festival of the Arts is produced by the University Center Cultural Association and Wayne State University. For more information, call (313) 577-5088.



Glass creations by James and Tim Harkenrider will also be for sale.



Part of the weekend's festivities includes Preservation Wayne's Mansions of Ferry Avenue Tour. Call (313) 222-0321.



The AAUW used book sale will once again include a silent auction for rare and collectible books.

The AAUW used book sale: Now things are really cookin'

By Ronald J. Bernas
Assistant Editor

Carolyn Sullivan and her crew is nearly finished sorting and marking the thousands of books which have been donated to the American Association of University Women for the group's 32nd annual used book sale.

The sale, a four-day extravaganza of used books, rare books and bargain books, is scheduled for Sept. 28-Oct. 1 and is a book-lovers paradise.

This year, it is a cookbook lover's paradise, too.

"We don't have a lot of nice restaurants in the area," Sullivan said. "But judging from the cookbooks that have been donated, it's because they do a lot of cooking and entertaining at home."

For sale this year will be another extensive collection of cookbooks. Some rare, some not-so-rare, but if this year is like previous years, they'll all go out the door early.

"There are some collectible cookbooks," Sullivan said. "For

example, the first Pillsbury Bake-Off cookbook, which is a pamphlet, is valued at \$65. There's also a book called 'Dining Car Recipes from the Southern Pacific' that's interesting."

There are wok cookbooks, rice cookbooks, chocolate cookbooks, Time-Life cookbooks, Junior League cookbooks from across the country, gourmet cookbooks and more.

"With fiction, there are thousands of copies printed," Sullivan said. "But with cookbooks, the number of copies printed is much less, and when they go out of print, they're gone. So you have to go to used bookstores to find them."

But the cookbooks are only part of the sale which members hope will get rid of the 40,000 books the AAUW collected over the summer.

There will also be a rare and collector-book silent auction which will include a signed, numbered limited edition of James Fenimore Cooper's "The Prairie" illustrated by John Stewart Curry. Other first editions include Little Golden

Books and a 1943 Boy Scout Handbook which boasts a Norman Rockwell painting on the cover.

But don't get the impression that the sale is only for collectors and collectibles. Books will be as cheap as 80 cents. And on the last day — Bag Day — scavengers can load up a bag for \$4 with as many books as will fit.

But even at those prices the AAUW fills its coffers. Last year more than \$18,000 was raised. All the funds go to scholarships given by the AAUW to women.

If the books don't sell, they end up back in Sullivan's — or another member's — garage. Until next year.

The book sale will be held Wednesday Sept. 28 through Saturday, Oct. 1 at the Grosse Pointe Woods Community Center, 20025 Mack. Sale hours are 9 a.m. to 9 p.m. Wednesday-Friday and 9 a.m. to 3 p.m. Saturday. Wednesday prices are marked up 50 percent. Friday, they are half off. Saturday, a bagful of books can be had for \$4.

'Fiddler' still has magic

By Marian Trainor
Special Writer

It seems appropriate that "Fiddler on the Roof" should celebrate its 30th anniversary at the Fisher Theatre where it first appeared in July 1964.

In this 30th anniversary presentation, which will run through Oct. 2 at the Fisher,



Theodore Bikel

Theodore Bikel is Tevye, a role he has played more than 1,000 times.

With his booming voice and firm-footed strut, he makes a majestic, human and comic Tevye who irreverently calls on God to help solve his many

problems. He puts his own twists on passages from the Good Book and comes up with practical interpretations that suit his thinking.

Occasionally he bemoans the trials thrust upon him, then good naturedly shrugs them off. Based on a book of Shalom Aleichem stories, the play faithfully reproduces Tevye's peasant village ruled by tradition.

The Fisher "Fiddler" is a first-class production that warms the heart even as we laugh at Tevye's wise witticisms that are perfectly timed.

Although dirt poor, with five daughters who have no prospects of marriage without dowries, Tevye seems unconcerned. Just once does he question his lot when his horse is lamed and cannot pull the heavy milk truck, forcing Tevye to pull it himself. As he sinks down in fatigue, his lament is the brilliantly done, "If I Were a Rich Man."

His easygoing manner is not matched by his practical wife, Golde, played with intensity by Marcia Rodd. She is determined to find husbands for her daughters and solicits Yenta

Fiddler on the Roof

The classic musical starring Theodore Bikel.

At the Fisher Theatre through Oct. 2. Call (313) 872-1000

4

- 1 - Don't Bother
- 2 - Nothing Special
- 3 - It Has Moments
- 4 - Better Than Most
- 5 - Outstanding

(Chevi Colton) whose choice is hilariously ridiculed.

"Fiddler on the Roof" abounds with memorable songs, such as "Miracle of Miracles," "Far From the Home I Love," and the lovely "Sunrise, Sunset."

It has a splendid cast of talented performers, notably Daniel C. Cooney, who plays the young revolutionary, Perchik, and the three older daughters with their enthusiasm for love, family and home, and Marcia Rodd as the stern, bustling Golde.

But it is Bikel, who plays Tevye with such care and craftsmanship, you will most remember. "Fiddler on the Roof" is an auspicious opening for a season of theater at the Fisher.

Martin adds a 'Twist' to a classic tale about the saving power of love



Steve Martin stars in "A Simple Twist of Fate."

By Marian Trainor
Special Writer

In "A Simple Twist of Fate," Steve Martin, a talented comedian, straightjackets his playful humor to portray a man who becomes a hermit after a bitter divorce.

Comedy takes second place to pathos in this film, an adaptation of "Silas Marner," written in the 18th century by George Eliot.

While there are some light-hearted sequences showing Martin coping with the challenges of fatherhood, he seems to be searching for another "Roxanne" and a role with the poignancy of Cyrano.

In this updated version of "Marner" the locale moves from an English village to 1976

See TWIST, page 9B

What's next? A travel superstore

It was bound to happen. After all, we have super drug-stores, super sports stores and super bookstores. Now, there is a super travel store.

At least that's how it is billing itself. Leave it to the Texans to do it first.

The store is called TravelFest and is located in Austin. It has been getting lots of attention from the retail travel industry, including coverage in its major trade periodicals.

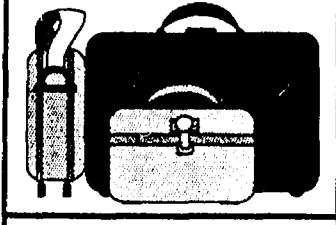
I happened to be in Austin recently so I stopped by Gateway Plaza in the northwestern part of the city and checked it out. The store opened on July 16 and has been running ahead of projections in sales, according to the staff. I asked if they cared if I took photos and notes (as I didn't want them to think I was involved in retail espionage) and they said to go right ahead, that lots of people were doing so.

There are actually three parts to TravelFest: the retail store, an educational center and a travel agency.

Yes, of course, TravelFest is first and foremost in the business of selling airline tickets and trips. No big surprise. But it is impressive how they have put it all together.

When you enter the store — located, I should note, on a corner where its fanciful sign can be seen from the U.S. 183-free-way — you first encounter large racks of travel magazines

TRAVEL TRENDS



By Cynthia Boal Janssens

and Sunday newspapers from all over the world. Then you walk down an aisle that has retail racks on the left (cleverly arranged on movable carts so they can be instantly rearranged) and small rooms on the right.

Each room is devoted to a different part of the world and contains books, videos, maps and other relevant resource materials. It was the most comprehensive collection I'd seen, possibly only rivaled by that at the Rand McNally bookstore in Chicago.

There are bulletin boards with clippings posted about the areas. Also, each room contains a kiosk with an interactive video monitor (the sign over it says "Point of Departure") on which you can look up information by author, subject, word or title.

I typed in "Michigan," the name of a new photo book by my friends photographer Dennis Cox of Dearborn and essayist Dixie Franklin of Marquette, that I have had some difficulty finding, even here. I punched "Title" and it drew a blank. Then I tried "Subject," another blank. Huh? I couldn't believe they didn't carry any books about our state, so I tried again under "Word" and a list-

ing of some 15 books came up, including the one I was seeking. You figure.

Anyway, in the United States/Canada room I found quite a few Michigan books on the shelf and right out front was the one I was looking for. I was impressed.

The retail area is also fascinating to wander through. There is a selection of luggage, mostly inexpensive soft-sided duffel-type stuff, and lots of backpacks, waistpacks, toiletries kits and such. Then the usual travel stuff — converters, blow-up pillows, passport cases, money belts, clocks, language translators and even lots of umbrellas.

I knew that I needed a new 110/220 electricity converter because the old one I had did not accept the new grounded plugs that are on most of our appliances. However, I did not know there were so many different kinds. So I studied a bit, reading all the packages, and decided to go for the full kit: The model which converts for either 50-watt and 1,600-watt appliances (I didn't know the difference, which could explain how I have burned out so many) and has four plugs with different prong arrangements. That should do it.

Then there was the games section — all types, both video and manual. In another area, there is a large selection of wall-size maps and even — and these are hard to find — a nice selection of globes. There is also a large section of language tapes.

One small room is devoted to children with travel-related tapes, games and toys.

At the far end of the room is



A travel superstore? It's got everything you need for a perfect vacation.

a space that looks very much like an airline ticket counter. On the back wall are listed all of the daily airline departures from Austin. Very clever. Just makes you want to stop and pick up that airline ticket you've been meaning to buy.

Next to it is a lower counter for the travel agency. A large overhead sign lists the trips from Austin that TravelFest is currently promoting. These are also heavily advertised in newspapers and fliers. One gets the feeling that this is not so much a full-service agency as it is a retail tour operator.

The learning center is a large room where talks and video presentations are given to the public and to teachers' groups. Most are free. Upcoming programs were about diving on the Great Barrier Reef,

the U.S. National Parks and Mozart's Vienna. There is also a do-it-yourself reference center that contains all the resources usually available only to the industry, like the Star Service's rating of cruise ships, the Official Airline Guide, the U.S. State Department's travel advisories and the Hotel and Motel Guide. These are great for browsing, particularly if you are planning your own trip.

TravelFest is the brainchild of entrepreneur Gary Hoover, locally known as the person who created a bookstore chain which was sold to Barnes & Noble in 1989 for \$41.5 million. The store has 6,000 feet of floor space and while local agents were at first skeptical, worrying that it would sap their business, that now say that TravelFest's promotions have generated interest in travel and

increased their business as well.

My trip to TravelFest netted out at \$99.40. I bought the book about Michigan as a gift for friends (\$34.15, discounted from \$39.95), the electricity converter (\$25), a toiletries kit (\$25) and a cruise guidebook (\$15.25) that I also had been searching for.

This is why TravelFest probably will succeed. No doubt, franchises will be forthcoming.

TravelFest is open seven days a week from 9 a.m. to 11 p.m. It discounts all travel books by 10 percent. It is located at 9503 Research Blvd. in Austin. Phone (512) 418-1515.

Cynthia Boal-Janssens' Travel Trends column runs on alternate weeks in this section.

Autumn leaves brighten Michigan

Some of the state's most stunning fall color can be found at Michigan colleges and universities.

Many state campuses were carved out of heavily forested areas where a wide variety of tree species still stands, according to AAA Michigan. "On the campuses of Central, Western and Michigan State universities, for example, fall color buffs will find about 100 different species of trees," said AAA Michigan travel and member services director Peter Erickson. The grand color show extends to urban campuses as well, Erickson said, noting: "Detroit's Wayne State University is a good example of a city campus heavily populated with ash and maple trees — both of which make for an excellent display."

Michigan State University forestry professor Melvin Koell-

ing added another reason why fall color on college campuses is often spectacular.

"In addition to the original foliage, trees not necessarily native to the region have been planted on some campuses to enrich teaching and add to the diversity of color," he said.

Whether viewing color on a college campus or in Michigan's 18 million acres of forest, this year's display promises to be outstanding, Erickson said.

"As of mid-August, we've already seen a substantial number of leaves changing in the Upper Peninsula and the northern Lower Peninsula, which indicates we've had the bright, sunny days and cool nights necessary for vibrant color," he said. "We've also had an adequate amount of rainfall which has encouraged healthy tree growth and bigger, more vivid leaves."

During the fall color season, which begins in mid-September in the Upper Peninsula and ends in late October in southern lower Michigan, many businesses report tourist counts rivaling those of summer.

This year, AAA Michigan has created nine maps of colorful state campuses, starting from the far western section of the Upper Peninsula, home of Michigan Technological University in Houghton, to the southeastern corner of the Lower Peninsula, where Detroit's Wayne State University and Ann Arbor's University of Michigan are located.

Beginning Sept. 15, travelers can call the Michigan Travel Bureau at (800) MI-4-FALL for a report on fall color conditions across the state, updated by AAA Michigan each Thursday through the end of October.

MOT tickets now available

Tickets for Michigan Opera Theatre's 1994-95 season are now on sale.

MOT is calling this collection a season of masterpieces.

From the opera masters Mozart, Puccini, and Donizetti, to the orchestral genius of Tchaikovsky, this season promises to be one of excitement, glamour, humor, drama and intrigue.

MOT opens its fall season with Puccini's "Madame Butterfly," Oct. 21-30 at the Fisher Theater. The tragic drama of Cio-Cio-San's love for American Navy Lt. B.F. Pinkerton is famous for Puccini's heart-wrenching melodies and has been the basis for other works, such as "Miss Saigon" and "M Butterfly."

"The Daughter of the Regiment" by Gaetano Donizetti is MOT's second production of the fall season, and is also at the Fisher Theater, from Nov. 11-20. The opera is a delightful story of a child, found in a battlefield by a regiment of soldiers, who grows into a tomboyish and determined woman. When reclaimed by her long-lost family of means, she refuses to become the "proper young lady" they want her to be.

'Miss Saigon' will run to Jan. 1

Due to overwhelming demand, "Miss Saigon," the Broadway and London blockbuster musical, has been extended to Jan. 1.

From the creators of "Les Miserables," "Miss Saigon" tells a story of love and self-sacrifice between a young Viet-

namese girl and an American soldier at the time of the fall of Saigon in 1975.

The classic love story opens Tuesday, Oct. 11 at the Masonic Temple Theatre. Call (313) 832-2232 for more information.

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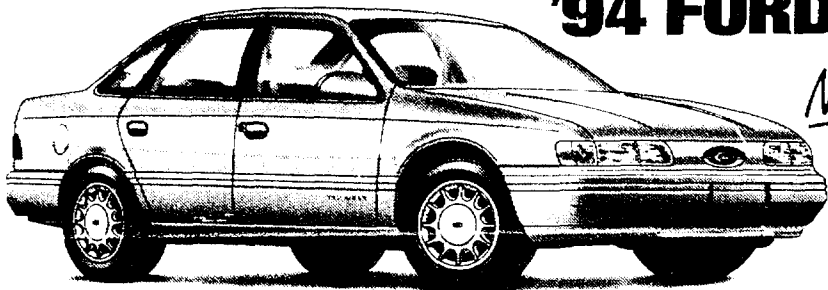
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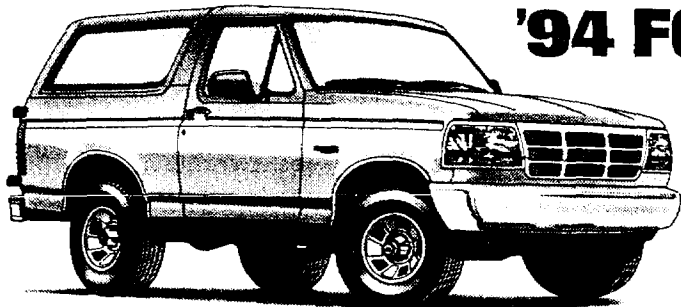
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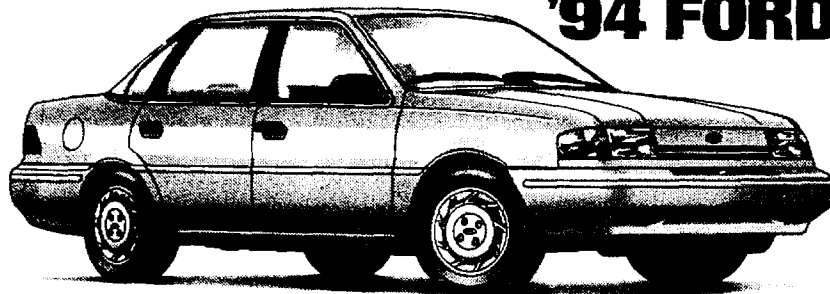
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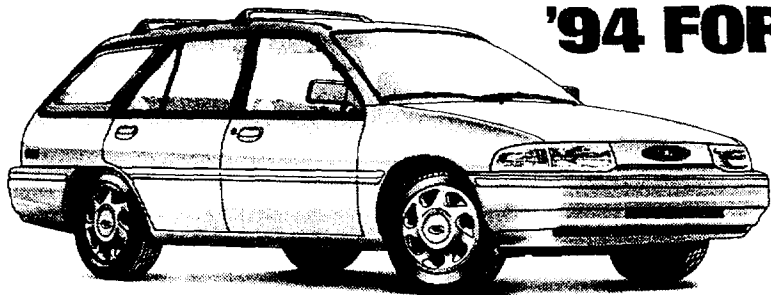
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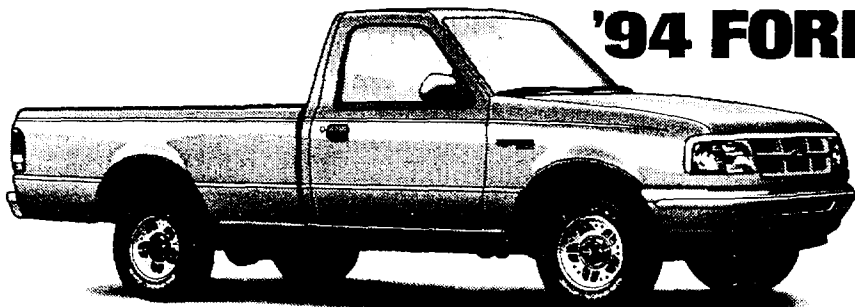
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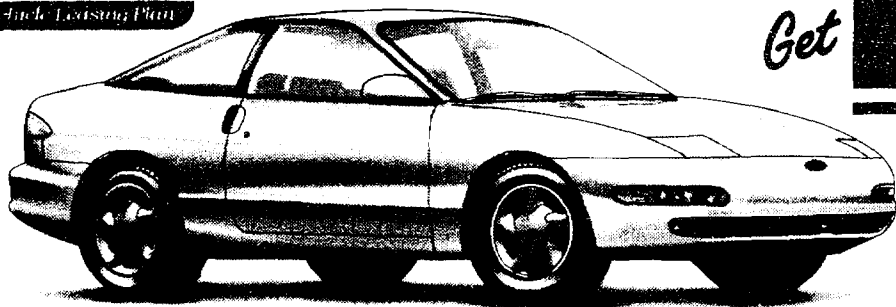
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Sports

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North swimmers shock Seaholm in opener

By Chuck Klonke

Sports Editor
What is Grosse Pointe North's girls swimming team going to do for an encore?

Their opening act is going to

be tough to follow.

The Lady Norsemen began the season with a stunning 97-89 victory over Birmingham Seaholm, which finished second in last year's Class A state

meet.

"They have most of those kids back, plus they added a superstar swimmer in (freshman) Jenny Vanker, who was fifth in the senior nationals,"

said North coach Mike O'Connor.

The Maples, who won two of the three relays in last year's state meet and were runner-up

in the other one, pushed North to some excellent performances.

"We had nine state cuts and I can't ever remember doing that in one meet before — especially not in the first meet of the year," O'Connor said. "We've only been in the water about 10 days, but most of the girls worked pretty hard during the summer."

A couple of gambles paid off for O'Connor.

One was putting freshman Cortney Piper in the 200 medley relay to swim the breast-stroke leg.

"She hadn't swam the breast-stroke in two years but she did a great job and so did our other freshman, Rachele Atrasz, in the butterfly," O'Connor said. Michelle Vasapolli and Christine Jamerino also swam on the winning medley relay team.

Another good move was putting Atrasz in the 100 butterfly.

"She's more of a 200 butterfly person, but she won and Susan Cornillie came in third in that event," O'Connor said.

The meet came down to the final event — the 400 freestyle relay — and North's team of Piper, Jamerino, Atrasz and Vasapolli came in first. Vasapolli led off the relay with a 55.23 leg, which is under the state qualifying time for the 100.

"We broke our pool record that was held by Ann Arbor Pioneer," O'Connor said. "Piper had just come out of swimming the breaststroke and Jamerino just came out of the backstroke, but they both had good legs in the relay. I'm not making any predictions this early in the year, but this could be a real tough relay team to beat in the

state meet."

The Seaholm relay team that North beat in the 400 was also a state champion last year.

A key event for North was the 50 freestyle, which was won by Vasapolli with Made-line Emery taking third.

"That's an event we usually get beat up in because our strength is in the distances, but we came out with a 9-7 edge," O'Connor said.

State cuts were posted by Jamerino in the 100 backstroke and 200 individual medley, Atrasz in the 100 butterfly and the 500 freestyle, Piper in the 200 freestyle and 100 breast-stroke and the 200 medley and 400 freestyle relay teams.

North won six of the 10 individual events. Jamerino was first in the 200 IM and 100 backstroke, Atrasz won the 100 butterfly and 500 freestyle and Vasapolli was first in the 50 and 100 freestyle races.

O'Connor was impressed with Piper's second-place efforts in the 200 freestyle and 100 breaststroke.

"Vanker beat her each time, but Cortney made state cuts in each," he said. "Her breast-stroke time was 10 seconds better than her personal record she set two years ago."

Other top performances by North swimmers included Cornillie's thirds in the 200 IM and 100 butterfly; a third in the 50 freestyle and a fourth in the 100 freestyle by Emery; Jaime Taylor's third in the 100 freestyle; a third by Jeanine Taylor in the 500 freestyle; fifth places by Beth Janutol in the 500 and 200 freestyle races; a third in the 200 freestyle and a fourth in the 100 breaststroke by Melissa Beck; and a third in diving by Leah Reynolds.

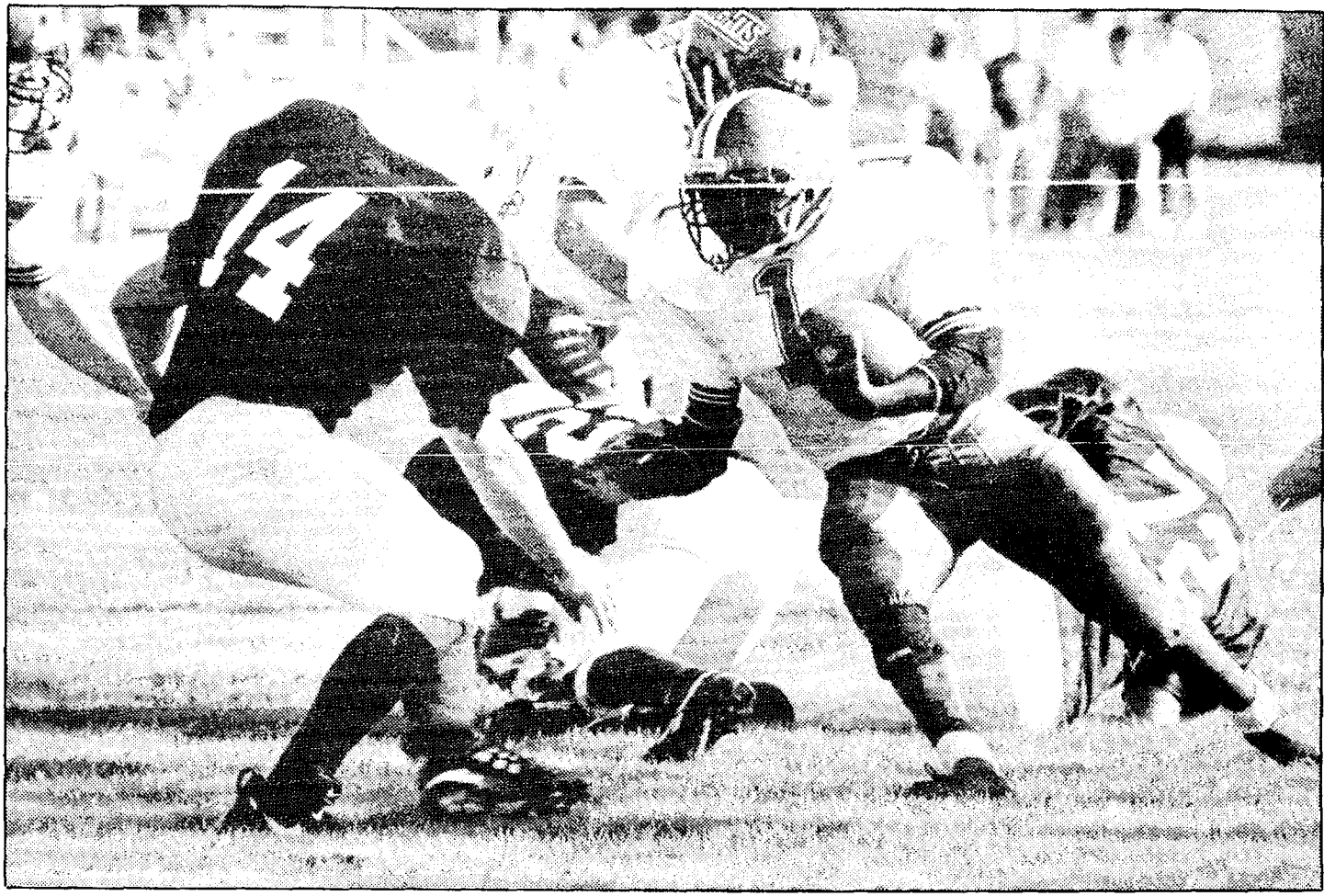


Photo by Peter Birkner

No room to run

University Liggett School running back Steven Adams finds his path blocked by a Harper Woods player during last weekend's Metro Conference game. The Knights

came away with a 16-13 victory — their first varsity football win since 1992. ULS plays its home opener Friday at 4:15 p.m. against Livonia Clarenceville.

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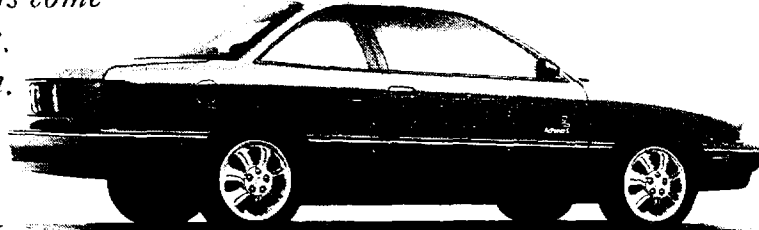
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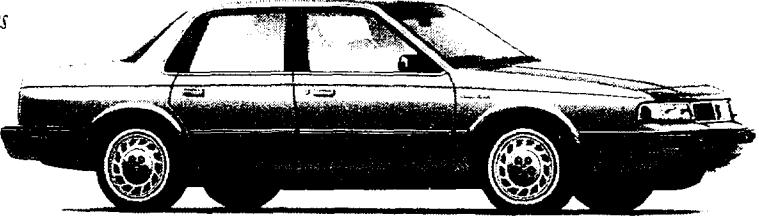
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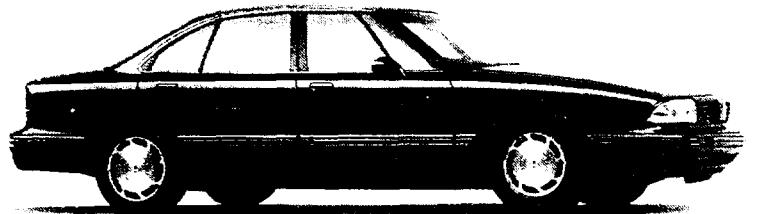
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Diamond champions

The Grosse Pointe Braves won the American Amateur Baseball Congress District championship en route to a 32-12 season that included a 19-6 record in the Macomb Amateur Baseball Federation. In the front row, from left, are Joey Evola, Brian Hitch, Keith Smith, Rich Turri and Dave Keenan. In the middle row, from left, are Dan

Sylvester, Greg Sieszputowski, Brandon Welch, Joe Schmitt and Chris Copus. In the back, from left, are coach Curt Sylvester, Steve Lentine, John Fincham, Ryan Ermanni, Kevin Schroeder, Joe Slomski and head coach Roger Smith. Not pictured are John Spath and Chris Ford.

South girls first, boys second at Algonac

Grosse Pointe South's girls cross country program just keeps growing and growing.

Coach Steve Zaranek has 70 runners on this year's team.

"It's our largest team ever, and again, the largest in the state," Zaranek said.

And while it's growing, the squad is also winning.

The Lady Devils opened the season on a successful note last weekend when they finished first in the 11-team Algonac Muskrat Invitational for the sixth straight season.

South had 48 points while runner-up Ford II had 75. Grosse Pointe North was third with 99 points, L'Anse Creuse North had 105 and Romeo was fifth with 111.

South's first five runners each won medals for finishing in the top 20. Aimee Vasse led the way with a second-place time of 20:02. Amy Zanglin was sixth (20:45), Katie Weed seventh (20:49), Laura Stuckey 14th (21:42) and Lisa McCurdy 19th (22:02).

Yvonne Krywyj was the first runner across the line in the

junior varsity race with a 22:32 clocking. She was followed by teammates Rebecca Padilla (22:45), Melissa Balok (23:29), Kate Callas (23:52) and Nicole Pettit (24:02).

Among the goals Zaranek and his team have set for the season are a 16th straight league championship, a fifth straight undefeated season, a fifth straight regional title and a 15th consecutive year of qualifying for the state meet.

"We currently have the longest streak — boys or girls — in the state," Zaranek said of the state qualifying string.

South's top returning runners are Vasse and Weed, who were among the Lady Devils' top three last season. Other veteran varsity runners are Stuckey, McCurdy, Dara O'Byrne and Sarah Gordon. Last year's freshman standout, Kate Crowley, will miss four to six weeks because of an injury.

"Track record holder Amy Zanglin has joined cross country and will make a strong impact as will freshman Jennie Vasse," Zaranek said. "Others

providing depth include Yvonne Krywyj, Melissa Balok, Rebecca Padilla, Stephanie Keim, Elizabeth Borowiec and Danya Bourbeau."

South boys

Grosse Pointe South's boys cross country team didn't quite get out of its second-place rut in the Muskrat Invitational, but coach Tom Wise is hoping for better things next year.

"We're very satisfied with finishing second, but next year I think we can win it," Wise said.

Sterling Heights Stevenson won the meet with 68 points and South was second with 97. It was the third time in four seasons that the Blue Devils have been runners-up in the meet.

Senior Matt Debski led the South delegation with a fourth-place finish in 16:57.

"Matt's trying a different strategy this year that was suggested by (assistant coach) Mike Novak," Wise said. "He'll run the first half mile easy,

then run a mile hard, then back off for a mile and come back to finish strong. It's somewhat unusual, but it's working for him."

Jon Van Hoek was the Blue Devils' second finisher, taking 13th place in 17:29. Also scoring for South were Tim Nicholson (17:47), Ben Butler (17:55) and Nat Spurr (18:07).

Alex Keros and Brandon Barefield moved up to the varsity seven for South's next meet with their performances in Algonac. Other good efforts came from Josh Boseley, Chris Goldsby, Corey Johnson and Gabe Slimko.

North's Karber keeps Phoenix from rising

By Chuck Klonke
Sports Editor

Gary Bennett was one of the few people who didn't get excited about Sue Karber's outstanding performance in Grosse Pointe North's girls basketball victory against Detroit Renaissance last week.

That's because the Lady Norsemen's coach expects to see more of the same from his senior center as the season progresses.

"She played a fine game, but I think we'll see Sue play even better than that," Bennett said after Karber scored 28 points and collected 19 rebounds in North's 52-44 victory over the Phoenix.

"She has the ability to dominate a game. She can rebound, she can dribble the ball and she has a great touch inside. She and Maureen (Zolik) can both really assert themselves."

North trailed by 12 points with 3:31 left in the second quarter, but then Karber scored the first 10 points in a 12-2 spurt that cut Renaissance's margin to 24-22 at halftime. Zolik capped the surge with a steal and layup in the final seconds.

The Lady Norsemen continued to dominate the third quarter and they opened up a 14-point advantage in the first minute of the final period.

Renaissance used a 10-0 run to cut North's lead to 46-42 with 3:43 left in the game, but a basket by Karber and a basket and two free throws by Molly Peters sealed the win for the Lady Norsemen.

Zolik finished with 10 points, five steals and three assists, while Kristen Loeher had five points, four steals, six rebounds and three assists.

"A lot of people don't notice what Kristen does for us, but Ray (co-coach Ray Ritter) and I know that she makes us a better team," Bennett said.

North dropped a 59-43 decision to Bloomfield Hills Marian

in its next outing, but Bennett wasn't disappointed.

"We found out where our weaknesses were so it was a useful game," he said. "We might have gained more from this by losing than if we'd have won because now we know what we have to do to get better. One thing we have to do is take better care of the basketball."

North trailed 22-20 at halftime, but it was outscored 21-9 by the Mustangs in the third quarter.

Zolik got into early foul trouble and spent most of the last three quarters on the bench.

Karber had 20 points and 12 rebounds, while Peters added eight points, three steals and three assists.

Earlier, North opened the season with a 46-31 victory over Ford II that was easier than the final score indicates. At one point, the Lady Norsemen were ahead 40-13.

Karber scored 10 points and Zolik and Loeher added nine apiece. Zolik also had eight steals.

Aerobics classes

The Fitness Firm is offering a series of aerobics classes in the area.

There will be classes at Christ the King church on Mondays and Wednesdays at 9:30 a.m. and Tuesdays and Thursdays at 6:45 p.m. There will also be a class at the JFK Library on Mondays and Wednesdays at 6:45 p.m.

Classes begin this week.

For more information, call 886-7534.

Missing players

Two members of the Our Lady Star of the Sea volleyball team that won its pre-season tournament were omitted from the list of players that appeared in the Sept. 8 issue of the Grosse Pointe News. Sarah Rahaim and Jennifer Janowski were also members of that championship squad.

Lady Devils learn from losses

Grosse Pointe South girls basketball coach Peggy Van Eckoute was able to find a silver lining in her team's two defeats at the Regina Invitational last week.

"Playing teams like (Flint) Powers and (Detroit) Cody can only make us better," she said. "Nobody we play the rest of the season, except for (Grosse Pointe) North, will be any tougher. I thought the tournament was a good experience for us."

South suffered an 84-39 setback against Powers in the opener of the tournament, then dropped a 55-42 decision to Cody in the consolation game.

"We were down 12 points at halftime against Powers and I felt good about it," Van Eckoute said. "Five turnovers really hurt us in the first quarter and we played them even in the second."

The third quarter was the killer, however. Powers outscored the Lady Devils 23-5 and put the game out of reach.

"We had some breakdowns and they don't miss their shots," Van Eckoute said. "Some of the people from Powers said their goal is to win the Class B championship this year."

Good defensive performances by Katy Lupo and Shannon McGratty held the Chargers' top guns in check for most of the game, but Powers had enough other players to pick up the slack.

McGratty led South with 12 points. Carrie Geer collected seven and Jodi Girona had six.

Missed free throws were the story against Cody.

"We couldn't hit a free throw to save our souls in the first half," Van Eckoute said, pointing out that the Lady Devils missed 12 attempts from the line, including six on the first half of bonus opportunities. "And we were in the bonus with three minutes left in the first quarter."

South, which trailed 34-18 at halftime, outscored the Comets in the second half.

"That's a well-disciplined

Barons win two games

The Grosse Pointe Red Barons opened the East Suburban Football League season last Sunday with victories in two of their three games with the Mount Clemens Barracudas at Grosse Pointe South.

The Red Barons' varsity won 20-14 and the freshmen posted a 14-6 victory. The junior varsity suffered a heartbreaking 20-13 defeat.

In the varsity game, the Red Barons scored early on a two-yard run by quarterback Jim Louisell. The touchdown was set up by a 38-yard pass from Louisell to Danny Griesbaum.

Josh Lorence scored on a 16-yard run and Andrew Hendrie kicked the extra point. The Red Barons' final TD was a one-yard run by Louisell.

Matt Tocco, Jon Paquin and Jeff See blocked well on the offensive line.

Grosse Pointe's defense was led by Rickey Pusta and Jeff Janise. Also making tackles were Sean Friedlund, Eric Dunlap, Tom Davis, Brian Granger and Matt Solon. A last-minute interception by Jeff Herman iced the victory.

The Red Barons scored early

in the junior varsity game on a one-yard run by Scott Koerber, who set up the touchdown with a 50-yard run.

K.C. Cleary, who earlier caught a 30-yard pass from quarterback Andy Hill, scored the other touchdown on a 51-yard run in which he broke three tackles.

Joe Herman, Steve Rhodes, Don Northey and Tyler Matthews blocked well for the JV squad.

The defense received solid performances from Jason Rusko, Mike O'Neil, Tom Manion, Tony Gatloff, Sean O'Sullivan, Dan Brosnan, Remy Fromm, Andrew Vlasak and Noah Cheek.

Outstanding offensive performances by Kyle Hacias and Scott Schaft led the Red Barons' freshmen. Schaft scored both touchdowns — one on a 61-yard run. The entire offensive line blocked well.

Defensive leaders were Steve Rusko, Chris Gray, Darall Yandle, Ryan Rogers, Haider Samad and Barry Novak. Gray had an interception.

The Red Barons play Sunday at Inkster.

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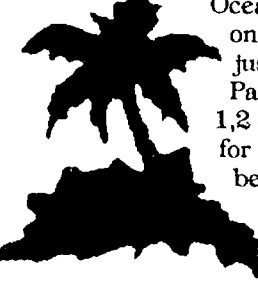
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1430 YORKTOWN, GPW



VERY ATTRACTIVE three bedroom, 2.5-bath brick home with a slate entrance foyer, natural fireplace in the family room, master bedroom with large walk-in closet and bath, hardwood floors, two unfinished rooms could be 4th bedroom or den. Best priced home in the area!

1626 LOCHMOOR, GPW — WHO COULD ASK FOR MORE? This four-bedroom, 3.5-bath Tudor has three natural fireplaces, cac, step-down family room, charming library, service stairs to 2nd floor and basement, breakfast nook, formal dining room and located on a great lot.

837 NOTRE DAME, GPC — A GREAT OPPORTUNITY and a great location is what this charming four bedroom home on an extra wide lot offers besides the newer kitchen, 2.5-car brick and block garage with a double driveway (a mechanics dream), newer roof, priced to sell at \$129,900.

1205 EDMUNTON, GPW — CLASS PLUS — This sprawling contemporary Colonial in the Woods boasts of five bedrooms, 2.5-baths, a large family room that leads to the rear deck, lovely formal dining room, cac, hardwood floors and situated on a great "open court" location, 2.5-car attached garage.

15515 WINDMILL PTE., GPP — FIT-FOR-A-KING — Five bedroom, four bath Georgian Colonial featuring beauty and refinement with such amenities as a master suite with a private bath and walk-in closet, new kitchen, family room overlooking private grounds with your very own built-in-pool, pool house and tennis courts.

A FIRST OFFERING
202 FISHER, GPF



FULFILL A DREAM — Enjoy your morning walks to the Hill and village, this lovely home offers three bedrooms, 1.5 baths, beautiful hardwood floors, formal dining room, new screened-in porch, natural fireplace, cac, and 2-car garage. Ready to be moved into.

A FIRST OFFERING
20914 WOODMONT, H.W.



LOOK NO FURTHER! This three bedroom, 1.5-bath Bungalow has been completely redone inside offering a new kitchen, two natural fireplaces, new neutral carpeting, half bath on 2nd floor, finished basement with full bath and wet bar.

2158 HAWTHORNE, GPW — PRIDE SHINES from every corner of this Cape Cod home that features three bedrooms, a large family room with a natural fireplace, kitchen with natural wood cabinets and eating area, finished recreation room with kitchen and lavatory, 1-car attached garage.

542 N. ROSEDALE CT., GPW — ROOM FOR EVERYONE is in this stunning four bedroom, 2-bath ranch with hardwood floors, cove ceilings, formal dining room, nice family room with skylights, wood deck with a pond, brick paver driveway and front walk, 2-car attached garage.

1228 LAKEPOINTE, GPP — LOOKING FOR A LARGE DEEP LOT? This spacious three bedroom Colonial offers a new kitchen, roof and bathroom, natural fireplace in living room, formal dining room, den, mud room which exits to the wolmanized deck overlooking the large deep lot, 2-car garage.

1214 ALINE, GPW — AN APPEALING LOCATION — quiet cul-de-sac is where this three bedroom, one bath Bungalow is situated offering a cathedral ceiling in the upper master bedroom, wide open living room, lovely formal dining room, newly decorated and carpeted, 2-car garage.

773 TROMBLEY, GPP — PACK YOUR BAGS and move right in to this REDUCED five-bedroom, 3.5-bath home that's sharp, immaculate, tastefully decorated and situated South of Jefferson, offering a slate roof, finished basement, two natural fireplaces, cac, and much more!

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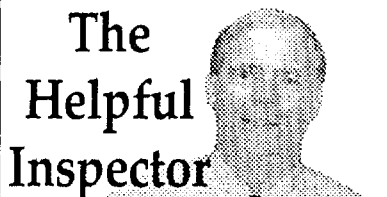
- **Featured Cover Home, p. 2**
- **Real Estate Resource, p. 4**
- **Houses for Sale, p. 6**
- **Gondos/Apts./Flats, p. 7**

How to repair rails and posts on wooden fences

Loose or Rotted Posts

If the post is sound but just loose, dig out around it down past the end to the frost line depth. Plumb the post with a level and temporarily brace it. Add gravel to the base of the post, then pour in concrete around it.

When a post is rotted at the base and you just want to brace the post so you don't have to remove it, follow these steps. Cut the post off as close to the ground as possible. (Temporarily support the fence as necessary). Remove the rotted section and dig a hole next to the existing post for the new brace support post. The brace post should be about 5 feet long, and made



The Helpful Inspector
By Michael J. Kalkhoff

from rot resistant wood and should be the same size as the existing posts. Cut the top of the post on an angle so rain and snow will run off. Put gravel in the base of the hole so the post will extend

2 to 3 feet aboveground. Fasten it to the fence post with 1/2-inch carriage bolts. Check the post for plumb and fill the hole with concrete.

If a post is too badly damaged and removing it will cause problems, then leave the post where it is and add a post on either side of this damaged post, equally spaced as to look pleasing to the eye. Add the two new posts the same way the old ones are fastened.

Damaged Rails

To brace a rail with weakened post connections, attach blocks of wood or angle braces under the corners of the post and then fasten the rail to them.

If the rail is damaged more seriously, place a full length rail under the existing rail and fasten it with corner blocks of wood, or brackets. Then screw the two rails together 18 to 24 inches, with rustproof screws.

As a last resort remove the fence material and replace the nails, or posts.

Michael J. Kalkhoff is the owner of the Hometeam Inspection Service, a local residential and commercial inspection company. Call (810) 412-0165 or write to The Helpful Inspector with your questions to the Grosse Pointe News, C/O The Helpful Inspector, 96 Kercheval Ave., Grosse Pointe Farms, Mich. 48236.

Located Near Nine Mile and Jefferson...

Beautifully maintained Windwood condominium. First floor condominium with attached one car garage, two bedrooms and two full baths. Motivated seller has priced this one to sell.

Meticulous Lake View Condominium...

Leave the hassles of home ownership behind and let someone else worry while you turn the key and go. This much loved condominium features two bedrooms, two baths, multiple fireplaces, neutral decor throughout and much more. Another motivated seller. Make an appointment now.

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ON THE COVER

1411 BISHOP GROSSE POINTE PARK

Center entrance Colonial with a graceful Georgian appearance. Features include four generous sized bedrooms, one full bath plus half bath on the first floor. Natural fireplace in the living room. Large eating area in the kitchen. Pewabic tile in the entrance and bath. Alarm system. Updated electrical. Recreation room with excellent storage space. Sun porch 13.8 X 7.6. Two car detached garage. Approximately 2,400 square feet. Call for an appointment today.

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20439 Mack Ave., Grosse Pointe
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SHOREWOOD REAL ESTATE, INC.

20439 Mack Ave., Grosse Pointe
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GROSSE POINTE HOMES

20743 Christine Ct.	FIRST OFFERING OPEN SUNDAY, SEPTEMBER 18TH & 25TH, 1-4:00	Tri-Level 3 Bedrooms 2 baths. Family room	
1899 Hunt Club	OPEN SUNDAY, SEPTEMBER 25TH, 1-4	Bungalow 3 Bedrooms Newer window treatments.	\$126,900
16001 E. Jefferson	OPEN SUNDAY, SEPTEMBER 18TH & 25TH, 2-4	Colonial 4 Bedrooms New construction. Grosse Pointe Park	
506 St. Clair		Condominium 3 Bedrooms 2 full baths plus powder room. Large master suite on second floor.	
1411 Bishop		Colonial 4 Bedrooms 1 1/2 baths. Den and sun porch. Alarm system. Outstanding buy.	
438 Moross		Grosse Pointe Farms — PRICED TO SELL.	
1315 Hampton		Ranch 3 Bedrooms Custom built, recreation room	\$110,000
1476 Renaud		Grosse Pointe Woods Colonial 3 Bedrooms Large family room, remodeled kitchen, large wood deck	
		Grosse Pointe Woods Inground swimming pool. Family room, den. Remodeled kitchen. Spacious rooms.	
		HARPER WOODS	
20615 Kenmore	OPEN SUNDAY, SEPTEMBER 18TH, 2-4	Bungalow 3 Bedrooms Recreation room.	Nicely priced at \$72,500
19111 Roscommon		Duplex 2 Bedrooms Freshly decorated — perfect for singles or retiree.	Priced at \$39,000
20666 Woodmont		Bungalow 4 Bedrooms Fireplace. Many updated features. Finished basement with bath.	Reduced to \$79,000
21420 Severn	OPEN SUNDAY, SEPTEMBER 25TH, 2-4	Colonial 5 Bedrooms Two fireplaces, two full baths. Nice family home.	
21335 Bourmemouth	FIRST OFFERING	Bungalow 3 Bedrooms Finished hardwood floors. 2nd floor bedroom recently refinished	
18901 Eastwood	FIRST OFFERING	Bungalow 4 Bedrooms 2 baths. Mother-in-law quarters. Almost an acre of land..	
		ST. CLAIR SHORES	
23150 Westbury	OPEN SUNDAY, SEPTEMBER 18TH, 12-2	Ranch 3 Bedrooms Newer windows	Priced at \$139,500
22401 Benjamin	FIRST OFFERING, OPEN SUNDAY, SEPTEMBER 18TH, 2-4	Ranch 3 Bedrooms Situated on a 88 foot canal. Family room	
22440 Benjamin		Ranch 3 Bedrooms Great canal lot. Steel seawall. Over-sized lot 75 feet.	
22951 Pleasant		Ranch 2 Bedrooms Great starter home. Basement. FHA/VA terms being offered.	
28645 Kimberly	OPEN SUNDAY SEPTEMBER 18TH, 1-4	Ranch 3 Bedrooms In perfect move-in condition. Sharp, sharp.	
		CONDOMINIUMS	
23409 Edsel Ford Ct.	OPEN SUNDAY, SEPTEMBER 25TH, 2-4	Townhouse. Contemporary decor. Nice kitchen.	Priced at \$62,900
19737 E. 8 Mile		St. Clair Shores first floor end unit. Two bedrooms. Newer windows.	Priced reduced to \$50,900
23013 Liberty		Second floor unit 2 Bedrooms Remodeled kitchen. Appliances included. 1-1/2 baths	\$69,900
26560 Hidden Cove		Stacked Ranch 2 Bedrooms 2 full baths, laundry room, fireplace, waterfront complex	\$139,800
17135 Gravier		First floor unit 1 Bedroom Quiet, convenient location. Attractive price.	

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St. Clair Shores
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St. Clair Shores Beautiful completely updated 3 bedroom brick Ranch with full basement, new kitchen and windows, 2 car attached garage. \$89,900 FHA VA.

St. Clair Shores
Brand new custom built 3 bedroom brick Colonial. Featuring: Full basement, great room with natural fireplace, 2 1/2 baths, 2 car attached garage. \$134,900.

St. Clair Shores Canal Home

Located on LaVon, we've featured this Custom built 3 bedroom brick Ranch with full basement, huge family room with natural fireplace, formal dining room, country kitchen, 2 1/2 baths and 2 car attached garage. Priced to sell.

Lee Real Estate
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Nice 4 bedroom brick bungalow in one of Eastpointe's best all brick areas. New furnace, central air, windows & kitchen, family room & large garage. \$62,900.

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3 bedroom with basement, 1 1/2 baths, cathedral ceiling, large kitchen. \$44,900.

2 bedroom with huge fenced lot, large master bedroom, updated kitchen & bath. \$42,900.
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Century 21 AAA 773-0123

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FAX 343-5569

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HARPER WOODS HONEY
Brick bungalow, 1600 sq. ft. Living room with fireplace, formal dining room, efficient kitchen, basement and attached garage- on 1/2 acre. \$71,500.

EAST ENGLISH VILLAGE
Mint condition 3 bedroom colonial, huge living room with fireplace, big formal dining room, Mutschler kitchen, 1 1/2 baths, basement and 2.5 car garage. All terms. \$69,900.

WARREN WINNER
Sharp, modern ranch, queen size kitchen, big bedrooms, first floor laundry and garage. All terms. Low \$40's.

EASTPOINTE'S FINEST
Sharp 3 bedroom brick ranch, huge family room, newer furnace & central air, finished basement, 2 1/2 car garage. \$83,000.

10 1/2 MILE & HAYES
Ultra sharp Three bedroom bungalow, newer windows, modern kitchen and bath, finished basement plus 2 1/2 car garage. \$68,500.

CAROL 'Z' BON REALTORS, INC.
774-8300

NEFF/ East Warren. 3-4 bedroom ranch. Clean/ modern, 1 1/2 bath, family room, finished basement, garage. Good area. \$19,750. plus taxes. 810-678-3454, 810-664-1551.

ST. Clair Shores- Brand new 3 bedroom brick ranch. 343-0986.

PLAN AHEAD!!
5000 square feet of Windmill Pointe living. \$300,000
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822-3961 for info sheet.
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CANAL HOME
23269 Clairwood
St. Clair Shores
9 & Jefferson area- 1,400 sq. ft. brick ranch with basement & modern kitchen on 60' canal.
884-7533

GROSSE Pointe City- 482 Rivard. Fantastic location, large private lot, totally renovated, 4 bedrooms, 3 1/2 baths, 3 natural fireplaces. Pewabic tile in family room and entry. By owner. \$419,000. 885-8117

800 HOUSES FOR SALE

HARPER Woods- 3 bedroom brick Bungalow with large family room, new furnace, updated kitchen, 1513 square feet. more. Near hospital. \$79,900. 885-2255.

HARPER Woods- Two bedroom, one bath bungalow, aluminum siding. New deck. 20492 Washtenaw, \$50,500. By owner, 313-885-5146.

BEAUTIFUL COLONIAL IN G. P. PARK
Over 3,500. sq ft., 5-6 bedrooms, 3.5 baths, breakfast room and large family room with cathedral ceiling. Completely updated and redecorated. Additional features include: all new windows, large deck, wet bar in living room, central air on 2nd and 3rd floors... much more. \$325,000. By owner. Call for appointment.

1142 Harvard
881-8575

HARPER WOODS
Sharp 2 bedroom brick ranch in very desirable area. 165'X168' lot, natural fireplace, large Florida room, finished basement, new roof & furnace. Only \$84,900.

ST. CLAIR SHORES PRICE REDUCTION
Completely updated 3 bedroom Colonial. 1 1/2 baths, completely updated throughout. 2 1/2 car garage. You won't find another house like this. Asking only \$77,900.

Stieber Realty
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NEW LISTING
1540 FAIRHOLME
Large 3 bedroom brick center entrance colonial. Huge family room, updates galore! \$199,000.

WATERFRONT CONDO
Fabulous 2 bedroom, 2 bath, every upgrade known to exist! Views galore! Harrison Twp. \$229,000.

LAKESHORE VILLAGE
Two bedroom Condo, new kitchen, new carpeting, owner wants this SOLD NOW! \$59,900

22705 ENGLEHARDT
Completely updated 3 bedroom brick Ranch, price reduced \$85,000.
Owner says sell!
Lucido & Assoc. Realtors
882-1010

800 HOUSES FOR SALE

WATERFRONT, Dock your boat behind this beautiful home. Four bedrooms, 1 1/2 baths, living room with fireplace, formal dining room, heated sunroom, dry basement, 45' of canal frontage with dock. This very desirable property offered at \$87,500. Lakeshore Realty, 313-331-8881.

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803 CONDOS/APTS/FLATS

LUXURY first floor condo- St. Clair Shores, 2 bedrooms, 2 baths, many upgrades, first floor laundry, finished recreational room with bath, attached garage. Open Sunday 1-4. Kelly, Johnstone & Johnstone, 881-6300.

\$10,000 less- two income flat. 1-94/ Whittier, 3 baths, 2 garage, finished basement, separate utilities, new paint. Income \$850 month. 810-778-4876.

LAKEFRONT- Gorgeous St. Clair Shores townhouse, 2 bedrooms, 2 1/2 baths, attached garage. \$194,900. 810-293-8636.

LAKESHORE Village. 22815 Lakeshore. Open Sunday 1 to 5. Extras. Refinished hardwood floors. Air. 774-8818.

SPACIOUS condo- air, carport, basement with half bath. \$44,500. Century 21 MacKenzie, Johnson. 810-779-7500.

ONE bedroom Coop Apartment, first floor, end unit. Kelly/ 8 Mile area. Immediate occupancy. For appointment call 1-810-778-8421.

ST. Clair Shores- Edmuntion Place Condo- 21472 Beaconfield. Spacious 1 bedroom, carport, low maintenance fee. \$45,500. or \$460 rent. 778-5601.

WOODBIDGE East condo- 2 bedroom, 1300 square feet, excellent neutral decor. 810-777-2407.

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ST. Clair Shores- 1 bedroom condo, includes stove, refrigerator and carport, first floor. \$39,900. 771-5363.

23404 Edsel Ford- remodeled. Berber carpeting, \$53,500. Diana, Century 21 Kee. 810-751-6026.

807 INVESTMENT PROPERTY

TWO family flat. Excellent location- close to schools & transportation. Hardwood floors. 331-6770.

EASTPOINTE- 2 family, rents \$885 month. \$75,900. 810-293-8636.

HEREFORD/ East Warren. Three (2) bedroom apartments, separate utilities. \$36,000 cash. 313-881-8191.

808 LAKE/RIVER HOMES

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Spectacular 10 acre parcels each with frontage on the worlds largest lake. Crashing surf, dramatic views, unspoiled, uncrowded. This area near Marquette has it all. Parcels on paved road with all utilities in. Priced to sell at only \$55,000 to \$78,000 with an additional discount for cash sales. WONT LAST LONG!! Call owner 906-892-8282.

A BOATER'S Dream Home. 30 minutes from Grosse Pointe on St. Clair River near Algonac. Private boatwell & brand new townhome, with 2 bedrooms, 2 1/2 baths. Large 2 car attached garage. Great layout with balcony off master bedroom & entertainment deck off living room, both overlooking private boat harbor with deeded boatwell directly in front of unit. Unbelievable low price of \$119,900. Contact: Wynne Achatz, Real Estate One Westrick, 810-765-8861.

BEAUTIFUL, contemporary home on Anchor Bay. Outstanding view. Extra 2 car garage plus 2 room finished area for office, hobbies etc. Ten ton boat hoist, steel sea wall. Many extras. \$375,000. By owner, 810-725-6923.

CHECK THE Resource Pages For A QUICK Reference Guide To BY OWNER & REALTOR LISTINGS OF HOUSES & CONDOS
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814 NORTHERN MICHIGAN LOTS

CHARLEVOIX/ Lake Michigan- 2.7 acres, sand beach, hardwoods, breathtaking views. \$300,000 Judy Edger, ReMax, 1-800-583-9339.

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Fraser- property for 2 plus stone. \$850. or offer. 939-9473
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| 807 Investment Property | Friday Noon deadline |
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| 809 Lake/River Lots | |
| 810 Lake/River Resorts | CASH RATE: 12 words \$8.40 |
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FRIDAY, NOON DEADLINE
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AWARD HOME- Grosse Pointe Woods. 4 bedroom, 2 bath, 2 lots, family room, deck, central air. Owner. Best over \$163,000. 886-6761

FIRST Offering: Outstanding 5 bedroom, 3 1/2 bath brick colonial with every amenity imaginable. New features include a fabulous kitchen adjacent to the new family room with fireplace. The new library provides a quiet retreat and the first floor laundry is an added plus. For additional features and an appointment to view this spectacular home please call Sine Realty 884-7000.

HARPER Woods- Fantastic updates. \$62,000. Under \$5,000 lets you move in. Gift money accepted. Master bedroom, 28' X 12.4', doorwall off kitchen. Century 21 KEE. 810-573-0622.

FIRST offering "In The Park". 3 bedrooms plus! Perfect for the growing family. Possible land contract. Addie Bauer-Leggat, Tappan & Associates. 884-6200.

CALL (313) 882-6900

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GROSSE Pointe Woods- 1394 Aline. Two full baths, three bedroom bungalow. Central air, large master bedroom suite. Immediate occupancy. \$116,900. 313-886-2544.

THREE bedroom- Beaconsfield near St. Paul, 2 blocks from schools. Hardwood floors. 331-6770.

ST. Clair Shores- Custom built 2 bedroom brick ranch, family room, large remodeled kitchen with Parkay floor, remodeled bath, semi finished basement, with 1/2 bath, patio, attached garage with opener, central air. \$106,000. 810-773-7347.

ATTORNEY

For your Real Estate sale or purchase, \$250. Also living trusts or probate. Thomas P. Wolverton, 285-6507

LOVELY 5 bedroom home, Grosse Pointe Woods with all the extras including in-ground heated pool. Priced to sell. Call for appointment, 881-8518.

HARPER WOODS

Grosse Pointe Schools Immediate occupancy, 3 bedroom brick Bungalow, large kitchen, natural fireplace, central air, Florida room, rec room with 1/2 bath, new furnace & hot water heater, garage. \$86,900.

Immediate occupancy, 3 bedroom brick Bungalow, dining room, central air, rec room with 1/2 bath, all appliances stay, 16x20 garage, close to shopping and transportation. \$85,900.

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771-8222

800 HOUSES FOR SALE

THE HOMETEAM INSPECTION SERVICE (810)412-0165.

1301 Torrey- Attractive three bedroom center entrance Colonial in Grosse Pointe Woods. Living room, formal dining room, family room, central air, wolmanized deck. \$189,900. 885-6459.

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FAX 343-5569

EASTPOINTE, \$59,900. Brick 2 bedroom ranch, clean, nice area. Agent, 886-8710 or 882-1004.

DISTINCTIVE Southern Colonial Home, 2,500 square feet, 3 bedrooms 2.5 baths. Master suite has private bath, natural fireplace and separate dressing room. First floor includes library, family room and deck. Great for entertaining. Excellent condition. Must see!! 886-5917.

REAL ESTATE DEADLINE FRIDAY, NOON!!

Please call 882-6900
Visa or MasterCard accepted.

800 HOUSES FOR SALE

ST. Clair Shores, 19709 Shady Lane. Three bedroom brick, updated kitchen, finished basement, 2 car garage. \$85,900. Open Sunday, 1-5. 810-773-0646.

CHECK THE Resource Pages For A QUICK Reference Guide To BY OWNER & REALTOR LISTINGS OF HOUSES & CONDOS

That are currently on the market!!!!
Call 882-6900 for more information.

FAX 343-5569.

GROSSE Pointe Farms: Charming 3 bedroom, 2 bath brick colonial on a very private lane close to schools, parks, and shopping. This wonderful home has a spacious family room, updated country kitchen, and some newer features you're sure to enjoy. All new windows, new landscaping and patio, and a tempting new price. For an appointment call Sine Realty 884-7000.

GROSSE Pointe Woods- 3 bedroom Colonial, 1 1/2 baths, family room, 2 1/2 car garage, central air. 2033 Country Club Drive. 371-1101.

800 HOUSES FOR SALE

FIRST OFFERINGS
Large Colonial, 4 bedroom, den, 2 1/2 baths, family room, fireplace, Mudd room, attached 2 car garage, enclosed patio, large lot. PRICED TO SELL!

LUXURY RANCH
Three bedroom Ranch 30x15 family room with wet bar, large patio, formal dining room, attached garage, finished basement. Asking \$204,900.

GROSSE POINTE PARK BEAUTY
Four bedroom remodeled through out, new windows, 2 car garage. ONLY \$103,900.

ANDARY 886-5670

LAKEFRONT Home- St Clair Shores. Needs repairs. 293-7171.

BEAUTIFUL four bedroom, Grosse Pointe schools, new kitchen, updates throughout. Reduced to \$79,500. 20202 Lancaster. MJM Realtor, 588-6400.

HARPER Woods three bedroom Ranch plus complete Mother in Law apartment, large lot. \$82,900. Agent, 886-8710 or 882-1004.

BY OWNER
66 Hall Place
Great location- neighbors 3 bedroom, 1 1/2 bath, many improvements. \$210,000. By appointments. 884-0525.

800 HOUSES FOR SALE

589 NEFF, 2 bedroom, new kitchen & bath. Family room, Huge heated loft over garage. Open Sunday 2-5. 882-1627.

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521 Roslyn. Charming center entrance colonial. Two natural fireplaces, three bedrooms, 2 1/2 baths, screened back terrace, attached two car garage. Newer furnace with central air. Exceptional back yard. Well maintained family home. One half block from elementary school, one half block from lake. By appointment. 313-886-0409.

OPEN Sunday 1-4. Grosse Pointe Woods. 1974 Ridgemont. Exceptional 3 bedroom ranch, oak kitchen, finished basement, 2 car garage, 70x115 lot. (74RID). Red Carpet Keim American Heritage. 810-445-1200.

CLASSIC colonial- 4 bedroom, 2 1/2 bath, library, fireplace, large cherry kitchen, finished basement, central air, walk up attic, freshly painted inside/ out. 1385 Devonshire. No Brokers. \$229,900. 810-244-9669, 569-5273.

TWO family- 818 Neff. Excellent location, new roof, redecorating allowance. Appointment, John Albrecht, 313-963-5730 or 882-4988.

ST. CLAIR SHORES CANAL FRONT

Three bedroom brick ranch w/2 car garage, 2 full baths, lawn sprinklers, central air, attic fan, doorwall, going to patio, lg. hoist to fit up to 27' boat. Only \$142,000

GROSSE POINTE

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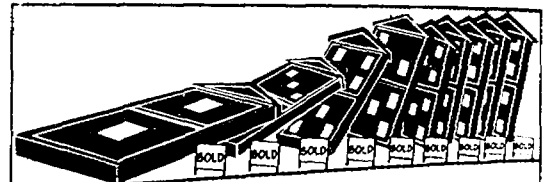
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Insects in your firewood? Here are some tips for you

Q. I am concerned about bringing insects indoors on my firewood. Should I be worried? What are some precautions I can take?

A. Many people are supplementing their heat supply by burning firewood. There are a number of insects associated with firewood which may cause unwarranted alarm to homeowners.

The insects found in firewood can be divided into two groups:

- wood boring insects
- insects seeking shelter in firewood.

A number of different beetles may be found developing in firewood. Homeowners usually become aware of these insects when they find piles of sawdust created as the adult beetles emerge from the wood. Sometimes the homeowner also finds these large multi-colored, strikingly-patterned beetles.

Carpenter ants and termites may also be found in firewood but it is highly unlikely that these insects will invade the home. Both are social insects and the integrity of the colony is usually so disturbed when the wood is cut and split that establishment in the home is not possible.

Several insects seek overwintering sites under loose bark or in hollow trees. There are several large beetles found under loose bark that are totally harmless.

Some people don't want any of these "bugs" in their homes no matter how

innocuous they may be. Insect invasion of homes from firewood can be prevented by following these rules:

1. Do not stack firewood in or against the house or other buildings.

2. Bring in amounts of firewood that can be used up in a couple of days. Keep it stacked in the cold portions of the house (i.e., the garage or unheated porch).

3. Do not leave firewood in the house over the summer.

4. Do not treat firewood with insecticides. It is unnecessary and expensive.

Q. The leaves on my Japanese Red Maple are drying and browning and curling up. It is an old tree, but it seems to develop this problem every year around this time.

A. The tree is most likely suffering from stress induced leaf scorch. Check soil moisture after a rain or after watering to be sure the roots are getting a good soaking. Avoid getting the leaves wet as this can cause spots. Fertilize the tree next spring to improve vigor. Water during hot-dry times to avoid stress. Your tree should recover, but will always need a little TLC to be sure it gets what it needs.

Q. With the threat of frost, what are some precautions I should take when bringing my houseplants indoors for the winter?

A. Clean your plants off from top (foliage) to bottom (pots and saucers). An insecticidal soap solution, applied until dripping wet then hosed off with

Ask a Master Gardener
Sandra Goeddeke-Richards



MICHIGAN STATE UNIVERSITY
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BOARD OF COMMISSIONERS

a gentle but steady stream of water, will not only dislodge any hitchhiking pests but will also leave your leaves shiny and clean. If your pots were sitting directly on the ground or patio you may want to drench the soil with a solution of malathion. Do this when the plant is still outside and is ready to be watered. Be careful not to overwater your plants.

Begin holding back on the amount and frequency of water as the days get shorter and nights get longer. Try to make a gradual change from outdoors to in. This will reduce the amount of readjustment shock that the plant will have to go through. Once indoors for the winter you can expect your plants to shed some leaves as they acclimatize (get used to new surroundings). It is

important to provide the plants with as much light as possible for the winter months and to increase humidity around them. To do this, group them together, place them on a tray filled with water and stones or pebbles to raise the pot out of the water, or start the humidifier as soon as the furnace starts up. These suggestions should help make the transition from outdoors to indoors a little easier for your plants.

Q. What is the best variety of apple for home storage?

A. As a rule of thumb, the late maturing, harder fleshed varieties (such as Red Delicious, Ida Red, Northern Spy, Winesap, and Rome Beauty) tend to store much longer than the earlier, softer fleshed varieties like Macintosh and Jonathan.

Storage temperature plays a big part, however. Apples keep best in a storage area with high humidity and temperatures around 32 degrees F. The higher the temperature, the quicker apples will become overripe and begin to rot. Because one rotten apple will indeed spoil the rest, store only apples that are free of bruises, dents, nicks, insect damage and other injuries that would give spoilage organisms a foothold.

This information is for educational purposes only. References to commercial products or trade names do not imply endorsement by the MSU Extension or bias against those not mentioned.

Housing starts slip

Michigan housing project starts for July 1994 fell from June 1994 by 14.5, however, 1994 year-to-date totals are up 10.6 over 1993.

"The housing market remains solid," said Mike Theunissen, president of the Michigan Association of Home Builders, "but it does seem to be leveling out in comparison to the tremendous growth we have seen from November 1993 to May 1994. The increase in mortgage rates, which rose to 8.68 in July, is the main culprit in this trend. Material availability and rising prices have also contributed. Even though lumber prices have not continued to explode, other material prices, such as gypsum wallboard, have risen."

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REAL ESTATE

RESOURCE

I. GROSSE POINTE SHORES

Address	Bedroom/Bath	Description	Price	Phone
49 Belle Meade	4/3	Spacious Colonial, 3,600 sq. ft. Fam. rm., plus Lib., many updates. Bolton Johnston.	Call	884-6400

II. GROSSE POINTE WOODS

Address	Bedroom/Bath	Description	Price	Phone
1390 Oxford	3/2.5	Distinctive Southern Col., MBR w/separate dressing rm., nfp, private bath. Great floor plan.	\$279,000	886-5917
1549 Hampton	4/2	Award winn. home, 2 lots, large deck/fam. rm., new kit., bath, furnace, cen. air. By owner.	\$163,000	886-6761
1788 Vernier BERKSHIRES	3/2.5	OPEN SUN. 2-4. By owner. Townhouse, move-in condition, modern kitchen/appliances, garage.	\$141,500	881-0619
2033 Country Club	3/1.5	Colonial, fam. rm., C/A, 2-1/2 car gar.	Call	371-1101
512 Roslyn	3/2.5	Center entrance Col. Prime location. (See class 800). By owner.	Call	313-886-0409
20020 Holiday	3/1.5	OPEN SUN. 2-4. Family bungalow near Sweeney Park! Higbie Maxon.	\$144,900	886-3400
2216 Hampton	3/1	OPEN SUN. 2-4. Lots of house for the money! Higbie Maxon.	\$89,900	886-3400
788 Woods Ln.	4/2.5	OPEN SUN. 1-4. Charming family home. Newer decor. Mutschler kitchen. Coldwell Banker Schweitzer Real Estate.	Call	886-4200
1539 Lochmoor	4/2	OPEN SUN. 1-4. Brk. bung. w/new kit. Fin. bsmt. Century 21, East.	\$299,900	886-5040
1313 Hawthorne	3/2	OPEN SUN. 2-4 NFP, A/C, hardwood floors. Tappan & Associates.	\$139,900	884-6200
1974 Severn	3/1.5	OPEN SUN. 2-4. Modern amenities, price reduced for quick sale! By owner.	Call	881-0644 884-4866

III. GROSSE POINTE FARMS

Address	Bedroom/Bath	Description	Price	Phone
66 Hall Place	3/1.5	By owner. Great location, many improvements.	\$210,000	884-0525
231 Lakeshore Rd.	4/3.5	OPEN SUN. 2-4. Totally redesigned! New kitchen and baths. Higbie Maxon.	\$1,450,000	886-3400
135 Moran	3/2.5	OPEN SUN. 2-4. Col. w/slate roof, numerous updates, incl. appl. Tappan & Associates.	\$340,000	884-6200

IV. GROSSE POINTE CITY

Address	Bedroom/Bath	Description	Price	Phone
354 Washington	4/4	Georgian Colonial - carriage house, lot, maids quarters. R.G. Edgar & Associates	\$770,000	886-6010
854 Neff	2/1.5	Condo, bsmt. w/rec. room, 2-car gar. Jim Saros Agency, Inc.	Call	886-9030
17111 Jefferson	2/2	1st floor condo w/formal dining rm. CAC. Jim Saros Agency, Inc.	Call	886-9030
350 Lincoln	5/4/2	OPEN SUN. 2-4. Enticing new construction. Tappan & Associates.	\$535,000	884-6200
578 Neff	4/2.5	OPEN SUN. 1-4. Brk. condo w/fin. bsmt., nfp. Century 21 East, Inc.	\$159,000	886-5040
482 Rivard	4/3.5	Great location, totally renovated, 3 fireplaces, fam. room.	\$419,000	885-8117

V. GROSSE POINTE PARK

Address	Bedroom/Bath	Description	Price	Phone
829 Harcourt		Multi-family w/separate bsmts., furnaces, nfp, 3-car garage and priced to sell! Jim Saros Agency, Inc.	\$209,900	886-9030

GROSSE POINTE PARK (contd.)

Address	Bedroom/Bath	Description	Price	Phone
1142 Harvard	5/6-3.5	By owner. Over 3,500 sq. ft. Beautiful Colonial.	\$325,000	881-8575
20696 Lochmoor	3/1	Br. bung., lg. kit., nat. f/p, c/a, Fla. rm., new furn. & hot water. Gar., GP schools. GM Field Realty, Inc.	\$86,900	771-8222
19288 Eastborne	3/1	Br. bung., din. rm., c/a, rec. rm. w/1/2 bath, all appl. stay, 16x20 gar. GP schools. GM Field Realty, Inc.	\$85,900	771-8222
1338 Balfour	5/2.5	OPEN SUN. 1-4. Colon. w/many features & updates. Century 21 East, Inc.	\$224,800	886-5040

VI. DETROIT

Address	Bedroom/Bath	Description	Price	Phone
BUSINESS OPPORTUNITY		Car Wash near G.P., 30 yr. business (bldg. incl.), equip. very well maintained. Jim Saros Agency, Inc.	Call	886-9030
9214 Guilford	2/1	Brk. Colon. w/formal dining rm. Century 21 East, Inc.	\$28,200	886-5040

VII. HARPER WOODS

Address	Bedroom/Bath	Description	Price	Phone
20492 Washtenaw	2/1	Bungalow - aluminum siding. New deck. By owner.	\$50,500	885-5146
18901 Eastwood	3/2	Ranch w/complete mother-in-law apartment, lg. lot.	\$82,900	886-8710 882-1004
20691 Damman	4/	Brick Bungalow, deep lot, nfp, family rm., rec. rm. in bsmt. 1.5-car garage. Jim Saros Agency, Inc.	Call	886-9030
20259 Lancaster	4/1.5	Bungalow w/custom kitchen, family rm. w/nfp, bsmt. rec. rm. Jim Saros Agency, Inc.	\$89,900	886-9030
20401 Damman	3/1	Brk. ranch w/nfp. Fresh paint & new carpet. Century 21 East, Inc.	\$77,950	886-5040
20831 Ridgemont	3/1	Alum. ranch in G.P. schools. Newly decorated. Century 21 East, Inc.	\$54,800	886-5040
19203 Rolandale	3/1	Bung., lg. fam. rm., new furnace, 1,513 sq. ft. By owner.	\$79,900	885-2255
20202 Lancaster	4/1	G.P. schools, new kit., updates throughout. Reduced. MJM Realtor.	\$79,500	588-6400

VIII. ST. CLAIR SHORES

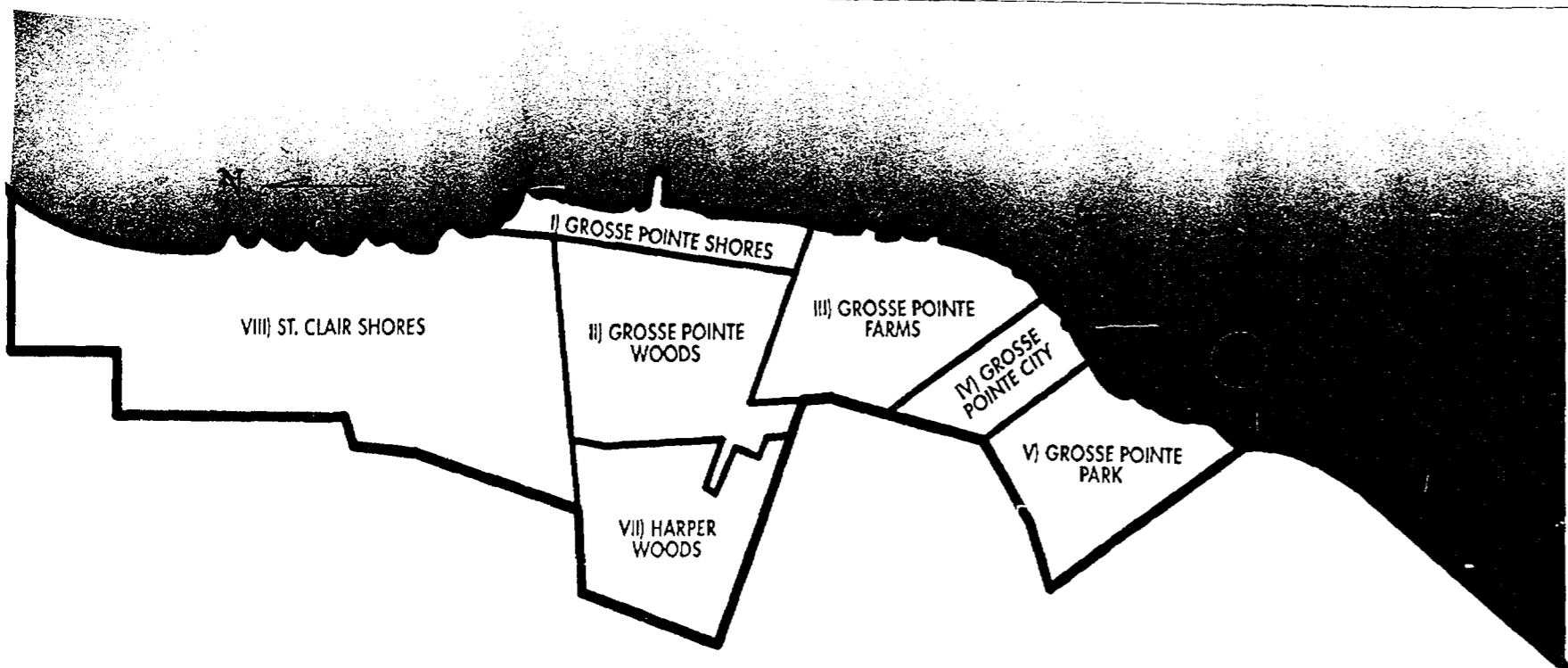
Address	Bedroom/Bath	Description	Price	Phone
23269 Clairwood	2/2	Canal Home, 1,400 sq. ft. br. ranch. Modern kit.	Call	884-7533
1055 Woodbridge	2/1.5	Open Sun. 1-4. Sharp Dorset unit. Stieber Realty Co.	Call	810-775-4900

VIII. ST. CLAIR SHORES (contd.)

Address	Bedroom/Bath	Description	Price	Phone
19600 Parkside	3/1.5	Completely updated brick col. Stieber Realty Co.	\$79,500	810-775-4900
29132 Jefferson Ct.	2/2	Beautiful water condo. Built in 1990. R.G. Edgar & Associates.	\$300,000	886-6010
33376 Jefferson	2/2.5	Condo near water. Family room & more. R.G. Edgar & Associates.	\$139,900	886-6010
19709 Shady Lane	3/1	OPEN SUN. 1-5. Brick, updated kit., fin. bsmt., 2 car gar.	\$85,900	810-773-0646
19627 Ridgemont	2/1.5	1st flr. condo, or rent \$615/month.	\$50,900	884-6898
21472 Beaconsfield	1/1	Spacious condo, carport, low maint. fee.	\$45,000 or Rent \$460	810-778-5601
21446 Beaconsfield	1/1	Spacious condo, carport, air, many updates. Century 21 MacKenzie, Johnson	\$44,500	810-779-7500
137 Windwood Point	2/2	OPEN SUN. 1-4. 1st floor. Kelly, Johnstone & Johnstone.	Call	885-2455
102 Lac Ste. Claire	2/2.5	Gorgeous lakefront twnhse., all. gr. or rent \$1,500/mo.	\$194,900	810-293-8636
22815 Lakeshore	2/1	OPEN SUN. 1-5. Condo. Lakeshore Vill., A/C. By owner.	\$62,000	774-8818
22210 11 Mile	1/1	First flr. condo, formal dining rm., freshly painted/newly carpeted and immediate occupancy. Jim Saros Agency, Inc.	Call	886-9030
759 Claire Pointe Circle	2/2	OPEN SUN. 2-4. Raised ranch condo with attached garage! Higbie Maxon.	\$81,500	886-3400

ALL OTHER AREAS

Address	Bedroom/Bath	Description	Price	Phone
Eastpointe	2/1	Ranch, clean, nice area. Agent.	\$59,900	886-8710 882-1004
31540 Blair	6/2.5	Spacious Colonial w/lrg. fam. rm., formal dining rm., new roof/furnace, 2 car garage.	Call	886-9030
Harrison Twp. CANAL LOT		50x150 with a new steel seawall/docks (2). Land contract terms. Must be sold by Trust! Jim Saros Agency, Inc.	Call	886-9030



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YOUR BANKER WANTS TO BE YOUR BROKER

But as banks move into mutual funds, annuities, and wrap accounts, they'll be experiencing growing pains.

BY TIMOTHY MIDDLETON

There are 300 or 400 mutual fund complexes in the United States, "and there are 15,000 banks, not counting branches," notes Henry L. P. Schmelzer,

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WITH
NEST EGG

Q&A

QUESTIONS & ANSWERS

We welcome your comments. We also invite you to send in questions regarding specific financial management or investment strategies that can help you to protect your nest egg.

QUESTION

For many years I've had cash-value life insurance largely to protect my children. Now that they're grown, does it make sense to drop the policy and save money on the premiums?

ANSWER

You'd be better off converting it to a reduced paid-up policy. In other words you would use your accumulated cash value to buy a policy that charges a single premium. Essentially, you'd convert your whole life policy into a single premium policy that still carries a death benefit — but one that's lower than your original policy. Making this conversion will give you a relatively safe investment comparable to a short-term bond fund.

QUESTION

I've heard that it's possible to set up an automatic withdrawal program with most mutual funds. How do you go about it?

ANSWER

Although they don't publicize it, most funds offer plans that allow you to receive monthly payments. But there are some restrictions. "You generally must have at least \$5,000 to \$10,000 invested in a fund in order to set up such a program," says Sheldon Jacobs, editor of *The No-Load Fund Investor* in Irvington-on-Hudson, N.Y. Some funds limit you to quarterly or even yearly payments depending on the amount you have invested. And since the fund will have to sell shares to meet your payment schedule, you may be liable for capital gains taxes. In any case automatic withdrawal programs make it difficult to calculate your taxes.



Accordingly, Jacobs says that investors should consider other alternatives to meet their cash flow needs.

QUESTION

I'd like to learn more about dividend reinvestment programs, or DRIPs. How can I find out what companies sell stocks directly to investors without brokers or commissions?

ANSWER

You can get a free list of such companies by writing to the *DRIP Investor* — a newsletter — at 7412 Calumet Avenue, Hammond, Ind. 46324. Charles Carlson, editor of the *DRIP Investor*, is also the author of a comprehensive book on the subject called *Buying Stocks Without a Broker* (McGraw-Hill). You can buy stocks directly from more than 900 companies — including AT&T, McDonald's, and PepsiCo. In most cases, however, you must first buy at least one share

through a broker. "But a growing number of companies are now allowing investors to make their initial purchases directly," says Carlson. Exxon, Mobil, and U.S. West are among the companies that permit investors to make initial stock purchases directly.

Some utility companies allow their customers to make initial stock purchases directly. Other companies permit residents of the states in which they operate to make direct initial stock purchases.

QUESTION

Investors are always advised to avoid buying stocks that are overvalued. But what do the experts look for to determine whether a stock is a good buy?

ANSWER

Experts look at a number of factors to determine how accurately a stock is priced, including: its position in its market; an evaluation of its management; any new products or patents in the pipeline; its recent performance and its anticipated performance in the near term, among other issues. As a general rule, in today's market a stock would be considered cheap if its dividend yield were more than 3% and its P/E ratio were in the mid-teens or lower.

QUESTION

Can I use my IRA savings as collateral to obtain a loan?

ANSWER

No. Under the law, using an individual retirement account to secure a loan is tantamount to withdrawing it. Therefore, you'd be liable for taxes on the amount you used as collateral as well as a 10% penalty if you're under 59 1/2. However, if part of the IRA represents nondeductible contributions, that portion of the de facto distribution is neither taxed nor penalized.

QUESTION

I was recently notified of an IRS audit that coincides with a major product launch for which I am responsible. Can I ask them to reschedule it?

ANSWER

Yes. You have the right to ask the IRS to reschedule the audit to a time that's more convenient. The IRS is reasonable about granting additional time for business or personal reasons. Often taxpayers need more time to gather all their records. If you try to postpone an audit indefinitely, however, or ask to reschedule it repeatedly, the IRS may think you have something to hide, in which case their patience will wear thin.

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SEND YOUR QUESTIONS TO:

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regional vice president of the National Association of Realtors in LaCrosse, Wis. "But you probably won't get your investment back if you spend thousands of dollars on specialized appliances and built-ins. Most people aren't gourmet cooks, so they probably won't want to pay extra for those things."

Nevertheless, return on investment shouldn't be your sole consideration when making home improvements according to real estate professionals. If a state-of-the-art media room is your ultimate dream, go ahead and create one. Just don't expect to recoup your investment when you sell your house. It may give you a lot of enjoyment, but few buyers will want to pay extra for the acoustical ceiling panels and in-wall coaxial cable lines.

If, on the other hand, you are improving only with an eye toward selling, take a lesson from Wal-Mart and K-Mart.

"A trendy shopper might think that the merchandise offered by those discount stores is rather boring," notes Larry Ross, vice president and chief operating officer of Century 21 Region 5, Inc., a network of 110 real estate offices based in Ontario, Calif. "But there is a reason they're the two biggest retail chains in the world. They appeal to the greatest number of people."

Neutral colors, medium-pile carpet, and off-the-shelf kitchen cabinets and appliances may strike you as rather ho-hum, but they will give your home the broadest possible appeal. In any case, most buyers will have their own plans for transforming your home into their perfect nest.

THE BOTTOM LINE

No matter what kind of interior improvements you make to your home, your neighborhood will impose an upper limit on the return on investment you can expect. Generally speaking, it is virtually impossible to increase the value of any property by more than 20% over similar properties in the same neighborhood. If the improvements you are considering will cost more than 20% of the value of your home, you may be better off selling it as is and trading up to a new home instead.

Michael McDermott writes on business, finance, and lifestyle subjects for a variety of national publications.

Return on investment on selected home improvements

	Cost	Increase in value of home	Return on investment
Minor kitchen remodel	\$ 6,368	\$ 6,427	101%
Major kitchen remodel	\$20,078	\$18,733	93%
Bathroom addition	\$11,441	\$10,570	92%
Bathroom remodel	\$ 6,269	\$ 5,298	86%
Master suite	\$19,210	\$16,400	85%

Source: Remodeling Magazine's 1993 Cost vs. Value Survey. Data based on national averages.

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AMATEUR CHALLENGE

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NOVEMBER 5-8, 1994

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are invited to play in the GOLF MAGAZINE SENIOR TOUR Championship Pro-Am to be played at the Dunes Golf & Beach Club, Wednesday, November 9th.

THE CHALLENGE PACKAGE Entry fee of \$2,500 for each entrant includes: one spot in the Amateur Challenge; one non-playing guest; 5-night luxury accommodations; Opening Night Party; Awards and Pairings Party with the Pros; \$1 Million Hole-In-One Contest; exclusive performance by Alabama; meals; a collection of special gifts and much more. **BROUGHT TO YOU BY** America's fastest-growing golf publication, GOLF MAGAZINE. **AND BY THE WAY** This rare opportunity to play with Senior TOUR pros has never been available to the public. The number of participants is limited, so call today.



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Players mentioned in this ad are last year's SENIOR TOUR Championship players, and do not necessarily represent the field this year. GOLF MAGAZINE is the title sponsor for the 1994 SENIOR TOUR Championship. Some of the players who qualify for the Championship will be invited to play in their own states.

Your payoff can be substantial with the right improvements

Not only can you make your home more enjoyable to live in, but you can lower your capital gains bite when you sell your house.



ARE YOU LOOKING for an investment with favorable tax implications and a variety of "soft" returns? Try fixing up the inside of your home.

Actually, "fixing up" is a poor choice of words. What you really want to do is "improve" your home. This distinction is not just a matter of semantic hairsplitting. In the eyes of the Internal Revenue Service, improvements are considered a tax deductible investment in your property, while repairs are not.

REDUCING YOUR CAPITAL GAINS LIABILITY

The IRS has specific criteria to determine what constitutes an improvement and what constitutes a repair. According to IRS guidelines improvements "add to the value of your home, prolong its life or adapt it to new uses." Repairs, on the other hand, simply "maintain your home in good condition." That distinction holds important implications in two separate areas of tax liability.

First, the only consumer-loan interest that is still deductible is mortgage interest. However, you can only claim the deduction on an amount equal to what you paid for your house plus the cost of any improvements.

Therefore, improving your home not only raises its potential resale value, it increases your ability to borrow tax-leveraged dollars through a second mortgage or home-equity line of credit.

Second, when you sell your home, you are liable for capital gains taxes on any profit you make. You can postpone that liability by buying another home of equal or greater value within two years of the sale. Additionally, if you are aged 55 or older, you are eligible for a one-time exclusion of up to \$125,000 of that profit.

However, you can greatly reduce your ultimate tax liability by making improvements to your home. But you must make sure to keep careful records to document those improvements.

For example, let's say you bought a home for \$200,000 in 1990 and have made \$50,000 in improvements since

then. If you later sell the home for \$250,000, you would have no capital gains tax liability.

The money you spent on improvements completely offsets the profit from the sale. The fact that you got to enjoy all those improvements for as long as you lived in the house in no way affects the size of the deduction. In effect, home improvements are a depreciation-free capital investment.

"I think that many people fail to realize the importance of hanging on to all those receipts and canceled checks," says Larry Diker, a CPA with the Poughkeepsie, N.Y., accounting firm of Pangia & Co., P.C. "If the IRS ever challenges your cost basis (i.e., your purchase price plus the cost of any improvements), those receipts and canceled checks are the best evidence you can have to document your expenses. It also makes sense to have your accountant update your cost basis every year when you do your taxes."

IMPROVEMENTS VS. REPAIRS

Differentiating between an improvement and a repair is sometimes a matter of interpretation. Some projects are routinely accepted by the IRS as bona fide improvements, including adding new rooms, replacing a roof, upgrading your plumbing or electrical wiring, installing a new furnace, or adding central air-conditioning.

Generally speaking, projects such as painting or wallpapering a room, repairing a broken toilet, or

servicing a heating or cooling system are characterized as repairs. Accordingly, they do not reduce the homeowner's cost basis.

Other projects fall into a gray area about which even experts disagree. For example, let's say you were to install new appliances as part of a kitchen remodeling project. They might be considered either improvements or repairs, depending on who you ask. In this case, Diker advises caution. "A general rule of thumb is that a purchase is not a capital improvement if you pay sales tax on it," he says.

Other tax specialists, however, might take a more aggressive stance. They could reasonably argue that a built-in dishwasher or cooktop, for example, is "permanently attached" to the property, which is one of the IRS's key tests to distinguish an improvement from a repair.

At the very least, you should hold on to such receipts. In most cases, the decision on whether you can claim the deduction won't have to be made for many years until you sell your home.

If you choose to include such improvements as part of your cost basis, keep in mind that you can only claim the most recent expenditure. If you replace a water heater several times during the period you own your home, only the most recent water heater might qualify as an improvement.

You should also be aware that if you choose to claim such items as home improvements, you might face an argument from the IRS. One tactic that can

help to bolster your case is to list all such items in your sales contract when you sell the house. But if the thought of locking horns with the IRS is worrisome to you, you'd probably be better off sticking with Diker's more conservative approach.

A MATTER OF TASTE

Interior home improvements are usually subjective. Homeowners like to create an environment that reflects their own tastes and preferences. What appeals to you may not appeal to every prospective buyer.

Real estate agents say the biggest mistakes to avoid are garish or offbeat colors in paint and carpet, overimproving, or overcustomizing.

"A gourmet kitchen is great if you're a gourmet cook," says Fred Prassas,



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† Yields for the period ended 6/8/94. Fund's total return from inception (5/2/94) through 5/31/94 is .62%
 †† Yields for the 7-day period ended 6/8/94. During this period, certain fees were being waived by The Dreyfus Corporation for both funds and without which the ranking of the money market fund would have been lower. This waiver may be terminated or modified. Had these expenses not been absorbed, the money market fund's 7-day yield would have been 2.10%, and the equivalent taxable yield would have been 3.48%. The bond fund's 30-day yield would have been 5.76%, and the equivalent taxable yield would have been 9.54%. Past performance is no guarantee of future results. Tax equivalency is based on a 39.6% Federal income tax rate. Yield, share price and investment return of the bond fund fluctuates, so an investor may receive more or less than original cost upon redemption. Yield of the money market fund fluctuates. Income may be subject to some state and local taxes, and for some investors to the Federal alternative minimum tax. Dreyfus Service Corporation, Distributor.

president of New England Funds in Boston. Access to that awesome distribution channel beckons, he says: "If we don't move into it, somebody else will, and they'll gain market share."

Welcome to the newest battleground for your investment dollar: Main Street Bank & Trust. Barred from the securities business during the Great Depression, and still subject to state-by-state limitations on what they can sell, banks are exploiting every loophole to satisfy the public's appetite for investments, notably mutual funds.

Bank-related funds have nearly quadrupled in the last five years — from 404 in 1989 to 1,535 in March 1994, according to Lipper Analytical Services. In the same period their assets swelled from 7% of the industry total to 11% — more than \$221 billion. And banks' actual market share is much greater, because many of them sell non-bank funds, as well. "About one-third of our sales comes from banks," says Lou Tasiopoulos, director of that business for Putnam Investments, the \$65 billion mutual fund complex based in Boston.

And banks are competing in every other investment arena. One in five U.S. banks owns a full-service brokerage firm. Some 52% of banks own a discount broker. In sales of tax-deferred annuities, "we estimate that about 11% of the business is going through banks right now," says Scott Dunn, senior analyst for the Life Insurance Marketing Research Association in Hartford, Conn. Even wrap accounts — which offer middle-class customers the kind of private money management once reserved for the very rich — are proliferating at your local bank.

"We offer the same products and many of the same services as non-bank broker/dealers," says John W. Logan, executive vice president of First American National Bank in Nashville, Tenn. "But with us you can actually visit with the registered representative who is your account officer."

Banks are even innovating in a few areas. Fleet Financial Group of Rhode Island sells its own proprietary Galaxy family of 23 mutual funds without a load, or sales commission, while also offering the kind of personalized financial planning services usually available only from vendors of load-bearing funds. "We're the only major bank who does it," says Richard H. Jones, president of Fleet Investment Services in Providence, "but we think many other banks will copy us."

As banks scramble for a share of investable assets, however, they are dogged by a reputation for dispensing poor — and even misleading — advice to their customers. "The greatest challenge in our industry is to train our representatives so they are on a par with the larger firms and to support them technologically," says Logan.

WHAT YOU CAN'T BUY AT A BANK

Banks are still barred from underwriting securities offerings. And because they're mostly regulated at

the state level, there can be numerous other impediments to offering a full line of investment options.

The result is that investment options at your local bank may be very slim — and not necessarily what you expect. Several banks have established excellent reputations in the mutual fund business, notably U.S. Trust Co. (the UST family), Chase (Vista), and Bank of America (Pacific Horizon). But in general, banks are forbidden from selling their customers shares in mutual funds for which they are the adviser. So some banks that manage their own funds only sell their rivals' funds in their lobbies, or they hire a third party to sell their own.

Salesmen in bank lobbies are often quite limited in what they can offer, either because they have a restrictive license or because the bank's policies limit them to certain products. While bank trust departments have always offered expert financial advice, banks are really geared toward borrowing money from depositors at low interest and lending it at a higher rate. But in recent years, low interest rates have lured depositors elsewhere, forcing banks to sell securities to survive.

WHAT YOU CAN BUY: FUNDS

To grow revenues, banks are shifting from certificates of deposit — which consumers no longer want — to mutual funds. "Mutual funds are a typical choice for first-time investors," notes Logan. "You get diversification without a substantial investment."

Whether or not they have their own funds, most banks offer others as well. "Most banks, including ours, sell products other than their own proprietary ones," says David J. Kundert, president of Banc One Investment Advisors Corp. in Columbus, Ohio. "We sell Fidelity, Alliance, and Kemper funds, as well as our own One Group funds."

First Bank in Minneapolis pushes the IDS family of funds. It has a "strategic alliance" with IDS Financial Services Inc., which is also based in the Twin Cities. Best known for its 36 funds sold through its 7,800 financial planners nationwide, IDS "just decided in the 1994 strategic plan to get into this business," says Jim Choat, senior vice president of the financial institutions group.

"The banks were late to the party, but they've come in droves," says Don Phillips, publisher of the Morningstar Mutual Funds newsletter. He notes that they tend to be neither the best nor the worst funds available, but the most conventional.

"A conscious decision is being made to run these funds in a more conservative style," he adds. "This may preclude having a noteworthy performance, but it also limits the chances of having a particularly bad performance."

ANNUITIES AND OTHER PRODUCTS, TOO

Banks with securities operations can also sell stocks and bonds — with or without advice, depending on whether or not they have their own research department. Annuities — which resemble IRAs in that

investment earnings aren't subject to current taxes, but differ in that contributions aren't tax deductible — are widely available. Annuities have an insurance feature and so can only be sold by insurance companies, but banks finesse this by setting up their own insurance subsidiary or contracting with an outside insurer, just as brokerage houses do.

Even sophisticated Wall Street products like wrap and asset-allocation accounts are being offered by banks. The former is an individual account with a particular professional money manager. The manager's usual minimum investment is likely to be \$5 million, but for wraps it is as little as \$150,000 to \$250,000, because the bank brings him so much business. Unlike a mutual fund, where assets are managed without regard to your particular needs, a wrap account is tailored to your personal preferences.

Asset-allocation accounts are a hybrid, and the minimums are usually around \$50,000. Moneys are invested in mutual funds and money market accounts and shifted by a professional manager among equities, fixed-income, and cash depending on market conditions.

If these minimums seem high, it's because banks are most interested in exactly the same customer as brokerage firms — the well-heeled. "We focus on national distribution to the affluent market," says J. Peter Benzie, president of Chase Manhattan Investment Services in New York. "Our client typically has \$100,000 in investable assets."

RISKS AND COSTS

The lack of experience among bank brokers is less alarming to many consumer advocates than the eagerness to sell high-risk securities to customers who expect no risk.

"We're very concerned about deceptive marketing practices that blur the distinction between insured and uninsured products," says Chris Lewis, director of banking policy for the Consumer Federation of America. While customers must sign a document that reveals the risks of investing, as opposed to saving, Lewis says: "Those being aggressively marketed to are traditional bank customers who are familiar with certificates of deposit, which are insured."

The consumer group is also alarmed by the high fees most banks charge. Commissions of more than 5% on mutual funds, and 7% on annuities, are commonplace. This is true of broker-sold investments in general, Lewis concedes, but "it's a particular concern at banks given the customer base, which is less familiar with Wall Street investments. The banking industry really needs to be the high-water mark of investor protection."

Brokers have to make a living, although Fleet says it will compensate sellers of its no-load funds from corporate profits. Certainly competition in the financial services industry has pushed commissions much lower in recent years: High-load funds were the norm 15 years ago. Today, no-loads set the standard.

"I think the move of banks into the fund industry is valuable," says Phillips of Morningstar. "You'll

BEST BETS



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So says Ronald Schroeder, chief investment officer of J. & W. Seligman & Co.

Jeff Miller, manager of Enterprise Capital Appreciation Portfolio, agrees. "Price multiples on the strongly growing companies in our portfolio are approaching historic lows," he says. "Their prospects are excellent once the market gets out of its present mood of uncertainty."

These companies' stocks have been neglected twice. In the up phase of the market, they were overlooked by investors who expected better results from cyclical stocks as the economy picked up speed. They were hurt again by this year's comprehensive market decline.

"Investors have been paying up for concepts, trends, and fads," says Graham Tanaka, portfolio manager of Venture Advisers' Retirement Planning Growth Fund. So some of the steadiest growers in America are priced like value investments."

Many of the companies in Tanaka's portfolio with 15% growth rates are selling at multiples of 10 or 11.

In Miller's fund, the multiples are higher — around 18% — but so is their growth. In the latest quarter, Enterprise Capital Appreciation's companies recorded an average expansion over a year of 38%, compared with 18% for the S&P 500. Miller says that average sales of these companies were up no less than 25% in the quarter, three times as much as the S&P.

All these fund groups say attractive prices shouldn't imply a blanket endorsement. "This is definitely a stock picker's time," says David Watts, manager of Seligman Growth Fund. "Investors in winning stocks should be richly rewarded, but the losers could be impacted severely."

Tanaka says his way out of that dilemma is to look for companies "where something is going on, some internal dynamic that will keep them expanding whatever the state of the economy." The fund is strongly represented in specialized financial, energy, and technology companies that are leaders in their own niche. Seligman Growth also has more than its share of market leaders that are expected to go on growing whether the overall environment is friendly or not.

For Enterprise Capital Appreciation, Miller points to two quite different companies — Home Depot and Microsoft — that sum up his expectations. Both are dominant in their market with a broad range of top quality products and services. In the latest quarter, both had earnings more than 30% higher than a year earlier and both have some of the best managements in their industry. Yet in the last two years, neither has reflected its true strength, Miller believes. In fact, he adds, "to us they are like coiled springs."

Reg Green is the editor and publisher of the Mutual Fund News Service — a mutual fund industry-supported newsletter distributed to institutional fund managers.

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End of Day Trading Summary

As of: Aug 17, 1994
 Close: \$ 43 7/8 (-1/2)
 High: \$ 44 1/2
 Low: \$ 43 5/8
 Volume: 1,654,000

52-Week
 High: \$ 46 3/8 (6/01/94)
 Low: \$ 35 (9/16/93)
 Avg Vol: 1,299,866

DJIA: 3776.50 (-8.10)
 S&P 500: 465.17 (-0.16)

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Daily Prices - Twelve Months Ending August 17, 1994

52 Weeks of Daily Pricing Data with Moving Averages

Daily Traded Volume

Up-to-date Total Return vs. Market

Reference Period	Value of \$1,000	Total Return	S&P 500 Total Return
3 Months	\$ 1,040	3.02%	-4.31%
6 Months	\$ 1,116	11.61%	0.37%
1 Year	\$ 983	-1.66%	-5.61%
5 Years	\$ 6,043	504.33%	40.88%

Monthly Total Return - Five Years Ending August 17, 1994

5 Years of Returns vs. S&P 500

Current Dividends & Earnings

Annual Dividend	\$ 0.16	12 month EPS	\$ 1.17
Dividend Yield	0.36%	Earnings Date	7/21/94
52 Wk Growth	18.26%	P/E Ratio	11.50
Ex Dividend Date	8/06/94	Beta Factor	1.504
Issue Type	Common		

Shares Outstanding: 450,070,000
 Market Cap: \$ 19,786,305,000

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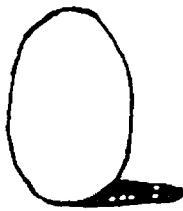


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BANK FUNDS VS. ALL OTHERS

Total returns, 6/30/93 - 6/30/94, of top-performing bank-related mutual funds, average bank-related fund, and average of all open-end funds, by category.

BANK	% OF CHANGE
AGGRESSIVE GROWTH	
First Amer: Spec Equ	9.31
All bank-related funds	1.52
All agg growth funds	1.69
GROWTH	
UST Master: Bus & Indus	17.61
All bank-related funds	0.33
All growth funds	0.97
EQUITY INCOME	
Compass Cap: Equ Income	9.99
All bank-related funds	2.66
All equ income funds	1.82
INTERNATIONAL	
Schroder Cap: Intl Equ	26.60
All bank-related funds	16.99
All intl funds	20.10
BALANCED	
RBB: Balanced	5.27
All bank-related funds	-0.63
All balanced funds	0.22
GOVERNMENT BONDS	
Arch: US Govt Sec	-1.25
All bank-related funds	-2.37
All govt bond funds	-2.71
CORPORATE BONDS	
Nations: Dvsd Inc	0.22
All bank-related funds	-1.96
All corp bond funds	-1.93

Source: Lipper Analytical Services Inc.

see wider and wider choice, which is good for consumers. But it also means you've got to rethink the nature of your relationship with your bank. If you lose money in a brokerage account, that doesn't surprise you. But if you lose money on something you bought through the bank, you might react differently."

Thanks to efforts by the Consumers Federation and others, banks are doing a better job of disclosing fees and offering suitable advice than in the past. "I've never seen the degree of 'suitability and compliance' training since the banks have been in the business," says Tasiopoulos of Putnam. "That's the emphasis today."

But your only protection against buying a bum investment from your banker is to be well informed yourself and to deal only with people you trust. Everybody wants your business. Shop before you buy.

Timothy Middleton is a regular contributor to Individual Investor, Newsday, and Worth. He is also the host of a weekly business radio program on WCBS in New York City.

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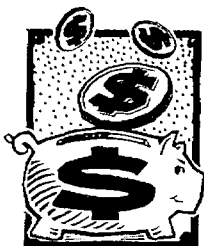
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Retail banking breaks new ground

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BANKS ARE selling mutual funds and entering the brokerage business in increasing numbers. This trend is not limited to money center banks and super regionals like Chase, Mellon, Nationsbank, and Sun Trust. Your local community bank is right there with them. According to a survey of more than 1,000 community bank executives by the Grant Thornton consulting firm, nearly 20% of community banks currently sell mutual funds. That figure is expected to climb to 31% by the end of this year.

Why are banks choosing to enter an already highly competitive industry? One reason is that they're looking for new sources of revenue — also known as non-interest income in the jargon of the trade. Equally important, they're trying to retain customers.

PRESSURE ON TRADITIONAL BUSINESS

The banks' traditional business of taking deposits and lending at a spread has come under increasing pressure. Large short-term corporate lending to Fortune 500 companies has either been lost to the commercial paper market or is done at minuscule margins over the cost of funds. Consumer lending (everybody's current favorite) is a battlefield with the likes of GMAC, Ford Motor Credit, and national finance companies all vying for a piece of the pie.

Credit cards are intensely competitive. How many unsolicited, preapproved applications did you get last week? How many did your dog get?

Loans to commercial real estate developers, loans to underdeveloped countries, and LBO lending didn't work out very well. Only residential real estate, middle market, and small business lending remain as traditional lines of business in which banks are dominant.

Service charge income can't replace lost business — although when one looks at current bank charges, it appears as if they're trying.

NEW SOURCES OF REVENUE NEEDED

One way to replace the income is to enter the mutual fund and brokerage business. It requires little capital, has been relatively profitable, carries no credit risk, and is off the balance sheet. Management fees,

advisory fees, loads, and commissions look pretty appetizing to many bank managements. The downside is that the barriers to entry into this business no longer seem very stringent, so that it could become a commodity business. Banks hope not. They're already in enough of them.

Banks want to keep in touch with their old friends (your money in their institution) and make new friends (your money in someone else's place). When you move your CD to Fidelity, can your checking account be far behind? When you move it to Merrill Lynch, they're likely to capture some of your other assets as well. Bankers find that prospect extremely unappealing. They want to do the capturing and keep the business they have with you. This has been hard to do with traditional bank-insured deposit products, given the paltry rates of interest available in the short-term money market over the past year or so.

Don't blame the banks; the returns haven't been that hot on your brokerage firm's money market account either. The brokerage/mutual fund industry has been able to accommodate the customer's appetite for higher yields and higher risk. Banks who are not in the business have not. That may not be all bad. Utility stocks are off 20% this year. The Dow has gone nowhere, and prices of longer term bonds have declined sharply. At least you're even on your CD.

MANY MODES OF ENTRY

Banks have chosen to enter the business in several ways. Some, like Chase and Sun Trust, have hired experienced managers and started their own operations. Others have formed joint ventures with existing broker/dealers, as Nationsbank did with Dean Witter. Still others have gone the time-honored route of buying into the business. The merger of Mellon Bank and Dreyfus is the big news here. Smaller banks have tended to use third-party vendors. In such cases, a bank subcontracts the use of a vendor's back office, and usually has the option to subcontract the vendor's front office as well, or use its own staff. The bank's share of the commission and fee income increases along with its level of involvement.

The Independent Bankers Association recently formed a broker/dealer subsidiary in conjunction with Massachusetts Financial Services Company, which has managed money for 70 years and has \$34 billion under management for 1.6 million individuals and institutions. They have 48 domestic funds,

10 of which are available through banks that participate in the program.

Which method of entering the business will prove most successful is still in doubt. For community banks, a third-party vendor is clearly the most attractive option.

QUESTIONS REMAIN

Should banks be in this business? As at the race track, opinions differ. But it's not a revolutionary idea. It has been done in Europe and in Canada for a long time. And there is a compelling logic to it. Banks want to serve all their customers' financial needs. But they're at a significant disadvantage to their non-bank competitors. They can sell you hamburgers, but they can't sell you pizzas. Yet banks have a long history of managing money on both the fixed-income and equity sides through their trust departments for both individuals and pension funds. And they have long handled back-office operations for the mutual fund industry. State Street Bank of Boston and Mellon Bank are both large players. But they have very little experience in distribution.

There are concerns. Do traditional bank customers understand the risks of uninsured products? This worry seems somewhat farfetched. Adequate disclosure would seem to take care of this issue. Are bank personnel adequately trained to advise investors? Looking at the past picks of some stockbrokers suggests that they might not always be adequately trained. Training is a valid concern, but here is the point: It's your money and your responsibility to know what you're investing in. Is there a risk that if the market drops, customers will hold the bank responsible? This is a real concern that has yet to be tested. Will banks be sued? Probably. Will they lose? It's anybody's guess.

Finally, does the world really need more mutual funds? There are already more of them than there are stocks listed on the New York Stock Exchange. But for now at least, the public's thirst for mutual funds seems to remain insatiable.

A WORD OF CAUTION

So far, banks are enjoying great success in their new ventures. They're gaining market share and few problems have surfaced. But is a bank mutual fund better than a non-bank mutual fund? Not necessarily. Just because it's sold by your trusted bank of many years does not make it impervious to poor performance or high management fees. The old rules of mutual fund investing still apply. Pay attention to past performance in up and down markets. Pay attention to expense ratios. Make sure the fund's risk profile matches your own. Satisfy yourself that its performance justifies its load. And finally, make sure the person responsible for its good performance is still managing the fund.

Edward D. Green is president of the Middle Tennessee Bank, a \$215,000,000 community bank in Columbia, Tenn.

"You have all the characteristics of a popular politician: a horrible voice, bad breeding, and a vulgar manner."

Aristophanes
c. 450 - 385 B.C.

*

"It is a bad plan that admits of no modification."

Publius Syrus
first century B.C.



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It was wild: Same damn helicopters, same damn mad scramble, only this time we're all trying to beat each other into Saigon.



FILE © 1994 UNIVERSAL PERSY SYNDICATE

"If a man look sharply and attentively, he shall see Fortune; for though she is blind, she is not invisible."

Francis Bacon
1561 - 1626

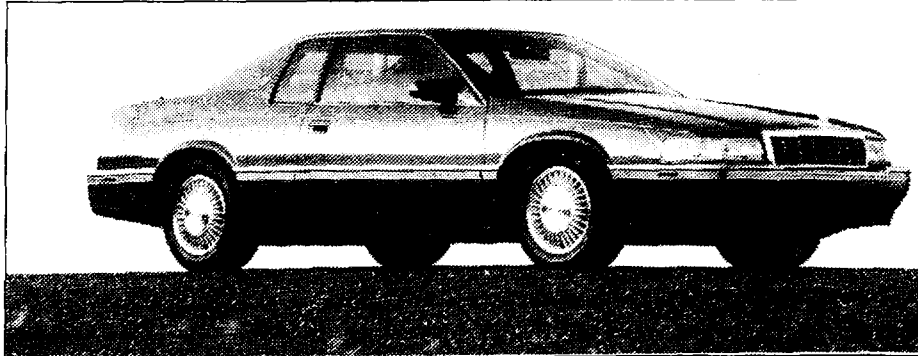
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"Under certain circumstances, profanity provides a relief denied even in prayer."

Mark Twain
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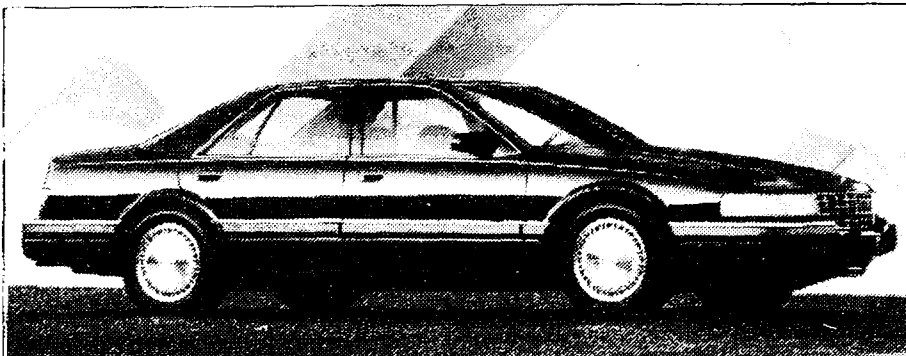
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Individual investing tips from the pros

Amid current investment uncertainties, some useful strategies for managing investment risk.

J. Peter Benzie, president, Chase Manhattan Investment Services, New York, N.Y. "Since 1926 common stocks have delivered an annual average total return of 10.3%, compared with 5.0% for government bonds and 3.7% for Treasury bills, a cash substitute. There are ups and downs in the market, so



J. Peter Benzie

you look for an opportunity to buy equities. You can diversify your risk through mutual funds, asset-allocation accounts, or wrap accounts, so you have a multiple number of equities, and, if you're patient, you're going to do well. You shouldn't be 100% in equities, because fixed-income investments help control the volatility of your portfolio, and there are times when you'll want to build up cash. How you achieve a balance between equities, bonds, and cash in your portfolio is something that has to be tailored to your exact requirements. The second thing is to invest on a regular basis. No one is smart enough to know the top or the bottom of the market. So you regularly invest over time with as little or as much as you can afford to set aside every month."

Jim Choat, senior vice president, Institutions Group, IDS Financial Services Inc., Minneapolis, Minn. "I follow two cardinal points. The first is to be thoughtful and prudent over the long term. The second is diversification. I would use multiple mutual



Jim Choat

funds and even multiple mutual fund companies. If I had at least 10 years to invest my serious, long-term money, I would go 60% to 70% into stocks and 30% to 40% into bonds and other fixed-income securities — including tax-deferred annuities. I'd be keenly interested in international and global equities today, although I'd never put more than 10% of my equity money there. Domestically, I would split it up between large-cap-

italization and small-cap stocks. I strive to achieve balance and diversification and to invest for the long term. But I don't have any secrets. If I were that smart, I wouldn't have to work for a living."

Richard H. Jones, president, Fleet Investment Services, Providence, R.I. "The first lesson investors need to learn is how to allocate assets across equities, fixed-income securities, and money market funds. Mutual funds make it easier for the average investor to achieve a balance of asset classes while retaining diversification within the classes. Then I think normal investors should devote 60% to 70% of their assets to equity markets and the rest to fixed and money market securities. That's the only way to get enough wealth accumulation to pay for your kids' college education or to retire comfortably. After you understand asset allocation, then make sure you learn about tax avoidance and tax deferral options. Municipal bonds help you avoid taxation on your income, and deferral options include IRAs and variable annuities."



Richard H. Jones

David J. Kundert, president, Banc One Investment Advisors Corporation, Columbus, Ohio. "People who say they'd like a return of 15% may not



David J. Kundert

be willing to take the risk necessary to achieve that kind of gain. Few people have the luxury of being able to assume significant risk. We believe the investor first and foremost should be concerned about volatility. To manage risk you should spread investments over multiple asset classes and styles. Investments that seem very conservative can actually be very volatile. If you had purchased a utility mutual fund last November, your principal could have depreciated by 20% to 25% as interest rates went up. But if the utility fund

were mixed with a number of other investments, the portfolio would have been much less volatile. In a conservative portfolio, international exposure would probably be minimal. But those with a larger equity position almost have to have some international exposure nowadays. There are greater growth opportunities in a number of foreign markets than there may be in the United States."

John W. Logan, president, Ameristar Capital Markets Inc., Nashville, Tenn. "The most important thing for a first-time investor is to



John W. Logan

choose a broker in whom he or she has some confidence. The best way to determine whether that broker is someone you can trust is to ask some leading questions. Ask them what they believe in; what kinds of things are they prepared to recommend, and not recommend. Then if there's a meeting of minds, in terms of risk-tolerance levels, it might be a good idea to choose that person. Before you begin investing, however, you should have enough money put aside in a risk-free account sufficient to cover six months' to a year's anticipated expenses, should your income dry up. We also believe it's critical to understand what you're investing in, including how it works and what the risks are."

Henry L. P. Schmelzer, president, New England Funds, Boston. "You have to work with someone you trust. The first thing to do if you're dealing with anyone in the financial services industry is conduct a background check. Check their credentials. A personal reference could be very important. Determine what the person specializes in and if they



Henry L. P. Schmelzer

can meet your needs. How long have they been in the business? What kind of client base do they have? Is it investors like you? Do they mostly deal in mutual funds, stocks and bonds, or insurance? Do they mostly service IRAs or develop programs to fund educational needs, and how does that mesh with your needs? You should also ask what kind of compensation is associated with a particular product. How do they get paid? I'd ask what recommendations the broker has made in the last two years? Then I'd ask which worked out well and which didn't. Not all investments work out, but the answers to these questions will give you a sense of the integrity of the person you're dealing with."

In today's job market, a college degree is the price of admission

Despite soaring tuitions, the payoff on a college education is well worth the investment.



IN THE 1991-92 academic year, students spent an average of \$7,584 at public colleges and \$16,292 at private institutions. Today that seems like a bargain. If costs continue to rise at the present rate, by 2005 the bill for four years at a public college could reach \$68,000, and four years at a private college could cost a staggering \$194,000.

But as anxious parents scramble to meet the escalating expenses of higher education, they can take comfort in the fact that their efforts will pay big dividends. Studies show that a college degree has a major impact on career opportunities and salary levels.

HIGHER EDUCATION EQUALS HIGHER SALARIES

In a report to be published this fall, Barry Bluestone, professor of political economics at the University of Massachusetts, contends that a college education has become a "defensive good." In other words, those wishing to compete for well-paying jobs had better have a college education.

Studies by Bluestone and other experts show that if you have any college experience (i.e., any education beyond a high school diploma), you can earn as much as \$140,000 more over the course of your career than if you only had a high school diploma. With four or more years of college, that salary differential increases to \$500,000 or more over the course of a lifetime.

According to a 1992 U.S. Census Bureau report, the median annual income for a male with a high school diploma was \$26,766 in 1992. In that same year, a male with a bachelor's degree earned an average salary of \$40,381, while the median income for a male with a postgraduate degree was \$47,260.

The salary gap is even wider for women. The median salary of a woman with a high school diploma was \$18,648 in 1992. A woman with a bachelor's degree earned an average of \$29,284 in that same year, and one with a master's degree earned more: \$35,018.

A WIDENING SALARY GAP

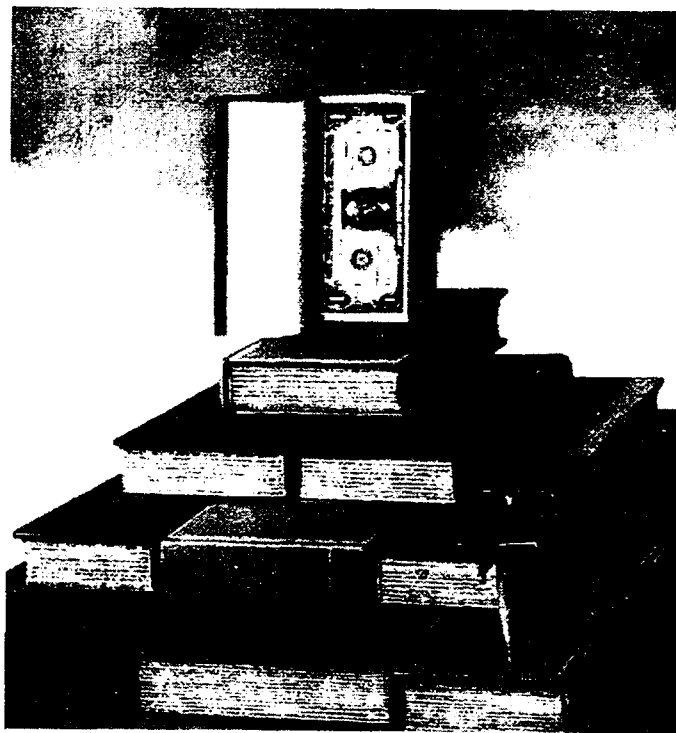
Since the 1970s, the gap has been growing steadily wider. Now it could more accurately be called "the great divide."

In 1979, for example, male college graduates in

the workforce made 23.8% more than high school graduates. By 1986 the salary differential had risen to 39.2%. And by 1990, it had climbed to 44%. Again, the figures for women are even higher, rising from 27.9% in 1979 to 40.5% in 1986 and 54% in 1990.

"The numbers say it all," notes Peter A. Roberts, president of College Savings Bank, a Princeton, New Jersey-based institution that offers a federally backed college cost prepayment plan. "A college diploma is essential if you want to compete for good jobs."

Wages tend to rise with educational experience partly due to the need for more technically trained employees in today's workplace. "New skill-biased technologies reward highly skilled people and make low-skilled people redundant," Bluestone adds.



Other experts point out that educated workers on average have higher earnings not only because their pay is higher but also because they have shorter spells of unemployment than less-educated workers and they retire later in life.

Factors unrelated to education very likely contribute to the earnings gap as well. These include the economic shift from high- to low-paying industries, the erosion of high-paying factory jobs for high school graduates, and the rise in temporary and part-time positions.

MORE STUDENTS VIE FOR BETTER OPPORTUNITIES

The realization that education is tied to job opportunities and salary levels has caused a steady increase in college enrollment. According to a report issued by the Economic Policy Institute, the median educational level in the United States has risen approximately one additional year for every decade since 1940. From 1940 until 1987, it had risen from roughly an eighth grade level to slightly over high school graduate level.

That trend continues today as greater numbers of students swell the ranks of colleges and universities. According to the *Digest of Education Statistics* (1993 Edition), college enrollment increased by about

20% — from 12.1 million to a record 14.6 million — between 1980 and 1992. The number of older students enrolling in college has also grown substantially. Between 1980 and 1990, the number of students age 25 and up rose by 34%. More people are completing college, too. A total of 935,140 bachelor's degrees were awarded in the 1980-81 academic year. That figure is expected to climb to 1,178,000 for the 1994-95 academic year, an increase of 26%.

WHAT DOES THE FUTURE HOLD?

Although the Bureau of Labor Statistics projects slower general job growth in the coming years, the supply has not yet met the demand for more highly educated workers. Many of the fastest growing occupations over the next decade are expected to be those that require high levels of education and training and that offer higher salaries than average.

As for the less educated, obtaining a job that provides a middle-class standard of living will become significantly harder. Bluestone expects the earnings gap to continue to widen, which will put even more pressure on those with moderate levels of education.

All told, while a college degree is no guarantee of financial success, it is undeniably a critical starting point for those who wish to compete for the better paying, more challenging jobs of the future.

Marcy Chudy is editor of CollegeSure® Investor, a semi-annual publication addressing saving-for-college and education-related issues.

LIMITING FOREIGN EXPOSURE

Strategic income funds make changes within each class of bonds to take advantage of such trends. One early warning sign is that many fund managers moved in lockstep earlier this year to limit their exposures to foreign bond securities, particularly those in emerging markets, reflecting concerns over currency movements.

"We have just cut back international about 3% and put the money back into U.S. corporate bonds," says Peter Van Dyke, manager of the \$625 million T. Rowe Price Spectrum Income. "We don't invest in emerging markets or make rapid changes."

Jennifer Leichter, portfolio manager of the \$2.5 billion Putnam Diversified Income Trust, has maintained about a 30% foreign exposure for about a year — perhaps to the detriment of her fund, which has dropped sharply this year. She sees the international sector rebounding, however. "This is an environment in which we think those bonds will perform well because we anticipate some currency gains," Leichter maintains.

Some nagging doubts persist. Does the main theory behind these funds — diversification — stand up in good times as well as bad? It's a matter of how you slice and dice the numbers.

"It's cut your loss in half compared to the Treasury market's downslide," says Colonial's Ericson, referring to his fund's 3.9% negative total return for the first six months of 1994, which was exactly half the decline of the 10-year Treasury bond.

Meanwhile, John Hancock Strategic Income and T. Rowe Price Spectrum Income posted similar losses of 3.85% and 3.43%, respectively, for the same period. MFS Strategic Income was off 7.1%, and Putnam Diversified Income Trust posted a negative total return of 9.22% (at maximum sales charge) through the first six months. Indeed, most fixed-income funds suffered the same fates.

MAXIMIZING RETURN AND MINIMIZING VOLATILITY

Maximizing return while minimizing volatility is, of course, the goal of portfolio managers. They keep a steady eye trained on volatility, measuring the projected total return for each market and balancing that against the risk trade-off.

In a recent study on volatility, Colonial found that in the last five years ended last June 30 an index evenly weighted in each sector fluctuated 26% less than First Boston's index of high-yield corporate bonds, 17% less than a portfolio of U.S. Government 10-year bonds, and 47% less than Salomon's index of foreign government bonds. Yet a fund like Colonial Strategic Income is yielding 8.2% on its A shares, slightly more than on the B shares.

Ericson says he isn't surprised. "The factors influencing bond prices differ in each of the three sectors," he points out. "Their movements tend to offset each other because one side zigs when the other zags."

A growing economy, for example, can hurt government bonds but help high-yields, by pushing up inflation and by strengthening the issuer's cash flows. A weak dollar can depress domestic bonds but increase the returns on foreign holdings. Falling interest rates generally have a much more positive effect on government bonds than on high-yield corporates.

It's hard for investors to recognize that the obvious risks in high-yield and foreign bonds increase the stability of their holdings in U.S. Governments. Even so, recent sales figures suggest they now seem to be getting the message.

Considering the market's doldrums, some strategic income funds have sold especially well in recent years. John Hancock's fund, for example, has experienced fivefold growth since it changed to its current format in 1991. Colonial's fund has nearly tripled in assets to \$1.3 billion from the beginning of 1993.

Should you buy strategic income funds now? Most experts say yes. These managers foresee volatility ahead in all the bond markets as investors sort out the implications of the new level of interest rates. But, all say, broadly diversified shareholders have the best chance of doing well, whether bonds recover quickly or slowly.

Bruce Fraser is a regular contributor to Mutual Fund Market News and writes articles on business and finance for such publications as Financial World and The Financial Weekly.

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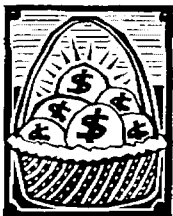
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FROM WALL STREET TO MAIN STREET

Strategic funds can limit volatility

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INVESTORS FACING economic or market uncertainty have traditionally sought refuge in bonds and bond mutual funds. But there's no safe haven in today's topsy-turvy market. Rapidly rising interest rates have handed fixed-income investors unexpected losses after several years of bull market gains.

The U.S. Treasury bond market, especially sensitive to interest rates, has taken a shellacking, and high-yield and foreign bonds have also suffered declines. It's all the more wrenching for holders of bonds and bond mutual funds who think of them as long-term investments, once made and then left to professionals to manage.

Like CD buyers, bond investors are conservative and have come to rely on the income and lower volatility that bonds provide. Unlike many equity investors, they usually recoil from going "in-and-out" or attempting to make a "quick killing" in the market.

For fixed-income investors, the idyll came to an end in February when the Federal Reserve began raising short-term interest rates to curb long-term inflation. The only comfort may be that while the U.S. Treasury bond market has experienced one of the worst pullbacks in 10 years, other normally rate-sensitive markets didn't fare so badly.

The high-yield market only slipped 2.5% for the first six months of 1994 compared to 6.6% for all of 1990. And the Salomon Brothers international bond index was off only 1% for the six-month period.

DIVERSIFYING CUTS RISK

A relatively new market category, called strategic income funds, allows you to reduce your risk by investing in a wide variety of bonds.

Sometimes called flexible income funds, they provide built-in diversification and enable investors to span many different sectors around the world with one investment. Their three main components are U.S. Government, junk, and foreign bonds. Several hold a sprinkling of U.S. Government agency bonds such as Ginnie Maes.

Most started as high-yield bond funds. They began diversifying in the mid to late 1980s. Since then they have generated fairly

consistent income over the long term, eschewing options, futures, and derivatives. Most come with heavy loads or sales charges.

Among the major players in this small but growing complex are Colonial Strategic Income, John Hancock Strategic Income, MFS Strategic Income, Blanchard Flexible Income, Janus Flexible Income, Putnam Diversified Income Trust, and T. Rowe Price Spectrum Income. The last two call themselves "multisector" funds because they were launched in their present format.

Proponents of these funds think investors should diversify in bonds as routinely as they do in stocks. "Investing in just one type of bond, when rates are rising, is like being on a single railroad track with the train coming at you," says James Swanson, manager of the \$49 million MFS Strategic Income. "In a diversified fund, you have multiple switching tracks."

Strategic income funds allow you to invest

in all three main sectors at once and also permit the portfolio manager to change the mix as conditions warrant.

"They give you the flexibility to move assets out of poorly performing markets into better performing ones, with the added advantage of the fund operating in many world markets at once," says Fred Cavanaugh, portfolio manager of the \$425 million John Hancock Strategic Income. "It gives you a diversification base that you don't get with other fixed-income products."

"By combining fixed-income sectors, each of which is driven by different economic factors, you create a portfolio with less risk, more price stability, and greater potential for a higher return," says Carl Ericson, who manages the \$1.3 billion Colonial Strategic Income Fund. "You avoid single market dips."

REBALANCING GRADUALLY

These funds are not market timers. Nor typically do they place heavy emphasis on any one sector. Instead, they are conservative investments that keep a significant position in all three markets and rebalance gradually. Usually a cap or floor applies to all three sectors.

T. Rowe Price Spectrum Income typically has 50% of its holdings in U.S. Governments and corporates with the other 50% divided among high-yields, international governments, and other classes. Putnam Diversified Income Trust must maintain at least 20% of assets in U.S. Governments and be primarily invested in all three sectors, with a limit of 25% to 45% of assets in each area at once.

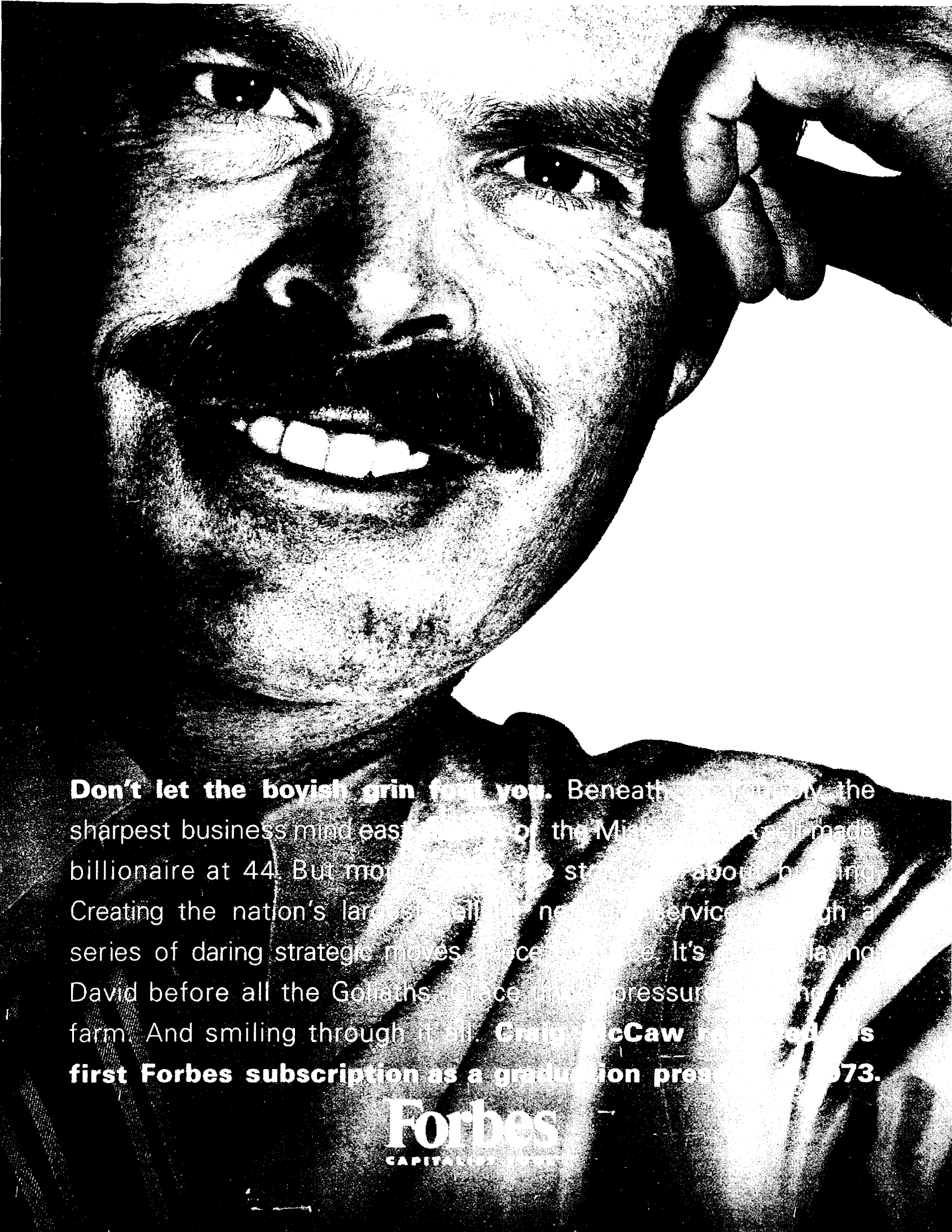
John Hancock's fund has the greatest flexibility, with the ability to invest from zero to 100% in any one market at a time, though it is unlikely to go to either extreme. "Obviously," says Cavanaugh, "if I put 80% or 90% of the fund into junk, I'd have a hard time generating investment-grade quality."

There are risks, however. All three major components — U.S. Governments, high-yields, and international bonds — show losses this year, which is very unusual. Since 1981 the three types of bonds have never fallen together in any one year. By contrast, investors who were confined to one type of bond lost money in five of the 13 years.

In previous periods like this, different markets figured out fairly soon where the trouble was. From April through September 1987, the average in all three sectors was down 5.7% but climbed 12.3% in the next six months. From September 1989 through February 1990, the three-market average dipped 3.2% but then gained 5.8% from March to August 1990.

The breadth of the downturn in the U.S. — and the steeper slide in Europe — took investors by surprise. What caught people off guard, says Cavanaugh, "wasn't so much the trend but its severity over a short period of time."



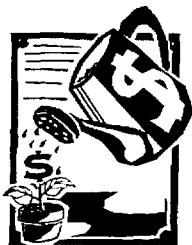


Don't let the boyish grin fool you. Beneath it is one of the sharpest business minds east of the Mississippi. He made a fortune at 44. But more importantly, he started it all on his own. Creating the nation's largest independent network of service centers through a series of daring strategic moves. He's a success story. It's a classic David before all the Goliaths. Grace under pressure. He's a man who's built a farm. And smiling through it all. **Craig McCaw** received his **first Forbes subscription as a graduation present in 1973.**

Forbes
CAPITALISM IN AMERICA

Value hunting with closed-end funds

Closed-end funds at a discount can represent a real bargain.



ALTHOUGH THERE'S no free lunch when it comes to investments, closed-end funds (CEFs) may be the next best thing.

CEFs are similar to open-end (mutual) funds in that both are professionally managed, diversified portfolios of stocks or bonds. But there are differences, too, which give CEFs several advantages over their open-end cousins.

Unlike mutual funds, CEFs issue a fixed number of shares, which are publicly traded on exchanges like stocks. Their prices are influenced by supply and demand and changes in the value of the fund's portfolio. In comparison, the price of open-end shares — which are virtually limitless because fund companies issue and redeem shares upon request — is based solely on the net asset value, or NAV. NAV is the value of a fund's securities plus cash, minus liabilities.

The bottom line: The fixed-share format allows CEFs to trade at discounts relative to their portfolio's value, providing investors with "unique value," says Thomas Herzfeld, a veteran CEF investor and president of Herzfeld & Co., a brokerage/investment advisory firm in Miami.

ADVANTAGES OF CLOSED-END FUNDS

The key advantage of CEFs is the ability to buy them at a discount and sell them at a premium to their NAV, unlike open-end funds, which are always bought and sold at NAV.

This is possible because CEFs trade at market prices that are usually higher or lower than their NAV. Buying a CEF at, say, a 10% discount to NAV, means you're purchasing \$1 of securities for 90 cents. Similarly, if you sell shares at a 10% premium, you're being paid \$1.10 for a per-share NAV of \$1.

Buying at a discount gives investors three main benefits. First, because discounts tend to narrow in rising markets, purchasing at a discount can enhance performance. Suppose you bought a fund at a market price of \$9 a share when its NAV was \$10.

If the NAV rises to \$11 and the discount narrows to 5%, that's a 16.1%

gain in the market price. The same rise in NAV in an open-end fund would have given you a smaller gain of 10% because open-end funds are always bought and sold at NAV.

Second, buying at a discount enhances dividend payouts. Consider a bond CEF that pays a 5% dividend on an NAV of \$10. Its dividend rate rises to 5.6% when you buy it at a 10% discount.

Third, a fund bought at a discount offers extra protection against a market decline. That's due to a process known as a narrowing discount, which occurs when a fund's market value declines more slowly than the slippage in portfolio value, or NAV.

Additionally, in bullish times, market sentiment can be a big plus for CEF performance. Growth in the underlying value of a CEF's portfolio — is what ultimately makes a fund profitable. But in the short term, investor euphoria can bid up the market price higher than NAV's increase. If the market is bullish enough, a fund could realize a short term gain in market price even though NAV declines slightly.

Most single-country funds are CEFs. That's because a portfolio comprised of, say, Mexican stocks, is potentially more volatile than a fund with stocks from several countries. Since CEFs don't have to plan for shareholder redemptions — as open-end funds must — they're better equipped to ride out bumpy

markets in narrowly focused or illiquid securities.

Single-country funds are sometimes the only practical means for U.S. investors to buy foreign securities. Madelynn Matlock, who manages Bartlett Value International, an open-end fund that invests in foreign equities, says she owns the closed-end Korea and Taiwan funds because investing in those countries directly is difficult. Those nations require foreign investors to "register" before buying stocks, a bureaucratic process fraught with red tape.

Because CEFs trade on exchanges like stocks, you can buy funds at specific prices by using "limit orders." Also, CEFs trade throughout the day, so you can take advantage of intraday trading opportunities. Shares of open-end funds trade only once a day, after the markets close.

Moreover, since CEFs don't constantly issue and redeem shares, their portfolios are somewhat more stable than open-end funds, which must weather inflows and outflows of money each day. For that reason, CEFs are well suited for long-term, buy-and-hold investing strategies, says Wilmot Kidd, manager of Central Securities Fund, a domestic equity CEF. Similarly, CEFs are ideal for investing in illiquid securities, such as stocks of emerging-market nations and non-publicly traded securities, he adds.

A FEW CAVEATS

Despite these advantages, there are a few issues to bear in mind when choosing a closed-end fund.

For example, most experts warn against buying CEFs when they're first offered for sale — the so-called initial public offering (IPO). New CEFs are usually sold at a premium to NAV during the IPO phase and usually drop price within a few months of trading.

"We usually wait a year before we even look at a closed-end IPO," says George Cole Scott, publisher of *The Scott Letter: Closed-End Fund Report* in Richmond, Va.

Veteran CEF traders also suggest steering clear of funds that trade at high premiums, since they carry more downside risk than funds trading at discounts. While buying at a discount can enhance performance, there's no guarantee. Even a deep discount could get deeper.

Because CEFs trade on exchanges, you'll need a stockbroker to buy or sell shares, for which you'll be charged a commission. You can, of course, offset that charge by buying at a discount. (While you don't need a broker to buy open-end funds, some of them charge commissions, or "loads.") And because CEFs are traded on exchanges, there are no switching privileges within a fund family as there are with open-end funds. To move money from one CEF to another, you'll have to use a broker.

You should also be aware that CEFs

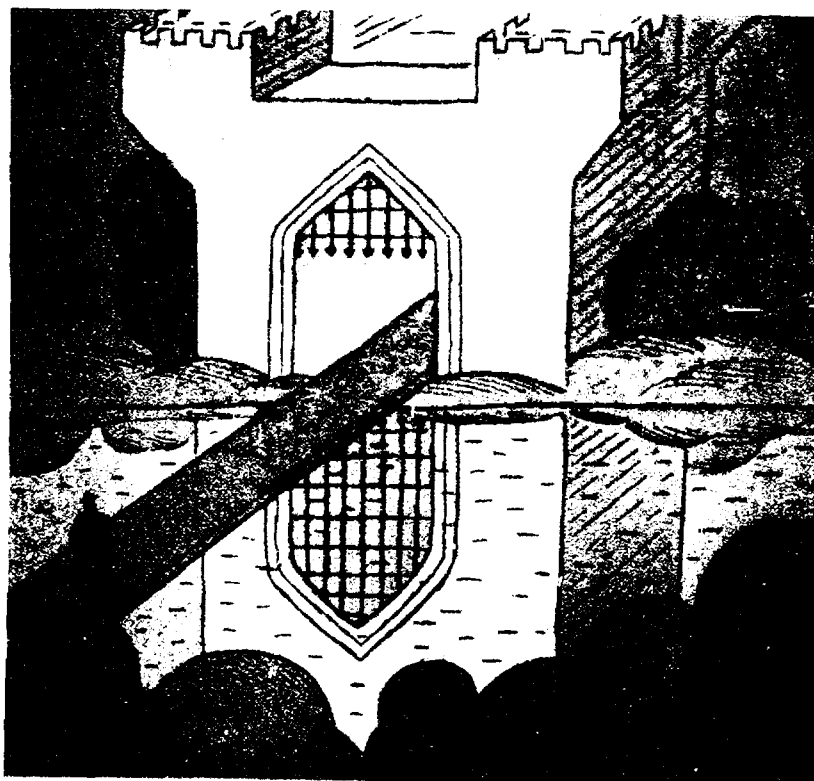


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have the potential for short-term volatility. Market prices don't always follow NAV moves in the short term. If investor sentiment turns sour, a fund's market price can decline even when NAV rises. But in the long run, NAV moves have a much greater influence on a fund's market price.

Some CEFs leverage themselves (borrow money), a technique that adds risk. Although leveraging can enhance returns in bull markets, it can also increase losses in falling markets.

Finally, CEF portfolios are likely contain a smaller number of securities than open-end funds. That strategy can enhance performance if those stocks or bonds perform well, but it increases risk during bear markets.

CHOOSING A CLOSED-END FUND

Choosing a CEF is, in some ways, similar to picking an open-end fund. For example, performance is the first benchmark to check when picking a CEF. For a long-term investment, check a fund's track record over the past three years or more and compare it to funds with similar investment objectives.

Keep in mind that there are two performance measures for CEFs — market-price and NAV returns. Remember that market-price performance is mainly a reflection of investors' enthusiasm — or lack thereof. NAV performance — which can deviate from market-price movement — is a direct measure of the fund's portfolio track record and its manager's investing skills.

Discounts and premiums are perhaps the most important issues to consider when choosing a closed-end fund. But the fund with the biggest discount may not be the best buy. A discount may be due to a poor track record. Look for a fund that's a sound investment and also trades at an attractive discount.

"Don't buy a fund solely because of a discount," warns Catherine Gillis, editor of *Morningstar Closed-End Funds*, a Chicago-based newsletter. Pick a fund that's well managed and has a track record to prove it, she says.

There are many reasons for a discount, says Herzfeld. They may include a lousy track record, high expense ratios, the recent departure of a highly regarded portfolio manager, a pending rights offering of new shares that will dilute existing share value; or a large, unrealized taxable gain in the portfolio, which poses a potential tax burden for new investors.

Assuming no significant negatives, Herzfeld likes to buy when discounts are lowest, based on the past six months. For aggressive traders, he says that some of the best buying opportunities are often found in single-country funds — the most volatile CEFs — when news from that country is negative. Conversely, Herzfeld tends to sell single-country funds when news is good, which often coincides with a premium or a relatively slim discount. To help identify buying opportunities, Herzfeld also suggests comparing a fund's discount to those of other funds with similar investment objectives.

James Picerno is associate editor of the Investment Advisor and a regular contributor to Barron's, Modern Maturity, and other magazines.

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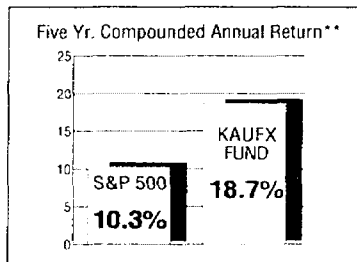
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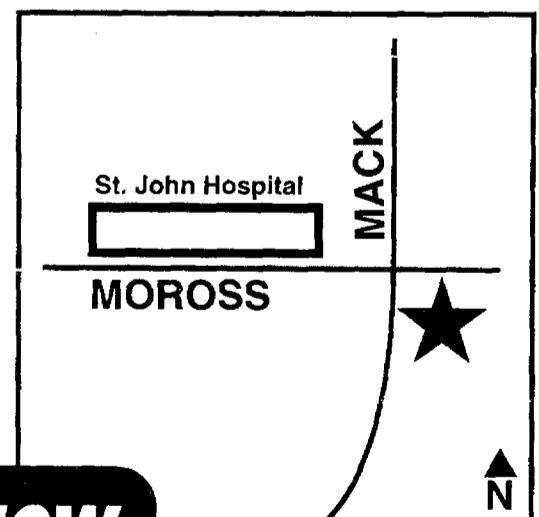
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