

Business fights stigma of prime lending rate

By MARY GNIEWEK

Car dealers and real estate agents have a message for consumers. They want the buying public to know that consumer interest rates aren't directly tied to the prime lending rate, which hit 20 percent last week.

Keith LaRue of Roger Penske Chevrolet would like to shout it from the rooftop of the Southfield-based dealership.

"Anytime the prime goes up, what scares me is TV and other media news about how bad it's going to affect car sales," said LaRue, new car sales manager.

"It's a misconception. For the average person, the rate isn't any worse than it was six months ago."

Under Michigan law, the interest

rate ceiling on new car loans is 16.5 percent.

And LaRue claims his customers are still getting rates as low as 14.5 percent from some lending institutions.

Still, LaRue couldn't deny the snowball effect of the tone-setting prime rate.

"It's jumped so drastically in the last month that people have just stopped buying. They think they'd have to finance a car at 20 percent."

SALESMEN AT BOB SAKS Olds in Farmington Hills have taken to calling 25 prospective car buyers a day to give them the same message LaRue is hyping.

"We're trying to tell customers that we're governed by a completely different law," said Brian Simon, new car

sales manager for Oldsmobiles.

"The prime rate is set up for big purchases."

Simon says one Pontiac bank has an agreement with the Automobile Club of Michigan in which customers are charged 13 percent annual interest.

"We're telling customers to disre-

gard the prime because it doesn't apply."

But Chrysler Corp.'s new ad campaign plays up to it. In a short radio spot, Lee Iacocca tells consumers that the interest rate is 6 percent higher than it should be. So Chrysler is offer-

ing new car buyers 6 percent off the sticker price.

"We're getting more activity because of it — about 10 percent more — but it's still real slow," said Bill Nova, new car sales manager at Dick Green Chrysler Plymouth in Farmington Hills.

Nova predicts the ad campaign will make an even greater impact as it gets more exposure.

"It's a real deal. If that doesn't help, nothing will."

Nova believes the slowdown goes far beyond sky-high interest rates.

"PEOPLE AREN'T WORKING. That's the real problem. Even those who are working don't know if they'll still have jobs next month. If they're not working, they're not buying."

Farmington real estate agent Joe Bachelada is still espousing a bright outlook. Bachelada, manager of Century 21, calls the tight money market entirely temporary.

"The prime may go to 21 percent, then come down gradually through the first quarter and decline right through next year," he said.

"1981 should be relatively smooth with steady progress."

"Farmington is still a stable real estate investment, he said.

"We've had a pretty decent year here probably because we've been able to work with additional types of financing."

Purchasing a home on land contract has become an attractive alternative to

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French honor U.S. teacher for efforts

By LOUISE OKRUTSKY

Teaching French to community college students involves more for Renee Rotschild than having them conjugate verbs.

For Mrs. Rotschild, the class is an opportunity to give her students a chance to explore another culture, another way of life.

And it gives them an opportunity to learn more about themselves.

"At the same time (they're learning French), they are learning English (grammar) and at the same time they are learning about the culture of another country — its music, its art and its political events.

"They have a greater understanding and a means of communication. And when they study another language, sometimes they end up with a better appreciation of their own culture," she says.

For her enthusiasm and dedication in teaching French language and furthering French culture, she recently was awarded the highest honor the French government bestows for academic excellence, La Croix de Chevalier des Palmes Academiques.

The fuss over her unexpected award initially left this tiny woman in the beige suit speechless.

"I'm not used to the limelight. It was a surprise to me," she says. "After 20 years as a teacher, I obviously didn't expect to receive official recognition."

HER 20 YEARS of teaching her native language has given her the loyalty of her students, some of whom have sent her cards of congratulation. The cards are displayed in her office at the Orchard Ridge campus of Oakland Community College, where she is the head of the language department.

They add even more color to her cluttered, color-filled office. A map of France hangs on the wall behind her desk. The other walls are filled with pictures of famous French citizens cut

out of old editions of Paris Match and other magazines.

Charles DeGaulle, Napoleon and Maurice Chevalier seem happy to share space on the same wall.

She prizes her classroom because she enjoys her students.

"The contact with the students stimulates me. I enjoy the interaction," she says.

"I have a contract with each of my students. I observe my students in class and each class is different. I teach them as individuals. I try to be flexible and responsive to the needs of students.

"I am very happy in the classroom."

Yet she doesn't try to teach them in a traditional sense. She says she wants to motivate them to learn.

"You can't teach anybody. You can motivate people," she says.

HER ATTEMPTS at motivating students to learn include instituting innovations in the field of language.

When she taught at Oakland University in Rochester from 1965-70, she noted that students answering questions during a taped oral exam were more nervous than they would be in the classroom.

She decided to tape some relaxing music. After a few minutes, she inserted the test questions to a more relaxed class. The questions were repeated twice.

"The results were encouraging. There was a 40 percent improvement in test results," she says.

During a pilot program at Webster Elementary School in the '60s, she taught French to students in kindergarten through the sixth grades.

The program was based on the European idea of teaching language to youngsters.

"I think we must have something like that here," she says.

Children are less inhibited about making mistakes and trying out new

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Row after row of finsel and glitter await those who feel in the yule spirit and who feel like decorating. (Staff photo by Randy Borst)

How apartment dwellers can decorate while avoiding holiday fire hazard

Apartment dwellers live with some woeful constraints that are especially evident as Christmas nears.

By this time the manager has delivered his edict: no live Christmas trees. They're a fire hazard.

But shoebox size rooms plead for a little holiday cheer. Instead of a wooden mantle yearning for red stockings to be hung, there's a plastic intercom attached to the wall.

Apartments may lack the character of houses, but Farmington shops have proved that holiday decorating and confined living quarters can be compatible.

Lawrence Mayer Florist in downtown Farmington specializes in compact decorations that can be stored away using very little closet space.

Among the decorations that salesman Dennis Kowalski (himself a new member of the apartment dweller set) recommends are:

• Artificial trees with bows, bangles and garland. Depending on the arrangement and size (from two feet to four feet) prices range from \$35 to \$70.

"The trees are solid," Kowalski says. "They don't have to be disassembled and they're easy to store."

• Coffee table terrariums that contain mushrooms, puff balls, ferns, mold and pine on the inside and red ribbon and pinecones outside. From \$35 to \$70.

• **NORFOLK PINE PLANTS** (\$25) that could be decorated with hand-blown glass ornaments, real crystal pieces, or for the less affluent, red apples (75 cents apiece).

• Table centerpieces with flowers (real or silk), candles, nuts and pinecones. They range from \$35 to \$120.

• Here's one for the kitchen: a large apothecary jar full of silvered cinnamon sure to emanate appropriate holiday aromas. It's decorated with red ribbon and silver leaves and would make a good gift for someone who has confined living quarters can be compatible.

Mayer also provides original silk flower arrangements and live wreaths handmade. One day advance notice is required. This year's collection of wreaths includes dried grapevines decorated with silk flowers.

"The best way to go is with a medium size Christmas tree, table centerpiece and maybe a set of brass candlesticks," Kowalski said.

There's also a brass matchstick holder that hangs on the wall. It's decorated with lotus pods, holly and ribbon and sells for \$50. In lieu of a fireplace, it could be placed near a candle centerpiece, maybe it could even hide the wall intercom.

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Dennis Kowalski of Lawrence Mayer Florists arranges a display to attract those who wish to make their homes a little merrier over the holiday season. (Staff photo)



Renee Rotschild talks of her teaching days. She recently was honored by the French government for her efforts. (Staff photo by Randy Borst)

Youth improves after accident

Seven-year-old Joseph Lampinen, whose mother, Katherine, died in a car crash in Plymouth Township last week, was moved from the intensive care unit at Children's Hospital in Detroit on Friday and was listed in fair condition.

Three other children involved in the Tuesday accident on Haggerty Road were treated and released from Livonia's St. Mary Hospital by late Wednesday.

Mrs. Lampinen had been driving south on Haggerty about noon Tuesday with her four children, en route to have lunch with her husband Paul. She lost control of the car, which tumbled more than 500 feet on Haggerty and landed in the Burrough Corp. parking lot, just north of Plymouth Road.

Lampinen works as a car salesman at Lou LaRiche Chevrolet on Plymouth Road.

According to the Wayne County Medical Examiner's Office, Mrs. Lampinen died of multiple injuries resulting from the crash. Police estimate she was thrown 107 feet from the car.

The case is still under investigation.

Mrs. Lampinen is survived by her husband, Paul; children Amy, 6 weeks, Tim, 4, Joseph, 7, and Paul Jr., 10; her parents, Albert and Elizabeth Senich; two sisters, Fayann Bourgeois and Paula Sant; and two brothers, Tony and Mike Senich.

The Lampinens have lived in Farmington Hills for 10 years.

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