

Seeking young musicians

Birmingham-Bloomfield Symphony Orchestra with Conductor Felix Resnick, is again sponsoring a Young Artist competition. A talented student in Oakland County for two different age groups, junior grades 6-8 and senior grades 9-12, will be selected.

receive a cash award. The senior group winner will perform with the orchestra during the 1988-89 season. The competition date is Saturday, May 21. Applications will be accepted until May 19. Call the Symphony office for information, 643-7288.

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Propagating plants by division

Early May is a good time to divide those perennials which have outgrown their present location. Division is probably the most common and easiest form of plant propagation.

With just a little effort you can increase your stock and perhaps have some to share with friends and neighbors. When new shoots are between two and five inches is the best time for division.

Before putting new plants in the ground, improve the soil with compost or peat moss. Be sure to incorporate it into the soil well and dig down at least 6-8 inches.

Choose a cloudy day so that the plants will have time to adjust before the sun hits them. I like to put



down to earth

Marty Figley

a box over new plants or shade them in some manner for a day or so.

A SMALL UMBRELLA which has been secured to the ground does a nice job and is easy to store. Place any divisions that have lost their soil in a bucket of water to prevent them from drying out. After division, mulch well. Be careful not to cover

the actual crowns, water thoroughly. Keep the soil uniformly moist for three weeks.

When dividing perennials it is good practice to retain several crowns or buds without division as the whole system will be stronger. You do get more plants using a single crown, but they may not re-establish as well. Generally, set the crown or growing points at the same level as before.

This is especially true of peonies, which really prefer to be divided in the fall if it is necessary to divide them at all. Division in the spring may be successful if special care is taken. Coral bells and bearded iris can be set slightly below their previous soil level.

When the center of plants such as phlox, bergamot and the michaelmas daisy become bare and the crowns become woody and hollow, it is time to divide. Another sign is when the flowers and foliage become smaller.

Astilbes and those that have a woody root system need to be cut

with a sharp knife. Delphiniums, lupins etc. can also be severed in this manner. A good bud should always be retained for each section. Plants such as dahlias can have the soil washed off. This makes it easier to see where to make the cuts so that a bud is included with each division.

LAMBS EARS and others that naturally increase by runners can simply be cut apart without digging the entire plant.

If you find that it is difficult to separate the sections with your hands, two garden forks inserted into the center of a clump can be used to pry the clumps apart. Make sure that the forks are well down into the root area. The center of the plant should then be discarded and the outside pieces replanted.

Bearded iris and day lilies should be divided after blooming. The foliage should be cut down about one-half before division is begun. Spring flowering plants such as dianthus should be divided after flowering and coral bells and astilbe (which have shallow roots) are good candidates for spring division.

Chrysanthemums and asters and other late-flowering plants also do well with spring division. Some others which can be divided now are achillea, campanula, hemerocallis and lythrum.

Opera trip planned

Michigan Opera Theatre Guild announces its first national opera tour, Santa Fe, New Mexico, July 30 to Aug. 4.

The deluxe trip features sightseeing tours of Albuquerque's Old Town, the artist community of Taos, Indian pueblos, the famous Santo Domingo Corn Dance, and opera under the stars including "The Black Mask," "Die Fledermaus" and "Der Fliegende Holländer."

Cost, \$1,495 per person, includes a \$200 donation to Michigan Opera, round-trip airfare, accommodations at the Hilton Hotel (just off the Plaza), meals, all trips and taxes, ground transportation and professional tour escort.

For further information, write MOTG trips, Box 334, Franklin, 48025 or phone Michigan Opera at 874-7850.

NBD's new Bi-Weekly Mortgage

- Cuts 9 years off a 30-year loan.*
- Reduces interest costs 35%*
- Builds equity almost twice as fast.*

What does Bi-Weekly mean, exactly? And how does this new mortgage work? Bi-Weekly simply means you make your house payment every other week. Instead of writing out one large check once a month, you pay half every two weeks. So, rather than making 12 big monthly payments a year, you make 26 small ones every two weeks. The two extra payments make the difference, cutting about 9 years off the life of your mortgage.

The last 9 years are free? Right. This mortgage gives you the low payments of a 30-year mortgage, and is fully paid off in just 21 years. In that sense, NBD's new Bi-Weekly combines the best features of 15- and 30-year fixed rate mortgages. Because NBD requires just 10% down, the Bi-Weekly Mortgage is perfect for first-time homeowners.

Suppose I sell my home 7 years from now...will I have more equity in it? Yes. With the NBD Bi-Weekly Mortgage, you build equity in your home almost twice as fast as a conventional 30-year mortgage. So when you sell your home...or if you want to use the equity in it for any purpose...the equity will be nearly double what it would have been otherwise.

And if I keep my home for the full 21 years...how much will I save? About 35%. For many home buyers in this area, that could mean sixty to seventy-five thousand dollars. To find out how much you would save, check the table below:

NBD's new Bi-Weekly Mortgage sounds interesting. But I need more details. Just call or visit one of the NBD Mortgage Company offices listed below. Our home mortgage specialists will get you the information to get started right away.

MORTGAGE AMOUNT	BI-WEEKLY PAYMENT AMOUNT	INTEREST SAVED OVER LIFE OF LOAN
\$60,000	\$263.27	\$47,006.22
\$80,000	\$351.03	\$62,691.10
\$100,000	\$438.79	\$78,357.92
\$120,000	\$526.54	\$94,031.08

(10.00% Interest Rate, 10.28947% Annual Percentage Rate, 5-12 Bi-Weekly Payments.)

101 East Washington
Ann Arbor, Michigan 48104
(313) 995-8119

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Bloomfield Hills, Michigan 48303
(313) 645-6600

10049 E. Grand River
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685 St. Clair Avenue
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(313) 884-3235

42450 Garfield Road, Suite B
Mt. Clemens, Michigan 48044
(313) 263-1750

306 South Main Street
Plymouth, Michigan 48170
(313) 455-8231

3245 Elizabeth Lake Road
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(313) 681-3715

339 Main Street
Rochester, Michigan 48063
(313) 652-8770

18551 West Ten Mile Road
Southfield, Michigan 48037
(313) 559-1010

900 Tower Drive, Suite 100
Troy, Michigan 48068
(313) 828-2286

3200 Biddle Avenue
Wyandotte, Michigan 48192
(313) 284-8800

*All calculations are based upon a 10% Interest Rate 10.28947% Annual Percentage Rate. The chart and amounts shown are examples only. Length of term, payment amount, interest saved and equity buildup will vary with changes in interest rates.

Because payments are made bi-weekly you may make 27 payments during one or two years over the life of your Bi-Weekly Mortgage. See your NBD Mortgage Company specialist for current rates and details.

