Seeking young musicians

Birmingham-Bloomfield Symphony Orchestra with Conductor Felix Resnlek, 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.

A winner in each group will

receive a cash award. The sentor group winner will perform with the orchestra during the 1988-69 sea-

son. The competition date is Satur-day, May 21. Applications will be accepted until May 19. Call the Symphony office for information, 643-7288.

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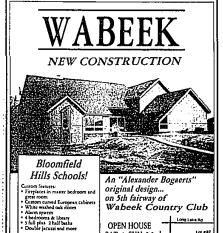
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Propagating plants by division

down to earth

Early may is a good time to divide those percentials which have outgrown their present location. Division is probably the most common and assiest form of plant propagation. With just a little effort you can increase your stock and perhaps have some to share with friends and nelighbors. 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 composter peat most. Be sure to inverporate it into the soil well and dig down at least 68 luches.

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

a box over new plants or shade them the actual crowns, water thoroughly. In some manner for a day or so. Keep the soil uniformly moist for three weeks. A SMALL UMBRELLA which has

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 pueblees, the farmous Santo Domingo Corn Dance, and opera under the stars including "The Black Mask", "Die Fledemas" and "Der Fliegende

Marty

Figley

A SMALL UMBRELLA which has been secured to the ground does a my 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 place and divisions that have lost their soil to ever the plant with the plant to the plant When dividing perennials it is

For further information, write when the flowers and foliage become MOTG trips, Box 334, Franklin, smaller.
48025 or phone Michigan Opera at 874-7850.

with a sharp knife. Delphiniums, lu-pins etc. can also be severed in this manner. A good bud should always be retained for each section. Plants such as dablias can have the soll 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 nat-urally increase by runners can sim-ply 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 try the clumps apart. Make sure that the forks are well down into the control area. The center of the plant should then be discarded and the outside pieces replanted.

Bearded it is and day lilles should be divided after blooming. The foll-age should be cut down about on-half before division is begun. Spring flowering plants such as dianthus should be divided after flowering and coral bells and astilibe (which have shallow roots) are good candi-dates for spring division. Chrysanthemums and asters and other late-flowering plants also do well with spring division. Some oth-ers which can be divided now are cahillea, campanula, hemerocalis

achillea, campanula, hemerocalis and lythrum.

NBD's new Bi-Weekly Mortgage

Cuts 9 years off a 30-year loan.

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·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 to 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% clown, the Bi-Weekly Mortgage is perfect for first-time

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, 542 Bi-Weekly Phyments,

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*All calculations are bosed upon a 10% Interest Rate (10/20/47% Annual Percentag Rate. The chart and anisonic shown are examples only. Length of term, payment anisonic interest sevel and equity juilding with 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 fileWeekly Mortgage. See your NBD Mortgage Company speciallist for current rates and detailed.

