

Parents blamed for sins of kids

"WHAT DID we do wrong?" This plaintive question has been uttered by bewildered parents unable to comprehend or explain the irresponsible or injurious of their grown children.

Many parents, when confronted by the fact that their adolescent or college age children (or even beyond) have violated moral or legal standards, torment themselves with the feelings of guilt and personal responsibility for the transgressions of the



Rabbi Irwin Groner

younger generation. In an ironic reversal of the Biblical judgment, contemporary society often visits the sins of the children upon their fa-

thers and mothers.

AS A RABBI, I have been witness to the shame and self-punishment that parents undergo when they discover that a son or daughter is using narcotics; or has violated the law; or has engaged in some willfully perverse act that has brought havoc upon his or her life.

Since most parents try, as best they can, to provide proper training and direction for their young, it is an over simplification, when such tragic events occur, to place all blame upon the shoulders of the older generation.

There are, to be sure, many ways in which we do fail our children. We neglect to give them enough attention, to talk things over with them, to let them know firmly and lovingly where we stand, to express our convictions about our faith and about our values.

YES, THERE are times when we do fail in giving them the proper example of conduct and practice.

But, at the same time, there are numerous cases — perhaps the majority — in which parents do the right things, communicate faithfully, set fine examples, and still their children disappoint them. What about this?

The answer lies in two parts. First, young people are more influenced by their peers, by the media, by the moral confusion of our age than they are by their elders, or so it seems to me. There is such a thing as

the "spirit of the times" which overwhelms any generation.

That spirit of moral defiance, of self-indulgence and of instant gratification exercises a powerful and seductive force upon the impressionable hearts and minds of the young.

The second part of the answer lies with children themselves. Once you have done your best for your children, and they grow to maturity, you have to let them stand on their own feet.

Their mistakes are their own, and not yours. You have done what you could, you have talked your heart out, you have communicated your conscience, and still they will not listen, at least not yet.

PARENTS WHO have tried their best (and most do) should not harbor guilt feelings.

Our sons and daughters are people in their own right. If they reject what their parents have offered, this is their decision, upon which they will either rise or fall. Always, we must give them knowledge that we love them, that they can come to us with their problems, and we shall do what we can to help them.

After this, we must hope for the best and accept what may, in some instances, be the unacceptable without tormenting ourselves on how and why we failed.

Rabbi Irwin Groner is with Congregation Shaarey Zedek in Southfield.

Home equity loan is 2nd mortgage

Q. What is the difference between a second traditional mortgage and these advertised "home equity loan"?

A. In the traditional second mortgage, which most consumers understand, the homeowner borrows a specific amount at the start and pays it back in equal monthly payments, as outlined in the contract.

A home equity loan is a type of second mortgage. This loan, however, establishes a pre-approved line of credit on which the consumer may draw when it's needed — in some cases, just by writing a check on the account.

Traditional second mortgages have a fixed (or capped) interest rate. The rate will not change over the period of the loan contract.

A home equity loan usually is "variable rate" interest loan. The rate may increase or decrease over the contract period based on the economic indicators outlined by the financial institution.

TRADITIONAL second mortgages mean equal monthly payments for the entire loan period.

Home equity loans may have either monthly payments that include a percentage of interest and principal,



Terry Gibb

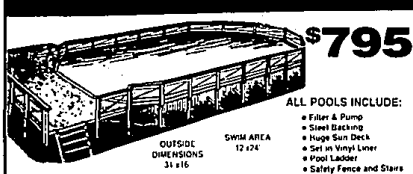
pal, or the borrower may pay only the interest portion during the loan period and pay the entire principal (loan amount) in a single payment at the end of the contract — a "balloon" payment.

With both types of loan, the amount available will depend on the appraised value of the home.

If you decide on a home equity loan, it is important to shop for a lender that offers the lowest maximum cap or limit on the interest that can be charged. More favorable terms may be available to customers than non-customers. Opening an account may reduce your charges substantially.

As the borrower, you should ask for a "worst case" scenario of the repayment schedule for the entire contract period. Remember, you're putting your home up as collateral and need to be sure that you won't lose your home if the worst should occur.

ACT NOW BUY NOW • SAVE NOW



\$795

ALL POOLS INCLUDE:

- Filter & Pump
- Steel Lining
- Huge Sun Deck
- Set in Vinyl Liner
- Pool Ladder
- Safety Fence and Gate

FREE VACUUM

OUTSIDE DIMENSIONS 31' x 16'

SWIM AREA 12' x 6'

FULL FINANCING • NO MONEY DOWN

CALL NOW - CALL COLLECT

352-9880

24 HOURS SERVICE DAY & NIGHT

FREE SHOP-AT-HOME SERVICE



WE MAKE AIR CONDITIONING AFFORDABLE...

Flame sells and services most makes and models, including the entire line of dependable Bryant air conditioners. Call Flame Furnace, Michigan's largest residential Bryant dealer, today! Free estimates and easy financing available from Flame Furnace.

Installed for as low as **\$1,295** (Model 565-018)

THE FLAME WARRANTY
We back every unit we sell with a two-year parts and labor warranty.

FLAME **bryant**
CORPORATION

FURNACE COMPANY Since 1949

DETROIT 527-1700 WARREN 574-1070 TROY 524-1700 LIVONIA 427-1700

A SUMMER GET-A-WAY TO THE

Clarion Hotel & Conference Center

Lansing, MICHIGAN

Join us during July or August on a Saturday night for our special Room, Cocktails & Brunch Package

\$69.95 per room
includes all taxes and gratuities

Package Includes:

- Deluxe double room for Saturday night
- 2 cocktails — either through room service or in Hummingbirds Restaurant
- Sunday Brunch for two in Hummingbirds Restaurant



Clarion

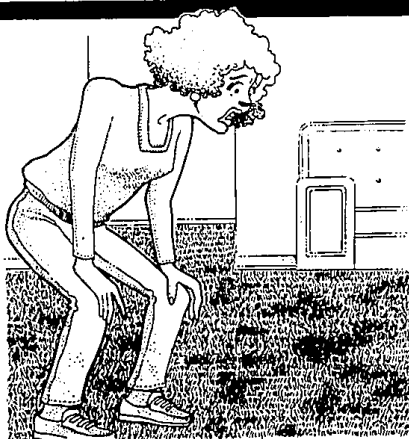
Clarion Hotel & Conference Center

Lansing

517/694-8123

6820 South Cedar Street • Lansing, Michigan 48911

Tired of your old stained carpet, and worried about the cost to replace it?



BECKWITH EVANS HAS THE ANSWERS TO BOTH PROBLEMS!

Here's a dozen guaranteed solutions to your carpet stain problems at guaranteed savings of 26% to 40%!

VIBRANT SAXONY PLUSH FROM CARPET ONE
Choice of 4 colors, 500 sq. yds. Certified Stainmaster carpet. Reg. \$22.99. Save 40%. **Sale \$13.79**

POPULAR CUT 'N' LOOP FROM CARPET ONE
Colorful carved pattern, 14 fashion colors. Certified Stainmaster carpet. Reg. \$22.99. Save 35%. **Sale \$14.99**

CASUAL TEXTURED TWIST FROM CARPET ONE
A fine carpet, built to withstand tough wear. Certified Stainmaster carpet. Reg. \$23.99. Save 33%. **Sale \$15.99**

WANTED BERBER STYLE FROM GALAXY
Contemporary styling. Great savings. Great colors. Certified Stainmaster carpet. Reg. \$26.99. Save 26%. **Sale \$19.99**

CONTEMPORARY BERBER LOOP EFFECT FROM LEES
An exciting new carpet in 10 stunning colors. Herculan Orlon pile. Reg. \$29.99. Save 31%. **Sale \$17.99**

COLORFUL TEXTURED LOOP FROM CARPET ONE
Ideal for any casual living area. Resilient and easy care. Herculan Orlon pile. Reg. \$27.99. Save 29%. **Sale \$19.99**

Prices effective through Wednesday, July 13 at 9 p.m.

THICK TONE ON TONE SCULPTURE FROM GALAXY
9 in stock colors, 1050 yds. Affordable fashion. Anso V Worly Free nylon. Reg. \$21.99. Save 36%. **Sale \$13.99**

ELEGANT SAXONY PLUSH FROM CARPET ONE
Beautiful, vibrant plush, 15 year wear guarantee. Anso V Worly Free nylon. Reg. \$22.99. Save 35%. **Sale \$14.99**

RICH SELF TONED PLUSH FROM CARPET ONE
Wonderful new luxury carpet in 16 delightful colors. Anso V Worly Free nylon. Reg. \$30.99. Save 33%. **Sale \$19.99**

MULTICOLOR CUT 'N' LOOP FROM CARPET ONE
Colorful carved carpet that will enhance any room. Wear-Dated Stainblocker nylon. Reg. \$19.99. Save 35%. **Sale \$12.99**

STUNNING TAILORED SAXONY FROM LEES
A top seller at a very affordable price. Wear-Dated Stainblocker nylon. Reg. \$19.99. Save 30%. **Sale \$13.99**

DENSE HEAVYWEIGHT SAXONY FROM LEES
A value packed new carpet in 24 outstanding colors. Wear-Dated Stainblocker nylon. Reg. \$25.99. Save 35%. **Sale \$16.99**

One dozen money saving stain resistant carpets not enough to choose from? ... an extra dozen carpets, not featured here, are on sale at all stores!

DUPONT CERTIFIED STAINMASTER CARPET

A revolutionary breakthrough from DuPont, Stainmaster carpet combines two special types of stain protection so you can remove most common household stains. 5 year stain resistance guarantee. Lifetime anti-static warranty.

HERCULON OLEFIN RESIDENTIAL CARPET FIBERS

A limited warranty against excessive wear, static electricity and staining. Herculan Olefin will resist all common household stains. It excludes dyes, food substances with an oil ingredient or base such as paint, shoe polish, insecticides and nail polish.

ALLIED FIBERS ANSO V WORRY-FREE CARPET

A five year warranty for stain resistance, soil resistance and abrasion wear. Stain warranty covers all household stains. It excludes dyes, paints, acne medication, bleach and certain hot beverages.

MONSANTO WEAR-DATED STAINBLOCKER CARPET

The assurance of Wear-Dated soil and stain resistance, plus resistance and resistance to marking, static control, durability and resistance to pulling and fading... all covered in their warranty for a full 5 years.

Space limits us to a brief synopsis of these warranties. Actual warranties are available at every Beckwith Evans store.

Beckwith Evans

STORE LOCATIONS: MONDAY-FRIDAY 10 am to 9 pm, SATURDAY 10 am to 6 pm, SUNDAY 10 am to 5 pm.

- TROY TROOPHOUSE 190 E. Maple Rd. 595-7000
- PLYMOUTH PLAZA 24242 Woodward 547-1180
- CANTON TOWNSHIP 34100 Genoa 792-1310
- BENTONVILLE 35001 W. 94th Ave. 598-7000
- DELANDER HIGHLANDS 14150 Rud Rd. 274-7999
- EVANSTON 33175 Plymouth Rd. 422-4880
- TROY TOWNSHIP 23077 Eureka Rd. 387-2000
- ST. CLAIR COUNTY 27140 Main St. 773-6466

Buying carpet has never been easier!

Beckwith Evans
Call our Customer Dept. (213) 581-7000