



Bob Sklar editor/591-2300

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(F1E)

## Student birdhouse designers to compete

**T**HE ACCENT'S on creativity for student woodworkers in the Best Birdhouse Builder Contest, quickly becoming a popular part of the International Builders Home, Flower and Furniture Show in Detroit.

Nearly 1,200 seventh and eighth graders from the Detroit area are expected to participate in the second annual Best Birdhouse Builder Contest.

Sponsored by the Observer & Eccentric Newspapers, the Michigan Department of Natural Resources and the Builders Association of Southeastern Michigan, the contest is open to all seventh and eighth graders within the Observer & Eccentric circulation area.

All birdhouses will be displayed at the Cobo Conference & Exhibition Center, Detroit, during the 1991 International Builders Home, Flower and Furniture Show March 16-24.

Brandon Bogart, an eighth grader from Plymouth, won last year's contest. He got into the business of making and selling bluebird houses because he "liked birds, and liked to work with wood, and found it fun and profitable."

**EACH STUDENT** who competes in the contest must follow plans from the DNR's "Woodworking for Wildlife."

Participants may choose to build a house in one of the following categories: House Wren, Bluebird, Wood Duck, Barred Owl, Great Crested Flycatcher, American Kestrel, American Robin, and Tree Swallow.

In October, the Observer & Eccentric hosted a workshop for seventh and eighth grade science and industrial arts teachers.

The workshop explained how to fold the contest into lesson plans, ways to introduce students to following DNR specifications and use

of non-toxic materials. About 50 teachers attended the 2½-hour workshop.

Present for the sponsoring organizations were: Steve Barnaby, O&E managing editor; Carol McCloud, O&E promotions manager; Tim Nowicki, O&E nature columnist; Rosalie Lamb, senior staff vice president; Builders Association of Southeastern Michigan, Farmington Hills; Sally DeRoo, teacher, Middle Junior High, Plymouth; Ed Burger, teacher, St. Valentine, Redford Township; Mike DeFrancesco, teacher, Hilbert Junior High, Redford; Rose Szew, public relations director, Stone & Simons Advertising, Southfield.

To foster increased involvement and excitement, lectures by contest officials were given to area schools, including St. Michael, Southfield; Troy Adventist Academy, Troy; and Bloomfield Hills Middle School, Bloomfield Hills.

A PANEL of judges will select the winners at the International Builders Home, Flower and Furniture Show March 16. Prizes will be awarded in each grade level.

Prizes include: \$150 gift certificate (first place); \$100 gift certificate (second place); \$50 gift certificate (third place); \$25 gift certificate (25 honorable mentions); \$10 gift certificate to Harmony House and a certificate of appreciation from the Observer & Eccentric Newspapers (all participants).

Teachers of first, second and third place winners will receive an evening for two at The Golden Mushroom, Southfield.

A plaque commemorating contest winners will be awarded to each participating school.

The Observer & Eccentric Newspapers are owned by Suburban Communication Corp. in Livonia.



Plymouth middle school student Brandon Bogart, a master woodworker, won the 1990 birdhouse building contest for a

bluebird house. The eighth grader is shown at work in his home workshop last summer.

## Now's the time to gain control over finances

**Happy New Year** By now, you have probably either made New Year's resolutions or decided to ignore doing so. Something few of us can ignore, however, are bills.

Everyone seems to be mulling these days about how they overspent during the holidays. The rule seems to be, "People overspend in direct proportion to their financial abilities." Whatever your economic level, if you don't owe on bills right now, you are probably in the minority.

Now may be a good time to make a New Year's resolution to get your finances organized and keep them there.

For starters, here's a short checklist of simple things to do right now:

- Separate your '90 financial papers into one file box for tax preparation.

- Record your Jan. 1 odometer reading if you write off the use of your car for tax purposes.

- Put your checkbook register with your '90 papers for taxes. Ask the bank for a new blank one, if necessary.

- Write in "1991" on your next dozen checks, so you won't forget.

- Obtain tax forms you'll need from the library or from the IRS.

**NOW FOR** the harder stuff: Or-



organizing  
**Dorothy Lehmkuhl**

ganizing your finances to stay out of debt. First, take a realistic look at what charging does to you. One woman told me recently, "I'm so excited! I get my new Ward's charge card this week! I just got my Visa card last month and so far I've only charged \$325. It has a \$500 limit and

the payments are only \$12 a month, so I'm doing pretty good!"

I felt like crying for this woman. Until she applied for a credit card, she had managed her financial affairs quite well. Now she has not only incurred debt (probably for items she could have done without), she has added monthly finance charges at exorbitant rates.

Sadly, she will probably perpetually owe on these credit cards for the rest of her life, while the credit card companies reap the profits she so eagerly handed over to them.

Credit cards are convenient to avoid check-cashing hassles or car-

rying large amounts of cash. So long as you pay them off totally every month that's fine, because there are no finance charges if you don't carry over a balance. When you don't, however, you "lose" by paying interest rates at sometimes double the prime rate.

One way to keep from overcharging is to make an entry in your checkbook for every charge you make. This, in effect, sets aside money to make your payments at month's end. When your bank bal-

ance hits zero, you know you can't afford to charge more that month. Enter an extra amount in your checkbook at the beginning of each month to gradually pay off your previous balance.

Next week, Organizing your finances and how not to make the same mistakes next year.

Dorothy Lehmkuhl is a Birmingham-based time management consultant.

### exhibitions

This column runs weekly in *Creative Living*. Send news items about Oakland County events to The Eccentric, 805 E. Maple, Birmingham 48009. Send items about Wayne County events to The Observer, 36251 Schoolcraft, Livonia 48150. Attention: Creative Living editor.

• **DETROIT INSTITUTE OF ARTS**  
Wednesday, Jan. 16 -- "Revelaciones: The Art of Manuel Alvarez Bravo" will be on display through March 3. The exhibit includes 113 photographs representing six decades of work by the 88-year-old Bravo. Open free of charge 9:30 a.m. to 5:30 p.m. Wednesday-Sunday, 5400 Woodward, Detroit.

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• **SISON GALLERY**  
Wednesday, Jan. 16 -- Human/Nature, an exhibition of gallery installations by Cecile Arcari, Laurie Demilewski, Marcia Miller Gross through Feb. 15. Artist reception, 6-8 p.m. Wednesday, Jan. 16. Hours: 9 a.m. to 4 p.m. weekdays, until 8 p.m. Tuesday-Wednesday. MacKenzie Fine Arts Center, Henry Ford Community College, 5101 Evergreen, Dearborn.

• **DOWNTOWN PLYMOUTH**  
Wednesday, Jan. 16 -- "Art for the Moment," a show of more than 200 individually carved ice sculptures, will line the downtown streets through Monday. Culinary artists from throughout the

Midwest do some outstanding sculpting. Lots of events planned in conjunction with the exhibition.

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