REAL ESTATE NEWS

Home a high priority despite declining ownership rate

(AP) — Most Americans believe a single-family home with a yard is the ideal place to live, and they're willing to make large sacrifices to achieve that dream, a survey shows.

The survey, conducted for the Federal National Mortgage Association, or Fannie Mae, suggested that 80 percent of Americans identify the "traditional single-family detached home with a yard as the ideal place to live."

Still, nearly 75 percent of the 1,521 people polled said living in a good neighborhood was more important than living in a good house.

Nevertheless, "Americans place so high a value on owning a home that they will make a wide range of tradeoffs in order to achieve it," according to the survey. Among the findings:

- Four out of five of the respondents said they would rather own a home some distance from work than rent within easy commuting distance.
- The same number said they would rather own a home than take a better job in a city in which they could afford only to rent.
- Two out of three respondents said they believe owning a home is worth taking a second job if necessary.
- Three out of four said they would rather own a home than retire 10 years early.

The Census Bureau says Americans were less likely to own a home at the end of the 1980s than they were a decade earlier. A study shows 63.9 percent of households owned their homes in 1989, down from 65.6 percent in 1980.

A major reason for the decline in ownership, according to the Fannie Mae survey, is affordability. Seven out of eight respondents identified that as a "serious problem."

The major impediment to achieving the American dream is the inability to make the down payment and pay the closing costs, the survey showed. It also said income, credit worthiness and job security posed other barriers for prospective homeowners.

In a recent report, the Census Bureau said the median mortgage in 1990 was $737 a month, up 26.9 percent from 1980 when adjusted for inflation. At the same time, the median household income totaled $30,056 a year in 1989, down 18.5 percent from a decade earlier.

The median means that half of the mortgages cost more and half less, or that half of the households earned more and half less.

Despite the overwhelming desire to own a home, the Fannie Mae survey found there were some risks that most Americans would not take.

"By a 4-1 margin, Americans say it is not worth it to financially overextend themselves to own a home," it found. "Only one in three thought it was worth it to place a young child in day care so the mother could work, even if this was a necessary step to become a homeowner."

For most Americans, home ownership provides a degree of financial, psychological and familial security, the poll found.

"The feeling of financial security stems from the belief that owning a home is financially worthwhile, with 78 percent believing owning a home is a good investment, while only 2 percent consider it a poor one," it showed.

The survey found that 77 percent of homeowners believe could sell their home for more than they paid for it.

"However, reasons for owning a home extend beyond the financial," Fannie Mae said.

The poll, conducted by Hart-Teeter Research, was weighted to reflect the 64-36 split between homeowners and renters.

Fannie Mae is a congressionally chartered, but shareholder-owned company that finances one in every eight single-family home purchases. It buys mortgages from lenders, holding some in its own portfolio and packaging others for resale to investors.

Old Glory an exception to rule banning exterior signage

CONDO QUERIES

ROBERT M. MEISNER

Our condominium prohibits placing signs or any other attachments on the exterior of homes, but my brother-in-law told me that this rule does not apply to flags. Is this true?

At the end of 1991, an amendment to the 1978 Condominium Act of Michigan was enacted that gives co-owners the right to display a United States flag, up to three-by-five feet in size, anywhere on the exterior of the condominium unit. This right supercedes any restrictions imposed by a condominium association but puts to rest the controversy that arose recently resulting in litigation.

My husband and I own and operate a seasonal motel in nothern Michigan. We heard that a new law may require us to make specific accommodations for patrons with disabilities. Can you tell us more about this law?

The American Disabilities Act (ADA) now requires places of lodging, among other places of public accommodations, to provide persons with disabilities with accommodations and access equal to or similar to that available to the general public. As of Jan. 26, such public accommodations are required to remove architectural barriers and structural communications barriers by, for example, installing ramps, repositioning telephones, installing grab bars in toilet stalls, etc, but only if taking such steps is easily accomplished and able to be carried out without much difficulty or expense, which is determined on a case-by-case basis.

As of Jan. 26, such public accommodations also must provide auxiliary aids and services to insure effective communications with persons with hearing, vision or speech impairments, provided that such actions do not constitute an "undue burden" on the public facility. These might include Braille or large print materials, or telecommunications devices for deaf persons.

Any alternations that are made to such accommodations after Jan. 26, must be made in line with specific technical ADA requirements. Qualifying businesses are eligible for a tax credit for certain costs incurred in complying with ADA requirements, and the Internal Revenue Code allows for a yearly tax deduction for expenses associated with the removal of qualified architectural barriers.

For further tax information, call the IRS at 1-800-424-FORMS and ask for IRS publication No. 907, "Tax Information for Handicapped and Disabled Individuals."

Robert M. Meisner is a Birmingham attorney concentrating his practice in the areas of condominiums, real estate and corporate law. You are invited to submit topics you would like to see discussed in this column by writing Robert M. Meisner at 30200 Telegraph Road, Suite 467, Bingham Farms 48025. This column provides general information and should not be construed as legal opinion.

301 Open Houses

LIVONIA
OPEN SUNDAY 1-4PM
S. of Plymouth, W. of Merriman
14410 Marcos - ROSEDALE GARDENS HISTORY - 3 bedroom, 2 full bath, brick Tudor - where charm abounds - Formal living room, family room, plus library, full basement, 2 car garage. Updates Galore! Take it from me, come and see - Much much more! Could be immediate occupancy. Seller has other! Call Doris Dixon

MAYFAIR 522-8000

LIVONIA
OPEN SUN. 1-4PM
20155 WAYNE
S. of Joy, W. of Gill
4 bedroom, 2½ bath Dave Green Colonial on extra deep lot. MUST SEE!
CAN KARAN JACUNSKI

CENTURY 21
ROW
464-7111

NORTHVILLE
OPEN SUN. 2-5PM
41120 WOODCUT
Cul-de-sac setting enhanced this lovely ranch with 3 bedrooms in prime Northville Sub. Home is in immaculate condition, many extras. $142,500. W. of Haggerty, S. off 6 Mile on Winta Haven St.
ASK FOR NANCY
THE PRUDENTIAL
GREAT LAKES REALTY 451-8100

Hartford Twp.
OPEN SAT. 2-5
29 MILE RD. - CHESTERFIELD TWP.
3 bedroom bungalow - squeaky clean! For relocated Drake Hospital! Only $47,900. Call 437-0439

COLDWELL BANKER
Schweitzer Real Estate

ROCHESTER HILLS - Just listed! Open Sun. June 14, 1-4pm. 944 Stanford Circle N. of Avon E. of Adams. 3 bedroom Sub Lake home w/ built-in charger private cul-de-sac lot backs to Oakland University nature preserve. 4 bedrooms, 2½ bath family home over 3000sqft. Close to schools. $251,900. Lynn M. Black Max Broack Realtors 646-6700

ROYAL OAK N. OPEN SUN. 1-5
N. of 13 Mile & E. of Greenfield, 3620 Parkway. 3 bedroom ranch, 1½ baths, fireplace, hardwood floors, finished basement, 1 car garage. $120,000 (Assumption) 549-1199

Southfield
OPEN SUN 2-5
29806 Spring River
Beautifully landscaped condo! 1st This ranch has 2 bedrooms, 1½ baths, custom shelving, appliances, air conditioning, lower level is wide, shop & rec room, 2 car garage. Flat $89,888 NO WORKORR!
Ask for Bob Deren 737-4000
COLDWELL BANKER
Schweitzer Real Estate

TAWAS BAY CONDO - Open Sat. June 13th 12-4pm. 311 W. Lake St. unit 14. 2 bedroom, 2 bath condo, fully furnished. $135,000. Prudential Shaw & Associates Realtors. Call Jayne Lancaster 800-872-4525

301 Open Houses

NOVI, Open Sun. 1-4
N. of 10 E. of Beck 25764 Sleath Haven. Prime location in back of family sub, open floor plan, finished basement, fireplace, central air, sliding door decorating ideas $124,500.
Karen Williams
RE/MAX 100 INC.
348-3000

ROCHESTER
OPEN SUN. 1-5
1458 BALMORAL TERRACE
N. Walnut Hill W. Dine Hwy
Prestigious Glenshire Sub. Immaculate 4-5 bedroom home. Tastefully decorated. Family room. Entertainer's delight. Maintenance free exterior. Wonderfully landscaped. Truly a peaceful setting complete with inground heated pool. Too many other amenities to describe. Call for more details and a private showing today! $185,000
COLDWELL BANKER
Lakes Realty
360-1425

ROYAL OAK - OPEN SUN. 1-5
3604 W. Webster (1½ Mile next to Beaumont) 3 bedroom brick ranch, fireplace, 2½ car garage new kitchen $93,000 289-5660

Troy
OPEN SUN. 1-4PM
Large 4 bedroom ranch in Windmill Pointe! Family room with fireplace. Backyard with patio and perennial garden. Walk to schools. So many extras. $120,000. 2443 Rochester

W. BLOOMFIELD - Open Sat. & Sun. 1-5. 5 bedroom, 3½ bath Colonial. Large lot, 2 car garage. Great schools $152,900 363-6618

W. BLOOMFIELD - OPEN SUN 1-4
4 bedroom condominium on golf course with lake privileges. New carpeting. Patio doorwalls. A/c & sprinklers. $423 Tequesta $160,000 687-0092

CALL
HOMELINE
FOR MORE
OPEN HOUSES
953-2020
24 Hours A Day
With New Listings
Added right up to
The Weekend
See Large Display Promo in "This" Section for instructions

302 Birmingham Bloomfield

BEVERLY HILLS
OPEN SUNDAY JUNE 14th
from 2:00 to 5:00 pm
18197 Chetton N. of 13 M.R. & W. of Southfield FINCE REDUCED TO $189,500! Updated four bedroom 2½ bath Colonial! Family room w/ fireplace! Maintenance free exterior and 20 x 20 deck central air. Walk to Birmingham schools & parks.
CRANBROOK REALTORS 645-2300

White Lake Township
OPEN SUNDAY 1-4
10676 Oxbow Lake Shore
M-59 to Teggiedes
(9 Miles W. of Telegraph)
S. on Teggiedes
Contemporary ranch with 3 bedrooms, 2 baths, and Oxbow Lake privileges. $108,500
Call Marty White 335-8538
- West, Manuel, Snyder, Realtors 831-5500

White Lake
OPEN SUN., JUNE 14 1-4PM
Cozey Lakefront! You will enjoy this super sharp home on this all sports lake - 3 bedrooms, 2 baths, formal dining, kitchen has ceramic tile & straight master bedroom has private balcony, extensive wraparound decking, natural gas heat, 2 car garage & pontoon included. $169,900. Take Elizabeth Lake Rd. S. of M-59 to S. on Union Lake Rd. turn left & follow open signs to 8723 Cooley Beach Dr.

Highland
OPEN SUN., JUNE 14, 1-4PM
Here is an immaculately decorated 4 bedroom home featuring over 1700 sq. ft., natural fireplace, 1st floor laundry, natural gas heat, large private fenced yard great for family activities & 2 car garage. $137,900. Home is located at 1870 Hickory Ridge Rd., between M-59 & Grand Motors Rd.

ENGLAND REAL ESTATE 474-6530

WOOD HAVEN - Open Sun. 12-5. 21530 Hall 1989, 3 bedroom, great room ranch, cedar deck, gazebo. $147,900. By owner 652-1762

W. BLOOMFIELD. Open Sat. & Sun. 1-5. 5 bedroom, 3½ bath Colonial. Large lot, 2 car garage. Great schools $152,900 363-6618

W. BLOOMFIELD - OPEN SUN 1-4
4 bedroom condominium on golf course with lake privileges. New carpeting. Patio doorwalls. A/c & sprinklers. $423 Tequesta $160,000 687-0092

302 Birmingham Bloomfield

AE - NOTTINGHAM FOREST - Birmingham Schools. 3 bedroom ranch on lot backing to woods, large living room, with fireplace, dining room, Florida room, screened & glass porch, kitchen, breakfast room, 2½ baths, full basement, near schools, churches. Offers. 332-1681

BEAUTIFUL AND SPACIOUS custom home on private lake. Bloomfield schools. Master suite with library. $700 sq. ft. $529,900. 626-8700
MAX BROOCK
626-4000

BEVERLY HILLS
New Listing! Perfect Georgetown! Large 4 bedroom colonial! Call to see! Just $189,900.
ANN FENNER SPIEGEL
540-5525 or 737-2478
MAX BROOCK, INC., REALTORS

BEVERLY HILLS
Sprawling brick ranch featuring 3-4 bedrooms, 2 bath, fireplaced family room, formal dining room & family room. Finished walkout basement. 2 car attached garage. 3/4 acre rural setting. $189,900. Lynne Jones - BIRMINGHAM SCHOOLS
Price reduced $25,000 to $192,500
ANN CALL DAN MULLANY
MAYFAIR 522-8000

BIRMINGHAM
In-town Colonial with 4 bedrooms, 3½ baths. Fabulous top of the line kitchen and new master bath with great lush appeal. $385,000.
JANETTE ENGELHARDT
644-8700
MAX BROOCK, INC., REALTORS

Birmingham schools, spacious family room with cozy fireplace, 4 bedrooms, 2½ baths, great room, master bedroom with skylights. $365,000
JANE JACOBSON 646-4828
ADRIENNE STAFFELD 542-4510
CHAMBERLAIN REALTORS
548-5200

BEAUTIFUL 4 bedroom, 2½ bath Colonial, immaculate condition. 22 x 24 ft. deck overlooking golf course setting. Bloomfield Hills Schools. $287,900. Owner is licensed agent. Lyse 644-0244

BLOOMFIELD HILLS
PROPER
OPEN HOUSE
Number prestigious custom model listings! Up to 4 bedrooms, baths 10! $450,000. Other homes from $285,000 plus custom home sites. Visit Bloomfield Park located on west side of Woodward at 61 Oaks Blvd. Daily except Thursday 12-5. 647-9242 or 258-8090

BLOOMFIELD HILLS - HEATHERS
2490 Loch Green Way By Owner. Exceptional wooded location. Custom decorated. Immaculate. Must see to believe! Full basement, upgraded gardens. Lot backed woods. 3 bedrooms including main floor master. Sunken Great Room. Large wraparound deck. 2½ baths. Spectacular foyer. Well maintained. $330,000 334-1042

BLOOMFIELD HILLS - By Owner. Country setting spacious 3 bedroom brick ranch w/attached gazebo. Lower level family room w/ fireplace. Maintenance free exterior and 20 x 20 deck central air. Walk to Birmingham schools & parks.
CRANBROOK REALTORS 645-2300

302 Birmingham Bloomfield

BIRMINGHAM CLASSIC
Walk to downtown. 3 bedroom, 2 bath, new kitchen & bath, hardwood throughout, beautiful private garden & deck, new plumbing, electrical & furnace. All the charm, no hassles. Open 6/14, 12-4pm. 311 East Frank. $249,000 642-2577

BIRMINGHAM Great starter! 3 bedrooms, 1½ baths. Basement, garage. $105,900. HELP-U-SELL of Birmingham/Bloomfield 315-0030

BIRMINGHAM - updated 4 bedroom 2½ bath Colonial. Spacious family room w/fireplace, neutral decor, deck off sunroom, finished rec room w/fireplace, new furnace, central air, automatic sprinkler system. Midover area $285,900 646-4374

BIRMINGHAM - Beautiful Dutch Tudor Cape Cod. 3/4 bedrooms, 2 baths, library, den, 2 fireplaces, large deck, 2½ car attached garage, many extras. Midweek area. $249,900. 642-5965

BIRMINGHAM - 1988 Contemporary 4 bedrooms, 2 baths, vaulted ceilings, heights, air, fireplaced, wooded lot. $249,900 626-8325

BLOOMFIELD HILLS - new listing. Immaculate home with updates, too numerous to list. 4 bedrooms, family room, library, 2½ baths. $127,500. For private showing call
ROSEANNE CLEMENTINO.
THE PRUDENTIAL
GREAT LAKES REALTY
642-4848 or 646-6000

BLOOMFIELD HILLS/TWP - 3 bedroom, 1½ bath, brick ranch on sprawling acre. Formal dining room & family room, fireplace, patio. $135,000. Call Jerry Kaplan, Century 21 Hartford. 478-6000

Carpeting & Dining Room. Must see to believe at $149,900. Owner anxious! Must see. Red Carpet Team Midwest, ask for Tom 477-0883

BLOOMFIELD HILLS
--REDUCED--
Completely remodeled and updated lakefront split level ranch. Neutral decor. Fireplaced Great Room. Quiet neighborhood. Perfect for transferees. Four bedrooms, 2½ baths. Florida room. Finished lower level. Lake privileges. $249,900 (I-96/696)
HANNETT, INC.
REALTORS
646-6200

BLOOMFIELD HILLS SCHOOLS
WALNUT FOREST
YOUNG EXCITING HOME! Contemporary 2 story with 6 Bedrooms, 4½ Baths. White Marble Flooring in Kitchen & Baths. Hardwood Great Room has Wet Bar Custom Kitchen with Pantry, Sub-Zero, Jenn-Air, Jacuzzi, Sub-Zero. Master Bedroom Suite has Huge Whirlpool and Library. Lower Level Family Room. Huge Deck and Yard. $499,000

GORGEOUS SOPHISTICATED CONTEMPORARY 7 Bedrooms Custom Built by Singer. Bloomfield Hills Schools. 4 Bedrooms, 2 Story Open Foyer. Owners had 2 Decorators. Custom Made Furniture Throughout. Gourmet Kitchen. Sunken Great Room has Wet Bar Custom Leaded Glass Windows. Master Bedroom Suite has Huge Whirlpool and Library. Lower Level Family Room. Huge Deck and Yard. $499,000

BEAUTIFUL
GOLF COURSE RANCH
FANTASTIC VIEWS. Huge 3 bedroom Ranch in Walnut Forest. Master Bedroom with Jacuzzi. Great Room. Formal Dining Room. Out Standing Kitchen with Sun House. Eat Cabinets. Finished Lower Level with Walk-in Wet Bar. 2 Car Attached Garage. Circular Drive. Reduced to $499,000

PLEASE ASK FOR
SYLVIA STOREY OF
THE MICHIGAN GROUP 661-9806
Or Beverly Hunter 274-3347
Want 3 bedroom, like your condo?

DELIGHT IN WING LAKE, seeking swimming, fishing, from this 4 bedroom home. Sunken Great Room, 1½ baths, new kitchen, cabinet, walk to Bloomfield Hills Schools. 626-1068

302 Birmingham Bloomfield

BIRMINGHAM - 3 bedroom ranch. Attached garage. Fireplaced. Lot 1854 Pierce bank. $102,500. Community Swimming Pool. Buyers only. 258-1044

BLOOMFIELD HILLS - unique contemporary ranch. Oakland Hills Country Club neighborhood, walkout lower level, inground pool. Open floor plan with soaring vaulted ceilings. $299,000 258-5217

BLOOMFIELD HILLS SCHOOLS
Colonial on cul-de-sac, brick with two garage. 3 bedrooms, 2½ baths. Master suite w/dressing room. Gunite pool. $164,900. Call Zoya Zarkin 673-3924 644-8700
EXECUTIVE PROPERTIES, INC.

BLOOMFIELD HILLS SCHOOLS
JUST $137,900
What a charmer! 3 bedroom, 2 bath spacious ranch that sits on a private ½ acre lot. Beautifully maintained. Large deck, great area. Community pool for all year (AC)
REDCARPET KEIM 855-8100

BLOOMFIELD TWP - High on a hill with lake privileges on Walnut Lake. Lot backing to woods. 1st floor master suite, full basement. Beautiful lot. Perfect home for families. $191,900 Call 642-0703
Thompson-Brown

BLOOMFIELD TWP.
Birmingham Schools 2400 sq. ft. home. Does 2.5 baths, kitchen with breakfast area, formal dining, family room, fireplaced, plus partially yard. $235,900 (OE320HOL)
BEVERLY HILLS

Hills. This spacious ranch home boasts formal dining area, updated kitchen, 3 bedrooms, with 1½ baths. Quiet location. $133,700 (OE320UN)
Call Kathy Lucas for a private showing 540-3400 or 349-7400
COLDWELL BANKER
Schweitzer Real Estate

BLOOMFIELD - very special 1941 built brick ranch with full finished basement on 1/2 acre lot. Approx. 2.5 baths on main floor. Some updates. Call Lynn M. Black 646-0600
SALES CONNECTION 258-0832

BY OWNER - 157 3269 000 TAKES
OPEN SAT & SUN 1-5PM
BLOOMFIELD TOWNSHIP WINNETKA
1644 SHAKER HEIGHTS DR
between Opdyke & Adams, turn S. on South Blvd. Just move in be ready for Fall. Done with gem in 1 year. Exterior circular drive 3 car garage (we love parking) 8 piece 3 level stained glass, fantastic kitchen, 3 fireplaces, 4 bedrooms, 2½ baths, 1st floor laundry, master suite, 2 bedrooms, sauna, 2 sprinkler systems, 2 heating & cooling units, 2 hot water heaters, 2 fireplaced deck, term insurance. Finished basement with 2 bedrooms, sauna, 2 sprinkler systems, 3 250 sq. ft. INSULATED 1-30 day occupancy. Call 853-0912

NEW LISTING
Bloomfield Township. ALMOST NEW! Ranch! Perfect for the transferee! 3 bedrooms, bonus, light updated decor, newer furnace, kitchen, brand new carpet, 2½ baths, 2 car garage, family room, brick fireplace, ceramic tile, 1st floor laundry, 1st floor master, setting with private yard. Birmingham Schools. $299,900
Contact Irma Gustafson
RALPH WANGELI ASSOC. 851-6900

OPEN SUN. 1-4
3180 ALTHAM BEVERLY HILLS
E. of Evergreen S. of Beverly Rd.
Attractive custom 4 bedroom 2½ bath colonial in desirable West Bloomfield hills. Features large corner lot with mature landscaping, quiet street. Numerous amenities & newer items include: Insulated ceiling tiles, Hardwood floors, Ceiling fans, Jacuzzi, Skylights, Decorative Tiles, Priced to sell at $227,900
626-8700
Cranbrook
Assoc. Inc. Realtors

302 Birmingham Bloomfield

BY OWNER - Beverly Hills Georgian town hub & bedroom. 2½ baths, numerous updates, open area kitchen, new furnace, and negotiable with realtors 645-0774

FRANKLIN VILLAGE - great family home. Birmingham schools. 4 bedrooms, 2½ baths, updated kitchen, ceramic & hardwood floors, patio to large treed lot, pool. $149,900. Days 626-8520 or Eves 851-5274

302 Birmingham Bloomfield

DOWNTOWN BIRMINGHAM
By owner. Owen House. Sat. 1-4pm. Price reduced to sell. Immaculate condition! 4 bedrooms, 2½ baths. Completely updated. Must see interior to believe. Top inquiry features to list. 1983 Pierce St. 540-8733 / 332-2090

OPEN SUN. 1-4PM
2851 FRANKLIN RD
N. of Maple Drive on E. side of Franklin Rd.
Lovely Bloomfield ranch. Family room & formal dining room. Lovely kit attached garage. Only $149,500
CALL STEVE Collins
THE MICHIGAN GROUP
REALTORS INC. 851-4100

302 Birmingham Bloomfield

WING LAKE PRIVILEGES
3 bedroom, 2 full baths, approx 3,200 sq ft. Completely updated kitchen, 2 fireplaces, living room, family room, 1st floor laundry, large lot, newer air, roof. Must see! $279,900
Century 21 Advantage
GWEN D. or NORMA SAMPLES
398-0900 626-8957

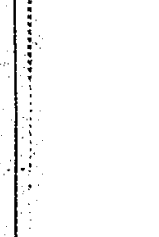
This Classification
Continued on
Page 2E.

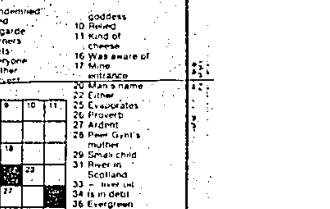
CROSSWORD PUZZLER

ACROSS
1 Church part
5 New Deal agcy.
8 Fashion
12 Pumping —
13 Lubricate
14 Imitated
15 At present
16 Australian marsupial
18 Health resort
19 Above
20 Writing fluids
21 Note of scale
23 Printer's measure
24 Rims
26 Alluring woman
28 Dart
29 Make lace
30 Sum up
32 Mix
33 Farm animal
34 Sharpened
35 — shadow
36 Temporary bed
37 Stockholm native
38 Winter coaster
40 Change direction
41 Sneaze ID
43 Paid notice
44 Facial features
45 Early morn
47 Collection of facts
49 Macaw
51 — Vigoda
52 Wished joy to
55 Type of meet
56 Footlike part
57 Wagers

DOWN
1 Japanese aborigine
2 This — is
3 Seed
4 — garde
5 Corners
6 Irrels
7 Everyone
8 Mother
9 Harvest
10 Renege
11 Kind of cheese
16 Was aware of
17 Mine entrance
20 Man's name
22 Ender
25 Evaporates
26 Proverb
27 Ardent
28 Peer Gynt's mother
29 Small child
31 Rude in Scotland
33 — love us
34 In debt
36 Evergreen tree
37 Flower part
39 Armstrong ID
40 Disease germ
41 Mackerels
42 Water precipitation
44 Tardy
45 Encourage
46 Army meal
48 Southern backbird
50 Income tax
51 Devoured
53 Morris ID
54 Hebrew month

Answer to Previous Puzzle





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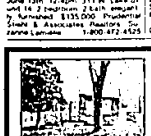
Compliments of The
Birmingham-Bloomfield
Board of Realtors
REALTORS

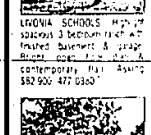
BUY OF THE WEEK



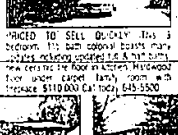
LIVONIA SCHOOLS - Huge 3 bedroom, 1½ bath ranch. Finished basement & garage. Must see! Contemporary flair. Asking $82,900. 477-0880

PRICED TO SELL QUICKLY. This 3 bedroom, 1½ bath colonial boasts many updates including updated kitchen, new ceramic tile floor in kitchen, Hardwood floor under carpet, family room with fireplace. $119,000 Call Cindy 645-5500

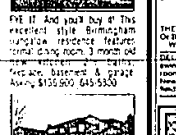
EYE IT And you'll buy it! This excellent style Birmingham bungalow residence features formal dining room, 3 month old



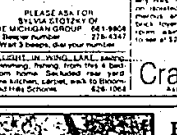
SOUTHFIELD. Huge park-like beautifully treed lot surrounds spacious 4 bedroom, 2 bath ranch in terrific area. Lots of charm, fireplace, garage. $99,600. 477-0880



WALLED LAKE - BETTER THAN NEW!! Beautifully appointed 1987 ranch offers basement, garage and long list of luxury amenities. Walk to Commerce Lake. $104,500. 477-0880



BIRMINGHAM. Three bedroom brick ranch with 2 full baths, family room with doorwall to private patio and 2 car garage. $125,900. 645-5500



PICTURESQUE SETTING. Enjoy the seasons in this spacious English Tudor. Grand foyer with circular staircase. 3 fireplaces, walk-out lower level, spacious kitchen & screened living room with vaulted ceiling. $599,000. 645-5500

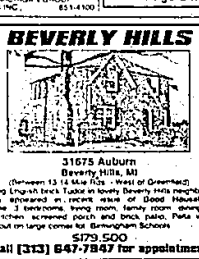
"FOR A CAREER IN REAL ESTATE...CALL US"
FREE PRE-LICENSE AND FOLLOW-UP TRAINING
RED CARPET KEIM
477-0880 645-5800

BLOOMFIELD HILLS

Beautifully maintained vintage Dutch Colonial with over 100 ft. frontage on Wing Lake. 1½ acres with lovely European gardens, secluded, densely wooded setting at dead-end of street. Boathouse, guest cottage, 4 bedrooms, 2½ baths, large dining room in nearly 3000 sq. ft., plus lower level, Bloomfield Hills schools.

$775,000
Call
851-1542

BEVERLY HILLS



31675 Auburn
Beverly Hills, MI
(Between 13 & 14 Mile Rds. - West of Greenfield)
Charming English brick Tudor in lovely Beverly Hills neighborhood. Recently appeared in recent issue of Good Housekeeping. Magazine. 3 bedrooms, living room, family room, dining room, eat-in kitchen, screened porch and brick patio. Period windows throughout on large corner lot. Birmingham Schools.
$179,500
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