SHOPPING CENTERED



It's in the cards at Penn & Paige

ure, you could stop at the drugstore or the neighborhood Hallmark for a generic holiday sentiment, but Darin Asselin of Penn & Pelgo, Ltd., 331 Main St. in downtown Rochester, shops London's prestigious international stationery show for the most original and capitating greeting cards to purvey in his shop.

All of his cards are works-of-art, and many are blank inside, awaiting your own thoughful message. Some, like those designed by photographer Gretchen L. vanifoosier, combine an artform with a line of poetry. Zed Publishing's "love cards" began as a thesis project for two Harvard students until they were "discovered" and financed by Mery Griffin.

Past glories

The most expensive card in the shop is a threedimensional montage of handmade and imported
papers by Two Women (\$11). Their holiday line,
called Vintage Poestage, features authentic
Christmas stamps and postcards from decades
past, allowing you the opportunity to share someone size's long ago Christmas greeting. This same
collection offers cards that appear as mini-sheet
music printed with Christmas carols (\$7.49).

For pure charm, select a card by Hannah's College Fund (Hannah is now three, and her mon is
thinking ahead). The Hannah cards feature handmade paper and stitched bits of crochet, busiap,
dried flowers and postpouri bundles. The Prima
Collection showcases simple, yet intricate watercolors and pen and ink drawings; and the cards of
Graphique de France depict reproduction black
and white photos from Paris.

Cards for a cause
Regor LaBorde is a British artist whose drawings reflect his "different angle on life," according
to Darin. The representations on his holiday cards
and gift wap portray Renalisance-like images.
Darin "Card of the Year" is a LaBorde design
that pictures two pairs of hands giving and receiving a gift. The back of the card reveals that the
hands are reaching from a Romon-figure to a Julite-figure on a balcony (\$2.25). A percentage of
sales benefits worldwide organizations that help
the homeless.

the homeless.

Cards from Great Arrow Graphics feature elegant hand silk-screened designs that resemble 19th century wallpaper patterns in holiday greens and reds. Traditional boxes by Regency (37.50-325) and William Arthur (316.49) are hardly ordinary. Look for hand-lined envelopes and engraved messages. Etherasi and cherubic describe Cape Wrath Design Co. cards (310.99), and the ultimate in interactive holiday wishes is the compact disc card of carols by the Westminster Cathedral Choir (310.99).

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One of my favorite offerings at Penn & Paige is a dosaic angel card from London. Entitled "Sweet breams," the mini-cards are photos of actual chil-ten with angel wings. The sepia-tone coloring and angelic expressions are enchanting (75 cents).

and angelic expressions are enchanting (75 cents).

Darin's sense of humor is reflected in his selection of Murray's Law Christmas Greetings.

Bright colors, fun graphics and withy lines prevail, including the card with three tipsy elses who sing. "Bingle Jells," and the one that shows a flustered Santa chastising his lead reindeer after the sleigh overturns in the snow: "Now what, Mr. Nose-so-bright?"

Murray's cards also come boxed (\$11).

Finally, the Museum of Modern Art offers boxed cards designed by contemporary artists (\$13.99-11.99). Included are a three-dimensional fireplace with garland and flames. "Warmest Wishes," and a Christmas mobile complete with Santa and a tree.

Though most of the cards at Penn & Paige could a framed as art, you'll find one appropriate for very occasion. And if you're stuck, just ask Darin or assistance. He knows every card on the shelf — fter all, he hand-picked each one.

Linda Bachrack is a Birmingham resident. You can leave her column ideas at (313) 953-2047, mail-box 1889, or fax them to her at (810) 644-1314.

LOOKING AHEAD

What to watch for in Mails & Mainstreets next

E Linda Bachrack tells you where to refuel while shopping for holiday gifts. B Added Attractions lists special holiday events at area shopping centers. E Vists two shops in Birmingham whose unique retail plans led to expansions.

Gift budgets keep shoppers in the green



Elizabeth Allen, a certified financial planner with Ann Arbor Financial of Plymouth, spe-cializes in debt reduction couseling. She offers holiday shoppers some tips on how to avoid overspending this season.

Holiday shopping can really put a dent in your budget if you're not careful. For many people, feverish holiday spending completely wrecks any budget and requires months of penny-pinching afterward to recov-ari

The last thing you want to do is pay for gifts that were charged dur-ing the holiday season several months into the new year. The fol-lowing steps will help you not over

spend, and start the new year off in the right financial direction — debt

Step 1: Prepare a written personal balance sheet. List all current debts so you can see them in black and white.

Step 2: Make a detailed gift list. List names of everyone you will be buying for and how much you can afford, or are willing to spend, per person.

Step 3: Know which stores have the lowest prices for the specified gifts on your list. Keep an eye open for special sale prices.

Step 4: For some people on your list, a gift that requires your time might be more appreciated than an expensive store bought gift.

Step 5: Consider buying one gift for a family instead of separate items for each family member. Example, purchasing a gift certificate to the Detroit Zoo or Greenfield Village.

Step 6: Do not use deferred billing plans. Unless you are certain you can pay off the balance when due in February or March, you can forget this idea. Usually, the interest paid

on the account is retroactive to the 2.3 month deferral period.
Step 7: The best way to step within a budget is to pay cash for gifts. When you are out of money, you are out of shopping!
Step 8: It is best to spread your holiday shopping out all year long. This helps you purchase items on sale, use cash instead of credit cards, and make reasoned choices.
Step 9: Admit that holiday shopping can be the higgest fiscal weakness. Budget for it all year long as a part of your financial planning strategy.



Editor's Note: This is the second in a Malls & Mainstreets feature series about independent retailers operating businesses in local downtowns. The first feature profiled the Mitzelfeld's department store in downtown Rochester. Traveling to Plymouth, Minerva's Dunning's shop on Forest Ave. has been outfitting women and children since the 50s.

BY SUSAN DEMAGGIO

Barbara Maier moved from Plymouth years ago after she and her husband sold Johnny's Market on Penniman. A funeral brought Maier



Minding the store: Minerva Chaiken of Livenia poses behind the counter of her specialty shop on See MHERVA, 4B Forest Avenue in Plymouth where she has been doing business for four decades.

Retail businesses in local malls and Main Streets may submit news of upcoming special events for Added Attractions. The deadline is the Wednesdor before publication on Monday. Send facts in Malls & Mainstreets of The Observer & Eccentric News-papers, 805. E. Maple, Birmingham, 48009. Or fax them to: (810) 644-1314.

MONDAY, NOV. 21

EANTA ARREVAL

Sents armes amid fog machines, minrors, largescreen graphics and a 15-minute laser light soon
pm. Lond is type and the sent light soon of
pm. Lond is type large and the sent light soon
through Dec. 23. Sents also is a cottage in the Crystal Forest, center court, surrounded by 136 8%-stree
animals made by Ann Arbor entits the intersulation.
Visitors receive five intimational positors about Detord Zoo armials. A companion of delay upon lived
and be counted. The companion of delay upon lived
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ATHAR CHAIRM

Animated Santa's Workshop, Photos and visits nos-center court daily 11 s.m. to 8 p.m. Sundays noon to 5 p.m. Wonderland Mail. Plymouth/Middlebell. Livonia. (313) 522-4100.

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BOUTH BARTA

Sentals got a new house in the park. Photos \$4.5%

Bentals got a new house in the park. Photos \$4.5%

Bentals got a new house in the park. Photos \$4.5%

Bentals got a new house in the park.

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TEL-TWEEN ER BARTA
Holdays Around the World decor theme. Santa visits
and photos. Reservations accepted for three/dast
with Senta on Dec. 3, 9-9 a.m. Restaurants on Hain
Street area, sing 4-ond, goody bags, 3-9 or child.
Tal Treebe Mate. 12 Milet Traeignen. Southfield.
(201) 353-4111.

(810) 353-4111.
WESTLAWS SARTA
Holdey For Beat there. Santa waits and photos in
Holdey For Beat there. Santa waits and photos in
Cab. Senta's Ching Sleigh in Kort's court. Shoppers
donate non-perishable food Breas through Dec. 24.
Distribution to Operation Eneed Beater. Hospica
"The of Memories" in each court through Dec. 24.
Westland Singoling Center, Wayna, Warran.

(31) y activities
BAY EXCENSION
BAY EXCENSIO

ADDED ATTRACTIONS

International Holidays animated displays. Senta pho-tremetional Holidays animated displays. Senta pho-tos and vists on Fountain Stages. See pagoda Asian temple. Egyption Foundation Consult. Russian temple. English provider and many others. 38-foot needs through Christimas tree. Free holiday mem-ory game to chidnen. Senta breakhasts begin Mon-day, Dec. 12 through Friday, Dec. 22 at various mall matturants. \$3 per person. Schedule available at mal., North Polisatio Service while letters through the clouds. Lakestic. M-59/Schoenherr, Sterling Heights. (310) 247-1744.

(810) 247-1744.

Northand celebrates the holidays and its 40th anniversary with a newly remodeled shopping center and "The Boy and The Baar" holiday theme. Nots recolve a fee growth and the Baar" holiday theme. Nots recolve a fee growth anniversary with a new power and the property of the state of the s

AMD BANTA Sesame Street holiday decor theme, interactive dis-plays. Santa visits and photos in center court. Local schools perform holiday carols through Decomber. Oakland Atal. 14 Mile/John R. Troy. (810) 585-6000.

LIVORIA SARTA
Traditional holidays theme, Hurdrods of snimated characters, chaming stage settings, Photos and visits with Santa.
Livona Mail. Saven Mac, Michael C. (210) 475-1106.

EEL, PARK CARTA
Professional plants semandes shoppers through the holidays seek finday 5:30-8:30 p.m. Siturday and Sunday room to 5 p.m. Informal modeling of holiday nestions Seturday 1-3 p.m. Informal modeling of holiday nestions Seturday 1-3 p.m. Informal modeling of holiday nestions with Sortia in conceptable photos with Sortia in conceptable seeks photos with Sortia in conceptable and states. Seturday the second seeks of the second second seeks of the second seco

ATHER BANTA

LAREE BARTA
Theme combines different elements: a Peter Pe
Numery, Mary Poppins controps, storytook trees
den with omaterents, 10 hot-air beloons illed wit
toys, Center court, 94,850 (girts) Santa photowishs through Dec. 24.
Fasterer Town Center, Hubbard/Allichigen, Deard
(312) 593-3546.

Sente photos in center court, Monday-Seturday 11 a.m. to 8 p.m. Sunday 11 a.m. to 5 p.m. Puppet

presentations of "The Little Mermaid" daily 7 p.m. Saturday, 11 a.m. 1 and 3 p.m. Sonday 1 and 3 p.m. Free stown 20 minutes long. Meadowstrook Vitage Mail. Walton/University. Ro-cress of 18th. (810) 375-9451.

ELOOD DRIVE

1-7 p.m. Lobby of AMC Theatres. Donors receive
tree movie passes to "Miracle on 34th Street."
Laurel Park Place. Str. Mile/Newburgh. Livorila.
(313) 452-1100.

WEDNESDAY, NOV. 23

TREE LIGHTING
Annual kick-off to holiday season. Caroling, extended
store hours. Lights come on in Shakin Park beginning
at 7 p.m. at 7 p.m. Bates/Menii. Downtown Birmingham. (810) 433-3550.

THURSDAY, NOV. 24

NAPPY THANKSQIVING DAY! Most shopping centers closed for the holiday, Hud-son's-sponsored perade begins at 9 a.m. down Woodward. Televised on WOY.

FRIDAY, NOV. 25

BANTA ARRIYAL.

No-ho-ho man arrives, Visits and photos Noon to 5 p.m. and 6-8 p.m. American Business Women's Association wraps gift on weekends. Breakests with Santa begin Saturday, Nov. 26 et 8-30 a.m. Reservations required, 47 per child. Iffirm-1 ure sentent hoon-3 p.m. Jacobson's Holicay Store, Mittan Tree donations gio to Neighborhood House. Toys For Tota Colection site.

Great Case Mags. Livernols/Walton. Rochester Hills.

(810) 651-6000.

DD DREVE 9 a.m. to 7 p.m. near Montgomery Ward's. First 200 donors receive feet, WNC 7th Annual Blood Drive T-shirt. Call for appointment. Wonderstand Med. Phymouth/Middlebell. Livonia. (3/3) 522-4100.

SATURDAY, NOV. 28

Cynthie Hot, Cummings eutographe "Christman Rib-bons" and "Christmas Memories." 10 s.m. to 4 p.m. Retraitments served. M. T. Hunter. (100 S. Woodward, Birmingham. (810) 546-4440.