

Briefs from page G5

Real estate investors
The Real Estate Investors Association of Oakland sponsors a dinner program on protecting assets 7 p.m. Friday, March 14, at the American Legion Hall, 1815 Rochester Rd., Royal Oak.
Speaker: William Bronchik, lawyer, lecturer and investor.
Dinner for members and non-members is \$13. The seminar portion beginning at 8 p.m. is free for members, \$10 for non-members.
Dinner reservations required by March 11 at (800) 747-6742.

Builders show
The 79th annual International Builders Home, Flower and Furniture Show, sponsored by the Building Industry Association of Southeastern Michigan, runs Saturday, March 16, through Sunday, March 23, at the Cobo

Conference-Exhibition Center, Detroit.
Cost is \$6.50 for adults, \$4.50 for senior citizens, \$4 for children 6 to 12. Family tickets for two adults and accompanying children are available for \$9 at Farmer Jack stores. Parking is extra.
Nearly 400 exhibitors are anticipated.

BOMA achievement
The Building Owners and Managers Association of Metropolitan Detroit has been honored with its fourth consecutive Membership Achievement Award from BOMA International for outstanding growth in 1996.

The local association currently has 294 members.
"BOMA International and BOMA of Metropolitan Detroit are finding that commercial real estate professionals in

ever increasing numbers, are turning to BOMA, the leading advocacy group for commercial real estate for the resources they need in research, education, professional development and legislative, regulatory and code representation," said Paul Beitz.
Beitz, vice president for Trammell Crowe Co., heads BOMA locally.

Economic outlook
The Greater Detroit Chapter of the Construction Financial Management Association along with the Metropolitan Detroit Chapter of the Surety Association of Michigan presents a dinner program, "Construction Economic Outlook," Tuesday, March 18, at the Detroit Club.
The program is at 5 p.m., dinner at 6 p.m.

Speaker: David Littman, senior economist, Comerica Bank.
Cost is \$35 for members, \$45 for non-members. For reservations, call Brian Polite at (810) 644-0300.

Town & Country
Six offices of the Century 21 Town & Country real

estate franchise in suburban Detroit have received the Quality Service Award from the parent company, Century 21 Real Estate Corp.
Honorees included Plymouth, Troy, Commerce Township, Sterling Heights, and Clinton Township.
The award is based on accumulative quantified, results from quality service surveys sent to nearly every client at the conclusion of a transaction.
"Client service is essential to our business and its success," said John R. Kersten, broker/owner of Century 21 Town & Country. "This award depicts the quality service that we strive for with every client we proudly serve."

Real estate investing II
The Real Estate Investors Association sponsors a program on the legal aspects of renting, leases and the basics of landlord/tenant law, 7 p.m., Tuesday, April 1, at the Southgate Holiday Inn, 17201 Northline, one block east of I-75.
Cost for non-members is \$10. Beginning landlords interested in a free introduction package should call Wayne Koehler on the landlord hot line at (313) 277-4168.

Schweitzer honors top achievers

Coldwell Banker Schweitzer Real Estate recently honored its top achievers for 1996. In the Birmingham office, Rosalee Hill was recognized as the top sales associate in three categories - Coldwell Banker Schweitzer franchise listings sold, buyer controlled sales and gross commission income.
She was named a member of the President's Top 30 Club, a select group of 30 sales associates who attained the highest gross commission income during the calendar year.
Phil Davis, Del Moore and Jean Colby also were recognized as members of the President's Top 30 Club.

Bunny Hodas was named Coldwell Banker Schweitzer's Rookie of the Year.
Other award recipients in the Birmingham office were Al Butta, Margo Kory, Kim Hawes, Barbara Small and Krystal Campbell.

In the Bloomfield Hills office, Helga Nisonger was the top achiever in gross commission income and buyer controlled sales. Mary Parkes led in listings sold. Both were President's Top 30 Club members.

Catherine Atesian and Patricia Moran also were singled out for sales achievement.
In West Bloomfield, Lucia Vulaj led the office in listings sold and gross commission income. She also was recognized as a President's Top 30 Club member.

Karen Thomas and Vulaj received the President's Service Award given to sales associates based on the letters received by executive staff from customers and clients citing outstanding service.

John Delaney was top agent for buyer controlled sales.
In the Livonia office, the sales team of Rick Borowicz and Neil McCloskey was tops in listings sold, buyer controlled sales and gross commission income. They're also President's Top 30 Club members.

In Troy, Dan Murphy was the leader in buyer controlled sales and listings sold. Patrick Carolan showed the way in gross commission income.

Gerri Griffin, Murphy and Carolan were named to the President's Top 30 Club.
Jean Bechler, Charles Page and Anne Gavin also were honored for sales production.

In the Woodward (Birmingham) office, Brad Manning, a President's Top 30 Club member, led in buyer controlled sales and gross commission income.

In the Plymouth office, Chris Knight led in gross commission income, buyer controlled sales and listing sold. He's a President's Top 30 Club member.

Other honorees in the Plymouth office were Nancy Petrucelli, Lynn Vazarian, Debbie Ley, Robert Bake, Joyce Tschirhart and Stephanie Miller.

Education?
Retirement?
Peace of Mind?
You have your reasons.



No matter what you're saving money for, U.S. Savings Bonds make sense. They're backed by the full faith and credit of the United States. They earn interest for up to 30 years. And their value is guaranteed to grow at market-based rates.

Ask your employer or banker about saving with U.S. Savings Bonds.

Or for a recorded message of current rate information, call 1-800-4US-BOND 1-800-487-2663



Service

I listen.

Listen, understand and dreams can come true. I believe that expression, and live by it. I pay close attention to what you tell me, then follow through with the services you expect.

Whether you are buying or selling a home, I am prepared to hear you out - to let you share all your real estate dreams, desires and expectations with me. It's the only way I can understand the direction you wish to take - and the only way I can influence the outcome.

After I listen, I am also prepared to follow through with action - the kind that can make a difference to you and your family.

HOWARD NOVETSKY

Certified Residential Specialist
24 Hr. Voice Mail/Beeper
(810) 317-3399



Jamey Kramer's
REAL ESTATE FACTS
...The "Original" Real Estate Column

Let's Go Shopping!

When buying a home, wouldn't it be nice to go to a housing store, pick out the perfect home, pay for it on the spot, and move in the next day? Well, pinch yourself and stop dreaming.
As you can imagine, no two homes are alike, making it literally impossible to organize them into a mega-showroom display. They're not portable either, which means you have to visit them at their own unique location.
They don't sit side-by-side on a showroom floor, so comparing them isn't such an easy task. You may spend days or even weeks touring specific homes, then retrospect their several more times before reaching a decision.
Very few homebuyers pay cash, and few credit cards offer limits high enough to just say "Charge it!" Obviously, then, a more complex loan process is involved.
This requires a loan application, a comprehensive credit check, an appraisal, and employment verification.
There are legal considerations too. Be certain you are receiving fee simple title to your new home. An attorney's advice, title search, and title insurance are invaluable here.
Home buying today is a complex process which can be simplified by utilizing the services of a real estate agent. Most agents represent sellers, while some represent buyers, yet all may be considered helpful in the buying process. They are a rich source of accurate, current information. Become informed by choosing an agent who can provide answers to your questions.
For more information about the Real Estate process, please call me at **ReMax, 100, Inc.** (810) 348-3000 or Call my 24 hour "customer service" line at 1-800-955-5032
JAMEY KRAMER, GRI CRS
Associate Broker

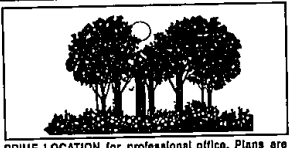
BIRMINGHAM, TROY, ROYAL OAK
1424 S. Woodward
645-2500

Cranbrook REALTORS

BLOOMFIELD HILLS, FRANKLIN, WEST BLOOMFIELD



BLOOMFIELD HILLS BORDER BUILT home on magnificent 1.5 acre site with pond & river. Marble foyer with double oak staircase & dual balconies. Three story atrium, 4 fireplaces and many features. Walking distance to Cranbrook Complex. Call for details. \$2,750,000 664435CAR



PRIME LOCATION for professional office. Plans are complete and approved for 10,000 sq. ft. multi-story building. Survey and soil boring are also available. A total of 28,000 sq. ft. of land. \$435,000 707378IG



BEST BUY IN BLOOMFIELD Gorgeous home on beautiful lot, rimmed with evergreens for complete privacy. Fantastic floor plan with hardwood floors, 3 fireplaces, enclosed porch, patio & 1st floor bedroom with full bath. \$424,000 649577NEA



SPACIOUS CONTEMPORARY RANCH. Private wooded Birmingham setting. Cathedral ceilings, skylights, deck, numerous recent updates including furnace and central air. \$279,000 665850ARD



ALMOST TWO ACRES of wooded privacy. Mechanic's delight! Huge over ten car garage, hardwood floors throughout. Many quality updates throughout. But needs finishing work. Over 2700 sq. ft. see. \$299,000 708202ORL



SPACIOUS RANCH with lower level walkout. Approximately five acres of private wooded property with horse stable - six stalls. Over three car garage with apartment loft above. Unique opportunity! \$259,000 708208POW



OUTSTANDING FRANKLIN VILLAGE location! Corner lot with private setting. Home needs TLC and updates. Surrounded by very expensive homes. Excellent family neighborhood. Value is in the land. \$200,000 662628CAR



SPACIOUS RANCH on approx. four acres of private wooded property. Two bedrooms, living room, kitchen with oak cabinets. Year round Florida room, two car detached garage, partially finished basement. \$239,000 708204ORC



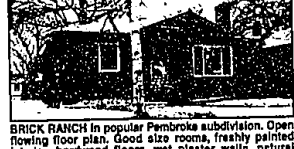
NEWER BIRMINGHAM PILLARED COLONIAL with dramatic two-story entry foyer. Hardwood floors throughout foyer. Kitchen & breakfast nook with doorwall to 20'x20' cedar deck. Natural brick fireplace in living room. Finished basement. \$193,900 709632HAN



NICELY DECORATED RANCH with open kitchen overlooking family room with fireplace. 3 bedrooms, rec room and basement office or 4th bedroom. Located on quiet street, close to shopping & expressways. \$123,900 664255BER



FABULOUS NEWER CONSTRUCTION on Indiantown Lake. Bright, open and white. Cathedral ceiling in living room. Large master bedroom with whirlpool tub. Finished walkout. Family room with fireplace. Anderson windows. \$380,000 663536ABS



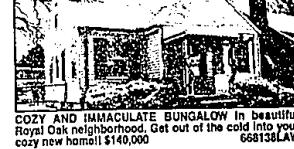
BRICK RANCH in popular Pembroke subdivision. Open flowing floor plan. Good size rooms, freshly painted interior, hardwood floors, wet plaster walls, natural fireplace in living room. Finished basement with wet bar. \$187,900 702655BOR



MOVE RIGHT IN this totally updated brick bungalow! New windows throughout. New driveway & carpet. Updated kitchen, electric. Seller to install air conditioning and window treatments with full price offer. \$89,900 662108SCO



SPACIOUS NORTH FERNDALE bungalow close to parks and schools offers almost 1200 sq. ft. of living area. Family room with office den or 3rd bedroom. Potential leads to southern exposed screened patio & fenced backyard. \$76,900 703260OFI



COZY AND IMMACULATE BUNGALOW in beautiful Royal Oak neighborhood. Get out of the cold into your cozy new home! \$140,000 668138LAW



LIKE NEW! New roof, vinyl siding, windows, kitchen, bathroom, entry doors, electrical and plumbing. This 3 bedroom bungalow in beautiful Royal Oak has immediate occupancy. \$104,900 666395IRV