SEPARATE BUT EQUAL, this impressive triple dresser has defined storage space in six upper drawers with a "parting rail" separating three deeper lower drawers. The Heywood-Wakefield piece measures 72 inches in length and is available in a light or dark pine finish. Here it has "his and her" oval mirrors framed in the same grained pine.

Stable Year Predicted By MBAM President

"There will be ample housing funds to meet local needs in 1973."

That optimistic prediction, along with other encouraging forecasts for the mortgage - lending industry in Michigan, were made by John P. Ray, newly elected president of the 400 - member Mortgage Bankers Assn. of Michigan. Ray is executive vice president and chief loan officer of Standard Federal Savings and Loan Association.

Ray took over the affairs of MBAM in November from Robert P. Lambrecht, Detroit mortgage banker and head of the realty and investment firm of Lambrecht Realty Co.

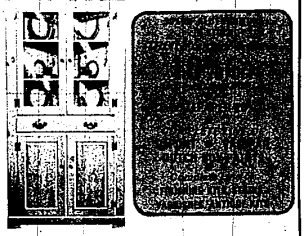
AMONG OTHER predictions made by Ray in his New Year's statement:

- There will be new records set in 1973 for increases in savings accounts. The year could turn into the greatest net savings gain year for Detroit area thrift institutions -- perhaps as much as nine per cent.
- Mortgage interest rates are likely to remain stable as they have for the last 14 months. Stability of long - term rates can be attributed to successful controls on inflation, high savings growth and continued Eurodollar support.
- There is always danger of increased inflation and we might see mortgage rates inching upwards toward the end of the current year.
- New housing in 1973 may not be as great as in the last two years, but it should be above average.
- Higher land, material and labor costs, especially lumber, are putting the price of housing out of reach of many home buyers.
- As long as thrift institutions are deluged with savings funds, easier mortgage credit terms will continue to bridge the cost gap, but for how much longer is questionable.

Ray said he believed there would be a softening in the market for condominiums in 1973, after two boom years. He finds some condominium owners happy and some unhappy and disappointed.

"Condominium housing is," said Ray, "for the most part a limited market designed for the older and the younger and is a second choice when compared to owning a single - family dwelling."

UNFINISHED FURNITURE
LARGEST SELECTION OF UNFINISHED FURNITURE IN THE MIDWEST



"STOP IN! WE HAVE UNFINISHED BUSINESS TO DISCUSS!"
STONE'S
HOME DECORATING CENTER
215 E. MAIN ST., NORTHVILLE, 349-8585
DAILY 9:30 - 8:00 TUES.-WED.-9:30-6 FRI. 9:30-9:00

The Green Thumb

By GEORGE ABRAHAM

If you want a real thrill, grow hyacinths indoors.

First, remember they need a cool period for root formation. Best bet is to start the bulbs in a hyacinth vase containing water.

Place it in your refrigerator or any place where the temperature can be kept around 40 degrees F or so. Freezing is not necessary. Start the hyacinth any time between Dec. 1 and Jan. 15. Keep them in the refrigerator or garage for six or seven weeks so a good set of roots will develop.

Check the vase from time to time and when you see the flower bud sticking about three or four inches out of the neck of the bulb, you'll know the roots are sufficiently developed.

After that, bring the vases into light and warmer temperature of your home, living room, bedroom, etc. During the first week or 10 days when the plants are growing rapidly and turning green, do not keep them in direct sunlight.

After a week, you can move the vases into full sunlight, and watch the flowers develop. After flowering, set the bulb outdoors where they will bloom again for you next year. You can use the hyacinth vase for flower arrangements.

ONE OF THE BEST house plants is the so - called "prayer plant," so called because at night the leaves fold up, as if in prayer. There are two plants often called prayer plants, and one is the Calathea, with leaves rather broad and pointed at the tip.

They have a rhizome - like root system with leaves arising from the crown. The other prayer plant is Maranta, a close relative of Calathea. The Maranta has rows of brownish to dark green blothes in a row, hence the common name of "rabbit - track" plant.

Culture for both: They like a light, humusy soil (1/3 each sand, peat and loam) warm room temperature both day and night (about 70 degrees.) Keep soil uniformly moistened, never soggy. Also avoid a temperature drop below 50 degrees since these plants are tropical. Start new plants by dividing the tuberous roots in spring.

GREEN THUMB CLINIC: A reader writes: "We planted the seeds of pumpkins you sent us. One pumpkin weighed 92 pounds. Is that a record?

No, but it's a good pumpkin. The largest pumpkin I've seen weighed 192 pounds. The present contest record has stood since 1968, when Lynn and Susan Price of Marietta, Ga. won with a whopping 235 pound Hungarian squash.

GREEN THUMB CLINIC: A reader writes: "We have a Jade Plant (Crassula) which has withered leaves. What causes this?"

Answer: Withering of leaves and stems is due to too much water or poor drainage, or disease. Give good drainage and avoid soaking too much. Let plant get dry between waterings.

DON'T MOVE... IMPROVE
OFF-SEASON SAVINGS NOW
● DORMERS ● REC ROOMS ● PORCHES ● KITCHENS ● ADDITIONS ● SIDING
Complete Planning and Remodeling Service
Licensed - Insured
BURCHFIELD BUILDERS
26150 FIVE MILE
KE 7-4020

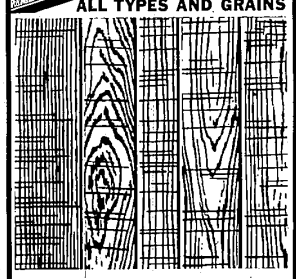
VINYL CARPET PROTECTOR 5 Colors 59¢ UN. FT.
VINYL ASBESTOS 4.99 Box.
CERAMIC TILE WALLS & FLOORS 49¢ SQ. FT.
Peel & Stick VINYL ASBESTOS 29¢
OZITE Peel & Stick 29¢
SOLARIAN No Wax PEEL & STICK 85¢ SQ. FT. IRR
Mister TILE 9300 TELEGRAPH 255-2225 HOURS: DAILY 9-9

WHO
Wants To Set The World on fire with fantastic bargains?
DON'T FORGET AMERICAN HARDWARE'S
Annual "First Nighter Sale"
LOOK FOR IT SOON IN THE OBSERVER
31245 EIGHT MILE RD at MERRIMAN
476-6240 537-2645

FLUSH DOORS
Seconds
Lauan $4.50 Birch $5.95
SIZES 24-28" & 30"x80"x1 3/8"
Also Seconds on Exterior Doors
PLYWOOD CUTTINGS
EXTERIOR A.C.
¾ x 9¼" x 108" ..... $1.75 Ea.
¾ x 9¼" x 120" ..... $1.95 Ea.
¾ x 14 x 38" ..... .85 Ea.

FIRST QUALITY
Mark I
LAUAN PANELING
4x7' $2.29
4x8' $2.59
Prefinished inside & outside corner mouldings 39¢ 8' Length
ALLEN LUMBER CO.
21645 GRAND RIVER
Between McNichols & Lahser
KE 2-0805
MON.-FRI. 8:30-6:30
SAT. 8:30-5 P.M.

SALE WALL PANELING
ALL TYPES AND GRAINS



ASPEN-WAGON PLANK
¼"-4'x8'-12" O.C.
ROUGH "BARN SIDING" APPEARANCE
GENUINE ASPEN VENEER
Slightly Imperfect
Reg. 7.95 if 1st Quality
Limited Quantities
NOW 5.19 EA.

ZONOLITE
Insulation Perfect Pouring Pellets
Reg. 1.69
NOW 1.49 BAG

Blanket Insulation
KRAFT-FACED
15"x3½"
70 Sq. Ft.
Full Thick
4.59 per roll
Owens Corning

A-2 BIRCH
Plywood
¾" - 4'x8'
17.75 PC.

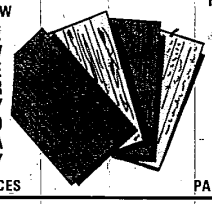
SHELVING
1x12 RANDOM 19¢ FT.

FURRING
1x3 RANDOM 5¢ FT.

ICE RINK
Complete Kit
READY TO ASSEMBLE
FAMILY FUN GIFT 24.95

DRY-WALL
⅜"
4x7 - 1.49
4x8 - 1.59
4x10 - 2.69
½"
4x7 - 1.79
4x8 - 1.89
4x10 - 2.79

PRE-FINISHED PLYWOOD PANELS
LOW LOW EVERYDAY PRICES
1st QUALITY PANELS

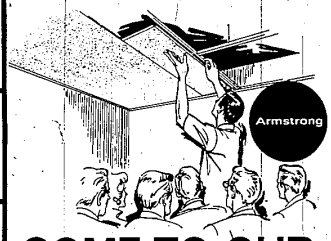


4x7 TROPICANA 4x8
2.59 QUALITY AT BUDGET PRICES 2.89
2.69 X-KE VINYLShield LONG WEAR EASY CLEAN 2.99

¼" - 4'x8' MASONITE HARDBOARD
CRESTWALL SERIES
● BONE III
● AVOCADO
REG. 5.99
SAVE 1.00 PER PC.
NOW 4.99
TRADITION SERIES
● SABLE WALNUT
● SUNRISE HICKORY
REG. 8.39 PER PC.
SAVE 1.00 PER PC.
NOW 7.39

SPECIAL SALE
ZONOTILE
½"-2'x4' LAY-IN CEILING PANELS
ONLY 49¢ EA.

LEARN HOW TO INSTALL AN ARMSTRONG CHANDELIER® CEILING, USING THE NEW INTEGRID™ INSTALLATION SYSTEM



COME TO OUR CEILING CLINIC
DATE: SAT., JAN. 13th
TIME: 10 A.M. TO 2 P.M.

Armstrong FISSURED 1.89 Ea.
Armstrong NORTHGATE 1.69 Ea.
Armstrong CHAPERONE 1.19 Ea.
Armstrong CLASSIC CUSHIONTONE® 1.49 Ea.
PLAIN WHITE 12"x12" 8½¢ EA.
HIGHLAND 25½¢ EA.
TEXTURED 26½¢ EA.

PLYWOOD
SIZE 4x8 INT. EXT.

	INT.	EXT.
¼"	4.39	4.79
⅜"	6.89	6.25
½"	7.39	7.89
⅝"	8.69	8.39
¾"	9.69	10.45

PARTICLE BOARD

PC.	25-UP
—	—
3.19	3.09
3.29	3.19
3.89	3.79
6.69	6.49

DIMENSION LUMBER
ASSOCIATION GRADE STAMPED CONSTRUCTION and STANDARD LUMBER

Lgth	2x4	2x6	2x8	2x10	2x12	4x4
6'	.76	1.29	1.99	2.69	—	1.84
7'	.91	—	—	—	—	—
8'	1.09	1.54	2.11	2.71	3.82	2.45
10'	1.39	1.92	2.71	3.47	4.78	3.07
12'	1.74	2.63	4.03	5.26	5.86	3.68
14'	1.93	3.07	4.61	6.23	6.72	4.29
16'	2.34	3.82	5.01	7.04	7.88	5.14

4'x8' AROMATIC CEDAR FLAKE BOARD 5.79

Standard and BETTER
2"x3"-7' 79¢ EA.
2"x3"-8' 89¢ EA.
CLEAN. BRITE STOCK

PEG BOARD
1/8" - 4'x8' Tempered 3.19
¼" - 4'x8' Tempered 5.29

HARDBOARD
Standard 1/8" - 4x8 2.29
Tempered 1/8" - 4x8 2.99

¼" - 4'x8' LAUAN PLYWOOD 3.69 PER PIECE

REDFORD CASHWAY LUMBER
DIVISION OF ERB LUMBER
ROYAL OAK 548-2155 803 S. Main St. Corner of Lincoln 8 to 5:30 DAILY, FRI. 'TIL 8:30
LIVONIA 261-5110 11970 Farmington Rd. Between Schoolcraft & Plymouth 8 to 5:30 DAILY — 8:30 THURS. & FRI.
WARREN 775-7000 24620 Schoenherr Just South of 10 Mile Rd. 8 to 5:30 DAILY FRI. 'TIL 8:30

WHITE PINE SHORTS

	6'	8'
1x4	.49	.69
1x6	.79	.99
1x8	.99	1.39
1x10	1.29	1.79