

briefly speaking

VAAL ART SHOW

The spring art exhibit of the Visual Arts Association of Livonia (VAAL) is now on display in the lobby of the Livonia City Hall from 8:30 a.m. to 5 p.m. Monday through Friday.

'FIGARO' CONTINUES

The Michigan Lyric Opera production of "The Marriage of Figaro" continues in the historic Marquis Theater in Northville on weekends through Sunday, June 14. For ticket information, call 349-8110.

WANTED: TRAVELERS

The Detroit Public Library is looking for persons willing to share their travel experiences in the library's fall '87 and spring '88 Get-Away travel series. Volunteers are needed with good 35mm color slides and entertaining, informative travel commentary sufficient for a 45-minute presentation.

The Get-Away series, now in its 15th year, is 9:30-11 a.m. on Tuesday

mornings twice yearly at the Main Library, 5201 Woodward in the Cultural Center. The fall '87 series is scheduled for Sept. 22 through Oct. 27, the spring '88 series for April 26 through May 31.

Persons wishing to sign up for a presentation during either time period should call Bob Garon at 832-4049. A slide projector and screen are provided along with a modest stipend.

STARVING ARTISTS

Three area artists, Mario Faunce, Molly Pemberton and Elizabeth Raush, will be the participants in the Starving Artist Sunday Juried show in Springfield-Oaks Center, Davisburg from 11 a.m. to 6 p.m. Sunday. Admission is \$3 and the show's promoters say nothing over \$25 is a feature of the event.

DOBY EXHIBIT

Artistic creations by David Doby will be exhibited from June 7-30 at Madonna College in Livonia. Doby, a

senior at Madonna, will display paintings and three-dimensional works in the Exhibit Gallery, located in the college library wing. The gallery is open from 8 a.m. to 9 p.m., Monday through Thursday; 8 a.m. to 4:30 p.m. Friday; and 1-5 p.m. Saturday. For more information, call 591-5187.

WATERCOLOR EXHIBIT

The Ann Arbor Hilton is presented display the work of art students from the University of Michigan School of Art. The artwork will be on display for public viewing in the gallery until August.

WATERCOLORISTS MEET

The Michigan Water Color Society will convene for a day-long session Sunday, June 7 at the Birmingham Bloomfield Art Association, 1516

Crainbrook Road. The program will include a slide presentation by Richard Rubinfeld, art historian from Eastern Michigan University; Robert Wilbert, professor of painting at Wayne State University; and painter Peter Gooch. There is no admission charge and the public is welcome. For more information, call 352-3973.

VISIONS COMPETITION

"Transforming Visions" is the theme for a juried competition for two- and three-dimensional art which expresses visions of war being changed into visions of world peace.

Awards totaling \$1,000 will be given to winning artists. The competition is an official event of the Michigan Sesquicentennial.

Entry applications are available from Swords into Plowshares Peace Center, 45 E. Adams, Detroit 48226.

For more information, call 965-5422.

DESIGNER SHOWHOUSE

The Detroit Symphony Designer's Showhouse will be held June 4-28 at 1773 Heron Ridge Drive, Bloomfield Hills (Square Lake and Telegraph roads). Hours are Tuesday through Saturday, noon to 8 p.m.; Sunday, noon to 6 p.m. Advance tickets are \$6; at the gatehouse, \$8.

VOLUNTEERS NEEDED

The Hands-On Museum in Ann Arbor is currently looking for volunteers to perform fun and exciting 15-minute weekday and weekend demonstrations. Trained volunteers present information to small groups of children and adults on a wide variety of topics including biology, physics, astronomy and art. Topics change monthly and volunteers are

scheduled for two days per month. Some background in science and/or public speaking is very helpful. For more information, call Melissa Fletcher, 995-5439.

PEWABIC EXHIBIT

Functional vessels by eight British artists will be exhibited in "Pottery of England" at Pewabic Pottery, 10125 E. Jefferson, Detroit, opening tomorrow and continuing through June 13.

The exhibition, curated by Michael Casson, will include the work of Terry Bell-Hughes, Gwynedd, North Wales; Clive Bowen, Devon; Casson, Herefordshire; Mike Francis, Cambridgeshire; Jane Hamlyn, South Yorks; Walter Koeler, Gwent; John Leach, Cornwall; and Andrew McGarva, Herefordshire.

Art Fair schedule announced

The dates for the 1987 Ann Arbor Street Art Fair are July 22-25. As the fair prepares for its 28th annual presentation of fine crafts and art, a crisp new logo graces its communications.

Designed by Ann Arbor graphic artist Steve Maggio, the logo's tent image and italic type accurately convey the impression of a vibrant outdoor festival. A line stating "The Original Juried Fair" reminds us that this was the fair to start what is now a nationally recognized and respected tradition.

The fair is a tradition both by virtue of its longevity and its quality. Quality comes first with this original juried fair located on South and East University avenues. For 1987, the categories for fiber and glass were totally rejuiced. But there are new artists in every medium.

Fifty-five out of 240 artists are brand new to the fair. Hours for the 1987 fair are 9 a.m. to 9 p.m. Wednesday, Thursday and Friday and 9 a.m. to 5 p.m. on Saturday.



condo queries

Robert M. Meisner

Q. I am advised the Tax Reform Act has made it more beneficial for apartment owners to convert to condominiums. Can you explain?

A. The Tax Reform Act has eliminated the capital gains treatment which was provided to apartment owners who sold their apartment complexes at a profit. Under the old act, it was not advantageous for an apartment owner to convert a project to a condominium since he would under most circumstances receive ordinary income treatment.

Under the new Tax Reform Act, there is no longer a favorable capital gains rate so there is a disincentive on the part of the apartment owner to sell to a third person who would then convert. With the upswing in the Detroit condominium market, it appears that condominium conversions as well as newly constructed condominiums will continue.

Q. We are purchasing a condominium and received a commitment for 45 days. Three or four days before closing, the mortgage company notified us that they were not prepared to close because they had not completed the appraisal but that the interest rate would be increased two points. We have complied with all the requirements of the mortgage

company. Is there anything we can do?

A. There may be a basis by which you can pursue the mortgage company for breach of contract. If you can establish that it was negligent and/or willful in regard to delaying processing your application, you may be entitled to the damages between the rate of interest that you were forced to pay and that which you were promised to pay under the original terms of the commitment together with, perhaps, attorney fees. If you prevail against it under the Michigan Consumer Protection Act.

If the abuse by the mortgage company has occurred in behalf of many prospective purchasers, the attorney general may be willing to get involved in your behalf. You should consult with your attorney regarding your various legal options.

Robert M. Meisner is a Birmingham attorney specializing in condominiums, real estate and corporate law. Questions should be directed to Meisner, at 30200 Telegraph Road, Suite 407, Birmingham 48018. This column provides general information and should not be construed as legal opinion.

REDUCE YOUR CHANCES OF GETTING HEART DISEASE, KIDNEY DISEASE OR GOING BLIND.



Obesity can start a chain reaction to poor health that can be devastating.

To begin with, most physicians and researchers consider obesity to be the major cause of diabetes in adults. Up to 90% of adults diagnosed as having diabetes, in fact, are overweight.

Of course, once you have diabetes your chances of developing heart disease, kidney disease, or going blind increase dramatically.

As a person with diabetes you'll be twice

as prone to heart disease, 17 times as prone to kidney disease. And 25 times as prone to blindness, if you are insulin-dependent.

Diabetes, in fact, can shorten your life expectancy by one-third.

Fortunately, diabetes in adults, in most cases, can be prevented with careful weight control, healthy eating habits, and regular exercise.

So if you're overweight, doesn't it make sense to take off the extra weight? Instead of years off your life?

Chamberlain REALTORS

"Serving the area's finest communities since 1948"



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The success of any organization is dependent upon dedicated individuals working toward one common goal. CHAMBERLAIN REALTORS recognizes and congratulates our top achievers for their extraordinary contributions to our profession.

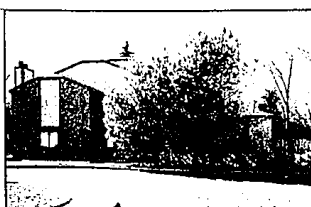


KATIE ROSARIO
Realtor Associate

Chamberlain, REALTORS is pleased to recognize Katie Rosario, who for the second time during the past twelve months, has reached a one-million dollar sales month. Katie's volume during April, 1987, represented a volume of \$1,464,900. As a member of Chamberlain's Premiere Council, representing the top sales production within the company, Katie is proud of her many established Company records. Much of her success is based upon her ability to list and sell the same property, through established repeat sales and direct referrals from clients.

Katie and husband, Floro, who is a physician-surgeon at St. Mary's Livonia, have two sons - Mark, who is attending Eastern Michigan University majoring in Business Administration, and son Ken, who will graduate from Southfield Christian School later in June.

Chamberlain, REALTORS again congratulates Katie Rosario for this outstanding achievement!



EVERGREEN WOODS CONDO - SOUTHFIELD
Superb wooded country setting for this great looking 2 bedroom, 2 bath upper level, ranch style unit with perfect floor plan including cathedral ceilings, fireplace and attached garage. Asking \$79,900. (E-243) 547-2000



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WEST BLOOMFIELD - 4 bedroom colonial featuring 420 sq. ft. sunroom overlooking the lake. Plush carpeting, updated kitchen, 1st floor laundry, NEW heating and cooling system, finished walk-out basement, attached garage and walled-in deck with steps leading to PRIVATE Woodpecker Lake. \$249,900 (GE-983) 557-6700



SOUTHFIELD - NEW LISTING
Affordable country living. Easy access to expressways and shopping areas. Nice colonial on large trend lot with perfect floor plan including living room with natural fireplace, dining room, family room and super 4 car garage. \$67,500 (W-207) 851-4400



LATHRUP VILLAGE BEAUTY
Attractive 3 bedroom 2 1/2 bath colonial offering central air, spacious kitchen with breakfast room, rare ENERGY EFFICIENT FIREPLACE in the family room, finished basement, patio and professionally landscaped lot. \$88,500 (LD-121) 647-6700



FARMINGTON HILLS - JUST REDUCED
Briar Hill spacious ranch on lovely large lot featuring 3 bedrooms, 2 full baths, large family room, formal dining room, natural fireplace in living room, finished basement and attached garage. \$119,900 (B-295) 851-4400



ROYAL OAK RANCH
If kitchens are important how does 19x11 sound with 19 feet of cupboard and counter top, 3 bedrooms, 3 bathrooms, air and furnace, well decorated, maintenance free exterior, full finished basement, motivated seller. \$88,900 (LD-121) 647-6400

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647-6400 547-2000



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For a career in real estate contact any of the offices above