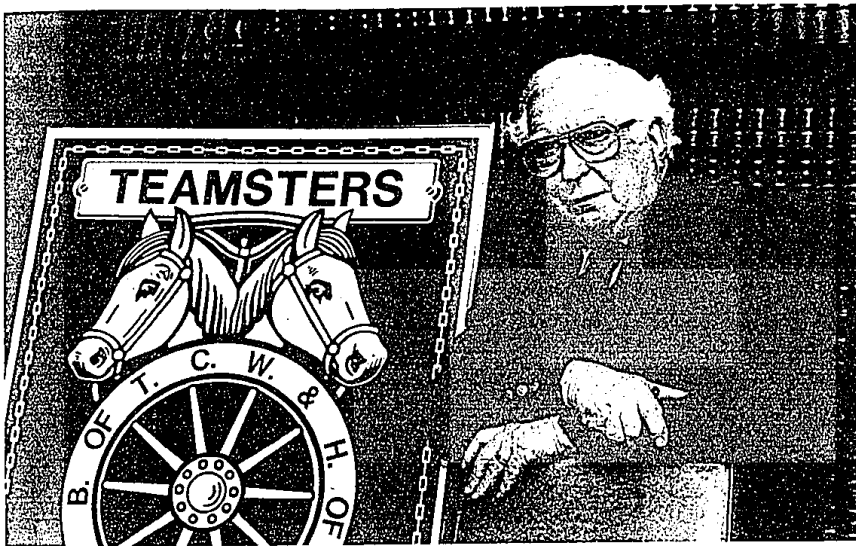




Thursday, March 24, 1988 O&E

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THOMAS ARNETT/staff photographer

One of Bobby Holmes' latest achievements was the laying of the groundwork for the current negotiations with flight attendants at Northwest Airlines.

Standard bearer

At 76, Holmes still promoting union label

By Kevin S. Merrill
staff writer

Bobby Holmes, still deft and negotiating at 76, recalls a time decades ago when a handshake was a contract, when business conglomerates were few and when all but a few members of the Teamsters actually wore blue collars.

Today, 51 years after becoming a founding officer at Teamsters Local 337 — now the largest in Michigan — and 59 years after joining his first union, Holmes still lives by a simple credo: If it moves, sign it up.

That credo, fortified by sagacity and diplomacy, has made Holmes, a resident of Farmington Hills, a Teamsters icon. His list of Teamsters' posts supports that characterization: second vice president, the union's fourth most important position; international director of the Central Conference, overseeing more than 500,000 members; and president of Local 337 and its 10,500 members, one-seventh of all Michigan Teamsters.

BUT THE RESPECT he garners is as much a tribute to his own abilities as to the chest of the union. Its brass, high-drama past has helped create an aura for the Teamsters, from its capacity for implosion and recovery to the mystery of Jimmy Hoffa's death.

"There's no secret about the labor movement," said Holmes, a faint English accent from the land of his birth adding cadence to his speech. "We're under such close scrutiny. We've probably had more investiga-

'Look, we did not invent the robot. We did not invent high-tech. The numbers are there, but they are not the same types of jobs.'

— Bobby Holmes

tions of the Teamsters than the Baptist Church. By comparison, we've taken part in more investigations than our counterparts (in labor)."

Holmes is right. Despite that level of inquiry, he has remained free from taint, so much so that political leaders routinely gather in his honor, as they did Feb. 11 at Cobo Hall.

Detroit Mayor Coleman Young, Attorney General Frank Kelley and former UAW chief Douglas Fraser took turns speaking of Holmes as the friend of labor, and of the working man and woman. The testimonials came during a benefit dinner to help raise money for the Robert Holmes Scholarship Fund, created to help retired and current members of the Teamsters put their children through college.

Such accolades are growing more common for the silver-haired Holmes, who finds himself feted more often now as the milestones keep accumulating.

"HE LIVES and dies and breathes unions," said son Robert F. "He instills that not only in me but in the work force."

"They are going to be tough shoes

to fill. He's got some keys that some people don't even know about," Robert F., a 29-year assistant to his father, added. The senior Holmes has a second son, Robert T., who is 14.

One of his most-used keys is the ability to create a working environment for negotiations, pulling the sides together early and helping to set parameters for debate. He helped lay the groundwork for the current negotiations with flight attendants at Northwest Airlines, which the Teamsters won the right to represent in 1985.

Despite the prenegotiating civility, Holmes is aware that to remain a strong voice for its members and to work with its new parent organization, the AFL-CIO, in increasing membership, the Teamsters have to become more adaptive.

"They (newly unionized locals) are not the same type of membership," Holmes said. Bemoaning the loss of jobs once the bastion of union representation, he said, "Look, we did not invent the robot. We did not invent high-tech. The numbers are there, but they are not the same types of jobs."

"We are going to have to gradually adjust ourselves. The new member has a college degree and he thinks differently."

Holmes' thinking — pro-labor — remains relatively unchanged since the two years he spent in the heart of England as a teenage coal miner. From those sooty roots at Hoyland Common to his plush home in Independence Commons in Farmington Hills, Holmes has retained a sense of solidarity, now somewhat detached in his role as leader, with the work-

er. "I've been an advocate for calling it a movement. I expect you'll see a lot of movement in labor. But we better get interested politically because that's where the power is. We've got to have unity among ourselves."

Twice monthly mortgage plan gains attention

By Mary Rodrigue
staff writer

It's a case of more being less. A biweekly mortgage plan in which customers make smaller loan payments every 14 days instead of one big monthly payment is being touted by some lenders as saving housebuyers thousands of dollars by dramatically reducing interest expense.

Great Lakes Mortgage Co., a subsidiary of Ann Arbor-based Great Lakes Bancorp, opened in Birmingham in mid-January and has already generated \$5.8 million in loans, 55 percent of which are biweekly mortgages.

"The response has been fabulous," said Kenneth J. Moore, the new company's vice president and general manager.

Buyers who finance their house with a biweekly mortgage make a payment every other week amounting to half the monthly payment of a traditional 15- or 30-year fixed rate loan. Current interest rates offered by Great Lakes are 9 1/2 percent for 30 years, 9 percent for a 15-year loan.

The more frequent payments slash interest costs and shorten the loan's maturity. Interest savings result two ways: Interest is recalculated every 14 days, instead of the usual 30, on the steadily decreasing balance. And biweekly payments result in 26 half payments a year, the equivalent of 13 monthly payments. This shortens the term of the loan.

A BIWEEKLY mortgage based on a 30-year fixed rate loan will pay off in about 21 years, saving

'It saves the home buyer about 40 percent of the interest costs over the term of the mortgage.'

— John Kuri
First of America

the buyer more than \$40,000 in interest on a \$50,000 loan.

Moore says this plan is superior to making double payments on a conventional mortgage — a common practice to reduce the principle — because interest on a biweekly mortgage is calculated every two weeks.

"Making double payments, you still pay 30 days' interest," he said.

Yet biweekly mortgage programs aren't exactly spreading like wildfire through the banking world. Of a half dozen major banks contacted recently, only two were offering this type of mortgage, although several spokesmen said the option was currently being considered.

"We don't have a product right now, but we are evaluating the market," said Randy Boleau, a spokesman for Comerica.

"We are not getting involved with that program," said Chris Etienne, assistant manager for Manufacturer's Bank of Livonia.

"Our mortgage department feels the mortgage holder can make double monthly payments anytime. We don't see the advantage of offering a separate program."

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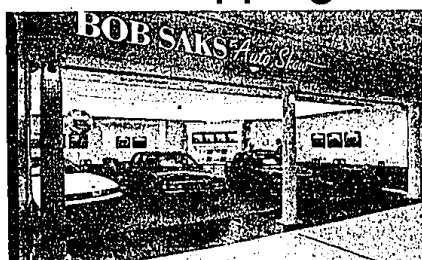
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RANDY BORST/staff photographer

Three cars are the limit at the Bob Saks showroom at 12 Oaks Mall.

come on line."

Potential customers are driven to the Grand River location, 12 minutes away, to test drive the car of their choice. Cars purchased at the mall are drained of gasoline and pushed by hand to the neighboring mall exit where a middle column is removed

from the bank of doors to facilitate departure. Joseph says the procedure takes two hours from start to finish. A sliding glass door on order will shorten the time considerably, he added.

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Add an Olds to shopping list

By Mary Rodrigue
staff writer

Shoppers go to malls for clothes, furniture, movies and — could it be — cars?

Premiering as the first of its kind showroom in Michigan, Bob Saks Auto Show debuted at Twelve Oaks Mall in Novi Dec. 1. Next to President Tuxedo and across the aisle from a restaurant called Edner, three late model Oldsmobiles are showcased in the minishowroom to entice mall shoppers.

"Everybody loves it. They're just amazed to see us here," said David Joseph, the solo salesman on duty one recent morning.

Of the three 1988 Cutlass's on display, a white Supreme International carried a sold sticker and a gray Cutlass Special Edition was "99 percent sold," Joseph guessed. A brassy red Cutlass completed the picture.

Bob Saks, who owns the sprawling parent Farmington Hills dealership, said a dozen cars have been sold through the mall location in the past couple of months.

"December was basically a show-and-tell month," he said. "We expect to sell 25 cars a month when we