

Hubbell, Roth & Clark marks 75th anniversary

Hubbell, Roth & Clark of Bloomfield Hills recently celebrated its 75th anniversary. The consulting engineering firm specializes in environmental engineering and infrastructure improvements such as sewers, water systems and roads.

Carol A. Cool has been promoted to project manager at Quadrants, a Livonia general contractor.

Two appointments have been made by Banker's Realty of Farmington Hills. David Ruopp has been named director of marketing of the sunbelt properties. Sandra Summer has been appointed manager of residential properties.

Harley Ellington Pierce Yee Associates of Southfield will develop the

architectural and engineering plans for the expansion and renovation of the Ford Motor Co. scientific research laboratories in Dearborn. A 125,000-square-foot addition will be built in front of the present facility.

Trautman Associates of Bloomfield Township will be responsible for the clubhouse, restaurant/banquet facility, sports complex and mid-rise condominiums at Rattle Run Golf Club in St. Clair, Mich.

Jack Yeager of Farmington Hills has joined the industrial technology group at Cushman & Wakefield of Michigan, Southfield. He formerly worked as a property manager for R.A. DeMattia Co.

Cushman & Wakefield of Michigan



Carol A. Cool

recently completed lease negotiations for National Environmental Testing of Pontiac on a 25,000-square-foot facility in Auburn Hills.

The Michigan Builders Institute of Rochester Hills will offer seminars to prepare those taking the state builders licensing examination.

The 16-hour seminars are in cooperation with Berkeley Community Education and Royal Oak Adult and Community education respectively. The Berkeley class begins Nov. 6 in Oak Park with preregistration required by Nov. 2 by calling Susan Dodd at 544-5815 during school hours. The Royal Oak class begins Oct. 29 in Royal Oak with preregistration by Oct. 28 by calling David Durson at 435-8400 during school hours. Cost is \$150.

Dealing with hazardous waste disposal will be the subject of a seminar from 8-10 a.m. Tuesday, Oct. 16,

sponsored by the Builders Association of Southeastern Michigan.

Larry Aubuchon and Dowe Parsons of the Michigan Department of Natural Resources will discuss identification, disposal and legal responsibilities regarding hazardous waste, rights of subcontractors and employees.

The program will be the Radisson Plaza Inn, 1500 Town Center, Southfield. Registration fees, including continental breakfast, at \$10 for BASM members and \$15 for non-members. To register, call 737-4477.

Environmental issues, public opinion and media relations will be covered in a three-day seminar Monday-Wednesday, Oct. 22-24, at the Northfield Hilton in Troy. Sponsored by the Builders Association of

Southeastern Michigan, the Building Owners and Managers Association and the Apartment Association of Michigan, the program will be presented by David D. Graves, senior vice president of Creative Communications Associations of Providence, R.I.

The first day will focus on wetlands and woodlands issues; the second day on community relations and the third on protecting the environment while providing housing, public facilities and commercial locations.

Fees are \$35 per session for members of the three sponsoring organizations or \$45 for non-members. Package rates for all sessions at \$90 for members, \$120 for non-members. For registration information, call 737-4477.

Social acceptance allows 'mingles' to buy houses

AP — More unmarried couples are buying homes together than at any time in the past, according to a survey of major lenders conducted by the Mortgage Bankers Association of America.

"Eighty-nine percent of those surveyed reported more 'mingles' purchasing homes as compared to five years ago," said James W. Nelson, president-elect of the trade association and president of Eberhardt Co. in Minneapolis.

"I suspect it's the result of greater social acceptance, on the one hand, and recognition of the economic benefits both in terms of mortgage interest deductibility and home own-

ership, he told a news conference.

Nelson said growth in sales to unmarried couples also is recognition by lenders that many are qualified aspects of buying a home.

NELSON ALSO said the Persian Gulf crisis has pushed mortgage interest rates up one-half of a percentage point since the Aug. 2 Iraqi invasion of Kuwait.

"This translates into about \$40 more per month on a mortgage of \$100,000," he said, adding that the rate increase and tighter mortgage underwriting will exacerbate affordability problems for many first-

time homebuyers.

Sixty percent of the 20 mortgage companies in the survey reported more stringent lending standards because of government requirements, economic downturns in some markets and increased loan delinquencies.

"It is likely that mortgage rates will stabilize at currently higher lev-

els over the next few months and, in the short-term, adjustable rate mortgage rates will look more attractive," Nelson said.

"However, we expect long-term rates to come back down somewhat... once the outcome of the Persian Gulf crisis is resolved," he continued, adding: "If the shooting starts, all bets are off."

IN OTHER news, the Chicago Title and Trust Co. cites real estate inflation plus change in borrowing

costs in the Detroit area as 1.8 percent for 1990 compared to 3.3 percent for 1989.

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THE Observer & Eccentric NEWSPAPERS

OCTOBER

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	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
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