

Gardens from page 1D

Splendor in grass

In addition to the eye-catching topiaries, this year the 15 to 20 gardens in the 200-acre grounds surrounding Grand Hotel are blooming in patriotic red, white and blue since this is an election year. The annuals create a formal Victorian bedding scheme that depicts a bunting, with stars and stripes and other patriotic symbols.

Each year a different theme is presented. The gardens should reflect the period of the hotel, which is 19th century America, and "Mackinac Island is a very American place," Silver said.

Blossoming Ideas

The interior decorator in the hotel, the architect and the owners, Dan and Amelia Musser, exchange ideas with Silver when each year's theme is planned.

Sometimes ideas come from fabrics, designed by Carleton Varney, which have been used in the hotel or from things such as 19th century American hooked rug patterns or quilt patterns.

When Silver looks at the hotel, a germ of an idea forms.

More ideas surface until she comes to a certain point, always remembering that "The garden is a place to be." Eventually, she realizes that the garden starts to speak back and tell her what it wants and needs.

Petal power

Thousands of red geraniums are always blooming profusely in Chippendale-style boxes gracing the famous front porch. They repeat the geranium motif used in the interiors of the hotel.

Other flowers that are used are those that were popular in the Victorian era, such as cosmos, hollyhocks and foxglove, grown from seeds of the antique varieties. Also used are roses, geraniums, zinnias and others that are hybrids of old varieties that have been bred to be resistant to disease, have exceptional flowers and are sturdier plants.

Garden superintendent Steve Bernard keeps all the beds in bloom and perfectly maintained.

This talented designer believes the gardens are never finished; they are always evolving and changing.

"When the plants are put in the gardens they let the garden look the designer in the eye... then they allow the garden to look you in the heart."

Celebrate from page 1D

In charcoal, conte and crayon featuring two coils on different backgrounds, Earl Micknas of Hamtramck for his untitled abstract in oil, crayon and pencil; and Mary Orion of Ferndale for "Jennifer and Sybil," a black and white silver print of a woman and a rat.

Other examples of the whimsical and the serious, the abstract and the realistic, can be seen in the exhibit.

A smooth work by Priscilla Marino of Bloomfield Hills is an almost complete elongated sphere, colored in an earthy hue, gray and silver. "The Bakery," by Lisa Fox of West Bloomfield, is a tiny city scene including tables, chairs, a juke box and a pastry shelf arranged on a checkered floor.

"Cummerbund Mating," an oil painting by Susan Carman of Birmingham, features two busy freeways. A giant woman curves like a snake on one freeway, a giant man on the other. "Empathy," an oil on canvas work by PCCA teacher Kathleen English of Auburn Hills, is a realistic painting of a child.

"Feathers" by Grant Engard of Birmingham looks like a

heavy plaster work but is really paper-mache.

The materials put to use by the artists range from tricycle parts to stones and leaves. "For Ophelia" features a three-level tower of clay with figures of a boat and a woman arranged on beds of dried leaves and flowers.

Also on display at the PCCA are painting and sculpture by John Swanson. Last year's Celebrate Michigan Artists first place winner, Swanson's exhibit is in Artspace.

Karen Morgan and Eileen Todd of Rochester, Sandra Bradley of Royal Oak and Jane Johnson of Auburn Hills are the Celebrate Michigan Artists reception committee members. Rochester's Red Wagon Wine Shoppe and Pampered by Polly donated party refreshments.

The Arts Foundation of Michigan contributed the first place prize.

Hours are 10 a.m. to 5 p.m. Tuesday-Saturday. Call 651-4170.

Field of dreams: This photo of a field by Carla Anderson of Detroit takes a dreamy look. The photo won first place in the multimedia Celebrate Michigan Artists exhibit at the Paint Creek Center for the Arts in Rochester.



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Impressive executive home on a private, cul-de-sac. The totally secluded rear yard features an in-ground pool with spa, waterfall and extensive decking. Separate master bedroom wing. Three additional bedrooms, 2 1/2 baths, library, great room, 1st floor laundry and 3 fireplaces.

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MORTGAGE RATE UPDATE				A Weekly Survey of Detroit Area Lenders			
DATE	RATES	PTS	DOWN %	DATE	RATES	PTS	DOWN %
ADVANCE MORTGAGE CORP. 322-8800				OMEGA MORTGAGE CORP. 471-8500			
15 yr	7.00	1.50	10%	15 yr	7.25	1.50	10%
30 yr	7.50	1.50	10%	30 yr	7.75	1.50	10%
1 yr ARM	6.75	1.50	10%	1 yr ARM	6.50	1.50	10%
3 yr ARM	7.00	1.50	10%	3 yr ARM	6.75	1.50	10%
5 yr ARM	7.25	1.50	10%	5 yr ARM	7.00	1.50	10%
7 yr ARM	7.50	1.50	10%	7 yr ARM	7.25	1.50	10%
10 yr ARM	7.75	1.50	10%	10 yr ARM	7.50	1.50	10%
ATLAS MORTGAGE CORP. 1-800-365-2200				PACIFIC WORLD MORTGAGE 642-1030			
15 yr	7.00	1.50	10%	15 yr	7.25	1.50	10%
30 yr	7.50	1.50	10%	30 yr	7.75	1.50	10%
1 yr ARM	6.75	1.50	10%	1 yr ARM	6.50	1.50	10%
3 yr ARM	7.00	1.50	10%	3 yr ARM	6.75	1.50	10%
5 yr ARM	7.25	1.50	10%	5 yr ARM	7.00	1.50	10%
7 yr ARM	7.50	1.50	10%	7 yr ARM	7.25	1.50	10%
10 yr ARM	7.75	1.50	10%	10 yr ARM	7.50	1.50	10%
DETROIT SAVINGS BANK 951-7600				PARK AVENUE MORTGAGE 589-2255			
15 yr	7.00	1.50	10%	15 yr	7.25	1.50	10%
30 yr	7.50	1.50	10%	30 yr	7.75	1.50	10%
1 yr ARM	6.75	1.50	10%	1 yr ARM	6.50	1.50	10%
3 yr ARM	7.00	1.50	10%	3 yr ARM	6.75	1.50	10%
5 yr ARM	7.25	1.50	10%	5 yr ARM	7.00	1.50	10%
7 yr ARM	7.50	1.50	10%	7 yr ARM	7.25	1.50	10%
10 yr ARM	7.75	1.50	10%	10 yr ARM	7.50	1.50	10%
FIRST ALLIANCE MORTGAGE CO. 433-9625				PRUDENTIAL MORTGAGE, INC. 851-6410			
15 yr	7.00	1.50	10%	15 yr	7.25	1.50	10%
30 yr	7.50	1.50	10%	30 yr	7.75	1.50	10%
1 yr ARM	6.75	1.50	10%	1 yr ARM	6.50	1.50	10%
3 yr ARM	7.00	1.50	10%	3 yr ARM	6.75	1.50	10%
5 yr ARM	7.25	1.50	10%	5 yr ARM	7.00	1.50	10%
7 yr ARM	7.50	1.50	10%	7 yr ARM	7.25	1.50	10%
10 yr ARM	7.75	1.50	10%	10 yr ARM	7.50	1.50	10%
FIRST INTERNL FINANCIAL CORP. 648-8304				REPUBLIC BANCORP MORTGAGE CO. 458-7600			
15 yr	7.00	1.50	10%	15 yr	7.25	1.50	10%
30 yr	7.50	1.50	10%	30 yr	7.75	1.50	10%
1 yr ARM	6.75	1.50	10%	1 yr ARM	6.50	1.50	10%
3 yr ARM	7.00	1.50	10%	3 yr ARM	6.75	1.50	10%
5 yr ARM	7.25	1.50	10%	5 yr ARM	7.00	1.50	10%
7 yr ARM	7.50	1.50	10%	7 yr ARM	7.25	1.50	10%
10 yr ARM	7.75	1.50	10%	10 yr ARM	7.50	1.50	10%
FIRST SAVERS FINANCIAL CORP. 333-2333				SECURITY HOME LOAN 669-4331			
15 yr	7.00	1.50	10%	15 yr	7.25	1.50	10%
30 yr	7.50	1.50	10%	30 yr	7.75	1.50	10%
1 yr ARM	6.75	1.50	10%	1 yr ARM	6.50	1.50	10%
3 yr ARM	7.00	1.50	10%	3 yr ARM	6.75	1.50	10%
5 yr ARM	7.25	1.50	10%	5 yr ARM	7.00	1.50	10%
7 yr ARM	7.50	1.50	10%	7 yr ARM	7.25	1.50	10%
10 yr ARM	7.75	1.50	10%	10 yr ARM	7.50	1.50	10%
FIRST SECURITY SAVINGS BANK 332-7600				ST. JAMES SERVING CORPORATION 258-9000			
15 yr	7.00	1.50	10%	15 yr	7.25	1.50	10%
30 yr	7.50	1.50	10%	30 yr	7.75	1.50	10%
1 yr ARM	6.75	1.50	10%	1 yr ARM	6.50	1.50	10%
3 yr ARM	7.00	1.50	10%	3 yr ARM	6.75	1.50	10%
5 yr ARM	7.25	1.50	10%	5 yr ARM	7.00	1.50	10%
7 yr ARM	7.50	1.50	10%	7 yr ARM	7.25	1.50	10%
10 yr ARM	7.75	1.50	10%	10 yr ARM	7.50	1.50	10%
FLEET MORTGAGE 462-4041				TEMPLE INLAND MORTGAGE CO. 442-0565			
15 yr	7.00	1.50	10%	15 yr	7.25	1.50	10%
30 yr	7.50	1.50	10%	30 yr	7.75	1.50	10%
1 yr ARM	6.75	1.50	10%	1 yr ARM	6.50	1.50	10%
3 yr ARM	7.00	1.50	10%	3 yr ARM	6.75	1.50	10%
5 yr ARM	7.25	1.50	10%	5 yr ARM	7.00	1.50	10%
7 yr ARM	7.50	1.50	10%	7 yr ARM	7.25	1.50	10%
10 yr ARM	7.75	1.50	10%	10 yr ARM	7.50	1.50	10%
THE MORTGAGE COMPANY OF MICHIGAN 315-5525				TOWER FINANCIAL WEST 535-1100			
15 yr	7.00	1.50	10%	15 yr	7.25	1.50	10%
30 yr	7.50	1.50	10%	30 yr	7.75	1.50	10%
1 yr ARM	6.75	1.50	10%	1 yr ARM	6.50	1.50	10%
3 yr ARM	7.00	1.50	10%	3 yr ARM	6.75	1.50	10%
5 yr ARM	7.25	1.50	10%	5 yr ARM	7.00	1.50	10%
7 yr ARM	7.50	1.50	10%	7 yr ARM	7.25	1.50	10%
10 yr ARM	7.75	1.50	10%	10 yr ARM	7.50	1.50	10%
MORTGAGE CORP. OF AMERICA 358-5550				TOWER FINANCIAL EAST 834-8500			
15 yr	7.00	1.50	10%	15 yr	7.25	1.50	10%
30 yr	7.50	1.50	10%	30 yr	7.75	1.50	10%
1 yr ARM	6.75	1.50	10%	1 yr ARM	6.50	1.50	10%
3 yr ARM	7.00	1.50	10%	3 yr ARM	6.75	1.50	10%
5 yr ARM	7.25	1.50	10%	5 yr ARM	7.00	1.50	10%
7 yr ARM	7.50	1.50	10%	7 yr ARM	7.25	1.50	10%
10 yr ARM	7.75	1.50	10%	10 yr ARM	7.50	1.50	10%
MORTGAGE SPECIALISTS INC. 280-9696				TRIAD MORTGAGE CORP. 477-8800			
15 yr	7.00	1.50	10%	15 yr	7.25	1.50	10%
30 yr	7.50	1.50	10%	30 yr	7.75	1.50	10%
1 yr ARM	6.75	1.50	10%	1 yr ARM	6.50	1.50	10%
3 yr ARM	7.00	1.50	10%	3 yr ARM	6.75	1.50	10%
5 yr ARM	7.25	1.50	10%	5 yr ARM	7.00	1.50	10%
7 yr ARM	7.50	1.50	10%	7 yr ARM	7.25	1.50	10%
10 yr ARM	7.75	1.50	10%	10 yr ARM	7.50	1.50	10%
ACTUAL FINANCIAL SERVICES, INC. 674-8470				WORLD WIDE FINANCIAL 647-1199			
15 yr	7.00	1.50	10%	15 yr	7.25	1.50	10%
30 yr	7.50	1.50	10%	30 yr	7.75	1.50	10%
1 yr ARM	6.75	1.50	10%	1 yr ARM	6.50	1.50	10%
3 yr ARM	7.00	1.50	10%	3 yr ARM	6.75	1.50	10%
5 yr ARM	7.25	1.50	10%	5 yr ARM	7.00	1.50	10%
7 yr ARM	7.50	1.50	10%	7 yr ARM	7.25	1.50	10%
10 yr ARM	7.75	1.50	10%	10 yr ARM	7.50	1.50	10%
NATIONWIDE MORTGAGE CORP. 340-0900				LENDERS - TO PARTICIPATE CALL: 1-800-738-1305			
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30 yr	7.50	1.50	10%				
1 yr ARM	6.75	1.50	10%				
3 yr ARM	7.00	1.50	10%				
5 yr ARM	7.25	1.50	10%				
7 yr ARM	7.50	1.50	10%				
10 yr ARM	7.75	1.50	10%				



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