

# Camera clubs have lots to offer



MONTE NAGLER

**FOCUS ON PHOTOGRAPHY**

How has your picture taking been lately? Are you improving or do you need a little encouragement because your pictures just aren't what you want? Perhaps you're just getting started and need some instruction.

Well, a camera club could be just what you need: a place to learn, exchange ideas and socialize with other club members.

Club dues are minimal and the benefits are maximum. Some clubs are small, some large, and they meet often enough that you're bound to find one that fits your schedule. Clubs are found all over the metropolitan area, from Grand Points to Millford, from Utica to Wyandotte.

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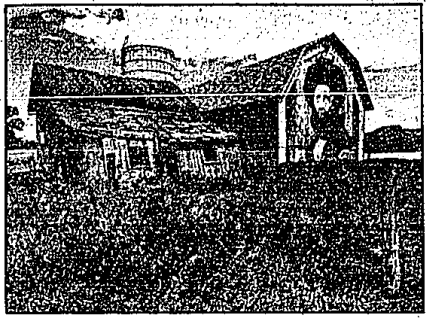
The primary function of a camera club is to promote a common love and interest of photography. And nowhere will you find more camaraderie and a willingness to help others and share knowledge than in a camera club.

Some of the things that happen regularly in camera clubs are photo competitions, slide programs, modeling sessions, guest speakers, even field trips.

Whether your interests are in black and white, color slides or color prints, you'll find numerous creative outlets at camera clubs. Camera clubs will help you to grow in your own photographic pursuits.

Monte Nagler is a fine art photographer based in Farmington Hills. You can leave a message by dialing 953-2047 on a touch-tone phone, then his mailbox number, 1873.

**Group focus: Barns are a common photographic subject among camera club members.** Monte Nagler photographed this unusually painted one (that's the artist Raphael) near Fenton.



# Symposium fertile ground for garden ideas

By MANTY FIGLEY STAFF WRITER

Saturday, March 6, will be an exciting day for gardeners at The Community House, 380 S. Bates in Birmingham.

"Mastering Garden Style," a symposium on design, plants and garden style, sponsored by Horticulture magazine in cooperation with the Cranbrook Gardens Auxiliary, will take place 8:30 a.m. to 4:15 p.m.

Four outstanding speakers will share their expertise at the event. The final session will be a design forum with the speakers, dealing with questions from the audience. Questions may be submitted at the time of registration.

Registration fees are \$89, Cranbrook member, \$99. Horticulture subscriber, \$102, non-member, and \$58, student with proof of full-time status. The fee includes all handouts and refreshments, and a box lunch (except for student rate).

To register, write Horticulture,

98 N. Washington, Boston, Mass. 02144-1913, or call 1-800-334-2733 or fax 617-367-6364. Indicate regular or vegetarian box lunch. MasterCard, Visa or check accepted. Early registration is encouraged. Since space is limited, walk-ins are welcome if space permits.

### Garden variety

Wayne Winterrowd and Joe Eck will begin the program with "Great Gardens: The Elements of Style" and describe images from the great gardens as they define a vocabulary of design.

This nationally known design team from Vermont travels to both coasts of the United States and Canada to create their projects. Their personal garden includes an extensive collection of trees and shrubs, plants in pots, perennials and alpine sets in woodland and stream gardens.

Winterrowd, a Fulbright scholar in literature, taught in Denmark and New England prior to

his career in gardening. His first book, "Annals For Connoisseurs," was published last year.

Eck grew up in the Philadelphia area and also was a teacher before making a career of gardening and design. He and Winterrowd lecture widely and write for prestigious publications in Europe and the United States.

During their second presentation of the day, "A Style of One's Own," they will explain ways to adapt inspiration from the great gardens and develop a personal voice in garden making.

"The Midwest Tradition" is the title of the lecture in which Mac Griswold will explore the history and evolution of Midwest gardening, including the great gardens and develop a personal voice in garden making.

Griswold was born in New York City and grew up in Peapack, N.J. She studied art history at McGill University, garden history at Rad-

cliffe Seminars, and horticulture at the Minnesota Landscape Arboretum. Griswold has been honored by the Victorian Society and the American Institute of Architects for her work. She holds the Noble Chair in Art and Cultural History at Sarah Lawrence College, Bronxville, N.Y.

A lecturer and contributor to many publications in the United States, she has written "American Gardens: Proud Owners, Private Estates, 1830-1940" and "Pleasures of the Garden," both Abrams Publishing.

The fourth speaker of this accomplished group is C. Coleston Burrell, garden designer, writer and photographer. His home is in Minneapolis, where he specializes in landscape restoration and the use of native plants and perennials in his design business, Native Landscapes.

Burrell, currently teaching, has a master of science degree in horticulture and was formerly a curator at the U.S. National Arbore-

um and the Minnesota Landscape Arboretum.

He is horticulture editor for Landscape Architecture magazine and co-author of Rodale's "Illustrated Encyclopedia of Perennials," and contributed to its "New Encyclopedia of Organic Gardening" and "Landscape With Nature." He has written for many gardening publications in which his photographs have also appeared.

### Starting series

This symposium is the first of a new series of all-day symposium and lecture programs developed by Horticulture. Additional programs will be offered around the country.

Horticulture, the American gardening magazine, was established in 1904. It is published 10 times a year.

Cranbrook Gardens encompasses 40 acres and is a National Historic Landmark.

### Auditions slated

Auditions will take place 2-7 p.m. Sunday, Feb. 28, at the Center for Creative Studies, 200 E. Kirby in Detroit, for musicians interested in attending the 1993 summer season of the Boston University Tanglewood Institute and School for the Arts.

To make an audition appointment, call the Boston University School for the Arts at 1-800-643-4795. For more information, including application and scholarship material, write to Boston University Tanglewood Institute, 855 Commonwealth Ave., Boston, Mass. 02215, or call 1-800-643-4795.

Students unable to audition in person may send audition tapes. The deadline for taped auditions is March 1.

Through its music programs and Tanglewood, Boston University provides musicians of high school and college age professional musical training year-round. The School for the Arts combines the intensity of conservatory training with the resources of a liberal arts education.

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**Tricha Achille-Kneiding**  
Northville  
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Tricha closed over \$1 million in real estate sales during the month of December and sold nearly \$800,000 in real estate during January. We congratulate Tricha on her successful start in '93 and wish her well in the months to come.

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LOCATION: Best review site in Adams Woods  
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AREA: N.E. Bloomfield Hills

FIREPLACES: 3 BATHS: 3 1/2

BEDROOMS: 3 Natural

LEVELS: 3 (walkout/deck on main)

DESIGNER: D.J. Kennedy

DESCRIPTION: Original corporate center designed and selected this pre-construction location on 60 acre natural wooded, streambed ravine. Enjoy deer, possum, racoon, red tail hawk, falcon and owl! Little used unit has been meticulously maintained!

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Superb oak/mahogany woodwork, stained glass/leaded windows, oak floors, custom copper hooded herringbone fireplace, roundstone vaulted master fireplace, 100% English Berber wood, Wagner, Corian, Chapman, Baker, raised oak panel, exposed oak tread, \$25.50 ft. brick court with specimen landscape, English Country detail with floor to ceiling oak bookcases & beech stairway.

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Two finished decks, climate controlled, lighted and powered, clean storage areas (over home and garage) totaling approximately 1400 sq. ft. Ideal for extra wardrobe, Christmas/Holiday items, sports gear, records, junk you always say you are going to throw out and weird Uncle Buck.

For Pricing Information and this week's Open House schedule  
**CONTACT (313) 652-9966**

**MAYA GROUP**

**MORTGAGE RATE UPDATE**  
A Weekly Survey of Detroit Area Lenders

TYPE	FIXED	ARM	CALL	1-800-480-4810
1 yr. ARM	5.75	5.75	5.75	5.75
3 yr. ARM	6.00	6.00	6.00	6.00
5 yr. ARM	6.25	6.25	6.25	6.25
7 yr. ARM	6.50	6.50	6.50	6.50
10 yr. ARM	6.75	6.75	6.75	6.75
15 yr. ARM	7.00	7.00	7.00	7.00
20 yr. ARM	7.25	7.25	7.25	7.25
25 yr. ARM	7.50	7.50	7.50	7.50
30 yr. ARM	7.75	7.75	7.75	7.75
1 yr. Fixed	7.00	7.00	7.00	7.00
3 yr. Fixed	7.25	7.25	7.25	7.25
5 yr. Fixed	7.50	7.50	7.50	7.50
7 yr. Fixed	7.75	7.75	7.75	7.75
10 yr. Fixed	8.00	8.00	8.00	8.00
15 yr. Fixed	8.25	8.25	8.25	8.25
20 yr. Fixed	8.50	8.50	8.50	8.50
25 yr. Fixed	8.75	8.75	8.75	8.75
30 yr. Fixed	9.00	9.00	9.00	9.00

**FREE PRE-QUALIFICATION**  
Above prices for \$175,000 loan amounts.

**NO COST MORTGAGES AVAILABLE**  
PRIMA MORTGAGES AVAILABLE  
WEEKEND AND EVENING APPOINTMENTS AVAILABLE

**1800 Telegraph Rd., Bloomfield Hills, MI 48302-0002**

**ACTON FINANCIAL SERVICES 855-6700**  
MORTGAGE AMERICA 1-800-480-4810  
HOME LOANS  
FAST  
• 7 DAY CLOSING PROGRAM  
• ANY PURPOSE  
• RENTAL PROPERTY - OK  
• PART LIQUIDITY - OK  
• PURCHASE - OK  
COMPETITIVE RATES AVAILABLE TO QUALIFIED APPLICANTS

**ADVANCE MORTGAGE CORP. 932-8000**  
15 yr. Fm 6.75 Call 60 day 6.25 7.25  
30 yr. Fm 7.25 Call 60 day 6.75 7.75  
1 yr. ARM 5.75 Call 60 day 5.75 6.75  
3 yr. ARM 6.00 Call 60 day 6.00 7.00  
5 yr. ARM 6.25 Call 60 day 6.25 7.25  
7 yr. ARM 6.50 Call 60 day 6.50 7.50  
10 yr. ARM 6.75 Call 60 day 6.75 7.75  
15 yr. ARM 7.00 Call 60 day 7.00 8.00  
20 yr. ARM 7.25 Call 60 day 7.25 8.25  
25 yr. ARM 7.50 Call 60 day 7.50 8.50  
30 yr. ARM 7.75 Call 60 day 7.75 8.75

**ATLAS MORTGAGE CORP. 1-800-365-2200**  
15 yr. Fm 6.75 Call 60 day 6.25 7.25  
30 yr. Fm 7.25 Call 60 day 6.75 7.75  
1 yr. ARM 5.75 Call 60 day 5.75 6.75  
3 yr. ARM 6.00 Call 60 day 6.00 7.00  
5 yr. ARM 6.25 Call 60 day 6.25 7.25  
7 yr. ARM 6.50 Call 60 day 6.50 7.50  
10 yr. ARM 6.75 Call 60 day 6.75 7.75  
15 yr. ARM 7.00 Call 60 day 7.00 8.00  
20 yr. ARM 7.25 Call 60 day 7.25 8.25  
25 yr. ARM 7.50 Call 60 day 7.50 8.50  
30 yr. ARM 7.75 Call 60 day 7.75 8.75

**BIRMINGHAM BANK/ MORTGAGE 773-2929**  
15 yr. Fm 7.25 2.00 45 day 6.75 7.25  
30 yr. Fm 7.75 2.00 45 day 7.25 7.75  
1 yr. ARM 5.75 2.00 45 day 5.75 6.25  
3 yr. ARM 6.00 2.00 45 day 6.00 6.50  
5 yr. ARM 6.25 2.00 45 day 6.25 6.75  
7 yr. ARM 6.50 2.00 45 day 6.50 7.00  
10 yr. ARM 6.75 2.00 45 day 6.75 7.25  
15 yr. ARM 7.00 2.00 45 day 7.00 7.50  
20 yr. ARM 7.25 2.00 45 day 7.25 7.75  
25 yr. ARM 7.50 2.00 45 day 7.50 8.00  
30 yr. ARM 7.75 2.00 45 day 7.75 8.25

**CHARTER FINANCIAL CORP. 267-0150**  
15 yr. Fm 6.75 2.00 45 day 6.25 7.25  
30 yr. Fm 7.25 2.00 45 day 6.75 7.75  
1 yr. ARM 5.75 2.00 45 day 5.75 6.75  
3 yr. ARM 6.00 2.00 45 day 6.00 7.00  
5 yr. ARM 6.25 2.00 45 day 6.25 7.25  
7 yr. ARM 6.50 2.00 45 day 6.50 7.50  
10 yr. ARM 6.75 2.00 45 day 6.75 7.75  
15 yr. ARM 7.00 2.00 45 day 7.00 8.00  
20 yr. ARM 7.25 2.00 45 day 7.25 8.25  
25 yr. ARM 7.50 2.00 45 day 7.50 8.50  
30 yr. ARM 7.75 2.00 45 day 7.75 8.75

**DETROIT SAVINGS BANK 961-7600**  
1 yr. ARM 5.75 Call 60 day 5.75 6.25  
30 yr. Fm 7.00 Call 60 day 6.50 7.00  
15 yr. Fm 6.50 Call 60 day 6.00 6.50  
5 yr. Fm 5.50 Call 60 day 5.00 5.50

**FREE PRE-QUALIFICATION**  
Above prices for \$175,000 loan amounts.

**1800 Woodward Ave., Bloomfield Hills, MI 48302**

**FIRST ALLIANCE MORTGAGE CO. 433-9626**  
15 yr. Fm 7.25 Call 60 day 6.75 7.25  
30 yr. Fm 7.75 Call 60 day 7.25 7.75  
1 yr. ARM 5.75 Call 60 day 5.75 6.25  
3 yr. ARM 6.00 Call 60 day 6.00 6.50  
5 yr. ARM 6.25 Call 60 day 6.25 6.75  
7 yr. ARM 6.50 Call 60 day 6.50 7.00  
10 yr. ARM 6.75 Call 60 day 6.75 7.25  
15 yr. ARM 7.00 Call 60 day 7.00 7.50  
20 yr. ARM 7.25 Call 60 day 7.25 7.75  
25 yr. ARM 7.50 Call 60 day 7.50 8.00  
30 yr. ARM 7.75 Call 60 day 7.75 8.25

**FIRST CHOICE MORTGAGE CORP. 522-0600**  
15 yr. Fm 7.25 Call 60 day 6.75 7.25  
30 yr. Fm 7.75 Call 60 day 7.25 7.75  
1 yr. ARM 5.75 Call 60 day 5.75 6.25  
3 yr. ARM 6.00 Call 60 day 6.00 6.50  
5 yr. ARM 6.25 Call 60 day 6.25 6.75  
7 yr. ARM 6.50 Call 60 day 6.50 7.00  
10 yr. ARM 6.75 Call 60 day 6.75 7.25  
15 yr. ARM 7.00 Call 60 day 7.00 7.50  
20 yr. ARM 7.25 Call 60 day 7.25 7.75  
25 yr. ARM 7.50 Call 60 day 7.50 8.00  
30 yr. ARM 7.75 Call 60 day 7.75 8.25

**FIRST INTL. FINANCIAL CORP. 649-6304**  
15 yr. Fm 7.25 2.00 45 day 6.75 7.25  
30 yr. Fm 7.75 2.00 45 day 7.25 7.75  
1 yr. ARM 5.75 2.00 45 day 5.75 6.25  
3 yr. ARM 6.00 2.00 45 day 6.00 6.50  
5 yr. ARM 6.25 2.00 45 day 6.25 6.75  
7 yr. ARM 6.50 2.00 45 day 6.50 7.00  
10 yr. ARM 6.75 2.00 45 day 6.75 7.25  
15 yr. ARM 7.00 2.00 45 day 7.00 7.50  
20 yr. ARM 7.25 2.00 45 day 7.25 7.75  
25 yr. ARM 7.50 2.00 45 day 7.50 8.00  
30 yr. ARM 7.75 2.00 45 day 7.75 8.25

**FIRST SECURITY SVCS. BANK 1-800-72-FIRST**  
15 yr. Fm 7.25 2.00 45 day 6.75 7.25  
30 yr. Fm 7.75 2.00 45 day 7.25 7.75  
1 yr. ARM 5.75 2.00 45 day 5.75 6.25  
3 yr. ARM 6.00 2.00 45 day 6.00 6.50  
5 yr. ARM 6.25 2.00 45 day 6.25 6.75  
7 yr. ARM 6.50 2.00 45 day 6.50 7.00  
10 yr. ARM 6.75 2.00 45 day 6.75 7.25  
15 yr. ARM 7.00 2.00 45 day 7.00 7.50  
20 yr. ARM 7.25 2.00 45 day 7.25 7.75  
25 yr. ARM 7.50 2.00 45 day 7.50 8.00  
30 yr. ARM 7.75 2.00 45 day 7.75 8.25

**TRAD MORTGAGE CORP. 477-6800**  
15 yr. Fm 7.25 2.00 45 day 6.75 7.25  
30 yr. Fm 7.75 2.00 45 day 7.25 7.75  
1 yr. ARM 5.75 2.00 45 day 5.75 6.25  
3 yr. ARM 6.00 2.00 45 day 6.00 6.50  
5 yr. ARM 6.25 2.00 45 day 6.25 6.75  
7 yr. ARM 6.50 2.00 45 day 6.50 7.00  
10 yr. ARM 6.75 2.00 45 day 6.75 7.25  
15 yr. ARM 7.00 2.00 45 day 7.00 7.50  
20 yr. ARM 7.25 2.00 45 day 7.25 7.75  
25 yr. ARM 7.50 2.00 45 day 7.50 8.00  
30 yr. ARM 7.75 2.00 45 day 7.75 8.25

**WORLD WIDE FINANCIAL 647-1199**  
15 yr. Fm 7.00 2.75 Call 60 day 7.00 7.50  
30 yr. Fm 7.50 2.75 Call 60 day 7.50 8.00

**FLEET MORTGAGE 482-4041**  
15 yr. Fm 7.25 2.00 45 day 6.75 7.25  
30 yr. Fm 7.75 2.00 45 day 7.25 7.75  
1 yr. ARM 5.75 2.00 45 day 5.75 6.25  
3 yr. ARM 6.00 2.00 45 day 6.00 6.50  
5 yr. ARM 6.25 2.00 45 day 6.25 6.75  
7 yr. ARM 6.50 2.00 45 day 6.50 7.00  
10 yr. ARM 6.75 2.00 45 day 6.75 7.25  
15 yr. ARM 7.00 2.00 45 day 7.00 7.50  
20 yr. ARM 7.25 2.00 45 day 7.25 7.75  
25 yr. ARM 7.50 2.00 45 day 7.50 8.00  
30 yr. ARM 7.75 2.00 45 day 7.75 8.25

**GERMINE MORTGAGE CORP. 778-9500**  
15 yr. Fm 7.25 2.00 45 day 6.75 7.25  
30 yr. Fm 7.75 2.00 45 day 7.25 7.75  
1 yr. ARM 5.75 2.00 45 day 5.75 6.25  
3 yr. ARM 6.00 2.00 45 day 6.00 6.50  
5 yr. ARM 6.25 2.00 45 day 6.25 6.75  
7 yr. ARM 6.50 2.00 45 day 6.50 7.00  
10 yr. ARM 6.75 2.00 45 day 6.75 7.25  
15 yr. ARM 7.00 2.00 45 day 7.00 7.50  
20 yr. ARM 7.25 2.00 45 day 7.25 7.75  
25 yr. ARM 7.50 2.00 45 day 7.50 8.00  
30 yr. ARM 7.75 2.00 45 day 7.75 8.25

**GROUP ONE MORTGAGE CORP. 653-4000**  
15 yr. Fm 7.25 2.00 45 day 6.75 7.25  
30 yr. Fm 7.75 2.00 45 day 7.25 7.75  
1 yr. ARM 5.75 2.00 45 day 5.75 6.25  
3 yr. ARM 6.00 2.00 45 day 6.00 6.50  
5 yr. ARM 6.25 2.00 45 day 6.25 6.75  
7 yr. ARM 6.50 2.00 45 day 6.50 7.00  
10 yr. ARM 6.75 2.00 45 day 6.75 7.25  
15 yr. ARM 7.00 2.00 45 day 7.00 7.50  
20 yr. ARM 7.25 2.00 45 day 7.25 7.75  
25 yr. ARM 7.50 2.00 45 day 7.50 8.00  
30 yr. ARM 7.75 2.00 45 day 7.75 8.25

**LANDSALL MORTGAGE CO. 683-7160**  
15 yr. Fm 7.25 2.00 45 day 6.75 7.25  
30 yr. Fm 7.75 2.00 45 day 7.25 7.75  
1 yr. ARM 5.75 2.00 45 day 5.75 6.25  
3 yr. ARM 6.00 2.00 45 day 6.00 6.50  
5 yr. ARM 6.25 2.00 45 day 6.25 6.75  
7 yr. ARM 6.50 2.00 45 day 6.50 7.00  
10 yr. ARM 6.75 2.00 45 day 6.75 7.25  
15 yr. ARM 7.00 2.00 45 day 7.00 7.50  
20 yr. ARM 7.25 2.00 45 day 7.25 7.75  
25 yr. ARM 7.50 2.00 45 day 7.50 8.00  
30 yr. ARM 7.75 2.00 45 day 7.75 8.25

**THE MORTGAGE COMPANY OF MICHIGAN 375-5228**  
15 yr. Fm 7.25 2.00 45 day 6.75 7.25  
30 yr. Fm 7.75 2.00 45 day 7.25 7.75  
1 yr. ARM 5.75 2.00 45 day 5.75 6.25  
3 yr. ARM 6.00 2.00 45 day 6.00 6.50  
5 yr. ARM 6.25 2.00 45 day 6.25 6.75  
7 yr. ARM 6.50 2.00 45 day 6.50 7.00  
10 yr. ARM 6.75 2.00 45 day 6.75 7.25  
15 yr. ARM 7.00 2.00 45 day 7.00 7.50  
20 yr. ARM 7.25 2.00 45 day 7.25 7.75  
25 yr. ARM 7.50 2.00 45 day 7.50 8.00  
30 yr. ARM 7.75 2.00 45 day 7.75 8.25

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