

EXHIBITIONS

Send calendar items about Oakland County art gallery exhibitions to The Observer, 905 E. Maple, Birmingham 48009. Send items about Wayne County exhibitions to The Observer, 36251 Schoolcraft, Livonia 48150. Attention: Creative Living editor.

GALLERY AUTOMANIA

Thursday, April 15 — The seventh annual "Hot Rod Heritage Fine Art Exhibit" will run through June 5, featuring the works of leading hot rod illustrators Darrell Mayabb and 52 other artists. Reception 7-10 p.m. Thursday, at which Mayabb will unveil four new paintings and sign his prints. Other artists will

also be present. Hours are 10 a.m. to 6 p.m. Tuesday-Wednesday, 10 a.m. to 5 p.m. Thursday-Friday, 10 a.m. to 6 p.m. Saturday, 304 East, one block east of Main between Third and Fourth in Rochester, 656-8571.

PAINT CREEK CENTER FOR THE ARTS

Friday, April 16 — "Cultural Commentary," a multimedia exhibit by the Contemporary Art Institute of Detroit, will be showcased in the Main Gallery, and "Creative Education: The Dowry Club," a photography and text collaboration by Laurie Hiller and Jennifer Kim, in ArtSpace, to May 21. Opening reception for both shows 7-9 p.m. Friday. Hours are 10 a.m. to 5 p.m. Tuesday-Thursday, 407 Pine, Rochester, 691-4110.

SOUTHFIELD CIVIC CENTER

Friday, April 16 — "Scenes of the Great Lakes," an exhibit of oils and watercolors by Karen Carter Van Camper, continues to April 29. Opening reception 5-7 p.m. Friday. The center is at 26000 Evergreen.

CRANBROOK ACADEMY OF ART MUSEUM

Friday, April 16 — Student Degree Show II will take place April 17-25, featuring the departments of metalworking, painting, photography, printmaking and sculpture. Members' reception 5-7 p.m. Friday. Student Degree Show II will take place May 1-9, featuring the departments of architecture, ceramics, design and fiber. Members' reception 5-7 p.m. Friday, April 30. The shows are annual exhibits of work by the current candidates for the master of art

architecture or master of fine arts degrees at the Cranbrook Academy of Art. The museum is at 1221 N. Woodward, between Lons Pine and Long Lake roads in Bloomfield Hills. Call 645-3323.

URBAN PARK

Friday, April 16 — The spring exhibit of the Detroit Society of Women Painters and Sculptors will take place to May 11. Opening reception 6-9 p.m. Friday. Famous artist Zuber Kachadorian is the juror of the show. The society, celebrating its 90th anniversary, is the oldest organized art group in Michigan. Also exhibited at Urban Park through May 11: works by Romanian artists in the new International Artists' Association Gallery, and photography by Downriver photographer Richard "Dick" Fehnestock and Martina Guzman. Hours are 10 a.m. to 5 p.m. Monday-Thursday, 10 a.m. to 11 p.m. Friday-Saturday, noon to 7 p.m. Sunday, 608 Monroe, third floor, Detroit, 963-5445.

MATRIX GALLERY

Friday, April 16 — In celebration of Michigan Glass Month, the gallery presents "Commonplace Transfigurations," an exhibit of recent sculptural works by Robert Gardner, April 16 through May 2. Reception for the artist 5-9 p.m. Friday. Working with a variety of materials ranging from fabricated steel and concrete to delicately inscribed wood, Gardner presents a fresh and expressive use of the molten medium of glass. Hours are 5-9 p.m. Thursday-Friday, 10 a.m. to 5 p.m. Saturday, 1-5 p.m. Sunday or by appointment, 212

Miller, 1-1/4 blocks west of Main in Ann Arbor, 663-7776.

TROY ART GALLERY

Saturday, April 17 — "Jubilant Color: Watercolor" by Carol LeChiusa will continue to May 15. Opening reception 2-5 p.m. Saturday. LeChiusa's joyful approach to her expressions in watercolor brings a new dimension to the work. Her palette glows in the diverse colors of Italy, Mexico, Hawaii and the Redwoods of California. Hours are 11 a.m. to 5 p.m. Tuesday-Saturday, 516 S. Lafayette, Royal Oak, 548-7919.

BIRMINGHAM BLOOMFIELD ART ASSOCIATION

Saturday, April 17 — The 12th annual Michigan Fine Arts Competition Exhibition continues through May 8. Reception for artists and guests 2-5 p.m. Saturday; awards presentation 3:30 p.m. The exhibit is in a variety of media to showcase recent work of artists living and working in Michigan. Laura Trippi, curator of the New Museum of Contemporary Art in New York City, is the juror. Hours are 9:30 a.m. to 4:30 p.m. Monday-Saturday, 1616 S. Cranbrook Road, Birmingham, 644-0866.

EXHIBIT AND SALE

Beginning April 19 — The South Oakland Art Association Spring Exhibit and Sale will take place to April 30, featuring original painting and pottery by local artists. Hours are 9 a.m. to 5 p.m. weekdays in the American Center Building, 27777 Franklin Road in Southfield. Call 689-8544 for more information.

Author to speak at luncheon

The city of Southfield's Department of Parks and Recreation, Cultural Arts Division, will present the last of the 1992-93 author's luncheons 11:30 a.m. to 1 p.m. Wednesday, April 21, in the historic Burgh Site Church at Civic Center Drive and Berg Road.

Charles Baxter, author of the novel "Shadow Play," will present a lecture/discussion. Tickets are \$10 for the lecture and luncheon and \$4 for the lecture and coffee.

Tickets may be bought at the Mary Thompson Cultural Center,

25630 Evergreen. Luncheons must be reserved in advance. Coffee-only tickets may be bought at the Burgh Church at the door. For more information, call 354-9515.

Baxter will discuss his work, some of which have been adapted for the screen. He is the author of two novels and three books of short stories.

Baxter currently teaches creative writing at the University of Michigan and has recently won the prestigious Little Wallace Reader's Digest Foundation Fellowship.

Poet to conduct workshop

The Cranbrook Writers' Guild presents distinguished poet, publisher and teacher Naomi Madgett 8 p.m. Monday, April 19, at The Community House, 380 S. Bates in Birmingham.

Non-guild member donation is \$3. Madgett will conduct a workshop and critique of manuscripts and poems that had been submitted to her.

Writer visits

The Huntington Woods Library presents "Night of a Thousand Stars" 7 p.m. Wednesday, April 21. Call 543-9720.

Share a magical evening of colorful stories and pictures with author Ariane Dewey.

The library is at 26415 Scotia.

Everything You Always Wanted To Know About Real Estate

But Were Afraid To Ask

Call For Free, Private Consultation

- Current Market Conditions
- Mortgage Information
- Market Analysis

689-7300

WEIR, MANUEL, SNYDER & RANKE



Jack Cloud Manager

Grant offered

The Birmingham Musicale announces auditions for the \$300 Jean Hohmeyer Siring Scholarship.

The auditions will take place 1:30 p.m. Sunday, May 2, at the First Baptist Church in Birmingham. Applications must be postmarked no later than Saturday, April 24. For application forms, call 375-9534.

Applicants must be high school seniors, be residents of Oakland County and perform on violin, viola, cello or string bass. They must perform one selection from each of the following categories: 1. Baroque or Classical periods. 2. Romantic or Modern periods. One copy of each selection must be provided for the adjudication panel.

The total performance should not exceed 10 minutes. Applicants must provide accompanists, if required.

Models Now Open

Sneak Preview

New single family homes from \$94,900 in South Lyon. A limited number of lots are available. Hurry! At these prices, they won't last.

Off of Pontiac Trail, North of 9 Mile on Princeton Drive



1st Metro MORTGAGE

30 yr. FIXED - 7.25% A.P.R. 7.43%

15 yr. FIXED - 6.75% A.P.R. 6.95%

1 Year Arm - 4.25% A.P.R. 5.4%

0 Closing Cost Loans Available

\$200 OFF Closing Costs With This Ad

CALL LOU BOUDREAU • 851-3440
5635 W. MAPLE • WEST BLOOMFIELD

Universal Mortgage 27th Birthday
Our Birthday gift to you
A \$500⁰⁰ U.S. SAVINGS BOND*
*With this ad after closing on your conventional loan (refinance or new purchase)
In addition to the lowest rates & costs in town you can obtain cash, lower your payment and reduce the term of your loan.
No cost mortgages available
UNIVERSAL MORTGAGE CORPORATION
24901 Northwestern 4214
Southfield • 355-2200

MORTGAGE RATE UPDATE

A Weekly Survey of Detroit Area Lenders

15 yr. Pk 9.00		30 yr. Pk 9.00		1 yr. ARM 4.25		2 yr. ARM 5.25		3 yr. ARM 6.25		5 yr. ARM 7.25		10 yr. ARM 8.25		15 yr. ARM 9.25		20 yr. ARM 10.25		25 yr. ARM 11.25		30 yr. ARM 12.25	
ADVANCE MORTGAGE CORP. 932-8800																					
15117 Hawthorne Highway, Farmington Hills, MI 48334																					
ATLAS MORTGAGE CORP. 1-800-355-2200																					
15 yr. Pk 8.50		30 yr. Pk 8.50		1 yr. ARM 4.25		2 yr. ARM 5.25		3 yr. ARM 6.25		5 yr. ARM 7.25		10 yr. ARM 8.25		15 yr. ARM 9.25		20 yr. ARM 10.25		25 yr. ARM 11.25		30 yr. ARM 12.25	
15117 Hawthorne Highway, Farmington Hills, MI 48334																					
CHARTER FINANCIAL CORP. 261-0160																					
15 yr. Pk 8.50		30 yr. Pk 8.50		1 yr. ARM 4.25		2 yr. ARM 5.25		3 yr. ARM 6.25		5 yr. ARM 7.25		10 yr. ARM 8.25		15 yr. ARM 9.25		20 yr. ARM 10.25		25 yr. ARM 11.25		30 yr. ARM 12.25	
15117 Hawthorne Highway, Farmington Hills, MI 48334																					
TOLL FREE SAVINGS BANK 981-7070																					
15 yr. Pk 8.50		30 yr. Pk 8.50		1 yr. ARM 4.25		2 yr. ARM 5.25		3 yr. ARM 6.25		5 yr. ARM 7.25		10 yr. ARM 8.25		15 yr. ARM 9.25		20 yr. ARM 10.25		25 yr. ARM 11.25		30 yr. ARM 12.25	
15117 Hawthorne Highway, Farmington Hills, MI 48334																					
FIRST CHOICE MORTGAGE CORP.																					
15 yr. Pk 8.50		30 yr. Pk 8.50		1 yr. ARM 4.25		2 yr. ARM 5.25		3 yr. ARM 6.25		5 yr. ARM 7.25		10 yr. ARM 8.25		15 yr. ARM 9.25		20 yr. ARM 10.25		25 yr. ARM 11.25		30 yr. ARM 12.25	
15117 Hawthorne Highway, Farmington Hills, MI 48334																					
FLAT MORTGAGES AVAILABLE																					
FIXED AND LOW COST RATES																					
FIXING AND WEEKEND APPOINTMENTS																					
CALL FOR FREE INFORMATION PROGRAM																					
CALL 522-6000																					
FIRST INT'L FINANCIAL CORP. 649-5334																					
15 yr. Pk 8.50		30 yr. Pk 8.50		1 yr. ARM 4.25		2 yr. ARM 5.25		3 yr. ARM 6.25		5 yr. ARM 7.25		10 yr. ARM 8.25		15 yr. ARM 9.25		20 yr. ARM 10.25		25 yr. ARM 11.25		30 yr. ARM 12.25	
15117 Hawthorne Highway, Farmington Hills, MI 48334																					
FIRST SECURITY SAVINGS BANK																					
15 yr. Pk 8.50		30 yr. Pk 8.50		1 yr. ARM 4.25		2 yr. ARM 5.25		3 yr. ARM 6.25		5 yr. ARM 7.25		10 yr. ARM 8.25		15 yr. ARM 9.25		20 yr. ARM 10.25		25 yr. ARM 11.25		30 yr. ARM 12.25	
15117 Hawthorne Highway, Farmington Hills, MI 48334																					
"NO DOWNPAYMENT" MORTGAGES AVAILABLE																					
FIXED AND LOW COST RATES																					
FIXING AND WEEKEND APPOINTMENTS																					
CALL FOR FREE INFORMATION PROGRAM																					
CALL 1-800-72-FIRST																					
An Equal Housing Lender																					
FLEET MORTGAGE 462-4041																					
15 yr. Pk 8.50		30 yr. Pk 8.50		1 yr. ARM 4.25		2 yr. ARM 5.25		3 yr. ARM 6.25		5 yr. ARM 7.25		10 yr. ARM 8.25		15 yr. ARM 9.25		20 yr. ARM 10.25		25 yr. ARM 11.25		30 yr. ARM 12.25	
15117 Hawthorne Highway, Farmington Hills, MI 48334																					
GERMKE MORTGAGE CORP. 717-8555																					
15 yr. Pk 8.50		30 yr. Pk 8.50		1 yr. ARM 4.25		2 yr. ARM 5.25		3 yr. ARM 6.25		5 yr. ARM 7.25		10 yr. ARM 8.25		15 yr. ARM 9.25		20 yr. ARM 10.25		25 yr. ARM 11.25		30 yr. ARM 12.25	
15117 Hawthorne Highway, Farmington Hills, MI 48334																					
GROUP ONE MORTGAGE CORP. 953-4000																					
15 yr. Pk 8.50		30 yr. Pk 8.50		1 yr. ARM 4.25		2 yr. ARM 5.25		3 yr. ARM 6.25		5 yr. ARM 7.25		10 yr. ARM 8.25		15 yr. ARM 9.25		20 yr. ARM 10.25		25 yr. ARM 11.25		30 yr. ARM 12.25	
15117 Hawthorne Highway, Farmington Hills, MI 48334																					
LANDSAAL MORTGAGE CO. 689-7160																					
15 yr. Pk 8.50		30 yr. Pk 8.50		1 yr. ARM 4.25		2 yr. ARM 5.25		3 yr. ARM 6.25		5 yr. ARM 7.25		10 yr. ARM 8.25		15 yr. ARM 9.25		20 yr. ARM 10.25		25 yr. ARM 11.25		30 yr. ARM 12.25	
15117 Hawthorne Highway, Farmington Hills, MI 48334																					
THE MORTGAGE COMPANY OF MICHIGAN 775-3524																					
15 yr. Pk 8.50		30 yr. Pk 8.50		1 yr. ARM 4.25		2 yr. ARM 5.25		3 yr. ARM 6.25		5 yr. ARM 7.25		10 yr. ARM 8.25		15 yr. ARM 9.25		20 yr. ARM 10.25		25 yr. ARM 11.25		30 yr. ARM 12.25	
15117 Hawthorne Highway, Farmington Hills, MI 48334																					
MORTGAGE SPECIALISTS INC. 280-9555																					
15 yr. Pk 8.50		30 yr. Pk 8.50		1 yr. ARM 4.25		2 yr. ARM 5.25		3 yr. ARM 6.25		5 yr. ARM 7.25		10 yr. ARM 8.25		15 yr. ARM 9.25		20 yr. ARM 10.25		25 yr. ARM 11.25		30 yr. ARM 12.25	
15117 Hawthorne Highway, Farmington Hills, MI 48334																					
NATIONWIDE MORTGAGE CORP. 325-0000																					
15 yr. Pk 8.50		30 yr. Pk 8.50		1 yr. ARM 4.25		2 yr. ARM 5.25		3 yr. ARM 6.25		5 yr. ARM 7.25		10 yr. ARM 8.25		15 yr. ARM 9.25		20 yr. ARM 10.25		25 yr. ARM 11.25		30 yr. ARM 12.25	
15117 Hawthorne Highway, Farmington Hills, MI 48334																					
FREE IN-HOME CONSULTATIONS																					
CALL FOR DETAILS																					
WE DELIVER!																					
PACIFIC WORLD MORTGAGE 642-1030																					
15 yr. Pk 8.50		30 yr. Pk 8.50		1 yr. ARM 4.25		2 yr. ARM 5.25		3 yr. ARM 6.25		5 yr. ARM 7.25		10 yr. ARM 8.25		15 yr. ARM 9.25		20 yr. ARM 10.25		25 yr. ARM 11.25		30 yr. ARM 12.25	
15117 Hawthorne Highway, Farmington Hills, MI 48334																					
PARK AVENUE MORTGAGE 253-0300																					
15 yr. Pk 8.50		30 yr. Pk 8.50		1 yr. ARM 4.25		2 yr. ARM 5.25		3 yr. ARM 6.25		5 yr. ARM 7.25		10 yr. ARM 8.25		15 yr. ARM 9.25		20 yr. ARM 10.25		25 yr. ARM 11.25		30 yr. ARM 12.25	
15117 Hawthorne Highway, Farmington Hills, MI 48334																					
PILLAR AND FRANK MORTGAGE INC.																					
15 yr. Pk 8.50		30 yr. Pk 8.50		1 yr. ARM 4.25		2 yr. ARM 5.25		3 yr. ARM 6.25		5 yr. ARM 7.25		10 yr. ARM 8.25		15 yr. ARM 9.25		20 yr. ARM 10.25		25 yr. ARM 11.25		30 yr. ARM 12.25	
15117 Hawthorne Highway, Farmington Hills, MI 48334																					
TOLL FREE SAVINGS BANK 981-7070																					
15 yr. Pk 8.50		30 yr. Pk 8.50		1 yr. ARM 4.25		2 yr. ARM 5.25		3 yr. ARM 6.25		5 yr. ARM 7.25		10 yr. ARM 8.25		15 yr. ARM 9.25		20 yr. ARM 10.25		25 yr. ARM 11.25		30 yr. ARM 12.25	
15117 Hawthorne Highway, Farmington Hills, MI 48334																					
PRUDENTIAL MORTGAGE, INC. 651-5411																					
15 yr. Pk 8.50		30 yr. Pk 8.50		1 yr. ARM 4.25		2 yr. ARM 5.25		3 yr. ARM 6.25		5 yr. ARM 7.25		10 yr. ARM 8.25		15 yr. ARM 9.25		20 yr. ARM 10.25		25 yr. ARM 11.25		30 yr. ARM 12.25	
15117 Hawthorne Highway, Farmington Hills, MI 48334																					
ST. JAMES SERVING COMMUNITY OF BLOOMFIELD HILLS 258-9000																					
15 yr. Pk 8.50		30 yr. Pk 8.50		1 yr. ARM 4.25		2 yr. ARM 5.25		3 yr. ARM 6.25		5 yr. ARM 7.25		10 yr. ARM 8.25		15 yr. ARM 9.25		20 yr. ARM 10.25		25 yr. ARM 11.25		30 yr. ARM 12.25	
15117 Hawthorne Highway, Farmington Hills, MI 48334																					
GROSS POINT 822-6941																					
15 yr. Pk 8.50		30 yr. Pk 8.50		1 yr. ARM 4.25		2 yr. ARM 5.25		3 yr. ARM 6.25		5 yr. ARM 7.25		10 yr. ARM 8.25		15 yr. ARM 9.25		20 yr. ARM 10.25		25 yr. ARM 11.25		30 yr. ARM 12.25	
15117 Hawthorne Highway, Farmington Hills, MI 48334																					
WEEKEND AND EVENING APPOINTMENTS AVAILABLE																					
CALL FOR FREE INFORMATION PROGRAM																					
TRIAD MORTGAGE CORP. 477-6580																					
15 yr. Pk 8.50		30 yr. Pk 8.50		1 yr. ARM 4.25		2 yr. ARM 5.25		3 yr. ARM 6.25		5 yr. ARM 7.25		10 yr. ARM 8.25		15 yr. ARM 9.25		20 yr. ARM 10.25		25 yr. ARM 11.25		30 yr. ARM 12.25	
15117 Hawthorne Highway, Farmington Hills, MI 48334																					
WORLD WIDE FINANCIAL 647-1199																					
15 yr. Pk 8.50		30 yr. Pk 8.50		1 yr. ARM 4.25		2 yr. ARM 5.25		3 yr. ARM 6.25		5 yr. ARM 7.25		10 yr. ARM 8.25		15 yr. ARM 9.25		20 yr. ARM 10.25		25 yr. ARM 11.25		30 yr. ARM 12.25	
15117 Hawthorne Highway, Farmington Hills, MI 48334																					
CALL WORLD WIDE FOR 1 YR ARM, 4 YR ARM AND 15 YR ARM																					
AND WEEKEND, EVENING APPOINTMENTS AVAILABLE																					
CALL FOR FREE INFORMATION PROGRAM																					
CALL 1-800-72-FIRST																					
AN EQUAL HOUSING LENDER																					
WE DELIVER!																					
WE COME TO YOU!																					
1533 N. Woodward Ave. Bloomfield Hills, MI 48304																					
Rates/terms/fees/commitment on all 4-11-12-15 and may change without notice. Source: National Mortgage Lenders																					
*Cash "reinvested" APR based on \$100,000 term APR, 1% point prepaid fee.																					
LENDERS - TO PARTICIPATE CALL:																					
1-800-736-1303																					