

Don't freeze at photography in winter

FOCUS ON PHOTOGRAPHY

For those of you who live in cold climates or for those who live in the South but travel to snow country, winter photography can reward you with fabulous photos for your photo album.

But cold weather photography can present you with some problems that make shooting more difficult than during fair weather.

While photographers who live in a very cold climate are accustomed to such conditions, anyone used to more temperate weather can get caught unprepared.

Before setting off to take photographs in very cold conditions, you should spend some time preparing your equipment and your own clothing. Almost any camera can be operated normally to about zero degrees, but at temperatures lower than this, difficulties may start to occur.

Why do cameras function less efficiently in the cold? The most common reason is loss of battery power. Batteries not only operate the metering system, but also operate the shutter on most newer cameras. Batteries work by chemical reactions that always proceed more slowly at lower temperatures. Solution: Keep the battery in your pocket until just ready to shoot. Take your shots, then place the battery back in your pocket to keep it warm.

There are precautions you

should take, too, for photographing in very cold weather. Dress warmly. In layers, and make sure your clothing allows easy access to cameras and lenses. Wear two pairs of gloves — a heavy outer pair and a thin inner pair. Remove the outer gloves when you're ready to shoot. The thin pair will keep your hands warm yet still enable you to work all camera controls.

In cold weather, you must take special care with your film. Because it can become brittle, advance it carefully and slowly as you run through the roll (turn off your power window) and rewind it carefully, too.

Besides the physical problems of working in low temperatures, there are other considerations. A major one is exposure. Snow-covered scenery is quite different

from the average scene and the meter can be fooled. Remember that all meters are programmed to read average gray, so with snow scenes, be sure to overexpose a stop or two in order to produce a good negative.

When you come in out of the cold, pay special attention to your camera. Water vapor in a heated room condenses on cold metal and glass surfaces and your camera will become covered with moisture. No damage will be done, just be sure to wipe off your camera.

Monte Nagler is a fine art photographer based in Farmington Hills. You can leave him a message by dialing 953-2047 on a touch-tone phone, then his mailbox number, 1873. His fax number is 644-1314.



It's a snap: The temperature was below zero, but by keeping himself and his equipment warm, Monte Nagler was able to bring home this exciting shot of Michigan's Taquamenon Falls.

Saarinien House guides sought

The Cranbrook Academy of Art Museum is accepting applications for volunteer tour guides for Saarinen House, which will open for tours beginning in May 1994.

Tour guides will be trained to give extensive tours of the house and the surrounding grounds to visitors. Tour responsibilities will include giving tours an average of one afternoon a week May through October. Training will take place Monday mornings beginning Feb. 14, 1994. Applicants should be interested in architecture, historic preservation and Cranbrook in general, and be comfortable speaking in front of groups of 10 or more. For an application, call associate curator David D.J. Rau at 810-645-3323.

Saarinien House is considered by many to be one of the pre-eminent residential interiors in the United States. It was designed in

the 1930s by Finnish-American architect Eliel Saarinen, who was responsible for designing most of the architecture at Cranbrook in Bloomfield Hills.

Cranbrook Academy of Art with its contemporary art museum is a division of Cranbrook Educational Community, which also includes Cranbrook Institute of Science and Cranbrook Schools. Cranbrook Academy of Art Museum activities are supported in part by the Michigan Council for Arts and Cultural Affairs. For more information, call 810-645-3314.



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

Jack Cloud

WEIR, MANUEL, SNYDER & RANKE

BEVERLY HILLS NEW ENGLAND COLONIAL

4 bedrooms, 2½ baths, 2 fireplaces, hardwood floors. Birmingham schools across from Queen of Marys.

ONLY \$219,000

DAVE BEATTY
647-6999
RALPH MANUEL ASSOCIATES 647-7100

REFINANCE NOW!!!

0 Points*
0 Orig. Fees*
0 Closing Costs*

*Many loans are eligible; call now to see which will work best for you.

Fleet Mortgage Corp.
462-4041

OPEN SUNDAY 1-4 WHITE LAKE

4242 Lake Silikon (Just N. of M-59, W. off Ormand Rd.) STUNNING NEW CONTEMPORARY HOME. Hilltop setting, cathedral ceiling in great room, open floor plan, 1st floor master suite, white laminate kitchen with snack bar counter. Walkout basement. \$175,900.

HOSTESS
KAY KOBAY AND LYNNDA DORMAIER
698-2111
CENTURY 21 At The Lakes

FREE SEMINAR

SELLING YOUR HOME?

Come to a Free Seminar on Home Selling

A panel of speakers, including syndicated real estate columnist Tom Ervin, will discuss the following and much more...

- What can be done to make sure your home sells for top dollar?
- How much is too much to ask for your home?
- What are the benefits of working with a REALTOR®?
- How can you speed the sale of your home?
- How can you become informed about the home selling process?
- Is seller-financing right for you?

Tuesday, February 8, 1994 • 7:00 p.m. - 9:00 p.m.

Holiday Inn Livonia West
17123 N. Laurel Park Drive
- Limited Seating -
Call 478-1700, ext. 241

Sponsored by:
WESTERN WAYNE OAKLAND COUNTY ASSOCIATION OF REALTORS®

A canned good donation is requested in lieu of any admission fee. Food collected will be given to the Salvation Army for distribution to those in need.

Observer & Eccentric
NEWSPAPERS

REALTOR®

MORTGAGE RATE UPDATE			
DATE	10/28	11/29	12/31
ADVANCE MORTGAGE CORP. 932-8800			
1 yr. 6.75%	6.50%	6.25%	6.00%
3 yr. 7.25%	7.00%	6.75%	6.50%
5 yr. 7.75%	7.50%	7.25%	7.00%
7 yr. 8.25%	8.00%	7.75%	7.50%
10 yr. 8.75%	8.50%	8.25%	8.00%
AMERIFUND MORTGAGE CORP. 740-2233			
1 yr. 6.75%	6.50%	6.25%	6.00%
3 yr. 7.25%	7.00%	6.75%	6.50%
5 yr. 7.75%	7.50%	7.25%	7.00%
7 yr. 8.25%	8.00%	7.75%	7.50%
10 yr. 8.75%	8.50%	8.25%	8.00%
DETROIT SAVINGS BANK 1-800-LOAN-0581			
1 yr. 6.75%	6.50%	6.25%	6.00%
3 yr. 7.25%	7.00%	6.75%	6.50%
5 yr. 7.75%	7.50%	7.25%	7.00%
7 yr. 8.25%	8.00%	7.75%	7.50%
10 yr. 8.75%	8.50%	8.25%	8.00%
EXECUTIVE MORTGAGE CORP. 855-8800			
1 yr. 6.75%	6.50%	6.25%	6.00%
3 yr. 7.25%	7.00%	6.75%	6.50%
5 yr. 7.75%	7.50%	7.25%	7.00%
7 yr. 8.25%	8.00%	7.75%	7.50%
10 yr. 8.75%	8.50%	8.25%	8.00%
FIRST INTL. FINANCIAL CORP. 649-5304			
1 yr. 6.75%	6.50%	6.25%	6.00%
3 yr. 7.25%	7.00%	6.75%	6.50%
5 yr. 7.75%	7.50%	7.25%	7.00%
7 yr. 8.25%	8.00%	7.75%	7.50%
10 yr. 8.75%	8.50%	8.25%	8.00%
FLYET MORTGAGE 482-4041			
1 yr. 6.75%	6.50%	6.25%	6.00%
3 yr. 7.25%	7.00%	6.75%	6.50%
5 yr. 7.75%	7.50%	7.25%	7.00%
7 yr. 8.25%	8.00%	7.75%	7.50%
10 yr. 8.75%	8.50%	8.25%	8.00%
FRANKLIN BANK I.A. 555-6443			
1 yr. 6.75%	6.50%	6.25%	6.00%
3 yr. 7.25%	7.00%	6.75%	6.50%
5 yr. 7.75%	7.50%	7.25%	7.00%
7 yr. 8.25%	8.00%	7.75%	7.50%
10 yr. 8.75%	8.50%	8.25%	8.00%
ST. JAMES SERVING CORPORATION 380-0220			
1 yr. 6.75%	6.50%	6.25%	6.00%
3 yr. 7.25%	7.00%	6.75%	6.50%
5 yr. 7.75%	7.50%	7.25%	7.00%
7 yr. 8.25%	8.00%	7.75%	7.50%
10 yr. 8.75%	8.50%	8.25%	8.00%
TRIAD MORTGAGE CORP. 477-6880			
1 yr. 6.75%	6.50%	6.25%	6.00%
3 yr. 7.25%	7.00%	6.75%	6.50%
5 yr. 7.75%	7.50%	7.25%	7.00%
7 yr. 8.25%	8.00%	7.75%	7.50%
10 yr. 8.75%	8.50%	8.25%	8.00%

CALL COLDWELL BANKER

Schweitzer Real Estate

Farmington Hills

BACKS TO COMMONS!
Newer Farmington Hills Tudor, custom kitchen, newer carpet throughout, finished basement, intercom system, 1st floor laundry, deck, central air and more. \$219,900 (OE-N-01MFA) 347-3050

SIMPLY SPECTACULAR
3 bedroom townhouse perfect in many ways. End unit, private entrance, 1st floor master suite with jacuzzi, white kitchen, cathedral ceiling. \$181,900 (OE-N-73KEN) 347-3050

CHARMING CAPE COD
3 bedroom, 2½ bath home. Includes large family room with fireplace, French room, dining room and 2 car garage, car beautiful trend deck. \$179,900 (OE-N-91SIL) 347-3050

MEADOWBRIDGE'S FINEST
Exceptional custom. Features include open floor plan with clay angles and windows, skylight, gas fireplace, Jennie appliances, newer carpet, 2 story foyer and great room. \$169,900 (OE-N-66MIA) 347-3050

FARMINGTON HILLS
3 bedroom, 2½ bath colonial. Pella windows, hardwood floors, cathedral beamed ceiling in great room, updated kitchen. \$135,000 (OE-N-06RUT) 347-3050

NEW CONSTRUCTION
Begin in 1994 in this newly constructed contemporary with 3 bedrooms, 2 baths, basement, 1½ car garage and more for only \$99,900. (OE-N-00JAC) 347-3050

Livonia

BEAUTIFUL QUAD IN LIVONIA
4 bedrooms, 2 baths, formal dining room, living room, large family room with fireplace, 2 car garage, fenced backyard, security system and more! \$139,900 (OE-N-63MYR) 347-3050

Northville

LAKEFRONT CONDO
Nestled in private back section of Blue Heron Pointe. Exceptional view, finished lower level to deck and dock. \$265,000 (OE-N-58BLU) 347-3050

SELLER TO PAY POINTS!
Fabulous Northville colonial with possible 5th bedroom and 3 full baths! Premium stucco lot, loaded with amenities, short walk to school, gorgeous landscaping with sprinklers. \$239,900 (OE-N-88NOR) 347-3050

YOUR NEW HOME
3 bedroom colonial with walkout basement, 2½ baths, white kitchen cabinets and hardwood flooring, hay in rock, etc., real value at \$250,000. (OE-N-52WAT) 347-3050

BEAUTIFUL NORTHVILLE RANCH
Prestigious ranch includes huge great room with vaulted beamed ceilings, formal dining room, natural fireplace, sprinkler system, 14 x 24 deck, air conditioning, 1st floor laundry. \$199,900 (OE-N-08MAP) 347-3050

BACKS TO LARGE POND!
Open flowing floor plan features bleached oak cupboards andoyer floor, 2 fireplaces (1 in living room, 1 in master bedroom), jacuzzi tub in master bath, neutral carpet throughout, 2 large decks. \$199,900 (OE-N-69VIL) 347-3050

Milford

GREAT FAMILY HOME!
Location, Location! Location! 1 block from Village of Milford, across street from Old Mill Pond, Central Park to the rear and side. Updated kitchen, bath, Big Laundry room, even bigger workshop. \$114,500 (OE-N-45LUD) 347-3050

Plymouth

LOW MAINTENANCE DUPLEX
Each unit has separate meters for gas and electric, newer papp water only, furnace with air conditioning, newer shingles, carpet and flooring, paved parking and mini blinds throughout. \$319,900 (OE-N-20ANN) 347-3050

NEW CAPE WITH WALKOUT
Plymouth's popular "Quail Run", 3 or 4 bedroom, den, formal dining room, 3-way fireplace in great room and kitchen nook area. Make your selections now! \$294,500 (OE-N-20QUA) 347-3050

Novi

RANCH CONDO IN NOVI
Close to pond, pool, tennis courts, features include newer carpet with best padding, skylight, cathedral ceilings, formal dining room, fireplace, air conditioning, track lighting, finished basement. \$124,900 (OE-N-60PUN) 347-3050

MINT CONDITION TOWNHOUSE
Features include newer carpet throughout, neutral decor, neutral window treatments, fresh paint, newer kitchen floor, fireplace with glass doors, custom window shutters, wet bar, mirrored living room wall. \$114,900 (OE-N-06GIE) 347-3050

Southfield

SECLUDED SETTING
Beautiful vacant 1.6 acres of property at end of cul-de-sac. Gorgeous homes surround this wooded parcel. Land contract terms. \$45,000 (OE-N-00STA) 347-3050

SUPER SOUTHWEST LOT
Excellent buildable Southfield lot with city water, sewer and a creek behind it. Only 3 blocks from Southfield City Hall! \$18,900 (OE-N-00JEN) 347-3050

Northville/Novi
347-3050
Relocating? Call our Relocation Department at (313) 268-1000 or (800) 486-MOVE