

Engler proposes scholarship carrot for MEAP

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Republican lawmakers were told in a speech that the Gov. John Engler's State of the State speech would have a surprise that would "electrify" Lansing.

No one had a clue until minutes before the third-term governor walked into the Hall of Representatives that he would propose a scholarship carrot to get high school students to take the MEAP proficiency tests.

"I'm very excited about the \$3,000 merit scholarships," said freshman Ruth Johnson, R-Holly. "It will have no effect on taxes because it comes from the (multi-billion dollar) tobacco settlement."

"More kids will probably take it with that incentive. And they can use it on any kind of higher education — university, community college or trade school," said Johnson, a Waterford High graduate who recalled that few classmates went on to college.

In the last two years, droves of high school students in Troy, Birmingham and Northville, among other suburbs, have skipped the MEAP high school proficiency exams. They don't get state-certified diplomas, but otherwise the state is powerless to punish them.

"For all Michigan high school graduates who master reading, writing, math and science," the governor said, "each of you will receive a Michigan Merit Award — a \$2,500 scholarship that can be used for further study at a Michigan school of your choice."

Engler's carrot is offered to students in public, private and home schools. They may use it at any Michigan school, public or private. It was one of the few times he got bipartisan applause in the bitterly divided State

Capitol.

State Superintendent of Public Instruction Art Evis pledged in December he would seek ways to get high school 11th graders to take the tests, which are needed to track schools' performances and were demanded by big employers because local diplomas are meaningless.

"He's run out of ideas in his third term," said Mark Brewer, Democratic state chair. "He wants to give the impression he's doing something."

Interviewed before the speech, freshman Rep. John Pappageorge said he had read a copy of the material Engler's office had looked to Detroit papers. "The good news for me is that 41 freshman and 17 returnees have molded together in our caucus," Pappageorge said.

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Andrew Raczkowski
—State representative

best on MEAP tests and would reap the scholarship rewards, but those in Detroit would get less of the money.

Caught off guard were Democrats chosen to respond to the Republican governor's speech. They had heard nothing about the scholarship program in advance and stuck to their scripts in a Michigan Public TV appearance taped in East Lansing.

Sen. Gary Peters, D-Bloomfield Township, hit hard on Engler's proposal to cut the personal income tax rate across-the-board from 4.4 to 3.9 percent over five years.

The Republicans have consistently proposed cutting taxes in a way that either benefits the wealthiest individuals or the largest corporations in our state," said Peters. "That is why, under their control, Michigan is ranked one of the most regressive tax systems in the country."

Peters called "unacceptable" the number of serious violations in nursing homes. And he called for campaign finance reform aimed at Republican big-money and corporate contributors, asking, "What about the small businesses that drive our economic engine?"

Freshman Rep. Gilda Jacobs, D-Huntington Woods, called for safer streets. "We challenge the Legislature and the governor to renew their commitment to putting 5,000 new police officers on patrol in our neighborhoods."

Jacobs touted the Democrats' Hope scholarship plan, aimed at community colleges.

"He (Engler) has surpassed the Hope plan," said Republican

floor leader Andrew Raczkowski of Farmington Hills. "A Michigan Merit scholarship is not just a B average but proficiency in essential areas."

Until Engler's scholarship electricity, most talk on the floor was speculation about how the governor would finesse some kind of administrative takeover of Detroit public schools.

"There is a better way to improve our schools," said Jacobs. "Reduce class sizes so teachers can give our children the individual attention they need."

"And along with that, we must institute high academic standards in the basic areas of reading, writing, math and science," Jacobs said.

Five times Engler quoted the embattled Democratic President Bill Clinton, and once he quoted Detroit Mayor Dennis Archer. Republicans cheered, but Democrats sat silently.

Patterson unveils convenient home mortgage proposal

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The process of applying for a home equity loan or a second mortgage could take considerably less time under a program outlined by the Oakland County Executive.

A process that normally took weeks can now be accomplished in "a matter of hours," L. Brooks Patterson explained Tuesday as he unveiled MAAAP (Mortgage Acceleration Program).

Essentially, MAAAP enables banks and other lending institutions to access data already compiled by county agencies such as the assessor's office, the register

of deeds and the county clerk. By not having to duplicate information on individual houses, the lenders will be able to process loan applications more rapidly.

Such information was previously available, but not in one central location. With time being money, the savings per loan application could be as much as \$200 or more, Patterson explained.

MAAAP will be of immediate benefit for lenders who, with the click of a mouse, can access county records on assessments, square footage, market values and other specifics used to determine if a person will get a loan, Patterson said.

But market forces and compe-

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dition will pass that benefit along to consumers, the executive said.

MAAAP points to a larger and potentially more important trend, Patterson continued. It's an example of local government using its technology to assist local businesses — something Oakland hopes to do whenever

possible.

Technology is a hallmark of county government, Patterson said. That technology can and will have application in the private sector, he said.

The idea of using county data to hasten loan processing was unveiled last fall by Patterson

and other county officials. The reaction by appraisers, however, was negative — something the executive address briefly at the MAAAP press conference.

That reaction was based on misinformation and "fear of the unknown," Patterson said. "MAAAP is not a substitute for an appraisal, it's a tool for appraisers."

Over the last few months, county officials have been working with personnel from Standard Federal and Comerica to assure that the information provided under MAAAP would meet the needs of lenders.

Beginning Monday, MAAAP information will be available to all lenders via the internet.

Information will be available at www.co.oakland.mi.us or at 859-0811.

The president of the Birmingham, Bloomfield, Rochester, South Oakland Association of Realtors said MAAAP can be extremely beneficial in Oakland County.

Consumer demand for home equity loans and second mortgages is very high, explained James A. Sands, who is also senior vice president and chief appraisal officer at Standard Federal in Troy. "It's a highly competitive market," he said, and MAAAP will help lenders respond more quickly to the demands of the market place.

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