

Schoolcraft seeks funds to complete its work

Ask a person where he or she lives and the answer will be a city or township—Plymouth, Garden City, Livonia, Westland, Farmington Hills, or maybe just "the suburbs."

Rarely will someone answer "the Schoolcraft College District." Yet few institutions reached by Observer & Eccentric Newspapers have so much contact with people and have done so much to enrich our way of life.

It's time to recognize that significant contribution and to complete the work that was begun in the early 1960s with support at the polls June 13.

SCHOOLCRAFT IS asking a property tax boost of 0.8 mills. That's a modest enough request, amounting to \$12 to \$17 for most homeowners, even if it were enacted immediately.

Consider, however, that the full amount won't be levied for several years, and remember that a

portion of your local property taxes are deductible from your income taxes.

Attractive as the campus and its satellite centers are, Schoolcraft College is less than complete. The college plans to expand the popular culinary arts program, expand its vocational-technical offerings, house the fine arts program in a suitable facility, build a new learning resources center, remodel the existing library for offices, and move some offices that are now located in houses with septic tanks onto the main campus.

The tax funds we approve June 13 will pay for operation of the programs in those buildings. In the severe economic weather of the past few years, caused not only by the recession but also the effect of the single business tax and the loss of an earlier millage proposal, Schoolcraft has actually had to make cutbacks.

Maintenance programs on older buildings have had to be slashed. Jobs have been left vacant by at-

trition. The library has been closed on week-ends—which is all right for a high school but an extremely harsh step for a college to be forced to take. Some Saturday and all Sunday classes have had to be dropped, to the detriment of job-holding students whose average age is nearing 30.

Schoolcraft officials have forthrightly explained the needs and how they would meet them.

SCHOOLCRAFT COLLEGE deserves to be completed because it has put these communities on the metropolitan map with its cultural programs and its famed culinary arts programs.

Schoolcraft has fulfilled its mission to provide the first two years of basic college education to ward a degree at a far cheaper cost to students than if they had to reside in East Lansing or Ann Arbor.

Schoolcraft students in academic programs are

taught by senior faculty members, not graduate assistants.

Schoolcraft has given attention to developing the talents of mature women who used to dismiss themselves as "just housewives."

Schoolcraft has gained stature, both locally and nationally, for its attention to the needs of older citizens, particularly in the recreation field.

Schoolcraft's faculty has taken part in other phases of our communities' public life and culture, writing dramas and music that we would be unable to enjoy if the college had never been founded or so well run.

Life here wouldn't be as good as it is without Schoolcraft College. Support of the millage proposal June 13 will be not only finance the future but will give the community college a collective pat on the back for a job excellently done in the past.

editorial opinion

It's kudos for Lichtman after 6 years of service

Some will miss him because of the contributions he made to the Farmington School District. Others will gladly miss him because his acid tongue stung them once too often.

Willoughby Wink and I will miss him because his verbal diatribes just made such great copy.

Yes, folks, Gary Lichtman, seven-year school district trustee, is calling it quits and letting new blood get a chance at implementing some of their ideas. To say the least, Gary has been robust in putting across an idea or two of his own.

He fought some tough and emotional battles during his tenure as a school board trustee and brought much common sense to school business along with a fistful of drama.

After all, how many board members resign in the middle of one term and then run successfully for yet another? He has been forceful, energetic and very capable of destroying the opposition with a mere sneer or derisively raised eyebrow.

Board members who sat at the same table knew they had better be well-versed on an issue or Gary would clobber them.

BUT GARY'S BREED, for better or worse, depending where you stand on political officials, is a dying one. More and more officials are being elected who take the low profile road, letting the

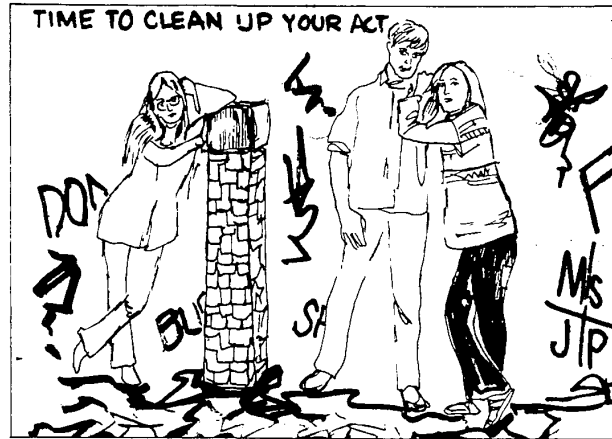


administration guide them down the trail. Perhaps this is a reflection of the changing times.

Gary came up in local politics during the late '60s when the country as a whole was at one of its highest emotional pitches. Watching him frown, grown, holler and stomp made you think he would rather have been out in the street sometimes huffing a protest sign. But that never has been the style in the Farmington area, so Gary did the next best thing and became an elected official.

Although he is stepping down, it is hard to believe that he will stay out of the fray for very long. Perhaps someday, when the political pendulum swings away from its conservative bent, we'll hear from Gary Lichtman once more.

Until then, he'll be missed.



Litter bugs the students

A couple of weeks ago, one of our staffers judged an area-wide high school editorial writing contest.

He came back to the office enthusiastic about the high quality of the entries and made an interesting observation: "The single most popular subject of all entries was the problem of litter and vandalism in the schools," he said, "and the interesting thing was the way the kids reacted so strongly to it."

He brought back some examples, and they make fascinating reading for anybody who thinks that the kids of today lack a sense of responsibility.

A NORTH FARMINGTON High student wrote: "Obscenities are conspicuous on walls; signs are covered with graffiti, halls are filled with litter, people don't even talk in the halls any more. Students' pride in North Farmington is obviously lacking."



—by PHILIP H. POWER—

"In addition, evidence of vandalism is apparent everywhere. The walls of johns, backs of desks and bulletin boards are covered with writing. The graffiti is not even clever. The authors of this junk are not even proud enough to use correct spelling."

Another student described an episode at Livonia's Churchill High School.

"A fire burned in the trash container which is part of the Winston Churchill mural while CHS students walked by or watched... One student who noticed the smoke pouring out into the hall ran to get help. Fortunately, by the time she had returned, the fire had been put out by CHS administrators. An observer noted that the fire had been going for nearly 20 minutes."

A student at Garden City East High School wrote that "litter in parking lots, papers strewn over the floor, marred walls, and scratched desks all characterize the lack of concern for the appearance of our school."

Branch banking laws stifle competition

Banks are mysterious things. They seem to control our lives, but they're faceless except for the teller who takes our deposits or cashes our checks.

It's an old cliché, but it seems that when we need them most to borrow money, they're really not interested in us, or when we don't need them, they're always willing to sell their services.

There are occasions when you want to borrow money that you would never even realize that how a bank makes its income.

But a bank is not what it superficially appears to be. It is the most highly regulated industry in the country. Unfortunately, it's regulated by both state and federal governments and the banking laws, state by state, are inconsistent.

IN MICHIGAN, after the closing of banks in the 1930s, and the scandals in the banking industry in the '40s great fears developed, so our constitution provides that it is one of the few industries that legislature must have a two-thirds vote to pass laws concerning them.

Because of what happened in the '30s, Michigan has fought against statewide banking and the state statute provides that no bank may have a branch more than 25 miles away from its main office.

These are political decisions. The net result has been a concentration of the banking industry in the metropolitan Detroit area with some outposts on the western side of the state in Grand Rapids. The rest of the state has been denied a banking system that has sufficient funds to finance large industry.



—by HENRY M. HOGAN, JR.—

Consequently, the outstates either have to come to Detroit for their funds or go out of state. Why these outstates have not risen up in arms over the years, nobody seems to know.

WHILE THE STATE STATUTES said there would be no branch banking beyond 25 miles of the main office, over the years there have been many operations that have gotten around it.

Major banks either started or purchased little banks through pension trusts or individuals so that they, in fact, have a new bank that they could branch out 25 miles.

This was successfully done in the Detroit area in the 1960s and was called "satellite banking."

The people at Michigan National Bank, for example, started the Livonia National Bank and the Troy National Bank and the Oakland National Bank in the Southfield area.

The Parsons' group of young bankers did the same thing with the Birmingham-Bloomfield Bank, the National Bank of Royal Oak and some 16 others as satellites of the Bank of the Commonwealth.

In the past several years, the Bank Holding Act was amended so that these satellite banks did not have to be individually owned and could be owned

by one central holding company which was highly regulated.

THUS, THE LIVONIA NATIONAL BANK and the Troy National Bank became part of the Michigan National Holding Co.

When we step back and look at the banking laws we ask: Who are they meant to protect? The people? The consumers? The bankers, or other bankers?

The limitation on branch banking limits competition. It is only through competition that we now have Saturday banking and drive-in banking and 24-hour bank tellers, late banking hours, and no-charge checking accounts.

The satellite banking system brought banking executives out into the suburbs so that businesses could negotiate decent-sized loans with important banking officers and still have the resources of a larger bank downtown.

But if you step back and look at it, satellite banking and now bank holding company banking are really fiction. It's really a series of banks that is meant to bring the services to the customers to be more competitive.

Last week, Attorney General Frank Kelley started suit against Michigan National Bank on behalf of the State Financial Institution Department. He claimed Michigan National Bank, through its holding company, was in fact letting its various wholly-owned subsidiaries take deposits on other subsidiary banks and cash checks on other subsidiaries. So in fact, they were violating the branch banking law.

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THE ANSWER SHOULD BE: "So what?"

The answer should be that the people in the state should cry out against banking laws that limit competition and entrench larger banks as long as the banks are well regulated.

Frank Kelley is supposed to be the consumer's advocate. He has appeared time and time again on behalf of the consumer before the Public Service Commission fighting rate increases for utilities.

Now, he has put himself in the position of being the advocate of the big banks in Michigan. He never did like the way the bankers ran Michigan National Bank.

PERHAPS THE BEST summation came in an editorial from Northville High School.

"Everyone knows that there is a lot of work to be done to make this school favorable, but too few care enough to attempt a change."

These kids are not goody-goodyes. They are tough-minded young journalists, who still have a sense of outrage at the abuses they see in their schools.

Thank heavens we are still producing them. We mustn't lose them.