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Downtown rebirth sought by council

By LYNN ORR

A revitalized downtown shopping area could be the bait to lure Farmington shoppers away from area malls—and a proposed downtown development authority might be able to accomplish such a task.

That's the thinking behind the City of Farmington's latest adventure in governmental planning which will be the topic of a public hearing July 18.

Meeting the competition; the benefits of cooperation; and a blueprint for action are the advantages of the authority, according to City Mgr. Bob Deadman and chamber of commerce president Edward Balden.

And both men are hoping the authority will have the approval of the city council and downtown merchants.

"The downtown area is one of the things that makes Farmington like it is," Deadman said. "The authority would actually develop a plan, propose the financing, and bring it to the city council for approval. Once a plan is approved, the authority would have the right to carry it out."

"It's like anything else, it has to be presented and sold in the right manner," said Balden, adding that some merchants are taking a "wait and see" attitude.

"I think collectively we have a better chance of getting things done."

THE DEVELOPMENT authority would be established by a public ordinance so the city must give notice to all property owners and residents within the boundaries of the area, Grand River from Liberty to School Street.

"If we don't keep an eye on the total picture, we could face the possibility of going downhill."
—City Mgr. Robert Deadman

The group would consist of the city manager and eight members appointed by the manager and approved by city council. A contingency plan would allow the group to consist of the mayor and eight members appointed by the mayor and approved by city council.

The committee would consist of two members appointed for one year; two for two years; two for three years; and two for four years. Thereafter, members would serve four-year terms.

"Their purpose would be to develop and recommend a plan and propose a way to finance it," Deadman said.

The plan could include beautification, parking, lighting, purchase of deteriorating buildings, and other ways to improve the downtown area. "The majority of the members would be from the downtown district, Deadman added.

"We have a central business district that is very old in relationship to the newer shopping malls," Deadman explained. "If we don't keep an eye on the total picture, we could face the possibility of going downhill."

About four years ago, the business district was faced with just such a problem when 18,000 square feet of empty buildings were noticed.

"It takes a coordinated effort to plan ahead rather than react to crises

like that," Deadman said.

SEVERAL METHODS of financing could be implemented to carry out the authority's work, he said, including a two-mill ad valorem tax within the downtown district; revenue bonds; the adoption of a tax increment financing plan (tax applied against property within the area); and establishing special assessment districts.

"The downtown area could get credit for increased assessment and cost of improvements," he said. "Each of these requires a concise plan of action and approval by the city council," he said.

Chamber President Ed Balden, general manager of the Downtown Farmington Center which comprises about half of the total district, is enthusiastic about the plan.

"Absentee landlords have dragged their feet in the past because they don't want to do anything more than what's necessary. Buildings are too expensive to allow them to decay," he said. Renovations make deteriorated buildings, like Jerry's Book Store and Real Estate One on Farmington Rd., stand out, he added.

"The authority wouldn't be a wish-plush to push everything through, but they could make plans and get the approval to carry out those plans."



Here she is...
...Miss Michigan

Holly Ann Schmidt took the top prize money, the bouquet of roses, banner, crown and title of "Miss Michigan" at the close of pageant festivities in Muskegon Saturday night. The daughter of Mr. and Mrs. Herbert Schmidt, 3438 Lakehurst, who represented Farmington, was a favorite all the way through the competition with judges and audience alike. The North Farmington High School graduate took the title of "Miss Farmington" in last summer's Founders Day Festival activities and now is an automatic contender for the "Miss America" crown. (Staff photo by Harry Mauthe.)

Orchard 5 lanes planned

Bumper-to-bumper traffic inching its way along Orchard Lake Road could go the way of the Model T if federal money comes through Friday for widening of the road.

The widening to five lanes from West Bloomfield Public Library, just north of Walnut Lake Road, south to Twelve Mile in Farmington Hills is projected for 1978. Pending approval of help from the government to meet the \$3 million cost.

"We will know Friday if 70 per cent federal funding is approved," said Oakland County Road Commission spokesman John Denman Tuesday.

West Bloomfield trustees Monday passed a resolution supporting Oakland County Road Commission's proposal to widen the route, which serves as the township's main artery.

Trustee John Warren said the township received a letter from the road commission explaining its plan to apply for a federal grant for the project and asking for the resolution.

If the grant is received, implementation of the project would require a public hearing and official approval by the road commission.

Local civic groups have been urging the widening for years, but the county road commission had insisted it should not be widened until Northwestern Highway was extended.

The fate of Northwestern has not been tabled, pending completion of requested origin and destination studies and general area traffic patterns by the State Highway Department.

Traffic bottlenecks along Orchard Lake Road, particularly from the Northwestern-Fourteen Mile area to Maple, have frustrated motorists to seek alternate routes, thereby overburdening two-lane Middlebelt and Inkster roads.

The width of Orchard Lake Road along the stretch proposed for uniform widening now varies from two to five lanes.

"It's not only the person who's down and out. The average person uses credit as temporary cash. He says: 'I don't have the cash right now, but I'll pay the bill when it comes in.' The guy who doesn't should look at that 18 per cent interest charge as a penalty."

HOWEVER, Dr. William Dunkelberg, associate professor of economics at Purdue University in Indiana and associate director of the Credit Research Center, says credit card abuse is not a problem some, like McTaggart, may think.

Dunkelberg contends there is no evidence to suggest that credit encourages spending.

"Everything gets misused," he says. "And credit is no exception. There's been no significant change in the ratio of debt to disposable income."

Credit growth has increased among higher income people, he says, but the proportion of income devoted to savings has similarly increased.

"The credit explosion has nothing to do with credit worthiness," Dunkelberg says. A 1970 study that will be updated this summer indicates that about 25 percent of charge accounts are used without paying finance charges—that is, the customer uses the charge as a convenience and pays the bill when due.

Another 25 per cent always pay finance charges, while the other half of the charge customers pay finance charges from time to time.

Not everyone, however, shares McTaggart's feelings about credit.

"IT JUST seems to be a way of life," says Tony Flum, assistant administrative officer at National Bank of Detroit's metro-west regional office which includes the Farmington area.

And Flum likes the convenience of buying on credit.

"I feel sorry for some of our parents who worked hard to provide us

Plastic money offers pitfalls, pluses



This is the first in a two-part series on credit and how it affects you. The second article will deal with how you can cope with the credit game and remain solvent.

By LYNN ORR

Plastic money is big business. From the lowly status of usury, credit has become a way of life for most Americans, and recent years have seen the credit business really hit its stride.

Convenience may be the major factor for the credit card boom, but at least one credit counselor believes plastic money is the culprit responsible for a lot of trouble.

"Don't get into the plastic game unless you can handle it," advises Jerry McTaggart, president of the American Association of Credit Counselors. And McTaggart, who operates several offices in the Detroit area, is convinced many Americans can't handle it.

He's seen a surprising rise in the number of suburbanites who come to his company for budget management, usually in a crisis situation.

"They're in a mess when they get here," he says. They may owe more money than their yearly incomes; their utilities are being shut off; and collection agencies are ringing their phones and knocking on their doors.

WE USED to get mainly low-income people," McTaggart says. "But today we have very big incomes and a lot of it from the suburbs—\$20,000, \$30,000, and \$40,000 incomes. That's big money, but often the guy owes \$20,000."

Many people are living on their gross incomes, rather than net incomes, McTaggart says. And plastic money makes it a lot easier to go over budget, he adds.

"When you get a credit card, you get a so-called limit," McTaggart explains. "But people walk in there and it's arbitrary money. There's no relation between the money they make and the object they're buying."

Credit itself is something that's not right," he maintains. "If you don't have the money, are you buying it?"

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UM, school district unite to seek vandalism curbs

Vandalism to school property may be on the decline, and next year Business Mgr. William Prisk may be able to prove it.

Although Farmington schools shelled out about \$57,000 this past year for damage attributed to vandals, lack of data and uniform accounting procedures probably show that figure on the upward side, Prisk says. And joining with 22 other Oakland County school districts in a University of Michigan study should enable the district to clarify the vandalism situation.

"I think we're seeing less vandalism, but there's no way to prove it," Prisk said, explaining that the district lacks a systematic basis of reporting property damage.

"We've agreed to cooperate county-wide in a study of vandalism to identify what vandalism is and how it affects the district."

Prisk believes some of the damage reported as vandalism consists of spur-of-the-moment incidents with little thought given to the consequences.

ONE SUCH incident last year occurred when someone pulled a line off an air conditioning unit at North Farmington High School, which services the auditorium, causing \$6,000 worth of damage.

"The person who did it couldn't envision what was happening to the inside of the compressor," Prisk says.

Resident opinion sought

Approximately 350 Farmington Hills residents will be getting a call this week asking what they think of their city government and what they would like to see it do in the future.

The city has hired the Public Administration Service to take the survey

Another common problem for Farmington schools is the knocking of thermostats off the walls. Each thermostat costs the district between \$50-60 for replacement. Recessed thermostats could alleviate the problem, he says.

"If the temptations weren't there in the first place, it might not happen," he explains.

Differentiating between premeditated vandalism, like the breaking of windows and paint damage at Pover Junior High a few weeks ago,

(Continued on page 8A)

from Tuesday through Friday, from 4:30-9 p.m. each evening.

The firm also is making an audit of city services to see how the city has been administered since abandoning its township status.

Aging Commission plans Tuesday meet

The Farmington Area Commission on Aging will meet Tuesday in the Farmington City Hall, 2360 Liberty at 7:30 p.m.

The public is invited to attend all sessions which will be every fourth Tuesday of the month.

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SUMMER COOLERS

Summer options abound on the Farmington Editorial page this week. A trivia quiz; a vicarious visit to the Tut exhibit in Chicago; the plight of an unchic jogger; and a look at the future of state-paid abortions await your perusal on page 8A.