

Farmington Observer

Volume 89 Number 61 Thursday, May 18, 1978 Farmington, Michigan 72 Pages Twenty-Five Cents

Impulse buying courts housing nightmare

By LYNN ORR

A \$15,000 hole in the ground could be a good warning to prospective home buyers this spring.

Over a year ago, a Southfield apartment dweller turned over \$15,000 to Lough Construction Co. of Birmingham as a down payment on a \$100,000 house in Ramblewood subdivision, Farmington Hills. The basement of the house was dug last May.

The 1977 construction season ended early last winter, but the would-be home buyer had to renew his apartment lease. He only could gaze enviously at the other spacious homes in the high-priced subdivision when visiting his basement excavation.

When the construction season dawned anew a few months ago, the home buyer waited for his new house. Nothing happened.

He finally turned to the Farmington Hills police for help, seeking a fraud charge against the construction company. However, like many other homes, he soon discovered the laws don't protect home buyers from



Experts agree that homebuyers should know home like the one in this in Ramblewood Subdivision what's in a contract before signing or putting up any 2. (Staff photo)

insubstantial contracts.

The contract he signed failed to specify a time limit. The home buyer turned to an attorney. After many legal hours, the construction company agreed to return the down payment and dissolve the contract.

Fourteen months of time and lost interest on \$15,000 (\$750 in one year at five per cent) are the price he paid for impulse buying in the housing market. He's now looking for the "perfect home" once again.

IT'S A repeat situation of many sad home buying tales. The only unusual incident is the construction company's return of the down payment. Legally, it was under no obligation to do so.

The home buyer could have spent another winter pondering his expensive hole in the ground.

"Some people believe that buying a home is as easy as buying a car," says Officer John Kohls of the Farmington Hills police department.

"The most critical thing about that

contract is that I couldn't find anything in it that spelled out the time span for extension," Kohls says. Without that element, the home buyer is at the mercy of the builder.

About half the contracts on new homes fail to specify time limits, with good reasons, say real estate brokers. A shortage in qualified carpenters and bricklayers is one reason builders can't predict time frames, says Richard Crawford, president of Impact Marketing, the brokerage firm for

Ramblewood subdivision. "The saying goes, if you have to ask a mason his price, you can't afford him," Crawford says.

Weather is another factor. "There are so many things in the building industry that the builder doesn't control," he explains. "Weather is the most unpredictable factor."

A heavy snow and low temperatures as in the 1977-78 winter produced cuts heavily into the construction trade season. When spring finally arrives, deep mud and road bans prevent deliveries of drywall, bricks and other materials, he adds.

Builders used to promise homes within four to six months, he says. Now the time is six months to a year. He also maintains that the hole in the ground is an exception in Ramblewood.

"Ramblewood is one of the most successful developments in the area," he says. "Very seldom does anything like this happen. You can try to draw up a contract that would prevent it, but any contract is not foolproof."

ATTORNEYS disagree. Most suggest legal consultation before signing a contract for a home. And high down payments aren't necessary, Kohls adds.

Civil action is usually the result of unfulfilled or unsatisfactory contracts, says Howard Rosenberg, the construction firm's attorney. One civil action on an unbuild home included five home buyers, he says.

"The suit lacked up five people down the line, involving four separate houses. When the first guy could move out, the whole thing got resolved and the judge didn't award damages."

That kind of chain reaction begins when home buyers can't move into their new home after they've sold their current residence. Buyers of that house may be pressed by someone who has purchased their residence. And so on.

If a construction company files bankruptcy, the prospective home buyer can end up on a limb like the rest of the company's creditors. A large down payment might be only partially returned.

Joins Farmington ranks

Woman cop welcomes challenge

By LYNN ORR

Debbie Horner nixes the square hat and skirt of yesterday's policeman. "I don't want to look like a meter maid," says Ms. Horner, 23, who will don her new uniform, including brimmed hat and pants, after she graduates from the Oakland Police Academy May 26.

As Farmington's first female public

safety officer, however, police graduation won't end her training. As one of two female public safety officers in the state, she'll begin 240 hours of fire training at the live-in academy in Ann Arbor in July.

She graduated from Eastern Michigan University with a bachelor's degree in criminal justice last December, and she hopes to make the grade as a combined police and fire officer.

"I think I can handle it," Ms. Horner says confidently. "If I can't, I would quit. I wouldn't endanger my life or anyone else's."

Thus far, Ms. Horner hasn't had any problems. She's above the class average at the police academy with a 96 per cent grade average. Although she's never used a firearm before, she's doing well at the range. And although she's "not a killer," as one of

her classmates noted, she can handle self-defense.

"THE MOST important attribute is having a good vocabulary and being able to talk to people," she maintains. "You can get people to do just about anything if you know how to approach the situation."

That attitude may help when she officially joins the force.

"It's hard enough being a rookie, but being a female, you have to prove yourself and you're somewhat in the limelight more; but the guys in the department are really great."

Ms. Horner has "always" been interested in crime, law, and police, she says. Her brother has been a Detroit police officer since 1970, a fact that helped pave the way for her occupation with her parents.

"When he first joined, they were worried, but they're used to it now," she explains. A 1973 graduate of Farmington High School, Ms. Horner lives with her parents in Farmington.

At 5-4, with curly blonde hair and blue eyes, Ms. Horner contradicts the cop image in the city, but she doesn't plan to make any waves, attitude-wise.

Para-military regime doesn't bother her. "I don't mind taking orders," she says. And she's not a feminist.

"I believe in equal pay for equal work, but I'm not a gung-ho woman's libber."

Keeping her weight down may be one of the most difficult tasks as an officer, she says.

"I usually work out to keep in shape—I've lost 10 lbs. since I got the job, but when you're riding around in a patrol car, it's different."

With a .357 magnum service revolver strapped to her waist when she takes to the streets, she'll learn more about what it takes to be a cop, she says.



Debbie Horner practices self defense with Lorimer Wyatt, a ranger at the Lower Clinton Metro Park, and her partner at the Oakland Police Academy. (Staff photos by Harry Maute)

Federal's seeks relief in warehouse dispute

By LYNN ORR

Steven West, chairman of the board of Federal's, Inc., failed to convince Mayor Richard Pappas that the Farmington department store deserves a second chance.

But the persuasive chairman, who made headlines when he was locked out of his own office this year, may have scored with the rest of the Farmington City Council.

The council voted 4-1 Monday evening to give West and Federal's two weeks to develop a "satisfactory resolution" to the problems confronting the downtown department store.

These problems include non-conformance with city ordinances regarding building use; failure to get a building permit before making changes; increased truck traffic at the rear of the building on Sloum; and possible violations of fire codes.

West appeared in person before the council to plead the store's case. He

wants the city to grant a variance to the ordinance, which would allow Federal's to increase warehousing in the building.

"We have a serious problem," he told the council. "This is the least profitable of all the Federal's operations right now."

"We're losing our fanny in this store."

West wants to increase storage in the building for use as a trans-warehouse, which would supply six or seven other stores in the area. Warehousing accounts for nearly 30 per cent of the store's \$4,000 square footage.

West would like the city to agree to a \$5-10 per cent allowance for storage. Warehousing and storage uses, other than the minimum required for operation, are prohibited in the central business district.

TO LEAVE Farmington or to convert the building into an outlet store

are the options facing Federal's if the city won't budge, West said, emphasizing that he was not "wielding a club."

"I don't see a ready successor," he told the council. "Alternately, we would have to convert the store to an outlet store where the labor would drop dramatically." Federal's currently employs about 105 persons, West said.

"We don't want to lose a department store, but we don't want to gain a warehouse," Turner responded. "And I'm dismayed that you didn't take out a building permit."

West agreed that the store was "remiss" in failing to take out a building permit. He also emphasized that truck traffic could be alleviated to accommodate Sloum residents.

However the current traffic (increased because of warehousing) is equivalent to the trade of a \$4 million store such as Hudson's or Crowley's in the location, West maintained.

Trustee tells tales against new textbooks

By LOUISE OKRUTSKY

A routine approval of new textbooks for the Farmington Public Schools turned into a story-telling session for the board of education Tuesday night.

Trustee Ann Struble summarized three short stories in the Junior high text, "Dialtorks through Literature," complaining they lacked an explanation of the moral problems within the plot.

Readers can win Hawaii trip

While many readers are thinking only of the warm summer weather, they should keep in mind that the next Michigan winter is only months away.

Farsighted subscribers may want to think ahead to cold November and the possibility of taking a trip to Hawaii. The Observer & Eccentric Newspapers is offering that chance to readers.

To get more details, turn to Page 8B.

Although Struble criticized the texts, she joined her five colleagues in approving the book's use for the coming year. Board President William Gravius was absent.

Her complaints against three of the stories were more to point out the moral dilemmas which should be discussed in class than to condemn the textbooks, she explained.

AMONG the three stories that Mrs. Struble objected to was the 1924 short story "The Most Dangerous Game."

The story, used for generations in school texts, deals with a civilized man who falls overboard during a tropical cruise and is forced to swim an island.

A rescuer plies the man with drink, conversation and dinner. Afterwards, the man is forced into a game in which he is hunted down by his host.

The story has been turned into several movies and the basis for at least one spoof on the "Get Smart" television series, added Trustee Michael Spiece, in its defense.

While Struble decried the violence of the story, Dunckel Jr. High School English teacher Janet Gleason,

defended the piece as a good suspense story.

Another story Struble objected to involved a boy alone at home watching television. He hears a commotion outside of the apartment door and finds the neighbors across the hall engaged in a violent argument. The woman pleads with him for help, but the man orders him back inside the apartment. The boy closes his door. The next day he sees the couple walking down the street as if nothing had happened.

"It might be good literature but without mention of morality. If my son read it, he would assume that violence in everyday life is just like we see on television."

THE STORY was defended by Gleason, who explained the author was writing about a boy who found difficulty in accepting adult responsibilities.

A third story, "Claudine's Book," received a bad review from Struble because she thought it was sexist.

The young heroine enjoys doing things usually done by boys. Her friend, a boy, enjoys domestic activities, such as decorating a house.

The young girl's ambition is to be a writer. Eventually, she is published. But instead of receiving praise, her teachers question why she didn't turn in "A" papers. Her friends are uncomfortable with her fame. The literary establishment is resentful of her early recognition.

She lies to escape from the situation—she's says her aunt wrote the book.

"The girl's lie ruined a reputation," said Struble, who felt the questions at the end of the story were inadequate.

Gleason explained the story as a tale of a young girl who couldn't accept fame.

Struble was unimpressed. "These three stories, I wouldn't want my kid to read," she said.

"I DON'T like Hemingway, so I know I'm no good when it comes to literature," she said.

"Television is crap. So why do we have to imitate television?" she said.

Gleason said the violence portrayed in the stories reflects the real world and is not intended to be a model of behavior.

"These short stories are fine. It's a semi-voluntary society and I wouldn't want to be responsible for sheltering a child," she said.

"We don't teach the stories through a values standpoint. We teach character development, plot and irony. We don't center on one particular violent scene."

"It seems ridiculous that we're discussing the stories."

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