

editorial opinion

Oakland should stay out of mortgage business

The Oakland County Board of Commissioners should vote down a plan to use county funds to finance mortgages for middle-class, single-family housing.

It's fundamentally unsound for the county to borrow money at lower interest rates and then funnel it to mortgage companies. If government must borrow money, then it should be for governmental purposes—not middle class housing.

At this newspaper, we have a soft spot in our editorial and business hearts for middle-class homeowners. There are proper ways to do good

things for them—and improper ways. This way is improper.

The idea was sold by the investment banking firm of L.F. Rothschild, Unterberg, Towbin to County Executive Daniel T. Murphy. Those are good credentials—but not good enough.

The plan is to sell \$100 million in revenue bonds. Interest on those bonds is exempt from federal income taxes, so the county pays a cheaper interest rate—about 8.5 per cent—than the 11 or 12 per cent a home buyer would need.

That kind of money wouldn't really go far. It would help 2,500 families if they borrowed an average of \$40,000 apiece. In a county of one million population, that isn't much of a program.

The American Bankers Association opposes the plan. The Mortgage Bankers Association of America opposes it. The savings and loan industry favors such use of government money only for lower-income housing. The finance committee of the board of commissioners opposes it almost unanimously.

The mortgage bond plan has some points of similarity to the Proposal R on the Nov. 7 ballot. Under Proposal R—which voters rejected—state bond money would have been loaned to railroads to upgrade their trackage and equipment in Michigan.

Proposal R would have done for railroads what the highway program does for trucking, so there was some logic to it. Michigan is kind of a backwater in the interstate railroad system when it comes to new investment, so there was reason to consider aiding Michigan railroads. Economic development and jobs were at stake.

But if voters say no to Proposal R, then there is just as much reason for the board of commissioners to say no to this mortgage bond plan.

Indeed, there is good reason for government to stay out of the bond market at this time. The more counties that compete for investors' funds, the more upward pressure there will be on interest rates.

Businesses, governments and individuals seeing high interest rates should take more appropriate action: Borrow less, delay purchases, borrow for shorter periods of time.

Inflation has been defined as too much money chasing too few goods. Under those circumstances, Oakland County shouldn't be pumping more money into mortgages and thus into housing. It's like fighting fire with gasoline.

A torchy thank-you

At a newspaper, we get many requests for stories about important community events, but only once in a while a thank-you.

The other day, such a thank-you came in from the United Foundation, which passed its Torch Drive goal with four per cent to spare.

Actually, this newspaper didn't raise the \$46.2 million, an increase of \$3.5 million or 8.2 per cent over last year. You our readers did the work and dug into your wallets and checkbooks.

So we thought we'd pass along the word of thanks to you.

You gave grants for 137 health and community service agencies.

You helped provide services for folks in 112 communities, including the one where you work and the one where you live, in Wayne, Oakland and Macomb counties.

You were uniformly more than generous. The automotive manufacturers unit gave \$35.8 million, or 4.1 per cent more than its quota. The industrial unit coughed up \$1.9 million, or 3.3 per cent more than its quota. The commercial unit came through with nearly \$5.1 million, 2.8 per cent over quota. The schools, government and professions unit helped with \$4 million, nearly one per cent beyond its quota. And the metropolitan unit added \$36,000, some 14.5 per cent over quota.

That means everybody did a bit more than asked. There were no apparent sugar daddies to make up the difference when other units fell down. That says something extraordinarily good about people in this town.

That makes it fun to run a newspaper here.

Regional sewage plant?

Judge has an opportunity

Whether he realizes it or not, John Feikens has a chance to advance the cause of regional cooperation next month.

Feikens is the U.S. district judge handling the Detroit sewage treatment plant pollution case. The plant was polluting the Detroit River a year and a half ago when the city agreed, in a "consent order," to clean up its act.

Since then, some things have been cleaned up, and some things haven't. So the friendly U.S. Environmental Protection Agency hauled Detroit into court again early in November and demanded more action.

The EPA dropped a little bombshell. If the sewage plant isn't operating properly in 30 days, said attorney Charles P. Kallil, the court should remove the city from management and appoint its own panel to run the show.

Feikens hasn't said whether he would or wouldn't take such a drastic step against a home rule city.

BUT IT'S the kind of thing that should have been done a long time ago.

Instead of looking for new management for the Detroit water and sewer system under court pressure, the State of Michigan should have been addressing the real management problem years back.

The management problem is two-fold:

- Within its own city limits, Detroit can't find enough qualified people, or train them fast enough, to get the plant operating properly. Knowledgeable people tell me flatly there's no hope Detroit can meet the 30-day deadline in getting the plant operating properly. One solution would be for Feikens to order Detroit to relax its residents-only hiring rule.

- Two-thirds of the population served by the Detroit Water and Sewer Department (DWSD) are non-residents of the City of Detroit. Yet they have no direct voice in selecting the board which sets rates and governs the department.

It is in the area of management that Judge Feikens could particularly advance the cause of regional cooperation.



Tim Richard

FEIKENS is a Grosse Pointe lawyer by background. In the Eisenhower years, he was Michigan Republican state chairman.

After the 1964 Michigan Constitution took effect, he was one of the first members of the new state Civil Rights Commission. On racial matters, he is a liberal. He has been known to say kind things about cross-district busing.

Yet from the bench, Feikens gives every indication of being more about the way the city is mismanaging the treatment of sewage.

The obvious and unimaginative thing to do, if Detroit can't clean up its act, is for Feikens to put a board of "masters" or perhaps the U.S. Army Corps of Engineers in charge.

A better way would be to appoint a representative board from all of southeastern Michigan. Where would he get names? An excellent starting point might be the Southeastern Michigan Council of Governments.

DWSD is a regional utility. It should have a regional policy of hiring. It should have a regional board of directors, preferably appointed by an agency such as SEMCOG.

SEMTRA (the transportation agency) and HCMA (the metropolitan council) have regional boards. The water and sewer utility should, too.

It's not as if the City of Detroit taxpayers really "owned" the thing. Most water and sewer facilities have been financed out of revenues, state aid and federal grants.

And so Judge Feikens has an opportunity to do something more for southeastern Michigan than simply clean up the river. He has a chance to influence the entire structure of how we run this vast, complex megalopolis.

Can he do it?



Lt. Col. Bernard Kaske spent Thanksgiving Day hauling bodies in Guyana, but Sunday he saw son Chris, 11, play hockey. (Staff photo)

Holiday in Jonestown

Georgetown and Jonestown certainly sound more traditionally American than the names of such Michigan cities as Paw Paw, Bad Axe, and Kalamazoo, but not as imaginative.

"Over the river and through the woods to Grandmother's house we'll go..."

That's what you might have hummed had you been invited to Thanksgiving dinner in either of the first two towns we named.

But that's not what the 305th Aero Space Rescue and Recovery Squadron of the Air Force Reserves had in mind for Lt. Col. Bernard Kaske of Westland, who in civilian life is a mailman for the U.S. Postal Service in Livonia.

His commanding officer at Selfridge Air Base was thinking only of Georgetown and Jonestown, Guyana, when he put out the order to Kaske and 18 other members of the 305th between 3 and 4 a.m. Tuesday, Nov. 21, summoning them to active duty. By nightfall they were on South American soil at Timehri Airfield, a stone's throw south of Georgetown and an hour's flight from Jonestown.

Suddenly, the shocking, bizarre developments at the People's Temple, where 912 humans were killed or committed suicide, had invaded their own personal lives.

FOR FOUR DAYS, two crews from Selfridge's 305th spent hours upon hours in their Hercules 130s, engaged in mid-air refueling of the helicopters used to ferry bodies (30 per flight) from the horror site.

Thanksgiving Day, while you and I were watching the J.L. Hudson parade or cheering the Lions to victory, navigator Kaske and his mates were 500 feet over Jonestown.

Before they and the chopper pilots caught slack time on bare coasts at Timehri that night, Kaske's plane had participated in eight refuelings for the single day, nearly 8,000 pounds of fuel to the load high above Mother Earth.

At night, even after helicopters had been hoisted out, the 90-degree jungle air still carried the stench of human decomposition.

By last weekend, Lt. Col. Kaske was back home. Saturday afternoon he went bowling with two of his three sons. Sunday he and his wife watched the kids in three hockey games—Pee Wee, Bantam and Midget. He delivered mail in Livonia again Monday.

I FOUND KASKE, wife Barbara and the boys at a hockey rink on Beech-Daly Sunday. If the colonel was working off steam, he didn't show it. It's my

Meeting the prez

Daddy's wearing—that?!?

I remember in the old days how we used to dress up our kids to take them anywhere. You never let your children be seen outside the neighborhood unless they were cleaned and starched.

Then came the era when they were teenagers. They thought jeans, a sweater and top-siders were going formal.

We as parents wavered between rage and biting our tongues every time they left the house. But our family is now entering a new era.

OUR MIDDLE child, Kathy, came home from college for Thanksgiving vacation and announced that the president of her college was going to be in town for a luncheon and we were all supposed to go.

The night before the big event, she wandered into our bedroom and said, "What are you going to wear tomorrow, dear old Dad?"

I had thought I'd look dapper and overwhelm the president in a three-piece blue pin-stripe suit.

When I mentioned this, she started rummaging through my closet. She said I looked like a funeral director in that suit, and she has a law professor who wears a pin-stripe and looks like an encyclopedia salesman.

She announced I had to look more "preppy" and pulled out a camel hair jacket. She also selected a shirt and a tie, and searched for my Gucci belt and loafers.

She then started on my wife. She dug out monogrammed sweaters, tweed suits and scarves. "I'm

through bifocals



guess he always chomps on a cigar with that kind of vigor, just like 5-foot-10-inch navigators in the movies.

"It was strictly impersonal," said Kaske of looking down at Jonestown at the stack of bodies, described as wash piled up to dry. "You can't get yourself emotionally involved. If you do, you can't do your job."

"The guys I felt sorry for were on the ground, the men who bagged the bodies. The bodies were decomposing in the jungle heat and rain. Chopper pilots wouldn't land at Jonestown until they were sure a full load of 30 was ready because the stench was so bad. No way could those guys down below bag 'em fast enough."

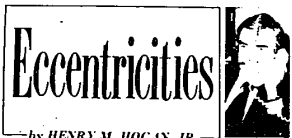
THIS IS NOT an essay on People's Temple. Rather, it is an inadequate expression of appreciation to all the men and women of our armed forces, emergency and otherwise, reserve or active, who have learned this way of life.

"We adjust to it," Barbara Kaske told me when I asked about a husband being away from home on Thanksgiving Day when there are boys of 11, 13 and 15 waiting to chomp on turkey. "It wasn't the first time."

No, it wasn't. There was a similar absence during the period of the Berlin airlift, for instance. And another after the seizure of the Pueblo.

"It's just another job. We've learned not to get uptight," said this woman as she related that she and the three boys had had Thanksgiving dinner at the home of her parents, Leonard and Edith Elandt, in Livonia.

I'll buy that because she said it. But if Barbara Kaske said an extra prayer and dropped a tear or two on her pillow last Thursday night, and if many, many miles south at the fringe of a jungle the teeth of her husband came down extra hard on the butt of a cigar, I'd believe that too.



by HENRY M. HOGAN, JR.

not going to let you meet all my friends if you're not with it," she exclaimed.

THE MORE SHE got into it, the more I thought about what I should wear.

I thought: Why is the president coming to town? There are only two reasons for college presidents to leave the campus. One is to get an honorary degree, and the other is to raise money.

Now, if I'm dressed up in my Sunday best, obviously the president will think I'm a worthy prospect for the fund drive.

Then I realized I should dig up the kid's jeans and topsiders and pass up shaving in the morning. That way, they'd ignore me when they passed the plate.

But my daughter's concern about how we looked meant we had passed an important milestone. All of a sudden, she was thinking as an adult.

Or was college teaching her that conformity was more important than creativity?

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