Farmington Observer

Highmeadow eyed for next school closing

In keeping with a plan to close one school a year because of declining enrollment, a task force of school administrators recommended to the Farmington Board of Education Tuesday night that Highmeadow Elementary School be closed in 1980-81.

The recommendation came on the heels of a recent board decision to

Though district enrollment is gaining slightly in the west end, student population continues to drop in the east and southeast sections of the district. A drop of 10 percent is anticipated over the next two years.
"Even after closing Shiawassee, and because of implementation of the mid-te school in 1990-81, we will have 54 vacant classrooms;" said Lawrence Freedman, assistant superintendent of instruction, who heads the task force. Highmeadow is located between 12

woodcreek, we would have the least disruption.

"Highmeadow has no media center

— the other two schools do. The build-ings are full service and they won't be overcrowded," he added.

FREEDMAN HAS met with the Highmeadow PTA twice this year to discuss the impending closing. Newsletters have been sent home with students

One Highmeadow mother asked Freedman Tuesday night if parents can decide what school their children will attend.

"If parents think their child should be assigned elsewhere in the district, we can meet with them to discuss the possibility. But it must be based on sound educational needs," Freedman answered.

One parent, who experienced another school closing that sent her children from Bond to Highmeadow, assured the board that "we won't scream about it this time.

"If you have to close the school, we will not fight with you. Last time, I think the parents had a tougher time readjusting than the children."

The board doesn't know yet how the vacant building will be used. Bond, closed in 1974, is vacant and there are no plans yet for Shiawassee.

The board can direct the adminis-

tration to look at the possibility, but mass closings are not good for the dis-trict. They must be done slowly, with a lot of thought," Freedman maintained.

Added Superintendent Lewis Schulman: "The general trend is that we close buildings reluctantly. Our budget determines how and when to close

"We seem to think that overcrowded conditions are normal. But what we have now is proper, usable space to carry out instruction. That is nothing to be ashamed of."

Expert urges women to plan for their financial future

widowed.
That's the message Nancy Thompson is trying to convey to women in the financial planning class she teaches each week at the Farmington Community Center.
Ms. Thompson, an estate planner with Mutual of New York Insurance Co, aims her class at women because she believes they are usually the ones left in financial straights after their spouses die.

left in financial straights after their spouses die "Statistically, the woman has to deal with the grief of what her husband did or didn't do for them financially," Ms. Thompson says.

She says the situation is aggravated when the husband handles all of the family's financial planning without taking the wife into his confidence.

This sheltering of women from the family's financial plans helps to contribute to their nativet about money matters, according to Ms. Thompson.

"Women don't know the proper questions to ask about financial planning," she said.

AMONG THE CONSIDERATIONS

AMONG THE CONSIDERATIONS in financial planning, looms the task of insuring that life's savings will remain intact after one of the spouses dies. Minimizing the administrative costs of handling an estate is an important part of the planning process. If a spouse dies, joint ownership is a practical way of avoiding probate taxes. But joint ownership can be overused to that taxes are due on the property in

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so that Laxes are use on the property in spile of the precautions. After the death of a spouse, the sur-vivor could continue joint ownership by adding on the name of one of the chil-dren to the titles. This method has its pitfalls, Ms.Thompson warns. "If one partner wants to sell the property and the other doesn? like the idea, there are problems," she says.

'In reality, a lot of people can't handle the concept of investment. They need money in their pockets. For those people, savings accounts, insurance policies and modest investments are advisable.'

-Nancy Thompson



NANCY THOMISON
Instead, the surviving spouse can
place the property into a soil trust or a
revocable it iving trust, she says.
Through the trust the owner can name
at trustee who will distribute the property after the owner dies. The trustee
can also be the person who will retain
the property after the owner's death.
In that way the owner remains in full
control of the property.
Conserving life's savings is a concern
of older investors.

YOUNG ADULTS start out with a savings account and branch out to other aspects of financial planning, such as life insurance, home buying, disability insurance, pension plans, tax shelters and possibly investments. Savings accounts, life insurance and disability insurance are ways in which persons can set saide money to use if

the bread winner of the family is unable to work, even for a short-time, according to Ms. Thompson.

Life insurance can give surviving spouses and other family members an income after the death of a bread winner.

But young investors are more apt to young investors are more apt to think of buying a home than a pension plan. With zooming housing costs, many are turning to buying large homes with matching mortgages in the hopes they can sell the property at a profit.

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"In theory, it's a long term investment that pays off. You're thuying good, big homes with large mortgages using inflated dollars," she says.

"In reality, a lot of people can't handle the concept of investment. They need money in their pockets. The strain of financing a large mortgage can break up a marriage. For those people savings account, insurance policies and modest investments are advisable," she said.

SHE ADVISES MOST investors to

SHE ADVISES MOST investors to avoid playing the stock market. "Modest investors can't stand the heat of speculation," she says. Building a system of savings and in-vestments takes time. The first pay-check should be a signal to begin think-ing about accruing some money through various investments, she advises.

through various investments, she advises.

"You should pay yourself, first," is the way she explains a commitment to savings should be handled. Budgeting is another way to insure that the little nest egg will serve its purpose in the future.



Birds of a feather

Last week, this starling became an official fail bird when Farmington Public Safety Officer Tony Gubacz nabbed it for disturbing the peace at 2298 Warner. After a beak-to-beak confrontation with the police, the bird resigned itself to its fate, knowing he couldn't escape the long arm of the law. But now before he

lawman. In spite of a lot of squawking, the bird was finally apprehended but was eventually released. Inside sources say it was just as well since the feathered guest reportedly has been known to have flown the coop on other occasions. (Staff photo by Harry Mauthe)

District offers gifted students food for thought

By MARY GNIEWEK

Kelly is a ninth grade student with a flair for writing. Arrangements have been made to have her work critiqued by three authors from the Michigan Council for the Arts.

group simulation activity in the context of a wagon train moving west to develop cooperative thinking with other students. Mark, a fifth grader, is working on a

Tom, a seventh grader, is producing sound filmstrip to be used for sixth

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Kelly, Mark and Tom are among the 540 kindergarten through ninth grade students enrolled in classes for the in-tellectually gifted in Farmington schools.

The two-year-old program seeks to enrich educational offerings to students capable of high performance above and beyond that offered in a regular classroom setting.

Says Special Education Coordinator Graham Lewis, "The criteria for iden-tifying intellectually gifted students is by their IQ level. They're not necessari-ly great performers in the classroom."

According to Curriculum Report, a magazine for educators, gifled youth drop out of school at a rate three to five times higher than among the rest of the school population. Their divergent thinking, daydreaming or continuous questioning are often misinterpreted as learning problems.

GIFTED CHILDREN are referred to the program by their parents, teachers, administrators, and sometimes, by themselves. To take part in the program, the child must have an IQ of 133 or above.

'We've long accommodated students talented in sports or the performing arts, now we're trying to offer the same thing to academically gifted children," said district coordinator James Nuttall.

Knapp honors F'ton man

Lloyd Haskins, of Farmington, was recently honored by Knapp King Size Corp. of Brockton, Mass.

Knapp is celebrating its 58th year as a manufacturer and distributor of footwear selling directly to wearers through local, independent salespersons.

In his capacity, Hoskins has served his customers and has received a Lapel Pin signifying his membership of five years with Knapp Service club.

"These children want and need more knowledge. They should have the opportunity. The feeling for a long time was these kids don't need help, they re smart. They'll do okay. But that is not always the case. Some have a low self image, they need special counseling."

Programming for gifted students was mandated by the Farmington Board of Education in 1977-78 at a cost of \$90,000. This year, \$103,000 was allocated, Prior to that, approximately \$45,000 was spent on two pilot programs in six schools, district peceives no federal or state funds for the gifted.

Most of the money is spent on sala-ries for aides. Each school has a pro-gram coordinator. In elementary schools, it is the reading specialist. In high schools, it is a counselor. Two coordinators plan the gitted program in the district's four junior high schools.

Gifted students are not segregated. They attend regular classes in addition to special activities, like field trips, to special activities, like field trips, seminars, counseling or accelerated

"WE TRY TO gear them in the area in which they are most interested," Nuttall said. "We want them to develop their potential to the fullest."

Diane Akers, coordinator of gifted programming for East and Power jun-lor highs, is working with Oakland County Community College in a pro-gram slated for spring.

"We are going to offer short evening classes in cinematography and begin-ning computer programming at OCC

drama coach to review our presenta-tions. A physics professor is scheduled to come in and talk about astronomy.

"There is no pressure for students to attend these sessions. We make the opportunities available, they participate if they so choose."



Raymond Ingles, 9, examines the wonder of a Sprout which someday will produce a favorite snack — popcorn (Staff photo)

