

# Parents for a day offer relief

Usually, Jason's day begins at 6:30 a.m. and ends at 11 p.m. — usually, but not always.

Sometimes Jason's "days" run together, without end. He is 5 years old, mentally retarded and hyperactive.

On Jason's good days, his mother gets seven or eight hours of sleep, but adds, "You never know. Sometimes you're up and down, all night long." Andrew, 8, is autistic and, according to his mother, a "real handful. He's not very good at communicating his needs until it's too late."

**THEIR PARENTS** continually have long, exhausting days. But, there is some help available to them from

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— Arlene Joyce

short-term foster families.

From the Mental Retardation Center, Oakland County Community Mental Health Services co-ordinates a "Respite Care" Program. It is designed to give the families of developmentally disabled persons some relief from the responsibility this type of care involves. It is located in the county service center, Pontiac.

Developmental disabilities are attributable to mental retardation, cerebral palsy, epilepsy, autism, or other such handicaps.

Generally, Respite Care is provided on a short-term basis, from a few hours to a few days. But it's enough time to take the other children in the family to a movie, take care of some neglected business, or enjoy a short vacation. It is, as one mother said, "The break that a lot of parents need."

**IN MOST CASES** payment for Respite Care is made directly to the foster family by the natural family.

If families are unable to pay the full cost, their shares will be based on their income and family size. The remainder will be paid by the Oakland County Community Mental Health Services Board.

Many families could use the service, but foster parents are scarce. The Respite Care Program of Oakland County is looking for individuals who are interested in becoming licensed foster parents.

Because Respite Care is short-term and always arranged for in advance, foster parents are not tied down by long-term obligations. All services are

coordinated by a specially trained social worker.

There is satisfaction in knowing that a genuine need is being fulfilled. Arlene Joyce is one person who feels this way.

She first became interested in foster care several years ago after reading a newspaper article describing Respite Care. At the time, her own children were school-aged and she felt like doing something, but she didn't know what.

"I wanted to do something positive and yet stay at home. It's such a needed thing for the parents of these kids," she said.

Mrs. Joyce contacted the Respite Care Coordinator at the Oakland County Mental Retardation Center and began caring for Jason on the average of once a month. The relationship has worked out well, and Jason enjoys visiting his "other family."

**TO BECOME** a licensed foster parent, she contacted the Respite Care Coordinator, Oakland County Mental Retardation Center, at 858-1225.

Oakland County Community Mental Health Services is a division of County government, funded by the state and county.

The board currently operates or contracts for about 8.6 million dollars of services for emotionally ill and developmentally disturbed persons of all ages — outpatient clinics, day treatment programs, emergency care, residential treatment, aftercare, consultation/education, and other specialized services.

## Interest rates down for home purchases

There is good news for prospective home buyers. The Federal Housing Administration (FHA) and Veterans Administration (VA) announced a drop in maximum allowable interest rates to 11 1/2 percent.

Rates of these government insured home loans have been changing with increased frequency in recent months. They had climbed as high as 14 percent before dropping back to 13 percent a few weeks ago.

"The 1.5 percent drop should add strong appeal for this type of financing among buyers frozen out of the market by the higher rates," said John J. Halser, president of the Western Wayne Oakland County Board of Realtors (WWOCBR).

However, high local unemployment and fears of continuing recession will dampen the effect below what normally might be expected.

Halser also noted that points, paid by sellers to the lender to increase the loan yield, will continue to play a role in these types of loans. A point is equal to 1 percent of the loan amount.

"We expect points to remain in the two to four range," Halser said, "which is a decided drop from the levels earlier this year when FIA-VA rates were far below conventional rates. If the new rates had been reduced any lower, the points likely would have also gone up, so there wouldn't have been any real saving. Most sellers recover this added expense by an increased price for the property."

VA loans that were introduced after World War II were a great boon to home seekers, but their use dropped off as a great share of veterans used their eligibility. But those loans began regaining popularity late last year as interest rates for conventional mortgages began soaring.

"Much of this increase can be credit-

ed to rulings that allowed a veteran who had used his entitlement to seek another loan if his first was paid off or had been assumed by another veteran," Halser said.

He said that maximum allowable amounts covered by both VA and FHA home loans have continued to increase in keeping with rising home prices. Eligible veterans now can obtain loans up to \$100,000 with no down payment.

Another factor that will affect home purchases will be private mortgage insurance according to Mortgage Insurance Companies of America (MICA).

Private mortgage insurance insures lenders against possible default by home buyers. Frequently these are first-time home buyers for whom the usual 20 or greater percent down payment, or even "moderately priced" housing is prohibitive. Robert Waldo, president of MICA said, "Our industry is looking beyond a temporary downturn in the economy to big opportunities in the new decade."

"The implications of the demographic factors alone, as the number of Americans moving into the household formation age group explodes, suggest an inevitable surge in demand for housing, for new types of mortgage instruments, and for private mortgage insurance to help bridge the home affordability gap."

Waldo also said that the '80s will see the introduction of a variety of new types of mortgages developed to take account of probably quite volatile, and relatively high, inflation rates. This included the recently approved FHA renegotiable mortgages.

"The new mortgage types of the future must have adequate consumer safeguards to assure that home buyers are not asked to carry alone the risk of adverse rate changes," said Waldo.

## Manpower seeks office workers for summer jobs

Vacationing teachers and college students skilled in office work stand the best chance of finding short term, summer work during 1980, according to Manpower Inc., the world's largest temporary help firm.

"Nationally, the availability of summer jobs has eased from the levels of past years," Mitchell S. Fromstein, president of Manpower Inc. said, "but jobs, in more limited numbers, do exist. These jobs will be harder to find and most will be in office work."

Manpower announced its offices nationwide will recruit 27,000 vacationing teachers and students for summer work — 87 percent of last year's needs. As a group, temporary services nationwide are expected to hire more than 100,000 students and teachers.

"Sixty percent of the jobs available through Manpower offices will require skill or experience in office work," Mr. Fromstein said. "Students usually pos-

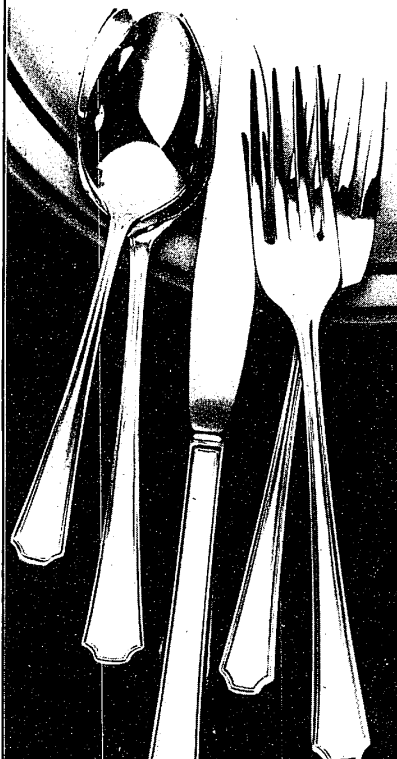
sess these skills, though they may not know it."

**TO AID** students looking for summer work, and recruit the numbers of people the firm seeks to hire, Manpower has installed a national toll free WATS line (800-331-1000); students from across the country can call to make an appointment with the Manpower office of their choice.

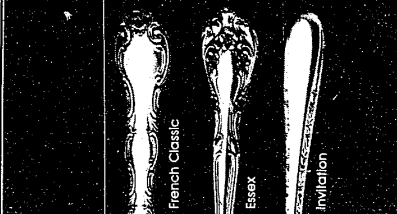
The office workers most needed by Manpower include office positions such as typists, secretaries, billing clerks, assistant bookkeepers and office machine operators which offer competitive wages.

"For example, a college student experienced with typing term papers can usually qualify as a junior or senior typist. Students with note-taking abilities, though they do not know short-hand, could successfully work as junior secretaries," explained Fromstein.

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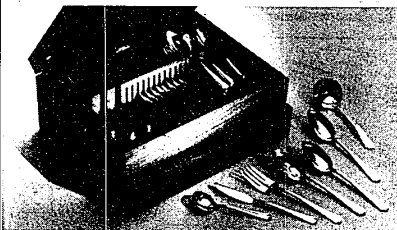
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