

Student crosses cultural line with song

By Diane Gale
staff writer

Larry Wik of Farmington is singing with joy since he has been accepted for the People-to-People National Student Choral, which premieres in the Orient this summer.

"I was really surprised about being chosen for the Choral, and I'm excited about seeing the Great Wall," he said. "The whole different culture overall is exciting to me."

Wik, an 11th-grade student at Farmington High School, was recommended to the national organization by the high school's music director Margaret Koltz. He'll be one of 56 high school

students from across the nation selected for outstanding musical ability.

Wik submitted a tape with solo gospel and folk songs to the Choral's headquarters in Spokane, Wash. He also answered a questionnaire explaining why he would benefit from the trip to China, and why he would make an outstanding representative for the United States.

The participants in the Choral change yearly, and the organization travels to different countries around the world.

"I always thought that a lot of foreigners are disillusioned about the U.S., and I think if they see us they'll

understand the country better," Wik, 15, said.

"It's a real over-whelming responsibility to be an ambassador for the country," he said.

THE ONE month tour began Thursday with planned stops in exotic places like Honolulu, The People's Republic of China, Japan, Hong Kong, Taiwan and Korea. The Choral will give concert performances at their various stops via a personal invitation from the Chinese government.

The price tag on the trip, which is picked-up by each of the students, is approximately \$3,500, according to Wik.

"I had to do a bit of borrowing from my parents, but with all the help from relatives, and people from the church (First United Methodist), I will have a lot more than I planned," he said.

Wik says the trip is an ideal opportunity for him, because he "loves to meet people," and music has always been an important part of his life.

Wik is a member of the concert choir madrigal group at Farmington High, the men's glee club at the school and a

member of the First United Methodist Church Youth Choir, which his mother, Carolyn, directs.

ADDING TO his list of musical experience Wik says he's been playing the piano for the past seven years.

He's not sure what he'll do in the future, but says he's leaning toward a career involving folk music.

The People-to-People National Student Choral was formed by President Dwight D. Eisenhower in 1956 to promote good will, and to provide a cultural understanding to Americans and citizens of other countries.



Larry Wik

Public hearing will deal with new shopping center

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For example, Deadman said, on a \$2-million commercial project with a 25-year mortgage, most projects would pay 14 percent interest costing about \$1,200 per month for every \$100,000. With an EDC, the developer would pay,

through the financial institution buying the EDC bonds, an 11 percent interest rate. That would cost the developer about \$980 per month for every \$100,000.

"In Michigan, this encourages industrial and commercial expansion,"

Deadman said.

When EDC bonds are issued, however, the city is not liable for either the principal or interest on the bonds. Instead, the developer contracts with the board of directors to pay the principal and interest on the bonds. So if the de-

veloper defaults, the property then would be sold or leased by the financial institution to pay off the bonds.

"Typically, however, none of these things occur on a project," Deadman said, referring to developers defaulting on EDC bonds.

In 1982, Farmington City Council approved a zoning change from office and research use to a commercial C-2 zone which would allow construction of a shopping center.

INITIALLY, Weatherford-Walker had proposed building a larger shopping center on the site under a less restrictive zoning designation. But downtown Farmington merchants last year complained that two of the proposed tenants, ACO hardware and Ferry Drugs, would duplicate businesses already operating in the city. So city planners convinced the developers to scale down the project.

According to the proposal put before city officials last year, Farmer Jack, as the anchor store, would be 41,000 square feet while the rest of the shopping center would contain 10 smaller retail stores, as well as room for a free-standing restaurant on the corner.

"Redevelopment in this community is critical," Deadman said, adding city officials are happy that Farmer Jack would relocate within the community rather than leaving to Livonia or Farmington Hills.

Although Farmington officials considered creating an EDC years ago, they found it unnecessary because Oakland County created a countywide authority that was supposed to serve all communities, Deadman said.

"We thought Oakland County could serve our needs," he said. "There also was no one knocking at our door (to get EDC financing)."

But if the city creates its own EDC, Deadman said, it can provide for redevelopment at a lesser cost than the county can because smaller loans would be sought and lower interest rates could be obtained through the city's bonding attorneys.

Selling mortgages practice questioned

Continued from Page 1

"Not being the owner of the property, because I would have sold it to someone else, there would have been no way I could have come up with that kind of money," Rackeyett said.

When homeowners enter an agreement that includes a due on sale clause they have to be aware that the lender could change their policy and may not offer an assumption or lower rate option, according to Michigan Savings and Loan League executive vice presi-

dent Robert Howell.

"Many savings and loans are willing to try to work out a mutually advantageous arrangement, but some invoke the due on sale clause to the letter of the contract, which they have every right to do," Howell said.

In June 1982 the United States Supreme Court ruled that federal savings and loans could invoke the due on sale clause. Invoking the clause became common among all loan corporations in October when Congress sanctioned the practice by passing the Garn-St. Germaine law.

Michigan Attorney General Frank Kelley addressed the Supreme Court and said the due on sale clause restricted the freedom to sell the house and said it wasn't in the public's interest to invoke the clause.

"We took our best shot at it, and we can't fight Congress," said assistant attorney general Bob Ianni. "Congress indicated with that action that they're more interested in the lending institutions than with the homeowners."

Federation elects junior chairman

Susan Gershenson of Farmington Hills was elected chairman of the Jewish Welfare Federation's Junior Division.

Junior Division is made up of more than 2,500 people of post-college age through their mid-30s.

Its focus includes education, leadership-development, service, fund raising and social activities, according to public relations director Charlotte Dubin. Joel Lerman, also of Farmington Hills, will serve on the division's board for the coming year.

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DR. WEISS

SAFETY FOR THE ELDERLY

A previous column dealt with measures to make stairs safe for the elderly. Today's discussion will look at other areas where changes for seniors can provide them safety from falls.

Some measures are obvious: Get throw rugs off the floor. Such rugs slide unexpectedly and the elderly often cannot adjust their balance to avoid a fall. Check out the bathroom: A permanent rubber strip mat in the tub is a necessity. Hand rails at a height appropriate for the individual are desirable as is a container that effectively prevents soap from falling to the floor.

If the older person uses a cane, check its base. A cane that looks like a walking stick is attractive but dangerous. An effective cane should have a large rubber tip or a tripod base. Its handle should reach to the user's waistline.

Keep alert to potential hazards in the elderly's home. Preventing an accident involves far less of your effort than assisting after a fall has occurred.

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