

School bonding

Lower rates signal good news

There was good news last week for Farmington Hills residents living in the Clarenceville School District. The \$4.4 million bond issue approved by residents in June's annual school election will end up costing even less than anticipated. The good news is akin to going grocery shopping and using coupons to save \$10 on the bill. It is only a few bucks, but it makes you feel good.

When Clarenceville went to the financial market to sell the bonds, the interest rates were much lower than anticipated when the bond proposal was put together months ago.

When it came time to sign on the dotted line, Clarenceville got its \$4.4 million in bonds for an interest rate of 4.8414 percent. Originally the projection was that the bonds would sell at a rate of 6.5 percent.

Of course, the bonds could have sold for a higher rate. And then the district would have to scale back on some of the improvements that were included in the package.

The lower interest rate means a savings in interest expense over 10 years of more than a half million dollars — \$575,000 less over 10 years than if the bonds were sold at 6.5.

That doesn't mean that Clarenceville will have half a million bucks more to spend on building repair or maintenance. That's not the way it works. Instead, the lower interest will lower the payments due each year which will lower the millage collected from residents to pay off the bond.

The administration is doing the final math

but if the tax base grows at only 3 percent a year as expected then it's very likely that Clarenceville will have to levy only 1.95 mills instead of 2 mills. The difference of 0.05 of a mill may seem slight, but it's still real money.

For the owner of a house valued at \$80,000 and assessed at \$40,000 the savings will be \$2 a year or \$20 for the life of the bonds.

Conditions were favorable when Clarenceville sold its bonds. Nine bidders made a pitch for the \$4.4 million bonds, all nine of whom came in at less than 5 percent interest. It is always good to have a pack of investors wanting your business. Clarenceville chose a Florida company.

One of the reasons for the favorable response is that Clarenceville sold the bonds through the state and Michigan has an AA bond rating which makes it easier to sell bonds.

Clarenceville also has a good credit rating and that was appealing to investors. Originally, the face amount of the bonds plus interest would have cost Clarenceville taxpayers \$6.4 million over 10 years. Now the total cost will be \$5.8 million.

Locally, the reaction was one of elation. "We got a fantastic interest, and that's great news for taxpayers," said superintendent David Kamish. "We got a tremendous savings."

In June voters made a smart decision in approving the bond issue plus the 0.75-mill sinking fund proposal. Now that the bonds are sold, that decision appears even smarter.

Good news for all taxpayers.

'Walk with the Animals' Saturday

It slowly develops. And it saps the mind before turning deadly. Alzheimer's disease is a progressive, degenerative disorder that attacks brain cells and triggers impaired memory, thinking and behavior. There's no known cause, diagnostic test or cure.

About 4 million Americans, 70,000 in the Detroit area, suffer from the organic disease. It kills 100,000 people each year. That makes it the fourth leading cause of death among adults — after heart disease, cancer and stroke. One in four families is affected — a jolting ratio.

We proudly join the Oakland County-based Alzheimer's Disease and Related Disorders Association-Detroit Area Chapter and its 400 volunteers in urging you to join the war against this relentless killer.

You can begin to do battle this Saturday, Aug. 26, by taking part in the fourth annual Memory Walk at the Detroit Zoo, 10 Mile and Woodward, Royal Oak. Signup starts at 8:30 a.m., warmup at 9:15 and the walk at 9:45, rain or shine. Routes cover two or four miles. Walking clubs and corporate teams are welcome. The entry fee: \$25 in pledges or as a contribution. There's also a walk-registration and zoo-admittance fee of \$5. For details, call the Memory Walk Hotline: (810) 557-8277.

Walk proceeds will benefit research and support programs for Alzheimer's victims as well as their families and caregivers.

Most victims are over 65 but Alzheimer's, once called senility, can strike in the 40s and 50s. It knows no social or economic bounds. It affects men and women almost equally. The longer we live, the greater the chance we'll become a victim.

Its impact on a family's emotional and financial state can be enormous.

Typically, the disease does its dirty work over a two- to 10-year period. But the time

span can stretch to 20 years. Eventually, round-the-clock care is needed for even basic personal needs.

Alzheimer's, first described by Dr. Alois Alzheimer in 1907, leaves staggering yearly costs in its wake. The annual cost of diagnosis, treatment, nursing home care, at-home care and lost wages tops \$80 billion, according to estimates.

Since the 1970s, scientists groping for clues about Alzheimer's have focused on microscopic changes in the brains of victims. More doctors now know the disease when they see it and how to treat some less-serious symptoms. It's hoped that recent discoveries will delay onset of the disease, or at least stop it from progressing.

From humble beginnings 13 years ago, the Alzheimer's Disease and Related Disorders Association today reaches out via programming to 30,000 people each year in Oakland, Wayne, Macomb and St. Clair counties. The agency strives to elevate public awareness so that diagnosis, treatment and outreach can start sooner — and fear can be dispatched more quickly.

Eighty-five percent of agency revenue goes to programs and services; just 15 percent goes to administration and fund-raising. Most services are free of charge or by ability to pay.

We found the ADRA's mission statement especially moving: "As with any disease, lack of understanding of Alzheimer's breeds fear and denial in its victims, their families and the general public. Through the programs and services provided through the Alzheimer's Association, we can develop recognition and hope, and provide Alzheimer's victims and their families with the education they need and the resources they deserve."

So "Walk with the Animals" this Saturday — or make a contribution anyway. Memory is too precious a thing to lose.



LETTERS

Hiding something?

Paul Sowerby refused Aldo Vagnozzi's request to make reports of his campaign contributions available to the public and media saying "it serves no purpose to make extra reports." Sounds like a man who has something to hide.

Clara Shoultz, Farmington Hills

'Cheap trick'

Could it be that Paul Sowerby requests Vagnozzi's resignation from his council seat for motives other than that it is "critical" to have an elected rather than appointed councilman to fill Vagnozzi's seat should he leave it vacant upon election as mayor?

Perhaps Sowerby's true motive is a campaign maneuver to curb Vagnozzi's exposure to cable and in the community until the election is over. Shame on you, Sowerby, putting a cheap political trick above the general welfare of the Farmington Hills citizens.

Besides, what's wrong with appointed councilmen? Sowerby was never elected to city council. He obtained his short stint on council by appointment. Perhaps his objection is testamentary to the proposition that people like Sowerby should have to face the scrutiny of a general election.

J. Bailey, Farmington Hills

Police chief responds

In response to Kenneth Kemp's Aug. 17 letter regarding the amount of money already spent for police "improvements," Farmington Hills is the largest city in Oakland County and yet ranks 10th in police service cost per capita at \$126 per resident.

The millage would move Farmington Hills to ninth place, still far below Troy's \$206 or Auburn Hills's \$305 per capita expenses.

Farmington Hills ranks 16th in police manpower per 1,000 residents in Oakland County and has fewer officers than comparable communities.

For example, Farmington Hills has 31 fewer officers than Troy, 52 fewer than Livonia and 56 fewer than Southfield.

The police run volume history has increased significantly from 20,609 in 1979, to 31,495 last year. The results are lengthened response times, fewer services, and significantly less patrol time, which result in a re-

duction of crimes normally found on patrol.

You are 100 percent correct that the community should be informed. Our outstanding elected officials and police and fire members have done their homework. They studied the issues for months, including the Year 2000 Reports, Five Year Plans, historical information, trends, projections, and an independent audit.

City officials conclude it is best for the community to combine its police and fire millage needs. Ultimately, the voters will decide after a responsible review of the facts that will be presented over the next three months.

Together, we must maintain the quality of life and safe character of the community. Our safety and service are what set us apart.

William J. Dwyer, chief of police, Farmington Hills

It's a challenge

Eric Borregard's thoughtful article on "Changing Teaching Methods" in the Aug. 10 Observer made a fine beginning in developing an awareness of the challenge of educating dyslexic students.

But, I think that he did not go far enough in the article in understanding the frustration and the learning stress of the learner and the concerned parents.

A major point to consider is that the usual classroom methods in teaching and educating dyslexic students are only "fair" at best. It goes beyond right brain/left brain; gifted/average/slow; new methods/old methods.

The alternative of psychological therapy for the dyslexic may be helpful, but is not an educational remedy. The medical-neurological and medication therapies also do not teach the student the necessary skills for learning success.

Parents are understandably concerned over their child's difficulties in learning. It is of key importance to understand that the real issue is educational and that it takes a very skilled teacher with several alternative educational strategic skills to successfully teach a student with significant learning difficulties. While it is difficult to find such a teacher, there are several in every school district.

Our schools are legally mandated to educate all students, and it is our task as parents, educators and concerned citizens to support those who teach and supervise these programs. Their work is challenging.

L.F. Rachmuel, West Bloomfield

COMMUNITY VOICE

QUESTION:

Are you looking forward to school starting?



"Yes. I like reading the best." Kelly Rafale 4th grade, Highmeadow



"Yes. I want to see all my friends." Chelsea Carberry 2nd grade, Highmeadow



"Yes. I like school, especially art." Lara Wilson 3rd grade, Sorrows or Wooddale



"Yes. School is fun." Craig Caswell 1st grade, Novi Montessori

We asked this question at the Downtown Branch of the Farmington Community Library.

The Farmington Observer

Tom Baer, Community Editor, 477-5450

Susan Romer, Managing Editor, Observer Newspapers, 953-2149
 Pat Knapp, Advertising Manager, Observer Newspapers, 953-2177
 Larry Genser, Manager of Circulation, Observer Newspapers, 953-2234
 Banks M. Channon, Jr., Publisher, Observer Newspapers, 953-2100
 Steven M. Pope, General Manager, Observer & Evening Newspapers, 953-2252

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— Philip Power