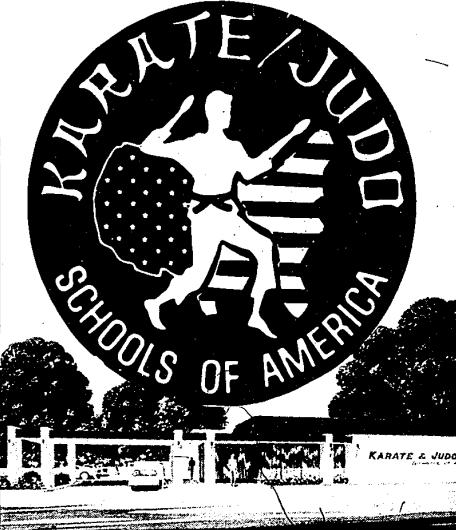


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PHILIP HERMAN of Mt. Clemens has been appointed executive vice president of the B. F. Chamberlain division of Chamberlain Co. Herman will be responsible for operation of 15 offices in the division. He joined the company in 1968 as a sales representative.

EMU First

Eastern Michigan University in Ypsilanti, was established in 1849 to educate teachers, the first such school west of the Allegheny Mountains.

U.S. Rep. Martha Griffiths (D-Detroit) has released three studies which show how public income transfer programs (such as public assistance, food stamps and unemployment insurance) discourage recipients from increasing their incomes through work.

Mrs. Griffiths, chairman of the House subcommittee on fiscal policy, said many programs base benefits on recipient income. Thus, when income rises, benefits are reduced.

Sometimes benefits are reduced by small amounts, but sometimes, they are reduced almost in total, she said.

The result is that "current government programs can discourage work effort and result in intolerably little improvement in the income of beneficiaries who work."

SHE CITED these examples:

• In New Jersey, an unemployed man with a wife and two children who receives public assistance and food

stamps would only add \$110 to his net monthly income if he took a full-time job paying \$500 a month. He also would lose eligibility for medicaid which averages \$32 per month for medical bills.

• An aged couple receiving veterans' pensions and a social security check for \$140 per month realizes only an additional \$30 per month in spendable income if one of them earns \$300 monthly from a part-time job.

• A Terre Haute father who is eligible for food stamps and the unemployment insurance maximum only gains \$1 a week by taking a part-time job paying \$75 per week.

Although many pensioners want to work and need extra income, the studies show that social security recipients "lose almost one dollar in benefits for every dollar they earn," she said.

THE STUDIES examine welfare incentive features in welfare plans and analyze the effect of non-cash programs such as housing allowances, day care subsidies and health insurance on work incentives.

They show an extreme variation in treatment of income under public benefit programs depending on where the recipient live, what

programs he participates in, the source of income and how the income is spent.

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How Aid Programs Kill The Incentive To Work

Veterans

Project Started

Veterans with less than a high school education can take basic reading, computational skills and career education under a special project at Oakland Community College.

Funded under the federal Talent Search Upward Bound program, the project is called PAVE (personalized approach to veterans' education).

Richard Degan, project coordinator, said that GI benefits received for upgrading basic skills won't be deducted from a veteran's regular educational benefits.

Unemployed and under-educated veterans who want to acquire training to make them competitive in the job market should investigate the program, Degan said.

Veterans as well as employers who are looking for reliable employees can contact Doug Balsis through the college's community relations office in Bloomfield Hills.

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11511 Kelly Road at Whittier

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