

Headlee goes on the stump in student world

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available. It's not the participant's fault, it's the policy maker's fault. He had no arguments with Budget Director David Stockman's recent criticism of the budget deficit.
"I'm glad to see that not everyone's a pansy in that administration. I think he should have spoken out sooner."
The budget deficit is a greater threat to the nation's well-being than the

U.S.S.R., China and all external forces combined, Headlee said.
"I don't think anything should be placed above the deficit in importance,"
Headlee, president and chief executive officer of the Alexander Hamilton Life Insurance Co., also expressed doubts about the wisdom of having full-time legislators.
"Politicians are full time now. You don't have citizen politicians." Too of-

ten, he added, the political arena attracts either the idle rich or those who have finished law school and can find no other way to earn a living.
"The policy can be set in a 60-90-day period. The rest of the time, they meet with lobbyists and make trouble."
Those in government, he added, are unlikely to suggest any changes in the system.
"He's a nice young man, but all he's ever done is work for the government,"

Headlee said of Gov. James Blanchard. Too often, the high cost of political campaigns keeps qualified people out of government, he said.
"I've found a lot of people want you to run for something, but they don't want to finance it."
HEADLEE SAID he is encouraging Wayne County Executive William Lucas to switch to the GOP, and to run for governor in 1988 or for the U.S. Senate

In 1988. Other viable candidates he mentioned for the 1988 GOP gubernatorial nomination include John Engler, Oakland County Prosecutor L. Brooks Patterson, Guy Vanderjagt, and Oakland County Executive Daniel Murphy.
Other candidates are qualified, Headlee said, but name recognition and adequate financing will be needed to defeat Blanchard.
Lucas' race shouldn't preclude his being elected governor, Headlee said.
"I don't think that's a problem, at least it's not for me. There's nothing liberal or conservative about recognizing it," Lucas' administrative and political skills would make him a good candidate, Headlee said.
In other areas, the speaker indicated his disapproval of the Equal Rights Amendment and of abortion.
"I know the life process is the Lord's

dominion, and I know it (abortion) is wrong," Headlee told the student assembly.
"You have the responsibility to be a responsible participant. If you don't want a baby, don't put it in the order."
Concern about mandatory military service for women contributed to Headlee's opposition to the E.R.A.
"My daughters are equal to my sons, but they are not the same," he said. "There were more family-oriented concerns that I had."
He has no current political plans, Headlee told the students, and he would go on a mission if asked to do so by his church, the Church of Jesus Christ of Latter-day Saints.
"People wondered why I was smiling the night I lost the election," he said with a smile. "I make three times what the governor does."

Housing grants getting thin

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family house and must meet the federal income level guidelines, Carter said.
For an individual homeowner, for example, gross income cannot exceed \$17,250. The guidelines go up to a family of eight with a maximum allowable income of \$30,800.
Only two or three applicants have been turned down by the Housing Rehabilitation Loan Board (which reviews and approves loans for improvements) because of excessive income, Carter

said. The loan board is comprised of three residents and a representative of the bank which provides the low-interest loans.
AN INTERESTING note about the program, Carter said, is that about 50 percent of the improvements were made on houses owned by single female heads of households. About 25 percent of the applicants are senior citizens, she said.
Depending on an applicant's ability

to pay, the home improvements are paid for through either a three-percent interest loan, a deferred loan or an outright grant.
During the program's three-year history, 40 of the 68 qualified applicants were given the low interest loans, Carter said. The deferred loans, which are eventually paid when the homeowner sells the house, were given to 14 applicants. Outright grants with no repayment expected were awarded to 14 applicants.

Money repaid on the loans is turned back into the rehabilitation program and used for more home improvements, Lampi said. Interest accumulated on the program's invested money is also used to offer more loans.
Under the housing rehabilitation program, free smoke detectors are given to low-income families, as well as deadbolt locks for low-income senior citizens.



Executive gives clues to success

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"All you have to do is look at the federal deficit to know we need some mathematicians in this country."

SETTING HIGH GOALS and working to reach them also contributes to success, Headlee told the students.
"One of the greatest responsibilities

we have is to set high goals which match our abilities. People just don't set goals high enough.

"The person you cheat when you're not being your best is you and only you. Believe in yourself and set high goals. You've got to have the desire to be your best and you've got to have the desire to succeed."

Serving others and setting a good example are also elements of success, said Headlee, who is president and chief executive officer of the Alexander Hamilton Life Insurance Co. of America.

"A good example is a better message than the greatest sermon." Reliability, rather than genius, ultimately contributes more to success.

"Take reliability, because you can work on genius. The most important, if you have to choose, is to be utterly reliable."

Headlee, a Farmington Hills resident, was the author of the tax limitation amendment to the Michigan constitution. He spoke at the Birmingham school as part of an on-going economics program.

Reflection winners announced at Eagle

Winners of the Eagle Elementary School PTA Reflections Contest were announced Feb. 4.
All entries expressed this year's Reflections theme "What Sparks My Imagination."
Grand-prize winners in the visual arts division are: Nathaniel Canvasser, grade 3, 5324 Briarcliff Knoll, West Bloomfield; Laura Cunningham, grade 4, 32425 Shrewsbury, Farmington Hills; Al Zolton, grade 4, 29549 Gilchrist, Farmington Hills; Amanda McClintock, grade 1, 5026 Country House Road, West Bloomfield.
Grand-prize winners in the literature division are: Gabrielle Aramian, grade 4, 5231 Cold Spring Lane, West Bloom-

field; Andrew Rudick, grade 4, 7159 Pebblecreek, West Bloomfield; Matthew Zimmerman, grade 3, 7084 Briarcliff Knoll, West Bloomfield; Leslie Meyer, grade 5, 7084 Brookridge, West Bloomfield.

These students' entries will be entered in the State Reflections Contest. If they are winners at the state level, their entries will be submitted to the National PTA Reflections Competition.

They were chosen by a panel of Farmington Hills elementary school principals from 32 entries from kindergarten through grade 5 at Eagle Elementary School, Fourteen Mile and Middlebelt.

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