

RANDY BORST/staff photographer

Third graders from Highmeadow Common Campus sing holiday songs for residents of Detroit Baptist Manor.



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Matthew Wayne talks with Doris Paterson as part of the Highmeadow visit.



Carrie Cox (left) and Sarah Cohn interview Margaret Hefkey.

Holiday cheer

3rd graders brighten season for seniors

By Casey Hans
staff writer

GINGERBREAD houses, songs of Christmas and Hanukkah, and the spirit of the season were brought to a group of more than 20 older residents of Detroit Baptist Manor in Farmington Hills last week.

It was the start of a special relationship between the residents and two third-grade classes from Highmeadow Common Campus, the alternative elementary school that sits next door to the inde-

pendent living community. "You've made my year," one resident was overheard telling a student visitor.

After their music program, students visited with Baptist Manor residents and interviewed them about their favorite things and what they did in "olden days" while teachers and parents took pictures. The information will be compiled in a Baptist Manor biography book, to be presented at the students' next visit.

Each resident also got a homemade gingerbread house, made by the students in art class,

as a memento of Thursday's visit and a promise of future visits.

STUDENTS PLAN to design and put together a friendship quilt for the lobby of the Howarth Center at Baptist Manor, which they hope to have finished by next spring.

Third grade teachers Karen Fletch and Carol Apol and music teacher Jennifer Davidson planned the holiday event as a kick-off to several events throughout the school year.

"We're teaching them about reaching out to others in the community," said Highmeadow principal Jan Colliton.

Home improvement loans up to \$7,000 are available

By Susan Buck
staff writer

Applications are being accepted for home improvement loans offered by the Oakland County Department of Community and Economic Development.

Home improvements may often seem out of reach for many homeowners due to inflation, high interest rates and rising construction costs.

To help families with necessary home improvements and repairs, Oakland County Community Development provides assistance in obtaining low interest installment and deferred payment home improvement loans.

From January-November 1989, four Farmington homeowners took advantage of the offer, according to Stephen Brudzinski, community development technician.

"We don't feel people in Farmington know as much as they should about this program," said Brudzinski. "People don't seem to know this money is available. There's a 3 percent maximum amount of interest. It's still considerably better than dealing with a bank that charges 12-14 percent interest."

Each homeowner may receive up to \$7,000 for home improvements, said Brudzinski.

The Home Improvement Program is one of the main components of Community Development Block Grant funding received by Oakland County from the U.S. Department of Housing and Urban Development. It aims to finance projects that benefit low- and moderate-income people or families, eliminate slums or blight, or meet an urgent community need.

TO BENEFIT low- and moderate-income families, the Home Improvement Program has received over \$1.5 million of Oakland County's \$4 million 1988 block grant to finance a variety of repairs to homes in 47 participating Oakland County communities.

Applications can be made anytime during the year, said Brudzinski.

Eligibility includes:

- Ownership and residence in a home in an area participating in Oakland County's Home Improvement Program.

Farmington Hills operates its own program under Richard Lampi, community development coordinator. Those residents should contact Lampi at 473-9541.

- Income within the eligible income limits established for the program based on family size.
- Need of home improvements in order to bring the home up to a decent, safe and sanitary condition.
- Property taxes that are no more than one year delinquent.

Installment and deferred payment loans, or a combination, are allocated to eligible families according to family size and adjusted household income.

THE ADJUSTED income is computed by subtracting \$1,000 per family member from the total gross income. For example, a family of five with a total gross income of \$15,000 has a total adjusted gross income of \$10,000 and would qualify (\$15,000-\$5,000=\$10,000). Charts are available.

An installment loan is one in which the principal and 3 percent interest must be repaid on a scheduled monthly basis. Monthly payments are based on a term of one to a maximum of 20 years, depending upon the amount of the loan and the ability to repay.

A deferred loan is one in which only the principal is to be repaid at some future time such as time of sale or a move from the premises. There are no installment payments or interest charged on the principal.

Both loans become due and payable when the loan recipient sells, does not maintain the property as a principal residence or upon the death of the loan recipient.

A combination installment/deferred loan is given to families with adjusted incomes ranging from \$8,001 up to \$17,000.

Eligible home improvements include repair and replacement of structural defects, electrical and septic systems, wells, plumbing, heating, masonry, roofs, water and sewer lines, siding, insulation, sidewalks and barrier-free access for the handicapped and elderly.

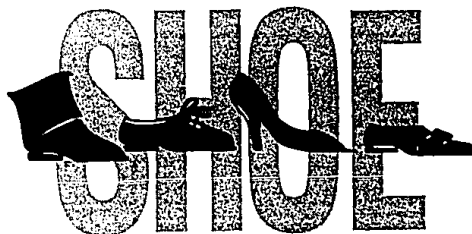
TO APPLY for a loan, the applicant must complete an application and provide copies of the following:

- Recorded deed, land contract, mortgage or quit claim deed.
- The cover page of the homeowners or fire insurance policy.
- A death certificate or divorce decree, if applicable.
- A signed copy of the most recently filed Federal and State Income Tax Forms, including schedules.
- The most recent property tax receipt.

Staff members are available to assist in eligibility advice; preparation and filing of the loan application; inspection of property and conference about the work to be done; preparation of construction and selection of contractors and inspection of work during construction and upon completion to assure satisfaction.

To apply, contact: Barbara Sigety, Oakland County Community Development Division, Executive Office Building, 1200 N. Telegraph, Pontiac, Mich. 48053-9965. The telephone number is 858-5401.

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Special Olympics ski clinic set

Farmington Hills-based Glen Oaks Golf Course will host a clinic Saturday, Jan. 7 for coaches and athletes preparing for the Winter Special Olympics.

The Special Olympics will be held concurrently at Pine Knob and Independence Oaks County Park near Clarkston on Saturday, Jan. 28, for mentally retarded adults and children, 8 years of age and older. About 100 Oakland County athletes

are expected to compete in such events as Alpine skiing, Nordic skiing and snowshoeing.

"To prepare for the Special Olympics, coaches will receive training from athletes who have performed successfully in the past," said Nancy Joseph, area director of Oakland County Special Olympics. Joseph said the training is primarily for the coaches, who will train in

the morning, but athletes are invited to work out in the afternoon.

The Oakland County Parks and Recreation Commission is sponsoring the training clinic.

Glen Oaks Golf Course is on 13 Mile, between Middlebelt and Orchard Lake in Farmington Hills.

For details on the clinic, call 858-4941. For further information on participating in the Special Olympics, call Nancy Joseph at 674-4924.