

REAL ESTATE NEWS

Homelessness, hunger tug at Realtors' hearts

Realtors do more in their professional lives than sell houses.

Some participate in canned food drives. Others contribute to shelters which help displaced families. Still others raise money for playground equipment.

"This Saturday, the Birmingham-Bloomfield Board of Realtors will encourage its members to join hundreds of participants in a six-mile Walk for Hunger sponsored by Lighthouse, a Pontiac-based human services agency.

"I think it shows their concern for the whole homeless issue that's before all of us today," said Judy Blackader, a spokeswoman for

Lighthouse. "Our thrust is hunger and homelessness prevention."

Prag Pearce, a Realtor with Max Brock in Bloomfield Hills and Birmingham-Bloomfield board spokeswoman for the hunger walk, expects a good turnout from the community, by virtue of commissions.

We feel we have to give something back," she said. "If you have breaks yourself, you want to help others."

Walkers collect and donate monetary pledges for miles completed.

The Birmingham-Bloomfield board's involvement in helping Lighthouse this year goes beyond

the walk for hunger, Pearce said. Proceeds also have been directed from a luncheon and collection of deposit cans.

Members in other area professional real estate associations also are encouraged to get involved in service activities outside of the normal scope of their jobs.

"It's definitely important," said Chris Sheldon, director of member services for the Western Wayne Oakland County Association of Realtors.

"The community obviously supports our industry. It's important for Realtors to get out there and give something back."

The Western Wayne/Oakland association raised some \$2,700 for the Wayne County Family Center in February in a joint fund-raiser with Home Sweet Home restaurant of Novi.

That board specifically wanted the money applied to security deposits and first month's rent for families who want to move from a temporary shelter to more permanent quarters, Sheldon said.

The Western Wayne/Oakland association also conducts canned food drives for the Salvation Army in conjunction with free homebuying seminars it sponsors.

The South Oakland County Board of Realtors has provided col-

lege scholarships to students in its service area for many years.

Some 25 to 30 scholarships valued at upwards of \$300 will be awarded this spring, said Gil Holliday III, president of the association. Nearly 150 applied.

"We want people to be aware that we're doing things other than soliciting their business," he said.

"We're trying to put energy back into the community. Rewarding youth, I think, is a worthwhile endeavor."

The South Oakland board also has supported Realtors Park, a recreation area in Royal Oak, Holliday added.

The Rochester Board of Realtors has an ongoing relationship with Neighborhood House, a food and clothing bank. Members donate Thanksgiving and Easter baskets with food, clothing and other living necessities, plus cash donations of several hundred dollars from an annual Christmas Party.

"Even in an area as prosperous as Rochester is, there's still a need, a segment of people with special needs," said Mary Moore, a Realtor with Real Estate One and president of the board.

The Dinosaur Hill park/nature area also has benefited from Realtors in the Rochester association.

Vehicle restriction key in campground

CONDO QUERIES



ROBERT M. MEISNER

We are building a campground condominium and want to solicit your suggestions as to how we might avoid potential liability. Do you have any comments?

It has been my experience in representing campground condominiums that many times the developer will be lax in terms of enforcing the restrictions

regarding the types of vehicles that may be brought into the condominium project. For example, a vehicle may be allowed to be placed in the condominium campground that draws in excessive amount of electricity over and above the requirements of the park.

It also is important that adequate electrical, water and sewer utilities are provided to ensure the proper operation of the condominium project. I would be concerned about the amount of assessment being levied and that there are adequate reserves available to the association at the time of turnover to deal with

potential emergencies.

You can clear up whether points are deductible for my federal income tax and what exactly points are?

Points are additional interest charges made by lenders. One point generally equals one percentage point of the mortgage. Points are deductible, but whether you can deduct the points in the year you pay them depends on whether the loan is for the purchase or improvement of a principal residence.

Assuming tests are met, points paid on a mortgage to buy your principal home, or on a home equity

loan to finish the basement on your principal home, would be deductible in the same year you paid them. Points paid to buy a vacation home or the refinancing of the mortgage of your principal home would not be.

Points that are not deductible in the year paid can be amortized—that is, deducted evenly over the term of the loan. To be deductible, all points must be interest, a charge for the use of the lender's money. They cannot be payment for other services such as broker's or appraiser's fees. You may wish to consult with your tax adviser on this.

Home-buying seminar set

A free seminar on how to buy a home will be presented by the Western Wayne Oakland County Association of Realtors, Tuesday, June 2, in Livonia.

A panel of speakers including Thomas Ervin, a syndicated columnist in Royal Oak, and David Wood, a Farmington lawyer, will address such issues as steps in the buying process and financing options.

An informational packet will be distributed and questions will be answered.

The seminar is scheduled for 7-9 p.m. at Holiday Inn-Livonia West. Reservations may be made through Kristy Kramer at 478-1700, ext. 231. Participants are asked to bring a canned good that will be donated to the Salvation Army.

"There's no pressure involved," said Chris Sheldon, director of member services for the Western Wayne/Oakland association. "I know a lot of agencies put on these kinds of seminars. This one is strictly generic."

EMPLOYMENT

500 Help Wanted TELEPHONE SALES No experience needed. Units available. Term of 48-72 hours. No travel. 3233 S. Main St., Birmingham.	500 Help Wanted ACCOUNTANT An individual with a B.S. in Accounting, CPA, and 5 years experience in public accounting. Must be willing to relocate. Salary commensurate with experience. Send resume to: 3233 S. Main St., Birmingham.	500 Help Wanted ASSISTANT MANAGER Wanted immediately. \$350 Weekly. Entry level management position. Must have 2 years experience in retail management. Send resume to: 3233 S. Main St., Birmingham.	500 Help Wanted ASSISTANT MANAGER \$300-\$350 Weekly. Entry level management position. Must have 2 years experience in retail management. Send resume to: 3233 S. Main St., Birmingham.	500 Help Wanted ATTENTION STUDENTS SUMMER JOBS. PLYMOUTH COUNTY. Locations: Plymouth, Canton, and Farmington Hills. Send resume to: 3233 S. Main St., Birmingham.	500 Help Wanted AUTO MECHANIC Must be certified. 1-800-888-8888. Send resume to: 3233 S. Main St., Birmingham.	500 Help Wanted BUYERS Our Purchasing Department has an immediate opening for a buyer. Must have 5 years experience in purchasing. Send resume to: 3233 S. Main St., Birmingham.	500 Help Wanted BOOKKEEPER Must have 5 years experience in bookkeeping. Send resume to: 3233 S. Main St., Birmingham.
500 Help Wanted SENIOR ACCOUNTANT Must have 10 years experience in public accounting. Send resume to: 3233 S. Main St., Birmingham.	500 Help Wanted ACCOUNTANT Must have 5 years experience in public accounting. Send resume to: 3233 S. Main St., Birmingham.	500 Help Wanted ASSISTANT MANAGER \$300-\$350 Weekly. Entry level management position. Must have 2 years experience in retail management. Send resume to: 3233 S. Main St., Birmingham.	500 Help Wanted ASSISTANT MANAGER \$300-\$350 Weekly. Entry level management position. Must have 2 years experience in retail management. Send resume to: 3233 S. Main St., Birmingham.	500 Help Wanted ATTENTION STUDENTS SUMMER JOBS. PLYMOUTH COUNTY. Locations: Plymouth, Canton, and Farmington Hills. Send resume to: 3233 S. Main St., Birmingham.	500 Help Wanted AUTO MECHANIC Must be certified. 1-800-888-8888. Send resume to: 3233 S. Main St., Birmingham.	500 Help Wanted BUYERS Our Purchasing Department has an immediate opening for a buyer. Must have 5 years experience in purchasing. Send resume to: 3233 S. Main St., Birmingham.	500 Help Wanted BOOKKEEPER Must have 5 years experience in bookkeeping. Send resume to: 3233 S. Main St., Birmingham.

Future Force

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