

# Farmington Observer

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## City self-insured now

By Gary M. Cates  
staff writer

The Farmington City Council has approved joining a self-insurance group to reduce insurance costs.

The city has now joined the Michigan Municipal Risk Management Authority after considering self-insurance for four years. Many cities, including Detroit, have moved to self-insurance because of the rising costs of insurance.

Prior to self-insurance, the city was forced to buy policies from several different agencies.

"We were insured by a combination of companies, depending on what was being insured," says City Manager Bob Deadman.

The city had to obtain separate policies for the different departments, such as police, public works and policies for buildings and property.

Under the concept of the authority, governmental units join together to provide a self-insurance system. The communities are able to self-insure since they are not legally required to be insured.

Each city in the authority must pay the first \$50,000 of each liability occurrence, and the first \$1,000 of each prop-

erty loss.

The payment is made from the city's pool funds, which are called the loss fund. Cities pay into their own loss funds, and maintain it at whatever level they desire.

"IF FOR SOME reason the community's loss fund should become exhausted, there is a provision for casual lending from other communities' loss funds. Such lending would require the community which borrows funds to pay the going rate of interest," Deadman says.

Each authority member is required to purchase risk management and claim adjustment services from the authority, while it also provides excess insurance by purchasing reinsurance.

Reinsurance is an insurance policy which covers losses that exceed the \$50,000 the city pays, up to \$5 million.

"Assuming that the city of Farmington would continue to experience losses which are similar to our past experience, we could expect losses of less than \$5,000 annually," Deadman says. "The largest loss ever suffered by Farmington was for \$250,000."

The authority allows the cities to invest any excess funds that are built up. Farmington could then invest part of

the loss fund, should it exceed the needed level.

"The cities control the process and investment of insurance funds. Communities have been able to pay for losses out of interest earned from the money," says Deadman.

"It would appear that the major risk that would be assumed by our city would be that of a multiple occurrence which could exhaust our loss fund," he says. "Although it is possible, it is not likely."

Normally large losses would have sufficient lead time for the city to fund the loss, he says. Settlement of large claims normally involve negotiations, mediation, or litigation. This process often takes years to accomplish, which would provide time for the city to assume the loss.

The city made a first-year contribution of \$48,790 to the authority. Of that amount, \$16,899 was placed into the city's loss fund. The contribution came out of the general fund, which is set aside for insurance costs.

The authority is controlled by a board of trustees made up from members. Farmington has appointed Deadman as its representative.

## Bill pending

## Cut ADC, Brotherton says

By Mary Rodrigue  
staff writer

A legislative proposal to curb Department of Social Services Aid to Dependent Children grants has the support of state Rep. Sandy Brotherton, R-Farmington.

The proposal, sponsored by Rep. Lad Stacey, R-Niles, is expected to be introduced as soon as the Michigan House reconvenes in September.

Under present law, welfare mothers receive additional benefits each time they have a child. Stacey's bill proposes that benefits be limited permanently to the number of children in the family at the time the mother applies for aid.

A pregnant woman applying for the first time would qualify for additional benefits for her unborn child.

"The welfare system encourages expansion of families by increasing benefits available to the mother," Brotherton said.

"If welfare mothers realize their benefits won't increase with the size of their families, perhaps they'll change their outlook and attitude about raising a family without social rewards."

A DDS SPOKESMAN in Lansing said he was unfamiliar with Stacey's proposal.

"I don't fully understand the provisions of it," said Noble Kheder, DDS deputy director.

"My initial reaction is I don't think it would be allowed under federal regulations because I don't think it would be legal."

The ADC program is funded 50-50 by the state and federal government. The federal government dictates policy and formal, and we administer it.

"The ADC philosophy is to provide support to families in need. It's obvious from that it would be difficult to single out a child as being needy and provide support and then deny another equally needy child."

DDS plans to implement several belt-tightening provisions on Oct. 1, Kheder added.

"We've been actively pursuing ways to tighten our provisions because of Michigan's serious fiscal problems for the past two years," he said.

Brotherton said the bill would reduce the size of Michigan's welfare load and would better provide for truly needy families.

"Something needs to be done to deal with the obvious cases of abuse," he said.

Passage of the bill depends on the economy, he added.

"If it continues to be poor, the bill will probably pass," he said. "But if the economy improves, I doubt we'll get enough support."

"Critics can find lots of arguments against it. No matter how we penalize the mother, the child still needs to be fed. I can see validity in that."

The bill is a newer version of a similar proposal that died in the Senate in a previous legislative session, Brotherton said.

"These ideas have to surface three or four times before they pass," he said.



Sandy Brotherton



HANDY BORNSTAFF photographer

## Of shepherds and sheep

Goats and sheep were transported to Nardin Park United Methodist Church to add to the reality of Jerusalem Market Place, a week-long adventure for youth in a re-enactment of times when Jesus

was a child. Charle Bernas (back to camera) and Lisa Palechok spend time with a 4-H Fair blue-ribbon winner above. For more pictures, please turn to the Suburban Life section.

## From poetry to civil rights, writer reflects on career

By Gary M. Cates  
staff writer

Sheila Holden — who has been a singer, Red Cross truck driver, editor, civil rights advocate, world traveler and writer — seemingly has always been ahead of her time.

"Anything I wanted to do, I have always done," explains the Farmington Hills resident. "I've had a perfectly fascinating life."

Now 72, she confesses that she considers herself a maverick and confides that writing is her first and last love. She is writing selectively now because she fears that an eyesight problem will shorten her writing career.

"I write what interests me. I'm crippled and losing my eyesight, so I'm writing as fast as I can," she says.

Mrs. Holden writes poems, short stories and even one-act plays. She is a fellow of the International Academy of Poets, and her work has been published throughout the country.

"Last month I had one short story published. It's called 'Leprechaun Story,'" she said. "It is very funny and beautifully illustrated."

The story in Irish dialect is about leprechauns and unicorns. Appropriately, Mrs. Holden boasts of her Irish heritage. "I am a licensed unicorn hunter you know," she says. "I am one of two in the whole state of Michigan."

Mrs. Holden claims that a friend offered her a unique opportunity, and she decided to take it.

"Unicorns are all around. You hear their footsteps in the middle of the night," she says jokingly. "All of the nations in the world have unicorns."

'I've had a perfectly fascinating life.'  
— Sheila Holden

were out and became a pink lady or something.

"There was this one guy who came over from England to work with us in Detroit. She drove a truck without a heater one time in the dead of winter. Her feet froze, and she fell flat on her face when she tried to get out of the truck. She died shortly after that. We later found out she had tuberculosis, and had never told anyone," Mrs. Holden says.

The account of Mrs. Holden's eight years with the Red Cross should be completed in a month, and she hopes to turn it into a book eventually.

HER LOVE for writing started years ago, she claims. She received her first typewriter at the age of 4.

"I was the daughter of a writer, and married a writer," she said. Her late husband, William Holden, was the founder of the School of Journalism at Wayne State University.

Among her favorite poems is one she wrote for one of her English instructors. It is titled, "Poet Surprised Surprised."

"He (the instructor) was so embarrassed that he didn't even come to the reading of the poem."

The poem is partly written in Latin. Latin is one of several languages that Mrs. Holden speaks. She also speaks



Sheila Holden

French, German and Italian.

"I am very fond of Italy," she says. Italy was one of the countries she toured during her 30-year singing career.

"I started singing during the Depression. My mother was bedridden, and I was the sole supporter for the two of us," Mrs. Holden recalls.

"It is very funny singing. You go into a new community and one day you are a nobody, and the next day people love you."

For 10 years, Mrs. Holden sang on a radio show called "The Sunday Afternoon Music Soiree." She also sang with several major symphonies, including the San Francisco Symphony.

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## Vet's death probed

## Family hires investigator

By Judith Berne  
staff writer

Dr. Janice Runkle's family has hired a private detective to attempt to discover why she died.

Her parents, residents of West Bloomfield, are more convinced than ever that their daughter was murdered and her death made to appear as suicide.

"They're working very hard," Robert Runkle said Tuesday of the private firm's efforts to determine the facts. "Things move very slowly."

Janice Runkle died from an overdose of the barbiturate pentobarbital, according to information released last week by the Lake County, Ill., Sheriff's Department.

Pentobarbital, used in veterinary medicine to sedate animals, was probably taken orally. There was no other evidence of trauma to the body or that the medicine had been forced on her, Frank Winans, chief investigator for the sheriff's department, said.

THE 28-YEAR-OLD graduate of North Farmington High School and

Michigan State University gained recent fame as veterinarian to the Kentucky Derby and Preakness winner Pleasant Colony.

There are few female veterinarians in big-time horse racing. None had ever been associated with a winner of two of three jewels in racing's Triple Crown.

Determination whether the death was homicide, suicide or accidental is expected to be made at a coroner's inquest still to be scheduled. Under the Illinois coroner's system, a six-member

bed," said Dr. Thomas Petinga of the Oakland County Medical Examiner's Office.

The death was accidental, Petinga said, and added that it is not unusual to have someone restrained to a bed.

Richards told police Carlson had been complaining about the harness and wanted to get out of bed. She also said that earlier he had been struggling with the harness.

Besides Richards and her husband, Carlson's remaining relatives live in Sweden.

A UNICORN is mythological animal that looks like a horse but has one horn protruding from its forehead.

Currently Mrs. Holden is working on a writing project for the Red Cross. She is recounting her work with the Red Cross Motor Corps during World War II, for this year's celebration of the Cross' 100th anniversary.

"I was one of 28 female captains in the Red Cross, serving with the all-volunteer motor corps in Detroit," she said. "I'm very proud of our work."

The Detroit corps was responsible for the delivery of more than 10,000 pints of blood during World War II, Mrs. Holden recalled.

"We worked around the clock. They (the other members of the corps) were just a terrific bunch of women."

During the war the Red Cross was under the command of the army.

"We were allowed one accident a year. If you had more than one, you

## Harness strangles man, 84

A Farmington Hills man died on Sunday after falling out of bed while strapped into a restraining harness.

Gunnar H. Carlson, 84, of 26049 Drake, died after being strangled by the bed restraining device that had been ordered by his doctor.

Carlson was ill for some time and had recently returned home from St. Mary's Hospital, said his stepdaughter, Earsly Richards.

The restraining harness had been used at the hospital and was on Carlson when he returned home, she said.

A St. Mary's Hospital spokesman said the hospital has no record of the harness being sent with Carlson.

The harness, which crisscrosses around the back and then ties down to the bed, was ordered by Dr. Linda San Antonio. She refused to comment on the death.

The Farmington Hills police, ruling the death an accidental strangulation, said Carlson was found partly off the bed with the harness around his neck.

"This was an older gent, and he probably twisted around and fell off the

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