

Cold can cause gas line breaks

Most people know this is the coldest winter of the century. Most people know long-range forecasts call for continued below average temperatures through February. And most people know that when it's done, this may be the coldest winter ever recorded since anyone ever kept track of such things. What most people may not know is that this weather may have a dangerous effect on the very natural gas pipelines that have helped keep the cold out of homes and businesses.

According to Consumers Power, the unprecedented depth of the frost this year is snapping the gas distribution pipelines almost as often as it's breaking water mains.

Many of these broken lines have

gone undetected, a Consumers Power spokesman said, and won't be noticed until warmer weather arrives. At that point, the gas may start bubbling up through the ground. If it's spotted, he said, immediately call Consumers Power in Royal Oak at 543-7700.

A.E. Waggener, general manager of Consumers metro region, said local residents can help by reporting the odor of gas as soon as possible. Crews are always on duty to check and repair any breaks in the line, he said.

In addition, the extremely cold weather has put an extra burden on furnaces and increased the likelihood of carbon monoxide leaks, Waggener said.

Carbon monoxide is a byproduct of

the incomplete combustion of natural gas. Its presence is difficult to detect because it is invisible, odorless and tasteless. Symptoms of the presence of carbon monoxide are moisture on windows, smarting of the eyes, dizziness, weakness, nausea, headaches and eventually unconsciousness.

"Furnaces are working overtime at or near maximum capacity in these below-freezing temperatures," he said. "Although they are designed to safely vent all products of combustion up the chimney, leaks or other malfunctions in the furnace or venting system can cause carbon monoxide to find its way into the home and cause serious illness or death."

Sky's limit for insurance rates

By SUSAN TAUBER KLEIN

Anyone can get auto insurance—if you're willing to pay for it.

Although auto insurance companies are being more selective about who they allow to purchase insurance, four agents agree anyone can get it.

"It's no trouble to get insurance," said Harold Handler from S & H Insurance Agency in Southfield. "The only problem is paying for it. The main problem is costs have gone so high."

In a recent Southfield Eccentric article, Thomas C. Jones, the commissioner of insurance for the Michigan State Insurance Bureau, said auto insurance rates have increased in the state 25-30 per cent in the past 18 months. The reason, he said, is the price of items auto insurance buys has increased.

"We are the middlemen," said a spokesman for Allstate's Michigan regional office in Southfield. "We fix bodies, cars and homes. We pay the going rate to fix these. With inflation, increased costs in labor and increased material costs, the prices for claims has increased."

The Allstate spokesman requested that his name not be used.

"Companies have to do something to be solvent," he said. "They either restrict the market or increase prices or do a combination both."

THE ALLSTATE spokesman said the insurance industry is trying to catch up with inflation. "We are always two years behind in increasing rates. With inflation, we are always playing catch-up."

The result of the higher auto insurance costs is higher rates for the consumer.

Mike Vetrano, part owner with Bill Mayer of Keys Insurance Agency in Lathrup Village, is an independent agent. He said one company raised adult insurance 15 per cent and raised rates for singles, under 21 years of age, by 50 per cent.

"I feel like an idiot telling customers they are going to have to pay those amounts," Vetrano said.

He said he recently told a 21 year old who never had a claim that his rate had been in-

creased 59 per cent.

According to Handler, who works for Farmers Insurance Group, insurance companies are raising rates so the can pay claims.

"Insurance companies must keep a surplus to pay claims. They must keep a certain amount in the surplus. If it gets low, it affects the rates."

THE SURPLUS supposedly has been depleted because the industry has had to dip into the surplus to get money to stay in business.

As Donald Olson of Travelers Insurance Co. in Southfield said, "When claim payments become severe because of inflation, we have to go somewhere for the dollar. We go to the surplus."

This results in higher premiums and the industry's becoming more selective in accepting customers.

"We take a longer look at who we write policies for," said Olson, an insurance agent for 20 years. "We review policies and if we get nervous, we make changes, often in the pricing."

Because of the higher prices charged for policies by standard insurance companies, Olson thinks more people are going to the Michigan Insurance Pool, a state system to insure high-risk drivers.

William Magee, of the Michigan Insurance Bureau, said in January 1977, there were 8,578 requests with the Michigan Insurance Pool. In January 1976, there were 2,147 requests.

"Possibly there is something going on. The pool picked up in mid-summer 1976, and each month it has increased."

Consumers are not the only ones suffering during the period of high prices.

"It hurts everyone," said Vetrano. "The insurance companies are not hiring new agents and are cutting agents' commissions."

Olson is optimistic about the future, however. He said the insurance industry goes through a cycle every five years.

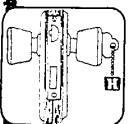
"Every five years, underwriting profits disappear, the market becomes restrictive, the price levels get adjusted again, and profits increase."

"But this time," he added, "there is more inflation."

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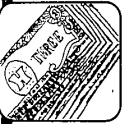
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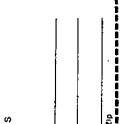
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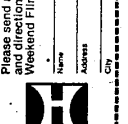
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