

editorial opinion

Deviates gain in war on society

"Eccentricities" columnist Hank Hogan posed a serious question on the O&E editorial pages last week.

Allowing a transsexual to compete in an athletic event, such as Renee Richards on the tennis circuit, is a dangerous precedent.

Renee's "difference" supposedly breeds a circus atmosphere which detracts from the Virginia Slims tour.

Phasing the controversial player out of the circuit was advised.

Those who applaud this stand may fail to realize the extensive campaign implied in joining the "Ban the Transsexual" bandwagon. Overlooked are the worldwide implications inherent in the transsexual issue.

What happens when aging transsexual athletes turn their talents to coaching? A young male player might be sold on the economic boom in having the operation, and iffy coaches might encourage players in that endeavor.

We take for granted that our youth are susceptible to advice offered by coaches. That is why the coaching profession, as well as the teaching profession, must be safeguarded from potential advocates of abnormal behavior.

GUARDING AGAINST the transsexual invasion could be a difficult task.

What happens if transsexuals follow the path of other societal sub-groups who have invaded formerly single-sex arenas?

Take a transsexual cop, for example. Do we allow the man-to-woman to risk female prisoners? What about the Boy in Blue who is a girl? Upper-level scheduling will have to see to it that he-shes or she-hes aren't responsible for manning the showers in the Oakland County jail.

It's obvious that transsexuals within the military ranks would bring chaos.

If the public is more attracted to events featuring transsexual celebrities, we may have to call out the National Guard for a transsexual rock group. In fact, there are those groups who might qualify already. Perhaps they were ahead of their time in ferreting out the financial benefits of transsexualism.

One can argue that it is the duty of society to protect the masses from deviance, but watching out for transsexuals would be tricky in every situation.

Will attorneys have the right to ask prospective jurors if they've been "converted?" Heretofore, an attempt for a male- or female-dominated jury was facilitated by visual inspection.

There may be a clue. Richards has been described as looking "like a large duck as she moved around the court." This observation may be validated as a certain characteristic.

One of our intelligent ancestors caught on to the limp wrist syndrome, which is universally accepted as a symptom of homosexuality today. Perhaps the waddle of the future will give fair warning.

THE TRANSEXUAL columnist poses another problem for those interested in protecting the first amendment while protecting society from deviance. Can we afford to allow such persons to propagate the virtues of transsexualism to the world?

A mass rush to change sex could upset the balance of nature, as well as invite economic and cultural catastrophe. Forewarned of the dangers, we'll endeavor to be on the alert.

"They say a good man tennis player is better than a great woman tennis player, so a 'converted' male has an advantage that is unfair," Hogan writes.

Let's hear some applause for those who attempt to protect the less superior athletes of the world, while simultaneously pointing out that, as usual, the "they's" are right on target.

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Advantages of gray

One shouldn't have to remind folks to do something that is to their advantage. It should be self-evident, for example, that it's good business to hire older workers. The state really shouldn't have to observe Employ the Older Worker Week March 12-18 and put on a campaign to help persons over 45 find jobs.

Maybe it's necessary, though, because we forget a few things.

One is that fewer persons will be entering the work force in the next three years. The post-World War II baby boom persons are already in the work force. There should be reduced pressure to force workers to retire at 65.

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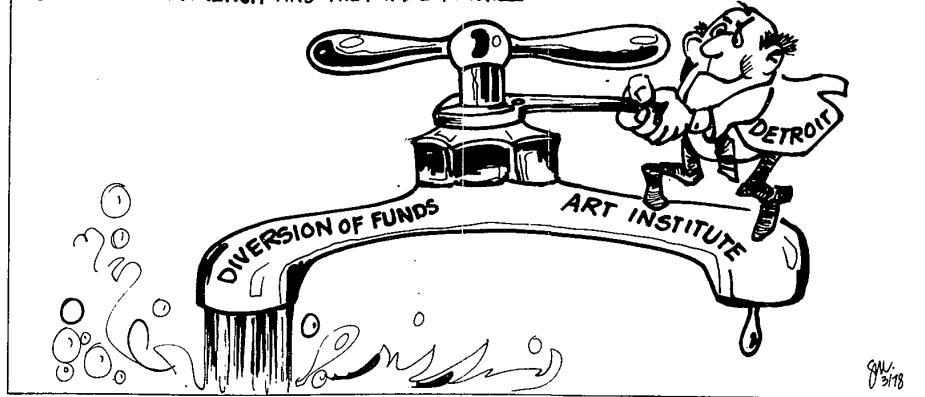
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GIVE THEM A WRENCH AND THEY TAKE A MILE



Detroit skims aid to art institute

The truth about the Detroit aid package is starting to come out.

Just six weeks after Gov. William G. Milliken announced his budget would boost aid to the Detroit Institute of Arts by 60 per cent (to \$7.1 million), there appeared a fly in the ointment.

Detroit Budget Director Walter Stecher proposed that the art institute reimburse \$250,000 toward the city's overall power bill.

Art Institute Director Frederick Cummings is denouncing the budget maculation as a "step backwards." He said it will disrupt the art institute's ambitious program, perhaps forcing it to shelve one or more major exhibitions such as "Peru's Golden Treasures."

So you now get the scenario: Detroit has a cultural institution it can't support; the state deems the art institute to have statewide cultural significance; the state kicks in two-thirds of the operating budget; and the city creams off some of that aid for other purposes.

THE ART INSTITUTE isn't the only institution in line for state aid.

The Milliken budget asks \$6.5 million for the Detroit Public Library and \$742,000 for the Detroit Historical Museum.

For several years, the state has been pumping more than \$9 million annually into the Detroit Department of Transportation to subsidize pension liabilities of the city's bus system.



Tim Richard

Floating around the legislature is an "urban grants" program designed to help cities that levy income taxes. Few cities do so, and only Detroit has a two per cent tax rate (the others charge one per cent), so Detroit will come up with \$8 million of the \$12 million in that kitty.

Then we stumble across this gem in the bottom of a long, gray article in the daily papers: "Detroit's school system would gain an additional \$3 million in municipal overburden funds (this year) because of changes in the funding formula providing reimbursement to cities that levy utility taxes."

I'll give you one guess how many, and which, cities tax utilities. Just one guess.

One Detroit alone has power to tax utilities and collect a \$3 million state reward... But I digress.

THIS IS NOT to argue that the Detroit Institute

of Arts isn't a cultural asset for all of southeast Michigan, or even for the state.

Rather, the argument is that it's foolish for the state to fund a city institution without acquiring some control over that institution.

The Detroit Institute of Arts is owned and operated by the City of Detroit. Theoretically, we smart-aleck suburbanites shouldn't have anything to say about how Detroit runs its affairs. But we're paying for it.

Well, you say, it's only \$250,000 out of a budget of \$10.6 million. Ah, but the city financial experts have other siphons in mind. Budget Director Stecher is quoted as saying there are plans to charge the art institute for water and sewer services next year.

Now, the rest of us, as customers of Detroit's water and sewer department, have found out how futile it is to challenge what Detroit wants to charge us for water and sewer services. It took a federal court case just to get an outside audit of that department.

So who is there to protest if the City of Detroit wants to charge sky-high water rates to the Institute of Arts? No one, really, has the freedom to do it because the art institute is controlled by the City of Detroit.

And the rest of the state pays for it, or at least \$7.1 million out of a \$10.6 million budget.

The truth about the Detroit aid package is starting to come out.

Old 'protection' law stifles banking

Banking is one of the most regulated industries in our country. Banks are watched over by the Federal Reserve Boards, the comptroller of the currency, the Federal Deposit Insurance Corp. and the state financial institutions department, among others.

The general purpose of all the regulations is to protect the consumer's money.

However, there is always the problem that if there is too much regulation, instead of protecting the consumer, there becomes a restriction of competition among banks, and the consumer is, in fact, hurt rather than protected.

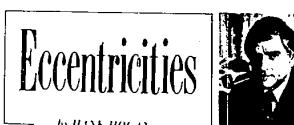
In the 1930s, banks closed. In the 1940s, there were banking scandals in Michigan. As a result, under the banner of protection, strict banking laws were passed in this state.

Under the state constitution, all banking legislation requires a two-thirds vote of the legislature instead of the simple majority vote for other bills. This makes new laws harder to pass, entrenches old laws that may be inappropriate today, and helps stymie innovation.

ONE OF THE LAWS passed in the 1940s, as a result of the banking scandals, was the branch banking law. It said no bank could put a branch more than 25 miles away from its home office.

It also said no bank could put a branch in a city where another bank or another bank's branch was already located.

This latter portion of the law assured a virtual monopoly once a bank was in a city unless people



HANK HOGAN

wanted to start a brand new bank.

The whole 25-mile limitation is inappropriate today because the suburbs have grown substantially beyond the 25-mile parameter. The outer edges of suburbs are limited to new banks.

The backers of the branch banking law back in the '40s were the large Detroit banks. The law allowed them to surround the largest metropolitan area in the state, branch into the best communities and keep out competition.

The problem was that the consumer was forgotten. Everyone got the same service, which was little. Savings accounts were paid 1.5 per cent interest. No business was conducted on Saturdays. Local loans of a substantial size had to be sent downtown for review.

THE STODDARD family of Michigan National Bank figured out a way to get around the old law. They started several new banks such as the Troy National Bank, Oakland National Bank in Southfield, Livonia National Bank and several others.

This allowed them to move into cities that were previously monopolized by one bank.

When the new banks were formed, all of a sudden savings account interest soared. Saturday banking reappeared, no service charge banking was innovated, and banks began to compete by offering more services.

Then under the new Bank Holding Company Act, Michigan National put the ownership under one umbrella, the Michigan National Corp., and changed all the banks' names to Michigan National Bank—something.

They allowed customers to deposit funds to, or withdraw funds from their accounts at any location, even though legally they were separate banks.

This allowed companies to have statewide banking and consumers easy access to banking services, wherever they were.

LAST WEEK FEDERAL Judge Ralph Guy ordered Michigan National to stop this practice because it violated the branch banking law. The effect of the decision will be to push banking back to the '40s when retailers had their only outlets downtown, and regional shopping centers were dreams of the future and suburbs sleepy little villages.

We won't see changes in the law to update it because the large banks like it the way it is and have strong lobbying power.

The little banks also like their monopolistic positions in small towns and now have less fear that competition will come in and change their ways.

While the judge may be legally right, he is helping perpetuate the anti-competitive nature of our banking laws which help the banks but not the people who use them.

Ethnic embellishments

On chutzpah and pesharah

By MINTZI SCHRAMM

Who can translate Yiddish words or expressions? I'm always stymied when someone unfamiliar with a certain saying asks me what it means.

"Uh," I begin intelligently. "It's like this word, except that it has a little of this other word."

Chutzpah, for example, is a little nerve, except that it also implies gall, and that it's funny to look back on, and that it's not pleasant at the moment. So I am forced to give examples of the word in order to illustrate what I mean.

Perhaps that's where Jewish anecdotes originated—in the attempt to translate the untranslatable.

Chutzpah is one of my students copying someone else's paper, turning it in as his own, and then discovering that another student had copied one of his papers and turned it in. Confronted with the evidence, he had the chutzpah to argue that the other guy, not he, was the plagiarist.

MY HUSBAND, a linguist, once received a phone call from a person asking for the definition of a schlemiel. "Uh," I muttered my husband intelligently. He floundered in a sea of explanations for a few minutes, then turned to me, the English major, for help. "Tell him the old Jewish story of Borscht Schweig," I said. "The one about the dead-mouse who worked all his life without complaint, who was always honest and always trusted in God. When he died, the Recording Angel, astonished at his goodness, asked him to name anything in the world and he would have it as his reward."

"Could I possibly have," Borscht asked hesitantly, "a hot buttered roll every morning?" After repeating the story to the person on the phone, my husband groaned silently. He turned toward me and raised his eyebrows in agony.

"If he still doesn't understand what a schlemiel is," I whispered to my husband, "tell him to look in the mirror."

(Note: a schlemiel asking for the definition of a schlemiel has chutzpah.)

ON A NUMBER of occasions recently I have used and then been a loss to explain the meaning of the word pesharah. "It's a compromise," I start. "except it also implies an agreement, since neither side really gives in. It's my father and I heading for a fight, glaring at each other to see who will break first, and then bursting into laughter simultaneously, avoiding the oncoming battle without loss of face."

After this personal example, I suddenly realized that we now have an international example to explain pesharah. It's Anwar Sadat telling Walter Cronkite that he would even go to Jerusalem if it would bring peace. "Anytime he's ready," said Begin to Cronkite, "Israel will be ready to receive him."

You see, there was a compromise—except that neither lost face; there was an agreement—except that neither had to talk to the other. It was pesharah.