

Business redlining fought in Lansing

A bill to halt insurance redlining against small businesses has been introduced by State Sen. Doug Ross, D-Oak Park.

Under current law, businesses can be denied insurance for virtually any reason or for no reason, according to Ross.

Ross is working in conjunction with State Rep. George Cushingberry, D-Detroit. Ross' district includes Southfield, Farmington and Farmington Hills.

Ross said he became aware of the magnitude of the problem as a result of examining statistics provided by the Michigan Basic Property Insurance Association, known as the Pool.

Established under Michigan law, the Pool sells very limited coverage at a high price to businesses that are unable to obtain insurance in the private market.

"According to the data provided by the Pool, more than 20,000 businesses in Michigan are unable to obtain coverage in the standard insurance market," says Ross.

He emphasized that the insurance availability problem is no longer confined to large urban centers.

"The data indicate that this insurance availability problem is increasingly affecting suburban and outstate areas," he says.

"For example, in the cities of Southfield and Oak Park, there are more than 100 businesses that cannot obtain insurance in the standard market."

"In the Warren-East Detroit area, more than 200 businesses cannot get regular coverage, according to the data Pool," he says.

ROSS POINTED out that Pool data for outstate areas indicate that the number of businesses unable to obtain standard coverage totals 582 in Grand Rapids, 748 in Flint, 379 in Saginaw, 114 in Kalamazoo, 96 in Bay City, 122 in Muskegon, 111 in Lansing and 97 in Battle Creek.

The proposed law would guarantee that any business that met minimum standards could purchase coverage for losses caused by fire, weather damage, vandalism and theft, according to Ross. In addition, businesses will be able to purchase coverage for liability, glass breakage, boilers and machinery and the interruption of business operations.

The proposed legislation also would expand coverage available through Michigan Basic Property Insurance Association to more closely approximate options available in the standard market.

One major portion of the bill addresses the arson problem. The proposed law requires the offer of coverage that limits recovery to the market value of the building. The idea, says Ross, is to take the profit out of arson.

Under the proposal, an insurance company couldn't deny coverage to any business that meets the standards outlined in the law. Standards would include such factors as the proper maintenance of the physical condition of the property.

The legislature already has enacted a law this session which tackles redlining in the sale of residential and private passenger automobile insurance.

THE COST OF REDLINING FOR A SMALL BUSINESS

Coverage	Private Carrier*	Pool*
Structure: Fire and Weather Damage (\$50,000 coverage)	\$ 518	\$ 518
Contents: All Risk (\$75,000 of fire, weather damage, vandalism and broad form theft coverage)	1498	Unavailable
Contents: Pool Policy (includes \$75,000 of fire, weather damage, and vandalism coverage)		1326
Mercantile Open Stock Burglary (\$7500 of coverage)		1649
Storekeeper's Liability (\$300,000 of coverage)	199	Unavailable
Total Premium	2215	3493
Standard Package Discount 0.30%	665	Unavailable
Typical Premium	1550	3493
Additional Coverages: Business Interruption, Boiler and Machinery, Glass Breakage, Inland Marine	Available	Unavailable

Premiums reflect the cost of coverage on a 2,000 square foot suburban hardware store with gross annual receipts of \$300,000 - \$500,000.

Hills posts agenda

FARMINGTON HILLS
CITY COUNCIL
31555 Eleven Mile
7:30 p.m., March 24

Old Business

• Consideration of enactment of amendatory ordinance C-62-198, Section 28. Location, northeast corner of Drake and Freedom. Request: RC-2 to RCE. Farmington Hills City Council, proponent.

• Consideration of enactment of amendatory ordinance C-62-199 Section 3. Location, west side of Orchard Lake Road between 14 Mile and Ravine. Request: RCE-1 to B2. Farmington Hills City Council, proponent.

• Consideration of enactment of amendatory ordinance C-62-200 Section 35. Location, 8.55 acres south of I-96, east of Tuck and north of Kensington Gardens subdivision. Request: RA-1 to RC-3. Allan Gottlieb and David Bittker, proponents.

• Consideration of enactment of amendatory ordinance C-62-201 Section 11. Location, 27900 Orchard Lake Road, Request: OS-2 to B-3. Louis Bosco Jr., proponent.

• Consideration of enactment of amendatory ordinance C-62-B-B amendment to the Farmington Hills Zoning ordinance C-62 to remove RCE-1 classification district and all use and area regulations pertaining thereto: Article VI-B, Article XIX section 1800 and 1801, Article XIX section 1907, signs. New Business

• Request for Mayfest Festival May 24, 25 and 26 at Finnish Cultural Center.

• Consideration for setting date for necessity hearing on water improvements for Cora Street.

• Consideration for setting date for Westgate-Franklin water improvement.

• Consideration of lowering millage for the 1980-81 budget in view of increase in city's SEV.

• Progress report on major road construction.

• Consideration of sidewalk waivers on Orchard Lake Road between 12 Mile and 14 Mile.

• Consideration of traffic study update of 12 Mile corridor.

It's tornado safety week

Due to Michigan's location on the fringe of what is known as tornado alley and with its high urban population, Governor William Milliken has designated this week as Tornado Safety Week.

A special committee is directing a statewide program which will involve state, county and local Emergency Services Coordinators and the National Weather Service. Michigan, compared to other states in recent years, has the third highest average number of tornado deaths per year with a total of 227 persons killed since 1950.

During this time, 427 tornadoes occurred in the state. Most tornadoes occurred in the months of April, May, June and July in the late afternoon and early evening, usually between 3 and 7 p.m.

In homes, a basement offers the greatest safety during a tornado. Seek shelter under sturdy furniture. In homes without basements, take cover in the center of the house on the lowest floor in a small room such as a closet or bathroom. If you have time, open a window.

Mobile home dwellers should go to a prearranged substantial shelter during warnings. Motorists should travel at right angles to the tornado's path. If there is not time to drive away from it, get out of the vehicle into a basement, ditch or ravine — away from the vehicle.

AT WORK OR SCHOOL, follow advance plans to move to interior hallways or small rooms on the lowest floor. Avoid areas with glass and wide, freestanding roofs. In open country, get into a sturdy building if possible, or lie flat in a nearby ditch or depression and hold onto something on the ground if possible.

If you are a victim, photograph or otherwise document the damage to your property and injury to persons. Be prepared to cooperate with trained and authorized officers and volunteers who will arrive to give aid.

The worst tornado day in recent history occurred on April 3, 1974 when 148 separate tornadoes hit resulting in 315 deaths, 6,000 injuries and more than \$600 million in property damages in the United States.

LEARN HOW TO SAVE A LIFE!



As a community service, Botsford General Hospital will expand its community health education opportunities by sponsoring a free program for area citizens in cardiopulmonary resuscitation (CPR). The ultimate purpose is to enable citizens to perform CPR for heart attack victims until emergency medical personnel arrive. Certified instructors will teach the course.

The one session, 3-hour "Heart Saver" course will be offered monthly on the first Thursday of each month at 7 p.m. in Classroom 203 on the second floor of the Botsford Professional Building which is located in front of the hospital. The first course is scheduled for Thursday, April 3rd.

To pre-register (required), please call 476-7600, Ext. 460 or 461 on Mon.-Fri. from 8:30 a.m. - 4:30 p.m. Class size is limited so please register early. Botsford General Hospital is located at 28050 Grand River Avenue, Farmington Hills, 48024 (North of 8 Mile Road, behind the Botsford Inn).

Thieves hoof it with meaty loot

The Herbert C. Shoemaker family is poorer by six boxes of Fleischmann's margarine, 10-one pound boxes of bacon slices and six rum roasts after a trio of teens raided their freezer.

The early morning frozen food caper began when Mrs. Mary V. Shoemaker was awakened by an idling car in front of her Farmington Hills home at 4:20 a.m. March 16. After about five minutes the car left, according to Farmington Hills Police.

It returned about 10 minutes later when Mrs. Shoemaker was awakened

once again. This time sounds from the family's garage disturbed her sleep.

When Shoemaker investigated, he saw three men in their late teens fleeing the garage while carrying frozen food from the freezer stored there. The men were described as neatly dressed.

Two of them were wearing brightly colored ski jackets as they ran toward a late model red hatchback compact car parked several houses down from the Shoemaker residence.

Police say they are continuing their search for the meat thieves.

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ESTATE AUCTION

Friday evening, March 21 at 7 p.m.
Saturday morning, March 22 at 11 a.m.
Sunday afternoon, March 23 at 12 noon



THOMAS WATERMAN WOOD, oil painting on canvas, "Uncle Ned and I" canvas size 28" x 20"



Offering an exceptionally fine PLATE collection of over 125 plates: Hummel, Bing & Grondahl, Royal Copenhagen, Limoges, Royal Doulton, Rosenthal, Norman Rockwell, Royal Bayreuth, Georg Jensen, Ridgewood, Veneto Flair, California Porcelain, Anna Perenna, Hutschenreuther, Amti, King's Porcelain, Peanuts, Fairmont, Lenox.

And this auction offers, much, much more: Oriental Rugs, Oriental art, Victorian furniture, Crystal, Fine chinaware, Sterling flatware, Fine paintings, Sculptures... a very broad selection of fine items. Free valet parking for Friday & Sunday auctions. Further information phone 963-6255 illustrated catalog at the Galleries, \$3.

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