

Pay in advance is no deal

A man needs a financial consultant to pay his household bills these days. No longer can he simply write out checks and be done with it.

The reason is that prime interest rates are four times as high as they ought to be. When you think about it, a merchant can lose his entire profit in interest payments if his cash flow is unfavorable.

As you may have guessed, today was payday in our house. And the bills in the mail offer such deals.

Here's one from my favorite magazine, Michigan Natural Resources. Hmmm, my subscription doesn't expire until next August. Why are they writing to me now?

A year's subscription brings you six issues. But if you renew now, you'll get a seventh issue at no extra charge. That amounts to a discount of 16.7 percent, according to my little calculator. Not bad.

But that's not 16.7 percent for a single year. It's 16.7 percent for a year plus about six more months. Into the basket with that one.

Here's one from the friendly lawn care company. Those fellows did a nice job for us last year. Let's see what they have to offer this year.

If you get the usual five applications and make five payments afterwards, the price is \$151.25. But if you pre-pay, right now, the price is \$140.66.



Tim Richard

Mrs. America

For sure, she'll have class

By the time you read this, a new Mrs. Michigan-America will have been crowned. In theory, she's typical of married women in this state.

But really, what's typical?

Of the 23 candidates in 1981, the age range is from 19 to 53. Two work in rape crisis centers and with victims of abuse, one owns a trucking firm, one is the mayor pro-tem of Albion, and one, a 40-year-old Michigan Mrs., is Miss Asparagus.

Cher Perlmutter of Southfield, executive director of the pageant, held last weekend at the Hyatt Regency Hotel, knows all about it. In 1979, she was crowned Mrs. Michigan-America and reigned for a year.

Before winning the roses, Mrs. Perlmutter competed against other state women who were blacksmiths, horse fanciers, cosmetologists, models and even an auto mechanics assistant.

Some might say she won because every time she opened her mouth, she startled the judges with her North Carolina accent. Actually, she stood out because of her quick wit, her inner confidence, keen intelligence and striking brunet beauty.

Her jokes didn't hurt, either.

They all had husband and kids stories. But what other contestant could make small talk about an eight-person "Perlmutter Bunch" after only four years

THE "SAVINGS" is \$10.59. The letter tells me the savings is 15 percent.

Is that so? Well, \$10.59 divided by \$151.25 comes out to 7 percent, according to my calculator. I think these fellows are giving me a little manure, along with the weed killers. Into the basket.

Consumers Power Co. suggests I authorize the bank to pay my gas bill. Then I don't have to bother with a check each month. Trouble is, when the bill arrives, we have three weeks or so to pay it. If I pay near the end of the period, I have use of the money for that period of time.

I DISTRUST those birds at Consumers Power. For a couple of years now, they have been offering a plan whereby I can pay the average-sized bill each month instead of zero bills in summer and \$100 bills in winter.

The deal is a poor one. It's offered in May. Under terms of their deal, I would pay \$60 in May, \$60 in June, \$60 in July and \$60 in August — months in which our usual heating bill is next to nothing. Consumers Power would have the interest-free use of my \$240.

On the other hand, I could take my \$240 and buy 13 shares of CP common stock. Then I could earn dividends instead of giving those calculating connivers in Royal Oak an interest-free loan.

No, thanks for the pre-payment deals, ladies and gentlemen. I think I'll just pay my monthly bills on a time, and on the last due date.

of marriage? Marrying Alan Permuter was how Cher emigrated to Michigan.

The Southfield homemaker, in between doing the laundry, dishes, and dirty floors for eight (I don't know if she does windows) managed to be active in PTA and in a television monitoring project.

Three years since abandoning her crown, Mrs. Perlmutter is now mother-in-law to two, runs a manufacturing business in North Carolina for which she also does designing, and is affiliated with the Mrs. Michigan-America Pageant.

She says her own pageant experience was a real upper and the friends she made priceless. "I wanted other women to enjoy this too. I wanted it to grow and be accessible to more married women."

Sally Jane Peters and her husband Roger decided she wanted to be challenged in this way, too. Two weeks before the 1981 pageant, they decided she would enter.

"It was a chance to say here I am, I'm typical of the times," the Union Lake resident says. "I go to school, work, and am a full-time mother."

The slender, dark-haired exercise psychologist apparently made her point. Though she says she never won anything in her life before, she was crowned the 1981 Mrs. Michigan-America.

She rates it a great experience and so it will be for the Michigan Mrs. just starting her reign.

Thinking it over, whether it's Miss Asparagus or Mrs. Mayor, or some other aspirant, she'll probably be a credit to the state's married women just because she's not a stereotype.



Shirlee Iden

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comment

Needed: better drunk driving law

An organization which started in California — Mothers Against Drunk Drivers (MADD) — has inspired the formation of local chapters which are putting the heat on state legislators.

The local chapters would like to see legislation which would ensure punishment of drunk drivers involved in fatal accidents.

The organizations have worked effectively to make the public aware of the extensive human misery caused by the death of those killed by drunk drivers.

The stories are at the least disheartening and in many instances horrifying. They are accompanied by further discouraging tales of justice evaded by the drivers who 'cause such loss.

Candy Lightner, the California mother who started MADD after her daughter was killed by a drunk driver, believes the systems of justice throughout the states fail to deal with the problem of drunk driving because the people involved — police, prosecutors, judges and juries — generally drink.



Bob Wisler

MADD'S CONSIDERABLE television and newspaper coverage has apparently inspired some legislative activity. State Rep. Dan DeGrow, R-Port Huron, at a news conference held in Lansing recently, announced that he was introducing legislation to deal with the drunk driving problem. His bill, also sponsored by two other Republican representatives, calls for stiffer sentences for drunk or impaired drivers involved in fatal accidents.

The difference between drunk and impaired is in the percentage of alcohol in the bloodstream. Under state law, a percentage of .10 is drunk and .07 to .10 is impaired.

DeGrow's bill would provide for a mandatory one-year jail term and a two-year loss of driver's license for drivers convicted of being drunk while causing a fatal accident, a six-month jail term and one-year loss of license for causing a death while impaired.

THE BILL also calls for a five-day jail term and six months loss of license and up to a \$500 fine for a first-offense drunk driving conviction and a 90-day loss of license for an impaired-driving conviction.

While such legislation probably will, to some extent, mollify those who have been crushed by the folly of drunk drivers, it seems inadequate to deal with the problems caused by drinking drivers.

For years, law enforcement agencies and the courts have conducted periodic campaigns threatening that drunk drivers will absolutely go to jail and the campaigns have had little visible effect on drivers who regularly drink and drive.

THE PROBLEM is that just as most criminals do not think they are going to get caught and give little

thought to the jail sentence that inevitably awaits those who engage in criminal behavior, most drinking drivers do not feel that they will become too inebriated to drive and give little thought to the consequences of driving while under the influence.

Severe punishment of drivers convicted of causing fatal accidents will stop drunk driving to the same extent that capital punishment has deterred murder. The trouble with the DeGrow bill is that it concentrates on punishing people after fatal accidents and does little to try to prevent the drunk driver from driving at all.

What is really needed is legislation which will work at keeping people who regularly drive while drinking — or, more importantly, inebriated — from driving at all. Under DeGrow's bill, a person convicted of impaired driving will lose his driver's license for 90 days. The vast majority of drivers charged with drunk driving eventually plead guilty to impaired driving after paying a hefty fee to an attorney, considerable worry over the charge, often a substantial fine and a sentence requiring attendance at a driving school. And the vast majority also drink and drive again.

TACKLING on a 90-day loss of license will do little to keep such drivers off the road. What is needed is some imaginative and realistic legislation which will take away what the state calls the driving privilege from anyone convicted of impaired driving. The privilege should be withheld until after the driver has completed an educational program which will enable him, or her, and the state to determine whether such a driver will be a continual problem.

Any restoration of a license should only be done with the understanding — a statement signed by the driver — that if the driver drinks at all and drives, there will be a loss of license for a more substantial period, perhaps two years, perhaps longer.

This may force the driver to get the kind of help that is needed to stop the practice of driving while drinking and perhaps even the practice of drinking.

There is a need for legislation to deal with the problem of drunk drivers, but the legislation needs to deal with the drunk driver before he becomes involved in a fatal accident.

overheard over coffee

Just after State Rep. Dana Wilson, D-Hazel Park, was elected to the House in 1976, he unleashed a scathing attack on lobbyist James Karoub, then and now a close confidante of state Sen. Bessie Huffman, D-Hazel Park. Well, Huffman retired this year to work as a lobbyist with Karoub and guess who got the Democratic nomination for Huffman's seat in last week's primary — with Huffman's blessing? You guessed it, almost-Senator-elect Wilson (the district is predominately Democratic). Lobbyists aren't so bad after all.

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