

Opinion

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Guess who's moving on lock, stock and barrel

WELL, MY dear Farmington friends, the Crackerbarrel has been loaded up, and the debater is moving on.



crackerbarrel debate
Steve Barnaby

Yup, that's right. Barnaby, his barrel and good old Willoughby Wink are heading for new adventures in Journalism.

Oh, now, hold on. We'll be around, that's for sure. But never again as the chief editorial honcho in Farmington. From now on, managing editor will be tagged to the front of the name, thank you.

That old curmudgeon Willoughby is glad — even though he won't be getting a title. After running for Farmington Hills city council those many years back, he was forced out of public life. I've promised him a role in the new scenario of leading the entire newspaper editorial department.

I'll be helping you keep informed on what's happening in the suburban area. Willoughby now belongs to the masses. Or should I say, they to him.

But that's another column for another day.

TODAY I WANT to talk to those very loyal readers of my column.

Out of everything I've ever done in journalism, the Crackerbarrel Debate has been the most consistently rewarding. And it has been that way because of you loyal Farmington readers.

And what a time we've had in this fine, old community.

After more than a decade in a city, some things really stick in my mind.

- Farmington about-towner Nancy Leonard leaning over the counter, doling out her sage advice on town politics.

- School board trustee Elizabeth Brennan putting a time clock on fellow trustee Aldo Vagnozzi's statements at school board meetings.

- The Hills charter commission fighting over setting a tax rate.

- The newspaper joining with the Chamber of Commerce in getting Eight Mile Road widened between Orchard Lake and Farmington roads.

- Special services director Doug Gaynor and I sitting down 10 years ago at lunch and saying that the Spicer property ought to be a park someday and then working all sides of the political spectrum to get it done. Let the politicians take the credit, Doug. We know what really happened.

- Fred Lichtman making all those great speeches at council meetings and being one of the finest persons I've ever known.

- Borrowing cigarettes from Maasie Kurjeza.

- Quitting smoking after Hills city clerk Floyd Cairns told me what it was

like to go through open heart surgery. It's been more than four years now, Floyd.

- Talking politics and drinking coffee until 4 a.m. with Joan Dudley and Joanne Smith at restaurants after Hills council meetings.

- Drinking pitchers of beer with Farmington councilmen at the Village Inn after meetings.

- Eating ice cream with school board trustees after their meetings.

- Watching Lew Schulman be one of the best school superintendents ever.

- Accidentally standing up school board trustee Helen Pritow for lunch.

- School finance chief Bill Prisk teaching me how to read a school budget.

- Eating one of those gargantuan steaks at the Hunt & Grunt club.

- Watching Ralph Yoder and Dick Tupper keep one another amused with their banter and silly jokes.

- Watching Bob Deadman know how to run a town better than most anybody else.

- Doing the story on the Valley View condominium fire.

- Talking Rob Falls into taking on the chairmanship of the Founders' Festival Committee when no one else would touch it.

- Talking trains with Earl Oppenhausner.

- Hanging out at Tally Hall.

- Seeing how a liberal newspaper editor and a conservative hotel owner can become good friends.

- Liston Shepherd sharing candy mints at council meetings.

- Being sad when Liston died.

- Janice Rolnick's sunglasses.

- Jim Ellis holding court at his table in Tally Hall.

- Watching the community grow faster than anyone ever imagined.

- Botsford Hospital chairman Ed Hodges' eloquence and humor.

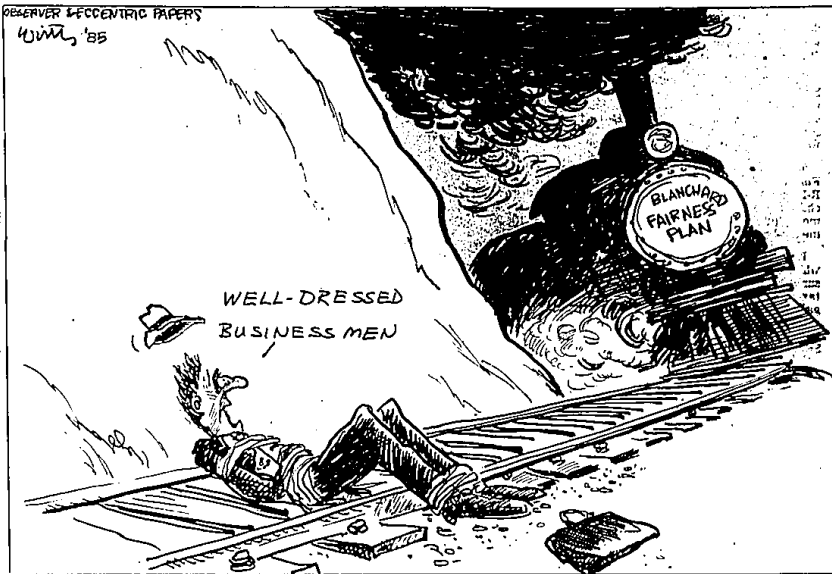
- Talking Vietnam with John Santomauro.

- Thinking all police chiefs should be like Bob Siefer.

- Reading in front of the fireplace being one of the finest persons I've ever known.

- Getting a lump in my throat and tears in my eyes when saying goodbye to my staff.

Goodbye, Farmington, you've been one hell of a town in which to grow up.



Beware of those nice suits

BOB BOWMAN, the financial whiz kid who is Gov. James Blanchard's state treasurer, led with his jugular vein the other day. And the people he was trying to hit for more taxes swung sharp knives.

Picture the scene: The high-ceilinged meeting room of the tasteful municipal building in Rochester Hills, up in the high-crest district of Oakland County. The state Senate Finance Committee was hearing testimony from Bowman and spokesmen for the banking and insurance industries.

"I'm glad you are holding a half-dozen hearings around the state," said Bowman. "So you'll hear from other people besides the well-dressed businessmen we'll hear too."

Oooff With his grey suit and conservative spotted tie, Bowman, once a Wall Street type himself, was hardly in a position to sniff at how businessmen dress.

"I SHOULD have worn my sweatshirt and jeans so I wouldn't be one of the well-



Tim Richard

sued people," replied Thomas Hoeg, president of the Michigan Insurance Federation.

"I'd rather be here in a sweat suit," said Bob Allison, a vice president of National Bank of Detroit and office in the Michigan Bankers Association.

Rudy Nichols, R-Waterford, on the strength of his opposition to the Blanchard-Bowman income tax increase, got in his dig. If the state holds down business taxes, he told the bankers, "You could take that money and get your suits pressed."

BOWMAN'S CRACK amounted to inverse snobbery. Instead of discounting the peasants because of their tatters and armpit odors, we were supposed to discount what the financiers were saying because they're well-suited.

Bowman went further, arguing it's OK to raise taxes on capital gains because only 7 percent of us have capital gains while 93 percent of us are "working stiffs" with no capital gains.

The message I got was that the 93 percent can use their voting power to gang up on the other 7 percent. "Mob rule," they called it in the history books.

Bowman's remark undercut some of the nice things I have been writing about the Blanchard administration — how "corporation" is no longer a dirty word in the State Capitol.

Maybe I should be rephotographed in my mushroom-pickin' shirt to enhance my own credibility.

BOWMAN'S BOSS might take exception to what his staffer says about men in suits.

On an Upper Peninsula vacation last month, I attended the Alger County centennial parade. Guess who were the only guys in Munising wearing suits, dress shirts and ties.

No, it wasn't the yachters, although you could tell who had sailed up from Grosse Pointe by the crisp creases in their unstained jeans.

No, it wasn't the chamber of commerce types because they were laboring on parade floats.

Only James J. Blanchard and his staff wore suits, dress shirts and ties.

And the guy wasn't wearing a Democratic spotted tie, like Bowman's. Blanchard wore a striped Republican tie, just like Bill Lucas, the bankers and the insurance executives.

from our readers

She's a fan of Dagwood's

To the editor:
I wish to publicly thank the staff at Dagwood's in downtown Farmington for their patience and friendliness, most of all through the hectic times during the Farmington Founder's Festival.

I stopped in with a friend who is very restricted in what she could eat and the young man at Dagwood's was very accommodating and was extremely helpful. Many places today do not bother with courtesy (it is their way and no changes).

I recommend Dagwood's any day. I have never been there when the staff was nothing but "great."

Elsie McKeown, Farmington Hills

Festival had its best year

To the editor:
The Farmington Founder's Festival is the best but the memory lingers on. This year the Festival was "the best." We have had better ones in the past (I have been to all 21 of them), and I thank the committees

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for all their hard work and precious time. This year I feel like one a very special thank to Jodi Soronen and her committee. They did a marvelous job.

Elsie McKeown, Farmington Hills

Preserve Harger House for youth

To the editor:
Thank you very much for the excellent article on the Harger House and your incisive editorial.

With the increasingly rapid change in the face of our Farmington Hills, we need to have examples of the former rural atmosphere left as a heritage for our youth. This stunning unique stone Greek Revival house is one of the best examples.

We need all the help we can get in preserving our heritage — and your publication does help.

Again, thank you.

Kathryn Briggs
Chairman, Farmington Hills
Historical Commission

Insurance — a double whammy

IT USED to be an axiom of business that you could get insurance for anything as long as you were willing and able to pay.

But that's out the window as the high cost of insurance knocks some individuals and groups right out of the market.

Some parties are being canceled because they are too risky. For them, the premiums with the few companies willing to insure them are so high they are no longer affordable. It's a sad state of affairs.

Three of the worst-hit groups are bar owners, companies running risks of accidental pollution and horse stables. Things got so bad that riding stables on state parkland have been forced to close, and 70 percent of the state's bar owners, many in Wayne and Oakland, are going without liquor liability insurance because of skyrocketing rates.

A 1982 CASE in which a drunk driver and a motorist in another car were killed in a head-on collision on M-59 in Oakland County resulted in a \$5 million judgment against a nightclub and a Fontaine restaurant that had served the drinking driver. He had a blood alcohol content of 0.34 percent, more than triple the 0.10 percent considered legally drunk in Michigan.

The award went to the widow and two children of the drinking driver.

The insurance policies of the two establishments were canceled.
The Michigan Licensed Beverage Asso-



Jim Ritz

ciation, the state bar owners association, says many of its members are paying 25 percent of their revenues for insurance vs. 2.5 percent a few years ago. Premiums have increased at least 300 percent, they say.

WHICH BUSINESS? High-risk — such as accidental and sudden pollution and the bar business.

It's not like life insurance, where a graph will show a certain death rate per 1,000 population. But how do you calculate the odds on sudden pollution like the Bhopal, India, catastrophe in which leaking gas from a Union Carbide plant killed thousands?

THE FIRST answer is a complex economic trend that developed in 1979-83, a period of double-digit interest rates. Companies could sell insurance at cut rates and make their profits through investing at high interest. Premiums were artificially low.

That's where the second major factor comes into play — the huge judgments courts and juries have been awarding complainants.

The combination caused insurance companies nationwide to suffer a collective \$3.5-billion loss in 1984. They raised their premiums and got out of certain lines of business.

The result was a double whammy for the poor consumer.

Why not just raise premiums? Why cut

entire lines of business? The answer lies with governmental regulations which require insurance companies to maintain a 3-1 ratio between premiums and reserves. If the premiums go up too much, so do the ratios, say, to 4-1 or 5-1. To hold down the ratio, it was necessary to write less insurance.

Another idea was to change the bar closing time from 2:30 a.m. to midnight.

Maybe neither idea would fly. But we need to keep trying.