

Farmington readers' forum

Letters must be signed, original copies and include the address and telephone number of the writer. None can be returned. Names will be withheld from publication only for sufficient reason. Letters should be limited to 300 words in most cases. We reserve the right to edit them. Send letters to Readers' Forum, Farmington Observer, 33203 Grand River Ave., Farmington 48024

Thanks for the well-done story

To the editor:
On behalf of Nardin Park Community Nursery School I would like to thank Loraine McClish for writing the fine article regarding Mada Briggs.
The objectives of the Nursery School Board were well covered and in addition the article was a mark of gratitude from the community to such a dedicated teacher.
Susan Pickering
Publicity Chairman
Nardin Park Nursery School

Insurers shape their own crises

To the editor:
The doctors are crying out in pain, because they are getting stung by the insurance industry. It is perhaps small comfort to them, but they are not alone.
Just about anybody who does anything from accounting to zookeeper, is being dogged by skyrocketing premiums, punitive policies, or difficulty in getting any insurance at all.
Have all of us, all of a sudden, become bad insurance risks? Of course not. Rather, the property/casualty insurance industry is creating an illusion of "crises" through the artful presentation of imprecise financial data. The insurers manufacture "losses" and blame them on our system of trial by jury.
The industry pronounces itself virtually without fault as it searches, it seems, to get out of the business of insuring anything except profits. It blames these "crises" instead on the horribly injured victims of negligence, defective products, unsafe workplaces, faulty warnings, deficient safeguards, dangerous designs, and drunk drivers.

IT BLAMES those who have suffered catastrophe and dare to exercise their right to go to court — the one place they have a fighting chance against the rich and powerful — and to seek a decision by a jury of fellow citizens.
Two things are primarily responsible for the shocking rise in insurance premiums: poor underwriting practices and exaggerated estimates of future losses by the insurers.
When interest rates are high, insurers slash premium prices in many commercial lines of insurance, getting back in investment income more than was lost through low-priced premiums.
When interest rates fall, the tax-free money set aside to pay anticipated claims — a number that is only the insurers' estimate — earns less than expected.
The insurers then proclaim a "crisis" and take

actions they now are taking, rising premiums in all lines of insurance, even for those who have never had a single claim against them.
As one insurance agent said recently, "Insurers are trying to recover five years of discounts in one year."
In 1984, the industry reported underwriting losses of \$20.5 billion, according to Congress's General Accounting Office.

REMEMBER, THESE are not real losses; the sum largely represents invested, interest-earning, tax-free money reserved to pay estimated future claims. Even at that, insurers earned \$30 million more in 1984 in investment income than their "losses" of \$20.5 billion.

Wall Street knows that the property/casualty insurance industry is in sound shape. The stock index of property/casualty insurers rose by 50 percent in 1985, almost double the rise of the general stock market, according to the A.M. Best and Company index.

Further evidence of health is the robust growth of the industry's assets.
In 1984, these assets totaled \$267.7 billion, up \$15.6 billion from 1983, according to the Insurance Information Institute. The insurers try to tell us that they are paying out more than \$1 in claims for every \$1 they are taking in. How can this be, when their assets are growing, year in and year out?

Despite their profitability, the property/casualty insurers pay little federal income tax. From 1974 through 1983, according to the General Accounting Office, these companies had a total profit of about \$72 billion, but they paid only \$1.3 billion in federal income taxes. That's about 2 percent of their total profit for the period.

James Colbert,
attorney
Rochester

Don't infringe on public expression

To the editor:
Whenever one person/organization sets out to limit or deny someone else's rights/freedoms, the danger of succeeding is possible. This potential danger should concern any American believing in our democracy.

Whether or not we agree with the availability of Penthouse and Playboy at 7-Eleven stores, denying the right to sell them is infringing on the basic freedoms of other citizens.

Who then will determine what other rights and freedoms are to be denied and/or to whom? Do we really want to find out?
Not me.
Let 7-Eleven sell the magazine — you have the right to choose not to buy them. To do otherwise is most dangerous.

Heather Heintz,
Farmington Hills

Trains, planes are threatened

To the editor:
Trains vs. planes. Who should get more in federal subsidies? I am referring to Bob Wisler's article on Feb. 20 regarding how the budget cuts will affect Amtrak.

In the column, Amtrak president Graham Claytor Jr. complained about more money in federal subsidies going to the airline industry than to the railway industry. He said there was no hope of maintaining the railway system with budget cuts on the way.

A lot of other programs and agencies are going to suffer because of the pending Gramm-Rudman bill. This bill affects all of the agencies and departments of the executive branch of our government.

However, I feel the Federal Aviation Administration (FAA) differs from other agencies in the nature of the agency's missions, i.e. safety and service to the flying public.

Working for the FAA, there are threats of furloughs and reduction in force because of Gramm-Rudman.

The FAA presents its needs fairly and objectively and does not have a lot of "fat" in budget requests. The operations budget request to Congress this year was \$2.7 billion. This amount was reduced by Congress by \$55 million. An additional 4.3 percent reduction may occur as a result of Gramm-Rudman.

Already the FAA has made severe cuts in training, overtime, travel, etc. The employee award program has been cut by half. There is a freeze on hiring for all FAA personnel except for air traffic controllers, aviation safety inspectors, and aviation security inspectors. However, there will be more freezes and cuts.

Many people don't know about one of the very important divisions within the FAA — the Airway Facilities Division. This division is made up of the engineers, electronics technicians, etc., that maintain the radar the air traffic controllers use.

With all the freezes and cuts, if a facility (radar) goes down and the only technician that can fix it is on a furlough day — what's going to happen?

Some possibilities are: traffic backs up at the airport, flights are canceled, or less possible flying hours.

If the threat of furloughs weren't enough for the electronic technicians, some are going to have to give up their jobs to a private contractor.

Our electronic technicians are doing the job for \$15 million a year, but the private contractor (using all FAA handbooks, equipment and tools) will start up the program at approximately \$30 million.

Why are we contracting jobs out — if we already

have qualified people doing the job. Also, if we are trying to save money by freezing everything, why are we spending \$30 million out of the budget to start up inexperienced technicians?

Trains are nice, but travelers want quick and easy access to where they want to go, and that's what planes offer. We shouldn't cut out trains or planes. We should write our U.S. representatives and senators about Gramm-Rudman and voice our opinion. If we don't, we may see no trains and fewer planes.
Cathy Grogan,
Garden City

TIFA: it's bad for community

To the editor:
In a recent article entitled "Cities Wary Because of TIFA Battle," Mr. William Davis was quoted as exclaiming that economic development would come to a screeching halt if school districts fought TIFA's in court.

Mr. Davis, who carries the title, associate director, Michigan Municipal League, has hereby become a nominee for the Film-Flam Award of the Year!

Mr. Davis has actually suggested to the citizens of the Farmington community that only by taking the money we have voted for education of our children, and spending it on roads, can we be saved from economic destruction. He seems to believe that our city officials are incapable of using their creativity and must steal funds from the schools.

Perhaps it is time that all Farmington-area residents began to look closer at this issue. When school funds are threatened to make it easier for developers to build and sell multi-million-dollar office buildings in an area that is a prime location for such commercial development, something is very wrong.

The fact is that the TIFA law is seriously flawed. Even the Attorney General, in his recent opinion, suggests that TIFA does not apply to the Farmington area. If this law is implemented in our district, it could seriously hurt our children's educational future.

No responsible elected official wants conflict in our Farmington community. We have an excellent, dedicated group of representatives who try to do the best they can. However, perhaps it's time for them to hear from those citizens who can see through the "film-flam" and want to continue the fine educational system offered by the Farmington Schools.

Michael I. Ralnick,
Farmington Hills

Show's focus — the city

Farmington Hills is the only southeast Michigan city providing a video program.

"Viewpoint: City of Farmington Hills" portrays current government action and permanent city services.

Hosted by Farmington Hills councilwoman and past mayor Jan Dolan and City Manager William Costick, "Viewpoint" is shown twice a month on Metrovistola's Community Access Channel 12. The programs are produced by the city's Department of Special Services.

Douglas Gaynor, department director, recognized the usefulness of video programs such as "Viewpoint" last July. Dolan and Costick address such subjects as government proposals, future plans, new ordinances and amendments to standard policy.

MEMBERS OF the city's administration are frequent program guests and speak on timely issues or events.

"Viewpoint" a 30-minute program, is taped once a month in the city's council chambers. Video inserts and character-generated messages are edited into the program at the Metrovistola facility after the initial taping.

Often, after a program is taped, camera crews hit city streets and tape additional subject matter further illustrating a subject or issue. These action inserts enable residents to see the city locations Dolan and Costick discuss.

As the credits roll at the end of each program, a phone number (474-6115 Ext. 233) is listed so residents may call in with questions or comments.

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