

Business

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We've gone soft on self-defense, expert maintains

By Janice Brunson
staff writer

Michael St. James of the St. James Academy in Birmingham readily acknowledges that the business of self-defense is a tough way to earn a living.

A former music teacher turned anti-crime and counter-terrorist authority, St. James has been spreading the technique of self-defense for 20 years, since first enrolling in a karate course after narrowly avoiding a bomb explosion in the Los Angeles International Airport.

Since that terrifying moment, "people who instigate violence against innocent people have occupied a special place in my thoughts," St. James said, adding he has become a "perennial student of any form of harm."

But aside from his clients who include both individuals and corporations, most Americans apparently fail to share St. James' passion based on lack of interest in public seminars on the issue.

He speaks of the time he rented the Birmingham Community House and publicized a course on defensive lifestyles, a nine-hour course costing \$125 that St. James designed. He planned for an audience of 300, not a single student enrolled.

In addition, international opportunities to ply his trade, once a fertile arena for lectures, demonstrations and specialized training, are also drying up to small entrepreneurs as individual nations build their own police and military defense teams.

"IF IT WEREN'T for the love I feel for people, I wouldn't be doing this," St. James said. Sometimes

costs of advanced training in such ever-changing fields as sophisticated weaponry is more than what he earns.

St. James discusses the natural reluctance of most people toward defensive living in a training manual he designed.

"The very subject . . . is either foreign or downright repugnant to most people. The idea that someone feels they have the right to attack us is difficult to fathom. The idea that a drug addict might be stalking us, willing to kill us for the change in our pockets, is horrifying."

St. James' "99-percent list" counters such reluctance. Among more salient facts:

- 99 percent of all violent attacks outside the home are by ambush.

- 99 percent of those who commit such acts are under 21 years of age.

- 99 percent are armed or profess to be armed.

- 99 percent of all violent sexual assaults are unreported.

- 99 percent of all victims say an attack may have been avoided had they been better trained in survival.

St. James cites a survey of 1,000 police officers injured in the line of duty. Incidents of violence, according to officers who were interviewed, are quick (three seconds on average) and frightening. The single most important act of survival during violence is reaction, the poll said.

"Do something, anything. Don't just sit there," St. James advises, and the better trained the person, the more effective the split-second reaction.

BY FAR, the majority of those who retain St. James for training are upper- and high-income profession-



JIM JAGOFF/Staff photographer

After narrowly avoiding a bomb explosion in the Los Angeles International Airport, Michael St. James went into the business of counseling others on avoiding terrorist and criminal attacks.

als, real estate agents, business owners and others who feel themselves at high risk due to the nature of employment.

St. James offers survival tips, including such common sense advice as "be nice but not too nice, be aware and act assertive."

If carrying Mace, buy a bulky sized container similar to what police carry. The smaller consumer-size has less than six seconds worth of spray, barely enough to thwart any serious attacker. And if untrained in the use of firearms, never handle a gun.

Fringe benefit packages drawing extra close look

By David Stein
special writer

In the years ahead, local companies will continue to offer generous benefit packages despite rising costs. The reason? They'll have to.

"Companies better assess the values of their employee groups and try to support those values," said Joanne Start, senior vice president of human resources at Kelly Temporary Services in Troy. "Employees do take jobs and stay on jobs because of benefits."

The latest U.S. Chamber of Commerce figures show that benefits, averaging 37.6 percent of payroll in 1989, are increasing at a faster pace than pay. At the same time, health insurance and health-related costs are increasing three times as fast as pay.

The wave of the future, according to most local human resources and benefits directors, is flexible benefits or cafeteria plans.

Employees can choose among benefits, even opting for cash instead of benefits in some cases. This is especially attractive to dual income families who can choose the best of two health care plans.

Valassis Inserts in Livonia started its cafeteria benefits plan in 1983.

"It wasn't designed as a cost savings, but a benefits package to match the lifestyles of each individual," said Valassis spokeswoman Kathy Backus.

BUT FLEXIBLE benefits may also gain favor in an attempt to contain payroll costs.

In Hiedford, Detroit Diesel's flexible benefits plan for salaried employees is a cost-cutter, according to Paul Ellis, manager of employee benefits.

Flexible plans have the hidden advantage of heightening employee awareness of benefits as they make choices, Ellis added.

St. Mary Hospital, Livonia, is considering a flexible benefits program for next year.

"Not everybody needs the same type of benefit package," said Robert Godek, director of human resources. "More and more employers are considering it or moving toward it."

Under flexible benefits plans, Godek said, employees can allocate pre-tax dollars toward dependent care or special health care expenses. The current IRS limits are \$2,000 per year for dependent care and \$5,000 per year for health care.

"IT IS MEANT more to help people with bills not covered by insurance get a break," he said, cautioning that flexible plans may not be a cost-cutter for companies.

Flexible spending accounts make sense for those with income of more than \$22,000 per year, Godek said. Those making less than \$22,000 per year do better by taking extra child or health care expenses as a credit when they file tax returns.

"Insurance companies aren't that fond of cafeteria plans because of adverse selection," Godek said.

This occurs as people tend to choose the benefits they are more likely to use. As a result, the average claims experience for a specific program will increase, hurting the insurance company bottom line.

Unions are also leery of flexible benefits plans.

Cost containment	96%
Substance abuse	73%
Flexible benefits (Cafeteria Plan)	67%
Government mandates	66%
Post-retirement medical care	64%
Long-term health care	56%
Mental health care	52%
AIDS policies/practices	48%
Pre-employment physicals	33%
Medicare/Medicaid	23%
Pre-existing condition clauses	21%
Portability of group benefits	22%
Other	4%
Number of respondents	213

The priority status given to health and welfare plans is noted in a Buck Consultants employers' survey. No other area scored such consistently high percentages as areas of concern.

"We are not considering a cafeteria system," said Michael Schinella, director of benefits and compensation at Ameritech in Troy. "The Communication Workers of America are vigorously opposed; they feel it is a cost-shifting plan."

"CAFETERIA PLANS do give companies the ability to cap amounts," Schinella added.

Union differences are also the reason why Detroit Diesel's workers do not have a flexible benefits plan.

Most benefits directors expect pension plans to continue, but companies may ask employees to take lump sum buyouts instead of monthly payments.

The buyout sum can be substantial, said Ameritech's Schinella, but it eliminates survivor plans and puts the burden of money management onto the individual.

Detroit Diesel's Ellis said that employers facing an increasingly mobile work force are anxious to develop benefits plans that are transferable between companies.

The sharpest thorn among any rosy benefit picture is the so-far unending yearly increase of 10-20 percent in health care costs. Family insurance plans can cost companies more than \$5,000 per year.

IN OCTOBER Ameritech will try a Blue Cross-Blue Shield-managed care program that features a single point-of-contact HMO. The program cost is negotiated each year and the company anticipates aggressive cost management by BCBS.

Schinella said his company "didn't want to go to cost sharing," which he expects other companies will adopt.

Overall, Schinella, like other benefits directors, is still skeptical.

"It's just a Band-Aid; no one knows what the answer is. As a nation we haven't done a good job of managing health care."

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