

## Know Your Michigan Law

By Attorney General FRANK J. KELLEY

(This is a public service article explaining in general terms a provision of Michigan law. Individuals who wish to determine the effect of any law upon their private legal affairs should consult a private attorney.)

What does Michigan's new uninsured motorist law mean to the uninsured motorist? Well, although the Motor Vehicle Accident Claims Fund provides protection in the nature of insurance to persons injured by uninsured motorists, the Fund provides no protection or benefits to the negligent uninsured motorist. This is what will happen if you, an uninsured motorist, are at fault in an automobile accident. The innocent victim may file a claim with the Fund. You will be notified of the claim, and given 30 days in which to dispute your liability. If you fail to do so, or if you admit that you were at fault, the Fund will make what it considers a fair payment to the claimant. You will then become legally obligated to repay the Fund everything it has paid out, either in monthly installments or in a lump sum. So long as you still owe money to the Fund, you will be required to maintain financial responsibility insurance, which is similar to ordinary automobile liability insurance, except that it is very expensive.

IF AT ANY TIME YOU fail to promptly make your monthly installment payment to the Fund, or permit your financial responsibility insurance to lapse, your driver's license and automobile license plates will be immediately suspended. If you dispute your liability

to the claimant within 30 days of being notified of the claim, the claimant in most cases will sue you. In addition, the claimant will probably file a report of the accident with the Financial Responsibility Section of the Secretary of State's office, in which he estimates the amount of his personal injury and damage to his car. You will then be required to deposit cash or securities with the Secretary of State to guarantee eventual payment of any court judgment that the claimant may obtain against you. If you fail to make the deposit, your driver's license and license plates will be suspended. If you should be caught driving after your license is suspended, the courts ordinarily impose a jail sentence and a substantial fine.

ONCE YOU HAVE BEEN sued, you will have to defend the suit through your own attorney at your own expense, even though you feel you were not legally responsible for the accident. If the claimant obtains a judgment against you, the Accident Claims Fund will pay the judgment, but then will turn around and demand that you repay the Fund, including attorney's fees and court costs. If you fail to pay, your driver's license and license plates will be suspended, your property will be seized for payment of the judgment, and your wages will be subjected to garnishment.

IF YOU ARE A POOR risk, with a bad driving record, you may be able to obtain insurance from one of the companies that specializes in substandard risks at a higher than normal premium.

THIS IS THE architect's sketch of Omni Spectra Inc. for which construction was begun last week on Halsted Road just north of I-96. Currently employing 130 at their

## Omni Spectra, Inc. To Build In Farmington Industrial Park

Omni Spectra, Inc., microwave electronics manufacturing firm has started construction of a building on Halsted Road, Farmington, just north of Interstate 96. The 20,000 square foot facility will provide office, laboratory and manufacturing space for the company which designs and produces electronic components used in communications and radar equipment and on such space vehicles as the Early Bird communications satellite and the

Surveyor spacecraft. Building occupancy is scheduled for spring 1967. The plant design, by architects Jickling and Lyman of Birmingham, permits future addition of a second wing which would nearly double the building to be erected initially. General contract for construction has been awarded to Walter H. Desimpel Co. of Birmingham.

Omni Spectra, Inc. is a four and one-half year old company founded by four Detroit area

men. It has grown rapidly, in large part due to the industry-wide acceptance of its line of miniature components marketed under the trademark OSM. The company currently employs 130 engineers, technicians and manufacturing personnel at two leased buildings on West Eight Mile Road, Southfield. Erection of the new facility will permit doubling of present employment and production, according to Dr. John H. Bryant, president of the firm.

## Ten Mile PTA Hears Dr. Sosin

In answering questions children ask about sex, Farmington pediatrician Allen Sosin advises parents to "be truthful, be relaxed, be concise, be firm."

"Each answer you give should be acceptable to you and should add to the last information—never change it," Ten Mile School Parent-Teacher Association at their September meeting.

"If you stick to the truth when each question is asked," he added, "then even the teenager who won't talk to you will come back for explanations of new and confusing ideas."

"Don't be too concerned about telling too much. The child absorbs the information he is ready for, and will repeat his question—perhaps months or a year later—when he wants to know more."

Dr. Sosin said that just as Raymond Gillespie is Warrant Officer

Warrant Officer Raymond C. Gillespie, son of Mr. and Mrs. Edward C. Gillespie of 22851 Colgate Ave., Farmington, has been promoted to his present rank by Major H. L. Fogarty, Commanding Officer, Headquarters Battalion, Third Marine Division, Vietnam.

## Wooddale PTA To Open Season With Pollock Buffet

Wooddale PTA will welcome all parents and teachers to another year at a planned pollock buffet Tuesday, Oct. 4 at 7 p.m. Reservations will be accepted by Jan Tiberio, GR. 6-0009. Those unable to attend for

dinner, may enjoy the speaker for the evening, Dr. Fr. Youkster, who speaks on the subject of "Recent Innovations in Teaching Science in Elementary Schools." He is currently on staff at Wayne State University. In February, we plan to bring to you Dr. A. Grams of the Merrill-Palmer Institute, who will speak on the subjects of mental health and sex education. All parents are needed to make the PTA a success.

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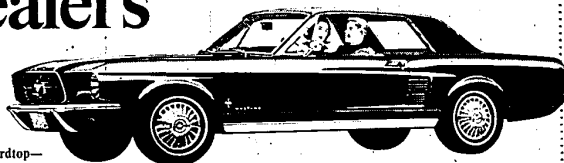
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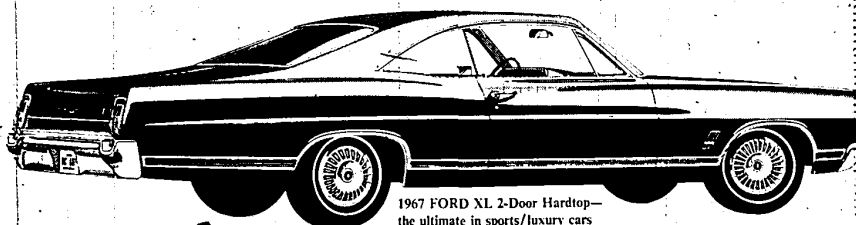
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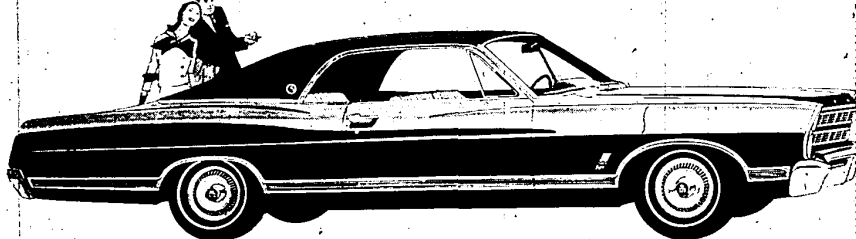
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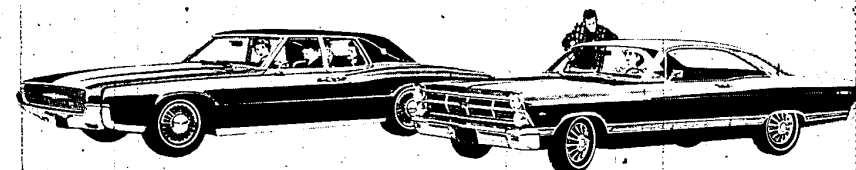
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1967 FORD XL 2-Door Hardtop—the ultimate in sports/luxury cars



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3 Thunderbirds: Unique, exciting, the ultimate in luxury. There are two new

two-door models, and for the first time in history... an elegant new four-door.

13 Fairlans: Big-car roominess and performance in a lean middleweight. You can pick from exciting XL's and GT's, convertibles, smart sedans and wagons.

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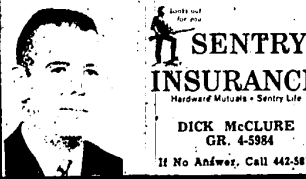
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