

Older Drivers Must Realize Shortcomings

In our society of youth worshippers where everyone strives to think, drink, and dress young, people have a tendency to confuse fact and fancy.

This occurs in our thinking about drivers, too. Traffic violations of older drivers are revealing. They tell us, for instance, that while older drivers rarely are guilty of speeding, driving to the left of the center, or following too closely, they are guilty of failure to yield the right of way, making improper turns, and occasionally disregarding signals.

It is true that reaction time slows down with age. If you are an older driver, accept this fact—and its implications. Keep a safe distance between yourself and the car ahead so that you don't depend on sudden braking.

Don't be too proud to avoid peak hour and heavy city traffic or night driving if you feel unsafe or insecure about it. Hearing also deteriorates in many cases, so if someone else notices a rattle in your car, heed it and have it investigated.

These physical limitations often are offset by some valuable assets. You have more experience and a better sense of direction than anyone else—no more.

OLDER PEOPLE usually exhibit more painstaking attention to detail; are less aggressive; have less desire to show off; often are less distracted by other matters—more at peace with themselves and the world. Their concentration is good—but over shorter periods. They are more easily fatigued, but less afraid to admit it.

Many older drivers are prone to commit certain offenses which are worth a word of warning. Hogging the road is, perhaps the sin of which they stand most accused. We all have seen the older driver sitting out in the middle of the road, proceeding along sedately at 20 miles an hour.

Presumably he feels safer out there, but the opposite is true. The safe, as well as the correct place to be, is on the right side of the road, especially if you are traveling at a moderate speed.

Summary of a driving instructor's tips to the elderly driver might be:

"Carry out your moves systematically. Drive cautiously, keep to your lane and always look where you are going. And keep this firmly in mind: You have no margin right to the road as anyone else—no more."

Asks \$40 Million Cut In Blue Shield Rates

ANN ARBOR — A University of Michigan professor has called for a \$40 million cut in the state's Blue Shield medical premiums during the next fiscal year to keep the organization from becoming a "compulsory savings agent."

Max Shain, assistant professor of medical care administration in the U-M School of Public Health, cited financial statements to show that Blue Shield (the Michigan Medical Service, which covers doctors' fees) had a surplus of \$47.9 million on Sept. 30, 1967.

Shain said this was equal to four months' income. He estimated that the surplus reached \$55.8 million at the end of last month and predicted that it would climb to \$60 million by June 30.

He attributed the rise in savings to four factors:

—The effect of the federal Medicare program covering the health needs of the elderly.

—The growth of membership in Blue Shield.

—Higher income, and thus higher premiums, among

members of the Blue Shield plan.

—Certain minor adjustments in his acting secretary, Jack Wickstrom, from 1964 to 1966. At that time he was the principal consultant to the commissioner on Blue Cross and Blue Shield regulations.

HIS PRESENT proposal, submitted at his own initiative, calls for reducing the Blue Shield surplus to \$20 million. He said this amount is "comfortably above one month's income of \$12 million," and reflects the amount of reserve adequate for the proper operation of the plan.

Under present premium rates, Shain predicted, the surplus would keep growing all this year, then start to decline over the next two years. Meanwhile, Blue Shield would invest these excess funds and return the savings and interest in the form of slowly reduced premiums.

"I suggest that members and employers who pay the premiums might wish to spend or invest their money otherwise," Shain commented. "I understand the public policy that the plan should become a bank."

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