

# Credit insurance to get once-over

Credit insurance is a multi-million-dollar business in Michigan, and the state Insurance Commissioner wants to take a closer look at how it operates.

Public hearings on credit accident and health insurance will be held Friday, Nov. 30, from 9:30 a.m. to noon and from 1:30 p.m. to 5 p.m. in the offices of the Insurance Bureau, Michigan Department of Commerce, 1048 Pierpont, Lansing.

Hemmings said, "Credit insurance has been a subject of continuing concern and controversy among the people who are insured, the insurance writers, and insurance regulators. Hundreds of thousands of Michigan citizens pay for credit insurance every year, at a cost of more than \$100 million."

Under current Michigan law, the commissioner may disapprove any credit insurance policy form if the benefits it provides are found to be unreasonable in relation to the premium or if the policy has "unfair and misleading" provisions.

Hemmings said he wants a comprehensive review of current credit insurance practices and will decide whether new or revised guidelines, rules or laws should be recommended.

**RATING MECHANISMS**, rates, and the amounts and methods of reimbursement and compensation are the principal areas of concern, he said.

The insurance bureau staff has raised 41 questions for consideration at the hearings. Testimony also may be submitted in writing. Copies of the questions are available from the bureau's director of consumer regulatory policy and compliance division, P. O. Box 30220, 1048 Pierpont, Lansing, or by telephoning (517) 473-9220.

Credit life insurance covers the life of a person who is buying something on credit, such as a car or retail goods, through a loan or specific credit contract. If the policyholder dies, the debt or loan is paid off by the credit life insurer.

# Handicapper's guide published in Braille

The Department of Civil Service, in cooperation with the Mid-Michigan Center for the Blind, has produced a Braille version of the publication, "A Handicapper's Guide to State Employment."

The brochure, which outlines in detail the steps by which a handicapped person enters the classified service, has also been produced in audio form. The seven-minute tape will be a regular feature on WRAR Radio's "Talking Book" program.

The Braille brochure and the tape will be distributed by the Department of Civil Service to the Commission for the Blind and to blind consumer groups. Additionally, copies of the Braille brochure and the tape will be available from public libraries, the Michigan School for the Blind and the State of Michigan Library.

Persons seeking additional information should contact the Michigan Department of Civil Service, Handicapper Program, Third Floor Lewis Cass Building, Lansing, Michigan.

## Patterson to petition for capital punishment

Oakland County Prosecutor L. Brooks Patterson is aiming to give Michigan voters the option of reinstating the death penalty in the state.

"After 19 years in the Oakland County prosecutor's office, I have come to the conclusion that the criminal justice system in this state fails to protect the public. The system does not deter, it does not punish, it does not rehabilitate, and worst of all, it utterly fails to protect."

Patterson began an 11-city tour across the state this week to announce a petition drive to make capital punishment for convicted murderers part of the state constitution.

If 350,000 petition signatures are gathered next year, the death penalty question would be on the November 1982 ballot statewide. Patterson said there isn't enough time to put the question on the November 1980 ballot.

TWO PREVIOUS petition drives for capital punishment have failed, the most recent a 1978 effort led by then-State Rep. Kirby Holmes, R-Utica.

But Patterson is confident that support for the death penalty is large enough to garner the necessary signatures this time. He pointed to his successful parole reform petition drive, which resulted in elimination of early paroles for felons convicted of violent crimes. State voters overwhelmingly passed parole reform in November 1978.

If voters approve the constitutional amendment for capital punishment, the legislature would choose the form of death penalty, Patterson said.

Legislators' polls over the last two years have shown suburban voters in favor of the death penalty by as much as 80 percent. The Republican county prosecutor

has referred to capital punishment as "a perfectly moral and legal weapon. Society must utilize every conceivable weapon to defend itself."

THE MAJOR opposition to Patterson's campaign will likely be from the American Civil Liberties Union (ACLU) and the National Association for the Advancement of Colored People (NAACP). Gov. William Milliken, a long-time death penalty foe, issued a statement this week attacking Patterson's proposal.

Both the ACLU AND NAACP have been active in challenging the resurgence of the death penalty. Capital punishment for certain violent crimes is legal in 39 states.

Although the death penalty was legal for the first nine years of Michigan's history, there were no executions in the state before the death penalty was banned in 1846.

## Machine mayhem thwarts workers

From the construction of small hand tools to the layout of an industrial control panel, inadequate machine design often serves to frustrate equipment operators and increase the risk of injury.

Some common examples cited by University of Michigan researchers:

- In many industrial plants, the wheels on carts used to haul equipment are so small that they get caught in tracks or dirt on the floor, causing injuries to workers due to slipping and overexertion.

- The handle of a popular tool, the locking wrench — also called the "vice grip wrench" — opens to a position so wide that it is impossible for many people, particularly women, to grip it properly.

- There are reports that human error — stemming from poorly designed, confusing instruments — contributed to the accident at the Three Mile Island nuclear power facility in Pennsylvania.

These examples illustrate a matter of concern to scientists at the U-M and other institutions — the importance of designing machinery which better serves human needs, maximizes performance and reduces the risk of injury or illness.

RESEARCH on these problems goes by many names such as "ergonomics," "biomechanics," "human factors" and "human engineering." And it is attracting multidisciplinary collaboration among such fields as industrial engineering, psychology, occupational health, physiology and physical education.

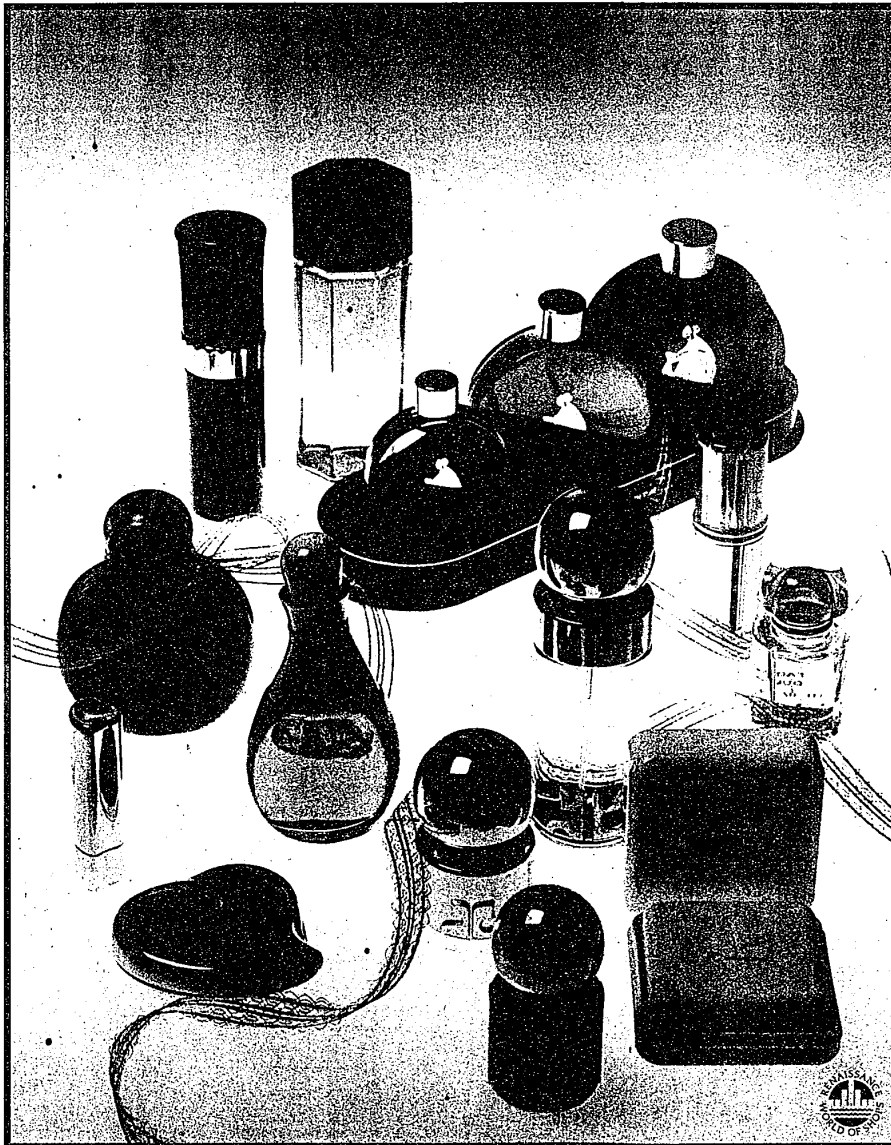
In the engineering field, education traditionally focused on how chemical, mechanical and electrical components function. But these "hardware" components are combined into systems involving humans. Unfortunately, engineers often sidestepped the human components in planning and designing systems," according to Don Chaffin, chairman of the U-M's department of industrial and operations engineering.

"In order to do their jobs properly, engineers must be instilled with very specific knowledge of how humans react in various operating conditions," says Chaffin. "Studying machine systems is not sufficient — students must learn about person-machine systems."

Chaffin also is director of the U-M's Ergonomics Laboratory (also known as the Human Performance and Safety Research Laboratory), one of the largest such facilities in the country.

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