

Opinion

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Insurance Governor's 'bad bill' line not good enough

GOV. JAMES Blanchard owes us a better explanation than "It's a bad bill" for vetoing the Michigan Legislature's reform of the Essential Insurance Act.

As it stands, the Essential Insurance Act is a piece of social legislation — an attempt to use the force of law to make one group (mainly the suburbs) subsidize another (mainly Detroiters).

There are other subsidies of Detroit, but at least they are honest, visible ones. The state subsidizes Detroit's Institute of Arts, Main Library and Zoological Park through the so-called "equity package" with a price tag of \$34 million a year. The tri-county area will pay higher liquor and hotel taxes in order to subsidize expansion of Detroit's Cobo Hall.

THE ESSENTIAL Insurance Act, as passed in 1981, is an underhanded, hidden subsidy of Detroiters through the mechanism of private industry — the auto insurance companies.

Nowhere in the EIA is there a stated price tag, but the estimate of one knowledgeable senator, Doug Cruce of Troy, is that Detroit auto owners pay \$40 million in premiums and collect \$80 million in claims.

If the governor honestly believes such a transfusion is warranted, let him place a \$40 million "Detroit insurance subsidy" item in his budget and assign social services Director Agnes Mansour to defend it.

The EIA's mechanism works like this: An auto insurance company can divide the state into no more than 20 zones. The rate it charges in zone 2 must be at least 90 percent of the rate charged in zone 1 (the highest-priced zone). The closer a suburb is to Detroit, the higher its rates — it doesn't matter how good suburban drivers are.

IT IS PREPOSTEROUS to say, as some close to Blanchard argue, that "this isn't a Detroit vs. the suburbs" issue. It most certainly is a Detroit-suburban issue. Whereas items in the "equity package"

are paid out of the state treasury, the insurance subsidy is paid for by auto owners in the communities surrounding Detroit.

Look at the Senate's 25-6 vote by which the bill was passed. It received bipartisan support from almost all our suburban senators — Cruce, R-Troy; William Faust, D-Westland; Richard Fessler, R-West Bloomfield; Robert Geake, R-Northville; and Rudy Nichols, R-Waterford.

(Jack Faxon, D-Farmington Hills, missed the vote but had supported an earlier version.)

Only Patrick McCollough, D-Deerborn, whose district includes part of Detroit's west side, voted against it.

THE LEGISLATURE struck a lot of compromises and honestly attempted to address some of Detroit's problems in the reform bill.

In order to keep insurance rates in Detroit from rising too rapidly, there was a provision to "cap" annual percentage increases.

In order to address the problem of auto theft — rising everywhere but exploding in Detroit — the Legislature sought to set up and finance a Theft Prevention Authority.

Finally, the Legislature sought to address the problem which EIA had created through political tinkering with insurance rates — the problem of Michigan being broken into two insurance markets, with a resulting reduction in competition.

BLANCHARD WAS under extremely heavy pressure from Detroit Mayor Coleman Young to veto the EIA reform bill. For more than 50 years, Young has nursed a grudge against the suburbs and after 11 years in office still won't rub elbows with suburban officials in the Southeast Michigan Council of Governments.

Blanchard should have been actively selling Detroiters on the notion of paying their own bills. Instead, he passively let Young sell him the veto. Just who is governing Michigan anyway?

Labor Day parade far cry from '30s

AFTER ONE has travelled the highways of life for a length of time, it comes to mind that the passing years have brought about many changes in our everyday life and special events.

Robots now are replacing humans in many factories. Airplanes are being used more than passenger trains, automobiles have put horses out to pasture, microwave ovens have replaced the old kitchen stoves.

Baseball and football are played at night in buildings now known as "domes." The old-fashioned lead stereotype printing plates are gone from newspaper pressrooms. And our special celebrations are a far cry from what they used to be.

THIS WILL BE shown in a few days when we celebrate Labor Day. The parade down Woodward Avenue will be a far cry from what it used to be a half-century ago.

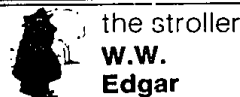
True, in the last two or three years, the Michigan AFL-CIO has been working to rejuvenate the Labor Day parade. The one starting at 10:30 a.m. Monday on Woodward at Mack will have a festival tone, with skydivers, fun bands and clowns. Brief speeches are expected at Kennedy Square from UAW President Owen Bieber and Thomas R. Donahue, national secretary-treasurer of the federation.

Back in the '30s when Walter Reuther was organizing the auto workers, the working men flocked to take part in the parade of march down Woodward Avenue to what was known as Cadillac Square.

It's the same spot, but it won't look the same. The old-time granite city hall whose steps furnished the speakers' platform is now only a memory.

That platform long was known as the starting point of presidential campaigns. President Truman started his successful 1948 campaign against Tom Dewey, Michigan's native son from Owosso, on that platform.

Nowadays, things have changed to the point where President Reagan knew he



won his second term before he cast his own ballot on the west coast.

IT WAS ON that Cadillac Square platform that John F. Kennedy started the campaign that placed him in the White House.

JFK made such a hit with his address that morning and the manner in which he greeted admirers at the Book-Cadillac Hotel that the square was renamed for him after his death.

Hiroshima put in perspective

To the editor:

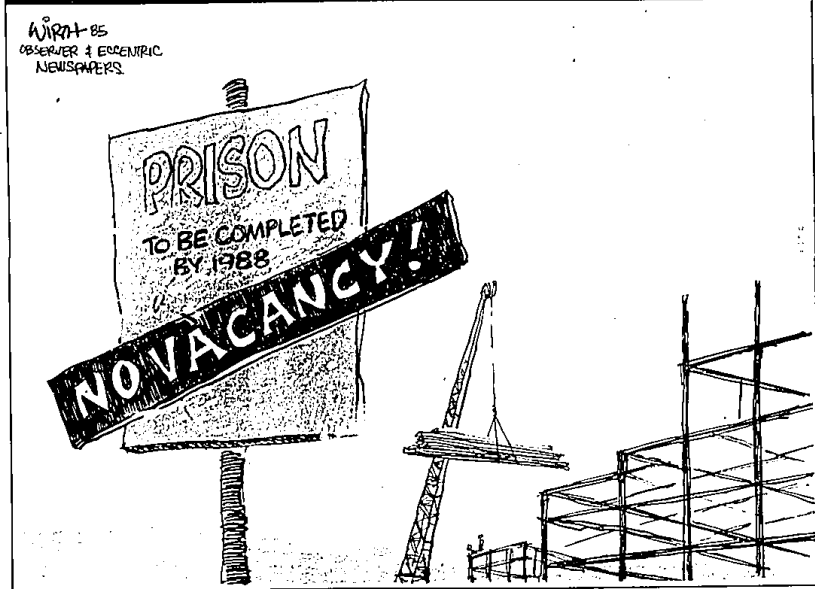
Thank you for an excellent article that certainly puts the whole Hiroshima hysteria into its proper perspective. None of us want another Hiroshima, but no one should forget what precipitated that event.

It makes me sick that Japanese school children are not being given the complete picture of their country's history and believe that the atomic bombing was a racist act.

I can understand their honorable ancestors' reluctance to tell their heirs the truth, but I cannot understand our own people forgetting the truth of their own history. Are our history books being watered down as well?

How can we all learn from past mistakes if those bits of history are altered or swept under the rug? Thanks, Tim Richard, for telling it like it is.

Bea Scaglione,
Farmington Hills



Unlocking a prison crisis

"... he read over 'thing about prisons now, an' in the old times; an' he says she makes less sense to him now than she did before he started readin'. He says it's a thing that started way to hell an' gone back, an' nobody seems to be able to stop her, an' nobody got sense enough to change her."

Tom Joad, in
"The Grapes of Wrath"

THERE'S NO ESCAPE from the headlines now, but early news reports had begun sounding the alarm three years ago.

"State prison policy 'inviting' escapes," said a November 1982 issue of your local newspaper. There were more to come.

"Prisons 'bursting at seams,'" said another from March 1983. Then in July that year we learned, "State defers decision on (double bunking) jail inmates." And in February 1984, "State to build new prison."

In three years, a permanent solution should have been in the works. Instead, hardly a week goes by without word of overcrowding in Michigan prisons, and the number of criminals sprung because of it now reaches the 10,000 mark.

THE SITUATION isn't unique to Michigan. One report says a new federal peni-



Sandra
Armbruster

tentiary would have to be built every three weeks to meet the crisis.

What's happening? Well, folks are fed up with watching over their shoulders. They're demanding better law enforcement, stricter sentencing and then wanting to throw away the key.

You can't throw away the problem, however. That get-tough stance can only result in an insatiable need for new prisons. Time magazine recently quoted a Pennsylvania official as saying "you can't build your way out of" the problem.

Still we try, while no one is willing to bite the bullet on where to put new prisons. Neighbors are banding together to fight prisons in a residential Detroit neighborhood and next to a hospital in Westland. Mental health officials are trying to quash plans for a prison at the Clinton Valley Center in Pontiac.

Meanwhile, local officials have lost the fight to bar prisons from prime industrial

land in Plymouth and Northville townships.

WITH RISING crime rates, prison populations and new facilities to house criminals, a B-grade movie called "Escape from New York" becomes a shade more believable. The movie, shown late nights on some local cable systems, depicts the Big Apple as so rotten that it has been turned into a walled city strictly for criminals.

If we can't build our way out of a nightmare like that, do we shoot down plans for new prisons? No, but it's obvious that incarcerating criminals isn't a deterrent to crime. We have to look elsewhere for that key.

And that's the real crisis of conscience. It's much easier to isolate a problem in a cell than think about its cause.

Why, we could start to feel guilty if we thought about what we'd do with no education, no job prospects, no hope.

We're ready to spend millions to build new cells — and \$16,000 to keep each one filled a year — but balk at welfare programs that would provide jobs and nutrition and reduce the costs of crime.

An' nobody seems able to stop, an' nobody got sense enough to change.

Tales of 2 Michigan hikes

THIS IS about two 4½-mile walks.

One is easy, and you get a certificate for it. The other is tough, and you get no recognition except the satisfaction of knowing you've done it.

And now is the time of year to do both.

THE EASY hike is across the Mackinac Straits Bridge, from St. Ignace in the upper peninsula to Mackinaw City in the lower.

You can do it beginning at 7:30 Labor Day morning. About 40,000 others will join you, with Gov. Jim Blanchard himself leading the parade. It's easily done in 90 minutes — often faster.

You hike up a gentle slope, watching an occasional Great Lakes freighter below. Mostly you watch other people because, if you don't, you'll trip over someone.

The whole state of Michigan seems to be there. In 1984 I spotted high school jackets from Redford Union, Garden City, Avondale, Pellston Christian, Sturgis, Portage Northern and the VFW Coolies.

I chatted with the 16-year-old girl in the Portage Northern jacket, and it was like a reunion. Back in 1962 I was a reporter for the Kalamazoo Gazette and covered the Portage School District's bond issue election for construction of Northern High. The girl filled me in on the fortunes



Tim
Richard

of the volleyball team.

PEOPLE-WATCHING is the best part. That was an election year, you'll recall, and the Democrats were out in force — the guy, Attorney General Frank Kelley, Sen. Carl Levin and local luminaries.

There was one young fellow who was crippled, and he propelled himself on a three-wheeler by hand power.

In the stores, you can buy patches saying "I walked the Mackinac Bridge in 1984." Some folks collect them year after year.

Only trouble is you can't take dogs, so The Boomer couldn't join me.

THE FIVE-MILE walk I prefer is the Penosha Pathway. It starts in the parking lot of Bishop Lake, a half-dozen miles southwest of Brighton.

I discovered the Penosha (pronounced pain-o-shay) in the book "Michigan Hiking Opportunities," published by the Department of Natural Resources.

Not much chance for people watching here, though you do meet a few hardy souls from Ann Arbor. The Brighton State Recreation Area has steep hills — glacial deposits called terminal moraines. Between the hills lie occasional ponds about the size of hockey rinks.

The Boomer, my poodle, made the trip with me often, the last time when he was 15½. Ordinarily it's a two-hour walk, but a fellow who is the equivalent of 79 human years should be allowed to stretch it out to three hours.

Besides, The Boomer's style was to take time to smell the flowers, on whatever it was that dogs smell at trailsides. He would supplement his lunch of dog biscuits with sandwich remnants and bird corpses.

THE PENOSHA reminds me of what a National Geographic Magazine article once said about Michigan as a whole: "a seldom spectacular but always satisfying." In fall there are spectacular colors. In winter the wind whips your face when you stand on a ridge, unless your face is covered by fur like The Boomer's. Spring is for connoisseurs of bird calls.

No one gives you a gubernatorial certificate or shoulder patch for hiking the Penosha Pathway. I remedied this slight to The Boomer's prowess as a hiker by awarding him my Bridge Walk patch. That resilient little guy earned it.