



Botsford General Hospital president Gerson Cooper takes a moment to have his blood pressure checked by Fran Roy, a nurse.

## Botsford Hospital screens employees for health risks

Employees at Botsford General Hospital in Farmington Hills are being screened for their health risks, thanks to a \$5,000 seed grant from the Michigan Health Initiative, Michigan Department of Public Health.

The grant is awarded to Michigan businesses that provide work-site health promotion activities for employees.

From Dec. 18-21, employees of the hospital will have the opportunity to have their cholesterol levels and blood pressures checked. They will receive results of their tests immediately.

"These health promotion activities serve as an awareness tool," said Mary Kors, director of the hospital's

Health Development Network. "We want our employees to take a good look at what they're doing to impact their health status."

**BOTSFORD'S HEALTH** Development Network offers a range of community health promotion programs focusing on wellness issues such as weight management, smoking cessation and blood pressure management. The network also offers work-site programs and services tailored to the individual needs of every business.

Employees will also have a wellness interview with a registered nurse. The nurses will review employees' lifestyle practices to identify possible health risks.

"We'll look at the history of the heart disease or breast cancer in the employee's family," Kors said. "And we'll look at other health factors such as smoking and safety belt usage."

The interview will also serve as an educational session. Interviewers will stress the value of the monthly breast self-examination for women and importance of wearing a safety belt. Those who are identified as being at high risk from their blood pressure and cholesterol screenings will be referred to their physicians.

A summary of employees' overall health risks will be compiled and compared to national data to determine how Botsford fares in its overall employee health.

## Dems, GOP go to war over auto insurance

"Cut prices," say Democrats, the Michigan Citizens Lobby and critics of the auto insurance business.

"Control costs," say Republicans and the industry.

Those are the battle lines in the Michigan Legislature as the election year of 1990 dawns.

The only point of agreement is that both sides see auto owners' premiums rising faster than general inflation.

All say something must be done because all — governor, senators and representatives — face voters next year.

Complicating the partisan debate is a Detroit-suburban argument over who is being subsidized by the present Essential Insurance Act of 1981.

LAST WEEK, the Mackinac Center, a right-of-center think tank in Midland, released a report by Scott E. Harrington, a University of South Carolina professor of insurance and finance, which says Michigan rates are lower than national averages and not rising as fast.

Harrington's key points favor the industry view of flaws in the present system:

- High rates in Detroit are justified because claims per vehicle are 142 percent of the state average and personal injury claims are 163 percent of the state average.
- Young females are subsidizing young males.
- Young marrieds are subsidizing young singles.
- "Persons who reside in areas with low accident costs subsidize persons in areas with high accident costs." Translation: White outstate and suburban areas subsidize black urban areas.

Harrington called for efforts to hold down costs.

HISTORICALLY, Michigan has tried to wipe out differences between geographic and socioeconomic groups in the population. The theory is that such groupings are discriminatory, particularly against blacks.

In this view, espoused by Democrats and the Citizens Lobby, rising premiums are caused by the greed of a handful of companies whose rates must be controlled by state law.

House Bill 5313 orders such a rollback. House Speaker Lewis DeLoach, R-Brich Run, called it necessary because Michigan drivers "are required by law to have insurance, so we want to ensure that it is available and affordable in all parts of the state."

Two weeks ago, the Democrat-controlled state House passed the bill rolling back rates 30 percent — and Republicans went along with it in a 105-0 vote.

"A holiday gift," said Citizens Lobby president Richard Stoddard.

"Irresponsible . . . meaningless," said the insurers.

IT BECAME a game of one-upmanship as the GOP offered an amendment to hike the rollback to 50 percent. Democrats shot it down, 68-37.

Republicans made their philosophical point with another amendment requiring auto repair shops, parts suppliers and medical providers to roll back their prices 30 percent, too. Their point was that if the state is going to regulate the final price of insurance, it must regulate the costs that insurance must cover. Democrats shot it down, 68-39.

In an understatement, Rep. Jan Dolan, R-Farmington Hills, said she

voiced for the bill on final passage "to keep the reform process moving. The Senate will continue to address the problem."

Added Nancy McKeague, president of the Michigan Insurance Federation: "Now that they've had their fun and they've gotten this out of their system . . ."

**THE BATTLE** shifts to the Senate Commerce Committee, chaired by Richard Posthumus, R-Alto. Posthumus is not only a potent figure himself but is the right-hand man of Republican gubernatorial aspirant John Engler.

Posthumus has bills to reduce mandatory no-fault coverage premiums by 25 percent by cutting costs.

- Convicted drunk drivers would pay a \$100 surcharge on their next premiums. So would drivers convicted of using drugs, reckless driving, negligent homicide and drag racing.
- Wage loss coverage would become optional.
- Recovery for non-economic damages ("pain and suffering") by people who are predominantly at fault in a collision would be limited.
- The law would re-define "reasonable and necessary medical expenses." It would eliminate duplication of benefit payments by requiring coordination of auto and health policies.
- The state would determine a maximum fee schedule for health benefits.

Posthumus was joined in a recent news conference by the House GOP insurance expert, Paul Wartner of Portage, who said, "The industry and the trial lawyers won't like some parts. That's when you have good legislation."

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## Farmington resident gets social work degree

Clarice Urbel of Farmington received a baccalaureate degree in social work at Eastern Michigan University.

Urbel is a member of Alpha Delta

Mu, the National Social Work Honor Society, Golden Key National Honor Society and Student Social Work Organization.

She was a contributing writer and

primary research assistant for a training manual on Multi-cultural Sensitivity and Ethnic Competence for Social Workers. Michigan University published this training manual in April 1989.

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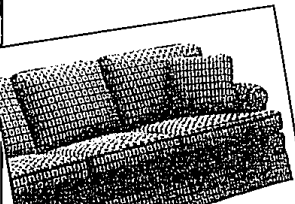
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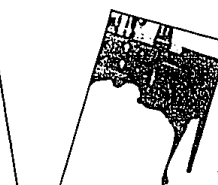
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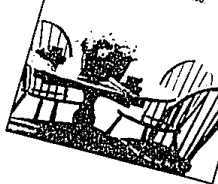
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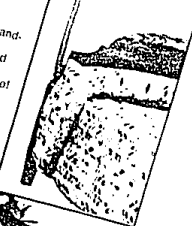


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