



"I'm head injured and that's just the way it is. I believe we can all get back to where we want to be. It's one small step at a time," said Nancy Bauer, at a recent gathering of "survivors" and family members coping with head injury. Bauer, an accredited social worker who married last year, was injured in 1973. She is now a Farmington Hills peer counselor for the head injured.

No-fault finances rehab for head injury patients

Deceptive. Disabling. Devastating. These are descriptions of head injury, an affliction that strikes an estimated 1 million citizens annually, rendering them confused or forgetful in its most benign form and at its worst, wheelchair-bound with little or no control over bodily function.

In the third and final article of the series, we look at Michigan's no-fault auto insurance that finances the comprehensive and often long rehabilitation essential in overcoming brain injuries. This story mistakenly was run as a single article ahead of the series. We are re-running it.

By Janice Brunson
Staff writer

Dean Bablak is doubly unlucky that December evening in 1980 when he was beaten and left semiconscious in the parking lot of a Waterford bowling alley.

Bablak, 36 at the time and unemployed, was left severely brain injured. Worse, aside from minimal speech therapy, he has received none of the extensive and essential rehabilitation necessary for recovery because neither he nor his retired mother are able to afford the enormous costs.

"Before the beating, my son had an IQ of 135. In his last IQ test, he measured borderline mentally handicapped," said Bablak's mother, Gini Neville, who, since 1984, has been active in the Wayne-Oakland Chapter of the Michigan Head Injury Alliance.

The irony is, if Bablak had been injured in an auto accident, chances are he would be a significantly changed man today, certainly more productive, better able to care for himself and perhaps even able to work.

Had he been an insured motorist under Michigan's No-Fault Law, catastrophic coverage would automatically provide unlimited medical and rehabilitation services. All motorists insured in Michigan are covered.

Considered model legislation and hailed as the most progressive in the nation, no-fault is under attack by a pair of Republican lawmakers who are proposing massive reform of the system, including reduced rates by offering catastrophic coverage as an option.

OPTIONAL COVERAGE spells disaster, say opponents of the reform, because young drivers, those most prone to accidents and whose insurance rates are highest, would

certainly choose lower rates. In the event of a disabling accident, there would be no benefits for on-going care or therapy.

"The only thing worse than head injury is compounding the tragedy by having no money available for rehabilitation," said Birmingham attorney Wayne Miller who specializes in representing head injury victims. Miller is also vice president of the Head Injury Alliance in Wayne and Oakland counties.

"Long term services, particularly custodial care and activity programming is absolutely essential, for both the head injured and the sanity of their families," he added.

A Southfield father, a West Bloomfield wife and a Livonia businesswoman are painfully aware of the need. The first two are embroiled in bitter financial suits. The son of the Southfield man was seriously injured in a parachute jump four years ago and the West Bloomfield woman has been unable to work since suffering a blow to the head a year ago. In the



Interim, both are paying out-of-pocket for care.

The Livonia woman, involved in an out-of-state auto accident, was recently forced to discontinue counseling after losing a court suit for financial assistance in the state where she was injured, which does not offer no-fault coverage. She can no longer afford rehab care.

In Michigan, injuries from motorcycle, snow mobile and bicycle accidents are not covered.

"IT'S VERY DISHEARTENING. I often have to turn away injury victims. There is nothing to be done, simply because their accident does not entitle them to no-fault benefits," Miller said.

In addition to unlimited medical and rehab benefits, Michigan's No-fault also provides three-years' worth of wage-loss benefits and al-

STRIKE UP THE BANDS

Five colored gem stones accent four fine diamonds in 18 karat gold. With emeralds, \$995, with rubies, \$895, with sapphires, \$795. Gift wrapped in our famous silver box.

CHARLES W. WARREN
JEWELRY SINCE 1902
SOUTHFIELD MICH. (313) 464-5411 • LIVONIA, MICH. (313) 464-2912

Gifts of Fashion

HOLIDAY HOURS:
Starting November 25
Sundays
Noon - 5 p.m.
December 13 - 21
Weekdays
10 a.m. - 8 p.m.

APPLIGATE SQUARE
SOUTHFIELD MICH. • SOUTHFIELD MICH.

PURE JOY. PURE WATERFORD.

Waterford for all seasons. Brilliantly cut Avonlin vase holds large bouquets or catches the light beautifully. 9" tall, \$178. Gift wrapped in our famous silver box.

CHARLES W. WARREN
JEWELRY SINCE 1902
SOUTHFIELD MICH. (313) 464-5411 • LIVONIA, MICH. (313) 464-2912

LEARN CPR, PLEASE.

Special Recognition
American Red Cross

SAVE DUNS SCOTUS

"The Hidden Jewel"
St. Anthony Shrine and Franciscan Friary

Potential sale threatens existence of 60 year old Holy Ground source of spiritual and physical nourishment to more than 3,000 persons each week

Come to Duns Scotus Chapel
9 Mile and Evergreen Roads
Sunday, December 2, 1990
7 a.m. to 2 p.m.

Sign petitions daily at the Chapel
As early as 6:30 a.m.

Join the crusade to SAVE DUNS SCOTUS

Sponsored by the Franciscan Mothers' Club a volunteer organization supporting Duns Scotus. For nearly 40 years interested persons should send their letters to the Franciscan Mothers' Club, 28440 Southfield Road, Suite 125, Southfield, MI 48076. Phone: 422-5500.

CHRISTMAS Crystal

There is absolutely nothing to compare with the glitter and glimmer and holiday shimmer of the quality crystal. Dazzling creations, shipped from Europe, now in abundant array at Brose... gorgeous chandeliers, floor and table lamps. This year, why not give your home a gift of a lifetime?

We suggest that you be among the first to visit our elegant showrooms. Merry Christmas in a way you will never forget.

Lighting Fixtures For Every Decor • Wiring Supplies and Light Bulbs

BROSE ELECTRICAL CONSTRUCTION INC.

37490 W. 7 MILE ROAD
LIVONIA, MI 48157 • (313) 464-2011

MON. - FRI. 9:00 - 6:00 P.M. • SAT. 9:00 - 5:00 P.M.