

Long-term rehabilitation expensive, but essential

lows those with "permanent serious disfigurement or serious impairment of body function" to maintain negligence action against the driver at fault for the injury.

Last December, state Sen. Dick Posthumus and state Rep. Paul Wartner simultaneously introduced reform legislation aimed at "disproportionately high" no-fault premiums for collision and comprehensive coverage. Earlier this year, Posthumus, chair of the senate Commerce and Technology Committee, conducted public hearings, summarizing findings in a report last April.

"Michigan's no-fault auto insurance system is probably the best in America," the report begins. Other points contained in it and underlined by Posthumus are:

• "Despite having the most generous no-fault benefits in the nation, Michigan has continuously experienced low average premiums.

• "Michigan's auto insurers are experiencing among the lowest profits in the nation.

• "Loss ratios for auto insurance (the percent of premium dollars going back in the form of claims payments) have been consistently and significantly higher in Michigan than in the rest of the nation.

• "This means that Michigan is returning among the highest percentage of premium dollars back to injured victims of any state in the nation."

IN CONCLUSION, the report said, "We need to examine whether mandatory unlimited benefits, forced upon consumers without options to reduce their premium costs, are justifiable and appropriate when insurance costs are ever increasing." Reducing personal injury protection to



HEAD INJURY

\$250,000 could, the report suggests, save the consumer "as much as \$48.12 annually."

The proposal, Miller said, is "60 pages of a virtual wish list for the insurance industry. Not a single reform is favored by consumer groups." And, he added, it is unlikely the proposed changes will significantly lower insurance premiums.

The issue was discussed in a recent issue of the Michigan Head In-

Jury Alliance. "We believe the estimated cost savings by reducing benefits cannot justify the potential loss of necessary medical, therapeutic and cognitive services that are required to complete the rehabilitation process," the article said.

Meanwhile, Bablak, a victim of violent crime a decade ago, now resides in a full care facility, paid for by Medicaid and Social Security Disability. His condition continues to decline. He still receives no rehab therapy, according to his mother.

"It's hard," she said, not to both envy and resent those lucky enough to qualify for the generous and life-giving benefits of no-fault, a cruel circumstance forced upon the injured by something as insignificant as the circumstances of their accident.

And now, even that may be threatened.

Student ware at potters mart

Thousands of stoneware and porcelain items — mainly the work of former or current Oakland Community College students — will be displayed over the weekend at the 15th Annual Potters Market.

It will be held at the United Food and Commercial Workers Union Hall on Horace Brown Drive in Madison Heights. The hall is two blocks south of 13 Mile Road between Stevenson Highway and John R.

More than 15,000 items were sold at last year's market which drew more than 8,000 spectators.

The Potters Market was initiated from the Royal Oak Campus of OCC, to help advanced students display and market their work. Many stu-

dents begin preparations for the market early in the summer.

One major attraction of this year's market is a wide assortment of Itaku Ware as well as whimsical sculptures or art pieces, Christmas ornaments and jewelry.

OCC currently has about 250 students studying ceramics technology, including 70 percent who are 30 or older and 65 percent who have been studying ceramics for five years or longer.

Hours for the market are 10 a.m. to 8 p.m. Friday, 10 a.m. to 6 p.m. Saturday and 10 a.m. to 5 p.m. Sunday. Admission is free.

Additional information is available at 544-4974.

Bavarian Village

Thanksgiving

SKI SALE

SKIS	BOOTS	SKI PACKAGE SETS
'390 ROSSIGNOL CS SLALOM \$279	'310 NORDICA N957 '91 \$249	HEAD-SALOMON
'355 ROSSIGNOL STS CARBON \$229	'250 NORDICA N737 '91 \$189	HEAD FLAIR CLASSIC SKIS \$225.00
'320 ROSSIGNOL 935 \$189	'180 NORDICA N612 '91 \$129	SALOMON S-447 BINDINGS \$120.00
'320 ROSSIGNOL EQUIPE SC1 \$159	'160 NORDICA N517 '91 \$99	SAC AERO STPLS POLES \$27.95
'335 K2 5000 8.3 SLALOM \$219	'200 NORDICA N591 '91 \$149	TOTAL \$372.95
'310 K2 PK 7.8 SLALOM \$189	'390 SALOMON SX 92 EQUIPE 90 \$289	PACKAGE SET SALE PRICE \$169
'275 K2 3800 SPORT 6.7 \$159	'355 SALOMON SX 92 '90 \$269	ROSSI/SALOMON
'365 K2 LTP KEVLAR \$249	'320 SALOMON SX 82 '90 \$239	ROSSIGNOL SKIS \$260.00
'325 OLIN DS 92 SPORT \$179	'295 SALOMON SX 72 '90 \$199	SALOMON S-447 BINDINGS \$120.00
'275 OLIN SP COMP \$149	'255 SALOMON SX 62 '90 \$169	SAC STRAPLESS POLES \$27.95
'365 OLIN SP 3 \$249	'210 SALOMON SX 51 '90 \$119	TOTAL \$407.95
'410 DYNASTAR COURSE HPI \$279	'190 SALOMON SX 41 '90 \$99	PACKAGE SET SALE PRICE \$199
'375 DYNASTAR ELLE SL KEVLAR \$259		ELAN/MARKER
'375 PRE M 3 KEVLAR CARBON \$189		ELAN 733 KEVLAR NRG \$325.00
'395 PRE M 4 KEVLAR CARBON \$289		MARKER M-27 BINDINGS \$140.00
'325 ELAN NRG 733 KEVLAR \$149		ELAN MATCHING POLES \$38.00
'265 ELAN 615 ULTRA \$139		TOTAL \$501.00
'225 HEAD FLAIR CLASSIC \$129		PACKAGE SET SALE PRICE \$239
'375 ATOMIC 533 CE SLALOM \$239		K-2/MARKER
'295 BLIZZARD V14 KEVLAR \$169		K-2 3800 SPORT 6.7 SKIS \$275.00
'395 KASTLE RX 15 SYNERGY \$259		MARKER M-28 BINDINGS \$160.00
'385 KASTLE RX 15 TI RAC SL \$249		K-2 MATCHING POLES \$35.00
'260 KASTLE FW1 COMFORT \$159		TOTAL \$470.00
		PACKAGE SET SALE PRICE \$269
		K-2-MARKER
		K2 '91 4000 7.8 SL SKIS \$300.00
		MARKER M-28 BINDINGS \$160.00
		K2 MATCHING POLES \$40.00
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Bavarian Village

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