

POINTS OF VIEW

Clique dashes hope for auto insurance plan

I had heard horror stories about Lansing but was skeptical until I saw it. House Speaker Lewis Duda, D-Hitch Run, single-handedly threw around more raw power than the majority of the 110 representatives, 38 senators and the governor.

Duda twice prevented state government from dealing with a problem that has been plaguing us for years. He was just plain unfair to our representatives. And he is costing suburban auto owners money.

Here's what happened: Michigan's no-fault auto insurance law expired in April after a legislative deadlock. We reverted to a 1982 system of territorial rating, whereby rates charged suburban drivers are tied to Detroit, which has the highest theft and damage experience in the state. Our bills went up.

Bill and sent it to the House, where it was doomed. House Democratic leaders offered a version that would have been doomed in the Senate and on Gov. John Engler's desk.

But June 4 the House rejected the Democratic version, 49 to 56. Abstaining — in effect voting no — were three area Democrats, James Kosteva of Canton, John Bonnett of Redford and Wilfred Webb of Hazel Park.

Clearly 10 Democrats weren't going to back Duda and would seek a compromise with Republicans. Rep. Tom Alley, D-West Branch, offered the compromise version, with Kosteva as a key co-sponsor. Alley and Kosteva are neither mavericks nor highlights in the Democratic caucus.

The House "adopted" the Alley version — putting it on the agenda for amendments and passage. The vote was 67-39, a clear defeat for Duda.



TIM RICHARD

clinations. The official House journal said: "Rep. Gagliardi moved that consideration of the bill be postponed temporarily. The motion prevailed." Rep. Gagliardi moved that the House adjourn. The motion prevailed.

A double lie. Our representatives wanted to vote but weren't allowed to. Bang! They were adjourned.

That was a Thursday. Usually the House runs a brief Monday night session, but Duda prohibited further action again Tuesday, June 9. Seeing no legislative action, AAA Michigan's members exercised their constitutional right and filed 600,000 initiative signatures asking that AAA's own version of a no-fault insurance law be on the Nov. 3 ballot.

Duda's alibi: He didn't want to be blackmailed by AAA. Yet that is precisely why the state constitution provides for the initiative petition — so citizens can coerce lawmakers into acting.

So what are our choices? One is AAA's proposal. Lawmakers could pass it but won't. If they don't, it goes on the ballot. The second choice is the current law, which shifts the suburbs.

Kosteva tells me the Legislature still could act, but he didn't convince me to let my vacation paycheck on it.

The bills are aimed at cutting rates (maybe). The chief difference: Current law places a \$5 million cap on payouts for "catastrophic claims" such as closed-head injuries. AAA's proposal drops the cap to \$250,000, arguing that will cover 99 percent of claims.

The Duda-backed plan set the cap at \$3 million; the Alley-Kosteva plan at \$1 million.

When the "catastrophic claims" thing started, we paid \$3 a year for it. Now we pay \$111. Something has to give.

Duda didn't take defeat like an adult. He kicked over the scoreboard twice, then pulled the plug on the game.

Had enough it cost us money, but it was dirty politics. Tim Richard reports regularly on the local implications of state and regional events.

We've forgotten to pass on skills of our fathers

Here's a picture on my desk that keeps me going. It's of my grandfather and his cousins, taken shortly after the turn of the century. They're dressed in overalls. They could be the prototype for Little Almer and the setting, Despatch.

Perhaps they had just finished picking a field of cotton in central Arkansas, or it could have been a hog killing.

Whatever the work, they learned how to do it from their fathers or the older men in the community. Those then-young men handed down that work knowledge to their sons, one of which was my father.

Then when the time came, my father taught me those skills. We don't grow cotton in suburban Detroit, but my flower garden in hours based on that knowledge. We don't have any barns in need of repair, but those same skills work well on a house.

That knowledge came from an apprenticeship, an apprenticeship to a father. And with the passing of Father's Day 1992, it makes me lament that the tradition is dying.

There's a reason folks are on welfare and that teenagers end up flipping hamburgers or delivering pizzas. It's that they learned nothing from their fathers or the substitute, the schools.

The reason families stay on welfare for generations isn't just that the fathers abandon their sons and daughters, it's also because those fathers don't know how to use a screw driver, wrench or a saw.

They end up sitting in public housing projects, watching too much Oprah on TV and complaining that the government isn't keeping the place fixed up. Daytime TV makes them think they're victims of some affliction concocted by a sociologist or psychologist who's more interested in drumming up business than in helping people.



JEFF COUNTS

But back to my picture. These guys never watched Oprah. They didn't know they were victims of a vindictive government that was intent on punishing the South after the Civil War.

Jim Harrison, a Michigan novelist and screenwriter who spends much time in Arkansas, once told me that reconstruction didn't start in Arkansas until the 1930s because the Federal government thought the people were too stupid.

And because my grandfather didn't know he was a victim, he declined welfare during the Depression after losing his job on the railroad, telling relief workers offering food, "I'll grow my own."

And he did. Here's a man who never got past the sixth grade, but was smart enough to realize that welfare is bondage to the state. Pride was certainly a factor, too. But the skill of knowing how to farm was number one. It was something he had learned from his father.

The farming was sharecropping. It was another kind of bondage, but it paid the bills.

That's just my story. There are others. A local minister told me fondly how his father taught him to properly set a fence post. He said that helped him learn how to work with his hands, and that led to getting in-

terested in ham radio. And from there it was a short jump to computers.

And it all started with a fence post. These are things schools can't teach. That's why education is too important to turn over to professional educators. Schools give people the tools, but fathers give their sons the will to work and learn. Without that will, there's the Oprah show, welfare and bondage.

That's why on Father's Day I'll be observing my dad and my grandpa and my grandpa's grandpa and my grandpa's grandpa's grandpa. It's just too bad others didn't have a grandfather or father like that.

Jeff Counts is the editor of the Plymouth and Canton Observer Newspapers and a seventh generation redneck.

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