

Insurance reform in Michigan? Don't ask me, I'm just a voter



AUTO TALK
DAN MCCOSH

The last time I actually got into a car accident was about 27 years ago, when I dozed off at the wheel outside of Port Huron, then suddenly woke up and slammed on the brakes. The car behind me squashed in the engine cover on my Volkswagen Beetle, which was covered by the other guy's insurance to the tune of \$250 in repairs.

Ever since then, the sound of squeaking brakes and a pending crash comes into my mind every time I read about auto insurance reform.

At the time, my premium was \$85 a year — roughly the same as a monthly car note, including full liability, collision and insurance against uninsured motorists.

Now Michigan legislators and the industry have reformed their way up to where the same coverage can cost slightly less than the car note every month, rather than once a year — that's despite the best efforts of Detroit manufacturers to raise car prices and interest rates to what they were then.

Exactly why this has happened has never been quite clear to me. Mainly I have been relying on the expertise of AAA of Michigan, which is the auto

insurance company that sends you that magazine with the cruise ships on the cover, filled with nice articles about how their staff is on vacation.

I guess that is what they do when they are not campaigning to cut coverage or raise rates.

I am old enough to remember when AAA campaigned for no-fault insurance on the grounds it would cut the cost of insurance. Shortly after it passed, they sent me a letter that said that since no-fault had been approved, they were raising my rates 10 percent.

When I questioned the logic, they said I could not possibly understand auto insurance, since I was a voter, and only state legislators can understand auto insurance.

This might be true.

When I questioned it a year ago, my daughter backed into a Jaguar in Birmingham that had snuck up behind her, and cracked the Jaguar's taillight lens.

AAA insisted on paying \$400 for the \$95 lens. When I questioned why, they said it was because it was my daughter's fault, which meant that the Jag's no-fault insurance doesn't pay, but AAA does.

"Who decides whose fault it is?" I asked.

"We do, since we are the no-fault insurer," the clerk at AAA said. "No-fault insurers always decide who is at fault."

But I digress.

I thought I had the system figured out during the last election, when AAA wanted to cut

liability coverage and reduce rates. I remembered no-fault, so I figured if I voted for the proposal they would actually raise rates. In any case, losing unlimited medical coverage that was only costing \$100 a year — about as much as my insurance on the old Beetle — didn't seem like such a hot idea at the time.

Then AAA sent me a check in the mail for \$25.60 just before the election. I didn't read too much into this, since AAA is always sending weird rebates, followed by undecipherable charges.

It is tough to keep the billing straight while you are on those cruise ships. On the other hand the timing looked like a bribe to me, so I figured I was on the right track.

When the AAA insurance-cut proposal was defeated last year, I felt like I had picked the right side in the French revolution.

Cut cake, not insurance, I said.

AAA retaliated by sending me a bill for \$24.60, which I paid happily.

My newfound sense of democratic principles was short-lived, however. Our governor and state legislators quickly saw through the conspiracy at the polls, and now are working on understanding AAA's proposal that will reform auto insurance once again.

As for me, I don't think I will ever understand auto insurance reform.

I'm just a dumb voter.

MARKETPLACE

To place your business in the marketplace calendar, mail the information, including the business telephone number and address, to Business Editor, 36251 Schoolcraft, Livonia 48150. Or drop the information off at your local Observer or Eccentric newspaper office.

PRMI Marketing and Public Relations has been retained by

the Lido Corp., a waterfront restaurant and lounge in St. Clair Shores, to produce television commercials, a direct mail program and sales promotions.

Also, J.D.M. Inc. in Livonia, a designer and manufacturer of fine jewelry distributed throughout the U.S., has retained PRMI to develop a marketing plan along with sales brochures and collateral materials.

J.D.M. is located in the Laurel Park Place Mall in Livonia.

A new Farmington company has initiated a brokerage concept in contract furnishings that enables business to buy direct from manufacturers for savings on office furniture, carpeting, wall and window coverings.

DATEBOOK

WOMEN AND INVESTING
Financial, Estate and Investment Planning for Independent Women" presented 6-8:30 p.m. three Thursdays, March 11-25, at The Community House, 380 S. Bates, Birmingham. Fee: \$50. Information: Kerry Monahan of Comerica, 222-5295. Sponsor: Law firm of Miller, Canfield, Paddock and Stone.

CFR & FIRST AID
The American Society of Employers is sponsoring a seminar on "CFR & First Aid" at 23815 Northwestern Highway in Southfield on March 11 and 12 from 1-5 p.m. Speaker: Superior Medical Education. Call 353-4500 for more information.

SUPERVISION!
The American Society of Employers is sponsoring a seminar on "Principals and Practices of Supervision I" at 23815 Northwestern Highway in Southfield on March 11, 18 & 25 from 9 a.m. to 4 p.m. Speaker: Dick Warner, ASE's Management Education Division. Call 353-4500 for more information.

PARENTAL LEAVE
Employment Law Update 8:30 a.m. to 4 p.m. Friday, March 12, at the Walsh College Conference Center, 3838 Livonia, Troy. Non-member fee: \$120. Information: 557-6400. Sponsor: Council of Chambers of Commerce of Oakland County Inc.

TEAM BUILDING
The American Society of Employers is sponsoring a seminar on "Building an Effective Team" at 23815 Northwestern Highway in Southfield on Friday, March 12 from 9 a.m. to 4:30 p.m. Speaker: Robert Shook, Ford Motor Company. Call 353-4500 for more information.

PERFORMANCE APPRAISALS
The American Society of Employers is sponsoring a seminar on "Conducting Effective Performance Appraisals" at 23815 Northwestern Highway in Southfield on Tuesday, March 16 from 9 a.m. to 4:30 p.m. Speaker: Joyce

Kelly, Marshall Group. Call 353-4500 for more information.

GOAL SETTING
The American Society of Employers is sponsoring a seminar on "Goal Setting: How and Why" at 23815 Northwestern Highway in Southfield on Tuesday, March 16 from 9 a.m. to 12:30 p.m. Speaker: Julie Kowalski, Creative Partnerships. Call 353-4500 for more information.

BOTTOM LINE
The American Society of Employers is sponsoring a seminar on "50 Ways to Improve Your Bottom Line" at 23815 Northwestern Highway in Southfield on Wednesday, March 17 from 9 a.m. to 4:30 p.m. Speaker: Donald C. Smith, Donald C. Smith and Associates. Call 353-4500 for more information.

IREM
"Current and Pending Legislation and NAR Disaffiliation" is the subject of the Institute of Real Estate Management seminar on Wednesday, March 17, at the Clarion Hotel in Farmington beginning at 9 a.m. Call 767-4890 by Monday March 15.

STRESS MANAGEMENT
The American Society of Employers is sponsoring a seminar on "Stress Management" at 23815 Northwestern Highway in Southfield on Thursday, March 18 from 9 a.m. to 4:30 p.m. Speaker: Roberta "Jeff" Dalley, Continuum Center of Oakland University. Call 353-4500 for more information.

MANAGEMENT ACCOUNTANTS
Oakland County chapter of the Institute of Management Accountants meets at 6 p.m. Thursday, March 18, at the Kingsley Inn in Bloomfield Hills. Fee: Approximately \$20. Information: Walter Rosenblum, 646-8031.

QUALITY MANAGEMENT
Lawrence Technological Institute is exploring the full scope of total quality management in a series of seminars beginning Thursday,

March 18 with "Introduction to the Principals of TQM" from 8 a.m. to 5 p.m. Call 356-0200, ext. 4020.

WOMEN IN METALS
The Association of Women in the Metal Industries meets Thursday, March 18. Information: Claudia Buckalew, 835-4330.

ENGINEERING SOCIETY
The Engineering Society of Detroit's Emerging Technology Breakfast Series at 7:15 a.m. Thursday, March 18, at the Botolph Inn in Farmington Hills. Presentation: "Extending Cutting-Edge Fluid Life Through Recycling and Management" Non-member fee: \$21. Information: 832-5400.

RESOURCE MANAGEMENT
Oakland University's Integrated Resource Management program begins 6:30-9:30 p.m. at Adams High School in Rochester Hills. The program runs for 10 weeks, March 22 through May 27. Fee: \$245. Information: 370-3120.

RESOURCE MANAGEMENT
How to improve production of goods and services will be addressed in a 10 week course at Oakland University's Integrated Resource Management Program, starting March 22, Call 370-3120.

WAC
The Women's Advertising Club of Detroit & Ann Arbor, Creative Process Consulting is sponsoring a seminar on "Unleash Your Creative Power! How to Tap Into Your Natural Creativity For Personal and Professional Gain" on Monday, March 22 beginning at 5:30 p.m. at Producers Color Services, 24242 Northwestern Highway, in Southfield.

OFFICE SAFETY
The American Society of Employers is sponsoring a seminar on "Office Safety: Containment Strategies" at 23815 Northwestern Highway in Southfield on Tuesday, March 22 from 9 a.m. to noon. Speaker: Peter Shelat, Solutions Inc. Call 353-4500 for more information.

FIDELITY INVESTMENTS

Free Fidelity Seminar: A Common Sense Approach to Retirement Planning

- This educational seminar will help you:
- Draw Your Financial Picture
 - Identify Your Retirement Goal
 - Develop Your Retirement Investment Strategy
 - Create an Action Plan

Seating is limited, Reserve your space now!

Two dates and locations:

Monday, March 15, 7:30 p.m.
Novi Hilton
21111 Haggerty Road
(I-275 at 8 Mile Road)
RSVP: 1-800-544-9797

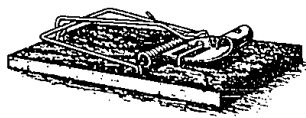
Thursday, March 18, 7:30 p.m.
The Townsend Hotel—Birmingham
100 Townsend Street
RSVP: 1-800-682-4746



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LOOK WHAT THE GOVERNMENT INCLUDED IN THE NEW TAX LAW.



If you're about to leave your job, the trap was set for you. Under the new tax law, all lump sum retirement-plan distributions paid directly to participants are now subject to a 20% Federal Income Tax withholding. So if you're planning either to retire or to change jobs, you risk losing a portion of your retirement fund. But Comerica can help you find options to avoid this trap. Call us at 222-6989 and we'll work with you and your tax advisors to design special roll-over IRAs that protect your retirement funds from the withholding. Because like all traps, this new tax can't hurt you if it doesn't catch you.



A BETTER BANK FOR YOU