

# The Observer's Readers Speak Up on Police, Other Issues

Livonia Editor:

I have searched my conscience and my heart all day and have resolved that this letter must be published for the benefit of the residents of Livonia.

I trust you will not edit or take out of context what I have written so that your readers will be able to learn at first hand of my harrowing experience with the Livonia Police Department. I am deliberately not mentioning any names, as I do not seek to jeopardize any man's job.

Early this morning, two detectives came to my door, upon showing a badge I immediately froze with fear, fear for the welfare of my husband who was at work as both my teenage sons were still asleep, and all I could think was that they were the bearers of bad news about my husband. Upon asking them if there was anything wrong, I was told "Not yet!" It was all I could do to keep from fainting. I opened the door and they entered. Only then, did they ask to see my younger son. When I asked what he had done, I was told to get him. When I told them, they asked to see my younger son. When I asked what he had done, I was told to get him. When I told them, they asked to see my younger son.

I must have become hysterical, because I knew that not only a lie, but an impossibility, as the night before at about 7:30 p.m. we had all been watching the convention on TV and no one left the room until 12:30 a.m. I told the detective this and mentioned that my sister-in-law was with us all evening. I could call her and he could speak to her and she would verify this as the truth, but he would have none of this. "Get yourself a good lawyer and get your son in" is all he would say.

I got my son up and told him what had happened. He was incredulous, he said they didn't know what they're talking about. He came down and he was questioned as to his whereabouts of the previous evening, and he repeated what I had already told them. One detective asked to look at his hands, examined them very carefully and said "very good" the other looked over and said "it certainly is."

At this point I was crying and begging over and over again to tell them. One detective on my boy's hands and it was finally told that they had a fingerprint on a window that matched my child's. I cried "how can you tell by just looking?" and they said, they could tell. However, they were taking my son to headquarters to check his fingerprints and if he was in the clear they would bring him back in a half hour. I begged, I cried, and said you can't do this, they I asked if I could come along and was told I couldn't come in their car. I ran to the telephone to tell my husband, they made my son put on his shirt and my husband heard me screaming, "Don't take my boy," they ignored me and walked out with him. At that moment I thought, this is how it must have been in Nazi Germany, when the Gestapo took people away. I called my husband, they made my son put on his shirt and my husband heard me screaming, "Don't take my boy," they ignored me and walked out with him.

I am normally a very level-headed person and keep my wits about me in an emergency, but the manner in which they came to my door, looking like paladars, not realising telling me why they were there, I must have snapped. I made many phone calls, and of course I was told that first mistake I made was to let them in without a warrant, and that they should have stated their business immediately. The second mistake I made, was to allow them to go up to my son's room, it is true they did not search it, but the fact remains, they did go up. They took advantage of a very frightened and hysterical mother who did not know her rights, and who was fighting for her son.

By telling me to get a good lawyer only served to intimidate me.

Needless to say, they brought my son back, it was all a mistake. This time I proceeded to question them and they admitted that it was not for publication, but that I did not have to admit them if I didn't want to. They admitted this to me, and this is 'infringing on my rights as an American citizen. All this could easily have been avoided, had they called me on the telephone and said I should bring my son in to have his fingerprints checked because he was suspected of breaking and entering. I would have been able to collect myself, and realize that they were mistaken, because I could account for my son's whereabouts.

I take pride in both my boys, they are decent young men, their father and I are quite strict with them and they have never been in any kind of trouble. Our name and our reputation is very important to us and our boys conduct themselves in a manner that makes us proud of them. These things have a way of getting around, and I am ashamed that my neighbors will learn of this terrible thing.

I say to all parents and citizens who read this, don't be apathetic, report these things should they happen to you, stand on your constitutional rights and don't let yourselves be intimidated by the flash of a badge. A detective's badge should be worn with dignity, decency and respect for the rights of other human beings. Our society could not exist without these men in the police department, and we are grateful for them, but do they have to use these tactics?

My only concern at this moment, should either of these detectives read this, may become vindictive and harass my son for every crime that is committed in my neighborhood. Let them take heed, I will be prepared to fight with every law in the books that I can use against them. It is 2:00 a.m., and I don't know if I shall be able to sleep for many a night to come. I keep hoping that I shall awake one day to find all this was a nightmare, but the facts remain, it did happen to these United States of America, the land of the free!

Falsely Accused

Mr. Allen J. Maverson, Commissioner  
Department of Insurance  
State of Michigan  
Lansing, Michigan

Dear Mr. Maverson:

Recently a question of some complexity regarding the application of "current" rate of dividends to reduce basic and three year premiums in the comparison of competitive bids for Workmen's Compensation insurance on a public school system has been presented.

Because my knowledge is relatively limited, I would appreciate any assistance your department may provide in indicating the statutes or other publications wherein pertinent information applicable to the following circumstances is presented.

Public invitation to bid on a Three Year Retrospective Plan D was made in local newspapers, with instructions regarding the acquisition of bid forms included.

Bid forms requested contained:

- Basic Premium
- The Three Year Minimum Premium
- The Three Year Maximum Premium
- The Gross Three Year Premium
- The Gross Three Year Premium if losses are \$20,000
- The Gross Three Year Premium if losses are \$28,000

The bids also included the following statement:

"Please indicate your Company's current rate of dividend, if any."

In the final analysis, the aforementioned rate of dividend is being deducted from the basic and three year premiums quoted. The net premium (after dividend deduction) is being considered as one of the prime factors for awarding the contract.

The question for which we are seeking research material is: "Specifically, may the application of 'current' dividends be made to reduce premiums on competitive bids, and if so, under what circumstances?"

Your early attention would be appreciated.

Sincerely,  
LESLIE L. FOLSON

Mr. Leslie L. Folson  
The Folson Insurance Agency  
9051 Sunbury  
Livonia, Michigan

Dear Mr. Folson:

Commissioner Maverson has discussed with me the contents

of your letter of June 24, 1964 and asks that I reply.

It would appear that the public school system prepared the form for Workmen's Compensation insurance bids containing the question regarding the bidding company's current rate of dividends. You realize, of course, that this department has no jurisdiction over this phase of the problem.

The Insurance Department is confronted quite regularly with complaints or inquiries dealing with net cost proposals and while it is not our intention to embark upon any campaign to revolutionize the practices of submitting bid proposals, I do feel that certain insurance companies and/or agents were to complete the proposal in the manner in which it was prepared with no clarification as to dividend quotations, the insurance company or agent would be in violation of section 2064 of the Michigan Insurance Code.

The proper solution to this problem is to require that wherever net costs are shown, after deduction of contemplated dividends, gross premiums should also be shown; in addition, and more important, the problem you have presented, any mention of dividends should be concluded with a statement that dividend illustrations are based solely upon company experience and are neither guarantees nor estimates for the future.

I appreciate the opportunity of corresponding with you on this matter and trust the above information is of assistance.

Yours very truly,  
WILLIAM G. OLSEN  
Deputy Commissioner  
Department of Insurance  
Lansing

Editor:

Let me say a word of thanks for the generous coverage you have been giving to the Community Resources Workshop this summer.

As a member of the workshop I found it a fast-paced and stimulating experience — especially helpful to a newcomer in the area such as myself. The businessmen and craftsmen we met were most generous with their time. Your articles are helping bring to the attention of other teachers and community leaders the fine potential of such a workshop in Livonia.

Sincerely,  
Oliver Wagner

Editor:

Concerning the fire-truck accident where our fireman Wesley Wiser lost his legs, your editorial and letter to the editor have called attention to the use of old equipment, not large enough doors on an obsolete fire house, and light equipment is purchased and housed. Let us put stop lights

fire stations are located, etc. These facts may have some bearing on the case and should be looked into and some action taken.

BUT, I have seen nothing about the driver of the car that hit the fire truck. Please explain to us what reason this driver has for running into a fire truck, with siren and light going?

Our place of business faces Plymouth Road just west of Farmington Road, near Fire Station No. 3, and is also a main route to St. Mary's Hospital, and at least three times a day an emergency vehicle passes; even moves from one lane to another to let an emergency vehicle pass, let alone get off the road and stop.

With our four lane highway, perhaps it is not necessary to bluff on the shoulder, and sometimes not practicable; but certainly, you can pull to the right lane and slow down and give the emergency vehicle an opportunity to go through.

The old habit seems to be "don't do anything until something happens." Well, something has happened. Let's do something. If there are not proper laws on the books for emergency vehicles, let's see them get there. If there are proper laws, let's see that they are enforced.

Let's see that the proper equipment is purchased and housed. Let us put stop lights

in front of our fire houses. Let's arrange our traffic light system, so that at an intersection, lights can be red both ways and traffic brought to a halt when an emergency vehicle approaches, and MR. DRIVER, you wake up and be courteous, if nothing else.

The next time that policeman or fireman is in a hurry, he may be going to save your wife or child. Wesley has sacrificed a great deal for us in Livonia. Now let us give our other firemen and policemen a break.

Yours truly,  
Carl and Elsie Wright

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