

Small-Business Owners Seek Special Session for Liability

Small-business owners asked Gov. Vic Atiyeh to call a special legislative session to deal with the liability insurance crisis.

At a state capital news conference, Jim Bernau, state director of the National Federation of Independent Business/Oregon, said his group had asked for the special session be called after July 1, when the governor's Task Force on Liability is due to make its final report.

"We can't wait another year to solve the crisis," said Bernau. "Thousands of Oregon businesses have been hit by skyrocketing premiums and, in some cases, complete cancellation of their liability insurance. NFIB/Oregon has just completed a survey that shows that tens of thousands of jobs will be lost this year because many business owners have had to postpone expansion plans or curtail their existing operations."

"Several years ago, when the state faced the need to quickly pass unitary tax reform to remain competitive with neighboring states, the governor called a special session, which passed appropriate legislation. We face a similar situation today."

"Neighboring states, including Washington, have taken positive action on the liability crisis. If we wait too long, the problem will grow and Oregon businesses will be at a severe disadvantage," he said.

Bernau said Oregon small-business owners had developed a list of 10 recommendations on tort reform and insurance regulation for the legislature. The list came out of a series of business-owner workshops held in cities around the state as part of the White House Conference on Small Business held May 9 in Portland.

The tort reform proposals include: a cap on general damages; abolishing joint and several liability ("deep pockets" award system); limiting attorneys' contingency fees; limiting of punitive damages and streamlining of court discovery process to reduce trial delays.

The proposed insurance regulation reforms include: creation of an assigned-risk pool for liability coverage; an increase in notice periods for cancellation or major premium increase; prior approval of insurance company rate increases (currently they go into effect upon filing) and increased assistance from the insurance commissioner in finding coverage for businesses that have had policies cancelled.

Bernau also released a just-completed survey of NFIB members that showed that all categories of industries have experienced a significant number of cancellation and major increases in premiums. The survey found

that insurance coverage problems have caused many business owners to postpone expansion or curtail operations, resulting in the projected loss of 34,800 jobs.

More than 1,300 small-business owners around the state participated in the survey. Results by industry category showed:

Agriculture, forestry and fishing: 16% of the businesses surveyed had policies cancelled, premium increases overall averaged 36%;

Construction: 16% had policies cancelled, premium increases overall averaged 74%.

Finance, insurance and real estate: 6% had policies cancelled, premium increases overall averaged 83%.

Retail: 16% had policies cancelled, overall premium increases averaged 140%.

Services: 15% had policies cancelled, overall premium increases averaged 116%.

Transportation: 22% had policies cancelled, overall premium increases averaged 112%.

Wholesale trade: 10% had policies cancelled, overall premium averaged 59%.

Volunteer For the Animals

Friends of Animals, Inc., the twenty-nine year-old national animal protection organization, needs volunteers to work on behalf of the animals.

If you truly care about animals, and can give some of your time, talent, and energy, Friends of Animals invites you to join the hundreds of volunteers across the country who work within their own communities as FoA Volunteers.

Volunteers are needed to work for Friends of Animals' National Low-Cost Breeding Control Program—publicize it, fundraise, and issue low-cost spay/alter certificates. Other areas of volunteer work include protecting wildlife and protesting irrelevant and inhumane animal experiments.

If you would like to donate your time and energy for the animals, please write to Friends of Animals, Volunteer Dept., One Pine Street, Neptune, New Jersey 07753. FoA will send you the brochure, "Volunteer," and a volunteer registration form.

PCC Schedules Class In Spanish For Children

A Spanish course designed for children ages four and five years is being offered this fall by Portland Community College.

Instructor Sonja Ortega will focus the class on building Spanish vocabulary by seeing, saying and doing. The preschoolers will learn colors, numbers and names in Spanish. They will also learn songs and games, to gain understanding of Spanish culture and traditions.

Ortega is a former elementary school teacher from Cuba who has taught Spanish for several years.

The class will meet from 9:30 to 10:30 a.m. on Mondays for eight weeks, starting October 6, at the Peninsula Park Community Center, 6400 N. Albina Ave. Tuition is \$11.

Further information is available from Cascade Community Services, 240-5303.

Equipment for Disaster Victims

At its meeting on September 25, the East Portland Rotary Club presented a check for \$475 toward emergency medical equipment for Red Cross Disaster Services. Red Cross will use the equipment for temporary loan to disabled disaster victims in the Portland area whose own equipment is lost or damaged as the result of a fire or other disaster.

Having this equipment will enable Red Cross to respond immediately to disaster victims who would otherwise be left without mobility under these circumstances. Red Cross Disaster Relief services are provided on a 24-hour-a-day basis and basic needs of victims are attended to immediately. Replacement of medical equipment usually takes longer.

The Red Cross will purchase a wheelchair, canes, crutches and walkers with the money presented by East Portland Rotary club president, Karl Koch.

Toy & Joymakers Need Building

The Portland Fire Bureau Toy & Joymakers are in need of a building to run their program for this year. This 72-year-old tradition provides toys for approximately 16,000 needy children in the Portland area each year at Christmas time. Anyone with a building or information on same of approximately 10,000 Sq. Ft., heated with some parking, please contact Don Mayer at 248-0203. This building needs to be in the North or Northeast area of Portland.



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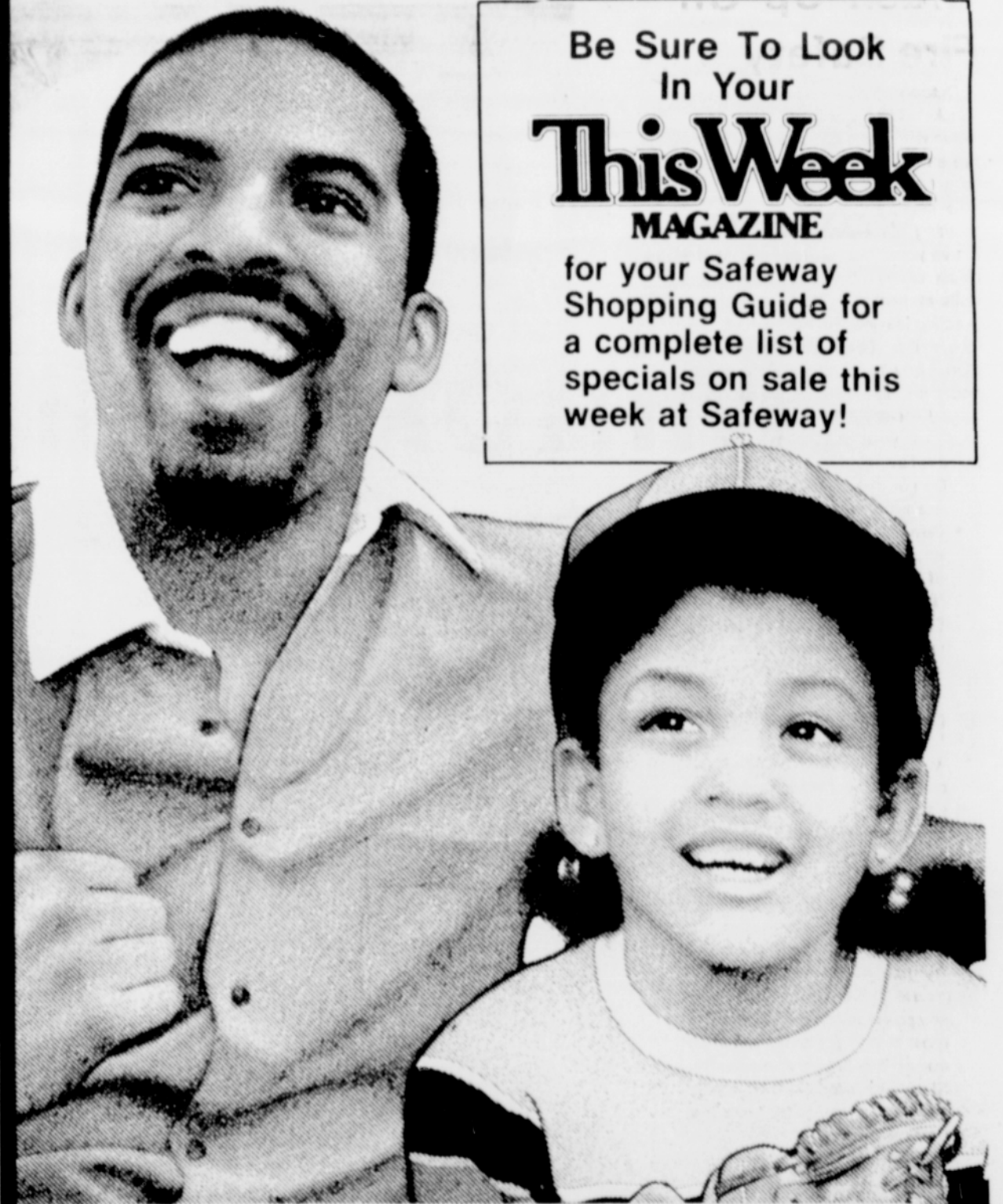
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