

COVER STORY

# Dividing line

Bedford Township's unique size and geography — a Michigan community, but one of the largest suburbs of an Ohio city — makes life interesting at times. But what sort of differences are there between township residents and their neighbors to the south?

BY DAVE MOORE  
Bedford Now

By now, pretty much everyone knows who won the Toledo War.

Regardless, every year we still insist on assembling a squad of uniformed galoots who pummel each other into submission in Columbus or Ann Arbor.

People paint themselves up like deranged, colorblind Indians, dress up their lawn ornaments in provocative colors and generally thumb their noses at anything or anyone dressed in contradictory shades.

But there are other ways to compare the Buckeye State and the Great Lakes State than shear brute strength and virility.

How doth Michigan and Ohio compare? Let Bedford Now count some of the ways:

### Bottle and can deposits

As anyone who has purchased bottles or cans of beer or pop in Michigan can attest, plastic bottles — like 20-ounce bottles of 7UP — cost buyers an extra 10-cent deposit fee. That's double the cost found in typical recycling programs, according to a report published by the state Department of Environmental Quality.

As a result, there's a 99-percent return rate, and Michigan will claim there are fewer bottles strewn hither and nigh.

But the result is every year, the state pays out nearly \$10 million for fraudulently returned



— Bedford Now photo by DAVE MOORE

D.J. Pasko of Temperance buys a carton of cigarettes at Barney's Convenience Mart on Secor Rd. in Toledo.

bottles (vessels purchased in Ohio or elsewhere without the deposit, and which are redeemed at Michigan stores).

You'll see evidence of that at return-bottle windows at both Food Town and Kroger at the corner of Sterns and Secor Rds. Signs warn those redeeming out-of-state bottles that they could be prosecuted.

But that's not why people like Sue Chesney of Temperance dislike the Michigan bottle-deposit fee.

"I come to Toledo to buy pop so I don't have to pay the 10 cent deposit," said Chesney, who was shopping at Barney's Convenience Mart on Secor Rd. when interviewed. "I don't like leaving smelly cans around in my house."

Actually, Chesney was in Barney's to buy cigarettes. And that's a different chapter to this story.

Ironically, Ohioans don't escape from paying a sort of pollution tax — especially if they eat fast food.

"We had a bottle issue on the ballot two times and voters turned it down twice," said Jane Beathard, a spokesman for the Ohio Department of Natural Resources, which oversees the state's Division of Recycling and Litter Prevention.

"So, 22 years ago, the legislature enacted legislation for a tax on industries or businesses that contribute to the litter stream," such as fast food restaurants, said Beathard. "That (tax) funds our recycling and litter prevention division. Eighty percent of that money that comes to us is then returned to local communities for local litter prevention and clean-up," she said.

So, when you eat a Whopper in Toledo, you're really helping take a bite out of litter in Ohio.

But don't restaurants pass that added cost along to Ohio consumers, with larger bills?

"I can't speak to that," Beathard said. "You'll

## FROM PAGE 8

### Border (cont.)

have to call them.”

### Smokin' and taxin'

“Some people come in here and buy 10 cartons (of cigarettes) apiece,” said Steffanie Baptista, a clerk at the Barney's on Secor near Alexis Rd.

People drive from as far away as Detroit to make their nicotine pilgrimage, Baptista said.

Nearly 60 percent of the customers who buy cigarettes at Barney's are from Michigan, she said. They pay \$10 less per carton of cigarettes and nearly \$2 less a pack.

Prices in Ohio and Michigan were fairly close — especially during sales — until a new state tax kicked the cost of cigarettes up another 50 cents a pack (from \$1.25 per pack) on Aug. 1. That's what opened the floodgates along Alexis Rd.

“I thank the legislature and the education community for their hard work on the passage of this bill,” Michigan Gov. John Engler said in a press release celebrating the tax hike. “It is essential to protect the gains we've made in K-12 education.”

Lambertville resident Brenda Stalder doesn't see things that way.

“My kids are already out of school,” said Stalder, who was buying cigarettes at Barney's. “I don't need to pay for other people's, too.”

If anyone has a right to be worried about cigarette tax inequities, it's both Michigan and Ohio, said Bob Richard, owner and president of Barney's.

“Ohio's tax is \$5.50 per carton,” said Richard. “Michigan's tax is \$10 per carton,” he said. “Kentucky's tax is 30 cents per carton, and they're considering (adding) another 15 cents, just to hire agents to crack down on smuggling” from Kentucky to resell cigarettes in states like Ohio and Michigan, he said.

The smuggling problem has become especially problematic this year, because 21 states have passed cigarette tax hikes, Richard said. As a result, illegal sales of cigarettes are starting to flood the Internet, he said.

“A huge problem is brewing,” said Richard, who is a board member of the National Association of Convenience Stores.



### More taxing questions

Now, before Bedford residents get all out of sorts, thinking there MUST be some financial advantage to living here, you're right.

You pay less in property taxes.

The owner of a home with a \$100,000 market value pays a total of \$1,232.02 a year to the local taxing entities.

A Toledo resident who lives in a home with a market value of \$100,000 in Washington Local Schools (across the border from Bedford) pays \$1,610.17.

The tax reduction resulting from state Proposal A was part of the incentive for Toledo residents to cross the border — fueling the township's 25 percent population boom between 1990 and 2000, township Supervisor LaMar Frederick told the Nov. 14 meeting of the Bedford Business Association.

Of course, Toledoans don't have to pay extra for their garbage disposal, and they don't have to pay special assessments for city water or other services, either.

### Reverse (auto) psychology

When Michigan passed its no-fault auto insurance law, it was supposed to save drivers money, said Bill Palmer of Lambertville-based Iott Insurance. Iott handles policies for both Ohio and Michigan residents.

“Supposed to” are the operative words.

“With no-fault, your insurance pays for damages to your vehicles and your personal injury,” Palmer explained. “In Ohio, whoever's at fault, their insurance pays for both repairs and medical.”

But most Ohio drivers — like this author's — only cover up to \$100,000 per person involved in the accident. The other driv-

er and two passengers will be covered up to \$100,000 each. Extra passengers are pretty much out of luck, Palmer said.

“In Michigan, you have unlimited medical coverage and unlimited medical care for any injury caused by an auto

accident,” he said. “That’s why rates are more expensive here in Michigan.”

Another difference between Ohio insurance and Michigan’s no-fault insurance is that if your car is in a hit-and-run accident, you don’t have to pay

a deductible. The insurance pays for it. But in Ohio, drivers must pay their deductible, Palmer said.

But how much more expensive is Michigan insurance?

See **BORDER**, Page 12

## FROM PAGE 10

### Border (cont.)

The male driver, 37, of a four-door Honda Civic LX (who resembles the demographics of this author) would pay \$496 for six months of insurance coverage in Toledo, compared \$696 for the same Bedford Township driver, Palmer said.



There goes that \$400 savings in property taxes.

"Michigan costs you more, but it's just like the football team — you get more bang for your buck," Palmer said.

### The speed tax

Otherwise known as a speeding ticket, this surcharge is the bane of all lead-footed drivers.

If you decide to kick it up to 50 mph in a 35 mph zone in Bedford, you're going to get socked for \$130.

In Toledo, that same violation will result in an \$81 ticket.

So, if you're going to speed, do it in Toledo.

But if you blow through a red light in Toledo at an intersection that has a camera — at Lewis and Alexis, for example, or Secor and Monroe — make sure you get your checkbook out. Fines for that are \$75 a pop. Bedford doesn't have anything like those cameras.

### Registration, please

Of course, while you're pulled over for speeding, Officer Friendly checks your plates. He or she always does.

In Ohio, whether you drive a Caddy or a Yugo, you pay \$42.75 a year to the state to renew that white plate with the slogan "The Heart of It All" on the back of your car.

In Michigan, again, things get a little more interesting.

The average person can pay anywhere from \$40 to \$140, depending on the value of their car. If your car is 1984 vintage or newer, that is.

"For model years prior to 1984, the registration fee is based on the weight of the vehicle," explained Elizabeth Boyd, a spokesman for the Michigan Secretary of State's office. "The change from weight-based to value-based registration was made because cars were being made with lighter weight material."

Newer, fancier cars cost more, while less-shiny cars cost less. The aforementioned Civic, for example, would cost you \$62.

The result is that though Michigan is nearly Ohio's equivalent in population (10 million Wolverines versus 11.4 million Buckeyes), in 2001 Michigan collected \$807 million in registration fees, compared to \$460 million in Ohio.

"Every state sets their fees based on their needs," explained Boyd, adding that the money goes to road improvements. "This may be simply how Michigan sets its fees."

"Your license plates fees are tax deductible," she said.

### A roof over your head ...

Buying a house in Bedford is pricier (the median market value for Bedford homes was \$142,000 the 2000 U.S. Census, compared to \$75,300 in Toledo). So is rent.

Renters in Toledo pay a median of \$469 a month, while Bedford renters usually pay \$600 a month.

Again, you get what you pay for, said a manager at Meadowoods Apartments in Temperance.

"Our units have double insulation — they're so well insulated, if you burn toast, it takes 10 minutes for the air to clear out," she said.

### Out with a bang

Never fear, intrepid Bedford dwellers.

When life gives you higher cigarette taxes, inflated insurance and auto registration fees, blow off a brick of Black Cat firecrackers and you'll feel fine.

Just don't buy them in Michigan and light them off here, however. State law dictates those buying Michigan fireworks must set them off in other states. And Ohio's laws dictate you must set Ohio-bought fireworks in other states.

Lasalle Fireworks in Bedford will sell you a brick of the noisemakers for \$12.

"In Ohio, they're very high — they'll charge as much as \$20 a brick for them," said a woman at the store who didn't want to be identified.

"They ask whatever they think they can get for them," she said.

Damn those Buckeyes, anyway ...