Opinion

The Battalion

(USPS 045 360)

Member of Texas Press Association Southwest Journalism Conference

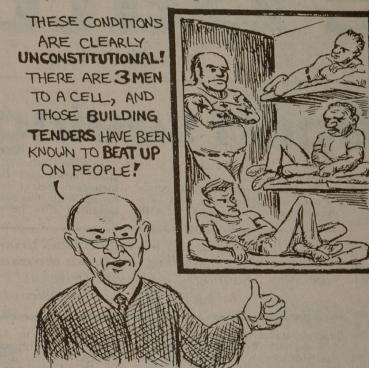
The Battalion Editorial Board

Loren Steffy, Editor Marybeth Rohsner, Managing Editor Mike Sullivan, Opinion Page Editor Jens Koepke, City Editor
Jeanne Isenberg, Sue Krenek, News Editors Homer Jacobs, Sports Editor Tom Ownbey, Photo Editor

Opinions expressed in *The Battalion* are those of the editorial board or the author, and do not necessarily represent the opinions of Texas A&M administrators, faculty or the Board of Regents.

The Battalion also serves as a laboratory newspaper for students in reporting, editing and photography classes within the Department of Journalism.

The Battalion is subtle of t





Insurance companies put a premium on tort reform

State Sen. Kent Bryan, is right on when he says Rep. Richard Smith, R-Bryan, is "way off base" on tort reform. Does Smith really think tortreform legislation will help combat high insurance

Streit

Think again, Smith.

Insurance companies across the nation are blaming huge jury awards for the high rates now charged for many types of liability coverage. These rates have forced many professionals, such as doctors, chemical manufacturers, corporate officers and even governmental entities to quit buying insurance.

A more objective analysis suggests the "crisis" is of the insurance industry's

own making. A Washington state task Cases are appealed, some particular force concluded last year that the crisis out of court, trial judges reduce "is mostly a result of poor management practices by the (insurance) companies.' In New York, a report of the Governor's Advisory Commission on Liability Insurance said "the industry's poor recent financial condition largely reflects selfinflicted wounds.'

Insurance companies have two major sources of money to cover claims and make profits — the premiums policy holders pay, and the interest the companies can earn on money that isn't immediately needed to pay claims. When interest rates are high, insurance companies try to gain as many customers as possible to bring in premium dollars for investment. The "crisis" came ior. when interest rates dropped, slowing the rise of investment income.

To right itself, the industry has taken payment to other parties found two major steps. First,

it has jacked up rates for all liability-insurance to levels that not only cover current costs but, some critics charge, recoup losses from mismanagement in previous vears. Second. com panies have dropped lines of business designated as high risk such as doctors, day-

care centers and chemical manufactur-

Of course, the insurance companies would rather have the public believe the blame for its financial problems lies with juries, lawyers and the people who were injured. Not only do they want the public and elected officials to buy this, the insurance industry has launched a \$6.5 million advertising campaign and intense lobbying to make sure it does. Looks like Smith is buying it.

The huge jury awards that the industry claims are given to injured parties (the industry says the average award in product-liability cases is now more than \$1 million) is a misleading statement because the statistics they use are raw data on initial awards by juries, but that's Jo Streit is a senior journalis usually not the last word on litigation. and a columnist for The Battali

awards and, most importantly, the tics used by the insurance industry clude only the verdicts in favord plaintiff. Cases the defendant win those resulting in no award at counted.

Smith and other proponents reform legislation favor limiting tive damages to \$100,000. Punit ages are damages paid by the defet for acting irresponsibly or with gard for safety. Unfortunately, we live in a perfect world where per ways put the well-being of others of their own profit. Punitive day act as a deterrent to irresponsible

Smith also favors elimination liability which transfers the bu

> if one defe cannot pay. ently, Smith think it's make a we fendant pay all the dan pecially if fendant ber 10 percent fair to shift den to the

out compen Nonetheless, Smith is in go pany. It seems President Reaga misinformed. His administration vocating much of the same to legislation, but these measure solve the insurance crisis. Simil sures in other states have fai even the insurance companies states admit tort-reform laws w sult in lower insurance rates or ing insurance more readily available

If Smith believes a change is then he should look at regulat surance industry instead of et legislation that will rob injured p just compensation.

What an encore

Like Gov. Bill Clements, The Battalion Editorial Board reserves the right to change its position. In the case of Clements, however, we have decided not to change our thinking.

Before Clements was elected, we felt that the Governor-to-be wasn't looking at the state's economic situation realistically — or at least his *public* presentation of Texas' future didn't mirror reality.

Clements was making slap-happy campaign promises in an effort to maximize Mark White's unpopularity and slither into office. His tactics worked, and here he is — doing just what he so obviously intended to do all along.

In the first "state of the state" speech of his new administration Wednesday, Clements virtually repealed the campaign promises that so handily won him the governor's seat.

Two weeks into his term, Clements told Texas, "I reserve the right to change my position. I can't be in granite in a changing panorama; that's just not possible. I'm trying to be responsive to the facts

If only Clements had been as responsible and responsive to the Caperton, D existing facts during his campaign, he wouldn't be eating the words that certainly will prove taxing to his credibility during his new term.

Instead, Clements promised Texans there would be no tax increases during his reign. In the completely mortal words of Clements on Feb. 3, 1986, "I have the know-how and the commitment to tell Texas that I will veto any and all tax or fee increases. Bill Clements stands absolutely firm on this.'

On Wednesday — one year later — Clements asked the Legislature to adopt an additional \$2.9 billion in taxes beginning Sept. 1 and said he would sign it.

The proposed increase in sales and motor fuels taxes is a continuation of the temporary taxes passed by the Legislature under Mark White's administration.

Though Clements admitted he asked the Legislature to approve the continuation of the revenue generated from the taxes, he is justifying his action by stating that the tax was instituted by White. "It's not my tax; it's his tax," Clements said.

And now the state of Texas isn't White's or Clements' problem; it's our problem.

What do experts know about AIDS?

Annie, all looks and no personality, is/a kept woman. She is kept, in fact, by the local fire department which uses her to practice mouth-tomouth resuscitation. Mannequin that she is, she hardly cares who



Cohen

puts their lips to hers. But that is not true of the firemen. The care very much. Suspecting one of their number might have died of AIDS, they have refused to put their lips to Annie's. She was said to have had a brief intimate relationship with the deceased.

Thomas Tibbett, an officer of the firefighter's union, was quick to offer an explanation: "A lot of it is education and fear of the unknown. That's a hell of a risk you're asking people to take when there seems to be daily changes in the medical community about what they know about the disease." Tibett was one for two. Education and fear of the unknown probably had little to do with the boycott-Annie movement. Firefighters, unlike the object of their immediate fear, are no dummies. They know quite a bit about AIDS.

The firefighters' real objection was better stated in the second of Tibbett's sentences: They don't trust the experts, even though the experts have been remarkably consistent when it comes to AIDS. They have said all along that AIDS is only spread by sexual contact, contaminated needles or infected blood products. Annie - lifeless, sexless and habitless — is the safest kiss you can find outside of Debbie Boone.

Would you have kissed Annie? My answer is I might have — but not, as with entering a "haunted house," without some hesitation and fear. Like the firemen, I know how AIDS is spread, and

like the firemen I'm not sure that what I cause pimples. The cure for them, I bet, know is necessarily true. The older I get will soon be discovered to be exactly and the more I know (the two some- what my grandmother always said it was times go together), the more I distrust — a good exchange of pheromones with experts. They are sometimes not so ex-

My own childhood is instructive. When I was a kid, the experts decreed that sneakers were bad for your feet. As opposed to shoes (especially ugly Boy Scout shoes), sneakers were said to lack support. They could, with constant wear, give you something called flat feet. Not only would that keep you out of the Army, but it would in some way cripple you. The only thing worse was that other invisible plague of my childhood years, lockjaw. What that was, nobody seemed to know. But we all imagined that if you got it, you walked around with your mouth half open frozen forever in a kind of exclamation.

For some reason, none of the experts noticed that poor kids, who invariably wore sneakers, seemed to walk just fine. In fact, some of them were the best athletes around. Flat feet or not, they could run like the wind. Now, of course, kids wear nothing but sneakers. They seem to run right from the playground to the Army, miraculously bypassing flat feet. (Whatever happened to lockjaw is anybody's guess.) I suppose a whole new generation of experts have ruled sneakers safe at any speed, including cowboy boots which once were, as I recall, even worse for your feet.

Other examples of experts being wrong abound. Nuclear reactors, once proclaimed so safe are, after Chernobyl, being scrutinized. Pesticides have gone from boon to menace. A world that the experts said was running out of oil, now seems awash in it. The danger of overpopulation, always just over the horizon, still remains over the horizon and The question I put to you is this: ulcer diets which limited my father (and therefore me) to foods colored white and tasting like paste, are now thought to be useless, and maybe harmful.

Chocolate and peanuts no longer

a tramp of the opposite sex. And when it comes to sex, the insistence of some experts that boys and girls are not made of different things is now being challenged by different experts. It does seem to be a matter of snakes and snails and puppy dog tails as opposed to sugar and spice and everything nice. Grandma was right once again.

The firemen who spurned Annie got something of a bum rap from many people. They were not reacting out of ignorance, but out of the basis for all wisdom - skepticism. They knew about AIDS, but they also knew something about the people who said they knew about AIDS: The one thing they don't know is what they don't know. Let a dummy kiss the dummy.

Copyright 1986, Washington Post Writers Group

Mail Call

Truth of tradition

EDITOR:

This letter is in reply to the numerous letters of Feb. 3

The main reason one attends a university, A&M included, is to receive an education. This entails not only academics, but also knowledge gained outside the classroom - chiefly from social interaction and openminded observation. We defend ourselves against the entrenchment of dogma in the classroom. Why do we not recognize and eliminate dogma outside the classroom?

Traditions have been mindlessly defended as a way of life at A&M —the sole reason for choosing A&M over another school. They are indeed a valuable asset which makes A&M a unique institution, but that's only because they offer enormous opportunity for student interaction which provides a sense of belonging. They have no inherent value in themselves. They are nothing but

continuations of past events to which we assign any meaning we wish. When one defends a tradition, or anything for that matter, as a reflex action, and not some value it possesses, one loses the feeling of volunteering which makes participation so enriching

We have an excellent environment for learninga A&M, but without students who are willing to open minds and think and question, we cannot realize out of making A&M the finest university in the world.

As for Miss Gordon and the unenlightened few. up a map! All highways run two ways!

Louis J. Needleman '87

Letters to the editor should not exceed 300 words in length. The edit serves the right to edit letters for style and length, but will make every tain the author's intent. Each letter must be signed and must include tion, address and telephone number of the writer.