

OPINION

THURSDAY
July 25, 1996

Page 5

Economic freedom may reduce poverty

More than half the world's population survives on an income of less than \$2 a day, according to a recent U.N. survey.

The wealthy are becoming increasingly wealthy, while the poor are getting poorer. The last time I opened the New York Times, the results of the survey were reflected throughout the paper. I wasn't too surprised to read about bushmen living in twig houses in Botswana. After turning the page, though, I learned that an estimated 10,000 people live in cages in Hong Kong, one of the most developed economic centers in the world.

Amidst these articles were ads for jewelry from Tiffany's and watches from Movado, making me wonder how it is justifiable for some people to have so much while others have so little.

It would be easy to blame poverty on capitalism; however, disparities in wealth exist in the United States because we have destroyed much of the free enterprise that made this country a force to be reckoned with.

Today, so much is wasted in the name of helping people. The government seems to be convinced that it is easier to give people free money than give the poor the ability to earn their own checks.

A welfare bill that just passed the Senate would require people to work for benefits and would relinquish federal control of welfare programs to states.

However, although both

Congress and President Clinton see the benefits of changing the structure of welfare, the fact remains that both sides are wary of commitment during an election year.

Republicans are more concerned with tricking Clinton into vetoing the bill to improve their standing. On the other hand, Clinton desperately needs to fulfill a campaign promise by passing welfare reform after vetoing two previous Republican bills.

If other countries around the world are any indication, less government intervention in areas such as welfare seems to lead to a more commensurate division of wealth.

The U.N. survey found that Asian countries have some of the most equitable societies even without constant government intervention because of rampant economic growth.

Our country has many problems, but the answer is not government control; it is more initiatives for innovation and development.

Government control over business in the cradle of free enterprise has caused many entrepreneurs to renounce their citizenship to avoid paying sizable portions of their incomes to the government.

The economic freedom and independence that made the United States great in the first place is losing its grasp. The Pacific Rim, though, continues to grow as the government keeps its hands off what it knows nothing about.

You wouldn't want a political science professor teaching your accounting class; why let a partisan government interfere when it only wants to improve its standings during an election year?

Heather Pace is a class of '99 English major



HEATHER PACE
COLUMNIST

Viewer voting won't beautify pageant

Finally, Miss America is starting to show some semblance of American democracy.

Officials have announced that, for the first time in history, TV viewers will be able to phone in and cast their vote for the winner of the coveted crown when the pageant airs Sept. 14. A 900 number will be set up, and fans will be able to help select the five finalists from a field of 10 semifinalists for a 50-cent fee.

The seven-member judging panel will still exist, of course; viewers who call in their votes will merely act as an eighth judge on the panel.

Since its inception, the glitzy pageant has chosen an upstanding young female virgin to represent the people of the United States. Her job, like that of the vice president, is one with little attention and less responsibility.

She gets her picture taken at some fund-raising dinner, accepts an award at some fund-raising dinner, and risks showing a little too much cleavage at some fund-raising dinner. The pageant officials, however, seem to feel it is only fitting that she be chosen by a popular vote.

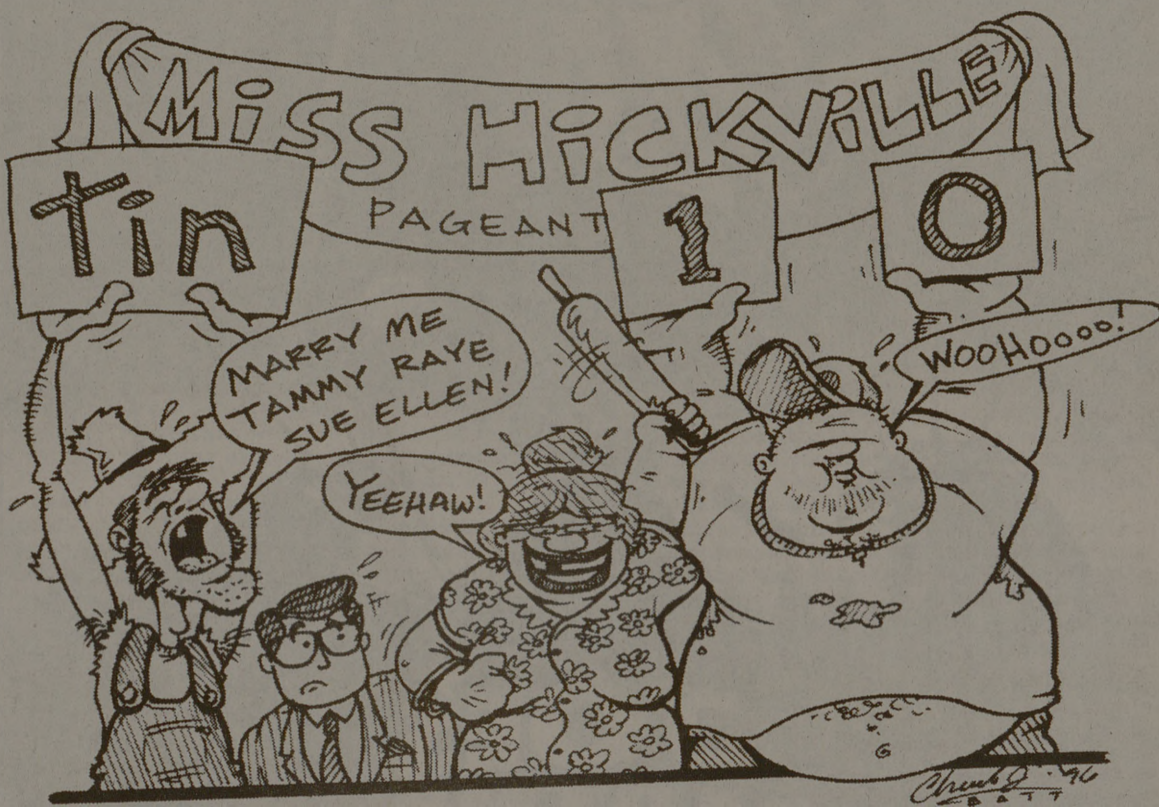
But this change may be more trouble than it's worth.

Miss America 1996, Shawntel Smith, said she thinks the change will improve the pageant. "The American people should have a part in making the choice," she said.

She makes it sound so noble. The trouble is, nobody really takes the pageant seriously. The candidates who draw attention and will probably capture Americans' votes are not the glamorous specimens of the American woman. They are the ones with dresses so brightly



SHANNON HALBROOK
COLUMNIST



sequined you can't look at them. They are the ones with more eye makeup than a fifth-grade girl who just discovered her big sister's stash of L'Oreal.

If people don't vote for the tasteless woman, they'll go for the unconventional one. I don't know about anybody else, but I would much rather cast my vote for the less-than-perfect candidate who taps out "The Star-Spangled Banner" on the spoons than a suntanned Californian who warbles "The Wind Beneath My Wings."

In short, voting for the "proper" candidate is silly. Who would want to blow a 50-cent vote on just another beautiful-yet-boring woman?

For us, voting will be more fun. But for the officials, it'll backfire drastically. It'll make them glad they still have seven judges to overrule the eighth one.

Also possible is the emergence of childlike mudslinging similar to the one that sours the American political scene.

For 76 years, everybody has loved Miss America. No matter what state, race or token physical handicap, she has always had white teeth, a clear complexion and a past free of embarrassing incidents.

Or so we thought. After a few years of this democratic phone voting, we may start to see candidates hiring staff members to dig up dirt on

opponents and present it in grainy black-and-white commercials. We'll hear of horrible backstage shenanigans and illegal acceptance of campaign contributions from Max Factor and Oleg Cassini.

The messiness of politics could easily intrude into the formerly squeaky-clean world of the Miss America pageant. It'll kill the pageant's innocence.

Maybe this phone-voting idea is more democratic — and therefore more American. But after what democracy has done to American politics, is that a good thing?

Shannon Halbrook is a Class of '98 English major



Insurance changes not worth getting sick over

It was midnight on a Sunday when I woke my roommate in a panic. "Rick, wake up. I have to go to the hospital. My lung is collapsing again."

After a fast drive to Columbia Medical Center, the X-rays confirmed it. I was told I would need surgery as soon as possible.

In the heat of the moment, I chose Columbia Medical Center because I had been there before and received excellent care. The insurance I had and the health plan I was on were not factors, and they do not have to be for anyone else.

Scott & White's recent decision to restrict its health plan members to St. Joseph Regional Health Center might cause some anger, prompting people to think the big brother of health care in the Brazos Valley has forced its members (9,000 of which are A&M faculty, staff and graduate students) to go to a hospital they don't prefer. That's certainly what I thought. I myself see doctors at Scott & White, yet prefer Columbia Medical Center when I need more serious care.

But, after investigating, I found out that I can go wherever I want for health

care; and so can anyone else, even if he or she is a faculty or staff member at A&M. The key is that it depends on which health care insurance plan you are on.

Health care providers like Scott & White have been doing this kind of consolidation for years. It makes sense for the companies who do it, because it saves them a lot of money to consolidate all their resources to one hospital. Deny Radefeld, executive director of the Scott & White Health Plan, mentioned there were several reasons for the move. "Consolidation of resources, efficiency and cost were the main factors in this decision," he said.

It also should be noted that Scott & White is a non-profit organization, and any money it saves will get passed on to its customers.

As far as people working at A&M, faculty, staff and graduate students basically have three choices of health insurance plans. They can choose P.C.A., which restricts its members to Columbia Medical Center; they can choose Blue Cross/Blue Shield, which gives its members the choice between the two hospitals, or they can choose Scott & White, which now restricts its members to St. Joseph's. As far as the rest of us on campus, most of us just use whatever health insurance plan our parents use.

Granted, there is only one time a year

someone can change his or her health insurance plan. But given the high quality of health care in the Brazos Valley, if you have to wait a few months to be able to use the hospital of your choice, it shouldn't be that big of a deal.

People get all worked up about health care consolidation thinking these greedy companies are forcing people to see doctors and go to hospitals they don't want to. But the fact remains that, although it is a business decision, most companies take in consideration their patients when making such a decision. Just because it's different from the way it has always been done doesn't mean it's bad.

Health care providers know that people can simply drop them and change companies the next year if they are unhappy with their health care. Just as in any other business, the power of competition keeps the quality of health care high and the rate of price increase relatively low.

What's really important is that people receive the best health care possible, no matter who or how it is paid for. Just don't let some corporation make your health care choices for you. Make the choice for yourself to find a health insurance plan that suits your needs and wants.

David Boldt is a Class of '97 marketing major



DAVID BOLDT
COLUMNIST

Second-class customers can bank on paying fees

In this day and age, people need a bank account to become fully functioning players in the financial world. American banks are taking unfair advantage of this situation by needling members with outrageous service fees.

Unfortunately, the only way to avoid bank fees is to maintain a minimum balance equal to the GNP of France. Money doesn't talk — it screams. So banks don't usually screw with their wealthy customers.

I myself have an Express Account at a place we'll call Bank of the Nations.

A more appropriate name would be the Banking Pariah Account, because my bank considers me an untouchable. I have to pay the bank \$5 a month to hold my money.

The account doesn't gather interest, and I gather the bank has no interest in me. By the terms of the account, I must conduct all of my banking transactions at a Bank of the Nations automated teller.

I am so poor I am not worthy of a human teller's attention. If I dare trouble a bank employee with a deposit or withdrawal, Bank of the Nations charges me an additional \$4 Teller Service Fee.

Normally, this isn't a problem. I am fond of bank tellers, but I really don't enjoy talking to them any more or less than I enjoy my playful rapport with Taco Bell employees.

But last weekend, when both of the bank's ATM machines decided to vacation in Brokenland, those of us who hold Express Accounts found ourselves in dire need of some human customer service.

Alas, my painful journey began as soon as I drove into the motor bank. "Could I have your account number?" the teller asked.

"I don't know my account number. Could you just look up my name?" I asked. "Your account number is printed on your checks, sir," he said.

"Well, I don't have my checks. I'm afraid that if I write one, you'll charge me a Check Fee. Look, I have to deposit this paycheck, but both of the ATMs are broken. I hope you aren't going to charge me the Teller Service Fee," I said.

"I'm sorry, sir. There's no way for us to note that our ATMs are broken," he confessed, although I suspect he wasn't telling the truth.



JEREMY VALDEZ
COLUMNIST

It's times like this when I wish I had a portable polygraph. My monthly bank statement is so verbose, they can actually tell me what color my boxer shorts are. "C'mon, there has got to be some way to tell the computer not to charge me. Or maybe you could call a manager or something," I pleaded.

"Well, you might try calling Customer Service. They might be able to void the charge for you. Or you could just hold your deposit until our ATMs are repaired."

You have to admire the rosy outlook of the bank teller. I wish I could spend a day in his world. Unfortunately, we non-tellers must live in reality.

"If I wait until the ATMs are fixed, the check I wrote yesterday is going to bounce and you're all going to charge me a Returned Check Fee. Look, the paycheck I'm trying to deposit is only \$20. How can you charge me \$4 just to deposit it?" I asked.

"Well, look at it this way, you still come out \$17 ahead," he said.

"No, I come out \$16 ahead. What's wrong with you? Can you subtract? You're not even a real teller! You're just a drive-through teller!" I started to rant.

Then the teller became defensive. "Oh, I'm sorry, you're right! Unfortunately, you've just been charged our \$10 Irate Customer Fee!"

"OK, I apologize," I said, backing down. "It's just that I feel as though I'm entitled to a little service."

"I'm sorry, Mr. Vasquez. A lot of our customers have that misconception. We're here to service your money," he said. "Right now we're 'servicing' you because you don't have any."

"Well, when I get some, I'm going to spend it on an exotic South American muskrat who has a bad habit of spraying bank lobbies," I said, frustrated. "Thanks for your help. Here's a tip: invest in some carpet cleaner."

Certainly, Bank of the Nations isn't the only financial institution that abuses customers with outrageous service fees. In fact, the federal government is investigating the actions of several ATM networks to see if their service charges amount to price gouging.

But while I look for a better bank, I'm trying to come up with new and inventive ways to exact revenge on Bank of the Nations. Unfortunately, I'm running out of ideas.

I'm just gonna have to go with the muskrat.

Jeremy Valdez is a Class of '96 chemical engineering major