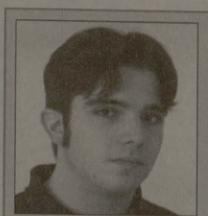


# The weaker sex?

Neurosurgeons find evidence that women's brains are more developed than men's

As more cannon fodder for the battle of the sexes, a new study has been released detailing that women are more intelligent than men. Last week, a group of neurosurgeons found the part of the brain responsible for verbal usage and intelligence was more developed in women. This report is only the latest in a series of sex-based studies. Previous reports include one claiming women talk twice as much as men and another claiming women cannot drive as well as men. If this report is to be considered accurate, one must examine the accuracy of previous reports. There are just as many studies that show men are smarter or the two sexes are equal. It appears to depend on how one interprets the information. This most recent report could be used as further evidence that women do in fact talk twice as much as men. After all, if women use twice as many words a day as men, then it would seem logical that the area of the brain responsible for verbal usage would be more developed. But on a serious note, the report says women's verbal skills are more developed. This seems to go hand in hand with the stereotypical notion that women excel in such academic endeavors as English, while men achieve at mathematics. Both of the stereotypes seem to be socially driven than actual fact, and this



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"scientific" study does nothing to reinforce outdated myths. The effects of this report will probably have merit until the next report on gender issues comes out. Other studies show where there is mutual respect for males and females makes a workplace more effective. While this sounds like

common sense, reports like this undermine that and reduce grown adults to classifications. This report, and the ones previous to it, have done nothing but reduce people to a third grade boys-against-girls mentality. This is the '90s. People should have figured out by now that no section of humanity — black,

white, male, female, whatever — is smarter than any other. People with exceptional intelligence come from all walks of life. To say that one group of people is intellectually superior is ridiculous.

Joe Schumacher is a senior journalism major.



# Americans deserve right to choose health care provider

Over the past few years, Americans have watched in horror as politicians have attempted to take charge of the health care system. While one would assume that politicians were attempting to solve pertinent health-care issues — specifically, privacy, lowering health care costs, allowing more freedom for patients to choose their physicians as well as tackling malpractice.



**LEN CALLAWAY**  
columnist

The bottom line is the United States has the best health care system in the world when all factors are considered. Aside from a little fine tuning, there really is not that big of a problem. So how did this health care debate begin? Well, here is the problem.

Health Maintenance Organizations (HMOs) began a decade or so ago with the goal of being agents for the little man in health care. An HMO will take on and advertise clients, then broker with certain physicians to provide care for their patients.

The clients are required to see specific physicians that have a relationship with the HMO. In return, the physician will discount Americans' services because they feel secure they are one of the few local physicians subscribing to the HMO in question and are therefore guaranteed clients.

HMOs work on behalf of the patient by paying these physicians a flat fee for each patient that list each doctor as his/her primary care physician. However, the HMO works directly against the patient by limiting the dollar amount of each in-office procedure for which the HMO will actually pay the physician. If the physician exceeds the yearly dollar amount, they receive a bill from the HMO for the balance. The physicians are put into a position where they have to worry about whether prescribing the necessary medication for each patient is going to end up costing them out-of-pocket money. In reality, the HMOs have put physicians in the position of bearing financial responsibility for the health of their patients.

It is not right for a physician to have to worry about whether giving a patient the proper care will cost them money in the long run. But it sure is profitable. If the HMO can limit the amount of service a physician provides, then they can manage the amount of claims they have to pay. Unfortunately, the little man keeps getting lost in the shuffle. However, in a quasi effort to correct the situa-

tion, Democrats on the Hill brought the national health card back out of the closet.

The health card is probably the worst idea in the history of health care reform, and it is hard to believe that they will not just drop it.

Democrats want to take all personal health care information, put it in a computer file and access it with a card so that any physician anywhere will be able to see a citizen's complete medical history.

The card is one step closer to national health care, and Americans should be wary.

Once something is kept on computers, as evidenced by the social security number and credit fiascoes of late, the risk of violating one's privacy is eminent.

When the marvelous and generous HMOs mentioned above get access to the files and are able to use the card as part of their internal underwriting process, they will know everything — every medicine, every hospital visit, every diagnosis, everything.

The possibility exists that insurance companies could use a citizen's private health information without his or her permission to determine whether he or she qualifies for specific types of insurance.

The national health care card is dangerous at best, and the search for alternatives is just being conducted in the wrong manner.

Since the United States relies on a market economy for its livelihood, Americans must also recognize the inherent freedom that comes with this arrangement. Citizens have the freedom to choose their health care provider just like they choose their cars, homes and friends.

Americans have the option to maintain a healthy lifestyle and become easily insurable, or they have the option to smoke, drink and eat double cheeseburgers, on their way to a heart attack at age 45.

Americans do not have to stand in hour-long lines for flu shots, nor does America need the government dictate their priority in seeking treatment. A more appropriate approach might be to take a look at the huge bureaucratic abyss that accompanies anything the government regulates.

Then, Americans can decide whether it is going to be a hindrance or a help to allow government a greater role in the health care.

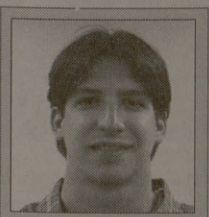
While there are no easy answers to the health care quandary, there are more valid areas in which improvement could be made.

Until that happens, the health care system in the United States is really the best around — there is really not much to correct.

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# Hidden ATM fees drain America's bank accounts

Many Americans today graciously welcome technology with open arms, specifically computers, as a tools to help them organize, entertained and to allow them to more efficiently do their jobs. Today, computers and every other friendly device for the most part.



**RICH PADDACK**  
columnist

to the owner of the ATM to cover costs of maintaining the ATM. Many ATMs (banks and, increasingly, other businesses) have begun to collect additional fees on top of the withdrawal amount. These surcharges are usually \$1 or \$1.50, but they can be as high as \$7 to \$10. Currently, there is no legal limit in most states, although surcharges were entirely prohibited in most states until 1996.

These surcharges are often inadequately disclosed or hidden. This can create a problem for balancing checkbooks — one can come up \$10 to \$20 short.

Then, the bank wants to charge a whopping \$25 for customers being overdrawn. The cycle of fees and fines goes on until one feels as if he or she is working for the bank.

Legislation has been proposed to address this problem by requiring the on-screen disclosure to set forth all fees involved in the transaction.

However, this requirement would be difficult to implement and does not address the more important problems with surcharges, so it really is not worth the fight.

Banks and others who impose surcharges argue that surcharges are needed to cover the costs of installing and maintaining ATMs, and without surcharges consumers would not have access to ATMs at all.

This is not true. Banks impose ATM surcharges for the sole purpose of profit, not because of their actual costs of doing business.

In fact, tens of thousands of ATMs were installed in the United States before surcharges were allowed.

The latest ATM survey by the U.S. General Accounting Office shows that from February 1997 to 1998 that the overall rate of surcharging increased 33 percent.

Banks claim ATMs are merely a convenience, and argue that it is OK for them to charge whatever they please.

Yet, for many people, ATMs are a necessity, such as those who are required to receive their paycheck or benefits checks electronically.

There are several ways to avoid surcharges. People can use ATMs that are owned by their bank or look for other ATMs that do not surcharge. Also, they can look for a "no surcharge" sign or logo on the machine and try to avoid using ATMs in convenience stores, hotels and outside bars.

Another method of obtaining cash are gas stations that accept ATM cards for purchases and will add a cash withdrawal to the purchase price without adding a surcharge.

Additionally, grocery stores and other business often offer check cashing services that usually have lower fees than ATM surcharges.

Banks claim consumers avoid ATMs that surcharge at first, but eventually give in and pay the surcharges. Since there are ways around these outrageous fees, do not give in. By refusing to pay surcharges Americans can send banks a message: ripping off consumers will cost the banks money in the long run.

Rich Paddack is a junior journalism major.

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