

Are You Willing to Put a Price on Your Life?

By Rhonda Peterman

In addition to the incalculable grief and pain that would be prevented through safety-belt use, the economic loss to society, nationwide, is conservatively estimated at \$69.5 billion per year.

According to the National Highway Traffic Safety Administration (NHTSA), this figure was calculated in terms of:

- \$27.5 billion in property damage
- \$15.2 billion in lost productivity
- \$ 3.8 billion in medical costs
- \$23.0 billion in other costs, such as emergency services, legal and court costs

Compare these yearly figures with the over \$161,202 million that was spent on the entire Vietnam Conflict that spanned two decades, according to the 1987 Statistical Abstract of the United States.

NHTSA estimates that if 70% of automobile occupants regularly wore their safety belts, 9,000 lives would be saved annually. Taxpayers would save billions of dollars!

Not wearing safety belts is an emotional and economic tragedy. The economic tragedy is the monetary burden placed on surviving families and society. Roadway fatalities and injuries drive up insurance rates, Catastrophic Loss Trust (CAT) Fund fees, and medical costs. Many emotional and economic tragedies will be prevented by Pennsylvania's mandatory safety-belt law.

"The facts are clear," said Scot J. Chadwick, (R) Bradford County. "The people of the Commonwealth will benefit by reducing the medical and rehabilitative costs and the terrible human tragedies associated with catastrophic injuries."

Chadwick, a CAT Fund board member, agrees that a mandatory safety-belt law would lower the financial burden of the taxpayer. The CAT Fund

board has raised the annual CAT Fund fee from \$5 to \$8. The 60% increase was needed to cover the rising catastrophic injury claims.

The annual \$8 fee, paid into the CAT Fund by every licensed motorist in the state, pays medical and rehabilitative costs for severely injured automobile accident victims once their medical bills reach \$100,000. The Fund will pay up to \$1 million over a person's lifetime.

According to CAT Fund board member Bernard J. Giangiulio, the annual \$8 fee "is not sufficient." The fee will continue to rise unless costs can be brought under control.

Why are the costs and injuries increasing? Partly because 84% of the CAT Fund claimants, who were in automobiles, were not wearing their safety belts. Safety belts prevent occupants from plunging through the windshield, from being thrown out of the car and hurled through the air, and from being crushed by the car. In almost any collision, the occupant is better off being held inside the car by safety belts.

According to George Culbreth of Pennsylvania Insurance Management Co., which administers CAT Fund claims, of those 836 motorists or their passengers who have received benefits from the Fund during the past three years, only 110 were wearing their seat belts when they were injured. "Not one" of those 110 belted claimants suffered a head injury, Culbreth said. Head injuries normally result in significantly higher claims.

Unfortunately, accident fatalities are not a disease that can be cured, but we can reduce the tragic effects of most automobile accidents by wearing safety belts.

CAT Fund member Sen. Edward P. Zempelli, (D), Allegheny, Washington, and Westmoreland counties, said, "Every statistic from our sister states shows that safety-belt-use laws save lives and dollars and reduce injuries. The statistics are dramatic."

Pennsylvania's safety-belt law is a law we can live with. Buckle Up for Life!

Photo by Kyle Weaver

New Capital Times Editor Named



Michele Hart, junior HCOMM, has been named Editor-in-Chief of the Capital Times for the Spring semester. Hart, who has been a member of the staff since January 1987, has served as managing editor for the fall semester. In addition to the newspaper, Hart is news director for WNDR, the campus radio station.

Prior to coming to Penn State Harrisburg, Hart attended Towson State University in Maryland, where she served as managing editor for their newspaper, Towerlight.

Hart anticipates no drastic changes immediately. "I'm looking forward to keeping the fine reputation of the Capital Times and to working with present and future staff members."

Is Cheating a Realistic Alternative? --Is it Worth It?

By Kimberly Anastas

As the semester winds down and deadlines for term papers are fast approaching and the time to cram for final exams is upon us, is there a greater tendency to cheat, lie, and plagiarize?

Some students at The Pennsylvania State University at Harrisburg feel that cheating is a dangerously risky alternative to good grades. Here are some of their comments:

- Rose Marie Merlino:** "I don't think that cheating or plagiarizing is worth losing the opportunity to further my education."
- Shawn Haswell:** "I've been tempted to cheat but I never have in college. I decided not to do it because it's not fair to everyone else. Neither is it fair for people to take tests on days other than exam days."
- Joan Winsheimer:** "I'm not even aware of other people cheating because I'm too busy keeping up with what's in my own head."
- Anonymous (for obvious reasons):** "I've cheated on exams; I didn't feel like memorizing equations. I admit that laziness was my problem. I've never plagiarized though; I just paid some girl I know who is a journalism major to write my papers for me."
- Wanda Ellis:** "Cheating doesn't accomplish anything in terms of mobility in education or any aspect of life. In the short run, you may pass a test but in the long run you don't gain anything in your work productivity. In my hopeful endeavors I would like to be a success through my own achievements by knowing material and feeling confident that I am able to prove to my employer that I did learn something and didn't take the easy way out by cheating."

Cheating and plagiarizing are not new concepts of passing a course or a grade. There are many ways to cheat on an exam and we are all aware of these methods of cheating, whether we have practiced them or not. Teachers are also aware of the many ways to cheat, which does intensify the risks of being caught.

It is each person's prerogative to cheat and/or plagiarize but it should be known that the wrong decision could be an expensive one.

Cheating and/or plagiarizing could result in a failure for a course, bad recommendations, and possibly expulsion.

Capital Times

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