

opinions

The Daily Collegian
Monday, Feb. 13, 1984

editorial opinion

Good riddance, no-fault

When Pennsylvania legislators drew up a "no-fault" auto insurance plan a decade ago, they had no idea what kind of a monster they were creating.

But today, it has become obvious that the current no-fault automobile insurance system isn't serving the people of this state as it was designed to.

What no-fault has done, since its 1974 implementation, is effectively drive insurance rates through the roof.

Senate Bill 942, if approved by Gov. Dick Thornburgh, would eliminate the current no-fault system and give motorists more choice in accident coverage while encouraging the reduction of insurance premiums.

But Thornburgh said the bill had some major flaws. Tuesday, following negotiations between state lawmakers and Thornburgh's administration, the Senate, in a 41-7 vote, passed a "companion bill" designed to win Thornburgh's approval.

The companion bill would increase mandatory first party coverage from \$5,000 to \$10,000 for medical and rehabilitative expenses, preserve the current system of objective review of new policies and rates by the state's insurance commissioner and drop the current \$750 threshold for damage suits by accident victims.

For Pennsylvania motorists, this translates into many advantages. Now motorists would only have to buy the coverage they feel is necessary, as long as the set mandatory coverage guidelines are followed.

Also, the Catastrophic Loss Trust Fund would pay medical bills exceeding \$100,000 but not more than \$1 million, meaning motorists would not need any more than

\$100,000 personal medical coverage. The fee for the loss fund would be a flat \$5 per policyholder.

Other aspects of the bill would require a minimum of \$15,000-\$30,000 liability coverage, require all but retired motorists to have a \$5,000 work loss coverage and require all motorists to have a \$1,500 funeral expense coverage.

All this would effectively bring fair coverage to motorists, and also cause insurance rates to decrease.

But the bill also has a clause that has raised many questions.

Under the bill, the threshold barring lawsuits for "pain and suffering" would be \$750 has been repealed, meaning a person in an accident can sue the party who hit him, regardless of the conditions.

Proponents of the bill say this will not increase the number of lawsuits because a "preclusion clause" would not allow for collection of medical expenses already paid. Supporters say this will make small claims unprofitable.

But one can only wonder if this legislation will spawn a flood of lawsuits from discontented motorists involved in accidents.

The time is overdue to change the state's ailing no-fault insurance program, but not at the expense of our already backlogged court system. Gov. Thornburgh should urge the state legislature to fully discuss what impact this legislation will have on the court system before he implements this bill.

If not, nickel and dime lawsuits may throw yet even more detours into our justice system.



the Collegian
Monday, Feb. 13, 1984
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Op-ed reminder

This is a reminder that an Op-ed page devoted to the possibility of a totally barrier-free environment for disabled students, faculty and staff within the Penn State system will appear, Thursday Feb. 16 in The

Daily Collegian. Those interested in contributing can submit either a forum (3-5 pages of double spaced type) or a letter (maximum of 1 page double spaced type) to the Collegian office in 326 Carnegie. Deadline for material is noon, this Wednesday Feb. 15.

reader opinion

Live in future

Universities are supposed to educate its students to operate in the future, not in the past.

As for computer literacy, the letters by Voigt and Berner prove that lack of foresight and stupidity (or ignorance) are not the exclusive province of liberals, conservatives, or even University professors.

The argument that people want to learn what they need to learn is only valid for the small fraction of the population that is self-motivated. This is unless substance survival (as practiced in all backward and uneducated countries) is all that's needed. Why else would school be compulsory (in the U.S.A.) till the age of 16.

Why are high school and college diplomas demanded by employers? We all know why. Most people are lazy and don't want to learn more than they must, which is less than they need, and much less than would be desirable.

Eric White, graduate-chemistry
Feb. 9

Volunteerism

After reading the editorial section of Feb. 8, I was

struck dumbfounded with irony. For the first time, as far back as I can remember, each article addressed one basic theme: concern for and about fellow human beings.

While some people may choose to disagree with me, I felt good after reading each article. When President Reagan first took office, he stressed volunteerism as one of his main goals to help our country back on the road to recovery. Although each one of the articles — to some degree — dealt with volunteerism, one article stood out among the rest. It is this article which I would like to address.

Cory Colton, I feel compelled to thank you for sharing the tragic story of Lisa's final hours with the Penn State community.

During the fall of 1982, I had the privilege of teaching several lab sections of Health Education 303. For those of you who have never heard of this course, HLED 303 is a basic first-aid/CPR course offered for two credits.

While I may never know if any of the students in the sections I taught will ever have to use the techniques I helped them learn, I feel good in my heart that these individuals may remember what to do if and when it becomes necessary for them to take action.

Except for Mr. Colton, I personally do not know anyone who helped Lisa on that fateful Friday morning. I am,

however, thankful that there are people here at Penn State who cared enough to help someone they had never met before.

Although reality tells me we live in a fast-paced and all-too-often apathetic society, having read Cory's story, I feel hopeful. We can someday become a caring and peaceful nation once again.

As Harry Chapin once wrote, "Oh if a man tried to take his time on earth, and prove before he died what one man's life could be worth, I wonder what would happen to this world." While you're thinking about what I've said, why don't you sign up for HLED 303.

Oh, and while you're at it, VOLUNTEER FOR SOMETHING TODAY TOO! I'll make you feel one heck-of-a lot better!

Mark E. Field, junior-health education
Feb. 9

Punished, not cured

Two points in Chris Reilly's column on castration must

be answered.

First, he assumes that "many women will disagree... that castration is cruel and unusual punishment."

Second, Mr. Reilly also offers treatment by Depo-Provera, a drug which lowers hormone levels and thus, perhaps, sex drive, as an alternate treatment for rapists.

Now, is rape a crime committed by incurably horny men who used their victims for sexual pleasure, or one of violence and hostility against them? Research has shown that 1) rape, if indeed a "pleasure" must be an incomplete one, because there is often no ejaculation; and 2) in psychological tests, rapists score differently than the average man only on tests of violence — in fact, on some tests, they come out as better sexually adjusted.

Depo-Provera is, thus, useless as a response to rape. It is an experimental treatment for a non-existent illness. Rape is not a condition to be cured, but a crime of uncontrolled violence and hostility against a specific group of human beings. It must be punished (though not by castration), not cured.

Jane Huennek graduate-political science
Feb. 10

If this assumption is wrong, then vote for Reagan in 1984

Assuming, of course, that no Democrat or third-party candidate could ever defeat the invincible Ronald Reagan in the 1984 Presidential election, it might be practical for Americans to consider the impact of four more years under the Reagan presidency.

With a generally consistent ideology, such an impact would be fairly simple to predict — especially in the areas of foreign relations and America's economic future.



The most important characteristics in Reagan's previous foreign policy and the most predictable ones for the future are the emphases on large military expenditures and military involvements. As we all know, Reagan's budgets have contained record increases for defense spending. The 1985 budget proposal is no exception, containing the largest peacetime increase in defense spending, 13 percent, at the expense of education and other social programs.

Additionally, this administration has become militarily involved in Central America (with a \$19 million covert operation in Nicaragua), in Grenada, and in Lebanon.

And there is no indication that the use of military action, especially in Central America where Secretary of State George Shultz has just reaffirmed America's support for the region, will subside.

So what? one might ask. Does this necessarily indicate that these policies will continue? Or perhaps such expenditures and such action are necessary? The answer must be a resounding "no" to all such questions. Certainly this trend will continue, because military expenditures and military action are linked. I'm not arguing that a larger defense budget causes greater military action (although it certainly allows it), rather that Reagan's basic beliefs cause both.

Maintaining that communism, or any threat of communism must be halted, Reagan and his advisers place Pershing II's in Europe, pass up Salt II arms reduction negotiations and wage war where they perceive a "red" influx. In addition, they must better America's international posture through increases in military spending. These policies will most assuredly continue.

As for the necessity of these policies, that factor is questionable also. Will there be a communist invasion of Mexico if Secretary of Defense Caspar Weinberger doesn't receive the necessary funding for the Defense Department? Only time will answer this one.

However, the most obvious example of the lack of necessity for at least part of such policies is Reagan's current withdrawal of the Marines in Lebanon. Other military

actions are proceeding, so one could surmise that the "necessity" for a "military solution" in the Middle East still exists. However, if this administration removes the Marines because of political pressure from House Democrats, then how important was their role in Lebanon anyway? Most importantly, was it worth the sacrifice of 254 American servicemen?

At home, the most important problem has continued to be economics. During the 1980 election, Reagan asked the American people, "Are you better off now than you were four years ago?" The same question might be asked today, and the answer, while a bit muddy, is "no."

The way in which Americans perceive their standard of living has increasingly become connected with the rates of inflation and unemployment. In 1980, when he considered the issue, Reagan and his economic advisor Murray Weidenbaum argued that inflation and unemployment were up from the last presidential election. Therefore, Americans were worse off. Well, not exactly.

One little-mentioned item was that salaries had gone up as well. In fact, they had gone up higher than the rate of inflation. Thus, for those with jobs, their economic situation was probably just a bit better in 1980.

Applying the same criteria today, we see a different situation. Inflation is predicted to go up to a rate between 4.7 and 4.9 percent, lower than the 1980 levels. However, wage increases will probably continue to be less

than 5 percent, because of pay cuts for blue collar workers and fewer raises for white collar workers. Thus, Americans with jobs are in a worse position today because when inflation was higher, their wages were higher also. Consequently, Americans with jobs will just be keeping up with the rate of inflation.

For the unemployed (at least those that the government's statistics count), the situation has also gotten worse. In 1980, the rate of unemployment was 7.5 percent. Today, by government figures, it is 8.4 percent, although it is projected to decrease this year.

So what can we expect in the next few years? It's an interesting question. From a purely economic framework, the answer depends upon the economist. Yet, if we additionally consider this Administration's philosophy and this nation's present economic situation, some predictions can be entertained.

First, at least from the outward signs, Reagan and his team think the economic situation is vastly improved. The President's Task Force on Food Assistance is one such example of this optimism, with their conclusion that there is no evidence of "rampant hunger" and consequently no need for more food assistance.

However, this optimism has little basis in reality. The problems of America's standard of living are still here, after the supply side magic of Reagan's economists. More than two million people in this country have no place to live. Also, in direct contrast to

opinions

The facts are...

Upon reading Carol Frank's column on Feb. 8, I thought it was necessary to try to confuse her arguments with facts.

Ms. Frank states: "Except in cases of consent or hot pursuit, a person cannot be searched unless the officer has gone before a magistrate, shown probable cause and been served a search warrant." In the case of students in public schools, this is not true.

Allow me to quote Michael W. LaMorte concerning school search and seizure: "Police must have probable cause to search someone. This is a higher standard than reasonable cause, which has been required by those courts upholding searches by school officials" (School Law: Cases and Concepts, Prentice-Hall, Inc., 1980, page 139).

Therefore, to conduct a search, a school administrator needs only reasonable cause, NOT probable cause as Ms. Frank suggests.

To further understand this area, I recommend that Ms. Frank examine two court cases: State of Washington v. McKinnon (98 Wash.2d 5, 558 P.2d 781) and Bellin v. Lund (483 F. Supp. 47). I would also suggest to Ms. Frank that now is the time that she learn responsible journalism and refrain from writing about topics which she obviously does not understand.

Joe D. Sted, graduate-psychology
Feb. 9

Moving?

I cried while reading Cory S. Col-

ton's letter Feb. 2 — a very moving account of the death of a young woman and the valiant attempt by some strangers to save her life.

But, as I am obviously an incurable malcontent (by some standards — not mine), I couldn't help but question the moral of the story. Cory would like all us socially aware realists to "Remember... the story of the dying girl who drew a bunch of strangers together, in a moment of humanity and love."

But does this mean that I have to suffer or die (in public, no less) before I may receive attention or inspire some love? Thanks, but no thanks! I think I'd rather not sacrifice my life for just one fleeting "moment of humanity."

I think I'll stick around for a while and keep on being aware of all the garbage that's faced by my co-workers, friends, and family. I'll keep on making noise about things like abuse, neglect, opportunism, alienation, discrimination, bigotry, poverty and everything else that stinks in life.

And though I can't say how I would react in an emergency situation, I do think it's safe to say that I will continue to try to be the concerned, attentive, and considerate human being I've always tried to be — on an everyday basis.

I only hope that "Lisa" had been treated with as much care throughout her entire lifetime.

Barbara J. Weaver, State College
resident
Feb. 8

Muslim students' ad inconsistent at best

I was reading the Feb. 8 issue of The Daily Collegian with my usual fervor, and I had just gotten my daily dose of Bloom County when my eye wandered to the bottom of the page and encountered a paid advertisement by the Muslim Student's Association (Persian Speaking Group). Paid advertisements obviously appear everyday in the Collegian, but this was more of a proclamation than an advertisement.



Across the top of the ad were the words "In the name of God, the compassionate, the merciful," followed by, in much larger type, "The Fifth Anniversary of the Islamic Revolution."

Hmm, this could be interesting, I thought to myself, and I read on. The first four paragraphs were innocuous enough, citing facts concerning the economic recovery in Iran following the Shah's overthrow in 1979; more schools, electricity, industrial revival, and the betterment of social welfare under the Khomeini government.

That's all well and good, but some inconsistencies began to show up despite all the patting on the back.

"Imam Khomeini's speech in January of last year marked the beginning of a new, stable era," read the ad, contrary to "western reports" that

tell of a "perceived lack of freedom." What about the executions of hundreds, if not thousands, of ex-government officials opposed to the Imam? No mention of that. How about the former Iranian general gunned down Tuesday in Paris by professional assassins? Obviously this new found freedom does not apply to those in exile.

"Politically, the Islamic Republic is more stable than ever," the ad reads, "Coup attempts, ethnic troubles, economic sanctions, and full scale war have all, astonishingly, strengthened the country." A strengthened country indeed. With Khomeini sending children into battle against Iraq, a lot of strength, or blind obedience, must be required.

The ad goes on to say that "the West embarked upon a massive and coordinated misinformation campaign designed to discredit Iran," and added, "Whenever a bomb explodes, the West blames it on Iran, yet all the sophisticated intelligence agencies of the West cannot produce even the weakest document to support its claim."

If that's so, try explaining why Iran, in communication with its diplomatic offices in Syria, authorized \$25,000 to bomb an unidentified target, or the document lies between the "Islamic Holy War" faction, the ones supposedly responsible for the bombing of the Marine headquarters in Beirut, and Iran? Looks like a smoking gun to me.

The attack continues, with a statement that 25 percent of the CIA budget is allocated for disinformation and destabilization campaigns. Says who? I doubt that the CIA releases figures like that. I'm interested in learning where the Muslim Students' Association got their information.

Libyan hit squads were the next topic, and the ad states that no such squad ever existed, quoting

Jack Anderson as saying that the Administration was instead planning to send a hit squad to Libya to "do away with Qaddafi." I hardly consider Jack Anderson a reliable source for the plans of the Administration.

The final sentence of this ad shot any credibility it may have had straight to hell. "... God helps those who advance his cause." Does this mean that God advocates political executions, the taking of American hostages for over a year, and the killing of small children in a war that is blessed by government leaders? I know that mine does not.

'Coup attempts, ethnic troubles... and full scale war have all, astonishingly, strengthened the country.'

—Muslim Students' Association ad

It is obvious that these students, some of whom are undoubtedly guests in this country, have taken advantage of First Amendment rights to attack our system of government, but let me ask these students one question: Would the Iranian government allow an American to print an ad critical of the Islamic Republic under the title "The 28th Anniversary of the American Revolution?" People who live in glass houses...

Chris Reilly is a senior majoring in journalism and a columnist for The Daily Collegian. His column normally appears on alternate Mondays.

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Cut: Joe

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