

Voluntary Health Insurance Not Covering, Enough, Critics Feel

Editor's note: This is the third of five articles dealing with voluntary health insurance.

By JACK V. FOX
United Press Correspondent
New York—Have any of your livingroom conversations with friends recently taken a turn like this:
"As soon as he learned we had health insurance, he upped his fee."
Or:
"Our insurance never seems to cover the right thing. We had a lot of doctor bills last year, but none of us were in the hospital so we weren't covered."
Or:
"My dad is too old to get insurance, but he's the one who needs it."
Or:
"My policy provides maternity benefits of \$150. Can you imagine Dr. Smith delivering a baby for that?"
Well, if you have, you are

typical. For those are some of the major criticisms leveled at voluntary health insurance plans today.
Good Way To Go
Approximately 118 million Americans now have some form of medical insurance and it represents one of the most significant gains in Social Security over the past two decades. But insurance companies, the medical profession, unions and government all agree with your livingroom friends that we have a good way to go.
One of the most widespread complaints is that most health insurance policies are not comprehensive enough and particularly do not cover treatment at home or in a doctor's office. Studies have shown that 90 percent of a doctor's work is performed outside hospitals.
For example, the United States is anticipating an epidemic of Asian flu this autumn and winter. It is going to lay

many of us low for several weeks but in few cases, unless complications develop, will we enter hospitals. Yet the serious cases will require several doctor visits, medicines, nurses and treatment running into sizable expense. Few will be covered by insurance.
Hospital and doctor bills also have gone up rapidly. But health insurance payments have not kept pace.
Benefits for Aged
One common public complaint is that many doctors automatically jack up their fees when they learn a patient has health insurance. A survey taken among 8,000 doctors showed that one-fifth of them believed their colleagues did so.
Federal officials say it is not general but is fairly common in a few places—with New York, Detroit and Los Angeles among those most prominently mentioned.
One thing most insurance plans reject is preventive medicine.
"We could cover that, of course," said an official of one of the big plans. "But the cost to the public would be terrific. That's like a Christmas saving for medical costs, not insurance."
Medical insurance for the aged is a particular problem, for they are the ones with frequent chronic illnesses. Many companies are now writing policies with limited benefits for those 65 and over and abolishing the clause which permitted them to cancel a policy at any time.
Unions have been among the most vocal critics of present health insurance. United Auto Workers President Walter Reuther, especially, feels they are not comprehensive enough. Reuther is spearheading a drive to establish in Detroit the "community health association" with diagnostic and preventive benefits.
Next: Comprehensive coverage—The General Electric plan.

Toys From Japan Said To Have High Content Of Lead in Paint

New York—Toy trucks made in Japan and possibly capable of killing or making lifelong idiots of American children are presently on sale at toy counters across the nation, it was reported today.
A warning of potential danger in the high lead content of paint on the imported toys was sent to 30 state and 25 city health departments.
New York City and state authorities have begun independent investigations to determine the extent of the danger and take remedial steps if necessary.
Disclosed in Tests
The warning report was sent out by the Toy Guidance Council which said the possibly deadly paint was disclosed in routine laboratory tests on toys it was considering listed as recommended playthings.
Melvin Freud, president of the council, said the tests were not yet conclusive. Six toys tested by four independent laboratories showed lead content of paint ranging as high as 22 percent in one instance, but one laboratory's reports were consistently

lower than the others.
Once the lead reaches the blood stream of a child it can cause death or permanent brain injury. The Health Department said no treatment is known for its effects.
The toys tested were one toy electric fan and five metal trucks and autos ranging from 10 to 13 inches in length and selling for \$1 and \$2. The miniature vehicles included a Red Cross ambulance, a Shell oil truck and two Ford cars. Freud said the council had no knowledge as to whether the Red Cross or the two companies had authorized use of their names and insignia on the toys, which run by wind-up or friction processes.
He said the council bought the toys at retail in New York and does not know who manufactured them. They appear from trademark insignia to be the products of several different Japanese makers, he said.

John Day Rancher Quits Education Board

Salem—Herman Oliver, John Day rancher and banker, has resigned after 23 years on the State Board of Higher Education, Gov. Robert D. Holmes has announced.
The governor said he hoped to announce a successor to Oliver within a few days.

Court Records

DISTRICT COURT
Rose Virginia Silvia, failure to dim lights, \$10.
Roy Allen Swim, following too close, \$15.
Mrs. John Paudos, overload, \$100.
Luther Thomas Poole, operating a vehicle while driver's license suspended, \$50.
Bennie Gilbert Neel, no fenders, \$6.
Lloyd Walch, defective warning device, \$6.
Thelma Irene Harris, no operator's license, \$10.
Andrew Jackson McClary, defective tail light, \$10.
Duane David Roff, failure to stop at traffic sign, \$10.
Robert Brown, no operator's license, \$10.
Dennis Phillip Cox, failure to stop at a traffic sign, \$10 bail.
Russell Dusenberry, operating a logging truck during prohibited hours, \$20 bail.
Louise Williamson Isaacs, failure to stop while bus loading children, \$10.
Dalton Quackenbush, failure to stop at traffic sign, \$10.
Royal Omega Greenman, defective emergency brakes, \$6.
Richard Lee Egbert, reckless driving, \$30.
Archie Bob Egan, no operator's license, \$5.
Brian Richard Schauble, one head light, \$5.
Lloyd Marston Cline, violation of basic rule, \$15.
CIRCUIT COURT
Eugene vs. Marjorie Arias, divorce decree.
Betty Jean Reed vs. Harold L. Reed, divorce complaint.
Sharon H. Hawk vs. Evelyn E. Hawk, divorce complaint.
Marion Irene Preston vs. Merle Arthur Preston, divorce complaint.
Patricia Rieck vs. Elmon E. Rieck, divorce complaint.
MARRIAGE LICENSE APPLICATIONS
James Monroe Andrews, North Highland, Calif., and Jacqueline Jeanne Loros, 1862 Delta Waters rd., Medford.
William James Wayman, Shady Cave, and Wilma Geraldine McFadden, 128 South Holly st., Medford.
Billy Joe Harjo, 1154 Court st., Medford, and Lois Rosetta Celmer, 1154 Court st., Medford.



ANNOUNCING formation of first intercontinental guided missile squadron, Pentagon names Lieutenant Colonel Richard W. Beck as its commander. (International)

Coos Bay Firebug Information Sought

Coos Bay—Coos Forest Patrol officials have appealed to the public for information about firebugs starting forest fires in this area to harass fire crews already pressed to the limit by stubborn fires in rugged terrain.
The big fire raging near Myrtle Point today was one of five believed to be of incendiary origin and all spotted Monday. The Koomts creek incendiary fire had spread to 200 acres today. Forester Ivan Young said someone had set several fires on both sides of the creek. Other blazes were set on Whiskey creek, one near the Herzog mill, two near the community of Bridge, and one near Billie creek.

Surplus Butter Arrives in Oregon

Salem—First surplus butter to be distributed to state institutions since last January has been reported by the state surplus property division.
A shipment last week totaled 73,000 pounds, but the state is not certain that more butter will be available from U.S. Agriculture Department surplus stocks.
Surplus Property Manager Wakefield Walker said cost of the butter is about three cents a pound. He added that state institutions get it only after requirements of the school lunch program have been met.
Since the first of the year, state institutions have been serving margarine.
Montclair, N.J.—George Ludlum Hartford, chairman of the board of the Great Atlantic and Pacific Tea Co., died Monday.



WEeping after testifying at coroner's inquest about slaying uncle, Linda Ortiz, 8, is comforted by Mrs. Everett Ayala, 28, widow of victim. Linda said Ayala handed her rifle, told her to shoot him during lengthy quarrel with wife at Pomona, Cal., home. (International)

AFL-CIO Ready To Blackball Teamsters

New York—The AFL-CIO high command is ready to blackball the Teamsters Union unless the Teamsters do an about-face, labor sources said Monday.
The federation's Executive

Council, meeting in New York, also planned to issue clean-up or get-out directives to the Bakery Workers and United Textile Workers.
The Teamsters, largest union in the nation, spurned repeated invitations to appear before the council on charges that it is dominated by corrupt leaders.
In Miami Beach, retiring President Dave Beck was blunt.
"We can damn well handle our own business," he wired George Meany, AFL-CIO president, in a new burst of defiance.

CHICAGO OFFICIAL DIES
Chicago—Morris Sachs, 61, Chicago city treasurer and clothing store owner, died Monday of a heart attack.

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NO SAFETY
Hyannis, Mass.—A fishing vessel rescued two embarrassed Nantucket residents shortly after their power boat struck a submerged log and sank. Anthony L. Docca, 51, and Joseph M. Lopes, 38, explained that they had been participating in a Coast Guard safety cruise.

ILLEGAL LIGHT
Passaic, N.J.—The borough council learned recently that a traffic light motorists have been stopping for during the past 30 years is illegal. The state sent a letter to the council advising it no permit ever was obtained to place the light at Haledon Ave. and North Ninth st.

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