Dixon hero in Blue Cross refunds

The Maryland Blue Cross and Blue Shield health insurance organization were recently ordered by State Insurance Commissioner Edward Birrane to refund a combined $15 million to customers.

And though many may have forgotten by now, Del. Ike Dixon, D-38th, was responsible for killing a bill that would have increased the amount of reserves that could have been held by Blue Cross and Blue Shield.

The bill was introduced by Del. Pyras Apley, D-Anne Arundel, who was chairman of the Ways and Means Committee. The bill had come out of the economic matters committee and made it to the House floor.

If the bill, introduced in the Maryland House of Delegates but blocked by Dixon had been successful, the two insurance companies could not have been made to return the money.

"He (Apley) told me he didn't know the bill did that," Dixon said. "They tried to hold on to that $15 million."

On Wednesday Baltimore City Comptroller Hyman Pressman said that Birrane should have ordered Blue Cross and Blue Shield to reduce their rates, rather than ordering $15 million in refunds to customers.

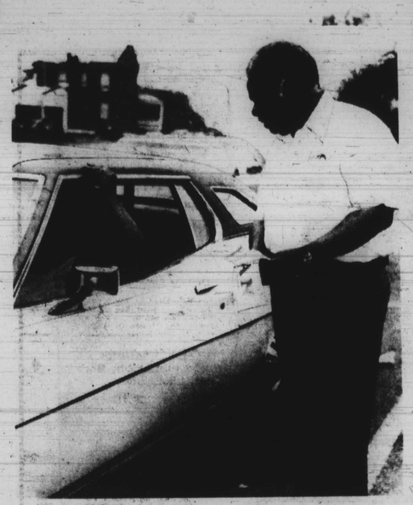
Pressman said higher insurance rates approved for the company offset the refunds to customers.

"Commissioner Birrane is ordering Blue Cross and Blue Shield to pay back $15 million from one pocket anc collect $15 more from the subscribers in another pocket," Pressman said.

Birrane said he ordered the refunds because the insurers' reserve funds had grown too large Blue Cross had $33.6 million in reserves and Blue Shield had $14.1 million.

Pressman said the reserves are more than six times the amount required under state law.

"The combined profit during the first quarter of 1978 of $12.6 million multiplied by four would project a profit of more than $48 million for the year 1978," Pressman said. "This amount added to the reserves will be approximately $81 million."



CAMPAIGNING — David Sloan meets the people while handing out campaign literature last weekend. Sloan, an attorney, is seeking a House of Delegate seat from the 41st District.

Workers using state cars

The state has not deducted income taxes from the paychecks of employees who commute to work in government cars, despite federal regulations that the tax must be withheld.

More than 2,000 state-owned cars are regularly used by state employees who drive to and from work, state records show.

Marvin Bond, a spokesman for the state Comptroller's Office, said the money is not withheld because the issue is the subject of several lawsuits.

Between June 1977 and May 1978, the commuters cost state taxpayers $453,748 because the state pays for all gasoline, repairs, insurance and other car-related expenses.

The Internal Revenue Service said the free service should be treated as a fringe benefit and taxed.

Despite Bond's contention, Domenic J. La Ponzina, an IRS spokesman in Baltimore, said the rule governing the tax on fringe benefits has not been suspended while law suits are pending around the country.

La Ponzina said employees are usually subject to tax on government cars "if they report to the same office each day and drive home each day."

Youth dies of overdose

A 17-year-old youth who was preparing to leave for basic training in the Army, died July 15 of an overdose of drugs.

Mrs. Mary Brown mother of Michael Ray Leonard, of the 1000 block Lanvale St., told the AFRO, "My son was excited about being accepted in the Army and was looking forward to going away."

Mrs. Brown said her son was with a group of friends in East Baltimore when he died.

"They had taken some pills and decided to go to sleep at a buddy's house," she said.

Funeral services for Leonard were held July 20 at Glover Funeral Home. At the time of his death, Leonard was employed with Janitorial Maintenance Inc., and a student at the Baltimore Urban League student enrichment program.

"I was glad he decided to go in the service and complete his education. This would also keep him off the street," said Mrs. Brown.

In addition to his mother, Leonard is survived by one brother, Howard Webster.

T.V. LOTTERY (numbers)

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Insurance man proposes one rate-for-all program

An insurance underwriter Wednesday proposed a one rate-for-all program in an effort to eliminate the discrimination of age and sex in setting auto insurance rates.

Warren L. Mackenzie, of the M and M Insurance Agency, said it was time to replace the "complex automobile rating structure with a more workable and realistic program.

"The present system has not made money for insurance companies and has never really been understood by the public," he said.

Mackenzie said the success of the one-rate-for all program "would depend on three variables: the driver, the locality where he lives and the ability of a car to withstand damage."

In an article to be published in the "The Journal of Insurance," Mackenzie said the insurance rate would be set by the company's experience in the area and by police fighters.

"For a long time we have been penalizing the driver for all auto losses," he said. "What we seem to have forgotten is that, as cities and towns grew, so did the congrestion and road hazards.

"An accudent is more likely caused by some traffic pattern or road hazard then by driving error," he said.

Mackenzie said the key to his one-for-all rate program is the damageability of the individual automobile.

"A mamagability charge would be established for each car model," he said. "This charge could be set by persons with total knowledge of the construction of automobiles."

Under Mackenzie's plan, a company standard would be determined for the automobile, based on its parts.

"Each car model would be judged on this standard, and a charge would be made for each car model not meeting that standard," he said.

Getting tougher to kill

Roaches running rampant?

Baltimore bugs may finally be getting their revenge after years of eradication at the hands of pesticides, according to a University of Maryland study.

Dr. Eugene Woods, chairman of the school's entomology department, said cockroaches that have developed physical resistance to pesticides are difficult to kill.

"We're pretty worried about the future in terms of numbers of cockroaches because we can't be certain how many will be controlled by the use of pesticides," Woods said.

"We're getting reports from pest control operators who tell us they're beginning not to get control in some of their accounts," he said. "Some of the time must return to certain locations again and again to combat resistant roaches."

Woods said some cockroaches carry diseases that can sicken persons who come in contact with the insects.

He said the problem is particularly bad in urban areas because roaches can branch out to nest in nearby homes. They cannot penetrate masonry firewalls, but can still reach neighboring units through the attic, basement or cracks in the wall.

"If a person in a row home or an apartment has a heavy roach infestation, it's likely the infestation will spread to neighboring houses and apartment units," Woods said.

Woods claimed roaches have been in existence between 200 and 350 million years and have survived that long because they have the "ability to do such a good job of living in cracks and crevices and other out-of-the-way places" and because they feed on the same foods as humans.

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Inflation may worsen

WASHINGTON (UPI) — Unemployment may get a little better but inflation is likely to worsen during the next year and a half, Alice Rivlin, director of the congressional budget office, has told Congress.

She told the House budget committee the nation's unemployment rate is likely to be somewhere between 5.2 percent and 6 percent by the end of calendar 1979. It was 5.7 percent in June.

While inflation is likely to moderate from the double-digit rates of the first half of 1978, Mrs. Rivlin said, the increase in the consumer price index for the entire year is expected to be in the range of 6.8 to 7.8 percent, substantially above the 6.6 percent during 1977.

She said prices are projected to continue to rise rpaidly in 1979 but, in the absence of any unanticipated "economic shocks" — for example in foreign oil or food prices — will probably slow somewhat from this year's rate of increase.

CBO, which provides nonpartisan economic and budget analysis for Congress, also projected a slowing of economic growth — to a rate of between 3.5 and 4.5 percent in 1978 and 2.7 to 4.2 percent in 1979.

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Rockfish contiune to decline

A state biologist says preliminary surveys indicate that the rockfish hatch on the Chesapeake Bay' this year was not large enough to reverse the recent decline of the species.

Joseph C. Boone, a biologist for the State Fisheries Administration, said the fisheries survey team is finding 60 rockfish in an acre of water, what he termed nearly normal reproduction.

"But, of cours, it is nowhere near what the current fishing pressure demands to support it," he said.

Film series continues at CCB

The Community College of Baltimore will present the film version of "Almos' a Man" by Richard Wright on Sunday, July 30, from 4 to 6 p.m. in the Forum of CCB's Harbor Campus, Lombard Street at Market Place.

This film is the fourth in the American Short Story film series, which continues through Sept. 3.

The film series comes to CCB under a grant from the Maryland Council for the Humanities.

"Almos' a Man" features LeVar Burton, star of "Roots." Stan Latham is the director.

Preceding the film, CCB humanities professor Wilbur Hicks will discuss Wright's style and major points of the story to be observed while viewing the film. Following the film there will be a discussion among the audience, led by Hicks.

The program is open to the public free of charge.

"Almos a Man" will be followed by the film version of "I'm a Fool" by Sherwood Anderson on Sunday, Aug. 6.

For additional information about the American Short Story Film Series, telephone the Community College of Baltimore at 396 - 7973.

Houses, shops available for rehabilitation

Houses available for rehabilitation by urban homesteaders, and vacant commercial properties available for shopsteading will be offered Sunday, July 23 in the Washington Hill neighborhood of East Baltimore.

An information booth for people interested in either the "dollar house" program or the $100 shop program will be open in the unit block of North Bond Street between noon and 3 p.m. Most of the properties will be open for public inspection.

The available properties will include one house and eight shopsteads on East Baltimore Street; four houses on North Bond Street, three in the 1500 block of East Fairmount, and nine on North Caroline Street. Five double houses are being offered on South Dallas Street.

An urban homesteading community known as the Off-Broadway Homesteaders already exists in Washington Hill; seven houses awarded on North Bond Street and five in the 1500 block of East Fairmount.

Information on the Washington Hill homesteading program may be obtained by calling 396-6006, and on shopsteading by calling 396-5817.

Carters plan island vacation

WASHINGTON — President and Mrs. Carter are reported to be contemplating a 10 - day vacation in the Virgin Islands at the end of August.

The trip has been under discussion for some time, with aides pulling for a stay at Caneel Bay, the Rockfeller Foundation tropical resort.

Meanwhile, his mother, Miss Lillian, was scheduled to leave July 17 on a European and African tour as Carter's emissary.

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