

PHOTO BY BILL FAVER

WE CAN LEARN something of a different world by watching ghost crabs.

Glimpse Into Another World

BY BILL FAVER

Sometimes it is a quite unlikely event which enables us to take a look at another perspective to the life we know on this planet. For some it is a beautiful vista from a mountaintop; for others, a colorful butterfly amid summer brilliance of flowers. Some folks are awed by a new bird on a backyard feeder or finding a snowy owl after a lifetime hike over rugged lands.



FAVER

Loren Eiseley found extra insight while gazing into a snake's eyes at a spring where he had kneeled for a drink. He realized his life at that moment was in snake's hands and eased back from the water moccasin in thankfulness it did not strike.

Rachel Carson tells of exploring a South Atlantic beach one night and being surprised by a host crab: "He was lying in a pit he had dug just above the surf, as though watching the sea and waiting. The blackness of night possessed water, air, and

beach...There was no sound but the all-enveloping, primeval sounds of wind blowing over water and sand, and of waves crashing on the beach. There was no other visible life—just one small crab near the sea."

Miss Carson tells how she was filled with the odd sensation that she knew the creature in its own world and that she understood something of its being. For her the crab became a symbol of life itself, "for the delicate, destructible, yet incredibly vital force that somehow holds its place amid the harsh realities of the...world."

Those of us along the beach can find ghost crabs almost any night. Some people chase them, some observe their sideways dash across the sand. In early mornings, we can watch their tunneling and home repair or see them get washed over by a wave to replenish their water supply.

Seldom do we take the time to think about their world. When we do, we can learn to appreciate them as a vital part of the life of the world around us and a way to take a glimpse into another world.

GUEST COLUMN

HMO Leader Says He's Pulling For Responsible Health Reform

BY BOB GRECZYN

The jargon invented by health care policy makers is about to burst upon the national consciousness with the force of the Midwest floods and the ubiquity of Jurassic Park: managed competition, single-payer, cost-shifting, community rating, gate-keepers, utilization review.

These terms may not become household words, but they will proliferate in news articles and broadcasts now that President Clinton has announced his long-awaited health care reform plan.

As chief executive officer of a large health maintenance organization (HMO), I'm pulling for responsible reform.

We need to provide health care for the 37 million Americans and nearly 1 million North Carolinians who are uninsured or underinsured.

As President Clinton has suggested, we must promote preventive health care—care for people before they get sick.

And the president was on target when he said we must curb health care spending, which stands at nearly 14 percent of our gross national product.

The fact is, most North Carolinians are pessimistic that reform will make health care better or cheaper. In a statewide scientific survey commissioned this past June by our HMO, 40 percent of the 600 North Carolina adults polled said they believed health care reform would make care more expensive, while the quality would be the same or worse. Another 22 percent said there will be no real change in the quality or cost of health care.

I hope they're wrong, and I believe they are. The debate over health care reform has already forced those of us in the health care industry to look hard at the way we do business. The competition between health care insurers to begin health care reform has resulted in lower health insurance premium increases due to moderating costs, increased pressure to show client data proving our worth and even more emphasis on quality health care and service for the patient.

This year, for example, our HMO will on average increase premiums from about 6 to 8 percent, because physicians, hospitals and other health care providers down the line are working with us to help keep costs down. Other less efficient health plans and insurers premiums are increasing at much higher rates.

Consumers are noticing. In last year's poll, 65 percent said high cost was health care's biggest problem. This year, the share of respondents that cited cost as the biggest problem dropped to 56 percent—a 9-percent-age-point drop. At the same time, those who said lack of health insurance coverage was the greatest prob-

lem increased from 16 percent last year to 23 percent today.

So managed competition was already beginning to work, even before the unveiling of President Clinton's plan. It's not managed competition exactly as the policy makers describe. It's more like managed care with competition.

Managing care means steps like:

- making sure each member selects a primary care physician to help manage their health care needs.

- providing members with quality, appropriate care quickly but eliminating unnecessary care.

- emphasizing preventive care and lifestyle choices to keep members as healthy as possible.

- working to reduce bureaucratic hassles and eliminate unnecessary paperwork so physicians can provide care and the people can concentrate on getting or staying well.

Managing care is one side of the equation. Competition is the other. In expanding access and controlling costs, we need more competition, not less. That certainly means that many health insurers who are not efficient will not survive in the future. HMOs that aren't responsive or who are not able to satisfy people's needs won't survive either.

Health insurance companies, HMOs, hospitals and doctors competing more than ever on price and quality will serve consumers well.

That's why it was good to hear President Clinton announce his reservations about the single-payer health care system. Put aside the question of who pays the bill. Does anyone really believe that the government, which gave us Medicare and Medicaid, can maintain the quality of health care we enjoy? Government programs almost always seek the lowest common denominator. Is mediocrity and politics in our health care what we want?

North Carolinians don't think so. Our June poll of North Carolina adults found that only about one-third of the respondents—35 percent—said they prefer a single-payer system run by the government. Just over half—51 percent—said they preferred managed competition, in which employers and individuals would band together in health alliances and negotiate the best health care plans with insurers.

There is still a need to develop a broader consensus on the direction of health care reform, and that hopefully will come from the president, working with Democrats and Republicans. In the meantime, Americans should take some degree of comfort that managed care, with competition, is already beginning to work.

Bob Greczyn is CEO of Carolina Physicians' Health Plan Inc., a health maintenance organization based in Morrisville.

Where Do All The Letters Go?

Where do all the letters go? And the packages and post cards and magazines?

The U.S. Postal Service remains a mystery to me, like a veiled maiden who teases, flirts and promises, but doesn't deliver the goods. Just this past week at home and work I've had three encounters with the disappearing mail division.

Here at the office we recently mailed letters to candidates for municipal office all across the county, using the addresses they had provided the Brunswick County Board of Elections.

However, some of the addresses they gave were apparently more intended to show they qualified as district residents than for communication purposes. Not everybody who has a post office box, or receives mail at the office instead of their home told the elections board, so some of the letters have been coming back stamped with "No forwarding address," "address unknown," etc. We expected some of this; that's one of the reasons we mail in September when the profiles don't run until late October.

What I didn't expect was to still be getting returned letters three weeks after mailing them out. The first was back in three days, which seemed about right. (Something like this: Charlotte to Fayetteville to Brunswick County to Fayetteville back to Charlotte.) Another took eight days to come back, and a third, 20 days.

Susan Usher



I fear they're still going to be trickling in AFTER the election, leaving some hopefuls out there thinking the *Beacon* didn't want to include them in its candidate coverage, which wasn't the case at all.

My closest contact with the postal service, our mail carrier, seems to do a good job. The days he is on duty we get few letters that don't belong to us, the mail arrives within a reasonable time frame of several hours, and he is cheerful, courteous and thoughtful.

So where do all these problems come from?

I hardly think it was his fault that the September issue of one of my favorite magazines arrived Wednesday, two days ahead of the October issue. Did everybody in the Charlotte area get their "Guideposts" late in September or was it just us?

Were the September issues deliberately set aside somewhere—in New York, Greensboro, Peter's Never-Never Land, waiting for a delivery day when there wasn't a lot of "must-go-today" mail?

Better yet, had they been stuffed

into a dark corner and left to gather dust, only to be discovered by an embarrassed post office employee who was planning to put the October issues in that same hole?

Maybe they were in perpetual transit this past month, flying from New York to Chicago to Greensboro, then down to Florida on vacation.

Maybe it was a simple slip-up. Perhaps my copy simply went to someone else here in town, who perhaps took time to read it before putting it back in the mailbox. If so, that's okay. (After all, I was tempted to do that the day last week when a Brierwood resident's "Prevention" magazine ended up in my box.)

Or maybe the September issue landed in the mailbox of someone who had left for a month-long cruise and just returned home.

Maybe. Perhaps. But there is another theory. According to one humorist writing in "Reader's Digest," the U.S. Postal Service really did need that last rate increase. Why? Storage fees.

Do you have a postal service horror story? Please share it. Ditto if you have a story of exceptionally fine service from the postal service. (Write me at P.O. Box 2558, Charlotte, N.C. 28459, or if you're EXTREMELY paranoid, it's okay to FAX it to 754-5407.)

I'll be looking forward to hearing from you. I'm considering a book, but in any case your responses should make one heck of a follow-up column.

LETTERS TO THE EDITOR

Rabies Clinic Brings Out The Best

To the editor:

In this day of continuing media coverage of crime and violence, it was a good experience to be in the happy company of some 200-plus cats, dogs and human owners. I speak of the rabies clinic held at the Companion Animal Hospital (though I suspect that the same atmosphere was discovered at the other locations).

Despite the large numbers of "clients" and the harried, hard-pressed staff and the need to stand and wait for two or more hours, no one complained! In fact, people were exchanging pleasantries, strangers became acquaintances for the duration, even the animals maintained a certain acceptance of each other.

To say the least, I was impressed. I came home with renewed vigor and intensified belief in the goodness of humankind—Brunswick County variety especially. Thanks are due to all those whose efforts made this event possible, but especially to those folks who were there doing their job with happy faces.

Fran Salone-Pelletier
Charlotte

Why No Ryder Cup?

To the editor:

I believe most everyone will agree that the economic growth in this area is directly due to a total love and commitment to the game of golf. The investment in golf courses in this area totals millions of dollars.

I am talking as a resident of Brunswick County, but I believe the reason for much of the growth in New Hanover County is the result of golf. What I am trying to say is that golf is as important as football or car racing or fishing.

After making the above statement, I believe it is totally unforgivable that Atlantic Cable did not find a way to show the Ryder Cup matches in this area. The viewers in New Hanover County have access to more than one NBC outlets, and that is the reason people in Wilmington did not complain when channel 6 did not show the golf.

I feel that the equipment is in place, or should be in place as far as the local cable company is concerned. Ethically, it would have been a great gesture on their part to pro-

vide coverage on a spare channel and advertise it locally.

Two years from now, the Ryder Cup matches will be played at Oak Hill East in Rochester, N.Y. Let's hope, if we are alive, we will be able to see the matches in Brunswick County.

V.F. Prugel
Sunset Beach

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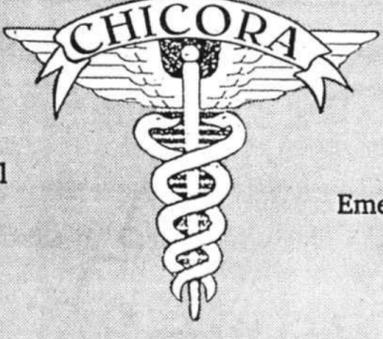
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