

## HEALTHY BODY/HEALTHY MIND

# Think ahead, think safety first

By Danielle C. Malka  
THE ASSOCIATED PRESS

CONCORD, N.H. — Head injuries are a serious problem, but Doug Walker uses fun to encourage kids to be safe.

"Bike helmets reduce head injury by 85 percent, but fewer than 5 percent of children wear helmets," said Walker, who founded the Head First Foundation in 1992.

Walker and his golden retriever, Tango, cross the country teaching elementary school children that helmets, seat belts and tied shoelaces can save lives. This week they're visiting seven elementary schools in Concord.

He works with 175 professional athletes, including baseball pitcher Bob Tewksbury and hockey star Wayne Gretzky, who make donations to the non-profit foundation so schools don't have to pay for his appearances. The athletes also provide name recognition that makes kids want to join the Head First team.

Joining the team doesn't cost any money — just a pledge to tie shoelaces, buckle up and wear helmets.

"We hope by being included in this team they feel a bit of a bond," Walker said. "If one more kid gets on the team because Wayne Gretzky, a hockey player is on, that's great."

Personal tragedy motivated Walker to help kids protect themselves. In 1981, when he was 21, he and two friends were hit by an oncoming car while standing on a median strip. Walker escaped with a knee injury, but one of his friends died of brain injuries and the other was in a coma for five months.

Three years later, Walker's college roommate was injured when a baseball hit his head.

"I said 'Wait a minute. I can't be the only person out here experiencing this,'" Walker recalled. And he said he soon found out he wasn't.

Head injuries are the leading cause of death and disability for people under age 44, according to the center for disease control, Walker said. Over 2 million people each year sustain a head injury, and over 400,000 children under age 14 are injured on bikes. But some parents still think helmets are too expensive, he said.

"Twenty-five bucks to protect your brain — that's too expensive," Walker asked.

Walker gives each student \$25 off purchase of a helmet and shows them that helmets are cool. Baseball players wear them. Football players wear them. And on Thursday, 500 kids at Conant elementary school in Concord took the pledge to wear them.

Tewksbury, who recently signed as a pitcher for the Minnesota Twins, said he and his wife, Laura, have been trying to get Walker's program to come to Concord for years. Tewksbury lives in Concord with his wife and two young children when he's not playing baseball.

"He's got a terrific show," Tewksbury said. "It just pulls

the kids in and sends them a message in a very fun way," with music, videos and prizes that fill a gym bag the size of a trunk.

Included in Walker's hour-long show is a video of teenager Robert Wilson, who fell from his skateboard when he was 13 and is now permanently disabled.

"I saw the video of Robert. It still brings tears to my eyes," Tewksbury said.



## SC Medical saving accounts make debut

THE ASSOCIATED PRESS

GREENVILLE, S.C. — Some South Carolinians are getting the opportunity to participate in medical savings accounts, an experiment to see if they will hold down costs but give people more freedom to choose health-care providers.

The pilot program began two weeks ago. The plans combine a tax-free, interest-bearing savings account with high-deductible health insurance. Once the deductible is paid, the insurance pays 100 percent of the treatment cost.

Those eligible must be self-employed or uninsured or work for businesses with fewer than 50 employees.

The idea is that if people must pay for a larger portion of their health care through their savings accounts, they will become smarter shoppers and exert pressure to control

rising costs.

"People begin asking, 'What's the most effective care?' instead of, 'Will my insurance pay for this?'" said Tenna Merchant a spokeswoman for Golden Rule Insurance Co. of Indianapolis, which is offering one of the policies.

Critics, however, say medical savings accounts may induce consumers not to seek care until they get very sick. They also say the accounts may attract healthier people, leaving sicker people in traditional insurance plans with higher premiums because there are fewer healthy people to share the costs.

The federal law that went into effect Jan. 1 allows 750,000 people nationwide to enroll in medical savings accounts. The money to fund the accounts is tax free if spent on medical care.

Otherwise, it is subject to tax.

Individuals can save as much as 65 percent of their insurance deductible each year and families as much as 75 percent. Families can save up to 75 percent.

Deductibles can range from \$1,500 to \$2,250 for individuals and \$3,000 and \$4,500 for families, depending on the insurance plan.

It "really requires a lot" for someone to save enough to be able to pay a high deductible, said Dr. Leiyu Shi, chairman of the health administration department at the University of South Carolina. That's why the plans may not help many working poor and medically under-served people, he said.

But in return for the higher deductibles, the insurance premium should be lower.

The savings accounts also provide an incentive to save for future long-term care needs, such as nursing homes.

## No fault, no stress divorce

By Steve Karnowski  
THE ASSOCIATED PRESS

BLOOMINGTON, Minn. — When Mary Ann Saurino got divorced, going through mediation meant never having to go to court.

When Saurino's marriage broke up five years ago, she and her husband used Steve Erickson, director of the Erickson Mediation Institute, to negotiate a settlement.

Erickson helped them work out an agreement for dividing up their property and custody of their son, who was 4 years old at the time. Their initial session lasted an hour. They worked out the details at two other sessions lasting a little more than an hour each.

"I never went to court at all," said Saurino, of St. Paul. "We did the actual filing by mail."

Saurino said a conventional divorce would have been much more expensive and bitter, and important decisions would have been taken out of their hands.

By contrast, Saurino said, mediation gave them "a crash course in how to resolve differences," creating a better foundation for deciding how they would raise their son after their split.

"If your lawyer is there, then it's the lawyers who are working

things out," Saurino said. "At some point you have to jump in and deal with your ex-wife or your ex-husband alone. And mediation is good practice."

Mediation has been on the upswing in Minnesota, urged on by judges in a growing number of court districts that encourage or require divorcing couples to try it.

While divorce mediations are among the most common, professional mediators also handle workplace disputes, business disagreements, landlord-tenant problems, and conflicts between neighbors. Since 1994, Minnesota courts have required parties in most civil cases to at least consider alternative dispute resolution.

"It's catching on very, very fast," said Marilyn McKnight, Erickson's partner at Erickson Mediation Institute and executive director of Cooperative Solutions Inc., a nonprofit group working to open community-based mediation centers across the state. "It is a grass-roots thing."

Mediation isn't the answer for every conflict, McKnight acknowledged. But when it's appropriate and all sides are willing to give it a try, the savings in money, time and emotional strain can be considerable.

One of the reasons is that the American legal system is designed to be an adversarial system, with winners and losers. In mediation, by contrast, the mediator — who doesn't have to be a lawyer — tries to help each side find ways to compromise.

A different form of alternative dispute resolution, arbitration, also works outside the court system. In binding arbitration, the arbitrator hears evidence, then hands down a decision both sides are obligated to accept.

Many judges in Minnesota are strong believers in mediation.

"I think it's a method of dispute resolution whose time has come," said A.M. "Sandy" Keith, chief justice of the Minnesota Supreme Court, who mediated divorce cases in Rochester before becoming a justice.

McKnight said mediated divorces tend to be less destructive than adversarial divorces — particularly when children are involved.

"The best result in a divorce for kids is for parents to be able to respect and communicate with each other," McKnight said. "Parental conflict is what destroys kids."

Mediation doesn't eliminate the need for lawyers in a divorce. They still have to guide the cases through the legal process. But the wear and tear on clients can be much less.

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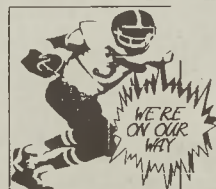
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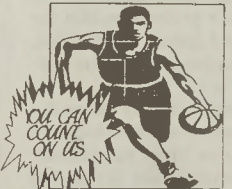
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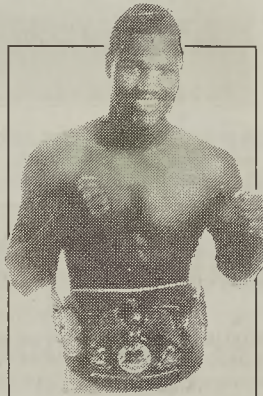
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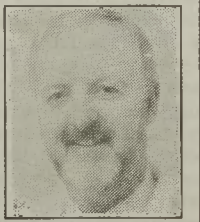


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