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# Malpractice-insurance debate centers on who's to pay

By BEVERLY MEDLYN  
The Arizona Daily Star

PHOENIX — Just three years after the state's doctors faced the prospect of being unable to buy any kind of malpractice insurance, Arizona is on the brink of another malpractice imbroglio and is not much closer to finding a permanent solution.

The state is mulling over whether it should withdraw from the plan that started off disaster in 1976. If it backs out, sick Arizonians could find themselves paying more for health care and hospital stays to help doctors overcome a doubling of malpractice-insurance premiums.

If the state stays with the current subsidy program, taxpayers will continue to foot part of the bill as they have since 1976.

Although it is highly unlikely that malpractice insurance would again become unavailable in Arizona, some legislators think its expense could force some doctors to close shop or that medical care will become so costly that only the well-off can afford it.

The problem must be resolved by the Legislature. If the wrong move is made, says Jack Tremble, director of the state Department of Insurance, "it could bring health care in this state to a screeching halt."

The first legislative panel to deal with the issue is the House Health Committee, which meets tomorrow at 8:30 a.m. to consider two bills that offer one alternative.

Rep. Diane McCarthy, R-Glendale and panel chairman, is a veteran legislator who has wrestled with the insurance problem for years, and she endorses continuing the state system for another five years.

The bill to keep the system for five years is expected to pass the House, but it will face a battle in the Senate.

The most basic issue involves who should pay for malpractice insurance — doctors who pass those costs on to patients, or taxpayers.

Oddly enough for Arizona, one of the nation's more conservative states, the people will pay for the doctor's insurance if the present system continues.

When legislators adopted the current malpractice plan, Arizona's approach was unique in the country, said Sen. Alfredo Gutierrez, D-Phoenix.

In 1973, Travelers Insurance Co., which provided most of the malpractice insurance for Arizona physicians, notified doc-

tors that it would pull out of the market in April 1978.

Former Gov. Raul Castro called a special legislative session in January 1978 to find a way to deal with the emergency.

Lawmakers, their staffs and representatives from the affected industry came up with the existing scheme that divides responsibility between the state, the insurance companies and the doctors.

That company offers doctors up to \$300,000 coverage for each patient, and up to \$300,000 if several patients claim to be injured.

The next level of coverage is provided by the Joint Underwriting Plan, administered by the state Department of Insurance.

The money in the plan still comes from premiums charged to doctors, but the catch is that those premiums are half as much what the doctors would be charged by private insurance companies, said

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# The Arizona Daily Star

FINAL

Good Morning

Top of the News

Weather

**Outstanding.** The forecast is for fair weather today with variable high clouds through tomorrow. The high is expected to be in the mid-70s and the overnight low in the mid-40s. Yesterday's high and low were 74 and 46.

**Snow covered areas of Oregon, Washington and the Great Lakes yesterday,** while rain extended along the Pacific coast from Northern California through Washington.

**Snow is forecast today for the Great Lakes region and the upper Missouri Valley and across the northern Rockies,** changing to rain across to the Pacific coast.

**Yesterday's national temperature extremes were 79 at Gila Bend and 32 below zero at Booneville and Saranac Lake, N.Y.** Details on Page 4A.

**News**

**Blooming cost of blossoms.** The cold weather limits the supply of flowers that Tucson florists have received from growers, and consequently the price of remembering someone with a bouquet on Valentine's Day has blossomed right along with the buds. Page 2A.

**Humble, indeed.** Travelers driven into the Grembler by a West Virginia snowstorm aren't likely to complain about their accommodations. With a staff of 1,200 for its capacity of 1,300 guests, it's not a bad place to be snowbound. Page 5A.

**Speed limit supported.** A new poll shows that the majority of Americans want to keep the 55-mph speed limit. But fewer people feel that way in the West than in the East. Page 18A.

**Fence-mending trip.** President Carter will travel to Mexico this week to repair a deepening split between the two nations, a development that some American officials regard as the most pressing hemispheric problem facing the United States. Page 18A.

**Rights "awareness."** The Carter administration reports an "increasing awareness" of human rights around the world in 1978, but tortures and suppression of dissent remain widespread. Page 18A.

**Faith and violence.** A unified approach to violence, especially where it concerns the overthrow of political tyrants, poses what seems to be an insurmountable problem for Latin American bishops of the Roman Catholic Church. Page 17A.

**Sports**

**Overturns victory.** Arizona's Larry Domic scores a three-point play in the closing seconds of overtime as the Wildcats defeat Oregon 88-87 in Pacific-10 Conference basketball at McKale Center. Page 1B.

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TV Week follows Section 1

## It's Open time!

Count on The Arizona Daily Star to bring home the action of this week's Joe Garagiola-Tucson Open.

Our coverage begins today with a big package of features, facts and figures. You'll find it in the sports section.

All week there will be complete coverage in news and sports, plus special features in the lifestyle and entertainment sections.

Follow the \$250,000 Joe Garagiola-Tucson Open in The Arizona Daily Star. To order your subscription, call 234-STAR.

# Bloody battles ravage nation on brink of civil war



It's a fine thing to be sitting in the driver's seat

The city's auction of used vehicles yesterday presented dozens of chances for 214-year-old Jeffrey Krug to "drive," and he took full advantage of them. But when dad Steve wanted to move on to greener pastures his son wasn't quite ready. So began the tug-of-war, right, that ended with Jeffrey unhappily leaving the driver's seat.

Others at the auction took the driver's seat permanently, though, in vehicles ranging from broken-down trucks to the 1974 Mercury Marquis once driven by Mayor Lew Murphy. There was also a little tug-of-war for that car. Story on Page 2A (Star photos by Jim Davis)

## 64 dead, 325 injured as air cadets mutiny

TEHRAN, Iran (AP) — Mutinous pro-Khomeini air force cadets backed by armed civilians forced the elite Imperial Guard yesterday in a virtual civil war that engulfed much of eastern Tehran. Hospitals reported at least 64 dead and 325 wounded.

Dozens of U.S. military advisers had to be airlifted out of a Tehran air base that was the center of the clashes.

The fighting, the bloodiest here in five months, exploded any notion of unity among Iran's armed forces in the face of Ayatollah Ruhollah Khomeini's bid to end the shah-appointed government of Prime Minister Shahpour Bakhtiar. Strikes and rioting forced the shah to leave Iran in mid-January.

Among the dead was an American correspondent, Joe Ales Morris, 51, of the Los Angeles Times. Morris, a veteran foreign correspondent, was shot in the heart as he and three other American reporters

watched the fighting from an apartment building.

The Imperial Guard threw tanks, heavy machine guns and helicopter gunships into the battle. Hospitals were in chaos, the floors of some emergency rooms awash with blood.

The air force has been the most pampered of Iran's armed services and was believed to be the most loyal. But ironically it has been airman who have answered the Khomeini call to join the revolution. Page 6A.

Tehran's military governor, Lt. Gen. Mehdi Rahimi, decreed a curfew last night, but Khomeini urged his followers to ignore it. Heavy firing continued through the night. (See IRAN, Page 6A)

## Shootings baffle Coolidge police

COOLIDGE (AP) — Police say they have no suspects and have uncovered no clues in the fatal shooting — minutes apart — of two young women working in fast-food restaurants. A third was wounded seriously.

"It just seems to be someone who went out and wanted to shoot someone," Lt. Robert Bonney said Friday.

Clady Green, 17, was slain at an El Taco restaurant late Friday by a man who knuckled at the drive-in window and shot her in the chest as she opened it.

Minutes later, a man entered the nearby Dairy Queen and fired twice at Peggy Worsham, 20, and Cheryl Stinson, 19, as they approached the counter to serve him.

Worsham, daughter of the restaurant owner, died of a head wound. Stinson was wounded in the head and shoulder. Her condition was reported satisfactory after surgery at a neurological center in Phoenix, some 40 miles away.

"We're not ruling out anything," Bonney said. "No money is missing, no robbery doesn't seem a possible motive. At this time we have no motive and no suspect, and have not determined if the shootings are related."

He said some witnesses, none of whom saw both shootings, identified the assailant as a black man, while others described him as Mexican.

"We're not sure at this point that they're not talking about the same man," he said.

Police Det. James Trout said Green and another woman employee were alone at the restaurant when they heard a knock on the drive-in window.

Green went to answer. The other woman said she started to enter the kitchen, but heard what sounded like a cap pistol and turned around to see Green clutching her bloody chest.

"I've been shot," Green said. The co-worker helped her to the floor and called police. The assailant was described as 25 to 30 years old.

A few minutes later, a man described as between 20 and 28 years old entered the nearby Dairy Queen and shot the other two women.

Trout said there were several witnesses to the Dairy Queen shooting, and that officers planned a neighborhood canvass to try to identify the suspects.

Trout said the weapons appeared to have been a small-caliber revolver, perhaps a .22, and that some fingerprints had been obtained at one restaurant.

In recent months, four teen-age girls have been shot at by a lone gunman on the streets of nearby Casa Grande.

Doctors say one never will walk again. The others have recovered. The assailant or assailants have not been located.

Bonney, asked if there was a possible connection, said: "It's too early to tell."

(See ADOLESCENT, Page 2A)

## Depressed youngster often ends up a suicide statistic

By JOHN S. LONG  
The Arizona Daily Star

Thirteen-year-old Harry began acting strangely in his eighth-grade classroom at a local junior high school. The school nurse rushed to his aid in time to get him to throw up the 13 codaine pills he had taken a few minutes earlier.

Harry wasn't a drug taker. The youth, who was living with relatives while his parents were getting a divorce, had almost succeeded in committing suicide.

He was lucky.

Six persons in Pima County between the ages of 1 and 20 were successful in their suicide attempts last year. According to

local police and sheriff's records, seven more youth in this age group attempted suicide last month. One of them succeeded.

Nationwide, the number of youth suicides is rising. In 1968, 1,834 between the ages of 5 and 19 committed suicide. Two years before the years of 5 and 9, 116 between 10 and 14 and 916 between 15 and 19 years of age.

By 1978, the total suicides had risen to 1,719 for those between the years of 5 and 19 in the United States. Five were between 5 and 9, 138 between 10 and 14, and 1,566 between 15 and 19. That is a 26 percent increase in eight years.

And Arizona's suicide rate in recent

years has ranked between second and eighth in the country. Arizona averaged 17.1 suicides per 100,000 people in 1978, while the national suicide rate was 12.5 per 100,000 people.

Many think Arizona's suicide rate is high because of the state's large senior citizen population.

However, most suicides committed in this state occur among people aged 20 to 24 years old, and suicides among youth 10 to 14 years old have increased by a third in the last decade, according to the mortality division of the National Center for Health Statistics.

Often the young suicides want to draw

attention to themselves, but too often the attention the children get comes too late.

Susan would often stand on a chair with a noose around her neck at 4:15 p.m. She time her mother arrived home each day. Mother would always arrive just as Susan was jumping off the chair, would scold Susan and that would be that. Except that one day Mom was on her way and a half late and the 12-year-old Tucsonian is now dead.

"There is no doubt that suicides among adolescents are on the rise," said Dr. Dennis Cantwell, head of UCLA's department of child psychiatry and one of the nation's foremost authorities on childhood suicides.

"A lot of the reasons for these suicides are trivial things that happen to all kids their age, like an argument with their friends or a bad experience at school or an embarrassing situation. These events follow a period of depression and culminate with an attempted or successful suicide," Cantwell said.

After the age of 8, children generally understand the irreversibility of death, according to psychologists and psychiatrists. However, sometimes a youth as old as 14 doesn't understand that death is final.

"(Usually) they know death is final," said

(See ADOLESCENT, Page 2A)