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Murders

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 corresponding period in 1991, and reports of strong-arm robberies dove by 18.6 percent during the first four months of the year.

Reported automobile thefts also were down 10 percent in the first four months of 1992.

The largest increase in killings comes in the West Side Harrison Area, which already has recorded 83 homicides in 1992. In the same period last year, 62 people were slain there.

"It runs in spurts," said Harrison Area Detective Cmdr. James Maurer. "The worst year in this area that I can remember started very low."

"My role is to respond and try and clear [arrest offenders] as fast as possible," Maurer said. "Drugs and guns and gangs play a major role in the violence."

Conventional wisdom says killings increase in the warm-weather months. According to Federal Bureau of Investigation statistics, more people are slain in July than any other month. In Chicago the record number of homicides was recorded in August 1991, when 121 people died; before that, the most Chicago-area killings in a month occurred in October and November 1974, when 98 and 117 slaying were reported.

"There are just so many factors," Maurer said about murder rates. "Weather can contribute, but not very much."

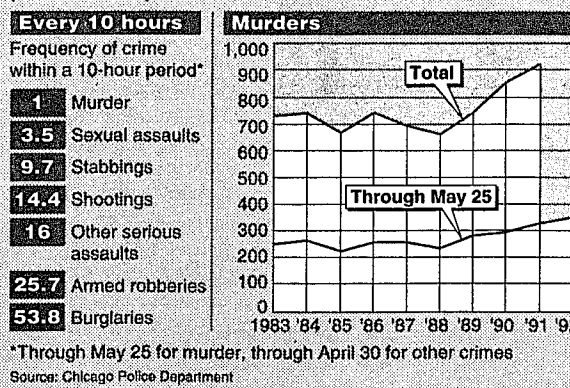
"If people get pent up in an apartment, they kill each other just as fast as if they are outside and it is hot."

"We do not really know what will impact on the [homicide] figures—weather, economic conditions," Beavers said. "We never know."

"It is more than worry. People are frightened, especially in neighborhoods where gang violence is prevalent and where little or no intervention is available," said Frances Sandoval, founder of Mothers Against Gangs. "It is a

Violence in Chicago

An average of one murder every 10 hours occurred in Chicago from Jan. 1 through May 25, 1992. The pace is far above that of the same period of recent years.



*Through May 25 for murder, through April 30 for other crimes
 Source: Chicago Police Department

Chicago Tribune/David Jahntz and Martin Fischer

real scary thought for the summer to come."

The Pullman area on the Far South Side is experiencing a surge in violence because of ongoing battles between street gangs trying to control drug sales in various neighborhoods, Beavers said.

Shootings in the Pullman police area are up nearly 30 percent, and homicides have increased more than 20 percent this year, records show.

"There is an overabundance of drugs on the street, so much accessibility to weapons—and I am talking about sophisticated weapons—and we also know the economic situation that people face out here in this area," Beavers said. "All of those things contribute."

But Wentworth Area police welcomed the holiday weekend chill as a cooling effect on potential problems.

"We had a quiet weekend because of the cold weather," said Wentworth Area Detective Cmdr. Fredrick Miller. "In this area when there are a lot of people on the

streets, it can lead to problems."

Wentworth, which led the city's six police areas in murder in 1991, is running ahead of last year's pace, with 64 slaying versus 59 in the same period in 1991.

In the Brighton Park area, which includes the Englewood police district and the Southwest Side, 54 slayings have been reported so far this year, a drop from the 65 in the same period last year.

"The city should be looking at the issue of violence with the same urgency that they place on casino gambling," Sandoval said. "It should be getting attention daily."

"Community policing is what can help," Beavers said. "We need to gather the people to our side instead of them standing in the middle of the road or going to the other side. We have to get a relationship with them so they feel free about coming to us and telling us what the problems are."

"We have a lot more good people out here than criminals," Beavers said. "It is just a small percentage who are causing all the problems."

Health

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just know things are drastically high."

Medical professionals think their fees are fair. Insurance companies insist their reimbursement rates are equally accurate and fair and say they use sophisticated computer models that result in them paying 90 to 100 percent of what doctors charge.

But patients believe they are still paying too much.

Surveys show that Americans think the quality of their medical care is the best in the world, but every time an incomprehensible medical bill or partially paid insurance claim arrives in a mailbox, proponents of radical changes in U.S. health care financing pick up another ally.

In a recent survey by the Kaiser Family Foundation, 84 percent of those surveyed said they were satisfied with the health care services they use. But more than half said the nation's health care payment system is so flawed that it should be replaced or drastically changed.

Three-quarters said things are so bad that the government should set the rates that insurers can charge for health premiums, and 71 percent said the government should set the rates that doctors and hospitals charge patients.

Doctors say insurance companies are trying to make consumers aware of the cost of medical care by deliberately setting low reimbursement rates. Physicians say they lose money on patients with low reimbursement rates, such as those on Medicare, and that only a few doctors overcharge patients.

Dr. Charles Duvall, a Washington internist, says the whole insurance reimbursement-physician fee situation ruins the doctor-patient relationship.

"Anything that comes between the doctor and the patient is like gravel in your knee joint," he said. "Most of the problem comes in communication. The patients have the responsibility for knowing and understanding their policies."

But, he said, for many people that is difficult, since people change insurers so often, due to the rising cost of the premiums. Many employers also change insurance companies frequently.

In addition, when people are sick, fees are usually the last thing they are thinking about. They go to a doctor, get advice, take referrals to other doctors and only later do they start to worry about the cost. By that time, they have de-

veloped a relationship with the medical professionals and, unless they are dissatisfied with the care they are getting, they are unlikely to switch.

Several years ago, Duvall said, patients were insulated from the cost of medical care because insurance companies paid most of the bills. Now, with deductibles, copayments and fee schedules, patients are being forced to pay attention.

That's the advice of Barbara Felman, who runs the Chicago firm of Claim Relief Inc. Felman files insurance claims, sorts through medical bills and goes to bat for people caught between insurance companies and doctors, but she says the first line of defense is to know how much your insurance company will pay before you employ a doctor.

"If you are in the hospital," she said, "and the anesthesiologist comes in [to put you to sleep], you have to say to them, 'Do you accept Medicare assignment?'" she said.

But what about emergency treatment when there is no time to make a choice of doctor?

Greta Tatken, who runs Claims Recovery in Burke, Va., says that's when some investigation of doctor

'It's like the IRS and tax forms. The system is so complicated... that people need help.'

Greta Tatken, claims processor

fees and insurance reimbursement rates is required. "It's like the IRS and tax forms. The system is so complicated and so intimidating and so complex in general that people need help," she said.

Tatken, hired by Jones to process her claims, said that one of the first questions she asked of Jones' doctor was, "How did you come up with your fees?"

"A lot of times doctors pick a number out of the air," she said. "It's not that the nation isn't trying to get a handle on medical charges. In the most radical restructuring of doctor fees to date, the federal government in 1989 overhauled the way that Medicare pays doctors. Designed to place a relative value on various aspects of doctor care, the fee scale is scheduled to be fully implemented by 1996."

In general, doctors who do high-technology procedures, such as sur-

geons, are paid less under the new scale. Internists and general practitioners are being paid more than they were used to getting from Medicare. Under the new law, doctors are allowed to charge Medicare patients no more than 120 percent of what Medicare pays. That figure will drop to 115 percent next year.

The new Medicare fee schedules have influence beyond the government program's patients. Private insurance companies peg their reimbursement rates to what doctors charge, and what doctors charge is related to Medicare rates.

According to Don White of the Health Insurance Association of America, data on doctor charges is pooled by his group, broken down into ZIP-code areas and used by many insurance companies to set the "reasonable and customary" charges on which insurance companies base their payments. In addition, many insurance companies have such a large pool of information that they do their own computer studies.

Kathy Worthington of Aetna Life and Casualty Co. said that when one considers that insurance companies are getting their information from actual charges from the previous six months, they generally pay about 90 percent of what the doctor charges.

"There's a little bit of lag time there. If a doctor increases his fee in the six months, it might be a little low, but it doesn't usually happen," she said.

"We don't usually cut more than 5 percent of the claims," she added. "It's just that those are the ones that people are aware of."

In addition, most health insurance policies have deductibles, meaning patients must pay some of their own costs. When the limits on charges are also factored in, it can mean that an insurance policy pays as little as 50 percent to 60 percent of the bill.

Dr. Charles Schulte, a pediatrician with offices in the suburbs of Washington, said physician fees are in flux due to the Medicare fee schedule, which is constantly being changed. He also said the Medicare fee schedule does not cover such basic items as well-child checkups, so it's impossible for insurance companies' computer models to be accurate.

At this point, he said, "customary fees" are "plucked out of the sky" and "any data the insurance company has is full of garbage."

As a result, claims-processing companies say there is room for consumers to maneuver. Their advice: Fight.

The claims-adjustment firms say insurance companies' payments can be adjusted 80 percent of the time, and doctors frequently will lower their fees if pressed.

At Washington high school, Class of '92 stands alone

BICKLETON, Wash. (AP)—Tammy Lynn Williams is in a class by herself.

As the only graduating senior at Bickleton High School, the 18-year-old will have her own page in the school's 1992 yearbook.

"They haven't told me who is going to get [valedictorian] yet, but

they think it will be me," Williams said wryly.

Classes in this central Washington farming town always have been small. The largest classes at the school were in 1958 and 1978, when 15 seniors graduated.

When Williams entered kindergarten, she had four classmates. By 7th

grade, all four had moved away.

Things will be different this fall when she heads for Washington State University to study engineering. "Here you know everybody, and there you are just a number," she said. "I'm ready for the change."

Karabakh

Continued from page 1
 stalemated in the last year.

But on May 9, the Armenians burst out of the besieged Karabakh capital of Stepanakert and battled their way up a steep hill to capture the nearby town of Shusha, the last significant Azeri stronghold inside the enclave.

From their perch in Shusha, Azeri fighters had been raining thousands of missiles onto Stepanakert for the last six months, damaging nearly every building in the city and driving its 70,000 residents into bomb shelters and basements.

Then, a week ago Sunday and Monday, the Armenians pushed 30 miles farther south and conquered Lachin, a border town just outside Nagorno-Karabakh. With the fall of Lachin, the Armenians managed to punch a narrow, 7-mile-long land corridor connecting southern Armenia to Nagorno-Karabakh.

The land bridge meant Armenia could finally break a four-year-long Azeri blockade of Nagorno-Karabakh, instituted after its declaration of independence. And Armenia wasted no time.

Scarcely 24 hours after Lachin was conquered, a convoy of 80 trucks laden with desperately needed food, fuel, medicine—and, the Azeris allege, weapons—was on its way from the Armenian capital of Yerevan to Stepanakert.

But few people in either city are confident that the corridor, a bald seizure of undisputed Azeri territory outside Nagorno-Karabakh, will remain open for long—or that the current Armenian dominance of the enclave will stand untested.

For one thing, the land route snakes through a chain of narrow mountain passes, which offer ideal hidden firing points for any would-be Azeri attackers. At one river crossing where retreating Azeri soldiers had blown up a bridge, the convoy sat idle for four hours while two Armenian tractors struggled to pull the semi-trailers up the river bank, one at a time.

And Armenian commanders in Karabakh do not expect the Azeris to accept their military humiliation without retaliating. The setbacks sent huge, violent crowds of Azeri demonstrators into the streets of Azerbaijan's capital, Baku, unseating the president and leaving the government in the hands of a hard-line nationalist front committed to pursuing the war.

"We have only taken back Armenian land; the Azeris haven't lost any of their land. But they have lost face," said Martin

Ajemian, 33, an Armenian commander. "They will probably come back and try to attack us. But we will respond with force. They will continue fighting until they realize that our land is our land and their land is their land."

Moreover, fresh fighting flared last week in the Azeri-dominated enclave of Nakhichevan, an isolated mirror-image of the Karabakh territory sandwiched between Armenia, Turkey and Iran. Armenia and Azerbaijan each accused the other of launching the attacks.

Then there is the pressure being brought by Turkey, Armenia's ancient foe, which is supporting the ethnically related Azeris in the conflict.

Turkish Prime Minister Suleyman Demirel, after a two-day visit to Moscow Tuesday, ruled out any Turkish military intervention in the conflict. But the Turks, actively courting influence in the Muslim republics of the former Soviet Union, are working to isolate Armenia diplomatically.

Above all, there is no evident desire in Stepanakert for a political solution to the war. Bitterness has consumed Karabakh's political leaders.

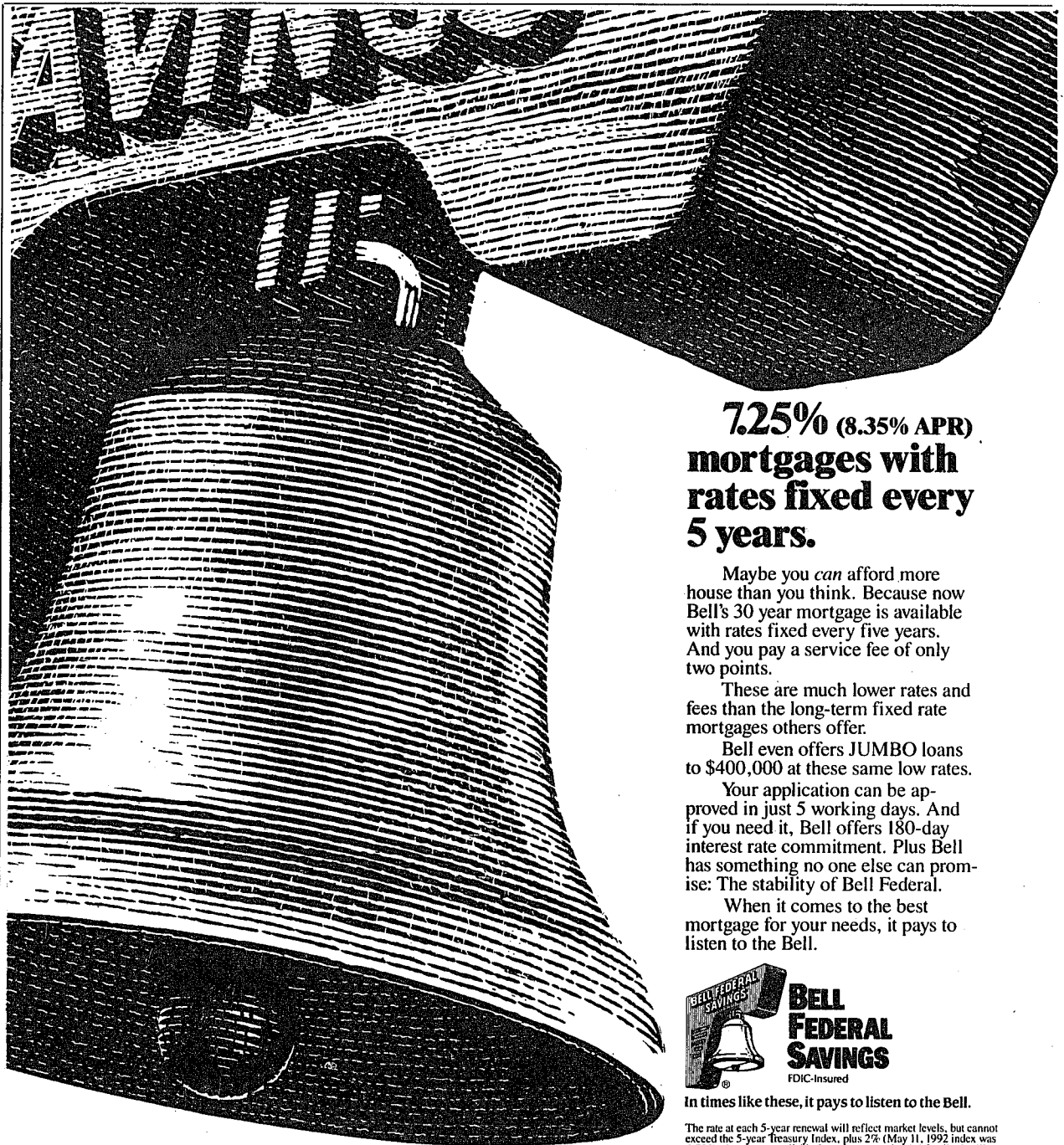
"You can't sit and negotiate with the person who's choking you. We will continue to fight being choked," said a visibly angry Georgi Petrosian, 39, Nagorno-Karabakh's president. "If our activities are considered aggressive, you must understand what's taken place with us over the last four years. You don't know what they have done to the corpses of our people."

Such passions have shrouded most everything connected with the war in a fog of myths, accusations and obfuscations. It's impossible to verify, for example, whether any of the trucks in last week's convoy from Yerevan actually carried weapons. Military commanders insisted they did not, but they declined to allow journalists to inspect a number of closed cargoes.

Nor will anyone likely ever know what exactly happened during the fighting for Shusha and Lachin. When the convoy passed through Lachin just a day after the battle, the roads were littered with bundles of clothing, food and personal possessions, apparently dropped by residents as they tried to flee.

Yet Armenian officials insist that there were no civilian casualties, because the Azeris had evacuated all civilians from Lachin before the battle began.

There were no bodies visible in either Lachin or Shusha, despite the evidence of fierce battles in both places.



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