

PERSONAL JOURNAL.

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THURSDAY, DECEMBER 4, 2003 D1

Inside

Chilling Effect on Prescriptions

Tiered insurance systems, which require stiffer co-payments for brand-name drugs, may send patients running for the hills—and forgoing their medication altogether, says a study in the *New England Journal of Medicine*.

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Rewarding Quality Health Care

The new Medicare bill includes the most ambitious national effort yet to encourage and reward quality improvement in hospitals and doctors' offices, says Laura Landro in *The Informed Patient*.

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■ **Fund Track:** The SEC proposed measures to reform the mutual-fund industry, including a requirement that all orders squeak in by 4 p.m. sharp.

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■ **No Pain, Some Gain:** Yale researchers find that people over 50 and those with aneurysms or high blood pressure should limit what they lift at the gym. It could save their lives.

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■ **Drinking Around:** Tequila is often associated with Jell-O shots and headaches. But in a bid for the respect given Scotch and cognac, companies are rolling out ultra-premium tequilas made with 100% blue agave, a succulent plant indigenous to Mexico.

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■ **They Mean Business:** The music-industry lobby is bringing more lawsuits against online piracy.

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■ **Shop & Drop:** As the holidays tick closer, hotels are teaming up with malls and outlet centers to offer get-away/shopping packages. Some throw in a free massage. Money's Worth looks at three packages.

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Leisure & Arts

A holiday-season visit to the stage shows in Branson, Mo., is like a sentimental journey to the past when families gathered around a single TV set. The Osmonds, Andy Williams and others are still entertaining their fans—including Barbara D. Phillips.

(Article on Page D7)

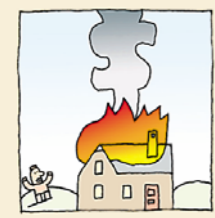
Classifieds..... D4,5

Ask Personal Journal.

Q: My home burned to the ground, and since it was underinsured I will have to pay to have it rebuilt. Can I claim this loss on my taxes?

—JOHN HARRIS, HOUSTON

A: As housing prices have soared, some homeowners are realizing too late that their insurance coverage didn't keep up. Luckily, uninsured property that is damaged in an accident or by an act of nature generally qualifies for a tax deduction. The bad news, though, is that the amount of the loss you can claim is limited by your salary, among other factors.



Some of the other qualifiers: Not all of the rebuilding costs can be written off, and, if you live in a disaster area (e.g. parts of California), a completely different set of rules apply. For more details, see IRS Publication 547 ("Casualties, Disasters and Thefts") at www.irs.gov.

—Terri Cullen

Terri Cullen answers questions here each week, and WSJ.com subscribers can read more tips at WSJ.com/CullenCorner. Send questions to PersonalJournal@WSJ.com

The Noninvasive Autopsy

Study Says Virtual Method Can Be As Reliable as Traditional One; Scanning Equipment Is Costly

By CHRISTOPHER WINDHAM
And LEILA ABOUD

IT'S AN AUTOPSY without the knife. A group of Swiss researchers are having success using computer imaging techniques, like CT scans and MRIs, to get 3D images of corpses without the blood and emotional turmoil involved in traditional autopsies.

The potential implications stretch beyond the field of forensic medicine. Autopsies offer valuable genetic clues to surviving relatives about a wide range of medical conditions, but most people are reluctant to have a deceased relative undergo the procedure. A bloodless version could change their minds. In deaths involving suspected foul play, the findings of so-called virtual autopsies could eventually be accepted into the court sys-

tem, eliminating the potential to destroy evidence in the course of carving up a body and sparing jurors from viewing graphic photographs.

Researchers at the University of Berne in Switzerland told a conference yesterday that they have performed 100 virtual autopsies and found the procedure often to be as good as—and in some cases better than—the standard autopsy.

Under the virtual procedure, the corpse first undergoes a 10-minute CT scan followed by a lengthy MRI, which can take up to three hours. Using a "virtual knife," doctors then scan parts of the body and head for specific details about the person's soft tissue, muscles and organs. The research was presented at the Radiological Society of North America in Chicago.

Use of virtual autopsies is scarce, but some forensic pathologists in the U.S. are already using



An image from a virtual autopsy of a skull fractured by a falling tree.

MRIs to find the causes of death in shaken babies or to estimate the level of force in car accidents. Military hospitals such as Walter Reed Army Medical Center in Washington, D.C., are considering employing virtual autopsies in Army investigations of soldier's deaths. In England, pathologists in training are using imaging technology to learn to perform manual autopsies.

But cost and lack of access to medical imaging equipment stands in the way of widespread use of imaging in autopsies by municipal medical examiners, the most common performers of autopsies. The estimated cost of a virtual autopsy comes to about \$4,000. "I wouldn't want to get the equipment because

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To Lure Subscribers Amid Price War, AOL Offers \$299 PC

By JULIA ANGIN

IN AN EFFORT TO lure customers to its lagging online service, America Online is offering a computer and color printer for only \$299 to customers who agree to subscribe to its basic Internet service for one year.

The unit of Time Warner Inc. is testing the promotion in a few key markets, including New York City, through the end of the month. But people throughout the country can take advantage of it through a Web site that AOL launched to promote the offer, www.299pcdeal.com.

The trial promotion comes as the fierce price competition among Internet service providers is reaching a new level. Discount operators such as United Online Inc. are racking up subscribers with their \$9.95 a month dial-up Internet accounts.

The wave of discounting has forced bigger-name competitors such as Microsoft Corp.'s MSN and EarthLink Inc. to offer six-month trial subscriptions at half the normal price. (MSN, for example, now has a \$9.95-a-month package.) Meanwhile, prices for high-speed Internet, known as broadband, are also falling fast. SBC Communications Inc. recently dropped its rates to \$26.95 a month from \$29.95. And Comcast Corp. recently launched a limited offer of broadband for \$19.95 a month for 12 months in certain markets.

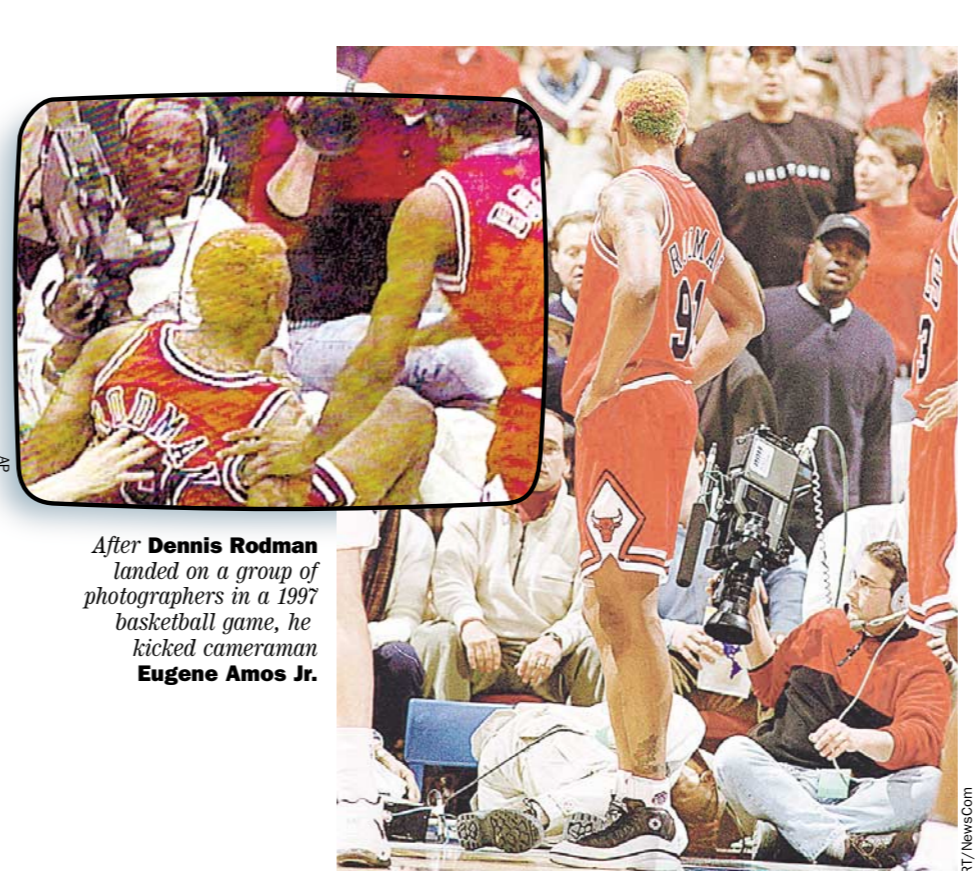
All of this is putting the squeeze on AOL's \$23.90-a-month basic dial-up service. The company has lost 2 million U.S. subscribers in the past year, leaving it with a total of 24.7 million. That has forced AOL to come up with all sorts of promotions, including offering subscribers a chance to keep their AOL accounts for \$14.95 a month when they upgrade to high-speed Internet service. The \$299 computer/printer package has an estimated retail value of about \$700, according to its manufacturer. (For other promotions from Internet providers, see chart on page D4.)

AOL began testing a version of its discount computer offer this summer. When customers called to cancel their accounts, saying their computer had broken down or their kid has taken the family computer to college, AOL offered them a cut-rate PC if they agreed to commit to three years of AOL's basic service. The company says about 5% of people calling to cancel cited lost access to a computer.

In mid-November, the company expanded the test offer through brochures distributed at some retailers and direct mail, as well as the new Web site.

The so-called "new AOL Optimized PC" is built by Systemax Inc., a Port Washington, N.Y.-based computer manufacturer. Although Systemax is not a brand-name manufacturer, the computer

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After Dennis Rodman landed on a group of photographers in a 1997 basketball game, he kicked cameraman Eugene Amos Jr.

KEF/NewsCom

The Downside Of a \$200,000 Payoff

Court Rules Part of Settlement In Rodman Case Is Taxable; Saga of an 'Expensive Kick'

IF YOU ARE KICKED in the groin by a pro basketball player and he later pays you \$200,000 to settle the case and shut up forever, how much is taxable?

That was the question in a court case involving former Chicago Bulls player Dennis Rodman and Eugene Amos Jr., a television cameraman. The decision, issued this week, underscores the importance of keeping taxes in mind when filing damage complaints and writing an agreement. It also highlights the difficulty of keeping a lid on settlement agreements that are—like this one—designed to be confidential.

So what is the answer? U.S. Tax Court Judge Carolyn Chiechi decided that \$120,000 of the settlement should be tax-free because it reflected payment for Mr. Amos's physical injuries. The other \$80,000 was taxable.

Compensation for physical injuries—much like, say, an insurance company's check for damage to your car—generally isn't taxable because it is considered reimbursement for losses you have suffered. But just what constitutes a physical injury isn't always clear.

To understand the judge's reasoning requires revisiting a low moment in the annals of the National Basketball Association. The case dates back to January 1997, when Mr. Amos worked as a cameraman and was operating a handheld camera during a game be-

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Econ Online: Where to Read The Tea Leaves

THE INTERNET MAKES IT EASY to get the latest data, latest headlines and latest blather about the economy. But also lurking on the Web, if you know where to look, is some trenchant commentary on the most puzzling features of the modern economy.

So here are five sites that one gray-bearded economics reporter checks frequently for thought-provoking takes on what's happening in today's economy and what's shaping tomorrow's. Three are blogs, the electronic musings of those who can't bear to keep their thoughts to themselves. Two are sites where the writers regularly post brief essays. All are free. All the writers are opinionated; that's what makes them worth reading.

Brad DeLong

http://econ161.berkeley.edu/movable_type/

An economic historian at the University of California at Berkeley who worked with noted economist (and now Harvard University president) Lawrence Summers both at Harvard and at the U.S. Treasury, Brad DeLong is at his best when putting recent developments in historical context. One particularly sharp posting asked how the U.S. could blow the prospects for a long economic boom and then noted that mid-19th century Britain lost its technological edge by failing to build schools for children of workers migrating to factory towns from the countryside. "By end of the 19th century the lack of a well-schooled work force meant that the post-steam-engine technologies of electricity, metallurgy and chemistry found themselves much more at home in late 19th century Germany—where investments in schools had been made," he wrote.

Mr. DeLong, who sprinkles his site with trivia about his kids as well as links to whatever he has read recently, is a loyal Clintonite—except when it comes to the former first lady. "Hillary Rodham Clinton needs to be kept very far away from the White House for the rest of her life," he has written, citing his close encounter with her during development of the Clinton health plan. His writings on President Bush's economic policies are often shrill, usually entertaining. A running feature on his site is called "Why Oh Why Are We Ruled by These Fools?" He is up to part CCCXVII.

Mr. DeLong, who says he tries to spend no more than an hour a day on his site, says he sees blogging as "a way to win the contest for intellectual influence."

Stephen Roach

<http://www.morganstanley.com/GEFdata/digests/20031201-mon.html>

Morgan Stanley has a stable of economists who often disagree with each other. None are more prolific, peripatetic or provocative than Stephen Roach, who styles himself as "the house skeptic with a seemingly chronic case of jetlag." A New York University Ph.D. who has been with the Wall Street firm for more than 20 years, Mr. Roach drew attention in the early 1990s by proclaiming before others the arrival of a new era of growth in productivity, the amount Americans make for each hour of work. (That's big. Productivity

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Chris Gash

Moving On / By Jeffrey Zaslow

Tuck Her In and Tell Her She's Perfect: Dads and Daughters on How They Bond

FORTY-FIVE YEARS ago, when Sylvia Furlough was eight years old, she fell asleep on a family car ride and woke up as her dad carried her into the house. In her grogginess, she had this wonderful feeling of being loved and secure. "My dad had me safely in his arms," she says, calling the moment "a treasured memory."

Ms. Furlough, of North Myrtle Beach, S.C., was among 250 readers who contacted me after my recent column about dads and daughters. As the father of three girls, I'd written about the challenges of raising daughters today. Readers responded by offering warnings, hope and guidance.

Some women described the damage that results when fathers are uninvolved. "My father was emotionally detached from me, and I paid for it," one woman wrote. "He never told me I was pretty, so when the first knucklehead came along and said it, I jumped right in. I was promiscuous, which led to unwanted pregnancies."

I heard from many fathers unsure of how to relate to their girls. One asked: "What happens when your daughter is attractive—the sort of teen diva who would have intimidated her dad in high school? When is bad behavior—drinking, going AWOL with her

boyfriend—the first step on the road to ruin, and when is it just a bump in the road?"

There are no sure answers for dads today, but readers shared what worked for them:

Rethink "success": Arnold Ng, a consultant in Rancho Palos Verdes, Calif., has two daughters, ages 16 and 18. He turned down overseas jobs and skipped networking on the golf course to be at his girls' soccer games. As a result, he hovered lower on the corporate ladder. No office tower will ever bear his name, he wrote, but his wife plans to inscribe it under an overhang on the side of their house. That is where his daughters learned "that they were loved and valued by the first man in their lives."

Temper reprimands: Years ago, Mark Nielsen of Seattle decided that his first words to his three daughters each morning would be "positive and heartfelt." He resists barking. "Are these your shoes in the kitchen?"

Starting each day with words of affection "keeps me focused on what's most important," he wrote. "I still care about shoes in the kitchen, but it's in perspective."

Watch for cues: Hallmark Cards sent me its recent research showing that women carefully select Father's Day cards that articulate their urges to be closer to their dads. But many are

disappointed when their fathers hardly notice the cards' messages. Hallmark suggests that dads read greeting cards aloud, allowing the text to lead to dialogue.

Sometimes, however, it's crucial to disregard daughters' signals. Even girls who push fathers away really may want or need the attention. Amy Hamilton, 24, of St. Petersburg, Fla., wrote that as a teen, she "despised" her stepfather's involvement in her life. "Now, I don't know where I'd be today had he not shown me how much he cared."

Enforce rules, even if other fathers don't: Craig Dunn of Kokomo, Ind., insisted on reasonable curfews when his daughters, now 23 and 21, were growing up. Often, other parents didn't. "The sad truth," he wrote, "was that most of the challenges we faced were brought on by the parents of other children."

Rethink your view of women: One mother wrote to remind fathers of the message they send their daughters "when they drool over Britney Spears."

Stewart Kempainen, a divorced father in Phoenix, explained that having a daughter helped him develop more respect for women. Before becoming a father, he wrote, "I had two requirements in women: hot and needy." Now he cringes when he sees a friend's teenage daughter being trained by her mother "to believe that her developing body and tight jeans will get her further than anything else."

Rather than buying his 6-year-old the "Pre-

Sexy" T-shirt he sees marketed to her age group, "I feed her nutritiously, help her read, tuck her in, and tell her she's perfect the way God made her, with glasses and asthma."

Develop father/daughter rituals: I'd written about dads who include affectionate notes in their daughters' lunches. Eric Welling of Salt Lake City and his wife have been writing lunchbox notes for 15 years. Now, when their kids make lunches for each other, they do the same. "It's as though they crave emotional nourishment along with physical nourishment," he wrote.

Leonard Raley of Athens, Ohio, recently discovered how much his lunchbox messages meant to one of his daughters. Helping her clean her room, he noticed a shoebox under her bed; she'd saved all his notes.

Seize any opportunity to bond: Ms. Furlough is now 53, but a part of her is still that tired little girl being carried from the car in her daddy's arms. Her relationship with her father, who died in 1996, often had "more downs than ups," she says, "but I always knew he loved me and I miss him terribly."

Her wish for fathers reading this column: "May your daughters have similar memories of being with you, and lifelong assurances of your love."

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