



### Helping St. Jude

Three sisters, Hildegard Schmurr, Mrs. Mildred Kaplan and Marion Schmurr prepare packets announcing St. Jude's Workathon Day, Oct. 14. Youngsters will hire out to do chores for the day and turn over their pay to help St. Jude's Hospital in Memphis, Tenn.



SARAH CHILD  
**All In  
The Family**

One of the 15 letters that I'm going to write any day now:

Dear Barb:

Sorry you were concerned about us. Only reason I haven't answered your last two notes was that the kids broke my typewriter and I've forgotten how to

write in longhand. We have moved and I'm enclosing our new address.

Would like to give you our phone number but it wouldn't do you any good anyway. The telephone company still hasn't buried our wires and everyday the bulldozer being used to grade

the lot keeps ripping them out.

However, not all is bleak. The sewer tiles which were cracked for days have been repaired. After four days without sewers I know why Henry VIII moved so often. The water authority promises to move the fire hydrant out of the driveway very soon now.

The Post Office was not quite as encouraging. Since ours is a new development, our mailbox is a half mile away. The postmaster said next time somebody knocks government property off its post we should try to get a license number. He says we should report it anonymously so there will be no repercussions.

Our kindergartener is ready to start school but some of his notions have us a bit frightened. I checked out the other kids and found that if they're not wearing faded khaki shorts and stained polo shirts it's jeans the whole way, some of them with bibs.

Our five-year-old came down stairs 6 1/2 hours early for his min-session wearing his new dress shirt, Sunday trousers and carrying his first tie. What have we wrought? I don't know, maybe it's not all hopeless. His ears were still dirty.

Hope you, Fred and all the kids come our way soon. Have to cut this short since there is a gargantuan earth-mover out back pouting tons of top soil mixed with cow dung out on the back porch. I think somebody gave him a bum steer.

The girls say to tell the twins hello and our love to you all.

### Cosmic Concert

The Strasenburgh Planetarium will present "Cosmic Concert" on Saturday, September 30. Guest artist for the two performances that evening will be Margaret Fabrizio.

During her recital the Planetarium's great projector will show the setting sun, dimming lights of the city and slowly rising and setting stars. Miss Fabrizio will play Preludes and Fugues from Bach's "Well-Tempered Clavier", Books I and II. The performances will begin at 9:15 p.m. and be repeated at 10:30 p.m.

Wednesday, September 13, 1972

## Mental Health Commentary

By THE DE PAUL CLINIC

**Question** — Recently a relative who has Blue Cross-Blue Shield insurance including In-Hospital Medical was hospitalized for a psychiatric illness. He was unpleasantly surprised by a charge of \$8 a day by the hospital and was even more surprised that his In-Hospital Medicaid did not cover his doctor's fee at all. Is psychiatric care so different insurance-wise?

**Answer** — Traditionally, insurance carriers have avoided or restricted coverage for psychiatric care but there has been much progress. Twenty-five years ago, our local Blue Cross-Blue Shield plans covered no psychiatric care at all. Dr. John Romano of the University Medical Center was instrumental in changing this in the early 1950s. Currently, almost all of the Rochester Blue Cross contracts cover 120 days of hospitalization for psychiatric illness — at semi-private rates. If one has a private room, the additional cost is charged to the patient directly. This is so for hospitalization for any reason.

A greater problem, perhaps, to the psychiatric patient is payment of the private psychiatrist's charges. The basic Blue Shield contract pays physicians on a fee schedule for surgical care, the In-Hospital Medical Care rider pays for private medical care, but not psychiatric care. The private psychiatrist is paid under the Prolonged Illness Protection (PIP) rider. Of the 71 or more contracts written by Blue Shield of the Genesee Valley Medical Corporation, about 29 include the Prolonged Illness Protection rider which covers in-hospital private psychiatric care. After hospitalization, PIP will pay 80 per cent of the charges after a \$20 deduction repeated every 90 days for care at the two mental health centers of \$4 a visit for private psychiatric care.

There is talk about a National Health Insurance which will cover everyone. Some of the proposed national plans eliminate or limit psychiatric coverage despite the fact — or because of it — psychiatric disability is one of the commonest of human problems. One argument is that psychiatric care is long term, requiring long hospitalization and convalescence. Sometimes this is true but more often it is not. Many acutely upset patients get relief by a few visits.

Remember, there may be differences in how much of the total hospital bill the Blue Cross pays, depending on the cost of the room and the length of the hospitalization. The private psychiatrist in-hospital care fee is paid by the Prolonged Illness Protection rider on a schedule which limits the total paid to the physician. Families with incomes up to \$12,500 per year may have their physician's fee for in-hospital care paid in full; above that income level, there may be an additional charge to the patient. When the charges are not accepted under PIP, it might be because a waiting period was not served or the coverage had been used up in previous billings. Good advice is to know your insurance contract. If you have questions, call the Blue Cross-Blue Shield office or write to this column.

Questions on children's mental health should be mailed to: Mental Health Commentary, Courier-Journal, 67 Chestnut St., Rochester, 14604.

Courier-Journal

# COURIER WANT ADS

"Everything Under The Sun"

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**ELECTRICIAN** Specializes in residential work (wiring, lighting and sound). Rates very reasonable. Phone after 5 p.m.: 436-5721.

**MASONRY, CARPENTRY, Roofing,** general remodeling. Free Estimates. Di-Napoli Bros.: 458-3566.

**BABYSITTING** and ironing in my home, reasonable, vicinity Jay-Broad-Smith, 17 School: 464-8094.

**EXPERT Sewing Machine** repair on all makes and models. Free estimates. All work guaranteed. Call 288-2100.

**PERMANENTS** given at home, experienced hairdresser, call 458-4885.

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**PAINTING, Exterior & Interior.** Wall papering. Joe Jalbert, 482-2823.

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### SPECIAL MISCELLANEOUS

I AM aware of a family that is badly in need of kitchen furniture, table & chairs. If you have any to give please contact 288-8685.

**IRONING** Done in my home, 544-7617  
**GARAGE SALE:** Half price, on all Thanksgiving, 487 Wilkins St.

**ATTENTION BUDGET** Minded Housewives: Get your toys, Christmas decorations and adult gifts Free - yes FREE! Have a Friendly Home Toy Party (Formerly Ideal). Toys are here to stay so call Delores today 671-7066

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**PLAY PEN** all wood. Portable, folds. Good condition, \$12.00; 225-1220.

**SNOWSUIT:** Girls "Tidykins" - size 2 toddler - two-piece, pink & white jacket with fur collar and white fur matching hat, snow-pants - pink. Excellent condition; 225-4029.

**BABY SWING:** Swing-o-matic, wind-up, safety belt, overhead/awning, floral print. Excellent condition; 225-4029.

**PANTS SUIT:** Maternity two-piece, red polyester fabric, flared stacks and long sleeved top. Worn once. Excellent condition; 225-4029.

**GARAGE SALE:** Kitchen set, glassware, 21 Kensington St. Anytime.

**DEMONSTRATOR, 1972:** Zig-Zag sewing machine. Does everything from buttonholes to decorative stitches. Full 20-yr. guarantee, 1 yr. free instructions. Full price \$30 or 3 payments at \$10 monthly. Call 288-2100.

**SCRATCHED** in shipment, 1972 Zig-Zag sewing machine. Does everything from button holes to fancy stitches. Full 20 year guarantee, free sewing instructions. Full price \$30 or 3 payments, \$10 monthly. Call Necchi-Elna Sewing Center 244-0830.

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### FOR SALE

**1967 NIMROD** Camper, sleeps six; \$475.00. Many extras; 621-3493, 260 Brayton Road, Greece.

**FALCON, 1965:** Good motor, front end, brakes, tires. Needs automatic transmission. 104 Vayo St. (off Empire Blvd. near Culver), 482-7933.

### REAL ESTATE

**LOTS FOR SALE:** Penfield, Scribner Road, approved for home building; 671-5717

**PITTSFORD:** Not for everyone! The only 6-bedroom, 2-bath home in Pittsford in Mid 40's with assumable 3 1/2% mortgage. Spotlessly maintained. Powder Mills Park area. Large lot with large fenced in area. For appl. only. Eleanor Herzer, 586-7805. Nothnagle Realtors, 381-4770.

### OFFICE SPACE FOR RENT

**RICHFORD OFFICE Bldg., 67** Chestnut St. New office space, can be divided to suit tenant needs. Located in growing business district. For info. or appt. to inspect, weekdays: Al Manile, Broker, 262-3445, 325-5589.

### HELP WANTED

**"HELP WANTED FEMALE OR COUPLES"** Now that the summer is over think about having a "Bill Free Christmas." Demonstrating toys and gifts for the entire family. Friendly Home Parties (Formerly Ideal) offer you the highest clear commission. No money to collect, no toys to deliver. Toys are here to stay, so call today Delores 671-7066. Ideal has been a service to this area for 17 years. Deadline September 20th.

### INSTRUCTIONS

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