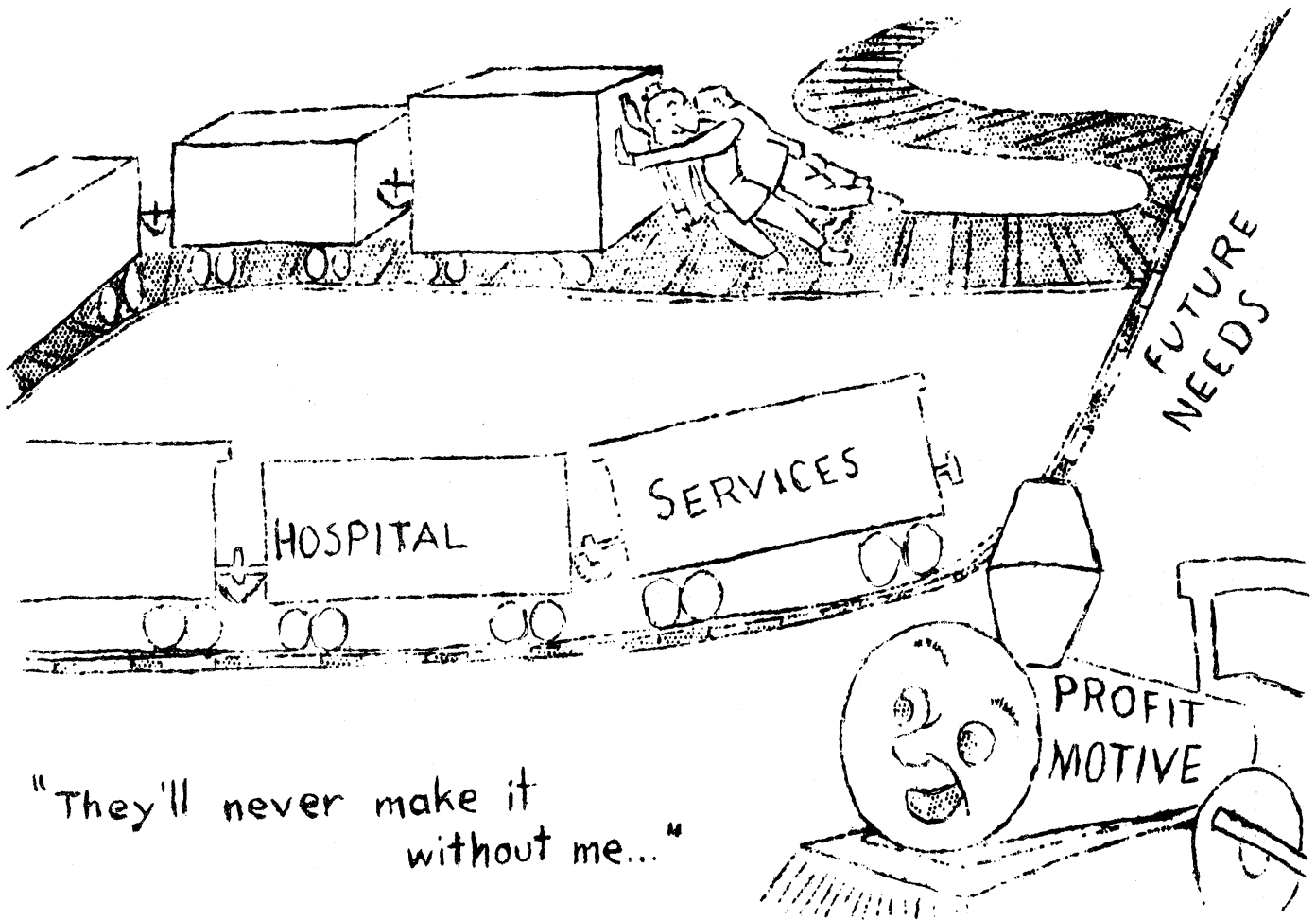


PERSUASION

published by
PERSUASION, INC.
260 west 86 street, n.y.c.

35¢

JOAN KENNEDY TAYLOR, EDITOR



HEALTH CARE

PART I -- A PRESCRIPTION

The New York Times reported on August 2, 1964, that (according to a survey taken by the American Hospital Association of 5,634 hospitals in 1963) the average daily cost of hospital care had increased 314% since 1943, and the average hospital cost for a week had moved from \$85 to \$293. The Wall Street Journal reported in February of 1965 that the average patient's hospital bill has climbed from \$170 to \$280 in a ten-year period.

In a recent speech, Dr. Alonzo S. Yerby, New York City Commissioner of Hospitals called America's public and private medical care facilities for the poor "crowded,

- 2 -

uncomfortable, and lacking in concern for human dignity, like the dispensaries of two centuries ago." He further charged that such programs tended to be "piecemeal, poorly supervised and uncoordinated." (The New York Times, November 3, 1965)

"The New York State Nurses Association charged today there is a shortage of trained nursing personnel at Bellevue Hospital that resulted in near-chaotic conditions, with critically ill patients being denied even adequate care for periods ranging up to eight hours." (New York Journal-American, November 23, 1965)

And from U. S. News & World Report (December 14, 1965): "Hospitals and nurses are critically scarce. Physicians are scarce in many areas, and a serious national shortage threatens."

Spiraling hospital costs, desperate personnel shortages, chaotic charity clinics, outdated facilities, and overcrowded hospitals--these themes are repeated too often for their meaning to go unnoticed. Our medical services are not keeping pace with our population growth.

Faced with the existence of an unfilled economic need in non-medical areas, Americans have responded and are responding by filling that need profitably. The fantastic success of profit-making ventures is exploding all around us. Consider how rapidly automobiles and television sets have moved from a narrow "luxury" market to a market encompassing the lowest income levels. Similarly, notice the variety of foods now available in any supermarket. Since Henry Ford tried it with such success, the formula for gaining the highest profits in any business has been to expand services and to lower costs through efficient management. Why not make health care profit-oriented? Applied to a hospital, what would this mean?

The biggest problem of any hospital is labor. It represents the highest operating cost (and the working conditions that exist today lead to problems of morale).

A 1963 survey by the American Hospital Association (as reported in The New York Times, August 2, 1964) showed that hospital labor costs had risen 545% since World War II, while non-labor costs had increased 425% during the same period. As a Registered Nurse, I am well aware that vast amounts of my time and that of my fellow-nurses has been spent on tasks which do not require the special training and skills of a nurse. To remedy this, many hospitals are utilizing increasing numbers of non-skilled workers such as clerks, aides, orderlies, and volunteer helpers. While this does effectively release nursing time, it adds (except in the case of volunteers) to total labor costs and it increases the supervisory time of the nurse.

How could one cut the cost of labor and at the same time increase the amount of labor services available? Automation has been an answer in other areas, and there is certainly some indication that it could be effective in a hospital.

For example, the amount of time spent by either a clerk or an R.N. in ordering supplies for her unit could be released by the use of machines which automatically count and order stock. Frequently, the use of such technical devices in a hospital results not only in timesaving but also in more effective performance. A history of sterilization procedures illustrates this point. Surgical instruments that used to require elaborate and time-consuming soaking and boiling procedures are now autoclaved (steamed under high pressure) for a period which ranges from a maximum of 20 minutes to a high-speed three minutes. This procedure not only cuts time but it does a more efficient job; it kills more contaminating organisms than the former method.

Other timesaving devices being introduced in some hospitals are automatic pill-counting and dispensing machines (ask any nurse how much of her time is spent in pouring medications) and a whole range of disposable plastic or paper supplies such as sterile gloves, syringes, needles, and enema and cathertization sets. Here again, throwing away equipment after each use not only saves setting-up, cleaning-up, wrapping, and sterilizing time, but it also eliminates opportunities for cross-contamination. The possibilities of replacing human labor with ingenuity in equipment have scarcely been touched.

This kind of timesaving can have an impact on a very special labor problem in hospitals today--the fact that many nurses are leaving the nursing profession. In an article on the nursing crisis (McCall's, March 1964), Edith A. Aynes, R.N., reports that one of the major reasons nurses are leaving is frustration due to inability to give adequate patient care (the other major reason is low pay). Recent comments from nurses at Bellevue as reported in the New York Journal-American, November 23, 1965, reinforce these observations. One head nurse says, "I have personally reached the point where I can no longer stand the strain." From another head nurse: "For two days I, as head nurse, with one nurse's aide, was expected to care for 20 critically ill patients. At least 12 of them were helpless, not capable of caring for themselves." A graduate nurse adds, "I was assigned to cover three wards with 58 patients. Care to all of these patients was humanly impossible. Treatment had to be cut down to a minimum. I don't really expect action. Resignation is the only weapon."

Under such conditions, it is not just the routine comforts like back-rubs and ice water that the patient misses. Often the small warning signs of possible emergencies such as shock, bleeding, or respiratory failure can be observed ahead of time and the disaster averted. But what happens when there is no one there to see the irregular respirations, or to notice the rising pulse and falling blood pressure that would indicate coming emergencies? The purpose of a hospital is the preservation of life, above all, and any inefficiency that results in a failure in that area cannot be justified.

This is why another high operating cost for hospitals is, and must be, equipment.

- 4 -

To pay for itself, equipment must be utilized on a fairly frequent basis. One of the special economic problems for a hospital is the fact that expensive pieces of equipment are needed for infrequent situations. For instance, a medium-sized general hospital (even one located in a densely populated area) will need an iron lung on very few occasions. It might be used only once in every six to 10 years. Yet, it is a lifesaver on those few occasions.

So we can see that automation, investment in equipment, and perhaps higher salaries for nurses could enable hospitals to fulfill their lifesaving purpose more efficiently, and that automation is the field to explore in cutting labor costs. But it is obvious that a considerable capital investment would be necessary for the expansion of services in this way. Where could a profit-oriented hospital get this capital?

The traditional source is donations from the community. And donation-supported community services can be extremely effective if the members of the community are convinced their needs will be served by the service to be provided. One example of this is the Motion Picture Relief Fund, which maintains a clinic and welfare service as well as the Motion Picture Country House and Hospital--all on voluntary donations from members of the motion-picture industry.

But if our approach is to be truly profit-oriented, we want to find financial supporters who can make a profit from improvements in the hospital field, because the chance of that profit will ensure a constant search for better service and increased efficiency. We must ask two questions: 1) Who is there who has money to invest? and 2) Who would be in a position to profit financially from the mere fact of more efficient hospitals? Such a source of capital would not need to receive a direct return on a capital investment in medicine; the return, though real, could be indirect. To put it another way: Who would profit if fewer people died?

The most obvious answer is the insurance industry, with its related services of life insurance and health insurance. The direct relation between insurance profits and hospital costs indicates that an insurance company could cut its own costs and increase its business volume by having a hand in streamlining hospital management.

With a seemingly open invitation to profit, why haven't the insurance companies gone into the hospital business? The answer lies in the extent to which the government intervenes (both in terms of regulation and competition) in the health area. In 1961, insurance company combines (allowing private insurance companies to pool their financial resources and sales facilities in order to spread the risk of insuring certain groups) were formed in seven states. But in the spring of 1963, a bill which would have allowed a similar combine in New Jersey, and thus result in lowered insurance rates for the over-65 age group, was defeated by the New Jersey legislature. An article in Nation's Business (August 1963) quoted Democratic Governor Richard J. Hughes as saying, in opposing this bill, that "legislation of this type

- 5 -

will be used to minimize the need for the President's [Medicare] program." An article in the Wall Street Journal (June 11, 1965) predicts the likely dissolution of the insurance company combines successfully formed in 1961. The same article reported that even before the Medicare bill had gone into effect, most insurance companies were decreasing their health coverage and some were seriously considering leaving the health insurance field altogether (e.g., Metropolitan Life). The reason is the expectation of increasing government coverage of the entire health field, which means the eventual destruction of private health insurance. One insurance spokesman is quoted thus, "Most of us feel the loss of the over-65 market isn't the important thing, but rather what medicare will do to the business in 10 or 15 years."

With the eventual loss of its entire market to the government in sight, the health insurance industry has less and less incentive to consider expanding into hospital management. But it was not always so. The Metropolitan Life Insurance Company at one time provided a Visiting Nurse Service for its policy-holders, which has since been discontinued. But a reversal in present governmental practices might result in an explosion of productivity in the medical field.

--Judith Kroeger, R.N.

- 6 -

REVIEWS

HISTORY WITHOUT MEANING

The Declaration of Independence, by Carl L. Becker, Vintage Books, New York, 1958. (Paperbound)

It is not an uncommon experience today for history students of all ages to hear lectures and read historical works that exhibit two characteristics which, at first, seem incompatible: 1) authoritative, systematic, accurate research techniques, and 2) a view of history as a series of events which cannot be evaluated by any set of principles, because the events themselves do not represent principles of any kind. Such a history book makes for strange reading. At the same time that it accurately, and often interestingly, catalogs the numerous events of a certain period, it leaves one with the uneasy feeling that the historian thinks that all of it was rather meaningless. Perhaps not meaningless to the people who took part in the events, but at least meaningless in terms of "ultimate" truth. This book by the late Carl L. Becker, Professor of History at Cornell University from 1917 to 1941, is such a work.

Professor Becker's The Declaration of Independence: A Study in the History of Political Ideas was first published in 1922, and it was reissued in paperback twenty years later. With enviable exactitude he traces the events which led up to the writing of the Declaration of Independence, traces the sources (in the seventeenth and eighteenth centuries) of the natural rights philosophy of the Declaration, and also explores the manner in which the nineteenth century rejected this philosophy. In addition he provides a detailed chronicle of the various drafts of the Declaration and explores its literary qualities at length.

Professor Becker states in Chapter I that it is not his purpose to analyze the specific historical events (Boston Tea Party, Coercive Acts, etc.) "which served in the mind of Jefferson and his friends to validate each particular charge against the king." (p. 23) What the author is interested in analyzing are the means by which "the pressure of circumstances enabled the men of those days to accept as true their general philosophy of human rights and their particular theory of the British empire." (p. 23) Professor Becker begins by dividing the Declaration into two distinct parts. The first part is contained in the second paragraph--the formulation of a new theory of government. (The second paragraph begins with the familiar sentence: "We hold these truths to be self-evident, That all men are created equal, that they are endowed by their creator with certain unalienable rights; that among these are life, liberty & the pursuit of happiness; that to secure these rights governments are instituted among men, deriving their just powers from the consent of the governed; . . .") The second part is the catalogue of grievances against King George III which, says Becker, "ostensibly, are presented as the historical causes of the Revolution." (p. 17-18)

- 7 -

In addition, the second part of the document, Professor Becker states, is concerned with a theory of the British empire which is taken for granted but never explicitly stated. "The essence of this theory . . . is that the colonies became parts of the empire by their own voluntary act, and remained parts of it solely by virtue of a compact subsisting between them and the king. Their rights were those of all men, of every free people; their obligations such as a free people might incur by professing allegiance to the personal head of the empire." (p. 22) The relationship of the colonies to the British empire, to the king, and especially to Parliament (which passed the laws governing its taxation and trade) was one of the most controversial questions of this period. Did Parliament have a valid authority over them as subject colonies?

Professor Becker notes that the Declaration omits reference either to Parliament or to the rights of British subjects. He considers this significant because many colonists had been basing their case (for no taxation without representation) on the fact of their rights as British subjects. Jefferson chose to justify the Revolution on more general grounds--on the natural rights of men, "and in order to simplify the issue, in order to make it appear that the rights of man had been flagrantly violated, it was expedient that these rights should seem to be as little as possible limited or obscured by the positive and legal obligations that were admittedly binding upon British subjects." (p. 21) Professor Becker maintains that "it was convenient to assume that the connection between the colonies and Great Britain had never been a very close connection, never, strictly speaking, a connection binding in positive law, but only a connection voluntarily entered into by a free people." (p. 22)

By this time one begins to get an idea of Professor Becker's approach to "a study in the history of political ideas." The book will be an informative and readable presentation of the ideas of the period. At the same time it will be an analysis of probably the most crucial event in the history of the western world in terms of the "pressure of circumstances" which led a group of men into "expedient" actions which they attempted to justify by certain theories "accepted" because such theories were "convenient to assume." Did men such as Jefferson, Franklin, and Adams hold these theories as a matter of principle because they were well-reasoned convictions? The implication of Professor Becker's discussion is that they did not--that men in general do not.

Where did the underlying theories of the Declaration of Independence come from? The "intellectual preconceptions, illusions if you like" (p. 23) of the Founding Fathers, those truths the Declaration held to be self-evident, were born of the philosophy of Enlightenment: "that there is a 'natural order' of things in the world, cleverly and expertly designed by God for the guidance of mankind; that the 'laws' of this natural order may be discovered by human reason; that these laws so uncovered furnish a reliable and immutable standard for testing the ideas, the conduct, and the institutions of men." (p. 26)

(In view of Professor Becker's apparent attitude toward principles, it is worth noting that his summation of the Enlightenment has two significant items in quotation marks: "natural order" and "laws." Evidently he questions the validity of such terms, even though he has not similarly questioned the term "God.")

Professor Becker traces the roots of the Enlightenment through the centuries via Copernicus, Kepler, Galileo, Descartes, Newton, Filmer, Locke and Rousseau. By the eighteenth century, he notes, God as the Prime Mover had been pushed into the background of philosophical thought, and Nature had taken His place. The scientific discoveries of men such as Newton "banished mystery from the world." (p. 41)

In the process of helping to remove the barriers to man's systematic understanding of nature, John Locke played a leading role. In his Essay Concerning the Human Understanding, he argued forcefully against the doctrine of innate ideas, and in favor of the theory that men, by means of their perceptual faculties, and by the use of their ability to reflect on what they perceive (reason), "may attain to all the knowledge they have." (p. 53-4) The eighteenth century agreed with Locke that man knows by reason, not by faith (holy writ, revelation, or intuitively perceived innate ideas).

Man gained a new sense of power; the eighteenth century believed that "since man, and the mind of man, were integral parts of the work of God, it was possible for man, by the use of his mind, to bring his thought and conduct, and hence the institutions by which he lived, into a perfect harmony with the Universal Natural Order. . . . Morality, religion, and politics ought to conform to God's will as revealed in the essential nature of man." (p. 57)

The eighteenth century, for all its lip service to "God's will," turned from reading the Bible (revelation) to what Professor Becker aptly calls the "Book of Nature." This switch was definitely a switch in the direction of reason: an attempt to find a rational explanation for everything in the universe, be it politics or mathematics. In other words, God was no longer needed in political theory any more than he was needed to explain the circulation of the blood.

How does Professor Becker view the eighteenth century? ". . . With the lantern of enlightenment it went up and down the field of human history looking for man in general," (p. 62) a task Professor Becker thinks is a waste of time. (Both an epigraph and the last paragraph of this book contain the quote from De Maistre: "I have seen, in my time, Frenchmen, Italians, Russians, etc.; . . . but as for Man, I declare I never met him in my life; if he exists, it is without my knowledge.") So much for reason and the ability to generalize!

The fundamental premises of the Enlightenment became the prevailing "sentiments of the day" (as Jefferson called them) in eighteenth-century England and America. Since the Founding Fathers were not particularly familiar with the writings of the

- 9 -

French, they relied more heavily upon English authors, notably John Locke. Why, Professor Becker asks, were the Americans so "predisposed to accept" Locke's political theories as outlined in such works as Of Civil Government? (Locke had presented arguments supporting the principles of natural rights, had related the right of private property to the right of life itself, and had formulated the idea of the "consent of the governed.") Professor Becker's answer is that Locke wrote to justify the English Revolution of 1688 and Jefferson was the foremost spokesman for the American Revolution; therefore, their common bond was their desire to limit the power of kings. The "political circumstances" were the same, their desires coincided. The Whigs in 1688 wanted to overthrow the existing government in England, and Becker states "that they were human enough to wish to feel that this was a decent and right thing to do, and that, accordingly, their minds were disposed to welcome a reasoned theory of politics which would make their revolution, as a particular example under the general rule, respectable and meritorious." (p. 29)

In a similar manner, the American colonists were influenced by Locke because, as Becker puts it, "How should the colonists not accept a philosophy, however clumsily argued, which assured them that their own governments, with which they were well content, were just the kind that God had designed men by nature to have!" (p. 72)

Does this explanation offend your notions of the integrity and intellects of the Founding Fathers? If it does not, it should. That is, if you take it literally. What Professor Becker is literally saying is that Jefferson, and men like him, listened to what they wanted to hear. They were already convinced. How and by whom? Their desires, not their convictions (plus, of course, "the pressures of circumstances"), determined the contents of their minds as well as their actions. If Jefferson were predisposed to increase the power of government to the level of total dictatorship, perhaps he would have been more predisposed to the writings of Machiavelli. But since he and the colonists had a desire to rebel from the king, they were predisposed to Locke instead. The implication is that they fished into a hat full of justifications for their Revolution (a hat full of grievances and theories) and came up with Locke. Lucky for us. Professor Becker makes the line between freedom and slavery a thin one indeed. Either could have been a "new object of worship." (p. 52)

All this follows from what Professor Becker offers as his analysis of events. But he himself apparently does not take his own position that seriously--and in this he is at least consistent--he is suspicious of the truth of all theories, including his own. For this weak argument was reissued in 1942 with a new introduction, precisely because Hitler was on the march, and Professor Becker offered it as a defense of the Declaration of Independence and the "American" view of government which it embodies.

Either Professor Becker is incapable of imagining, or chooses to ignore, that intellects such as Jefferson would have been attracted to the natural rights

- 10 -

philosophy precisely because it was the only theory of government which rested on well-reasoned principles. They desired it because it seemed the most moral and reasonable basis for a government. They took the prevailing sentiment of the day and gave it a concrete form. Men pushed and pulled by their whims and desires would have lacked both the courage and conviction necessary to try the most unprecedented experiment in the whole history of mankind. It was not an issue of luck.

Professor Becker never explicitly states that Jefferson or the other Founding Fathers were unprincipled or unreasonable men. He is a master of the well-placed hint. For example, in a discussion of the literary qualities of the Declaration of Independence, he describes Jefferson's style as too abstract and academic and lacking in passion, although his ideas were clearly stated and reasoned lucidly. He states, "Not without reason was Jefferson most at home in Paris. By the qualities of his mind and temperament he really belonged to the philosophical school, to the Encyclopaedists, those generous souls who loved mankind by virtue of not knowing too much about men, who worshipped reason with unreasoning faith, who made a religion of Nature while cultivating a studied aversion for 'enthusiasm' and strong religious emotion." (p. 219) We feel, Becker continues, that Jefferson defended or denounced certain ideas and institutions "not so much from independent reflection or deep-seated conviction on the particular matter in hand as because in general these are the things that a philosopher and a man of virtue ought naturally to defend or denounce." (p. 220)

It should come as no surprise that Professor Becker eventually gets around to saying, "To ask whether the natural rights philosophy of the Declaration of Independence is true or false is essentially a meaningless question." (p. 277) "What seems but common sense in one age often seems but nonsense in another." (p. 233)

The last portion of his book describes how the nineteenth century rejected what it considered the "nonsense" of the Declaration of Independence. Europe rejected the American views because it feared insurrection and anarchy. Professor Becker points out that very few of the nineteenth-century constitutions were based on the natural rights philosophy. In the last pages of the book, he states that the "naive faith in the instinctive virtues of human kind" which lay at the foundation of the Declaration of Independence had to give way to the "harsh realities" of the modern world--nationalism, industrialism, imperialism, etc.

But most modern "democracies" accepted one idea of the Jeffersonian philosophy as an "article of faith"--that government rests on the consent of the governed, the majority rule. What the nineteenth century did, Professor Becker notes, was to try to find a new justification for majority rule other than the natural rights doctrine.

England was influenced by Bentham's greatest-good-for-the-greatest-number doctrine which ignored individual rights. Germany's Savigny, Ranke, and Hegel formulated the ideas of the historic rights of individual nationalistic groups,

- 11 -

rejecting the principle of the universal rights of man. In France, the Vicomte de Bonald offered a theoretical justification for reforming society according to what he considered to be the nature of man, with the conclusion that "It is not for man to construct society; it is for society to fashion man." (p. 261) Darwin's principles were extended into the social sphere by men such as Herbert Spencer who projected a universe in which "the rights which nature gave to man were easily thought of as measured by the power he could exert." (p. 276)

Professor Becker indicates that the reason the philosophy of natural rights fell into disrepute in Europe was in large measure because of the French Revolution and the American Civil War--because the two countries which explicitly claimed to base their governments on natural rights also were involved in the major internal wars of the century.

One of the most illuminating aspects of Professor Becker's book is the glimpse he provides of the rejection of the natural rights philosophy in the United States itself, which began with the elimination from the Declaration of Independence of what John Adams called Jefferson's "vehement philippic against negro slavery." In this paragraph, Jefferson accused the king of aiding and abetting the slave traffic by suppressing every legislative attempt to prohibit this "cruel war against human nature." As Jefferson explained in a letter to a friend in 1818, this section of the Declaration of Independence was "disapproved by some Southern gentlemen, whose reflections were not yet matured to the full abhorrence of that traffic." (p. 172)

Quite naturally, as Professor Becker shows, American Loyalists and Englishmen pounced upon the obvious contradiction of a country whose Declaration of Independence proclaimed that all men were equal, while it denied liberty to thousands of African slaves. The illogic of the American position did not endear it to Europeans. They probably reasoned that what George III was doing to Americans was no worse than what Americans were doing to their slaves. In fact, by any stretch of logic or morality, George III was more benevolent.

However, the Continental Congress of the United States did maintain such a contradiction at the very inception of the founding of its new country--a country dedicated to the principle of human dignity and human freedom.

Eventually the acceptance of slavery led almost one-half of the United States to support, implicitly or explicitly, the position enunciated by John C. Calhoun that "It is a great and dangerous error to suppose that all people are equally entitled to liberty. It is a reward to be earned, not a blessing to be gratuitously lavished on all alike; --a reward reserved for the intelligent, the patriotic, the virtuous and deserving; --and not a boon to be bestowed on a people too ignorant, degraded and vicious, to be capable either of appreciating or enjoying it." (p. 252) Thus, in time, the right to freedom became considered, not an intrinsic right of every man, but a gift that could be bestowed by those in a governing position.

- 12 -

This material is scattered throughout several chapters and must be placed together like a puzzle. But there is one conclusion that can be drawn from a study of the first fifty years of our country's history--a conclusion which, not surprisingly, Professor Becker fails to draw. One can conclude that political principles are indeed very important, especially where human lives are involved. The principle of natural rights, if it had been maintained consistently at the inception of the United States, might have led to unprecedented freedom; but it was compromised. A contradiction was allowed to remain unresolved, and this contradiction led inevitably to the bloodshed of the Civil War and to the gradual loss of rights in the United States over the past 100 years. It is a pity that the world's political theorists rejected the principle instead of identifying and resolving a compromised version of it. One wonders what undreamed-of freedom and peace the world might have experienced had they acted differently.

Would Professor Becker have wondered about such matters? No. He detailed and researched the events carefully, providing evaluations of these events made by various historical figures, but he would have been loathe to personally evaluate them. One of his comments about Locke implies his view of his own role as historian, "Locke, like the political writers of the eighteenth century, was not concerned to know how governments had come to be what they were; what he wanted to know was whether there was any justification for their being what they were." (p. 65) Professor Becker is concerned only with how we got to where we are; the "how" is usually an issue of "pressure of circumstances." The implication is that men are caught up in pressures over which they have little control. They deal with them moment-by-moment, using abstract principles not as guides but as excuses.

With such a view of history and historical events, it is not surprising to find that one of the most interesting chapters in this book deals with the Declaration as a document. Here Becker does not have to concern himself with evaluating; he can simply record, a task he does with extreme care. There are exact reproductions of the three existing texts of the Declaration in its various stages. The chapter contains little commentary; the reader has to draw most of the conclusions about the meaning of the changes.

And that must be the attraction of this school of history to people entering the field professionally. Such an historian never goes out on a limb, never runs the risk of presenting unsupported conclusions: he never concludes. Here, for instance, is Professor Becker's description of the significance of the Declaration: "The verdict of history constrained men to approve of the independence of the United States, or at least to accept it as an accomplished fact; the accomplished fact conferred upon the Declaration a distinction, a fame, which could not be ignored, and gave to its philosophy of human rights the support of a concrete historical example." (p. 225)

- 13 -

One can tolerate, if one must, the school of history which merely recounts dates, events and facts. But when an historian such as Carl Becker elects to deal primarily with ideas, and to analyze their importance, it is difficult to resist asking him why he bothered if he considers ideas to be of so little importance in the lives of men.

--Joyce F. Jones

* * * * *

PERSUASION, INC.

260 WEST 86th ST.

NEW YORK, N.Y. 10024

RETURN REQUESTED