

Opinion

losses low.

For the rest of the state's employers it's a different story. For them, the insurer of last resort is the Massachusetts Assigned Risk Pool, run by insurers for the state. Here, there are no options, and as long as an employer is in the pool, he or she will never see a dime back for good performance.

into optimum business growth for the commonwealth and is a real Massachusetts Miracle.

Thomas Lynch is president of Lynch, Ryan & Associates of Westborough, a management consulting firm specializing in workers' compensation.

Letters

Stop funding Corporation for Public Broadcasting

Contrary to David Warsh's assertion, ending federal subsidies for the Corporation for Public Broadcasting is the right thing to do ("The next worst thing to 'zeroing out' Christmas," Sunday Business, Dec. 25).

There is no shortage of quality television and radio programming. C-Span, the Learning Channel, the Discovery Channel, Arts & Entertainment all provide a broad spectrum of high-quality public affairs and entertainment programming - all without government subsidies.

More importantly, at a time of \$200 billion deficits as far as the eye can see, the government must prioritize its spending to only the most essential programs.

We are faced with a \$3 trillion national debt because the government has tried to do all things for all people - and now the chickens have come home to roost. We simply cannot afford to federally fund every worthy cause some special interest thinks up, especially not frills like public broadcasting.

The republic managed to survive very well for almost 200 years without publically funded broadcasting, and I see no reason why we should continue such an unnecessary waste of very limited taxpayer funds.

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'Distress codes' could help make using ATMs much safer

It was very disheartening to read about ATM theft ("Convenience carries a risk," Nov. 28), especially when there are simple technical solutions that would reduce the risk. One solution would be for ATM machines to incorporate "distress codes" - an alternative personal identification number a depositor would use if the withdrawal was being made under duress. Such a code would still give the depositor his or her cash, but it would also send a silent alarm to police headquarters.

Many residential alarm systems already incorporate distress codes. On one such system, you might type the number 1234 to disarm your system, and type 1235 to disarm your system and alert the police. Unfortunately,

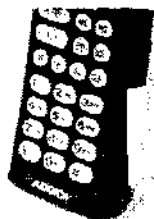
while this technology has been readily available for years, banks have been unwilling to build it into their ATM networks, under the mistaken belief that the distress codes would be too difficult for the average depositor to use and properly understand.

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