



IN THIS ISSUE

- TennCare Fiasco 2
- A Market for Organs 2
- To Test or Not to Test 3
- Mobile Phone Taxes 4
- Agencies Scored 4
- EPA in Court 5
- Farmland Gains 5
- How Many COPS? 6
- Student Disabilities 7
- School Spending 7
- Social Security Regressivity 8
- Calculate Your Social Security .. 8



Tom Saving, director of the Private Enterprise Research Center at Texas A&M University, demonstrates the NCPA's new online Social Security calculator at a recent briefing at the National Press Club in Washington, D.C. See related stories on pages 8 and E1.

Money Can't Buy Success

When Walter Annenberg gave an unprecedented \$500 million to support U.S. public schools in 1993, his gift combined personal generosity and civic-mindedness with brave, ambitious words about improving America's schools. The bulk of the gift was used to fund challenge grants ranging from \$10 million to \$53 million in the nation's nine largest cities. These Annenberg Challenge programs ended with the 1999-2000 school year.

But case studies of experiences with the programs in three cities — New York, Chicago and Philadelphia — find that Annenberg's gift did not accomplish what he had hoped. While students in some schools benefited from his generosity, the systems as a whole were

largely unresponsive. The essential idea on which the grants were based — that what public schools most lack is expertise and that talented, motivated outsiders working within the system can provide it — ran up against too many obstacles.

What did a \$500 million gift do for public schools?

For example:

- Four organized groups joined in New York to obtain a grant, but they had so little in common they could not agree on a single reform plan, and thus lacked the leverage to force systemic change on a public school bureaucracy already hostile to each group's reform agenda.
- A coalition of reform groups distributed mini-grants in Chicago with no theme or plan; in some schools, the

money was competing with as many as 20 other (often contradictory) reform initiatives as well as system-wide reform efforts, undermining both accountability and the ability to credit the contribution for any improvement.

The experiences in New York and Chicago showed that there is no practical way to get a district with a budget in the billions to cooperate with a reform plan unless the district shares that plan's philosophy and theory of change.

Although one group united behind one reform plan in Philadelphia, tracking the money or its impact was impossible because the program was absorbed into a new superintendent's own reform initiative.

Source: Raymond Domanico, Carol Innerst and Alexander Russo, "Can Philanthropy Fix Our Schools?" Thomas B. Fordham Foundation, 1627 K Street, N.W., Suite 600, Washington, D.C. 20006, (202) 223-5452.

TennCare Fiasco

Tennessee is one of a number of states that implemented health care reforms modeled on the failed 1993 Clinton health care plan. The TennCare program is designed as a health insurance safety net covering all poor or uninsured residents, but it generously subsidizes middle- and upper-income families who can afford to purchase insurance themselves.

The most generous subsidies to the well-off come from TennCare's coverage of the state's uninsurable population — those who are unable to get a health insurance policy because of a preexisting medical condition.

- Currently, 27 states have some form of high-risk pool for uninsurables.
- Typically, people qualify by proving they have been denied a health insurance policy because of a preexisting medical condition.
- If accepted into the high-risk pool, they are able to purchase a health insurance policy, usually for 25 percent to 50 percent more than the cost of a standard policy.
- The additional premium covers the higher costs incurred by uninsurable people and, perhaps more important, discourages people from waiting until they get sick to buy health insurance.

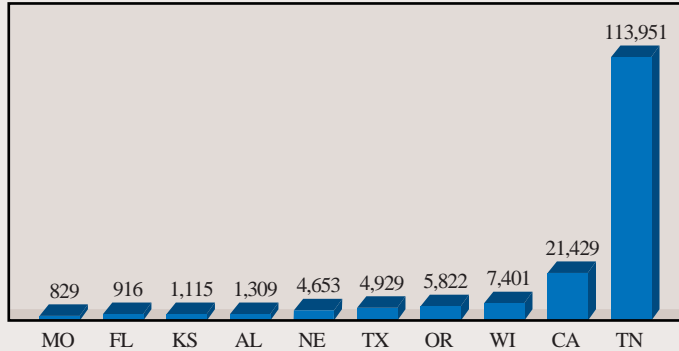
However, TennCare charges only about 22 percent more than standard rates for uninsurables who have incomes above 400 percent of the poverty level. Thus an uninsurable family with an income of \$62,400 to \$116,800 a year pays about \$595 a month in premiums.

Because high-risk insurance is priced too low and TennCare is very easy to enter, about 114,000 people are classified as uninsurable in Tennessee. In all of the other 27 high-risk pool states combined, only slightly more than 100,000 people are classified as uninsurable.

Source: Merrill Matthews Jr., "Lessons From Tennessee's Failed Health Care Reform," *Backgrounder No. 1357*, April 7, 2000, Heritage Foundation, 214 Massachusetts Avenue, N.E., Washington, D.C. 20002, (202) 546-4400.

PEOPLE IN HIGH-RISK POOLS

(1998)



Source: "Comprehensive Health Insurance for High Risk Individuals," *Communicating for Agriculture*, 1999.

A Market for Organs?

More than 200,000 patients with end stage renal disease are enrolled in a federal entitlement program for dialysis, and many of them will need kidney transplants. Unfortunately, donated kidneys are in short supply — as are hearts, livers, lungs and other organs. The United Network for Organ Sharing estimates the inadequate supply of organs causes over 4,000 deaths per year as patients are unable to have their transplants in time. Yet relatively small financial incentives could cure the organ shortage problem.

In a recent survey, college students showed a willingness to donate organs at death if there is a financial incentive.

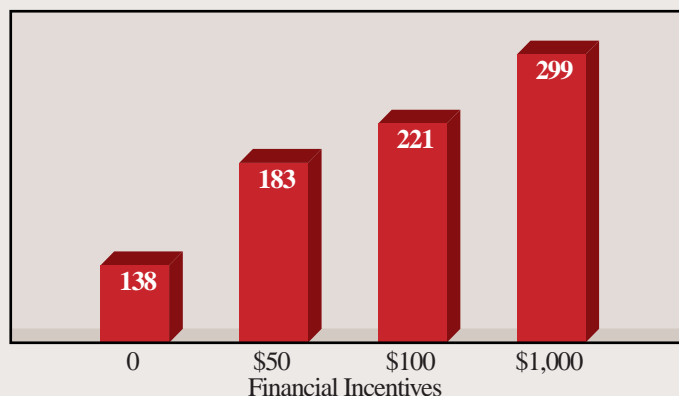
Based on the poll:

- A financial incentive of \$100 would increase the number of donated kidneys by 50 percent.
- The number of donated kidneys would more than double if the incentive were \$1,000.
- At the \$1,000 level, the kidney shortage would disappear.

It is illegal under U.S. law to purchase organs. That restriction may be costing lives.

Source: A. Frank Adams III, A.H. Barnett, and David L. Kaserman, "Markets For Organs: The Question of Supply," *Contemporary Economic Policy*, April 1999.

STUDENT WILLINGNESS TO DONATE KIDNEYS AT DEATH*



*A total of 392 students were polled.
Source: *Contemporary Economic Policy*.

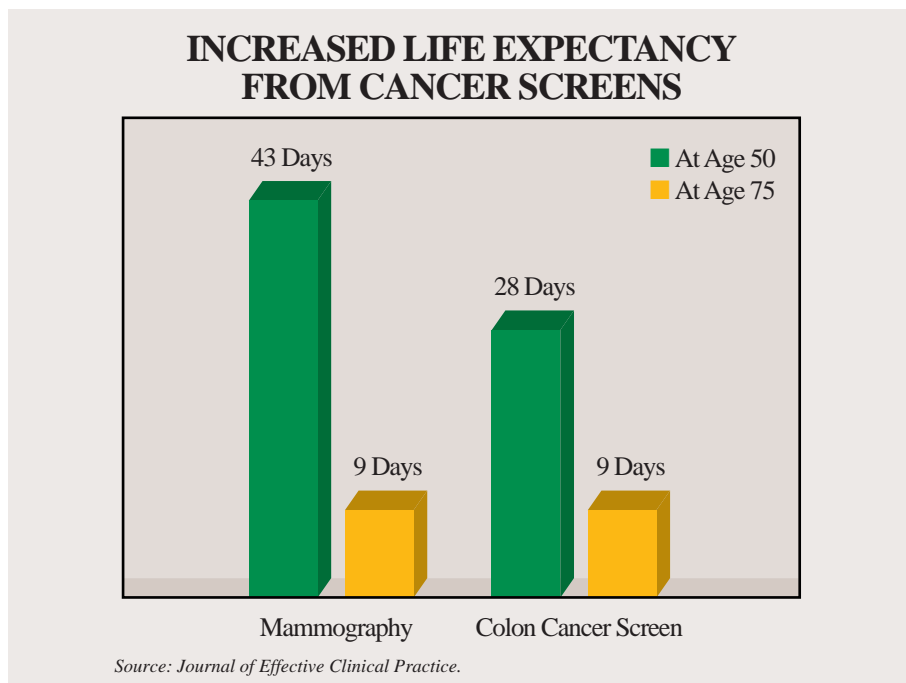
To Test or Not to Test

Screening for various types of cancer saves lives. And there has been considerable debate over the age at which screening for specific types of cancer should begin and how often such tests should be performed. Yet little attention has been given to the age at which such testing should stop.

The cost and risk of various procedures outweigh the benefits if the individual screened is too young. Similarly, the benefit of testing is minimal and is outweighed by the risk if the subject is too old.

Based on an analysis of federal mortality statistics and large cancer screening trials, researchers led by William C. Black of Dartmouth Medical School in Hanover, New Hampshire, found that most of the value of cancer screening occurs before the age of 70. After age 75, the benefits of screening for breast, colon and cervical cancer are greatly diminished.

- The possible increase in life expectancy for an average woman from screening tests starting at age 50 is 43 days for breast cancer and 28 days for colon cancer.
- The average 75-year-old who stops having mammography to detect breast cancer risks losing only 9 days of life.
- The same is true for a 75-year-old woman who passes on a fecal occult



blood test for colon cancer.

- By stopping these tests at age 80, she would give up a maximum of 5 days.

Similarly, Pap smear screening for cervical cancer beginning at age 20 has a maximum potential benefit of 47 days in the best-case analysis and most likely adds only 7 days of life.

- By contrast, the average 75-year-old who forgoes Pap smear screening would give up 3 days in the best case and most likely only 0.5 days.
- By stopping at age 80, she would give up only 1.5 days or 0.2 days, respectively.

Among the risk factors for the elderly are the needless anxiety caused by false positives on tests and the risk surgical procedures pose. At some point, cancer screening may do more harm than good.

Assuming that the mortality reduction from screening the elderly persists, 80 percent of the benefit is achieved before 75 years of age for breast cancer, before 80 years for colon cancer and before 65 for cervical cancer.

Source: J. Scott Rich and William C. Black, "When Should We Stop Screening?" *Journal of Effective Clinical Practice*, March-April 2000.

Fat Explained

The number of Americans who weigh more than 20 percent of their recommended weight has grown from 20 percent of the population to 33 percent. Physicians are concerned because of the increasing incidence of weight-related diseases, such as diabetes and high blood pressure.

On the brighter side, economists say increasing average weight is a sign of the increasing wealth of our society — and the increasing cost of exercise. Consider the impact on caloric consumption of these changes in economic life:

- The price of food has declined tremendously in the past few decades, making it cheaper to consume calories.
- Physical activity has decreased as work has become more productive and sedentary.
- Most people can afford to drive rather than walk.
- The value of time has increased, increasing the price people must pay to exercise.

Economics also explains why Americans weigh comparatively more than Europeans. Average U.S. income

is higher than in any European country, based on purchasing power parity. Food and gas are cheaper in America than in Europe. And the quality of television is higher in the U.S. Thus Americans eat more, drive more places and watch more TV. By contrast, Europeans are poorer, eat less, walk to work and to shop, and have fewer couch potatoes.

Source: "The Economics of Obesity," *Economic Intuition*, Winter 2000. Based on Tomas J. Philipson and Richard A. Posner, "The Long-Run Growth in Obesity as a Function of Technological Change," NBER Working Paper 7423, November 1999, National Bureau of Economic Research, 1050 Massachusetts Avenue, Cambridge, Mass. 02138, (617) 868-3900.

Mobile Phones, Mobile Taxes

The growth of mobile telephones is phenomenal. There are an estimated 69 million wireless phones in the United States and the number is growing 25 percent to 35 percent per year. The average customer spends about \$525 a year on cellular service. Federal, state and local government have found cellular service a ready source of tax revenue, and the Federal Communications Commission is using wireless to fund new subsidies for wireline phone users.

- California and Florida each levy aggregate taxes averaging 21 percent of mobile phone bills; with federal taxes added, taxes total 25.5 percent or about \$185 per year.

- Cellular service taxes in New York State average 20 percent of consumers' bills, with federal taxes bringing that to 24.5 percent or about \$170 per year.

- Even in lower-tax states, the median rate is 10 percent and the combined rate 14.5 percent, or about \$91 per year.

However, taxes on the cellular industry are grossly inefficient. The effect is to raise consumers' costs and impose efficiency losses on the economy. For example:

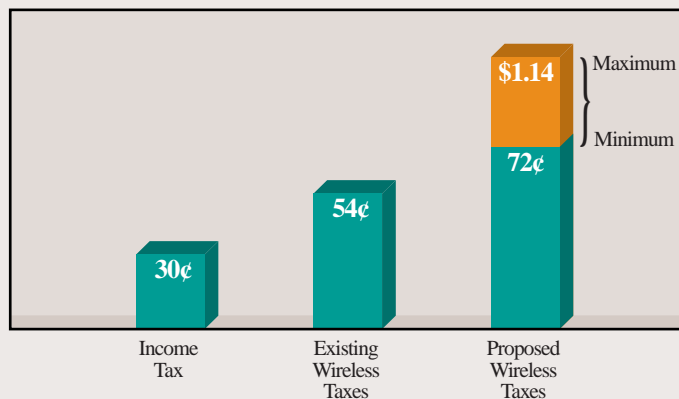
- The economic cost of taxes on wireless phones is an estimated \$2.56 billion more than the \$4.79 billion raised in revenue.

- Additional wireless taxes such as those proposed to fund universal internet access could pose an economic loss of \$0.72 to \$1.14 per additional dollar of revenue.

Source: Jerry Hausman, "Efficiency Effects on the U.S. Economy from Wireless Taxation," NBER Working Paper 7281, August 1999, National Bureau of Economic Research, 1050 Massachusetts Avenue, Cambridge, Mass. 02138, (617) 868-3900.

LOSS IN ECONOMIC EFFICIENCY

(Per Additional \$1 of Tax)



Source: National Bureau of Economic Research.

Waste From Income Taxes

Income taxes are an important source of government revenue, but they have negative consequences. Previous estimates found that every dollar raised in tax revenue costs the economy 2.5 cents in reduced efficiency. However, those estimates did not consider the effect of tax rates on tax avoidance — that is, engaging in legal nontaxable behavior such as accepting health benefits instead of salary, taking more leisure time and being less productive. As tax rates rise, so does tax avoidance. The study estimates that:

- The efficiency loss from current income taxes is more than 30 percent of the revenue raised.

- If Social Security taxes are included, the efficiency loss is 50 percent.

- The economic loss is even greater when tax rates are increased, with a 10 percent increase in income taxes raising only \$21 billion in additional revenue while creating efficiency losses of \$44 billion.

These inefficiencies are aggravated by the progressive structure of the U.S. tax code.

Source: "The Deadweight Loss of Income Taxes," *Economic Intuition*, Spring 2000. Based on Martin Feldstein, "Tax Avoidance and the Deadweight Loss of the Income Tax," *Review of Economics and Statistics*, November 1999.

Agencies Scored

The Government Performance and Results Act seeks to give Congress and the American people accurate, timely information so they can assess agencies' work. A research team from George Mason University's Mercatus Center examined the first reports produced by the 24 agencies covered by the Act and scored them on 12 criteria. Among the findings:

- The U.S. Agency for International Development's performance report was the best at providing public information, documenting the tangible public benefits the agency produced and demonstrating how it used self-assessment to devise strategies for improvement.

- The next best reports were from the Transportation and Veterans Affairs departments.

- The report of the National Science Foundation was the worst, and the Commerce and Agriculture departments' reports were almost as bad.

The agencies' most common failing was in not telling taxpayers what they are paying for and what they are getting. Another common failure was in not demonstrating whether their activities actually matter.

Source: Jerry Ellig, "Performance Scorecard: Which Federal Agencies Inform the Public?" May 3, 2000, Mercatus Center, George Mason University, 3401 N. Fairfax Drive, Arlington, Va. 22201, (703) 993-4930.

EPA vs. Rule of Law

As a general rule, courts will strike down a regulation issued by a federal agency only if the regulation is unlawful, arbitrary and capricious, an abuse of discretion or out of line with procedural requirements.

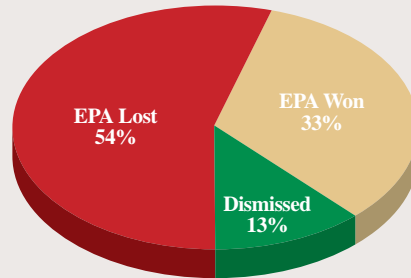
Regulations issued by the Environmental Protection Agency (EPA) appear to be exceptions to the rule. Over the past seven years, the EPA has won only one-third of its cases before the U.S. Court of Appeals for the District of Columbia Circuit, where most challenges to its regulations are heard. The court has struck down EPA rules requiring the sale of electric cars in eastern states, mandating minimum ethanol content in reformulated gasoline and requiring state regulators to consult with federal wildlife agencies before approving Clean Water Act permits, among others. The EPA has lost cases involving allegations of both excessive and insufficient regulation. An analysis of 69 cases before the court revealed that:

- The EPA won only 23, or 33 percent of those cases judged on their merits.
- In 54 percent of the cases, the D.C. Circuit struck down all or a substantial portion of the challenged rule.
- In the remaining 13 percent of cases, the court dismissed the challenge or otherwise held the action to be unreviewable in federal court.

The complexity of EPA's policymaking responsibilities, the combination of technical and scientific issues it handles and the controversial nature of its regulations make the agency's job particularly difficult. However, the Occupational Safety and Health Administration (OSHA), has not had the same difficulties defending its regulations in court. One possible reason is that in 1980 the Supreme Court set clear standards for OSHA rules.

Source: Jonathan H. Adler, "Environmental Performance at the Bench: The EPA's Record in Federal Court," Policy Study No. 269, May 2000, Reason Public Policy Institute, 3415 S. Sepulveda Boulevard, Suite 400, Los Angeles, Calif. 90034, (310) 391-2245.

CHALLENGES TO EPA RULES IN D.C. DISTRICT COURT



Source: Reason Public Policy Institute.

Farmers' Secret Gains

The National Resources Inventory (NRI) is a periodic estimate of land use in the United States. When the latest report was released in December 1999, it appeared to support the claim that some areas of the U.S. are losing farmland and open space to urban sprawl at an alarming rate. But the report has serious flaws and is being revised.

In fact, according to the Census of Agriculture published by the U.S. Department of Agriculture in March 1999, some of the states the NRI showed as having lost substantial amounts of farmland in recent years have actually gained farmland.

Farmland can be gained when land is returned to agricultural production from conservation reserves or converted from rangeland. But the NRI figures show net losses where the Census of Agriculture shows much smaller losses or actual gains:

- The NRI claimed Texas led the nation in land used for development, with a loss of 2.1 million acres of farmland from 1992 to 1997.

- The Census of Agriculture showed that Texas gained 421,600 acres of farmland during the same period.

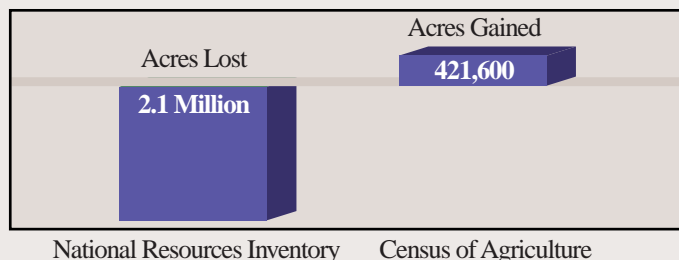
- The NRI reported that Pennsylvania was second only to Texas, losing 901,200 acres of farmland, but the Census reported only 21,600 acres lost — a figure much more consistent with Pennsylvania's gain of only 30,000 new residents during the period.

- For Georgia, the NRI reported a loss of 720,000 farm acres, but the Census found Georgia added nearly 650,000 acres.

- And Virginia's NRI-reported loss of 300,000 acres was well in excess of the 70,000-acre loss the Census reported.

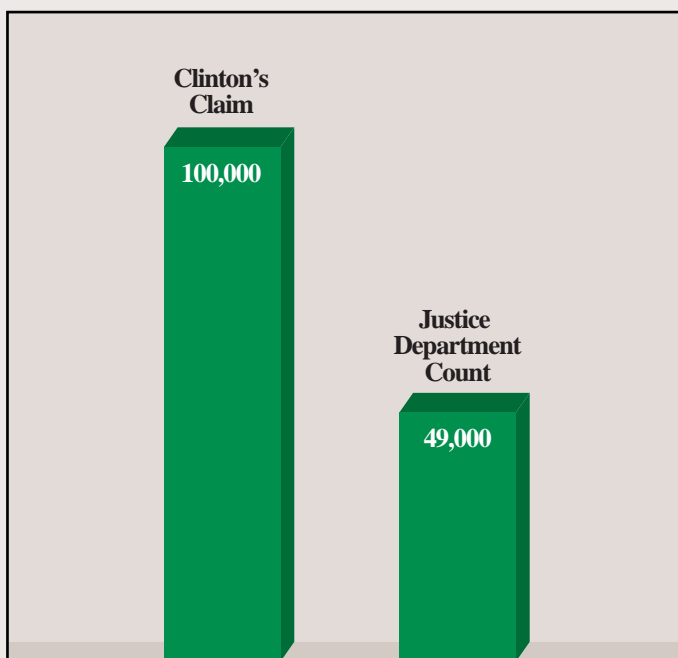
Source: Wendell Cox and Ronald D. Utt, "Flawed Federal Land Use Report Encourages Unnecessary Spending," Backgrounder No. 1368, May 8, 2000, Heritage Foundation, 214 Massachusetts Avenue, N.E., Washington, D.C. 20002, (202) 546-4400.

TWO REPORTS ON FARMLAND GAIN OR LOSS IN TEXAS 1992-97



Source: Heritage Foundation.

POLICE ADDED UNDER COPS



Source: Wall Street Journal.

How Many New Police?

President Clinton claims his administration added 100,000 police officers to the streets “ahead of schedule” under the program known as Community Oriented Policing Services — an initiative included in the 1994 Crime Act. Vice President Gore credits COPS with helping to make America “safer than it has been in decades.” But a close examination of the program reveals that far fewer officers have been hired under the federal program than are being claimed. Moreover, COPS grants have been misused by some localities, spawning delays, misunderstandings and scandals.

- The Justice Department admits that only 49,000 new police are out there.
- The number jumps to 60,000 if those who have been redeployed are

counted — not new police, but rather the government’s estimate of the officer time saved, in years, by COPS grants for computers, updated equipment and civilian employees.

- Moreover, Justice boosts its count by including about 2,000 police hired under a federal program that preceded COPS. In some large departments, rising attrition rates have surpassed the inflow of new COPS hires — resulting in a loss of 5,000 to 13,000 personnel.

Criminologists have found no correlation between COPS and crime rates. Lawrence Sherman, a criminologist at the University of Pennsylvania, charges that the program puts funds “where votes are, not where the violence is.”

Source: Joe Mathews, “Despite Its Successes, COPS Program Suffers Its Keystone Moments,” *Wall Street Journal*, May 22, 2000.

Victims’ Right To Prosecute

Crime victims and their families depend on the willingness of a local district attorney to prosecute a crime in order to receive justice. And unless victims are successful in a civil suit (such as for wrongful death), they receive little or no compensation from the criminal. In the United States, the perceived injustice of this situation has led to victim compensation laws and even a proposal to add a “Victims’ Rights” amendment to the U.S. Constitution.

But under English common law, victims used to pursue their own remedies. In fact, most crimes in premodern societies were prosecuted privately by the victim or a relative seeking monetary compensation.

Why did the remedy of private prosecution fall into disuse? In English legal history, it was the unwillingness of courts to shield criminals from further prosecution if they settled with their victims.

- In 13th-century England, the rate of private prosecution fell by 50 percent between 1200 and the 1220s.
- Private prosecutions climbed back to turn-of-the-century levels by the 1240s.
- They then swiftly dropped by two-thirds and remained at a low level through the end of the century.

In the late 12th and early 13th centuries, public prosecutors hardly ever pursued a defendant who settled. But at various times in the 13th century, judges sent defendants to trial even though the victim and public prosecutor were satisfied with the settlement. Thus judges reduced the participation of victims in the medieval justice system and discouraged private prosecutions.

Source: Daniel Klerman, “Settlement and the Decline of Private Prosecution in Thirteenth-Century England,” *USC Law School Olin Working Paper No. 99-12, Law and History Review, University of Illinois, Vol. 19, No. 1, 2001 (forthcoming).*

Disability Rates Rise

School districts receive more funding for students classified as disabled than for other students. So to increase general funding, many school districts have inappropriately classified more students as disabled. Minority students, students in districts that receive declining levels of state aid, and students in districts with a higher proportion of minority students are more likely to be classified as disabled.

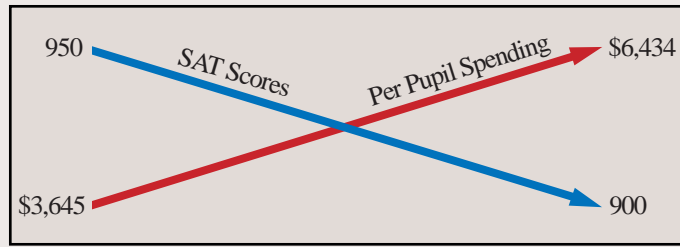
- Student disability rates have increased by more than 50 percent in U.S. school districts over the past two decades.
- Since 1977, the proportion of students classified as disabled in grades K through 12 has risen from 8 percent to 12 percent.
- Over the same period, the fraction of school district spending that is allocated to special education has increased from 4 percent to 17 percent.

The cost is substantial: special education for 5.4 million students cost taxpayers \$32 billion in the 1993-94 school year alone. According to a study by Julie Berry Cullen, a 10 percent increase in supplemental revenue for disabled students results in a 1.4 percent increase in the number of disabled students. Among other findings:

- Increasing fiscal incentives account for more than 35 percent of the six-year increase in disability rates in Texas.
- Following a switch from per-pupil funding for special education to a total district enrollment funding in Vermont, the number of students receiving special education fell by more than 17 percent.

Source: Julie Berry Cullen, "The Impact of Fiscal Incentives on Student Disability Rates," NBER Working Paper 7173, June 1999, National Bureau Of Economic Research, 1050 Massachusetts Avenue, Cambridge, Mass. 02138, (617) 868-3900.

PER PUPIL SPENDING AND SAT SCORES (1970-95)



Source: National Bureau of Economic Research.

School Spending

Despite controversy about the impact of spending on school quality, government policy and court actions continue to focus on altering resources for schools. However, an analysis of spending differences both across and within states shows little linkage between more spending and better student performance. From 1970 to 1995, average spending per pupil has risen from \$3,645 per pupil to \$6,434 per pupil, in 1996 dollars. During that time:

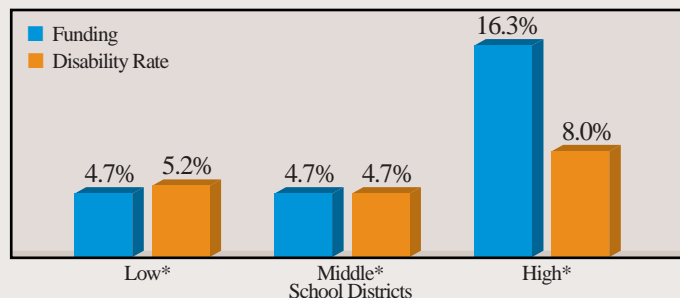
- SAT scores have dropped from 950 to 900, according to the Department of Education.
- Reading test scores have stayed relatively constant on the National Assessment of Educational Progress (NAEP).
- NAEP writing scores have declined.
- NAEP math and science scores dropped and then rose while spending steadily increased.

Recent higher eighth-grade math and reading scores appear to be unrelated to spending differences, although they are related to parental education levels. Also, the improvement in performance is consistent for white, black and Hispanic students, suggesting that spending is not the explanation for the convergence of overall NAEP scores among racial and ethnic groups during the 1980s.

Finally, many states have increased spending in minority schools by equalizing funding between poor and rich school districts. But the greater resources directed at poor schools appears not to affect students' success in life: the wage gap between white and minority graduates and dropouts in states that have equalized school funding is larger than in those that have not.

Source: Eric Hanushek and Julie Somers, "Schooling, Inequality, and the Impact of Government," NBER Working Paper 7450, December 1999, National Bureau of Economic Research, 1050 Massachusetts Avenue, Cambridge, Mass. 02138, (617) 868-3900.

ANNUAL INCREASE IN DISABILITY RATE AND FUNDING PER DISABLED STUDENT (Texas, 1991-97)



* Refers to the tax base classification of Texas school districts. Funding formula changes increased the relative return to high wealth districts of classifying a student as disabled.
Source: National Bureau of Economic Research.

Is Social Security Regressive?

Since retirement benefits are funded on a pay-as-you-go basis by the payroll tax, Social Security redistributes income from workers to retirees. Over a lifetime, the formula used to calculate benefits replaces a greater percentage of low-wage than of high-wage workers' incomes in order to redistribute income from high- to low-wage earners.

Because of this apparent redistribution, Social Security is called progressive. However, the appearance of progressivity depends on assumptions about the beneficiaries. A study of the earnings profiles of 1,778 workers concludes that Social Security actually redistributes income from poor to rich. Among the factors offsetting the progressive benefit structure:

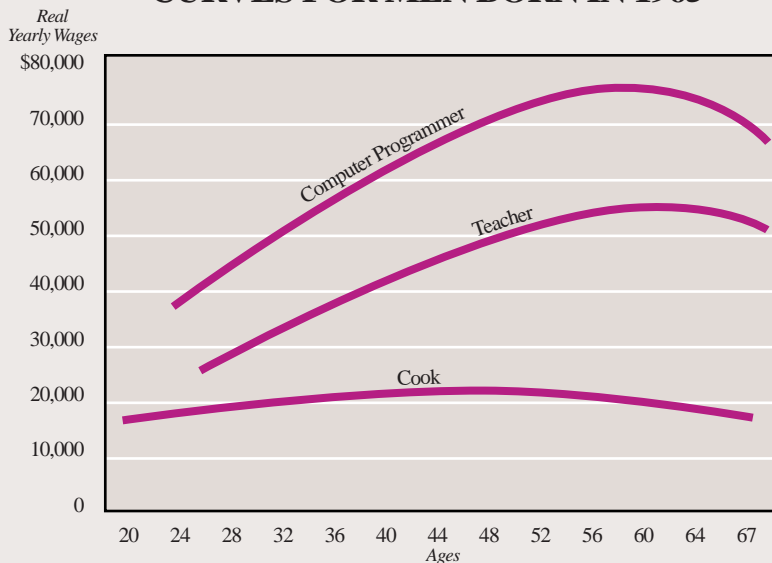
- Higher-income individuals tend to live longer than average and therefore collect more monthly benefit checks than those with the lowest incomes, who tend to die younger than average.
- Lower-income workers who dropped out of high school pay taxes for more years than high-income workers who attended college and graduate school, but since only the highest 35 earning years are considered, they receive no increase in benefits for the greater number of years worked.

After making these and other adjustments, researchers found the retirement system is neutral rather than a redistributor of income.

Finally, although a 2 percent discount rate is usually used to measure the present value of future benefits, this is less than the 3.5 percent earned by the most secure U.S. government securities and much less than average stock market returns. Using the more realistic 4 percent discount rate, the researchers found, makes the whole Social Security system regressive.

Source: Julia Lynn Coronado, Don Fullerton and Thomas Glass, "The Progressivity of Social Security," NBER Working Paper W7520, February 2000, National Bureau of Economic Research, 1050 Massachusetts Avenue, Cambridge, Mass. 02138, (617) 868-3900.

EXAMPLES OF OCCUPATIONAL EARNINGS CURVES FOR MEN BORN IN 1965



Source: National Center for Policy Analysis.

Accurate Wage and Benefit Projections

The NCPA's Social Security calculator provides projections of Social Security benefits that are more accurate than those of others, including the Social Security Administration.

The NCPA's calculator uses an economic model developed for the National Center for Policy Analysis by the Private Enterprise Research Center (PERC) at Texas A&M University. Using the earnings profiles of 750,000 workers from the most recent 15 years of the Census Bureau's Current Population Survey, the model projects earnings until retirement for men and women at various ages in 500 occupational categories.

As a result, the user receives more realistic estimates of wages and benefits.

- Past taxes paid are based on the earnings experience of other people whose age, sex, occupation and current income are similar to the calculator's user.
- Future real wage growth for each occupation, age group and sex are projected to retirement.
- Benefit and earnings projections are calculated both with and without adjustment for inflation.

By contrast, Social Security Administration estimates use the same average wage index to project earnings for all workers, regardless of occupation, and do not account for increasing wages due to experience.

Source: Devon Herrick, NCPA Research Manager, NCPA Policy Study, forthcoming.

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