



Things I Don't Understand

There are things that really puzzle me. Some life insurance companies charge lower premiums if you haven't made a life-shortening lifestyle choice. Being a nonsmoker is one of them. Actuarially, that makes sense because the life expectancy for smokers is at least 10 years shorter than for nonsmokers.

Insurance company policies charge higher premiums to those who are obese. The National Institutes of Health reports that those with a body mass index greater than 40 have a six- to 14-year lower life expectancy. Again, actuarially, that makes sense. Indeed, there's a strong advocacy for higher life insurance, as well as health insurance, premiums for those whose lifestyle choices impose a greater financial burden on society, which obesity does. But there's one important exception.



According to the *International Journal of Epidemiology*, life expectancy at age 20 for homosexual and bisexual men is eight to 20 years less than for all men. That's a lifestyle shortening of life expectancy greater than obesity and tobacco use. Yet one never hears of insurance companies advertising lower premiums for heterosexual men. You say, "That would be discrimination." You're right, but why is it acceptable for insurance companies to discriminate against smokers and the obese but not homosexuals? After all, they are all Americans and protected by the Constitution. It's really a matter of politics, as seen by the journal's publication of an article titled "[Gay life expectancy revisited](#)." The publication had to soft-pedal its study results because of complaints that pointing out life expectancy differences between heterosexuals and homosexuals had become fuel for homophobia. The bottom line is that homosexuals have far greater political power and sympathy than smokers and the obese.

Sticking with medical issues, Dr. Tom Frieden, head of the Centers for Disease Control and Prevention, said, "Ebola poses little risk to the U.S. general population." If one cannot contract Ebola, as the CDC claims, except through exchange of bodily fluids, then why were millions of dollars spent transporting Ebola patients Dr. Kent Brantly and Nancy Writebol from Liberia to a U.S. hospital under extreme isolation procedures? The CDC's Ebola claim strikes me as fishy. To use a line spoken by Marcellus in William Shakespeare's "Hamlet," "something is rotten in the state of Denmark."

There are warning labels that puzzle me, engendering considerable disrespect for my fellow Americans' intellect. How about the warning, "Do not hold the wrong end of a chain saw." On packaging for a clothes iron is the warning, "Do not iron clothes on body." A Superman costume contained the warning, "Wearing of this garment does not enable you to fly."

Then there are the "do not take internally" warnings. Most often, the product containing this warning



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isn't something one reasonably takes internally, such as butter, soda or cough syrup. The warnings are on products such as paint, bleach and other cleaning fluids. I'm wondering how many grown Americans actually took a swig of something like Minwax, bleach or paint thinner. Then there's a warning label that appears on some automobile windshield sun screens, which people purchase to keep their cars cool: "Do Not Drive With Screen In Place."

Here's my take. The warning labels are all a waste. A person dumb enough to drink Minwax, bleach or paint thinner or drive with a sun screen in place is probably also too dumb to read. Speaking of warning labels, there's a debate about whether mother's milk is good or bad for infants — a preposterous debate, considering the historical success of nursing manifested by a world population of 7 billion. If government authorities, such as the Food and Drug Administration, conclude that mother's milk is hazardous, I'm wondering where they're going to put the warning label.

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