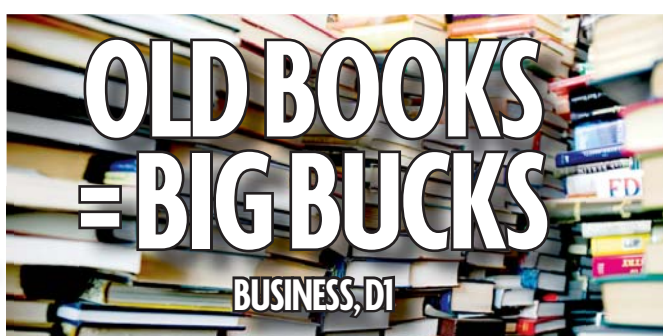


THE NEWS TRIBUNE

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MORE THAN **\$142**
WORTH OF COUPONS INSIDE

Sunday



OLD BOOKS = BIG BUCKS BUSINESS, D1
IF HAWKS LOSE, SEASON IS TOAST GREEN BAY AT SEATTLE 1 P.M., QWEST FIELD CHANNEL 13 710 AM, 97.3 FM
DAVE BOLING IN SPORTS, C8
TACOMA'S TIME MACHINE, ON WHEELS IN SOUNDLIFE, E1 **OSU SCORCHES WSU** IN SPORTS, C1

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Treating children who have autism can be expensive. One method of therapy many parents believe in isn't covered by most insurance plans, putting families in a financial bind. A proposed state law would mandate coverage, but the insurance industry says the therapy is educational, not medical.

WHO SHOULD PAY?

BY DEBBIE CAFAZZO
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Grant Fulton is a busy boy. Seated at a child-sized table in his family's Lacey living room, the 5-year-old kneads a ball of soft, claylike material. He talks about its colors, shapes and textures.

Laurie Waguespack, his therapist, subtly switches between play and learning. Her goal is to help Grant, who has autism, gain cognitive skills.

Waguespack grabs a deck of picture cards, and asks Grant to name the colors and shapes as she flips through them.

"Pentagon. Octagon. Diamond. Black. Circle. Rectangle. Yellow," says Grant, building speed as he identifies 34 of 35 cards correctly.

Eight months ago, says Denise Fulton, Grant's mother, it would have been difficult to get him to name shapes and colors. Two years ago, it would have been impossible. Grant has mastered this only through daily, step-by-step therapy administered by Waguespack and others.

"It's hard trying to rewire the brain," says Fulton.

It's also expensive, with in-home therapy costing anywhere from \$15 to \$25 per hour. None of it is covered by the family's health insurance plan.



Fulton

Insurance industry representatives such as Susan Pisano, spokeswoman for the national industry trade group America's Health Insurance Plans, say some autism treatments aren't really medical treatments but are more educational in nature. They argue that education is the responsibility of public schools, not private health insurance.

But Susan K. Malmquist, a Shoreline educational consultant who works with children with autism, says schools can't go it alone.

"The federal government does not provide enough funding through the IDEA (Individuals with Disabilities Education Act), nor do we have enough local funding," she says.

Insurance companies also point out that increased benefits for some means premium increases for everyone.

"It is a public policy question," Pisano adds.

The question is being debated in state after state, as laws mandating insurance coverage for autism treatments are considered. At least seven states have passed laws targeting insurance coverage for autism treatment. And this year, the debate comes to Washington state with a proposed law by a group called Washington Autism Advocacy that would govern insurance coverage for autism.

Last month, the state Department of Health held a hearing on the proposal.

For three hours, parents of children with autism told their stories. They spoke of the strain that paying for their children's treatment places on families and marriages.

"We had \$200,000 in IRAs," Adam Burns of Sammamish, the father of a 7-year-old boy with autism, told the Health



Photos by DREW PERINE/The News Tribune

Therapist Laurie Waguespack works with 5-year-old Grant Fulton, who has autism, in the Fulton family's Lacey home. But the applied behavior analysis therapy isn't covered by the family's health insurance.

Left, Waguespack holds Grant's hands and looks him square in the eye to gain his full attention. Her goal is improve his social and communication skills.



INSIDE: What is autism? And resources for parents. **A10**
■ Go to our Web site to see a video about how Jenny and Chris Hazelton of Lacey deal with autism therapy for their 4-year-old son, Noah.

thenewstribune.com

Please see **AUTISM**, page **A10**

ON THE ISSUES

You've seen the coverage and the commercials. Now compare the stances of John McCain and Barack Obama side by side, on 17 issues, from trade to abortion to gun control. **BACK PAGE**

- On the campaign trail. **A4, A5**
- Georgia congressman and civil rights icon decries tone of McCain campaign. **A3**



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VIDEO WEEK CORRECTION Two grids in Video Week, our tabloid of television listings inside today's paper, are incorrect – the Sunday Morning/Afternoon grid on Page 2 and next Sunday's Earlybird grid on Page 16. Correct versions of both are on Page A14. And, after hearing from readers that the bold-face type in the grids is hard to read, we'll go back to the regular-face type in the Oct. 19 Video Week. We apologize for any inconvenience.

WEATHER



SOME SUNDAY SUN: Partly cloudy, with light wind. High: 58. Low: 47. Details. **C12**



NO MORE GOLD STANDARD

When money flies into thin air

What happens to that stock fund when the market tumbles? Where does the money go? Despite any feelings to the contrary, it was never there to begin with, say experts.

BY ERIC CARVIN
The Associated Press

NEW YORK – Trillions in stock market value – gone. Trillions in retirement savings – gone. A huge chunk of the money you paid for your house, the money you're saving for college, the money your boss needs to make payroll – gone, gone, gone.

Whether you're a stock broker or Joe Six-pack, if you have a 401(k), a mutual fund or a college savings plan, tumbling stock markets and sagging home prices mean you've lost a whole lot of the money that was on your account statements just a few months ago.

But if you no longer have that money, who does? The fat cats on Wall Street? Some oil baron in Saudi Arabia? The government of China?

Or is it just gone?

If you're looking to track down your missing money – figure out who has it now, maybe ask to have it back – you might be disappointed to learn that it was never really money in the first place.

Robert Shiller, an economist at Yale, puts it bluntly: The notion that you lose a pile of money whenever the stock market tanks is a fallacy. He says the price of a stock has never been the same thing as money – it's

Please see **MONEY**, page **A14**

- President Bush asks world leaders to work together to halt the meltdown. **A3**
- Because of national economic difficulties, cities here must re-examine their plans for multimillion-dollar projects. **B1**

RESULTS TAKE A WHILE

You chose it – now you'll use ranked voting

Ranked-choice what? Get ready for a new voting system for Pierce County offices, starting with this election.

BY DAVID WICKERT
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You hated the "pick-a-party" election. You've tried the "top-two" election.

Now, Pierce County voters, get ready for "ranked-choice" voting.

What does that mean? It means you'll find four candidates for Pierce County executive on the Nov. 4 ballot, instead of two. It means you'll find six candidates for assessor-treasurer and three candidates for a County Council seat.

It means you didn't vote for any of these people in the August primary, even if you're convinced you did (and some of you are).

Mostly, it means you'll rank up to three choices for each of these races in your order of preference. Through a process of elimination and some nifty computer work, winners

Please see **VOTING**, page **A11**