

# Into Law: Lower Insurance Rates for Males

The controversial new insurance law that bans the use of age and sex in computing automobile insurance rates in North Carolina went into effect December 1, 1977. The bill will:

- Stop charging male drivers under 25 and their families higher rates than other drivers. The rates now twice those charged young women and adults are based on group driving records as well as an individual's record.
- Peg all rates to the use of the car, the driver's experience and driving record. And to a lesser degree, where he lives.
- Increase surcharges on drivers who violate traffic laws that cause wrecks.
- Enforce a new schedule of insurance points that will stiffen punishment for violations for the first-time charge for minor offenses, such as running a stop sign and wrecks with damage under \$200, in which the insured is negligent.
- Double the basic rate for all new drivers with fewer than two years experience, whether they are 16, 36 or 66 years old.
- Apply standard surcharges on collision and comprehensive insurance as well as liability.

## Tutoring Center

Do you need help in any of your courses? The Guilford College Student Tutoring Center may be able to provide the help you are looking for. Student tutors are available in nearly all subject areas. To obtain a tutor all you need to do is go to the Tutoring Center located in the basement of the Library, or call extension 253, and talk with the coordinator on duty. After determining what type of help you need, the coordinator will contact a tutor for you. The tutor will then contact you. This service is free to all main campus and Urban Center students.

The Tutoring Center hours are as follows:

- Monday 9:00-12:00, 12:30-5:00, 6:00-7:00
- Tuesday 9:00-12:00, 12:30-3:30
- Wednesday 9:00-12:00, 2:00-5:00, 6:00-7:00
- Thursday 9:00-11:00, 12:00-3:30
- Friday 9:00-12:00

In addition to tutoring, the Center also maintains a collection of books and hand-outs on study skills and skills in the areas of reading and writing.

For many, this will further push up the cost of traffic violations.

(Liability insurance is compulsory in North Carolina. It pays for damages your car causes to other cars and people. Collision insurance, which is not required pays for damages you cause to your car. Comprehensive insurance is also optional and pays for theft, fire and storm damage to your car.)

North Carolina Insurance Commissioner John Ingram has said that December 1st was a red-letter day in his career. Ingram made two major commitments when he first ran for Insurance Commissioner back in 1972, and that was to eliminate North Carolina motorists being cancelled in this state with the Reinsurance Facility to eliminate age and sex discrimination in insurance in the Tarheel State.

The change shifts a portion of the \$400,000,000 paid annually for automobile insurance from young male drivers to drivers with bad driving records.

For those males under-25, the changes will be a boom. (An example: basic liability costs for a young Charlotte man with a clean driving record, who now pays \$219 a year, will drop to \$77 if he drives to work fewer than 10 miles one way.)

Families with a young male driver have paid substantially more for insurance than a family with a young female driver, even if the parents violated a traffic law. Surcharges for violations are assigned to the family driver with the highest premium. Males under 25 now pay two and one half times the rate of young women and adults.

"If they had a young son, they paid \$700," John Ingram, Insurance Commissioner, said of a parent who got convicted of drunken driving. "If they had a young daughter, they paid \$184."

Banning age and sex considerations in automobile insurance rates has been a prolonged and bitter struggle between Commissioner Ingram and the State's insurance industry.

The insurance industry opposed the concept with equal fervor, contending the rates were fair, because young males as a group caused twice as many accidents as other drivers. Industry officials say those wrecks are twice as

costly as those caused by adults.

Ingram was able to keep the ban on age and sex discrimination alive in the 1977 General Assembly through the help of other concerned members of that party, even though the 1977 General Assembly stripped Ingram of most of his authority to regulate insurance rates at what Ingram terms fair for North Carolina citizens.

Ingram maintains the under-25 male drivers aren't as accident-prone as insurance companies would have the citizens of North Carolina believe. He says, "Less than 10 percent of the people under 25 have been causing wrecks, so 90 percent have been surcharged and penalized for what the others have been doing."

The battle over the new classification plan is not over. Ingram said his staff believes the inexperienced driver surcharge should be \$30 rather than \$70, and that other issues will be debated when the hearings on the plan resume this spring.

## Attitudes Change, Laws Follow

By CAROLINE COLES

Attitudes toward the use of marijuana are changing amazingly and laws, although dragging, are following suit. The Michigan Court of Appeals came up with this decision concerning a police officer's failure to mention his infrequent smoking of marijuana on an application: "Were we to similarly treat others who, if known, have on occasion in their youth smoked marijuana, illegally drank liquor either during prohibition or while under age or in after hours situations, engaged in an illegal Saturday night poker game . . . the ranks of the police force and other important public service groups might well be significantly reduced! Nevertheless, such actions are often youthful indiscretions and usually should be considered as such."

But then what do you do about Guy Henry Turner, a 90 year old hermit-sage type that has been arrested for possession and attempt to sell marijuana? Turner says "I'm not worried, to hell with their laws." The embarrassed court seems to feel much the same way. What are they going to say, "what are the old people of today coming to?"

# Opportunities to Work in Europe

Work this summer in the forests of Germany on construction in Austria, on farms in Germany, Sweden and Denmark, in industries in France and Germany, in hotels in Switzerland.

Well there are these jobs available as well as jobs in Ireland, England, France, Italy, and Holland are open by the consent of the governments of these countries to American university students coming to Europe the next summer.

For several years students made their way across the Atlantic through A.E.S.-Service to take part in the actual life of the people of these countries. The success of this project has caused a great deal of enthusiastic interest and support both in America and Europe. Every year, the program has been expanded to include many more students and jobs. Already, many students have made application for next summer jobs. American-European Student Service (on a non-profitable basis) is offering these jobs to students for Germany, Scandinavia, England, Austria, Switzerland, France, Italy, and Spain. The jobs consist of forestry work, child care work (females only), farm work, hotel work (limited number available), construction work, and some other more qualified jobs requiring more specialized training.

The purpose of this program is to afford the student an opportunity to get into real living contact with the people and customs of Europe. In this way, a concrete effort can be made to learn something of the culture of Europe. In return for his or her work, the

student will receive his or her room and board, plus a wage. However, student should keep in mind that they will be working on the European economy and wages will naturally be scaled accordingly. The working conditions (hours, safety, regulations, legal protection, work permits) will be strictly controlled by the labor ministries of the countries involved.

Please write for further information and application forms to: American-European Student-Service, Weile 133, Box 70, FL 9493 Mauren, Liechtenstein (Europe).

## TEST YOUR E.Q. (Economics Quotient)

True False  
  (1.) Less than four percent of the U.S. labor force are agricultural workers.

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ANSWERS: (1) T (2) F

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GUILFORD COLLEGE	
1977-78 Basketball Schedule	
* 2/7	Lenoir Rhyne College
2/11	Liberty Baptist
* 2/15	Atlantic Christian Col.
2/22	High Point College
* 2/24	Lenoir Rhyne College
	Mars Hill College
* All Home Games Begin at 8:00	

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