

# Hunt: He's proud of his record

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conditions. The state did find some possible sites in the Piedmont area, but the only one the state identified that was available ... and was offered for sale was the one we used in Warren County. We had to get the stuff (the PCB) up. It was along 210 miles of roadside. We had to get it up and we had to put it somewhere."

Hunt said he favors the expansion of the federal "Superfund" used to clean up hazardous waste sites and promises that if a way to destroy PCB is ever discovered, he will support digging up the Warren County landfill and destroying its contents.

## Decreasing Deficit First Priority

Like most politicians, Hunt offered his share of promises. He promised to work to make sure the food stamp program stays intact, to work against tuition tax credits for parents sending their children to private schools, to become a "champion" for predominantly black colleges, to work to increase aid to states for education and to push for more student loans.

But uppermost on his agenda, Hunt said, is a decrease in the federal budget deficit, but not, he said, at the expense of cutting social programs and education.

"Having a balanced budget

doesn't mean you can't serve people," he said.

Hunt's immediate plans for cutting the budget include:

- slicing \$2 billion from Medicaid and Medicare by making hospitals more cost-effective in their administration of the two programs.
- saving \$16 to \$21 billion in the defense budget by eliminating wasteful spending.
- saving another \$7 billion by restricting the third year of the federal tax cut to citizens with annual incomes at or under \$50,000.
- eliminating \$20 to \$25 billion

in tax loopholes for oil companies.

Those cuts, coupled with cuts he proposes in other areas, Hunt said, would amount to between \$68 and \$70 billion in savings.

"Those are just examples," Hunt said. "There are other things we can do."

If he is elected, Hunt said, he knows what he wants to do won't be easy and won't come overnight. The nation's budget deficit has to be dealt with first, he said.

Although several pages of questions remained unanswered when time ran out, Hunt thanked the reporters for their attention and advised the members of the black press to scrutinize Helms' record as closely as they had his.

# Insurance coverage can ease college worries

It's college time again. And as surely as students are lugging books, clothes and poster off to school, moms and dads are having some apprehensions about fledglings leaving the nest. Parents can get some peace of mind - and possibly save money, too - by checking into homeowners, auto and health insurance coverage for their kids.

## HOMEOWNERS INSURANCE

Under most homeowners and renters policies, students who are still permanent residents of their family's household are insured at their new temporary residence under the parents' policy, according to James E. Green, personal lines underwriting officer for the Kemper Group. That coverage includes liability protection up to the parents' policy limits. It also includes limited personal property coverage for up to 10 percent of the parents' contents limits or \$1,000, whichever is more.

Students living in an apartment year-round should check into a renter policy. While, as renters, they don't need coverage for the building itself, students should have liability medical payments and personal property coverages.

It students have rented an apartment just for the school year and still live with mom and dad, they may be money ahead to take advantage of the coverage from the parents' policy, rather than purchase their own rental coverage. However, they should check with their insurance agent as to any possible coverage gaps. They should also be sure that the 10 percent personal property coverage provided is adequate to cover their personal belongings. If not, rental coverage could be a wise investment, even for a temporary residence.

Green urged students to etch their identification on such things as bicycles, stereos, tape players and portable radios in order to reduce the risk of theft and improve recovery chances if the pro-

## HEALTH INSURANCE

Question often arise as to whether college students are

covered under their parents' health insurance coverage. Children up to age 19 generally are. If the child attends college, the coverage may extend while he

or she is a full-time student through age 23, and in some cases, up to the age 25. Children are excluded from their parents' policy as soon as they marry.

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## AUTO INSURANCE

A move to college may also affect a family's auto insurance cost. For example, if a student attends school 100 or more miles from home, many companies offer significantly reduced auto insurance premiums, because with less access to the car, the student's accident risk is reduced. Full-time college students can further reduce the premium for the car they drive by up to 18 percent if they earn a B average or equivalent.

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