

ELECTIONS Chapel Hill Mayoral Candidate Profiles ELECTIONS

Chapel Hill will elect a new mayor Nov. 7. Today, The Daily Tar Heel profiles the two candidates seeking to lead the town as it sets new priorities for growth, development and relations with the University.

Chapel Hill Needs Fresh Perspective

Although Kevin Foy has limited town government experience, he said he was ready to take on any challenges the mayor's office could pose.

Foy said because he was a relatively new face in town politics, he was better in tune with the attitudes and feelings local residents directed toward their town representatives.

Foy said he thought the current Town Council was not as receptive as it could be to the ideas and opinions of Chapel Hill residents. Foy said he thought there was a definite lack of communication between the council and the residents, and he called this lack of communication the fundamental weakness of the town's government.

"I'm not sure they want to hear from the citizens," he said. "We need to have more communication."

"I'm not saying this town is monolithic," Foy said. But he did say he thought the balance of the town council communication was geared toward giving "less information to the people."

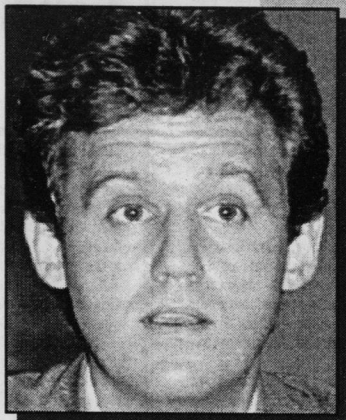
Foy also said he had major concerns with the rate of development in Chapel Hill.

"I think the problem with this council is that they approve too much development too fast," Foy said.

Decrying what he saw as the rapid rush to approve development permits by the Town Council, Foy said if he were elected to the mayor's office, he would change the pace of approval.

"I would diverge from the rubber stamp approval," he said.

The development rate in Chapel Hill is



Kevin Foy

Age: 39
Address: 22 Rogerson Dr.
Position Seeking: Mayor
Previous Experience: Personnel Appeals Committee
Occupation: Attorney
Children: None
Length of Time in Community: Six years

also a key issue, and all other issues, such as school overcrowding and increased taxes, flow from the development issue, he said.

Foy said if elected, his first project would be the protection of open space resources. "We need to be sure the rural buffer area is not disturbed," he said.

"Things are getting tight, open space is not free anymore."

Foy said he would also like to continue the history of good town-gown relations

started by former Chancellor Paul Hardin. Foy said he thought Hardin's approach to University development projects like the Horace Williams project was a good step.

Foy also said although the town and the University had matured into separate entities, the relationship between the two was still vital.

"The University is the center of Chapel Hill," he said. "The town has grown as the University has."

PROFILE COMPILED BY LAURA GODWIN

Council Needs Benefit of Experience

Rosemary Waldorf wants to continue her service to the community by way of the mayor's office. Waldorf said her years of experience in town government have prepared her for the challenges the mayor's office can hold.

"The more you know the better off you are," she said. "I've been living in the community for 25 years. I've lived here as a student, I've lived here as a graduate student and as a young adult working, and as a parent with children in school," she said.

Waldorf said her experience both as a resident of Chapel Hill and as a member of an array of town boards had provided her with many beneficial viewpoints she could carry with her to the mayor's office.

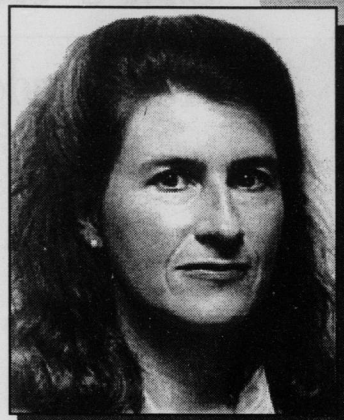
"I've served on a variety of different town and community boards," she said. "I've developed a good sense of what the community is like and what its values are."

Waldorf said maintaining town-gown relations was an important factor in good town government. She said if the town and University failed to remain in close contact, town residents would not be well served.

"I think it is extremely important that we have a partnership and that we be good neighbors," she said.

Maintaining and improving transportation services is another aspect of town government that is important to Waldorf, she said.

"The bus system is something that both the University and the community must have," she said. "We must have an efficient bus system, and we must strive to



Rosemary Ingle Waldorf

Age: 42
Address: 200 Huntington Dr.
Position seeking: Mayor
Previous experience: Chapel Hill Town Council, UNC/Chapel Hill Planning Panel
Occupation: Freelance writer, editor and market researcher
Children: Benjamin, 12, and Alex, 10.
Length of Time in Community: 25 years

make its service as good as possible so people are encouraged to ride it."

Waldorf also emphasized the need for economic diversity in new development. Waldorf said she would like to see a portion of the Greene tract used for low-cost housing and garage apartments in neighborhoods.

"There are a lot of people in my age category who live in houses that they have outgrown," she said.

"We need to be striving for diversity in

both our population and our housing styles."

Waldorf said that if elected, community policing was a project she would like to continue.

"This is one program I am determined to make work," she said. "I don't think it is acceptable for us to say, 'Oh well, there are just certain parts of the town that are going to have crime and drug traffic, and the rest of us don't need to go there.'"

PROFILE COMPILED BY LAURA GODWIN

HEALTH CARE

FROM PAGE 1

depends on whether or not I get a job. I'll probably be flipping burgers for a while."

Cowan said many students have trouble buying insurance, but she said they cannot afford not to buy it either. "Virtually every year we see someone who has had an unexpected illness that not only interrupts their academic career but puts them in serious medical debt."

Despite the low percentage of students who buy the UNC plan, Woody said the University boasted one of the best plans in the nation. "The model that we have is such a great idea for the nation as a whole. You have got a central location that handles 95 percent of your needs. It would be very difficult to offer the same or better coverage at the same or less cost."

Meica Efrid, a fourth-year medical school student, said she has had the UNC policy for several years and has been happy with it.

"The reason I have it is the sole fact that I can go to Student Health for services and for a yearly checkup," she said. "It's cheaper than anything else, and it's very accessible to students."

Plan Particulars

The 1995-1996 UNC plan costs \$623 per year and covers up to \$100,000 per policy year. For an additional \$49, a student can receive up to \$1,000,000 in coverage.

Woody said the policy paid for 100 percent of SHS fees. "Our plan was specifically designed to work in conjunction with and complement Student Health Services. For example, if you get a lab test, the lab fee will be paid 100 percent. You won't even see the bill, you'll never have to fill out the claim form."

The plan has recently changed to a Preferred Provider Organization, under which the plan covers up to 90 percent of hospital charges and up to 80 percent of physician charges, Woody said. The new plan also provides well-baby care for policy owners' children—routine child care for the first two years of a child's life.

But students must meet a \$100 deductible—they must pay for the first \$100 of medical expenses before the plan covers any costs. Once students have paid \$1,000 in medical expenses, the plan will cover 100 percent of remaining costs for that policy year.

"Virtually every hospital in North Carolina is a participant in the plan," Woody said. But because hospitals outside North Carolina are not members of the PPO, only 70 percent of the costs at out-of-state facilities are covered.

The plan also pays for prescription drugs, but a student needing drugs must meet the \$100 deductible first.

Efrid said she would appreciate access to cheaper prescription drugs. "It maybe would be nice if (the policy) had reduced pharmaceutical costs," she said.

Cowan said SHS made some drugs available at reduced cost to all University students. "Generally speaking, our pharmacy is able to sell things at about 66 percent of the national average. But that varies from drug to drug."

A drawback to the plan is that only full-time students are eligible to purchase it. Once they graduate, they are on their own.

Efrid said she expected employers to offer a plan once she graduated. "Hopefully my residency will have something."

Gitanjali Gidwani, a junior psychology major from Bombay, India, is also on the UNC plan. She said she liked that the policy coverage extended into India, but she suggested a change. "The only thing that I would like to be changed is the (deadline) date," she said. The early August deadline makes it hard to submit the forms on time from outside the United States, she said.

Poor Policies

At UNC-Charlotte, insurance is provided by Dallas-based Mega Health and Life Insurance. The plan offers two rates: a "basic" rate of \$451 ensuring coverage up to \$12,500; and a "basic and catastrophic" rate of \$591 ensuring coverage up to \$37,500.

"It is like an individual policy, but it is cheaper than an individual policy," said Jo Brown of the company's premiums department. "Students get a better rate." But only 273 of the

school's 15,600 students bought the plan last year, Brown said.

N.C. State University's insurance plan is provided by the same company as UNC's. It costs \$522 per year and covers up to \$100,000. More than 3,000 students purchased the plan this year.

The plan is cheaper than the UNC's because NCSU students have a larger out-of-pocket maximum to receive 100 percent coverage. NCSU students must meet a \$100 deductible and pay up to \$8,000 dollars in medical expenses. They also do not have maternity benefits, newborn nursery care or well-baby care.

Across the State

Students are not the only ones who face obstacles in obtaining health care. "Almost one-third of the state's population is either uninsured or underinsured to meet their health needs," according to the N.C. Health Planning Commission's latest report.

"Over the course of the year, almost 1.4 million people (in North Carolina) will experience some period of time in which they are uninsured," the report stated. "This figure is likely to grow in the future."

In 1994, 14.3 percent of North Carolinians were uninsured, and another 24.3 percent received Medicare or Medicaid.

Milby said one-third of the state's budget was spent on health care coverage each year, which amounted to \$21 billion in 1994.

Students might find it increasingly difficult to find affordable insurance once they graduate, Milby said, and they should take advantage of affordable insurance policies while in school.

"UNC, ECU, Wake Forest and Duke (students) are among the luckiest students in the country because of access to the health care facilities. There is a great deal of good fortune for them."

COWAN

FROM PAGE 1

health services," Cowan said. "This was done as internal document to give the Student Health Advisory Board an example of the services available."

"We were trying to demonstrate savings students can have at SHS with problems they bring to us as opposed to taking them outside Student Health," she said.

The projected SHS 1995-96 revenue from student fees was \$6.3 million, accord-

ing to the report. Total expenses were estimated at \$8.5 million for 1995-96. SHS is also funded through patient fees, but receives no state funding.

Students save money at SHS because there is no facility and professional fee that they would have to pay at hospitals and doctors' offices.

They do not have to pay these fees at the SHS if they seek treatment during normal business hours, the report stated.

SHS charges students \$30 for services after hours, still a substantial saving from

the fees charged by private practitioners and hospitals, Cowan said.

Cowan said the SHS budget allowed for a 2 percent increase in staff salaries for next year, but no student fee increase was expected.

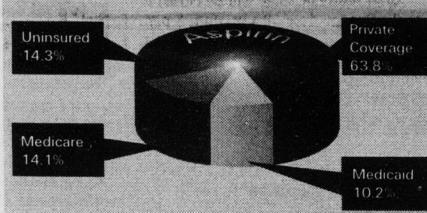
However, it the General Assembly raises state employee salaries more than 2 percent, SHS will have to consider ways to raise salaries such as increasing charges, using auxiliary funds or decreasing services offered. Staff salaries account for 75 percent of the SHS budget, Cowan said.

Insurance Plan Usage at UNC And Peer Schools

School	Number of students	Number of students with university insurance plan
UNC-CH	24,299	5,000+
UNC-Charlotte	15,600	273
N.C. State	27,170	3,000+

N.C. Health Care

1994 percentages of medical insurance coverage for the more than 7 million North Carolinians.



SOURCE: N.C. HEALTH PLANNING COMMISSION

DTH/CHRIS KIRKMAN

For the Record

In Thursday's edition ("SBP Ready to Veto Bill Barring Positions"), George Oliver should have been identified as the student attorney general. The Daily Tar Heel regrets the error.

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Campus Calendar

FRIDAY
5 p.m. **RAPE AWARENESS WEEK** will have an interest meeting in Union 210.
7 p.m. **CENTER FOR WESTERNEUROPEAN STUDIES** is featuring French and Spanish films with English subtitles in Toy Lounge on the fourth floor of Dey Hall.
NEW GENERATION MINISTRIES will meet in Union 205-206.
CHINESE CHESS CLUB will meet in Union 211.
ITEMS OF INTEREST
CUAB will show "Red" on Saturday in the Union Auditorium, show times are 6:30 and 9 p.m.
FILM COMMITTEE will show "Dr. Strangelove" in the Union Auditorium Sunday at 8 p.m.
LIVING WELL FLOOR will have a discussions program in the second floor lounge of Ehringhaus on Saturday at 3 p.m.
SEAC will be making posters on Sunday at 3 p.m. in the Pit.
CAMPUS Y will have an advisory board meeting Saturday in the basement of the Campus Y at 10 a.m.
CAROLINA S.A.F.E. has openings for CPR and First Aid courses. Call 962-CPR1 for more information.
PERSIAN CULTURAL SOCIETY will have its fall festival on Saturday at 7 p.m. in Hanes Art Center Auditorium. Admission is free.

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