

Ingram praises no-fault bill

by Jim Roberts
Staff Writer

"The consumer no-fault package offers greater benefits than any other bill in the General Assembly," State Insurance Commissioner John Ingram said Monday night.

Speaking before a meeting of the Young Democrats Club, Ingram outlined the benefits of his no-fault insurance program submitted last week General Assembly.

Ingram noted that the bill would end insurance discrimination on the basis of age and sex. "North Carolina insurance for males under the age of 25 is probably one of the most expensive in the country," he said.

Ingram's bill would provide a merit classification plan which would "base rates on a driver's Department of Motor Vehicle record."

Under this plan points will be given for each traffic violation, and each point will increase the individual's insurance rate.

Ingram said the present system of assigning auto insurance rates on the basis of age and sex violates a basic American liberty. "A man is innocent until he is proven guilty."

He also said men under 25 have consistently given their lives in defense of the nation. "Can we afford to permit these young men to be treated as second class citizens?"

The Asheboro native said his no-fault bill

will "totally end disputes between colliding motorists." \$15,000 will be paid for loss of life in such a collision; \$5,000 for loss of wages and \$5,000 for medical expenses.

Ingram said he hopes the bill will limit the necessity to sue since \$15,000 will be paid for every loss of life. "Every life is worth the basic amount of \$15,000," he said.

However, he said the bill does not limit the right of a person to sue for more than the \$15,000.

The no-fault bill also states that a car damaged in a collision will be fixed at the repair shop of the driver's choice.

In addition to abolishing age and sex discrimination, the no-fault bill will also do away with cancellations and non-renewals of policies, Ingram said. The commissioner said that since the no-fault policies will be mandatory, insurance companies will have to provide them for everyone.

Ingram said he sees high rates of return for the policy holder. Ingram's proposal is patterned after a program used in Saskatchewan, Canada, which returns 83 cents out of every premium dollar.

This high rate of return means "reasonable but smaller profits" for North Carolina insurance companies, and this is why they are opposed to the bill, Ingram noted.

He said the companies want at least a five per cent profit on their premiums but that the no-fault bill could not provide it. Presently, some companies get up to 15 per cent profit.

Ingram also noted that some lawyers might be disgruntled with the bill for fear that they might lose business when people do not have to sue for damages in accidents.

In speaking of other insurance matters, Ingram said he is opposed to the open competition plan now being considered by the General Assembly. Under this plan the State Insurance Commission would lose its power of prior approval of insurance rates.

He said open competition would raise insurance rates and would not allow rates to be based on the driver's motor vehicle record.

Ingram said he hopes his consumer no-fault bill will gain the support of the public as it "gives rights rather than takes rights away."



Silent Sam through the winter trees

Staff photo by Bill Wrenn

Women's Festival

Men express their views

by Gall Bronson
Staff Writer

Three out of 10 male students interviewed this week expressed opposition or indifference toward the Women's Festival.

"I've not paid a lot of attention to it except for reading about it in the paper," junior RTVMP major Steve Riley said, concerning the two-week long event.

Riley said he wasn't even sure what the women's movement is.

"The festival may be okay, but I'm not that much on women's lib," Mike Harris, a

freshman business major, said.

One student who refused to be identified, said he hadn't noticed the festival very much because he was busy working on his Ph.D.

He said the women's movement has become "a mass movement just like liberalism at Carolina."

Ural Greene, a medical student, had a different opinion. "I think the festival is good for women. Let them have it," he said.

Greene, a black, said the women's movement is just as important as the civil rights movement.

Graduate student Bill Moye said the festival was a good idea, but added that the women's movement has some very unfavorable aspects.

"Some women come across in a brazen manner which doesn't help their cause," he said.

Bruce Walter, a graduate student, also approved of the festival.

He said he attended the speech by Warren Farrell, male liberationist.

"Although his ideas were not exactly

brand new, he had good examples and was a good speaker," Walter said.

Shel Goldstein, a senior political science major, said the festival has allowed women to verbalize their opinions.

He said he didn't agree with all aspects of the women's movement because "it is polarizing men and women instead of creating unity in the country, which is more important."

Fred Warren, a junior zoology major, freshman John Bardin and Joe Berger, a senior English major, all said the festival has been worthwhile.

"Exposing stereotypes is a good thing," Bardin said.

AWS chairperson Amelia Bellows said she is pleased with male student participation.

"I've heard a lot of men talk about the festival, especially about Warren Farrell's speech," she said.

Vinton Taylor, the festival's co-ordinator, called the event a "big, big success."

Beer, talk to flow

A "Meet the Candidates" night will feature the candidates for student body president and free beer at 7:30 tonight in the Great Hall of the Carolina Union.

The event, which follows a compulsory candidates meeting with the Elections Board, will include brief platform speeches by the candidates, questioning by Student Body President Ford Runge and questions from the audience.

After the questioning, an informal meeting will be held on the floor of the Great Hall to give the audience a chance for person-to-person discussions. Beer will be served at this meeting, which is sponsored by Student Government.

"The 'Meet the Candidates' night," Runge said, "is designed to allow students the opportunity to see and hear these candidates for the office of president. It may be the first of a series."

After the questioning, an informal meeting will be held on the floor of the Great Hall to give the audience a chance for person-to-person discussions. Beer will be served at this meeting, which is sponsored by Student Government.

Campus Calendar

Today's Activities

Dr. Lora D. Garrison, Livingston College and Rutgers University, will speak today at 4 p.m. in 209 Manning Hall on "The Feminization of Public Librarianship."

The Institute of Latin American Studies will hold its weekly informal luncheon meeting today from noon to 1:30 p.m. in 570 Hamilton Hall. All interested are urged to bring lunch and come.

The UNC Outing Club will meet today at 7:30 p.m. in room 207 of the Union.

The International Student Center is having a potluck dinner instead of its weekly tea at 8:30 today in Melver Dorn. Call 933-8205 if interested.

The UNC Readers Theater will present "A Night with Dr. Seuss," today and Thursday at 8 p.m. in Deep Jonah, Student Union. Admission is free.

Items of Interest

Utilize the Student Escort Service. Call 933-7600 for escort information. Call 933-5804 to volunteer assistance.

The Guidance and Testing Center is now open Monday evenings from 7 p.m. to 10 p.m. in addition to its weekday schedule of 8 a.m. to 5 p.m. Call 933-2175 for an appointment or drop-in.

Any student in the School of Education planning to graduate in May must file for graduation in 103 Peabody no later than Feb. 22.

Persons interested in assisting the Rev. Charles W. Samuels in his campaign for the Chatham County School Board contact Bill Brieger, 929-9170.

Recycle your copy of the Daily Tar Heel at the scrap newspaper bin directly behind Wilson Graduate Library. All dry, unbound newspaper will be accepted for recycling.

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5:09 7:02
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Meeting slated for candidates

A mandatory meeting of all candidates will be held at 7 tonight in the Carolina Union. Any candidate who fails to attend will be disqualified unless he has a valid excuse, Rick Harwood, elections board chairman, said.

DTH ADS WORK

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Partake of the Final Winter-Give-A-Way!!

Moseley, Welch to run for senior class offices

Michael Moseley and Wayne Welch have announced their candidacy for senior class president and vice president.

Running on the same ticket, Moseley and Welch said they are advocates of change. "We're tired of the same old shit," they said. "It's time for increased activity on the part of class leaders in co-ordinating attractive projects."

Moseley, a psychology and recreation administration double major, said he intends "to get involved in those areas common to every student in addition to working on problems warranting special consideration for seniors."

He stressed the importance of class officers not only working in co-operation with other campus organizations, but also the need for senior class representation on all committees dealing with issues directly or indirectly affecting seniors.

"The senior class has no fund

appropriations from the Campus Governing Council as do many other groups. Therefore, fund-raising drives have to be established," Moseley said.

"There are more pressing problems that should be ironed out, such as the lack of funding, increased input in graduation planning and the speaker selection process, the institution of senior career advisors and guarantees against being closed out of allied and other needed courses in the final semester before graduation," they said.

An American history major from Halifax, N.C., Welch is an active member of the Black Student Movement Central Committee and Black Ink staff and serves as campus co-ordinator for Africare. He has served in the past as a co-ordinator of Carolina Talent Search.

Moseley, current governor of James Residence College, has served as a member of the BSM Central Committee, vice-president of the UNC Men's Glee Club, head student recruiter of black students in the Office of Undergraduate Admissions and a freshman orientation counselor.

Varsity

SHOWS 1-3-5-7-9

NOW PLAYING

Elliott Gould in

ELLIOTT KASTNER presents

A ROBERT ALTMAN FILM

"THE LONG GOODBYE"

United Artists

Coming Soon:

THE EXORCIST

LAST TWO DAYS

Plaza 2

Shows: 2:30, 4:45, 7:00, 9:15

JOHN WAYNE

"McQ"

From Warner Bros. A Warner Communications Company

LAST TWO DAYS

Plaza 3

Shows: 3:30, 5:30, 7:30, 9:30

Woody Allen

Diane Keaton "Sleeper"