

Insurance rates: sexless and ageless

by Richard Cowperthwait
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and
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News Editor

The North Carolina General Assembly, in what some consider its major accomplishment of the past session, approved legislation eliminating age and sex as factors in setting automobile insurance rates.

But disputes between the N.C. Automobile Rate Administration Office and the insurance commissioner over the new rates will probably prevent the legislation from taking effect until after the scheduled implementation date of Sept. 2.

In its final form, the bill, whose chief beneficiaries are male drivers under 25, was weakened so that it gave rate-making authority to the rate administration office, an arm of the insurance industry, rather than to the insurance commissioner. Rates chosen by the office must then be filed with the commissioner for approval.

Insurance Commissioner John Ingram, who helped push the bill through the legislature, has taken no action to approve or disapprove the new rates filed with him July 15. His office has contended, though, that the rates chosen by the rate administration office are too harsh on drivers with minor traffic violations, while not being harsh enough on drivers with poor records.

The legislation was intended to take the insurance burden off young males and place it on drivers with poor driving

records.

Ingram held hearings Wednesday and Thursday in an attempt to iron out differences between the commissioner's office and the insurance industry. Following the hearings Ingram said he may decide on the new rates as early as today.

Representatives of the rate administration office have said the insurance industry will not have enough time following Ingram's decision to put the new rates into effect.

Now male drivers under 25 with good records pay approximately \$250 a year for auto insurance, while females of the same age and driving record pay approximately \$75. Assistant Insurance Commissioner Roy Rabon told the *Daily Tar Heel*.

According to Rabon, when the new rates are approved, male and female drivers with clean driving records will be charged a base rate of approximately \$70, if the vehicle is primarily used for pleasure. Drivers of vehicles used primarily for driving to and from work and for business purposes will be charged a base rate of up to \$105, while drivers of farm vehicles will pay approximately \$52.

Drivers with violations on their record under the proposed schedule will have to pay a surcharge on their premiums, which for a reckless or drunk driving conviction could cost the driver an extra \$320, Rabon said.

Drivers involved in accidents causing \$200 or more property damage or bodily injury will be assessed a flat \$60 surcharge.

1975 General Assembly:

ERA falls, environment fares poorly, and the budget is slashed \$3 million

A News Analysis
by Richard Cowperthwait
Staff Writer

The North Carolina General Assembly was placed in an unaccustomed role in its 1975 session as it had to slash the 1975-76 budget by approximately \$300 million because of deteriorating economic conditions in the state.

In marked contrast to previous year, the question became one of what programs needed to be cut, rather than one of what new programs needed to be added.

A change in the procedure by which the House and Senate adopted the budget further complicated the unenviable task of cutting back. At the insistence of House Speaker Jimmy Green, D-Bladen, the House and Senate went separate ways in adopting the budget. In past years, a Senate-House conference committee had deliberated on the budget.

Both the Senate and House committees separately adopted \$6.6 billion budgets this year, but the budgets had several key differences between them, precipitating some intense debate among House and Senate conferees.

The main conflict between the House and Senate conferees centered around Senate insistence—and House resistance—to tuition hikes in the University of North Carolina system.

Rep. William Watkins, D-Granville, and chairperson of the House Base Budget

Committee, said, "Many institutions, especially the primarily black institutions, have already lost students because of the economic crunch, even without a tuition increase."

The House conferees successfully resisted a tuition hike for in-state students, while grudgingly accepting a \$100 tuition hike for out-of-state students.

For the second consecutive session, the Equal Rights Amendment (ERA) was the dominant issue confronting the General Assembly. Sponsors of the ERA were quite optimistic as the session began, although they were later disillusioned by the amendment's defeat.

Prior to the start of the session, a majority of members in both houses had verbally committed themselves to voting for the ERA. Indeed, in some instances, legislators were elected primarily because of their promise to support the ERA.

Had the ERA come up for a floor vote early in the session, it might well have passed. However, for months it was locked in the House Constitutional Rights Committee, whose chairperson, Rep. Hartwell Campbell, D-Wilson, was firmly opposed to the measure.

Campbell induced former N.C. Sen. Sam Ervin, a vocal opponent of the amendment to appear at an anti-ERA public hearing at the legislature.

Ervin's impassioned speech against the proposal was credited by some as being the

turning point in the bill's chances for approval.

Eventually the bill emerged from committee and was even passed in a preliminary vote before the full House. However, several key defections during the final vote gave the ERA a narrow defeat and prevented North Carolina from becoming the 35th state to ratify the measure. Ratification by 38 states is needed before the ERA becomes law.

Following the defeat, proponents of the ERA vowed they would try again when the legislature convenes in 1977.

Environmental legislation did not fare particularly well in the 1975 General Assembly as two major pieces of legislation were defeated.

The Beverage Container Litter Act was introduced in an attempt to substantially reduce container litter and induce bottlers to use returnable bottles and cans.

The bill, which would have required a minimum 5 cent deposit on all soft drink and beer containers, fell victim to an extensive lobbying effort by representatives of the state's bottling industry.

Only two states, Vermont and Oregon, currently have bottle laws.

One of the bill's sponsors, Rep. Charles Webb, D-Guilford, said the bill "was not picking on the beverage container industry, but on the larger problem—the throw-away mentality of our society."

Webb was able to maneuver the bill out of committee but, at the last minute, decided

against bringing it to a floor vote.

He said he was certain he did not have enough votes for the measure to pass.

Another important piece of environmental legislation which never emerged from committee was the Mountain Area Management Act. The bill was designed to restrict development in Western North Carolina and to protect environmentally sensitive areas from ever being developed.

Patterned after the Coastal Area Management Act which was adopted in the 1973-74 session, the bill evoked intense opposition from most Western legislators. Gov. James Holshouser termed the failure of the bill his biggest disappointment of the 1975 legislative session.

But the General Assembly did move to include 26 miles of the New River, believed to be the world's second oldest river after the Nile, in the state's scenic rivers system. This means the river is now eligible to become part of the federal Wild and Scenic River System.

If the river should become a part of the federal river system, the proposed two-dam, \$434 million hydroelectric project of the Appalachian Power Co. would be permanently blocked.

In addition to petitioning the Interior Department to stop the dams, North Carolina is seeking through the courts to overturn a license granted the power company by the Federal Power Commission.

Changes made for efficiency

UNC parking system enters second year

by Janet Frye
and Art Eisenstadt
Staff Writers

The campus parking system here is beginning its second year of operation with several changes to make its operation more efficient.

Ted W. Marvin, UNC director of security services, termed the first year of the parking system, July 1, 1974, to June 30, 1975, as moderately successful.

Marvin said the objectives of the parking program were to provide financial support for the Chapel Hill bus system and to drastically limit the number of vehicles on campus because of a lack of parking spaces.

"We've effectively reduced the opportunity for parking on campus," he said. "Many people have looked to mass transit." The University's difficulty in collecting fines for the large number of parking citations issued was the parking program's most trying problem, Marvin said. He estimated that between 75,000 and 85,000 citations were issued last year.

"It is my impression that this is entirely too many tickets," Marvin said, adding that only 30 per cent of the ticket fines were collected. He said approximately 25 per cent were appealed or dismissed, leaving an estimated 45 per cent uncollectable. Many of these uncollected fines were levied on people not associated with the University, he said.

If violators are University employees, unpaid fees may be collected through payroll deductions. Student violators can be assessed for citations through their University accounts.

Drivers who wish to appeal a citation must do so within 72 hours after they are issued. Appeals are handled through Marvin's office by Pam Cornelison.

Concerning the problem of collection,

Marvin said, "We've taken real strides to improve billing of the correct person." He said his department is working with the Chapel Hill Police Department, using their computer access to the N.C. Department of Motor Vehicles and a national system of motor vehicle identification to track down violators. Also, Marvin said his department plans to send out bills once a week this year.

Other parking changes include a redesign of zones that did not meet parking needs last year.

The North Campus student zone, N-4, has been enlarged by about 125 spaces. N-4 now includes the Park Place parking lot, one block north of the Forest Theatre, in addition to the spaces surrounding the North Campus tennis courts and Henderson Residence College.

The two South Campus student parking zones have remained about the same size, Marvin said. Zone S-4, is composed of the lots surrounding the four highrise South Campus dorms and a limited number of spaces along Manning Drive and Ridge Road.

Zone S-5 includes the entire length of Stadium Drive, the Ramshead parking lot, spaces in front of Boshamer Baseball Stadium and the driveway between Navy Field and the Law School. The last remaining student parking area on campus is Zone M, behind the married students housing complex.

All other parking areas on campus, including the Student Union, Bell Tower and Medical Complex lots, will be reserved for faculty, staff and visitors.

For \$3 per year, students may also park at the P lot at the Horace Williams airport and ride a shuttle bus to campus.

Parking permits cost students \$54 and are good for nine months. Faculty permits, valid for a year, cost \$72.

Students will not be permitted to purchase

permits for the four-story South Campus parking deck which opened in June across the street from N.C. Memorial Hospital.

Of the 621 spaces in the deck, 515 will be specifically reserved for hospital patients, employees and visitors. Drivers must pay 25 cents for the first hour they park in the deck plus 10 cents for each additional hour up to a maximum of \$1.35 per day. For all subsequent days, there will be a \$1.00 charge.

Those students who applied for parking permits last spring may pick them up Aug. 25-27 in the Tin Can. Applications for parking permits and bus passes will be accepted at that time also. Parking permits for these new applications should be ready Sept. 5, Marvin said.

In the meantime, parking regulations in the N-4, S-4 and S-5 student zones will not be enforced until Sept. 8, when campus police say they will begin towing and ticketing. Regulations will be enforced from 7:30 a.m. until 5:30 p.m., Mondays through Fridays.

Due to construction in the Cobb

dormitory parking lot, parking in the metered spaces on the south side of Country Club Road will be free this week.

Any student who will not be attending the University spring semester may turn in his parking permits and bus passes at the end of the semester. If they originally paid cash for their permit, \$27 refunds will be given. Otherwise, the balance will be credited to their student account.

Other changes in parking regulations, according to Marvin, include round-the-clock enforcement of reserved parking for state vehicles and the physically handicapped. Also, violations at the parking meters will be subject to a \$1 citation for every three hours the vehicle is overparked rather than \$1 per day.

Vehicle owners are assessed a \$5 fine for parking a car without a permit and a \$2 fine for parking in an area other than that specified by a valid permit. Parking in a reserved space without authority is also a \$2 fine.

The Daily Tar Heel

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With a new editor, a mostly-new staff and a brand new format, the *Daily Tar Heel* enters its 83rd year with a good deal of optimism.

After a long summer of experimentation, we believe we have begun to develop the sort of newspaper that UNC students will be happy to read each morning.

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T. L. KEMP

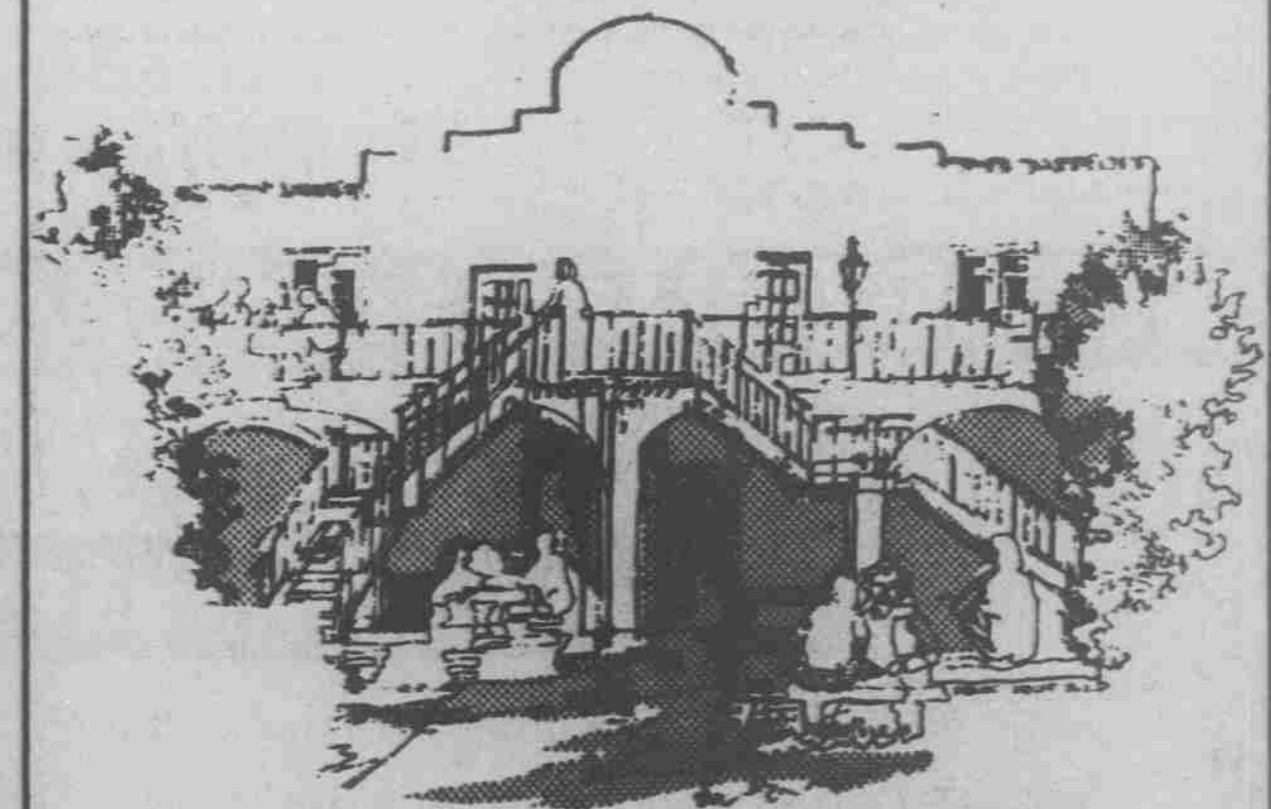
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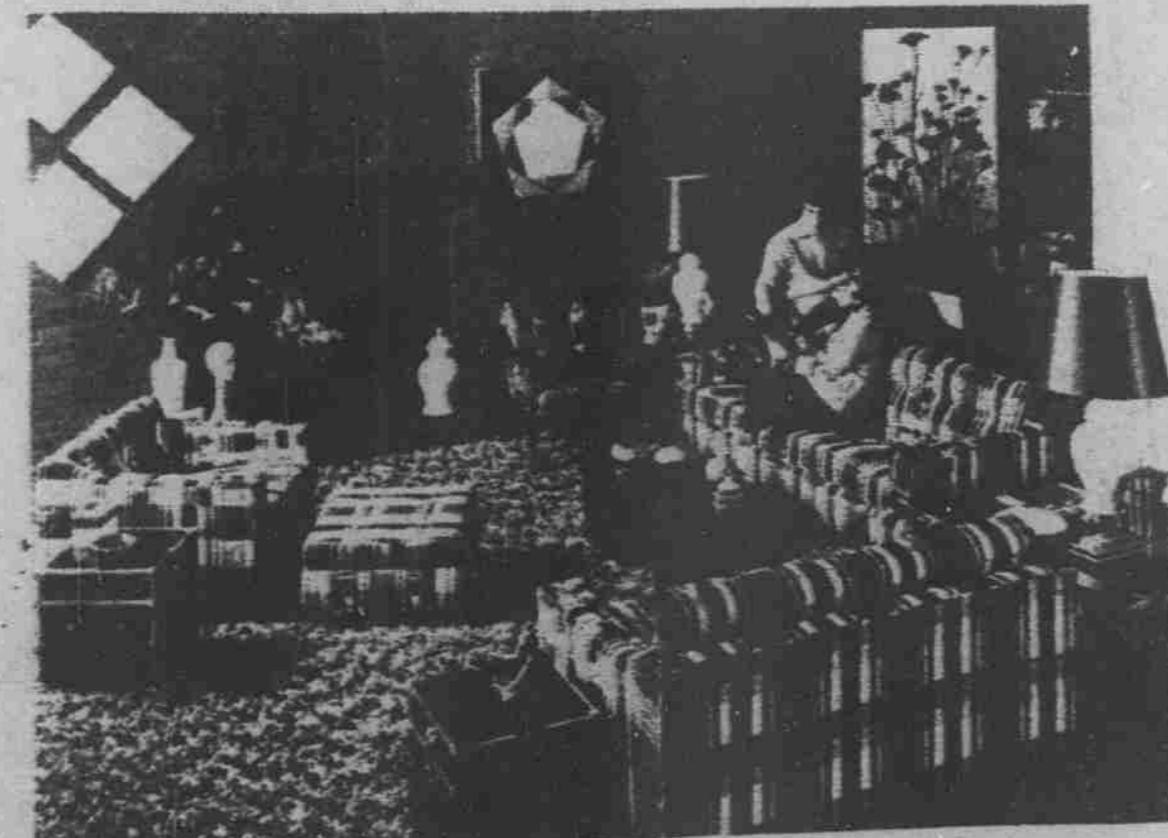
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