

DWI causes soaring insurance rates

By DORA McALPIN
Staff Writer

Most people don't really think about the consequences of drinking and driving until it's too late, said Charles Taylor, rating supervisor of the state Rate Bureau.

If drivers took time to carefully consider the effect a DWI conviction would have on their insurance rates, they would probably decide against taking the risk, Taylor said recently.

That's because one DWI conviction will increase basic insurance rates by 350 percent.

In addition, a driver who has been convicted of DWI will be required to pay the state recoupment charge, which will increase his bill by an extra 27 percent of the new total cost.

This means that a driver with no prior traffic violations who pays \$200 a year for bodily injury, property damage, medical payment and uninsured motorist coverage will pay more than \$1,000 for the same coverage after a DWI conviction. And they will keep paying for three years.

"It's quite a monstrous increase," said Taylor. "And every year, there's a possibility that the base rate would change. It's an 'iffy' situation. I certainly wouldn't do it (drive under the influence)."

"As far as the state of North Carolina is concerned, the insurance companies don't have any choice in the matter," Taylor said. "It's required under the Safe Driver Insurance Plan."

The rate bureau determines the rate increases insurance companies must charge under the plan for various traffic violations based on the severity of the offenses. Each offense is assigned a certain number of insurance points, and the more serious offenses result in higher point numbers.

A DWI conviction, worth 10 insurance points, will make a driver's insurance payment 4.5 times higher than it was before the conviction, said Melba Ragland, assistant to local State Farm insurance agent Don Cox.

All drivers with insurance points must pay the 27 percent recoupment charge, which insurance companies turn over to a state fund and is later used to reimburse the companies for losses incurred from insuring high-risk drivers, said Ted Seagroves of Seagroves Insurance Agency.

All N.C. drivers must have a minimum amount of insurance coverage, Taylor said. This means that a legal driver who is a resident of the state must not be turned down for insurance coverage, he said.

Don Terrell, an agent for All-American Insurance

Agency Inc., said this has led to big losses for insurance companies.

"Basically, you've got a debt of millions of dollars," he said. "Recoupment is reducing the debt, but it will never be paid off."

Seagroves said that in addition to higher insurance rates, drivers who are convicted of DWI may expect to have difficulty getting or keeping comprehensive and collision coverage.

"Once you've had a DWI, standard insurance companies in North Carolina won't provide you with comprehensive and collision coverage," he said.

Seagroves said that while many of the large insurance companies have policies against providing such coverage to DWI offenders, exceptions can be made, especially for drivers who already hold the policies and have bought insurance from the same company for several years.

"If the car is financed, you are required by most banks to carry comprehensive and collision insurance," Ragland said. "With State Farm, a person with a DWI conviction could not get comp. and collision again for 5 years."

"So that person would have to seek out a company that specializes in insuring high risk drivers. Those figures are scary."

Actor Rock Hudson dies at 59

From wire reports

HOLLYWOOD — Actor Rock Hudson, after battling AIDS for a year, died Wednesday in his sleep. He was 59.

Hudson, who starred in movies and television for three decades died at his home in Los Angeles.

Actress Elizabeth Taylor, a long-time friend of Hudson's, issued a statement through her publicist: "I love him and tragically he is gone. Please God, he did not go in vain." Taylor was the moving force behind a recent fund-raising dinner for AIDS Research.

Kruggerand imports halted

WASHINGTON — In a move designed to express U.S. disapproval of apartheid in South Africa, President Reagan issued an order Tues-

news in brief

day that would halt the import of South African kruggerand coins.

The order, which takes effect at 12:01 a.m. Oct. 11, came 22 days after Reagan forestalled congressional passage of harsher legislation directed against the South African government's policy of racial separation. Reagan had pre-empted Congress from voting on the legislation by proposing a set of lesser economic sanctions.

The move would bar South Africa from the U.S. market, which provided them with more than \$500 million last year from sales of the kruggerand.

Speech targets principles

By CRYSTAL BAITY
Staff Writer

Sitting on a weak, three-legged stool balanced by economic, international and moral problems is no way to conservatively solve them, attorney Carl Horn told about 30 people in Hamilton Hall Tuesday night.

Students for America sponsored the talk by Horn, state director for the N.C. Freedom Council.

"I hear about conservatism sweeping the campuses and how students are much more conservative," said Horn, founder and president of the North Carolina Policy Council. "We have to be careful not to get into a 'me first' attitude."

The recent "yuppie" movement reflects that attitude, he said. "We've got to be committed to principles first, and if they lead to economic prosperity, then fine."

Three crises are providing three opportunities for conservatives to practice their principles, Horn said.

The first is runaway federal spending. "In 1986, we will have a \$1 trillion federal budget," he said. A federal deficit of more than the whole governmental budget of 1970 exemplifies a budget that is totally out of control, Horn said.

Washington finds ways to waste time and money, Horn said. "Government efficiency experts create the most entangled web in Congress today." He said committees were appointed to study problems, such as the Grace Commission of 1984. "Top corporate officials (from IBM and W.R. Grace) analyzed our federal program and came up with over 2,000 proposals to eliminate waste in government."

The best and the brightest asked: "How many social programs are there?" and "they were told" about 200," said

Horn. "In reality, there were 960 programs costing the taxpayer \$4 billion a year."

Horn said common sense and a limited government was the best defense against an unbalanced budget. "Nobody is ready to take the political heat because they don't like bad news."

National security is a second crisis in which we have to be realistic, Horn said. "The world is a troubled place."

Horn pointed to Central America, Africa and the Middle East as places of unrest in which the United States has a stake. "America, like it or not, is forced to protect freedom in the world," Horn said.

Freedom is a fragile thing in a country like Romania, said Horn. The government confiscated 20,000 Bibles from its citizens and made a public display of converting them into toilet paper, he said.

The third leg that holds up the conservative stool is moral and spiritual, Horn said. "The idea that the religious right are trying to impose beliefs in violation of the constitution is not the case," he said.

The separation of church and state, for example, does not mean the banishment of God from public life, Horn said. "We are not a secular society," he said. "Secular means we're neutral about God's existence and that's a liberal lie."

With a national motto stating "In God We Trust" and the Declaration of Independence referring to God, our society must be considered pluralistic, Horn said. "Has America ceased to be good or in danger of ceasing to be good?" Horn asked. "We're not suggesting a utopian society—that's the other extreme," he said. "But why can't our public schools mention God when our national motto does?"

Board wants Rosemary Square zoning permit

By LISA BRANTLEY
Staff Writer

The Chapel Hill Planning Board voted 8-0 Tuesday night to recommend that the town council issue a zoning compliance permit for the proposed Rosemary Square development on the southwest corner of Rosemary and Henderson streets behind the post office.

The project, which is being planned by the Fraser-Morrow Co. of Research Triangle Park in conjunction with the town, would be financed using both public and private funds. The public financing would come from \$3.3 million in general obligation revenue bonds.

Current plans call for a tri-level 500-space parking deck, a 119-suite condominium hotel and restaurant and about 20,000 square feet of retail space to be included in the \$19 million complex.

A planning board vote on the project came after almost three hours of hearings, which included statements by Fraser Co. employees, 10 Chapel Hill residents and Chapel Hill Mayor Joseph Nassif, who spoke on behalf of the town as a joint applicant in the project.

The resolution called for the town council to issue the zoning compliance permit subject to eight planning staff recommendations. Three major stipulations were that traffic signals on Rosemary and Henderson streets be

adjusted for traffic flow changes, that the two streets be repainted to mark off left and right turn lanes and that a loading zone located in front of NCNB be moved to improve driver visibility.

In addition, two amendments were attached to the resolution. The first required that a detailed landscape plan for the project be approved by the Historic District Commission. The second required the town manager to certify the possibility of converting the hotel units into apartments at the request of the owners.

The second amendment followed discussion by board member Don Francisco, who questioned whether each room of the proposed 119 two-room hotel units would require separate parking spaces.

Town Attorney Ralph Karpinos told the board that Rosemary Square would meet the town parking requirements under present plans and that 238 spaces, one for every hotel room, would not be required by law.

Local residents who spoke in favor of the controversial project as a revitalizing agent for downtown Chapel Hill included Dr. William T. Kohn, president of the Downtown Chapel Hill Association, Leonard P. Van Ness of the Chapel Hill-Carrboro Chamber of Commerce and Mary Alice Danziger, a Franklin Street merchant.

"We cannot survive with only student patronage," Kohn said. "I've had people

go around the block so many times (looking for a parking space) that they felt like they were on a merry-go-round."

Other speakers said they felt that the project needed further study. Vincent J. Kopp, a local pediatrician, said financing had not received adequate review. "I've been overwhelmed by the data presented in dollars and cents," he said.

Three residents, including James Eder and Henry Whitfield, told the board they were opposed to the Rosemary Square changes.

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said. "A Center exists to enlighten and inform, though not exclusively for black students."

Zamora said it was impressed upon students and administrators at Purdue that establishing a center was in their best interest.

"It's harder for blacks to survive at a white university than it is at a black university. First of all, at black universities there are more possibilities of a mentoring system."

"Going to a black university is almost like going back to their old neighborhoods," he said. "At white universities, however, there are varying degrees of isolation. Being the only black in some classes is certainly one of them. Being exposed to professors who may have their own biased opinions about minorities is another."

Zamora said centers did not damage

"I think the majority of Chapel Hill residents are still against the high density that Rosemary Square represents," Eder said.

Other concerns raised about the proposed project included parking deck security, the amount of shading to the complex during the winter, handicapped access and the placement of a decorative cupola, which would exceed the town's height requirements, atop the complex's middle segment.

Rosemary Square is scheduled for construction by June 30, 1986.

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race relations at Purdue. "I think they've made them better," he said. "They have certainly not made them any worse."

Redman said, "There are unlimited possibilities for what a center could provide for black students, and for white students as well."

White students and other minorities participated in the Center at Tennessee, Redman said. "... (The Center) attracts white students because, number one, we have a programming committee that works with a cultural programming board which sponsors joint programs with the Center," she said.

The Center also offers free tutoring which attracts white students, she said.

Participation of white faculty and staff have also made it more comfortable for white students to participate in the Center's activities, she said.

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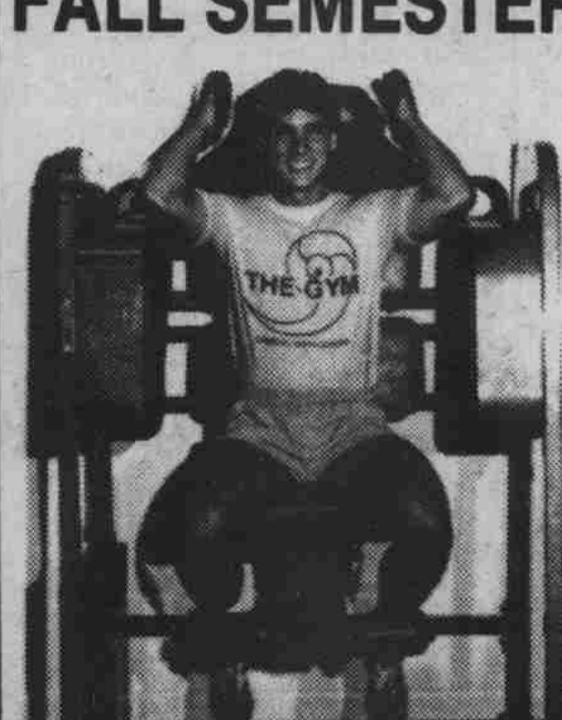
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