The straight story . . .

More to insurance agents than harassment

By STEVE REIS
Battalion Staff Writer

If someone tells an insurance man "no", he assumes they meant maybe."

If the answer is "maybe," the gent hears "yes."

And if the prospect gives a definite "yes," he is probably uninsurable.

This is one of the standard jokes among insurance agents.

But despite the harassing by agents that is often common on college campuses, there are some serious facts that students should know before considering (purchasing) an insurance policy.

A person should consider four basic insurance areas.

First: Who is hurt when a death occurs? Obviously, the victim will not suffer financially. But his dependents could easily be harmed by the absence of money to cover funeral expenses, their standard of living or even further education.

Second: To guarantee insurability. A person will probably want to purchase insurance someday. But if he waits too long before buying any type of policy, he may become uninsurable or, because of some health reasons, become a very bad risk.

Third: Retirement. By owning a permanent life-insurance policy, a person assures himself of a more comfortable retirement because of the increased value of his policy. Money will be available when he is 65.

Fourth: Saving money. Everyone may have good intentions of saving money, but few seriously save it. A basic illustration is the difference between "saving first and spending what's left versus spending first and saving what's left."

If a person saves first, the probability is better that he will save more money.

But why insure?

If a person owned a machine that made a $100 bill each day for forty years, it would probably be a good investment to insure that machine for its total potential earning capability.

A college graduate is basically a money-making machine. He makes a million dollars in his working lifetime. It makes sense to insure this type of a commodity.

The company that a person does business with is personal preference. Most companies are basically the same, and if they are "legal-reserve" life insurance companies, they are safe.

A legal-reserve life-insurance company is safe because it must invest a reserve of its assets in state approved securities.

If the company should go into receivership, the policies are sold at a going rate to other companies, but the policy holders are still safe.

An insurance policy is a "unilateral contract." Once it is made, only the policy holder can change it.

"Life insurance" is a misnomer. It should be called death insurance. A policy holder is protecting his own future as well as the futures of his beneficiaries in the event of his death.

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Vasectomies reversible

Associated Press

SAN FRANCISCO — A urologist reports a new surgical technique initially has proven effective in reversing vasectomy — an operation once considered almost synonymous with lifelong sterility.

Dr. Sherman J. Silber reported Tuesday that the first 24 patients who underwent the operation now register a normal sperm count and 16 of their wives have gotten pregnant.

Silber, assistant professor of urology at the University of California Medical Center and chief of urology at the Veteran's Administration Hospital here, said the new surgical technique utilizes a 40-power microscope, nylon thread so slender it is invisible to the naked eye, and knives, forceps and other surgical tools honed so finely their points are barely visible.

The microsurgery techniques are used to rejoin the male sperm ducts which are severed in vasectomy — a relatively simple, inexpensive and effective birth control operation that about a million American men undergo each year.

Vasectomy patients are routinely warned beforehand that they probably will never be able to conceive children again. To date, the average success rate for conventional surgical reversal techniques has been about 30 per cent.

Silber says his results appear to make vasectomy a more viable means of birth control and predicted an upsurge in both vasectomies and reversals.

"With the sadly increasing rate of divorce and remarriage in this country, we may expect to see an increasing number of men requesting vasectomy reversal," Silber says.

Plant operator dies

Ben Edward Mynar, 33, assistant power plant operator, was killed Friday at 11:55 p.m. in a truck-auto collision.

The accident occurred six miles south of Caldwell on State Highway 36.

His wife Loretta, 29, and two children, Ben Edward, 6, and Kenneth, 7, were taken to Goodnight Memorial Hospital in Caldwell.

She was kept overnight for observation and released. The children were transferred to Scott and White Memorial Hospital in Temple where they were both listed in satisfactory condition this morning.

Services were held for Mynar Sunday in Caldwell. He had been an employe at Texas A&M University for over six years.

Scientists finish cruise analysis

Texas A&M University scientists are finishing the analysis of one cruise and preparing for another in 1976.

They recorded the data earlier this year as part of a project to comprehend the oceanography of the Antarctic Circumpolar System.

The three-nation, three-ship, multi-institution investigation was in the vicinity of Cape Horn, South America, and launched the first major field program of the International Southern Ocean Study (ISOS), according to John M. Morrison, Texas A&M Oceanographer and executive assistant in the ISOS program.

ISOS is the U.S. contribution to the International Decade of Ocean Exploration. Dr. Worth D. Nowlin, Jr., TAMU scientist, is co-chairman of the executive committee which directs the program.

"By monitoring both the sea and the atmosphere, ISOS scientists hope to estimate the effect of surface wind on the Antarctic oceans and to determine how such effects contribute to changes in worldwide climate," Morrison said.

"This work was FDRAKE, or First Dynamic Response and Kinematic Experiment," he added, noting that the expedition marks a big contribution to man's growing knowledge of oceanographic conditions in the Drake Passage and the Scotia Sea at South America's tip.

In a 1969 expedition, measurements were made by Nowlin and other scientists within the Antarctic Circumpolar Current System. They estimated the total amount of water flowing eastward from the Pacific into the Atlantic through the Drake Passage between South America and Antarctica is approximately 270,000,000 tons per second.

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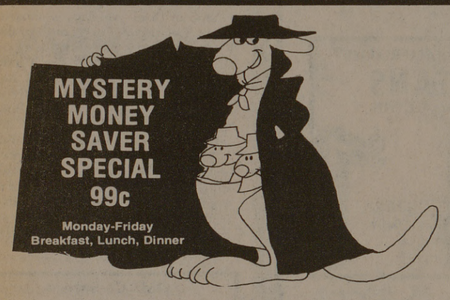

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Even if an unrecognized organization or club has bought pages in past Aggielands, if they want to be included this year the organization or club must go through the recognition procedures established by the university.
An organization or club wanting to become recognized can do so at the Student Programs Office, second floor of the MSC.
The Aggieland will accept no organization or club for contracting space after Nov. 10, 1975.
All previously recognized organizations and clubs plus those applying for recognition have until Nov. 10 to contract space. After Nov. 10 there will be no further space sold in the book and no exceptions will be made.
If any questions develop call Student Publications at 845-2611, ask for Debbie Stallings or Gary Baldasari.

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