

Local/State

Apartment insurance wise idea for students

By CATHY TERRELL

Battalion Reporter

By the time people start thinking about purchasing insurance it's too late to do any good if their apartment and all their belongings were just destroyed by fire.

Most apartment renters never consider the possibility of their apartment burning. If it does happen to you and you're not prepared for it, it could prove to be a costly oversight.

Most apartment leases specify that renters are to acquire their own insurance protection.

What that means is that you can expect little more than polite sympathy from your apartment owner if something serious does happen. Therefore, it might be worth your time to investigate the depth of your current insurance coverage and the procedure for adding more coverage.

Many young renters, under the age of 25, rely on their parents' insurance policy for coverage. Most insurance companies will allow riders to a policy to extend the coverage stated in the original policy. However, benefits and procedures may differ so it's probably a good idea to check and see exactly what is covered.

For those not covered by other policies, insurance companies recommend a renter's policy. A renter's policy is similar to a homeowner's policy but the renter's policy has no insurance on the house structure, only the contents.

Because a renter's policy covers only the contents, many renters feel that the value of their possessions doesn't warrant the protection. But, Ruth Rejnig, in her book for tenants writes that "the tenants that consider themselves property-less might take another look. It is surprising how possessions accumulate. Or perhaps in this acquisitive society it is not so surprising.

An inventory of your apartment could surprise you. One way to take an apartment inventory is to

make a list of every item in each room. Include on the list a description of the item, identifying characteristics such as serial numbers and the present value of the item.

On the inventory form that one insurance company gives its customers items in every room are listed. For instance, in the den the value of rugs, lamps, curtains, books, records and even trophies should be considered. Don't forget the value of the freezer and its contents when figuring the value of the kitchen.

Another way to take an inventory is to photograph the apartment from all angles, including as many of the contents as possible. After the inventories are completed keep them in a place safe from fire.

Along with the value of the possessions, other factors influence the cost of the renter's policy. Factors controlled by the city are the fire record credit rating and the key rate. These rates are determined by the three-member State Board of Insurance based on a city's past fire department performance.

The type of apartment also affects the cost of the insurance. Apartments are classified as brick, brick-veneer, frame and asbestos. A frame or wooden apartment is considered to be the highest risk, therefore an insurance policy for a tenant of a frame apartment would cost more than for a tenant of a brick apartment.

In Bryan the annual rate of a renter's policy in a frame apartment would be \$106 and in College Station that same policy would be \$96, according to one firm's rates.

Betty Saxon, a local insurance agent, said people often forget about insurance until something drastic happens to remind them. After a recent Bryan fire, Saxon said she received dozens of calls the next day requesting insurance information.

Applicants face numerous tests

Campus police requirements rigid

By AUGUST SKOPIK

Battalion Reporter

The sweat formed on Bob's palms as he faced the three stone-faced job interviewers. The questions came rapid-fire, like bullets from a machinegun.

"What type of professional experience do you have?"

"What steps would you take if you observed someone running a stop sign?"

"What steps would you take when stopping a speeder?"

"Why did you quit your last law-enforcement job?"

Becoming a policeman at Texas A&M University is an accomplishment. It may well be one of the toughest jobs to get in town.

"The applicants must go through an oral interview board, (consisting of three people), a psychiatric evaluation and extensive background check ups," said Police Chief Russ McDonald. "We take our time and do the proper background checks before we do any hiring.

"Just because we have an opening does not mean we're going to hire the first applicant. Right now we have five vacancies, but we don't plan to fill them until we find the right people."

The applicants previously had to pass a written examination be-

fore the oral interview, but that practice has been discontinued.

"The examination was not proving anything," McDonald said. "We were failing people who would have made excellent officers because they couldn't take tests very well."

Debra Howell, a three-year veteran with the University Police, said her interviewers weren't the type one sees in the movies.

"They weren't anything like you see on the 'Dirty Harry' movies. They mostly asked you how you would react in a situation."

They also asked about your past experience, she said.

"I was nervous mostly because I didn't know what to expect."

After passing the tests and being hired, the officers must go through a 320-hour, eight-week basic certification training session at the Texas Engineering Extension Service, the same place College Station and Bryan policemen are trained.

This training comes before an officer writes his first parking ticket or investigates his first crime and participates in the first of many training sessions a University officer's career will require.

"The officers in this department go through more advanced train-

ing than any of the other departments in Brazos County," McDonald said.

Advanced training is the training which goes more in-depth than the basic certification course. During the certification course, the officer learns police law, marksmanship, and the different approaches needed for different crimes, McDonald said.

It is after the commissioned officers have gone to the marksmanship school that they are allowed to carry guns, he said.

"Twice a year the officers are tested with the pistol and the shotgun, during December and May,"

McDonald said. "The officers must pass these tests to be able to continue to carry firearms."

University officers received over 2,000 hours of advanced training during the 1979-80 school year, and even more was given the year before.

Sixty-five officers were given 2,280 hours of advanced instruction in 19 different courses, ranging from police photography to basic crime prevention.

All the advanced training is done at the Department of Public Safety Academy in Austin, McDonald said.

Former Aggies to watch Final Review from sky

Eight former students from Texas A&M University will have an aerial view of the Corps of Cadets' Final Review Saturday.

They will be in Air Force supersonic jets, in a flyover led by Col. Donald E. Ellis, Class of '54, vice commander of the 12th Flying Training Wing at Randolph Air Force Base in San Antonio.

The flyover by four Northrop F-88 Talon jet aircraft will be in formation, to hon-

or all Texas A&M former students who gave their lives for their country as well as those missing in action.

Flying with Ellis, team leader in the lead jet, will be Capt. William C. Collings, Class of '73. Other team members are Lt. Col. Charles Sneed, Class of '63, and Capt. Gary Barber, Class of '70, in the number two aircraft; Lt. Col. John T. Slaughter Jr., Class of '62, and Capt. Richard G. Lanier,

Class of '70, number three aircraft, and Capt. Douglas R. Gibbs, Class of '72, and Capt. John W. Rasch, Class of '73, number four aircraft.

"I'm proud to be able to lead a group of fellow Aggies in this flyover — a tribute to all A&M students and the Cadet Corps," Ellis said. "It's an honor for me to participate in this event — the Final Review for our seniors."

Rhino back in Dallas area zoo after trying life in the fast lane

United Press International
GRAND PRAIRIE — It wasn't the 7,000-pound rhino broke out of the International Wildlife Park — it was that a neighbor's medical commo broke in.

Officials at the park say the cat-pushed through a gate, apparently to get at the rhino's breakfast, and left the gate open behind them.

The male rhinoceros wandered out of the park early Wednesday and was spotted by a passing motorist about 3 a.m. after he ambled up to a busy highway.

Irving police blocked the road and Grand Prairie police left it to the experts to deal with the beast.

Other cases reported cases in Beeville, San Antonio and San Antonio.

rhino more bored than anything else.

"He didn't cross Beltline (the highway)," Scott said. "He was just standing down there near it. I think the traffic wasn't interesting to him at all."

It took park employees 90 mi-

minutes to coax the rhino a half-mile back into the park. By Wednesday afternoon, park officials say, the rhino was back at home chomping hay.

"He's rather tired," Scott said. "He's had a rather hectic day."

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