# Study predicts bleak year 2000

by Tracey Taylor

Battalion Reporter Over-population, pollution, food and energy shortages can be expected in the year 2000, says the director Global 2000 — a long-range study of world trends in population, resources and the en-

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But Director Gerald O. Barney, who spoke at Texas A&M University on Thursday, warned the report is not a solution. It doesn't predict what actually will occur, but predicts conditions that are likely to develop if current policies don't change, he said. you that n watchin

"It is not, and was never meant to be, the definitive study of the year 2000," he

Global 2000, undertaken at the direction of President Jimmy Carter, involved 14 government agencies and took about three years to complete. The study cost \$1 million, which "is not expensive for a government study," Barney

The study's projections are based on the assumption that policies regarding popula-tion, resources and environ-mental protection will remain

change, his projections will be

Some people have considered the report controversial. This is because people do not expect a pessimistic view from the U.S. government they are not used to government officials saying there are serious world problems, Bar-

ney said. But President Ronald Reagan has set up a commission to review and update Global 2000.

'We have a long way to go to sort out problems and create a future we would all enjoy a great deal more than the one we predict in the report," Barney said.

Barney also serves as executive director of the 1982 Woodlands Conference on Sustainable Societies. The conference, which will be held in November, will bring together several hundred political, business and academic leaders to discuss the private sector's role in the future.

Students and faculty interested in attending the conference should contact Dr. Earl Cook at 845-7188 or in 817 O&M Building.

## Even insuring may not help

by Janet Joyce

Battalion Reporter
If you come home tonight and find your valuables gone or your room in flames, your biggest headache may be yet to come if

you're not insured. Even if you have renters' insurance, your stereo, engagement ring or other valuables may not be replaced at full value, depending on the type and amount of coverage you

Most dorm students have their property insured by having a rider added to their parents' homeowners' policy, Associate Director of Student Affairs Ron Sasse said.

Companies that offer insurance to dorm students generally require proof that the room was locked before they will pay for theft. The policy may have a limit on the value of jewelry, cash and electronic equipment the company will pay for. For example, one local company offers a dorm policy that will pay up to \$250 for jewelry lost to theft from a locked dorm room and up to \$750 for stereo equipment. That policy will pay a maximum of \$2,500 for all items lost to the student and costs \$36 per year.

Renters' insurance may be even more critical for offcampus students, since they generally have more belongings such as furniture, Off-Campus Housing Center Director Louann Schulze said.

Many of these students are covered by their parents' policies, she said. The major reason offcampus students need insurance is to protect them in the event of fire or theft, Schulze said.

The Off-Campus Housing Center encourages students who are not covered by their parents' insurance policy to purch-

cular company or policy, Schulze said.

Apartment renters' policies typically cover damage caused by fire, wind, hail, aircraft, explosions, vehicles not your own, riot and civil commotion. They also cover losses due to theft, but generally, there must be evi-

dence of forced entry. Like any insurance policy, the cost of the policy will depend on the coverage requested and other specifics of the policy. As with dorm policies, insurance companies often place a limit on the amount they will pay for jewelry, cash and electronic equipment lost.

Some companies will not cover replacement costs and will depreciate the value of the items covered. For example, if you have a fire in your apartment and you purchased new furniture four years ago, you will be paid the actual value of fouryear-old furniture and not enough to replace it with new

Those wishing to insure specific items for specific amounts of money, may do so by scheduling the item, but this costs more. For example, if your policy will only cover jewelry up to \$250 and you have an engagement ring worth \$1,500, you can insure the ring for that amount by paying an additional premium.

Another thing to look for in a policy is whether or not there is anything deducted from a claim, Schulze said. For example, if your policy is for \$10,000 with a \$200 deductible on jewelry, you are paid nothing if only \$150 worth of jewelry is stolen. Or, if \$500 worth of jewelry is stolen, you are paid \$300, the amount stolen minus the deductible.

Schulze advises students not covered by their parents' insurance to shop around if they plan

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## A&M betters huttle system

by Kelley Smith

siderably better this year low that the bus system is opered by the University rather han an independent company, m Ferguson, manager of

dministrative services, said. 'In the first two weeks of the ll 81 semester, we had no less an 25 calls and 25 visits from udents angry because of buses ot running on schedule, buses at were too full, and buses eaking down," Ferguson said. verything I have heard so far s year has been positive.

Shuttle bus service previously ad been provided by Transrtation Enterprises Inc. But September, the University beoperating its own bus sys-Several changes were made en the University began the ice, including the purchase

Ferguson said that there has ot been any significant change the amount of riders.

"When the University took over the service they studied the Battalion Reporter over the service they studied the routes and allocated the appropriate number of buses and have ase renters' insurance. The cenrun consistently with that num- ter does not endorse any parti- to purchase renter's insurance. ber," he said.

Also, some routes have been expanded and one route has been divided into two to make the runs faster. Ferguson said TEI was unable to keep the correct number of buses on each route because of maintenance problems and a high student turnover, resulting in crowded

TEI employed mostly students to drive on a part-time basis. Now, the University uses 30 full-time drivers for their peak hours, 7 a.m. to 3 p.m. Ferguson said this provides the service with much more stability.

Praising the University's efficient direction of the system, Ferguson said, "Based on our projections we feel there will be significant savings to the school in the long run.'

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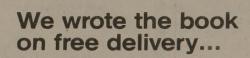
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