

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 of Global 2000 — a long-range study of world trends in population, resources and the environment.

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.

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

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 said.

The study's projections are based on the assumption that policies regarding population, resources and environmental protection will remain

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 have.

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 off-campus 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 off-campus 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 purchase renters' insurance. The center does not endorse any particular 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 evidence 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 four-year-old furniture and not enough to replace it with new furniture.

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 to purchase renters' insurance.

A&M betters shuttle system

by Kelley Smith
Battalion Reporter

Shuttle bus service has been considerably better this year now that the bus system is operated by the University rather than an independent company, Jim Ferguson, manager of administrative services, said.

"In the first two weeks of the Fall '81 semester, we had no less than 25 calls and 25 visits from students angry because of buses not running on schedule, buses that were too full, and buses breaking down," Ferguson said.

"Everything I have heard so far this year has been positive."

Shuttle bus service previously had been provided by Transportation Enterprises Inc. But in September, the University began operating its own bus system. Several changes were made when the University began the service, including the purchase of all new buses.

Ferguson said that there has not been any significant change in the amount of riders.

"When the University took over the service they studied the routes and allocated the appropriate number of buses and have run consistently with that number," 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 buses.

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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