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## Liability insurance required in Texas

"Until this cold snap is over, would you supervise your

by Daniel K. Usiak, Jr.

armadillo more closely?"

Liability insurance is now just about as much a requirement for driving in Texas as a valid driver's license. A recent statute mandated that, beginning Jan 1, 1982, every owner or driver of a vehicle which is operated primarily in Texas must have

proof of "financial responsibility".

The most common form of financial responsibility is automobile liability insurance with minimum coverage of \$10,000 for death or bodily injury to one person, \$20,000 for death or bodily injury to two or more persons, and \$5,000 for property damage

Any time you are driving, you may be called upon to present your proof of financial responsibility to a police officer. Where there is an automobile accident each driver must, when asked, show the other driver or drivers his proof of financial responsibility. An insurance identification card or the policy issued by your insurance company which show at least the minimum required liability limits of coverage must be used to show proof of

The penalty for a conviction of failure to provide enough evidence of financial responsibility begins with a fine of \$75 to \$200 for the first offense. Subsequent convictions are class B misdemeanors and carry a fine of at least \$200 and possi-

ble jail term of up to 180 days.

In addition to the fine, proof of financial responsibility for five years from the date of the conviction must be provided to the Department of Public Safety. This is done by an insurance company filing what the DPS calls an SR-22 form. There are some automobile insurance companies that won't file these. You may

The Battalion

**USPS 045 360** 

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**Editorial Policy** 

The Battalion is a non-profit, self-supporting news-paper operated as a community service to Texas A&M University and Bryan-College Station. Opinions ex-

have to pay more for your insurance if an SR-22 form has to be filed. Failure to file an SR-22 will result in the suspension of your driver's license and motor vehicle

A driver who is covered, but does not have proof of coverage with him, may receive a ticket even though the car he is driving is insured. He must present his proof of insurance to the judge to get his ticket dismissed. A bond might have to be paid in order to set up a court appearance. The bond will be refunded after the ticket is dismissed.

Both the owner and driver of the vehicle are responsible if the vehicle is not insured. That means that if you borrow your friend's car, truck, or motorcycle and it is not insured, you could receive a ticket, even though you didn't know it was not insured. Your friend could receive a ticket, too.

If an accident is involved and the uninsured motorist is at fault, his problems have just begun. In addition to the fine for not having insurance, the requirement to prove financial responsibility for the next five years, and maybe a ticket for causing the accident, he will be required to pay for the bodily injury and property damage that he caused. Failure to do so will result in suspension of his driver's license and motor vehicle registration.

In light of the law in Texas, it is best to get at least the minimum amounts of liability insurance. If you have any questions about the Texas liability insurance requirement, call your insurance agent or the Students' Legal Department.

Editor's note: Daniel K. Usiak Jr. is a student legal adviser for Texas A&M University.

pressed in The Battalion are those of the editor or the author, and do not necessarily represent the opinions of Texas A&M University administrators or faculty mem-

bers, or of the Board of Regents.

The Battalion also serves as a laboratory newspaper for students in reporting, editing and photography classes within the Department of Communications.

Questions or comments concerning any editorial matter should be directed to the editor.

**Letters Policy** 

Letters to the Editor should not exceed 300 words in length, and are subject to being cut if they are longer. The editorial staff reserves the right to edit letters for style and length, but will make every effort to maintain the author's intent. Each letter must also be signed and show the address and phone number of the writer.

Columns and guest editorials are also welcome, and are not subject to the same length constraints as letters. Address all inquiries and correspondence to: Editor, The Battalion, 216 Reed McDonald, Texas A&M University, College Station, TX 77843, or phone (713) 845-2611.

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## Discussions pointless, funny

The networks put on some hilarious shows Tuesday night.

The funniest part about them was that none of the participants seemed to real-

ize how funny they were. On election night, each network had a panel of politicians, ex-politicians, pollsters and journalists discussing the elec-tion results and divining what they meant

Depending on the network, the analysts decided that the results of this year's election were anything from "a Democratic landslide" to a rejection of Reaganomics — whatever that means - to a defeat for big money.

Analysts pronounced Ronald Reagan a lame duck. They speculated that Walter
Mondale — or John Glenn or Mario
Cuomo — will be elected president in 1984. They proclaimed a new liberal coalition that will rule the House of Representatives. And by and large, they acted as though similar prophecies hadn't been wrong nearly every time they

The whole idea of extrapolating future elections from the results of this one is absurd. No matter what the results of the 1982 election — and they were more encouraging for the Republicans than many admit — we can be sure only that

daniel puckett

we have no idea whatever of what 1984

In 1974, under the weight of Watergate and a weak economy, the Republicans lost 48 of their 192 seats in the House and and five of their 42 seats in the Senate. At that time, many of the election-night oracles predicted the withering away of the Republican Party: an

end to the two-party system.

Just six years later, Reagan became president and the GOP took control of

In 1978, the Republicans picked up 15 seats in the House and three in the Senate. Their mediocre showing convinced many of the same analysts we saw Tuesday night that Jimmy Carter was assured of re-election in 1980.

And just two years later, Reagan be-

came president and the GOP took trol of the Senate.

Mid-term elections really are no lo ger a good indicator for future election if they ever were. Too much can happy in two years — the Iranians can seize embassy, the economy can collapse, a Government COSGA ch assassin's bullet can eliminate a popul candidate or make a posthumous herod an unpopular one.

Who can honestly say what will happe between now and 1984? Will unempo will encour ment be at an all-time low, or an allhigh? Will the president decide to retir or be forced to? Will we be at war into

No one can say; that's why the senter tious analysts on network television a proven wrong so often. They may have fun talking about Reagan's chances 1984; it may be a lark to speculate a Kennedy's future. But it is no moretha a high-profile parlor game, just barely step above Jeanne Dixon's predictions

Unfortunately, the somber faces or television didn't betray any enjoymentthey seemed to take themselves quite.

And that seriousness is the funnis thing about it. Too bad so few of those panelists seem to realize how pointed their discussions are.



## etters: All decisions not easy

Stephen Weiss must be a nom de plume for Chauncey Gardner, the character played by Peter Sellers in "Being

Decisiveness is indeed a necessity. Mr. Weiss seems to think (he never gives us any hard facts to go by) that decision making is an easy process among 220 million people represented by 535 politicians whose interests are often divergent from those of the nation as a whole.

Furthermore, stability may be counterproductive. A growing, healthy economy is inherently unstable since growth is a form of change, and change is antithetical to stability. To hold onto what now is extant for stability's sake is a form of cowardice which automatically obviates positive change and development in the process of negating whatever dan-gers may possibly arise in the ongoing evolution of this country.

Any good farmer knows that certain fertilizers are used to produce certain desired results. The farmer knows what the goal is and applies the appropriate means

to produce that goal.

I, for one, would like to know just exactly what goals lay behind the rhetoric that passes for political debate. I, for one, would like to know who possesses the knowledge of the collective goals of Americans. I, for one, would like to know who possesses the knowledge of "fertilizers" that will produce these goals. Everyone knows what good fertilizer is, but I, for one, would like to see it eliminated from American political discourse.

> Lain Ellis 1016 Milner

## Purse stolen

Editor:

What ever happened to the Aggie code of honor?

I am writing this letter in the hopes that some Ag will see himself/herself and

I was in the Student Programs Office in the MSC and I left my purse under a desk for about 20 minutes while I went to another office. When I came back, all my

money was gone. I had just been to the bank so I lost nearly \$50. It was not only the monetary loss that upset me, but the fact that it was probably someone from student programs as well as a fellow

Haven't you heard student loans are available? But then again, you'd probably never pay it back.

> Cathy Riely 430 S.W. Parkway

Save a napkin?

Never have I witnessed an irony of such magnitude as manifested by anim stitution which piously urges cafeters patrons to "Save a tree, take only on napkin", but annually builds a bonfin unequalled worldwide.

> Michael Donal Graduate Stude



"I hope my screaming during take-off didn't upset you!"

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