

etc.

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Graduates

(continued from page 1)

Some apartments use gas, others use electricity. Some landlords pay for water, others don't. Then contact the utility company about service.

Remember that most utility companies require a deposit, which is usually twice the average bill of the previous owner. Getting "hooked-up" before you move in will make moving easier, Clayton said.

Getting telephone service is the next step. Expect a large phone deposit — phone companies usually charge twice your average estimated monthly phone bill. Don't give the phone company a small estimate if you usually have a large bill. If you do exceed your estimate, you'll be required to pay a larger deposit or be asked to have someone co-sign your phone company contract.

Setting up housekeeping is next. If you have large pieces of furniture, a moving company

probably will be easier to use. Seven companies service the Bryan-College Station area.

Check with the Interstate Commerce Commission for the "track record" of the companies you're considering. Check with the moving companies for prices. They should give you a price per-pound figure and a total estimate. Moving companies also are required by the ICC to furnish you with a performance report.

If you're not moving too much furniture, try doing it yourself. U-Haul in College Station has several sizes of trucks to fit your needs. They will charge you by a combination of mileage and truck size. For example, if you are moving to Dallas, U-Haul charges you for truck size and limits the truck use to six days and 300 miles. After 300 miles, you pay an additional 35 cents a mile.

Now that you've got an apartment, your utilities are turned on and your furniture is moved

in, it's time to think about protecting yourself and your valuables.

To begin, make sure you have got health insurance. If you were on your parents' policy during college, find out how long the policy lasts after you graduate. Thirty days is usually the limit.

Some companies offer non-renewable policies for 60 to 180 days. This type of insurance is designed for job-hunting college graduates, people between jobs and people in new jobs. There are two plans: hospital-surgical and major medical.

The hospital-surgical plan pays a certain amount per day for the hospital room. It also covers some surgical, outpatient and miscellaneous expenses. Major medical covers additional expenses up to a certain limit.

If you have a job, you probably are covered under a company plan. Company plans are usually health maintenance organizations or group policies.

In addition to a group policy, you can increase your coverage with an individual policy.

The first type — health maintenance organizations — offers the broadest protection. For a monthly fee, most or all health care is provided using staff doctors and facilities.

The second — group policy — covers basic medical expenses. Different companies carry different group policies. Check the policy for the extent of your coverage.

If your company doesn't offer insurance or you want to increase coverage, you'll need to buy an individual policy.

The first type — basic protection — pays for hospitalization and certain other medical costs up to a specified limit.

The second type — major medical — pays medical costs that exceed the limits of basic protection.

Christmas less threatening

Jews elevate Hanukkah

WASHINGTON — "Christmas," says Rabbi Marc Tanenbaum, "is not looked on as a threat anymore (by Jews) because Christians are not looked on as the enemy anymore."

Instead, says Tanenbaum, director of interreligious affairs for the American Jewish Committee, Jews have become more comfortable as Americans, more rooted in their own tradition and, in response, have elevated a once-minor Jewish festival — Hanukkah — to the status of a major event and celebration.

While on a personal level most Jews have solved the problem, it remains a potent element of interfaith conflict on the public level.

"I think in many ways for the majority of American Jews, they have worked out some resolution of the tensions that the observance has developed for Jewish children," he said.

He said there is much less of the earlier conflict that was present among first generation Jews who felt obligated to participate in some degree in the

observance to demonstrate their Americanism.

Today, the problem lies much less with the elements of Christmas that stress the birth of Jesus as messiah as with the challenge of the powerful, enormous tinsel Santa Claus that symbolizes the commercial Christmas.

Jewish observance of Hanukkah, the eight-day Festival of Lights which marks the victory of the Maccabees over the Syrians, has become critical in the Jewish response to Christmas.

"Ironically, Hanukkah was a minor festival," Tanenbaum said. "Because of the challenge of Christmas it has been elevated into a major celebration in Jewish family life with a paradoxical effect: it has sometimes become an occasion for eight days of commercialization."

Giving the celebration a central role Jewish life, Tanenbaum said, was a deliberate choice, a very conscious act on the part of the Jewish community.

"Parents said, 'We're going to make Hanukkah at least as happy a time for our children as

Christmas is for Christians.' Christians have done Jews a service by enabling them to take a minor service and give it far greater attention and far greater meaning."

Hanukkah does something else for American Jews; it strengthens their emotional ties to Israel where the celebration is at least as gaudy and pervasive as Christmas in the United States.

"Hanukkah is a national observance in Israel," Tanenbaum said. "It is a major festival. Everyone does the menorah (the nine-branched candelabrum lit each night of the festival). It is an expression of Jewish patriotism and Jewish nationalism."

But Christmas as a national — and, more pointedly, public — observance, still causes trouble for a number of Jews and civil liberties organizations who believe religious pluralism forbids tax-supported, overt manifestations of the Christ-related aspects of Christmas.

"It is unnecessary to belabor the fact that Christological holiday celebrations in public schools are deeply offensive to

children who are not brought up as Christians," says the American Jewish Congress.

"Religious celebrations of this type introduce tensions and divisiveness into public schools and often harass and hurt children of minority faiths," according to the Congress. "Such children face a conflict between the religious teaching they receive at home and the quite different teaching conveyed by the religious practices in their schools."

When Christian elements are a part of the holiday celebrations, Jews and other children of minority faiths are faced with three options: submit and conform to the practices, resist and be labeled a non-conformist, or resort to stratagems that give the appearance but not the reality of participation.

Tanenbaum, however, said such observances are gradually being abandoned as Christians learn the meaning of pluralism and as Jews gain a greater strength of their own religious identity.

Exclusive airline targets businessmen

DALLAS — A Dallas air courier entrepreneur is starting a new airline exclusively for business travelers wishing to avoid crowded planes, crying babies and "the little old lady from Pasadena" on her first vacation.

Kay Cohlma — who opened an air cargo operation in 1974 with one airplane and built it into a 28-plane, 36-city operation — expands his empire Dec. 13 with daily weekday flights between Dallas-Fort Worth, Washington-Baltimore and New York's John F. Kennedy Airport.

Cohlma, 47, has ambitious plans for the future as well, hoping eventually to serve Houston, Los Angeles, San Francisco, Denver, Chicago, Kansas City, St. Louis, Wichita, Kan., and Atlanta. He also wants overseas flights to London.

Cohlma's operation is private. Only member businesses can put personnel aboard. He offers two types of business memberships: corporate and single. Under the first plan, a corporation contracts to buy a minimum of 20 seats a month, which are guaranteed not to be filled by the airline regardless of whether any of the businesses' workers are aboard.

Cohlma Aviation's charter flights will utilize stretch DC-8s owned by Transamerica Airlines, a carrier based in Oakland, Calif., since 1948. It offers charter and scheduled service, both domestically and overseas.

"I want the man who goes every day," says Cohlma. "He's going to be treated like a king. We're putting extra stewardesses aboard and we're going to discriminate."

"The price is right," Cohlma said. "You're looking at \$167 one way. You can't drive for that. We'll put calculators aboard, and I've ordered two sky phones. Chairmen of the

board will feel comfortable aboard our planes.

Cohlma has targeted his market.

"We're dealing with businessmen," he says. "They don't want to work all day and then sit next to a crying, squealing kid for three or four hours."

Lee Francis, Transamerica's

southern regional manager in Dallas, said, "It's an excellent idea. It definitely offers competition to the major carriers,

which rely a great deal on the business traveler. He's offering an airplane to corporations at rates lower than the big carriers."

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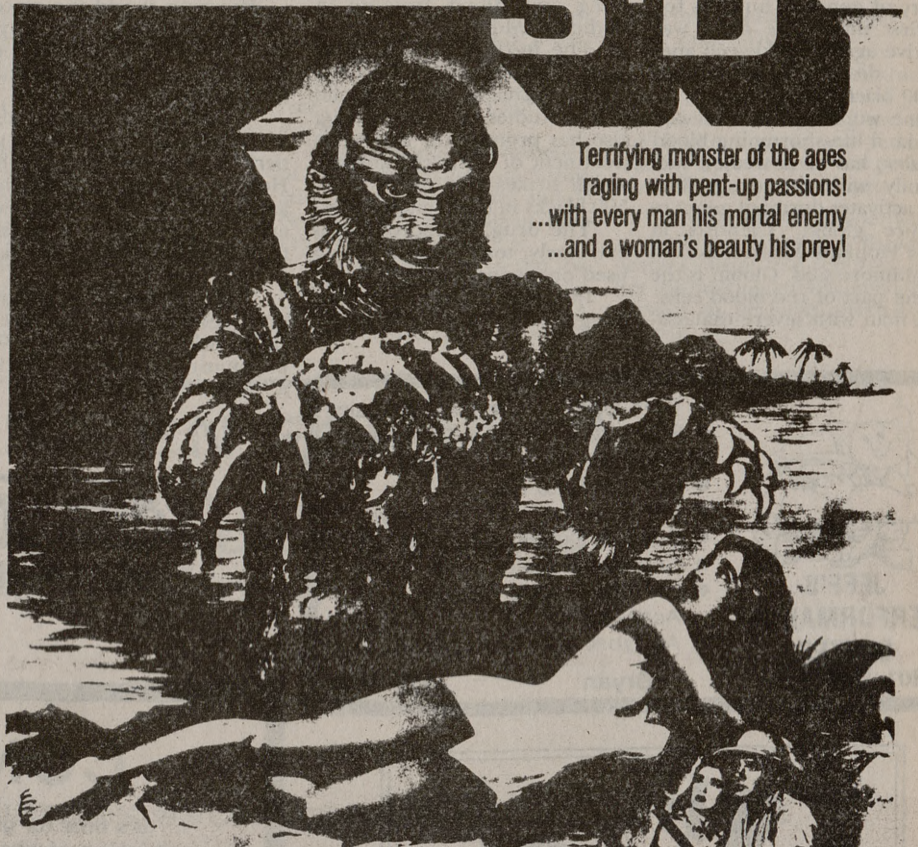
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