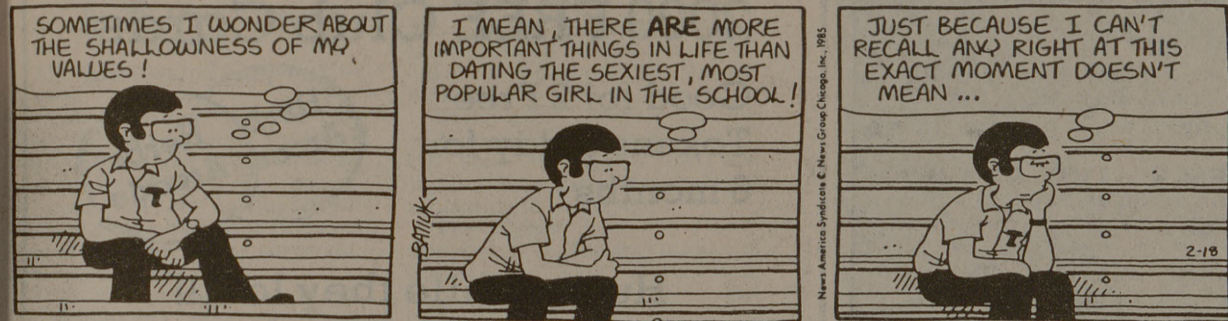


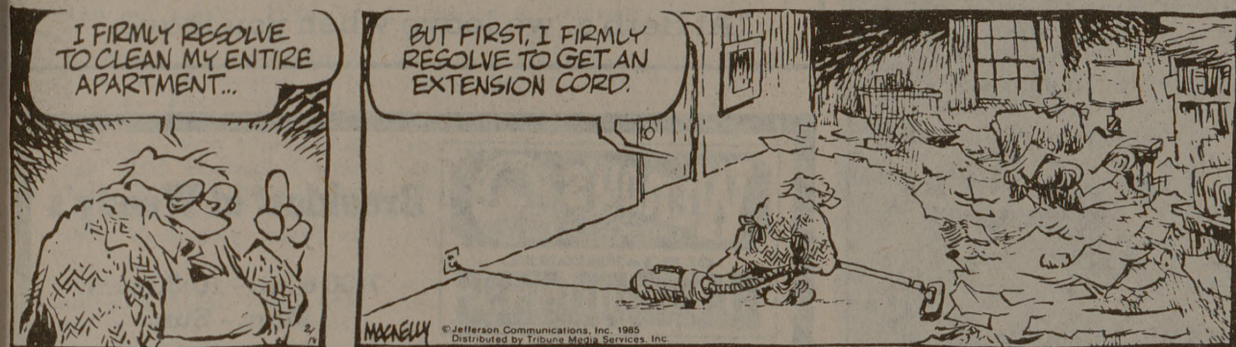
Funky Winkerbean

by Tom Batiuk



SHOE

by Jeff MacNelly



A&M Women's week to give insight into women leaders

By PAULA SAADEH
Reporter

The Aggie Women's Association and Women in Communications Inc. will host Texas A&M Women's Week, Feb. 18-22, beginning with a seminar about today's working women.

The seminar will have representatives from the Association of Professional Women of Houston discussing interview techniques, strategies for success and coping with work. The seminar begins at noon in 206 MSC.

"Women's Week provides an opportunity to women on campus to

gain an insight to style, talent and direction of women leaders in the community," said Jo Hudson, adviser of the Aggie Women's Association.

Hudson also encouraged men to attend the workshops.

"It will help them to understand and work better with women," Hudson said.

Pam Wilkerson, president of the Aggie Women's Association, said Women's Week will educate women on campus about job markets by talking with former students now in the business world.

Also during Women's Week Lynn

Noble, owner of Noble Toyota in Conroe, will discuss success 7:30 p.m. today in 301 Rudder.

On Wednesday, Sara Alpern, an A&M assistant history professor, will discuss American women from a historical perspective at 6 p.m. The speech will be preceded by a reception at 5 p.m. and a performance by the Women's Chorus at 5:15 p.m. in Rudder Exhibit Hall.

Women's Week concludes with a style show in the Memorial Student Center lounge Friday at noon. The show features dress-for-success fashions provided by Charli in College Station.

Insurance

Cities hit hard by rise in municipal premiums

Associated Press

SAN ANGELO — Insurance companies, hit by record underwriting losses in 1984, have increased rates to Texas cities by as much as 800 percent in recent months and canceled their contracts altogether on some occasions, insurance experts say.

In other states, cities are having even more problems than those in Texas, the San Angelo Standard-Times reported.

Last year's losses, coupled with declining profits in the municipal risk business, have prompted insurance companies to increase rates and in some cases cancel their contracts with cities.

CIGNA insurance company "non-renewed" its coverage with Grand Prairie in October. St. Paul pulled out from Port Arthur and the city's premiums doubled in one year. Irving's premiums tripled.

Texas cities are scrambling to meet the costs but cities in other states are panicking, said Texas Municipal League Director Bill Martin.

Because municipal risk is traditionally considered bad business, some companies, like Aetna, are

withdrawing completely. Others, such as St. Paul, will bid on property, but not liability insurance, the newspaper reported.

Texas has not felt the impact as much as other states because the insurance industry considers it to have a more stable local government market, Martin said.

City officials and insurance consultants said they saw the first indication in mid-1984, but were not concerned because no one expected a drastic change, said Robert Lazarus of Robert W. Lazarus & Associates Inc., a risk management and insurance counseling service in Plano.

"During the last quarter of 1984, things just went haywire, in public and private coverage," Lazarus said. "In December, when we saw the proposals, it was just unbelievable what they were coming in with. Everyone was shocked."

In a few extreme cases, cities have had 500 percent to 800 percent increases. The trend is for 50 to 150 percent increases, said Lazarus.

"You find a shortage of companies that insure and for those who will, they charge a high price," Martin said.

Part of the turbulence in the insurance industry is attributed to an international financial situation.

Insurance companies cede part of their risk to the reinsurance market, which in turn invests in the international market where money is funneled into such investments as Arab oil and Japanese trade.

In 1983 and 1984, the property and casualty insurance business lost \$33.3 billion, more than the total underwriting deficit for the previous 25 years, Martin said.

The 1984 losses were not offset by the \$17.3 billion in investment income.

A series of man-made and natural catastrophes contributed to the losses. A hurricane that hit the Texas coast in 1983 caused \$1.6 billion in losses in Houston and Galveston.

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"In an economic sense, the industry is bleeding profusely," Martin said.

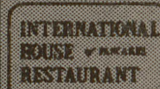
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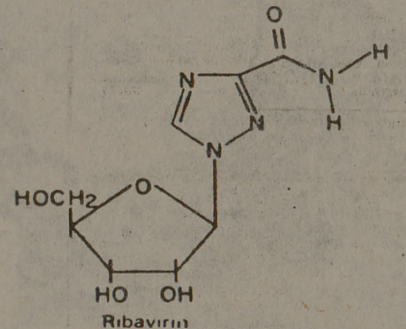
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