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Insurance policy faces reform

'The problems in insurance in Texas are wide and deep'

DALLAS (AP) — Natural and economic disasters have helped set up another showdown in the Legislature over the tumultuous Texas insurance industry.

Independent insurance agents, who have seen more companies this year refuse to write policies for Texas homeowners and drivers, hope lawmakers will end state regulation of rates. They say that will spur competition and cause rates to go down.

Consumer advocates say deregulation will lead to higher rates. They want the Legislature instead to even things out by enacting rules for county mutuals and other insurers that are now unregulated by the State Board of Insurance.

The new Legislature will likely

face several insurance matters. A special committee of the Texas House and Senate will meet next Wednesday to decide which of 50 policy proposals will be introduced when lawmakers convene in January.

"The problems in insurance in Texas are wide and deep," Sen. John Montford, the Lubbock Democrat who chaired the joint committee, said earlier this week.

The industry's troubles caught public attention with the \$54 million

failure of Dallas-based National County Mutual Fire Insurance Co. in 1988 and the struggle to reform workers' compensation laws, which took the Legislature two special sessions last year.

Nineteen Texas insurance companies failed in the state's last two fiscal years, up from five in 1987. Fort Worth-based National Benefit Life Insurance Co. will close its doors Friday.

The number of companies to be placed in the supervision or con-

servatorship of state regulators declined from 58 in 1987 to 31 last year.

Some of the problems in the industry have been aggravated by natural disasters. Insurance companies in the past year have been stung by huge payments for losses in Hurricane Hugo and the San Francisco earthquake. Flood and storm losses have been heavy in Texas during the last two years.

Insurers also have been beset by higher payments for medical care and large jury awards in lawsuits.

"They just haven't been able to raise the rates to keep up with the Ernie Stromberger, executive director of the Independent Insurance Agents of Texas, said.

Northgate

Continued from page 1

biggest concern about the roads is the enormous amount of vehicle traffic in Northgate every day, and the safety of the equally large number of pedestrians.

"We have a children's program in the church and the traffic driving fast really presents a lot of problems," he said. "There's also not enough handicapped parking and the crosswalks aren't marked well or not at all."

The limited number of parking spaces behind the Northgate strip also presents a problem for property owners and patrons. But Ringer said the city can do nothing.

Unless property owners want to turn some of the area's vacant lots into parking areas or build parking garages, cars will continue to clog

the Northgate area.

Though the homes and vacant lots in the Northgate area don't get as much attention as the more glaring problems, city leaders and others agree improvement is needed.

Schneider said the problem with rundown houses, unkept yards and weedy lots is because many of the houses are rented to A&M students who might not care as much about the appearance as the actual owners.

Both he and Callaway agree the city can do little more than try to enforce city ordinances concerning trash and weeds, and follow up the enforcement efforts with inspections by city officials.

The Northgate area also is on the University's agenda, and A&M is making a move to buy more land in

the Skaggs area for development.

"The University shares the same concerns about cleaning it up," Schneider said. "What their long-term goal is, I don't know."

"Many of the (home)owners are absentee owners, and one of the problems in developing an area like this is the inability to put a large tract of land together so you can develop it," he said. "The University hopefully will be able to put together a large tract of land."

James Bond, deputy chancellor for external affairs for the Texas A&M University System, failed to return several phone calls.

Although Callaway of the city planning department recognizes the problems in the area, he also is optimistic they can be overcome.

"It's not all bad," he said. "It's a distinct neighborhood — it's got its own identity that can be built upon."

Ringer, however, predicted that within a couple of years College Station, the University and Texas A&M University System Board of Regents would form a coalition to discuss the future of the area.

"What's it going to look like 10, 15 years down the line? I don't know," Schneider said.

"It looks like a type of problem that there won't be one big push to change the face of Northgate, but you will see it gradually."

However, Estes of A&M Presidential doesn't share the city's optimism.

"My perception is that the city and the University are saying, 'We don't care what happens in Northgate,' he said.

Discrimination

Continued from page 1

people have to believe the law is good, right and just," Cauley says. "It's easy to pass laws, but it's difficult to get people to accept them."

However, civil rights laws have been de-emphasized and eroded over the past ten years, Cauley says. These changes have hurt local minorities, he says.

Cauley says economic parity would be a big step toward ending all racial discrimination.

"Most of the time we're the last hired and the first fired," Cauley says. "You have to be better than average to get a job."

Bonne Bejarano-Sandars, student development specialist at the Texas A&M Department of Multicultural Services, says minorities on campus feel a different type of discrimination.

Subtle stereotypes that discriminate against minorities are prevalent on campus and disturb many minority students, she says.

Examples of this underlying discrimination are the broad assumptions made by some students. Beliefs that all African Americans are athletes, or that all Asian students are math majors fall into the category of subtle discrimination, she says.

aimed at minorities.

Particularly troubling to minority students are assumptions they attend A&M because of lowered admission standards, she says.

"That type of discrimination hurts people the most because it questions their abilities," Bejarano-Sandars says. "People say things that reflect that opinion all the time, both in and out of the classroom."

"Actually, SAT scores of incoming minorities are high. We recruit and retain the top students in Texas, including minority students."

Bejarano-Sandars says a push for multiculturalism at A&M is making people more aware and tolerant of racial issues. Because both students and administrators are working for racial sensitivity, A&M is gaining ground in the fight against racism and discrimination.

"When people work from both ends, it's much easier to meet in the middle," she says.

Compared to other universities, A&M has an average amount of racial tension, she says. The University ranks high in regard to the programs it is implementing to increase racial harmony, she says.

A nationwide trend toward a multicultural focus exists on most college campuses. Bejarano-Sandars says this trend is a result of changing

demographics.

Changing demographics means the composition of students attending universities will change. By the year 2000, one-third of the United States' population will be an ethnic minority.

Currently, there are 14.6 million Hispanics and 26.5 million African Americans in the nation. By the year 2020, the number of Hispanics will increase to 47 million, and the number of African Americans will rise to 44 million, according to demographic estimates.

Bejarano-Sandars says Texas' demographics are shifting even more quickly than the national average.

"We're in trouble if we don't realize differences the changing demographics will cause," she says. "If we don't adjust the way we do things, we're going to start feeling the effects both economically and morally."

Education is the best weapon against discrimination and racism, she says. However, untraditional teaching methods are necessary to reach different groups of people, she says.

"What we do is challenge people to examine their belief system," she says. "Education just through knowledge is not going to be enough. People actually have to feel things.

Change is slow, and it's one process at a time."

Cauley says more than education is needed to end discrimination. He sees built-in inequities embedded in society's structure.

"It's because of the system," says Cauley. "You have nobody at the top pull for you."

"You don't belong to the country club. You're not one of the fellows so you're left out. You can't afford good education, so you can't get good of a job."

Individual ethnic minorities have been able to advance themselves. True equality is far from being reached by most, Cauley says.

"I see progress for a few, but for the masses," Cauley says. "A minority can't just be average. The looking for the 'Super-Black' average white can get a job, but average black or Hispanic a lot of times can't."

Cauley suggests the "Golden Rule" as a guideline to promote racial tolerance.

"Do unto others as you would have them do to you. If you would think about that, they'd be a lot more tolerant, helpful and fair."

"We wouldn't have some of the problems we have now if people would follow the golden rule."

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