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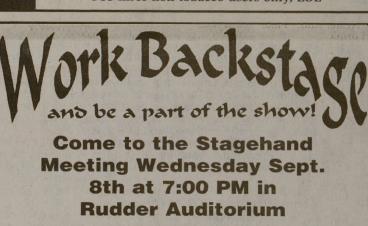
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Page 2 • Wednesday, September 8, 1999

# **Official aims** to lower rate of insurance

AUSTIN (AP) — Insurance Commissioner Jose Montemayor announced a statewide push yesterday to find cheaper rates for good drivers living in areas typically overlooked by insurers.

The crux of Montemayor's campaign — "Good Rates for Good Drivers" — is a program that was established last year targeting drivers living in areas the state identified as underserved by insurers.

"There are many Texans out there with good driving records unnecessarily paying more than their fair share of the premium dollars,' he said.

The Market Assistance Program covers drivers in 382 ZIP codes across Texas in both rural and urban areas. Most are overwhelmingly low-income and high minority regions, Montemayor said.

Some consumer groups have accused the insurance industry of redlining or racial discrimination of customers

The industry denies the charge and Montemayor said the department's investigations "haven't turned up a group insurance officials conspiring to exclude somebody.'

The insurance industry has looked at it and don't necessarily find a problem with it," Montemayor said. "I on the other hand have studied this and am convinced that the truth lies somewhere in between.

D.J. Powers, attorney for the Center of Economic Justice, said while he is encouraged that the department recognizes a problem, it is not enough.

The state should take a hard line with insurance companies, he said. 'The data is unequivocal. In-

surers in Texas are redlining," Power said.

Jerry Johns, president of the Southwestern Insurance Information Service, denied the redlining charge and said the industry supports Montemavor's efforts.

693-0996

## ADDRESS

#### Continued from Page 1

A comprehensive transportation package and a community recycling program are other initiatives Hurd intends to outline in the address.

'I hope students will get excited, because student government is going to be doing some visible things to improve life on campus," he said. "I hope people go away asking what they can do to help make Texas A&M a better university.'

## BICYCLE

#### Continued from Page 1

aimed at helping Aggies move around campus and reduce their stress by eliminating the fear of having a bicycle stolen or worrying about locking it up.

### FRESHMEN

#### Continued from Page 1

Mia Warner, a co-chair for the Leaders in Freshman Engineering (LIFE) and a junior chemical engineering major, said freshmen need to consider their interests and goals from the beginning of their first semester at A&M.

"You never know what you might do," Warner said she advises freshmen to take academics seriously at the same time keeping their options open.

Post Oak Mall Across form Luby's

## DIVERSITY

Continued from Page 1 we are different from one another and how we are the same.

THE PHOENER BOX

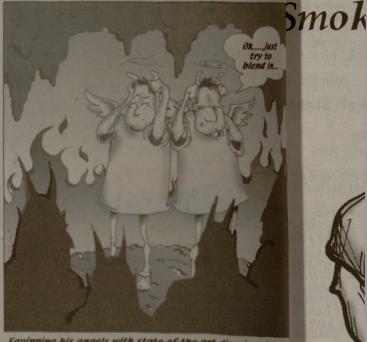
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Equipping his angels with state-of-the-art disguises, God sy no expense in a desperate attempt to infiltrate hell.



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## **Texas A&M Hillel Services for Rosh Ha'Shannah and Yom Kippur**

Friday Night, Sept. 10, 1999 Erev Rosh Ha'Shanah Services at 8:00 p.m.

Saturday & Sunday, Sept. 11 & 12, 1999 Rosh Ha'Shanah Morning Services at 10:00 a.m. Taschlich Services at CS Police Dept. Pond, Sunday at 4:30 p.m.



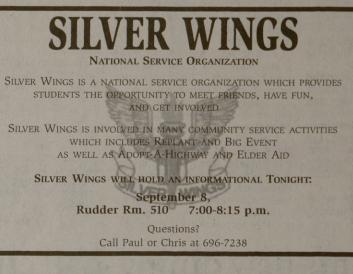
Sunday, Sept. 19, 1999 Kol Nidre Services at 8:00 p.m.

Monday, Sept. 20, 1999 Yom Kippur Services start at 10:00 a.m. Yizcor about 5:30 p.m. Break-the-Fast after sundown at the conclusion of the Neilah and Havdalah.

All holiday events are free of charge and occur at Hillel, located across from campus at 800 George Bush, CS

Please contact Hillel for more information at telephone # 696-7313 or e-mail us at: <Hillel@startel.net>

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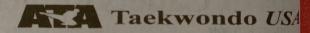
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