

Housing office warns 'consumer beware'

By RICHARD SEVEN
Of the Emerald

With students paying often exorbitant prices for apartments, quads and houses, the Off-Campus Housing office is issuing the warning of "consumer beware."

"Almost all two-bedroom apartments now cost about \$200 a month," says Walter Pavlich of Off Campus Housing. "It's very important that student renters know what they are paying for and are informed of their rights and obligations."

Possibly the most important and often misunderstood aspect of renting, according to Pavlich, is the difference between a term or "lease" agreement and a month-by-month agreement.

When a tenant signs a lease agreement for nine months the land-

lord of the living facility cannot raise the rent until the nine months lease is expired. Although it is illegal, some landlords may at-

tempt a premature rent hike, and some unknowing tenants comply. A disadvantage of the lease agreement, however, is a tenant is

obligated to pay the rental charge for the entire lease period, unless he or she can sell the contract.

Tenants renting on a month-by-month basis are given more flexibility in the period of time he or she must stay at the residence. However, the landlord is also able to raise the rent at any time with only a 30-day notice.

Pavlich also emphasizes that all agreements, promises and rules should be written down.

"Be sure to read your rent contract carefully," Pavlich says. "Tenants should be aware of the seriousness of rental agreements — they are binding contracts. Often students sign something and are later surprised."

Pavlich suggests students renting off-campus housing take advantage of his office's free services. The housing office will try to arbitrate between landlords and tenants, if requested. A network between legal services and the housing office has been set up recently, according to Pavlich.

Off-campus housing also provides a booklet called Deposit In-

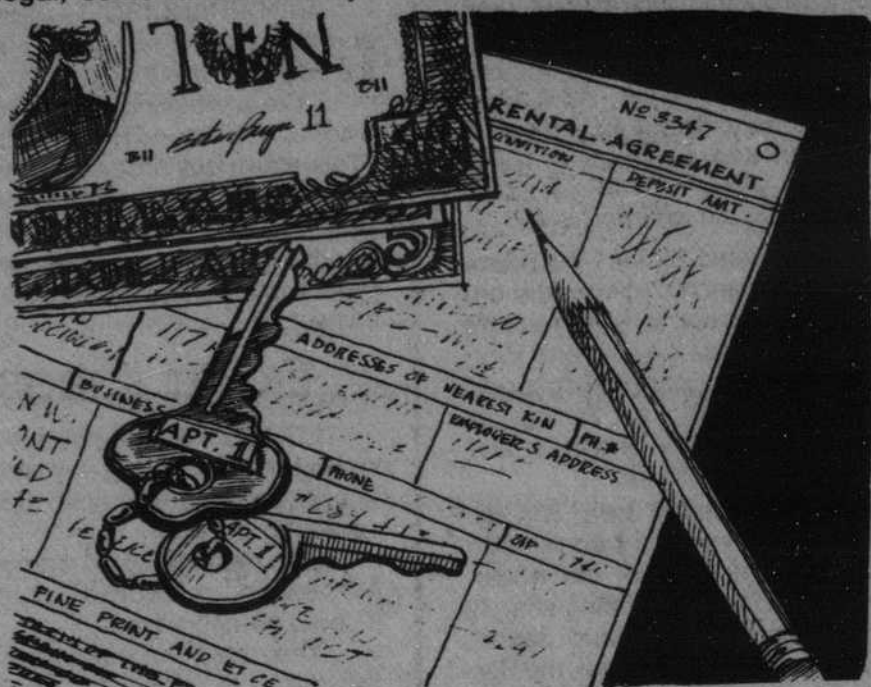
ventory, checklist of items furnished in the residence that tenant and landlord should review before signing the rent contract.

Pavlich also says tenants should be aware landlords cannot legally enter the renter's apartment or house except in case of emergency, or if the tenant is presented with a 24-hour notice.

According to Pavlich, landlords often furnish one-word descriptions of all furnishings, such as "good." This could cause some headaches if the landlord decides the furnishings are no longer "good" after the contract has run out. By using the checklist with the landlord, the tenant can be sure of complete descriptions and thus greater protection.

Renters should know the rights they have under the lease and month-by-month rental agreements and review what is entailed in the contract, including the landlord's commitments.

For help or clarification on opportunities and rights, contact Off Campus Housing at Suite 3 of the EMU, 686-3731.



Drawing by Jim Payne

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Prof says \$ surplus root of inflation woes

Inflation might be blamed on many factors, but its main cause is too much money, a University economics professor told the Rubicon Society Thursday.

At the noon meeting, Barry Siegal outlined some causes and effects of inflation in the United States, but he admitted he had no quick solutions to the problem.

"Inflation results from a rapid growth in the money supply," Siegal explained. "It's a monetary phenomenon." He said the money supply has been increasing at a 10 per cent annual rate, while the gross national product (GNP) increases about four per cent; the six per cent difference is the inflation rate, he said.

One reason for such a large supply of money has to do with the

conflicting duties of the Federal Reserve Board, Siegal said. The board's job is to supply money to banks and control interest rates and often, in trying to lower interest rates, it makes more money available.

Another reason the money supply has grown so fast, is due to the efforts of the U.S. Treasury to finance the national debt, Siegal said. Last year's deficit amounted to about \$50 billion and in order to offset some of this debt, the government sells bonds to the Federal Reserve Board.

Siegal said there is a lot of pressure on the Federal Reserve Board to keep interest rates down. "It (inflation) is a social-political problem," he said.

Inflation has contributed in some ways to the unemployment rate, Siegal maintained. He explained there is a large group of "paid unemployed" who receive higher welfare and unemployment benefits. "We've made it too expensive for people to choose employment," he said.

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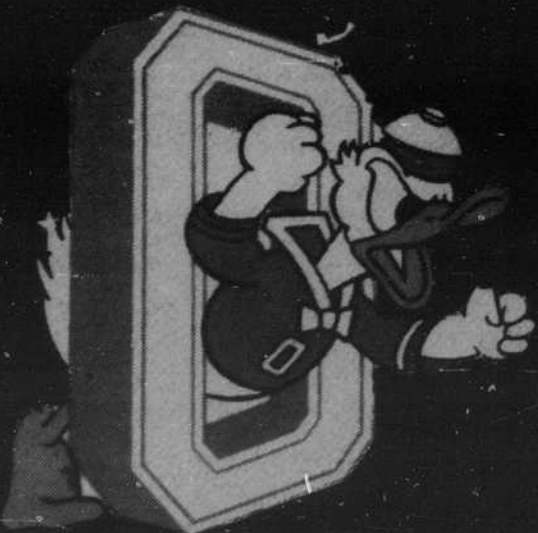
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