

# ASUO should return insurance program

In 1985 the ASUO executive took control of the student insurance from the University. Since then, the program has been plagued by disorganization and mismanagement, peaking in the UO Students For Equity Insurance's demand for the resignations of ASUO President Steve Nelson and ASUO Legal Services attorney, Karsten Rasmussen. Due to the problems that have developed, it would be best for all those involved to give control of the program back to the University.

Allowing students to run the student insurance program seems appropriate. However, the problems that have cropped up since the ASUO took over the program show that it is too broad for student government to control.

Before 1985, the ASUO oversaw student insurance in conjunction with Metzker and Associates, a company contracted by the University to handle claims. But problems developed from the commission the company collected. The company collected a 15 percent commission on insurance policies from the University, which was higher than rates charged to other schools and double the industry standard.

The ASUO let the contract with Metzker and Associates lapse at the end of the '84-'85 school year and transferred control of the program to the students. The ASUO then developed the Health Insurance Committee to take over the program and hired the Lone Star Life Insurance Co. to underwrite it. Meanwhile, the students took over the responsibilities of both Metzker and Associates and the University.

During the time Lone Star Insurance Co. was hired, the ASUO showed mismanagement and negligence in overseeing the company. The contract with Lone Star had a 1.5 percent interest payment on claims not paid within 14 days upon the students' request. However, the brochure given to students interested in the program did not mention that the student must specifically ask for the interest. Nelson does not know why the clause was left out of the brochure, which reflects mismanagement and a breakdown in the insurance committee system.

The ASUO dropped the Lone Star company last summer and hired the Keystone Insurance Co. But Keystone recently announced it is having financial problems. Because of an insurance guarantee, the University is still covered, and students don't have to worry about unpaid claims. But it seems clear that the Insurance Committee should research the underwriting company they choose more thoroughly.

Under student control, many organizational and mismanagement problems have developed in the University's insurance program. This is not fair to the students buying the insurance who need stable and reliable coverage.

Metzker and Associates and the confusion with commission rates was the only major problem that developed while the University ran the insurance program. Similar problems could arise again if the University was given control, but guidelines and precautionary measures also could be established.

The University simply has a better understanding of how to run the insurance program. Based on its record, the University could effectively handle problems that would arise if it took control of the program, avoiding the kind of problems facing the Insurance Committee today.

The idea of student insurance for the students, by the students is a noble concept. But running such a program is beyond the scope of student government.



## Letters

### Mad bomber

The Emerald editorial "Spare jail sentence for Silas T. Bissell," Jan. 28 shows how morally bankrupt the University of Oregon's liberal faction has become.

You used such terms as "gentleman," "soft-spoken," and "low-keyed" to describe a domestic terrorist who got off on bombing buildings with the murderous Weather Underground.

The theme of your editorial seems to be that, "It's been a long time since the (attempted) bombings, go easy on him."

Well, Adolf Hitler had a deep appreciation of art and music. He was really a nice guy... why do people always bring up that Nazi stuff? Nazism is a thing of the past, right? After all, it's been over 43 years.

Bissell was "well-liked" by his neighbors. Charles Manson was well-liked by his followers.

Perhaps I could attempt to blow up a building. I could elude the authorities for a while, and if they caught me, I'd let my neighbors tell them what a great guy I was and hope the Emerald writes how much

of a "gentleman" I've been since the bombing.

The communist/liberal factions at our University will always condone the terrorist activities aimed at our great nation. If Bissell had attempted to bomb the Gay and Lesbian Alliance offices instead of a ROTC building, the Emerald would've asked for his head.

Dan Goulet  
Political science

### Truffle trot

I'd like to take a moment to thank Betsy Clayton and the Emerald for an excellent article on the 6th annual Valentine's Day Truffle Trot, held Feb. 8 at Alton Baker Park. We very much appreciate the positive attention that we have received.

Missing in the article, however, was recognition of the efforts of Pam Ring from the Association of Retarded Citizens, and especially those of Cindy Hutton, Truffle Trot Race Director. Both put in many hours of uncompensated time, and without their efforts, there would be no Truffle Trot.

Bob Bury  
Euphoria Chocolate Co.  
President

### Word play

I enjoy following the fortunes of the Oregon Duck basketball teams, both men and women. This has been an exciting season. I usually enjoy reading about the games in the Emerald, but was dismayed when I read Friday's issue (Feb. 6), that the men lost to Arizona.

The news of the loss was disappointing enough, but what made me cringe was Capi Lynn's report, "Don Monson noted after the game his team played good at times, but poor at other times."

Did Monson really say that? Or is that what Lynn thought he said? Either way, this type of

report is much too frequent on the sports pages. Let me suggest that Lynn prepare a large sign that reads: "GOOD ATHLETES PLAY WELL. POOR ATHLETES PLAY POORLY. GREAT TEAMS PERFORM BRILLIANTLY. BAD TEAMS DO BADLY."

Put this sign up in the sports writers' area. Make another and send it to the athletic department for coaches and players.

Maybe, just maybe, student athletes and student writers will graduate knowing the difference between an adjective and an adverb.

David H. Wagner  
Associate biology professor

### ODE lawsuit

Paul Sturtz' suit against the Oregon Daily Emerald could bring to the fore details of Students for a Progressive Agenda politics which would show how undemocratic the SPA actually is.

Succinctly put, the ODE board was SPA-rigged, which led to extraordinary measures to counteract SPA influence.

Sturtz' suit is fine in the abstract. However, until the existence of machine politics is admitted and publically debated, there is really nothing to discuss concerning the ODE which bears any relationship to reality.

Andrew Beckwith  
Graduate, physics

### Correction

Yesterday's editorial mistakenly identified IFC member Ron Munion as Rob Munion. The Emerald regrets the error.

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