

Protected possessions

Renter's insurance can provide peace of mind for students in the event of fire, burglary or accident

BY KATY GAGNON
DAILY EMERALD FREELANCE REPORTER

Last fall, senior journalism major Stacey McFarlane and her housemates held a party to celebrate their roommate's 22nd birthday. They strung decorations across the walls, placed a tapped keg in the kitchen closet and shielded every entryway with "no minors allowed" signs. McFarlane and her roommates took every precaution to throw a safe college party. By 11 p.m., party-goers filled the first floor and spilled onto the back porch. Everyone was having a great time.

But McFarlane's fun was cut short when she realized her flat-screen computer monitor and her entire CD collection had been stolen during the festivities. The items amounted to nearly a thousand dollars' worth of property, and because she didn't have insurance, McFarlane is still trying to replace them.

This kind of situation could happen to anyone, as most students do not have their belongings insured. In fact, many students might not know renter's insurance exists.

Education major Emily Bolles, a renter for three years, never considered renter's insurance and was not even sure what the term implied. Many student renters assume their parents' or landlord's insurance will cover them when the unforeseen occurs. The reality is that unless students live in the residence halls where their parents' insurance will protect their items from theft or damage, student renters are left uninsured.

As a college student on a budget, Bolles said if she was considering renter's insurance, "it would depend on how much it cost."

Renter's insurance is fairly inexpensive. Jim Rodeen of Jim Rodeen Insurance said

\$100 per year will cover everything inside a residence, or up to \$25,000 worth of items. This way, for example, tenants will be covered if their house or apartment burns down. While a landlord's insurance will cover the actual building in a fire, students without renter's insurance will be left on their own to replace damaged belongings such as a stereo, television, computer or wardrobe.

Rodeen said another benefit to renter's insurance is liability coverage. If someone gets hurt on a student's property, he or she will be covered. For instance, renter's insurance can help students out if a friend falls down the stairs, breaks a leg and decides to sue.

Renter's insurance will also cover personal belongings when they are in transit, as when a television breaks while being moved.

When purchasing renter's insurance, students should look at how their policy will replace lost or damaged items. The two options are Actual Cost Value or Replacement Cost Value. An ACV policy will reimburse students for the value of the item at the time of loss. For instance, if students lose a 5-year-old couch in a fire, they will only be reimbursed for the projected value of that couch. However, an RCV policy will reimburse them the cost of replacing that item, regardless of its age or condition.

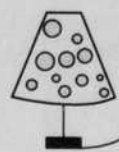
"It's not to your advantage to have an ACV policy," said Rodeen, whose office does not offer such policies.

In addition, renter's insurance can help students establish a presence in the insurance community.

"When you get into the world and buy a home, you already have an insurance background," Rodeen said.

In all, renter's insurance can be a major investment that comes at a minor price.

"Insurance is piece of mind," Rodeen said. "It's knowing that if something happens, it's going to be replaced."



Chic decor for cheap

Students on a budget can decorate their residences by turning recycled materials into functional and visually pleasing furniture

BY MOLLY COONEY-MESKER
DAILY EMERALD FREELANCE REPORTER

Old furniture is no longer ugly. It is fresh, hip and aesthetically pleasing, not to mention beneficial for a college student. Furnishing a home or apartment no longer involves a maxed-out credit card and a Pier One catalogue.

Today, furniture "shopping" can be an adventure, a project and an expense-free endeavor.

Making furniture out of recycled material doesn't require a degree or carpentry expertise. According to an April 17 Oregonian article, "The recycle aesthetic," this trend "is not just using old stuff, but transforming it, often deconstructing it, giving it new life, and ultimately new identity."

Collecting materials for furniture does not call for Dumpster diving or digging through curbside trash and recycling. BRING

Recycling Warehouse in south Eugene may be the final destination for unwanted bicycles, broken plumbing, cracked windows and forgotten children's toys, but students who take a closer look will see it is really a collection of reusable items begging to be made into tables, chairs, shelves and art pieces. It is organized chaos, separated

into a workshop full of doors, another full of jars and vases and yet another packed with old light fixtures.

BRING employee Greg Mann said "reuse is much better than recycling; there's zero waste."

Old doors and windows can be transformed into ideal tabletops. When perched atop an old workbench frame or mounted onto reused wooden legs, a window becomes a coffee table complete with funky hinges and latches. Doors can act as a bed frame: Two doors

secured onto solid-end supports such as wooden boxes can form a queen- or king-size bed. Fruit, milk and wine crates can be transformed without setting a finger on a hammer or nails. A crate flipped on its side can make a sturdy bedside table; stack two on top of each other, and a bookshelf is born.

One of the most under-used resources for creating practically anything is the shipping pallet. This is a good source of solid wood that can easily be converted into chairs, tables and shelves.

When it comes to decorating, buying small trinkets can be costly and time consuming. Instead, look for jars to use as vases. Wire can be bent, warped and twisted to create a light fixture.

Reused furniture design is about more than just inexpensive, original, cutting-edge decor. It is also about being part of a growing trend, a new generation of consumers who are making sustainable choices without sacrificing style.

FOR MORE INFORMATION

To learn more about how to make items out of recycled materials such as CD spindles, visit www.readymademag.com.

Rentals: Extra amenities included

Continued from page 2B

Ping-Pong and foosball. The furnished apartments also have a full-size washer and dryer, private bedrooms, refrigerator, microwave, dishwasher and an electronic alarm system.

Like Duck's, University Commons has individual leases and a student-matching system to pair roommates with similar interests.

University Commons offers specials on four bedroom apartments for students who have already selected their roommates. University Commons has one, two and four bedroom apartments with a 12 or 10-month lease.

COMPARISON

Duck's Village	12-month lease	10-month lease
1 bedroom	\$665 per month	\$675 per month
2 bedroom	\$390 per person	\$400 per person
3 bedroom	\$355 per person	\$365 per person
4 bedroom	\$370 per person	\$380 per person
University Commons	Full-term lease	Academic-term lease
1 bedroom	\$625 per month	N/A
2 bedroom	\$410 per person	\$460 per person
4 bedroom	\$355 per person	\$395 per person

HOUSES, APARTMENTS!

WWW.CAMPUSRENTAL.COM

STUDIOS, QUADS

Alder Street Quads
1360 Alder

From \$289/mo. Taking Fall Reservations

- Great summer rates
- FREE Utilities
- 1/2 Block To U of O
- Quiet Policy
- No Pets
- On-Site Laundry/Parking

WOODSIDE
Property Management
Real Estate
1339 Oak St., Suite 1

FREE INTERNET
434-9340

1411 A St Springfield
746-9036

SPRING RIDGE VILLAGE

1 BEDROOM UNITS

- 2.5 miles from UO.
- On bus line.
- Dishwashers.

Clean & Affordable
Sorry, no pets.

University of Oregon

Apartment available

(541) 346-4277 • HOUSING.UOREGON.EDU

priority given to:
UO Students with Children
UO Graduate Students
UO Students Over 21