

■ Guest commentary

Take legal precautions to avoid expensive situations

There's no place like home.

If you're a new or returning student you might not expect Oregon driving laws to be very different from laws in your home state or country. But here are a few things everyone should know when driving in Oregon.

It's illegal to drive without liability insurance. Be sure to buy insurance or confirm your existing insurance is in good standing before you drive. Carry proof of insurance whenever you drive. Be prepared to show it to any police officer who requests it. Insurance is important — not just because it's required by law but because it helps pay bills if you or your passengers are injured by an uninsured driver, or if you cause injury to another person or vehicle with your own car.

If you can't afford car insurance you can't afford to drive. Oregon uses the "honor system" when it comes to auto insurance, at least until the DMV discovers that you drove without it. This usually happens in one of

two circumstances: You can't show proof of insurance during a traffic stop or you've had a traffic accident.

Any time you are cited for and found guilty of driving uninsured you'll pay a fine. Your conviction will be reported to Oregon's DMV and you will be required to provide proof of a costlier type of insurance for three full years after your conviction. Each time your insurance lapses for nonpayment your insurer must notify the DMV and your Oregon driving privileges will be suspended. This means you will not be allowed to drive in Oregon — even if you have a valid license from another state — until you get reinsured and prove it to DMV. To make matters worse, your home state may be notified and suspend your privilege to drive there too.

If DMV discovers that you were involved in an accident while you weren't insured, your driving privileges will be suspended for one year even if the accident was not your fault, even if you didn't get a ticket

for driving uninsured and even if your insurance lapsed for only a day or two.

If you rely on your parents' auto insurance, don't assume that your insurance will cover the friend you let drive your car. Likewise, don't assume that your friend's parents' insurance will cover you while driving your friend's car. Many policies covering adult children of the primary drivers carry restrictions you or your friend might not be aware of.

Get a copy of an Oregon driver manual online at www.odot.state.or.us/forms/dmv/37.pdf (or at any local DMV office) and familiarize yourself with other rules of the road. Here are a few that sometimes surprise in-state, out-of-state and international students alike:

A U-turn is not OK unless a sign specifically says it's permitted.

Pedestrians must reach the opposite curb before a car can enter any part of the marked or unmarked crosswalk. (This rule has been subject to differing interpretations but

should be applied conservatively until further clarified by the state legislature.)

If the light turns yellow before you enter an intersection, you must stop if you can do so safely. A yellow light does not mean speed through before it turns red.

You can turn left on red, with caution and after stopping, from any street onto a one-way.

You must use vehicle turn-outs on mountain roads (to and from the coast and ski slopes) if you're going slower than the traffic behind you.

Motorcyclists must wear a helmet.

Speeding fines increase substantially with each 10 mph you drive over the limit.

If you already have an Oregon license remember that you have only 30 days to notify DMV in writing of your change of address. It's important to comply with this rule to avoid a ticket for failing to change address and to ensure that you receive DMV notices of problems with your license. The post office will not

forward DMV mailings even if you post a change of address order.

Do not assume that you can use your parents' address in Oregon as your "permanent address." A formal change of address is required even if you moved only for the academic year. Pick up the change of address form at any DMV. It's free and easy. You don't even have to wait in line. Do this each time you move, whether you switch apartments, go home for the summer, or return in the fall.

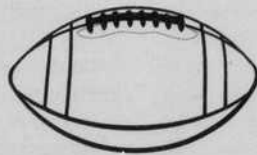
Above all, drive sober.

This commentary is intended to provide general information only and is not intended as legal advice. Students may call ASUO Legal Services at 346-4273 for an appointment to confer with a lawyer for specific advice. You can also go to the ASUO Legal Services Web site at darkwing.uoregon.edu/~legal for more information about other issues affecting students.

Ilona Koleszar is the ASUO Legal Services director.

FOOTBALL TICKET RELEASE DATES

Opponent	Release date	Game day
Montana	Tuesday 9.6.05	Saturday 9.10.05
Fresno State	Monday 9.12.05	Saturday 9.17.05
USC	Monday 9.19.05	Saturday 9.24.05
Washington	Monday 10.10.05	Saturday 10.15.05
California	Monday 10.31.05	Saturday 11.5.05
Oregon State	Monday 11.14.05	Saturday 11.19.05



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