

opinion

Stumbling block

It's enough to make you want to recycle your course schedule before you use it.

House Bill 2831, the public release of faculty evaluation bill, was passed by the State House of Representatives 42-18 this week. But, it has its drawbacks.

The original bill stated that faculty evaluations would become public record and be available to the media to be printed, for example, in a school's course schedule or newspaper.

The amended bill will give the student the right to view the faculty evaluations in a central location on campus and in offices of department heads, but not open to media use.

The amended bill is a compromise between supporters and non-supporters. But sometimes, as in this case, a compromise is not the answer. If passed by the senate, the evaluations will not be as accessible to students, especially at a community college level. The College has mail-in registration forms and also many night students. The evaluations would not be as available to these students as they would be if printed in the schedule or newspaper.

One of the main points of the original bill was to give pertinent information to

those financing institutions of higher learning, mainly the state and students, while not infringing on academic freedom. The amended bill will not be as affective in doing this.

The original bill also stated that instructors who got a bad recommendation in the published evaluations would get equal time by printing their views along side the evaluation. The amended bill will not give instructors equal time.

The original bill, by giving students a preview of what classes and instructors are like, would result in increased carrying loads, financially benefitting the state, students and the institution. The amended bill will minimize the increased carrying loads for students. Many students try to register as fast as they can. With information not right in front of them, they are less apt to exercise their right to view the evaluations which will still end up in some unnecessary dropped classes.

The amended bill is a good start, but the original one would have been more beneficial to students. At least we got out of the starting block, but we should have won the race. C.B.

FRANKLY SPEAKING ... by phil frank



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guest shot

By Curtis Lowery
For The Print

Note: The following editorial was adapted from a speech by Curtis Lowery who placed first in two recent forensics tournaments.

According to the 1979 Almanac, there are roughly 137 million vehicles registered in the United States today. The automobile has become a permanent fixture in our modern society because it satisfies so many of our human needs and desires. Americans have become literally a people on wheels.

A car is an expensive item. As a matter of fact, it costs the average family about \$4,000 a year. The biggest chunk of this goes to car insurance.

We've all experienced the rising cost of car insurance. Ac-

ording to Paula Nelson, the author of *The Joy of Money*, insurance has risen 66 percent since 1970, and most of us pay

this without question. We take the attitude, well, Mister Insurance Man, I know \$600 every six months is a lot of money, but I need my car, so I guess I have to pay for it.

Our present system of car insurance is labeled guilt by association. That is because it assigns the same rates to all people under one classification, and that is age, sex and marital status, with low regard to driving ability.

Now, we all know young males pay the highest premiums. According to James Stone, the insurance commissioner of Massachusetts, the young male constitutes 25 percent of the total driving population. Out of that 25 percent, 38 percent are involved

in accidents, thus, the 62 percent who are safe drivers are penalized for being in the same age group.

That means that two-thirds of the young male population are paying for the other one third's problems. My biggest concern with insurance companies deals with this unequal distribution. What I'm about to say might sound like a personal complaint, but I feel it exemplifies the same question other young males are asking: Why should I pay?

I am 19 years old and male, consider myself a responsible person. I have no tickets, no wrecks, I obtain high grades, and drive a school bus. Yes, a school bus that holds 60 high school students each morning. They depend on me to be a responsible driver. They depend on me with their lives. And yet, it would cost me \$1100 a year to put my car on the road.

My insurance company has, because I am 19 and male, put me—no—stereotyped me into wreckless, irresponsible driver. That's like saying because a man wears glasses he's a boring intellectual, when we all know this is untrue. This treatment is more than unfair. It is discrimination.

Granted, I might be exaggerating here a little bit, but my point is that everyone is different, and should be treated differently. Just as some people are able to handle the responsibility of driving when others never do, so should we judge a person on his ability to drive, rather than his age, sex,

or marital status.

The problem is not without a solution. The solution has already been adopted by three states, Hawaii, Massachusetts and North Carolina. This is the merit system, where you are judged for insurance purposes, on the length of driving experience and your own "personal" driving record.

Under the merit system, you are given a special rate for the first two years of driving, and I don't mean only between ages 16 and 18. I mean the first two years for the man or woman who starts driving at age 35 or 55, because they, too, would have to prove their competency. The best reason for this was given by the insurance commissioner of Massachusetts, James Stone: "There is no excuse to charge a youth, with several years of unblemished driving, twice the rate of a novice at age 50."

Under the merit system, you are judged on your "own" personal driving record. You are credited for safe, responsible driving and penalized for violations.

Also under the merit system, you are not judged on the car you drive. It is not the car that regulates the speed, but the driver.

Under the North Carolina merit system, drivers are given points for certain violations, such as one point for all moving violations, four points for reckless driving, 10 points for driving under the influence, and 12 points for manslaughter or negligent homicide. After you are given a rating, you are

assessed an insurance rate. One point is \$110, two points \$140, all the way up to 12 points, which is \$550. After 12 points, you are given an added rate.

Insurance companies don't like the merit system because of the example I cited earlier. As you remember, 38 percent of young male drivers are involved in accidents, and 62 percent are safe drivers. They can make more money by putting you in a group. Thus, the majority, which are the safe drivers, pay the price. The best argument I've heard for guilt by association was given by the insurance commissioner of Oregon, who said, "the merit system would discriminate unduly against the poor driver."

But who do we want to discriminate against? Who do we want to pay the higher cost of car insurance? Certainly not the good driver. Granted, the penalty is stiff under the merit system, but three years after a particular point is assigned, it is wiped off your record. A person is given a chance to redeem himself.

Now, don't you think this would give a person the incentive to become a better driver? You are taking a system where a person has no control over the factors affecting his rates, guilt by association, and you are replacing it with a system in which you have total control of the factors affecting your rates, the merit system. The merit system is a game where the person with the fewest points is ahead and the person with no points at all is the winner.

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