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Montana Kaimin, May 26, 1983

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UM Blue Cross fees may rise fall quarter

By Jerry Wright
 Kaimin Staff Reporter

Blue Cross medical insurance may cost University of Montana students an extra \$4 per quarter beginning next fall if Central Board approves an increase at next week's CB meeting.

Blue Cross is optional to students each quarter, and the increase would raise the quarterly cost from \$23 to \$27.

The hike would be the second in two years for Blue Cross, the last being in the Fall of 1982 when coverage went from \$15 to \$23.

Arguments for the increase were presented to CB at last night's meeting by Blue Cross District Manager Glen Klofstad, who said the alternative to an increase is attaching a \$100-200 deductible to the policy. Were a deductible added a student would pay the first \$100-

200 worth of medical bills incurred during the quarter he has Blue Cross coverage. Currently there is no deductible during the quarter, and a \$50 deductible during breaks.

About 6,000 UM students are covered by Blue Cross.

The need for the increase reflects a combination of rising medical costs and a poor anticipation by Blue Cross of the effect those rising costs would have on insurance claims, Klofstad said.

Blue Cross of Montana has a deficit of \$202,000 on its UM policies partially because the cost stayed at \$15 for too long, he said.

The medical inflation rate in Montana is 28-30 percent, which is higher than most of the nation, he added, partially because sophisticated medical technology is just making its way to Montana.



Gerry LaForg and Steve Zediker tangle at the middle of the oval yesterday afternoon as members of the Jets and Sharks observe. The act was staged in conjunction with the University of Montana drama department's presentation of "West Side Story," which opened last night and will run through Sunday. (Photo by Jim Knudson.)

In other action, CB approved a revised edition of the ASUM constitution.

For about a year and one-half CB has been working on revising the constitution, and the final vote last night means students will vote at next Winter quarter's registration on whether to adopt the new con-

stitution.

The revisions were to bring the constitution up to date with current ASUM policy and to remove biased language, according to ASUM Secretary Brenda Perry. For example, the old constitution says elections are to be held fall quarter, something that hasn't been

done in years, she said. The revisions also changed words like chairman to chairperson, she added.

CB also approved the six appointments to Programming coordinator positions. The appointments were announced last week by Programming Director Bill Reker.

Montana leads nation in unisex insurance law

By Bethany Redlin
 Kaimin Contributing Reporter

Montana's new unisex insurance law is a time bomb with a two-year fuse.

The law banning the use of sex distinctions in setting rates and benefits for insurance policies was signed into law in April by Gov. Ted Schwinden but will not go into effect until Oct. 1, 1985. The delay is intended to give the insurance industry time to adjust its rates.

In the meantime, the two-year time lag encompasses the 1985 legislative session where the law is expected to face strong industry lobbying for its repeal.

See related story, page 5.

"It will be an explosive issue in the next legislative session," Schwinden said. "You can bet the insurance companies are out looking up every widowed or divorced woman with teenage daughters they can find" in preparation for a repeal fight.

Stacy Flaherty, a lobbyist for the Women's Lobbyist Fund which pushed for the new law, agreed. "We know we're going to be attacked next session" she said. "We're pretty sure they'll go after it."

The Women's Lobbyist Fund was formed last year to promote legislation on key women's issues.

Opponents of the law say they hope it will be challenged.

Glen Drake, who represented the Health Insurance Association of America and the American Insurance Association in lobbying against the bill,

said, "It's a bad law. It's a ridiculous law and it shouldn't be on the books."

The Montana law, the first of its kind in the nation, requires insurance companies operating within the state to use the same premium rates and benefits for all policy holders regardless of a person's sex or marital status.

The new law will mean "higher rates across the board because of handling charges," Drake said.

Opponents of the new law argue that women will also face higher auto and life insurance rates because of the bill.

Supporters acknowledged that initially industry conversion costs would raise rates for both men and women. However, they claim the total cost of insurance should remain the same in other respects because losses would remain the same. Costs would simply be redistributed to balance inequities in both men's and women's rates, they argue. Both sides said it was too early yet to know what the exact costs will be.

Competition would also reduce rates as companies turn to other risk categories to lower rates and capture more of the market, according to supporters.

The passage of the law reflects a growing belief that sex distinctions in insurance rates and benefits are discriminatory, supporters said. Seven states have outlawed sex-based auto insurance and 11 have banned discrimination in issuing and renewing insurance based on sex.

Supporters also pointed to similar bills being debated in Congress as a sign that insurance sex

classifications will soon be eliminated nationwide.

Opponents of the new law argued that current insurance practices are not discriminatory and that the Montana law will actually hurt women by increasing costs and lessening competition.

They warned that should the law go into effect in 1985 many national insurance companies currently operating in the state will move out.

"There's a great likelihood of that," Drake said. Because of the state's small population, "we're not that attractive of a market," he added.

However, Maggie Beller, a Missoula insurance underwriter who supports the new law, disagreed. Beller said not all the insurance companies in the state serve the same percentage of the population and that those companies with a larger share of the market are unlikely to leave.

Norma Seiffert, deputy chief to the Montana insurance commissioner, said a few companies had indicated that they might leave the state, but that no formal action had been taken to do so.

"Everybody's waiting to see what will happen at the national level," Seiffert said.

Both houses of Congress are considering legislation similar to the Montana law. The House bill is being debated in the Energy and Commerce Committee after being approved by a subcommittee.

The Senate bill is still in subcommittee but is expected to be sent to the full Energy and Commerce Committee with a "do-pass" recommendation sometime this month, according to a legislative aide to Montana Sen. Max Baucus. Both federal

See "Insurance," page 8.

Bent Offerings ♦♦♦ Joanne De Pue

The release of failure

My friend felt free today. He danced around singing in the hallway of the Journalism Building and carried a vague smile through the day even though he was working in an office, not sunning on the Oval.

The reason for his elation was simple — he had decided to flunk his religious studies class.

When I heard the news I cheered along with him. I'd seen the worry sneaking onto his face more and more as Spring Quarter progressed, all for that mid-term he didn't bring himself to take. The prospect of the make-up test aged him even more. He was trapped and he knew it; there were only two ways out — the drudgery of the make-up exam or the blissful release of failure.

Failure suits him well. He looked ... younger today, and happy. Gone were all symptoms of the disorder that had plagued him and that seem to plague most of the bodies on the University of Montana campus these days. The disorder I refer to is, of course, "student burn-out."

Its symptoms, according to John Stenger, director of counseling at the Center for Student Development, include fatigue, lack of motivation, lack of interest in school and other things, restlessness, changes in eating habits, problems with sleeping, alienation and isolation.

Is there anybody reading this who **doesn't** have some of those symptoms? Is there anybody reading this? Perhaps the burn-out problem isn't universal on this campus, but the conversations I hear anymore could mostly be spoken in unison.

"Hey, how's it going? How are your classes?"

"Gee, I don't know, I haven't gone lately."

"I know what you mean; I just can't seem to get motivated to do **anything**. I have to make up 20 incompletes by the end of the quarter and write a 1,000-page research paper, but I can't seem to get started."

"Yeah, I hear you. Hey, what are you doing tonight?"

"Oh nothing. I might go out for a while later; I feel like getting drunk."

The almost-unanimous attitude shows itself in a variety of ways, not all of them related to school. Students who've worked hard all year to maintain that four-point-oh are now running out of classrooms shouting "I got a 55 on the test — I passed! I passed the test! Let's celebrate!"

Meanwhile, halves of couples inseparable since high school are suddenly declaring "I need to be on my own for a while," while hard-core loners are deciding that "two are better than one."

And you can hardly pick your way to class, when you do go, because of all the limp bodies lying around with barely any clothes on getting just the right shade of tan as they prop their heads on closed Chemistry texts.

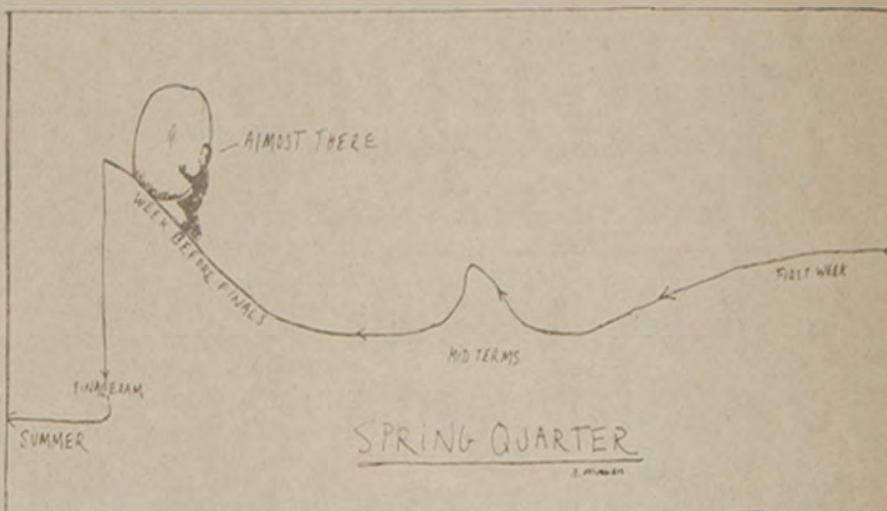
Students suffering from burn-out may not know they have it, though they reek of all the symptoms; others know they're burned-out and accept the fact good-naturedly.

One student I know, for instance, has come to enjoy the burn-out he suffers, regardless of the papers he hasn't written and the incompletes that hound his transcripts.

"I keep finding myself doing stuff like lying on the couch watching MTV and eating things and sleeping until one," he told me in almost those words. "My mother wouldn't like that much, but I think it's pretty fun."

I'll admit I haven't got many solutions to offer those who don't think burn-out is fun; it's nearly unavoidable after the way we pushed ourselves Fall and Winter quarters. Unless we choose to take Spring Quarter off, which many of us have done even though we're registered full-time students, chances are we'll keep finding ourselves wanting to watch "Different Strokes" or float a river instead of doing the things we ought to be doing.

The trick, I suppose, is not to feel guilty about it. And to pray for rain during finals week.



Letters

Other aspects

Editor Through personal experience in the R.O.T.C. department I would like to inform students that the R.O.T.C. adventure is not what you might expect if you go by the Kaimin ads or the military science brochure. Potential cadets should understand exactly what they're getting into, no matter how much those brochures stress adventure, education, travel and other benefits, there are other aspects to take into consideration, such as personal conflicts of morality, and the justification that all officers are the managers of violence. This is a familiar term among all R.O.T.C. cadets, for this is taught as the major function of the military officer.

As an R.O.T.C. cadet I would not encourage Hispanics, blacks, or any other people who are not receiving their civil rights, including those who are oppressed by present government policy, to join the military. I do not believe we should support or fight in a war in other countries, for others civil rights, when the civil rights of U.S. citizens have not yet been attained! We should fight the war against poverty and the battle against discrimination here in the U.S. first.

I believe that our tax dollars can be spent more wisely on domestic issues, such as the employment of millions of people currently out of work, social services such as health and medical care and education, which has been under fire lately for poor standards, segregation, busing, and the elimination of faculty due to lack of financial resources. Meanwhile military spending has been increased for nuclear weapons and millions of dollars are being spent for weapons for the war in Central America. There has also been an increase in the amount of funds allocated for the military's essential needs. Military recruitment has been very successful this year. Scholarships

here at the university will be available for eligible students and people will apply for them, but before you make a commitment, remember your decision should require care, deliberation and an awareness of moral principles.

Potential cadets should understand exactly what they are getting into. Through personal experience and the opinion of any other cadets, the R.O.T.C. department at this university does not meet the requirement to educate the prospective cadet with all the facts and requirements the cadet will have to meet in the program. Good luck R.O.T.C. Department in your quest to sign new cadets, but please give the student all the facts, pro and con.

Students, let's not worry about nature loving granolas or politically involved Greeks. As students we should have a shared concern about the university, domestic, and international policy. We are responsible for our government's actions, so we should let our concerns be known to our elected representatives. Raise your

voice and be heard. This is a democratic society and this is our civic responsibility.

Dennis Garcia
Senior, political science
R.O.T.C. Cadet

Hypocrisy

Editor: The flaming hypocrisy of U.S. official position toward the Afghanistan situation is painfully obvious to anyone that isn't stupid or brain-washed. How can the U.S. denounce Soviet involvement in Afghanistan, demanding that they allow self-determination for the Afghan people, while simultaneously pushing ahead with U.S. involvement in El Salvador (for one example)? U.S. involvement in El Salvador is not very different from Soviet involvement in Afghanistan. The only real differences lie in method, and euphemistic rhetoric. The double standard is clear: this U.S. foreign policy is inconsistent and contemptuous.

Jeannine Edelblut
Graduate, art

BLOOM COUNTY

by Berke Breathed



GARFIELD® by Jim Davis



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Teaching writing is impossible, says novelist Crumley

By Melanie Williamson
Kaimin Reporter

James Crumley, author of the newly-released novel "Dancing Bear," never wanted to be anything but a writer, except for a short time when he dreamt of playing professional football, he said in an interview Saturday.

He began writing his first novel when he was 12 years old, but didn't really believe people actually "wrote books" until he was 24 years old and in graduate school at the University of Iowa.



James Crumley photo by Lee Nye

Crumley was in Missoula last week to give two readings of his work, act as a guest professor in creative writing classes and to get back to the town where he's "lived more than anywhere else."

His latest book continues the adventures of detective Milo Milodragovich, which began in his second book, "The Wrong Case."

Because of contractual problems with United Artists, which bought movie rights to "The Wrong Case," Crumley changed his detective's name from Milodragovich to Sughrue in his third novel, "The Last Good Kiss," which takes its title

from the poem "Degrees of Gray in Phillipsburg" by Richard Hugo.

Changing the name also "changed the book a great deal," Crumley said, though both detectives work out of a small Montana town called Meriwether, modeled after Missoula.

He first came to Missoula after graduate school and began teaching English composition. "Anything's better than teaching comp," he said. "It's sheer frustration trying to teach people in ten weeks the reading and writing to make up for 12 years of deficiency."

After his first book, "One to Count Cadence," was sold to Random House publishers in January of 1967, he was allowed to teach creative writing workshops here at UM rather than composition. Crumley hasn't taught full-time since

1974, but he does teach two writing classes per semester at the University of Texas at El Paso.

Still, it's impossible to teach writing, he said. "You can help them, make the process of learning easier and quicker, but you can't teach people to write. The best you can do is teach them to read as a writer, not as an audience. You have to know how to read other things before you can read your own."

Though he never encourages any new writers "because there are too many already," Crumley listed things writers should and shouldn't do. "Read a lot. Don't take yourself too seriously, but do take the art seriously. Don't try to justify your life with your writing. And rewrite, rewrite, rewrite."

Crumley's own writing discipline takes the form of late

night writing sessions, five nights a week, four hours a night, between 2 and 6 a.m., he said, "but then I've always been an insomniac."

Most of Crumley's students at UTEP are writing English as a second language, he said, and 65 percent of them are Hispanics. Having grown up in southern Texas, Crumley has been "more influenced by Mexican culture than American," and holds "border country values." This feeling of not being an American has kept Crumley from settling in one place for too long and has made him "resist, as much as possible, being middle class."

For the last year and a half, Crumley has lived in the same El Paso house with his fourth wife, Bronwyn, and their two-year-old son, Conor. This is the longest he's ever stayed in one house, he said.

Later this year Crumley will be co-producing and writing the script for a movie to be filmed in Mexico. "It's better to know who will be in the film before writing the script," Crumley said, so the story's not yet written, but it "will involve gunfire, blood and women. We're not making an art film, but one we would like to see."

Crumley has spent seven years and four summers in Missoula since 1966, and is "always in town," he said. Though Missoula is "twice the size as when I first came here, it still feels like home," he said. "I like Missoula, I've met several of my wives here."

He'd planned to live in Missoula this summer, but won't be able to "unless something exciting happens involving money," he said, "but I'd rather rob service stations than teach in the summer."

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Legal system favors landlords over tenants — Barrett

By Greg Moore

Kaimin Contributing Reporter

Although the law may be on their side, tenants cannot always count on the court system to back them up, Bruce Barrett, director of ASUM Legal Services, said at a MontPIRG-sponsored tenants' rights seminar yesterday at the University of Montana.

"I've felt a tremendous prejudice in the legal system in favor of landlords," Barrett said. "You should try everything you can in terms of alternative problem solving before you use the courts."

Barrett said judges tend to side with permanent members of the community rather than

with more transient people, and with older rather than with younger people.

MontPIRG organized the seminar in conjunction with the recent publication of their "Montana Tenants' Guide," which is available free to students. The seminar was held in the University Center Montana Rooms.

Speakers other than Barrett included Klaus Sitte, managing attorney of the Missoula office of Montana Legal Services Association and Robert Anderson, coordinator of MontPIRG's tenants' rights project.

Sitte advised all tenants to procure a written rental agreement from their landlords. He

said oral agreements are common in the small-town atmosphere of Montana, where a request for a written agreement can imply a lack of trust.

However, he said an oral agreement can cause problems when a tenant goes to court and finds that he lacks the proof to win his case.

Sitte cautioned people to choose their roommates carefully because the law holds all tenants in a dwelling responsible for the damage done by any of them.

"What usually happens is the one who's responsible skips out," Sitte said. "The one that stays is the one holding the bag."

Sitte said anything that a landlord and tenant may agree to that violates Montana law is void. He said, for example, that an agreement to ignore the requirement that a 30-day notice must be given before terminating the rental agreement cannot be upheld in court.

Anderson said that a tenant whose landlord unfairly withholds his damage deposit may be able to regain the deposit in court. If the landlord has not provided the tenant with a report of the condition of the building when he moves in, the landlord must prove that the tenant is responsible for the damage before he can keep

the deposit.

Barrett said that if a landlord promises to fix any defects in the building before the tenant moves in, but does not do so, the tenant is entitled to terminate the agreement and receive a full refund after giving the landlord five days notice that the defects have not been repaired.

Barrett also said that if a tenant repeatedly asks a landlord to repair a problem that is a danger to health or safety, such as a broken furnace, and the landlord does not do so, the tenant is entitled to have the repair done and deduct the cost from his rent.

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Busload of Montana 'peacekeepers' to attend anti-MX rally in Cheyenne

By Kathie Horejsi

Kaimin Contributing Reporter

A busload of "peacekeepers" will attend an anti-MX missile rally sponsored by Western Solidarity in Cheyenne, Wyo. this weekend.

The bus, sponsored by Western Solidarity, Missoula Women For Peace, and the University of Montana Student Action Center, will leave Missoula Saturday. The rally in Cheyenne will take place at 2 p.m. Sunday.

Butch Turk, Student Action Center staff member, said yesterday that the rally, protesting the placement of MX missiles in eastern Wyoming and western Nebraska, is "timely in terms of the congressional votes that just happened this week."

The House of Representatives voted in favor of the MX Tuesday and the Senate voted in favor of the missile yesterday, so it is now up to the people of Wyoming and Ne-

braska to keep it out, Turk said.

"The folks in Wyoming are very much counting on support from Montana and the other western states," he said.

Protesters were successful in keeping the missiles out of Utah and Nevada and when Montanans were working to keep the MX out of Montana, people from other states helped achieve that goal. Now it's time for Montana to do the same for Wyoming and Nebraska, Turk said.

The people organizing Cheyenne's Peacekeeper Rally, are members of Western Solidarity, an anti-MX organization made up of people in seven western states.

The members of Western Solidarity have pledged to support opposition to the missile in other states as well as their own. "These states look to Montana as a guiding light and inspiration, because of what we did with Initiative 91 (opposing the placement of the MX missiles in this state) and other activities," Turk said.

The organizers expect 2,000 people at the event. The purpose of the rally is for people to meet and make connections with other peace activists in other parts of the West, said Turk. The rally is legal and there won't be any civil disobedience, he added.

Speakers at the rally will include: Senator Gary Hart of Colorado; Cecil Garland, former head of the Montana Wilderness Association and John McNamer, a Charlo rancher who gained fame as one of the Ranchers for Peace that visited the Soviet Union in December.

The bus will leave from the UM fieldhouse parking lot at noon Saturday and return late Monday night. The cost of the trip is \$10, but arrangements can be made for those who can't afford the fee, Turk said.

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World news

THE WORLD

• Syrian warplanes fired on Israeli jets over Lebanon yesterday for the first time since last summer's war and a Syrian missile downed a pilotless Israeli reconnaissance plane, according to reports from Beirut and Tel Aviv. The reported aerial encounters over the Bekaa Valley of eastern Lebanon came during a period of rising

tensions between beefed-up Israeli and Syrian forces, deployed along a 50-mile ceasefire line in central and eastern Lebanon. There was no immediate indication of a mobilization of ground forces, and there was no comment from Syria on the reports.

There have been fears that Syria and Israel might open a major conflict that would derail U.S.-backed efforts to remove

foreign armies from Lebanon. In Washington, State Department spokesman John Hughes said the reports "point up the continued danger and tension brought about by the presence in Lebanon of external forces ... You have the danger of confrontation on the ground or in the air."

• A steamer packed with 627 people, most of them Sudanese and Egyptians, caught fire and sank in a crocodile-infested stretch of the Nile River in southern Egypt yesterday, and more than 100 people were reported missing. The Egyptian Interior Ministry in Cairo reported nearly 11 hours

after the sinking that there were more than 500 survivors, seven bodies had been recovered and rescue operations were continuing. Five military aircraft, including three helicopters, and 50 army frogmen were sent from Cairo, 525 miles to the north, to join a fleet of 20 to 30 police motorboats in the search for survivors and bodies. One plane reported seeing survivors on small islands in the river. Police sources said survivors who escaped the crocodiles and swam ashore were in danger from poisonous scorpions infesting the banks. The newspaper Al-Messa reported one

survivor who was in reasonably good shape when he reached the shore was stung and was in serious condition.

THE NATION

• The Republican-led Senate gave new life to the MX missile yesterday by voting 59-39 to approve President Reagan's plan to store 100 of the nuclear

weapons in existing underground silos in Nebraska and Wyoming. In an important congressional victory for Reagan, the Senate endorsed a report by a presidential commission on the MX and freed \$625 million for development and flight-testing of the missile. Twelve Democrats joined 47 Republi-

cans in support of a resolution identical to one approved 239 to 186 Tuesday in the House. Taken together the two votes mark a dramatic reversal from last December when Congress decided to block spending for the highly-accurate, multi-warhead intercontinental missile. Critics of the new proposal say

the Russians would knock out nine of every 10 American land-based missiles in a nuclear attack. Therefore, they said, the \$17 billion to \$20 billion total to be spent on the MX should be spent on other strategic weapons which would not be destroyed in the first wave of a Soviet attack.

MONTANA

• Department of Defense inspectors will be in Anaconda June 1-2 to examine the Pintler Manufacturing Corp.'s capabilities of producing Kevlar helmets for the U.S. Army. William Green of Port Huron, Mich.,

part-owner and corporation secretary, said the firm was the low bidder on a contract to produce the helmets. Although that will provide an advantage, he said it does not assure Pintler will get the contract. If successful in winning the contract, Green said the firm would hire about 50 people for the first 18 months.

Today

Lectures

Sigma Xi lecture, noon, Science Complex 361; "Epidermal Wound Healing in Pigs," Barbara Rogers from the Montana State University School of Nursing.

Clinical medicine lecture, 11 a.m., Chemistry-Pharmacy 109; "Health Concerns Related to Wood Smoke Pollution in Missoula," Elaine Bild, director of Environmental Health at the Missoula County Health Department.

Free Mathematics Colloquium, 3:30 p.m., Mathematics 109; "Control Theory and Its Applications in Biology, Medicine, and Engineering and Economics," Jack Mackie, professor of mathematics at the University of Alberta in Edmonton.

Miscellaneous

"How to Plan Your Job Search and Identify Your Marketable Skills," 3 to 5 p.m., LA 336. Sponsored by the UM Office of Career Services.

Piano-Fute recital, 8 p.m., Music Recital Hall, by Shari Muller and Barbara Beck.

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Kaimin classifieds

lost and found

FOUND: GREEN key ring and keys by Grizzly 5/25. Claim at Kaimin office. 107-4

LOST: RUST backpack around Knowles Hall 5/20/83. If found please return to 251 Knowles or the Main Desk. 106-4

LOST: 5/20 Nike athletic bag and contents. Between Eddy St. and 6th Ave. West. Reward offered. Call 243-4131, days; 728-7466, evs. 105-4

FOUND: LEVI type jacket in Journalism darkroom. Call 273-0392 to identify. 105-4

LOST: NAVY blue backpack at Spring Spectacular. Reward offered. Call Kns. 549-4139 and leave message. 104-4

LOST: DORM key. Somewhere between Jesse Dorn and Fieldhouse. If found call 243-4038. 104-4

personals

GEOGRAPHY DEPARTMENT — STUDIES
Abroad Program: Winter Quarter, 1984. Course offerings in **NEPAL - INDIA - PAKISTAN**. For further information see or call: Darshan S. Kang, LA 157, 243-4402. 107-1

UC BOOKSTORE Board: Two positions are open for regularly registered students. 2 year term beginning in Fall 1983. Leave your name, address, phone number, and brief statement of why you wish to serve on the Board with Jess Stratton at the Bookstore no later than May 31, 1983. 105-4

SPRING SPECIAL — Drafts 10¢, 2-3 p.m. with student I.D. Luke's Bar, 231 W. Front. 103-5

BE A GAS WINNER AT UNIVERSITY GAS, 5TH & HIGGINS. 103-9

UNIQUE INTRODUCTIONS — We bring people together. A personalized, confidential introduction service. For more information, call anytime: 728-3817. 96-19

work wanted

ILLITERATE? EDITING/REWRITING by competent M.A. in English. Tom, 543-3929. 105-4

help wanted

ENERGETIC, COMMITTED individuals for membership recruitment for Missoula Peoples' Action, a community group working on toxic waste, utility rates, and neighborhood safety. For interview call 728-5297. 107-2

HELP WANTED: Work-study students to work full-time or part-time. Data entry, surveying and aerial photogrammetry background desired. Contact Dr. James Lowe, School of Forestry. 107-5

CutBank, UM's literary/arts magazine, is accepting applications for 2 Co-Editors (paid) and 1 Assistant Editor (volunteer). Any full-time graduate or undergrad student is eligible. Application forms and further information are available at the English Department office, LA 211. These are not work-study positions. 107-4

NEED HELP with 2 kids age 9 and 11, and farm animals for summer. Non-smoker — must drive. Please contact Davis, Box 392, Ketchum, ID 83340 (Sun Valley area). 106-3

Alabama concert nets profit for ASUM

Monday night's Alabama concert netted a profit of about \$5,000 for ASUM, and was attended by 4,400 people, said Bill Reker, ASUM programming director.

This profit is "about standard" he said, adding that the concert on the whole was "a very, very nice way to end the year."

The concert went very smoothly, Reker said, with no security problems.

He said security procedures were "fairly relaxed." There were 20 uniformed deputies and 35 house employees, the standard number of security guards for an ASUM show.

PART TIME administrative assistant needed for summer. Long hours, low pay. Bring resume to MontPIRG office, 729 Keith, by 5 p.m. Friday. 106-3

PART TIME cleanup person. Apply at Taco Time, 2401 Brooks. 104-5

services

4 HR. EXTACHROME/B & W dev/custom prints Rosenblum/337 East Broadway. 543-3139. 29-84

DRAFT COUNSELING — 243-2451. 1-109

typing

75¢ PAGE Selectric. Spelling-editing. Will write projects. 728-3313, evs. 106-1

TYPING, EDITING, Experienced, IBM, Convenient. 543-7010. 107-4

FAST AND accurate typing. 721-5928. 94-20

CASTLE PROFESSIONAL TYPING 549-0215. 99-11

THESIS TYPING SERVICE — 549-7958. 84-32

EDIT TYPIT II Typing, Word Processing, Resumes, Thesis. Inside kinko's, 531 S. Higgins, M-F 8-6, S 10-5. 728-6393. 79-35

LYNN'S TYPING. 5 a.m.-1 p.m., 549-8074. 79-35

SHAMROCK PROFESSIONAL SERVICES. Word processing for all your error-free typing needs, also week-ends and evenings by appointment. 251-3828, 251-3904. 76-37

transportation

NEED A ride to Alaska in July — willing to share expenses. Call Terri at 542-0538. 106-4

RIDE NEEDED to Bozeman or Yellowstone National Park Thursday or Friday, June 26 or 27. Share gas. Call Patty, 243-4816. 106-4

RIDE NEEDED to Kalispell Fri. the 27th. Call Theresa at 243-4630. 106-3

RIDE NEEDED to Seattle or Prince Rupert, B.C. Leaving Msl. on June 8. Will share driving and gas. Kent, 543-3869. Thank. 105-4

TO: MINNEAPOLIS, Buffalo, New York, N.Y. — leaving June 4, Chevy van sleeps four. Call Patrick, 726-3546, Arlee. 105-4

RIDE NEEDED to Bozeman Friday, May 27, 5 p.m. Returning Tuesday, May 31, evening. Call Karen at 243-4074. Will share expenses. 105-4

RIDERS WANTED: Green River, WY area via Idaho Falls. Lv. May 27. Call Robyn, 728-2503. 105-4

ONE WAY plane ticket to N.Y. \$168 before June 6th \$200 later. Regular price \$306. Call 549-7636 after six. 105-4

clothing

SPRING SPECTACULAR T-shirts. Limited number for \$4.00 each. Available at Forum or call 243-5148. 107-1

for sale

CARIBOU 2-MAN A-frame tent. \$125. Alpine fiber mummy bag, excellent condition, \$80. Call 728-1256, evenings. 107-3

AIRLINE TICKET — Missoula to Fargo, \$240. 243-4896. 107-5

AIRLINE TICKET — one way Great Falls to Boston or New York. Leave June 25. Call 549-6788 after 4. \$150. 107-4

ONE WAY — Billings-Austin, Texas plane ticket. Only \$200. Call Nancy, 543-6024 morning (or) evs. 106-3

12-SPEED BIKE for sale, 542-0538. 106-3

FOR SALE: Pioneer 30 watt receiver with speakers and Hirsch tape deck. Excellent condition. \$300. Chris, 243-2294. 105-4

DEFEND YOURSELF: Tear-gas weapons. Safe, effective. At UC—Wom. Res. Cntr. 102-6

automotive

FOR SALE: 1977 Chevelle Malibu Classic. New radial tires, new paint, 2 door, P.S., P.B., tilt, cruise, swivel, buckets, console, AM/FM cassette, 55,000 miles, orig. owner. Asking \$4,000. 542-0216. 107-5

1973 OLDS Cutlass Supreme, air, P.S., P.B., tilt wheel, new engine, \$1050/offer. 549-6826. 107-5

bicycles

19" PEUGEOT 10-speed bicycle, \$120. Call 549-0731. 104-4

for rent

FOR RENT: 3-bedroom house, 2 bath, furnished. Includes washer and dryer. No smoking or pets. Available Aug. 20 to June 15. Prefer older or graduate students. \$375 plus utilities. Call 728-7866 evenings. 107-2

2 PLUS BEDROOM house, furnished, \$300/mo. Lower Rattlesnake, next to park, quiet, garden. 549-5504. 105-4

ONE BEDROOM apartment, \$160 + deposit. 2 1/2 blocks from campus. Partly furnished. 721-7698 or 728-2095. 104-4

ROOMS for rent 4 blocks to campus, \$90.00. See manager at 1011 Gerald, Apartment 1, after 6 p.m. 102-10

roommates needed

ROOMMATE NEEDED — \$75 Cindy, 549-3333. 107-5

FEMALE — \$125 a month includes utilities, washer dryer. Call 549-3478. 107-4

AVAILABLE BEGINNING Friday, June 10th. I need a roommate for a two bedroom apt. 3 blocks from campus, \$127.50/mo. plus utilities, furnished. Call Alison, 721-1523. 107-5

AVAILABLE JUNE 10th — Female roommate to share house. Washer, dryer, dishwasher, wood stove, fenced yard, garden space. \$150 month. \$100 deposit. Share utilities. 721-7345, Tracy. 104-4

SHARE LARGE house on northside. Private bedrooms, communal use of all-electric kitchen, laundry room, dining room-study area, living room with cable television. Big, shaded yard. Looking for cooperative folks interested in summer or long-term rentals. Jim, 542-2240. 103-10



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Department of Dance/Theatre Department of Music and Music

Insurance

Continued from page 1.

bills contain controversial retroactive clauses. The Montana law does not.

Neither of Montana's senators has taken an official stand on the issue, but according to a legislative aide, Sen. John Melcher is expected to support the legislation because of the new Montana law.

Western Montana Rep. Pat Williams is "generally supportive" of the House legislation, according to an aide in his Washington office. Eastern

Montana Rep. Ron Marlenee has taken no position as yet. No members of the Montana delegation serve on the committees that are debating the bills.

Also being watched at the national level is a pension case before the U.S. Supreme Court involving sex differentiated payments in annuity-based pension plans. The Court has heard the argument in the case, but has yet to reach a decision.

Montana may see its own court case if the state's unisex

insurance law is repealed during the next legislative session, Flaherty said.

"The Montana state ERA (equal rights amendment) is an incredibly strong ERA because it includes private industry as well as government," she said. "There was talk that if this bill fails we would start a class-action suit."

While the bill passed, there's a strong possibility that a suit will be brought against the insurance industry in the state if the law is repealed, according to Flaherty.

A recent suit, decided in Pennsylvania, declared that sex-based auto insurance was illegal under that state's ERA, Flaherty said, adding that another class-action suit against sex-based insurance plans has been filed in Nebraska.

She said Sens. Fred Van Valkenburg, D-Missoula, and Matt Himsl, R-Kalispell, had warned their colleagues during Senate debate of the bill that the use of sex classifications in insurance rate and benefit determinations may be illegal under the Montana Constitution. Van

Valkenburg is a Missoula attorney and Himsl is a retired banker.

Drake, also an attorney, acknowledged that a "question" exists as to the legality of sex differentiations by the insurance industry, but added that the insurance sex classifications are reflections of real differences between the sexes, not of discrimination, and therefore could be constitutional.

Drake, however, disputed the call for the use of more individualized risk indicators, saying, "You can't underwrite on the basis of the individual. That's the whole theory of insurance."

His conclusions were supported by Pontrelli. "All insurance is based on the law of large numbers," he said. "Without it an insurance company can't survive."

Both Drake and Pontrelli attributed the passage of the bill to organized efforts by women's groups and to the poor public image of the insurance industry.

"Nobody likes insurance companies," said Drake. "They're fair game." He said the public perceives insurance companies as big money and is antagonistic toward the industry because of it.

Drake said he was surprised that the legislation passed the first time it was introduced but credited passage to the fact that politicians were afraid of losing votes if they didn't approve it.

"It's strictly a political thing," he said.

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