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Student Insurance Costs Expected To Rise

Gary Jesch

In addition to higher prices for class credit and textbooks, students at UNR will probably have to pay \$5 to \$8 more a semester for health and medical insurance from the university.

There are no definite figures on the exact cost of next year's policy, but Dr. Robert Locke of Health Services says that due to a poor experience rating with Puritan Life Insurance Company and changes in the law which prohibit sex discrimination, the current \$10 a semester rate will go up.

The poor experience rating is due to the amount of money Puritan lost over two years because it underbid the competing companies by more than \$15 per year. Locke said that the university got by with saving money on group insurance because it asked for a two-year guarantee from Puritan.

The experience rating given to UNR could be a 200 per cent loss for Puritan 1975-76 as compared with a 100 per cent loss last year. The experience rating that an insurance company seeks is about 85 per cent, Locke said, which means that 85 per cent of the money taken in by the company in premiums was paid out in claims. The other 15 per cent is for administrative costs. The 200 per cent loss translates to twice as much paid on claims as the company took in on premiums, a condition that would scare away any profit-seeking business.

Locke said that if Puritan had not guaranteed to give policies for two years, they would have canceled at the end of last year. Instead they took about a 130 per cent loss on UNR over two years in claims paid out. Their experience with the school has influenced the way other insurance companies set rates and bid for the contract to provide a group insurance policy.

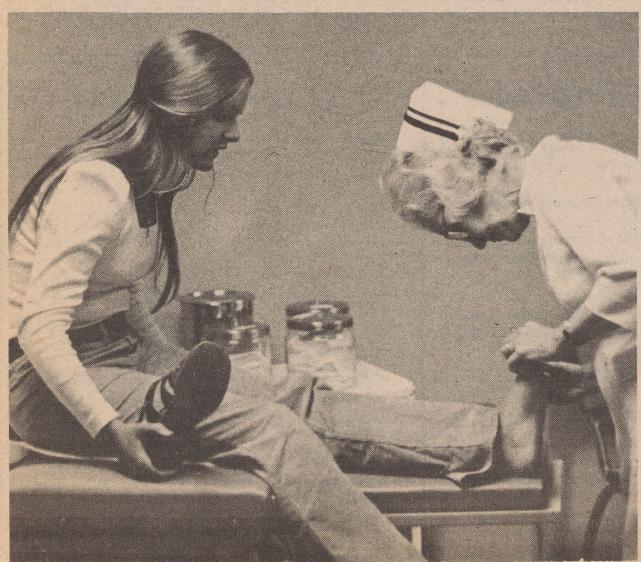
The coverage from policy to policy varies and must be one which conforms with the needs of the students. The many variables in the insurance situation have left Locke and the administration confused and facing the inevitable, higher prices for insurance without improvements in coverage. In fact, some parts of previous coverage, like accidental death benefits might be dropped to get lower rates.

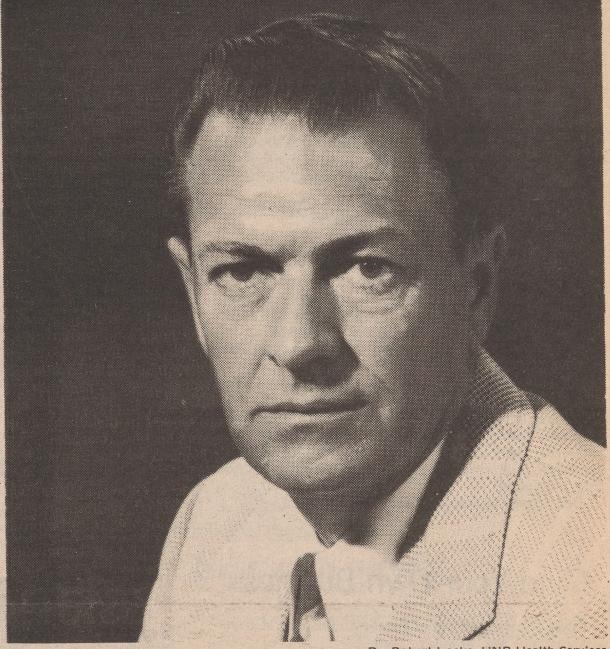
Locke said an insurance company will risk losing money to get exposure and losses can be written off income.

UNR President Max Milam has proposed cutting back the number of hours that Health Services would operate, from 24 to 12 hours a day, to reduce the cost of running the facility, make a move to Juniper Hall easier, and get away from record keeping restrictions.

Locke said persons seek outside treatment, then make a claim to the insurance company because it is so readily available. But that is what student fees are paying for. Milam has also said that a reduction in the service's operation would not mean lower fees, but should be seen as an attempt to keep them where they are now. He projected fees would have to go up in two years to keep Health Services open 24 hours.

Locke predicts a ruling of the Buckley-Pell amendment which prohibits sex discri-





Dr. Robert Locke, UNR Health Services

mination, Title IX, could raise insurance rates. It provides that pregnancy-related disabilities must be treated without discrimination, the same as other disabilities, by institutions that receive federal assistance. The law, which went into effect in July 1975, could be interpreted to mean that the insurance company which writes a group policy for the university could be required to pay for medical costs for maternity, complications and, possibly, abortions. Family planning services like birth control would follow along an interpretation of Title IX. The "additional hazard" of pregnancy, as Locke calls it, could push the experience rating higher in coming years, and a minority of students would receive the benefits of insurance that not all students could use.

If Title IX is interpreted in this manner, the insurance company might be required to pay claims for abortion. Claims could run anywhere from \$140 to \$500 or more with complications. Lawyers for the insurance company and Procter Hug, Jr., the university's lawyer, will try to interpret Title IX for Locke, but a test case in court would clarify the matter and change the interpretation.

Locke said that Puritan has been fairly liberal in paying insurance claims but there have been problems in areas like consultation expenses with specialists, the nature of claims, self-inflicted injuries and the technical aspects of the paperwork. However, service has been good the last two years, Locke claimed.

Increases in insurance rates are not news anymore. Auto, life, accident and home insurance rates have nearly doubled in the last year. But the group insurance offered by the

Locke said that if Puritan had not guaranteed to give policies for two years, they would have cancelled at the end of last year.

university will still be less than the cost of a personal, private insurance policy that would conform more specifically to the student's needs.

Many younger students are covered under their parents' policies. Since the approach used by the administration is a negative response type, they are asked to sign if they do not want insurance. Some older students desire insurance that pays more than \$1000 for accidental death and provides for a higher limit on medical care than the group policy. With the higher costs of hospital treatment, the current \$5000 limit is not always enough

for their needs.

There are many students who look to the school to provide basic insurance at lower rates and these are the ones who take it, usually. They get a rather small amount of coverage for a low price and might use the health service for out-patient care on occasion. They cannot afford a \$100 deductible or monthly payments with limited incomes already stretched by higher tuition and fees to pay for capital improvement projects. They also cannot afford the bills that would stem from a serious accident.

Faced with these problems, Locke really has nowhere to go, except with the company which makes the lowest bid for the kind of coverage he wants. And when that company loses as much as Puritan did, it will raise its rates and another company will have to be found. Locke said it is not unreasonable to expect insurance rates to continue to increase in the future.

SHORL

Student Still in Coma

An Alpha Tau Omega fraternity member who lost his footing and fell off the recently-shingled roof of his fraternity house 18 days ago, remains unconscious at St. Mary's Hospital.

William "Rod" Bell, a freshman, has been comatose since his fall on March 21.

According to ATO President Tim Jaureguito, the 19year-old pledge had been at the fraternity's formal initiation and dinner that evening. He said Bell and a couple of pledges went out for "a few beers, only a couple," and returned late that Sunday night. When Bell found his door locked he climbed onto the roof to get into the window of his room. Jaureguito said that he had done this twice before, himself.

Bell slipped and fell about three stories onto a patch of dirt between two bushes and fractured his skull.

He was unconscious when he arrived at the emergency room, Jaureguito said, and has been in critical condition with signs of improvement at times for 18 days. Jaureguito said that Bell's parents told him some tests have been good.

Bell's doctor was not available for comment.

Mind Your Own Business

Filing for the position of Sagebrush Business Manager

will close at 5 p.m. Monday, April 26.

Any member of the ASUN, graduate or undergraduate, who holds a 2.0 or better GPA is eligible to file for this position. Applications should be submitted to Peggy Martin at the ASUN offices in the Union.

All 500,000 of Them

Camp counselors, aides, lifeguard and arts and crafts instructor are wanted for Summer Camp at Lake Tahoe for the retarded citizens of Nevada.

Open recruiting will be held in front of the UNR Bookstore on Wednesday, April 21 and Thursday, April 22 from 9 a.m. to 4 p.m. Representatives from the State Division of Mental Hygiene and Mental Retardation will be available with applications and to answer questions.



Nellor New Dean

President Max Milam has selected John E. Nellor of Michigan State University to succeed Dr. Thomas O'Brien as dean of the Graduate School.

Nellor, 53, was one of six finalists who were considered for the position. He will relieve O'Brien July 1.

He will be leaving a position as associate vice-president for research development at MSU.

Nellor has had a 25-year-career active in research.

- Martinez

Brushfire Delayed

Brushfire, UNR's annual volume of art and literature, will not be available as was announced earlier. Because of printing delays the book will not be delivered until late next week.

In 1975, Brushfire won the top award in the Columbia University contest for literary and art magazines.

This year's limited edition will be an anthology of poems, short stories, essays, criticisms, photographs, and etchings. There will be submissions from local and national talents of considerable note. Local artists Paul Lyon, Joanne de Longchamps, George Herman, Jean Louis Mulot and Bob Boisson. There are interviews with nationally recognized writers Herbert Gold and poets Galway Kinnell and Thom Gunn.

This year's perma-bound edition of one hundred and sixty pages promises to be the best Brushfire ever. There will be over two thousand copies available; free to full time students who have attended the last two semesters. Faculty and staff will pay \$3.50 per copy. Five hundred copies will be on sale to the community for \$5 per copy or \$4.10 for lots of six or more.

Due to short funding, the number of books available will be limited, so get yours as soon as possible. They will be available at the activities office next Wednesday. Brushfire will also be on sale at local bookstores in the Reno and Sparks area.

SUUBTS

Students Say IES

Three UNR students have been awarded \$500 scholarships from the Institute of European Studies to help finance nine-month study programs in Europe next year.

Junior Debra A. Baumer, a French and home economics major, and sophomore Margaret S. Damm, who is considering a French major, will both study in Paris the 1976-77 school year. Senior Walter M. Kaitai, majoring in Spanish, will spend his year abroad at the IES center in Madrid.

IES Coordinator Charles V. Wells expressed pleasure that all three scholarship applicants were awarded "appropriate" amounts.

"Everybody who applied for scholarships got them," he said. "I don't know why more people didn't try."

- Hinton

Mine Your Own Business

About 20 students from UNR's Mackay School of Mines will visit several mines and mining facilities during the Easter break.

Part of the school's annual senior field trip, the students will be visiting several different types of mines in Arizona.

The trip will last about six days.

—Griffith

IRS Attacks Problem

Part-time workers, such as students, who worked only a portion of 1975 may have a tax refund coming according to the Internal Revenue Service.

The tax agency says that many of these part-time workers are not required to file tax returns because of the small amount of income earned. However, tax may have been withheld from their wages and a tax return must be filed in order to recover that money. In some cases, the workers may be entitled to the earned income credit which is available to low income workers with dependent children at home whom they support.

Internal Revenue Service advises part-time workers who are unsure if tax was withheld in 1975 to refer to their W-2 withholding form.



Never the Twain Shall Meet

Editor;

I have enjoyed the satire in your recent issues (feeling that satire is high art).

But might I suggest that you are looking far from home for material that is lying at your feet (if the locals haven't taken to lining the trash cans again).

So unless you wish to be pursued down alternate route 95 by the ghost of Samuel Clemens, you should publish the "Sage Bush" (sic).

Remember the old adage: "learn to laugh at yourself and be forever amused."

You might keep yourself in stitches for years.

- MJ Whittington Gonzo Journalist **Exiled** in Reno

Sagebrush Fingered

Editor;

I have just picked up a copy of today's 'Brush and was very disappointed with the cover chosen to enhance this edition.

It is offensive and an affront to every God-fearing person on campus.

I doubt, however, if you will receive many letters registering a complaint since humans are rather retiring when it comes to defending their God.

SHAME ON KELSIE!!

- (Mrs.) Arlene Kramer Nevada Bureau of Mines & Geology



sagebrush

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Films in Perspective

The Story Of Adele H., a beautiful and intensely romantic tragedy of passion and obsession, is easily the most elegant and overwhelmingly poignant of all Francois Truffaut's works to date. It is, to a certain extent, an exuberant integration of the director's poetic vision, which has, over the years, taken many different forms and followed many different routes in such memorable films as Jules And Jim, The Mississippi Mermaid, Two English Girls, The Wild Child, and Day For Night.

The most admirable quality in Truffaut has always been in his amazing ability to pursue the same subject matter persistently and coherently from many, seemingly unrelated angles, through various obviously divergent paths. Now, for the first time, everything seems to have fallen into place. We no longer need to ponder over the uncertain future of the little savage in The Wild Child, nor laboriously seek some tangible ascertainments from the conclusion of Day For Night. The ending of The Story Of Adele H. is, both in terms of the film itself and in terms of Truffaut's undaunted quest for romantic purity, unambiguously definitive. It is tranquillity finally materialized for the body after its heartbreaking struggles for truth, and it is peace ultimately bestowed on the soul for its agonizing striving for love and beauty. In this respect, we are actually witnessing the sublimation of the filmmaker's thoughts into the character he has created.

Truffaut and Adele Hugo emerge, alas, not as two seperate entities, whose aspirations can be clearly identified from and with each other, but as one mind and being, one single abstract configuration of life which draws the same breath and bears the same inescapable

destiny.

Adele H.

To begin, Adele Hugo, the younger daughter of the great French poet and philosopher, Victor Hugo, ran away from home in her desperate search for her lover -- a young English officer, Lieutenant Pinson (Bruce Robinson), with whom she had a brief affair back on the Isle of Guernsey where her father was living in exile. She found him in Halifax, a small town in Nova Scotia, and without hesitation she openly declared her love for him. To her great dismay, however, it soon became clear that the lieutenant had never regarded her seriously --- certainly not seriously enough to consider marrying her. Realizing that he did not want her, Adele was not about to give up. She begged, bribed, blackmailed, and devised all possible ways to haunt Pinson (including sending him a whore as a gift of her love, demanding marriage during one of his extravagant army balls while she was dressed as a man, and spying on him when he was making love to another woman) and making his life miserable, hoping he would eventually yield to her persistence.

Submission, nevertheless, was something quite foreign to the lieutenant's disposition, and her obsessive quest turned out to be, as expected, nothing more than an exercise in futility. Not only did she lose him at the end, which was inevitable, but also herself, which was really evitable, if not for her blinding conviction in the pursuance of love.

Based on Adele Hugo's own coded journal, Truffaut (with the collaboration of Jean Gruault and Suzanne Schiffman) has fashioned numerous alterations in his screenplay to that of what actually happened in the life of his heroine, with the sole intention of making both the character and her story closely conform to his own perception of romanticism and meditation upon love. The degree of faithfulness in Truffaut's adaptation (though he steadfastly claims that it is authentic to the real incident) thus becomes a question of academic interests only. In the process of artistic creation we never look for reproduction, we demand originality. Truffaut of all contemporary directors is, I believe, one of the very few who is able to allow raw compassion to work its way through every vein of his works, to flow freely into the deepest of his articulations, and subsequently distill, not self-pity, but grandiose dignity from his affectionate contemplation on the lofty longings of humanity.

He is also, with the singular exception of Michelangelo Antonioni, the most poetic of all cinematic artists I have ever known. It's this instinctive alliance to a poet's visualization of the basic purposes of existence, or, more rightfully, a romantic poet's interpretation (in regard, I tend to identify Truffaut with Shelley more than anyone else) of the relationship between man and nature, which is necessarily void of any worldly considera-

tion, that renders the kind of richness that is often found in a Truffaut film. Without a doubt, The Story Of Adele H. is the most profound excapade into the notion of purity in human endeavors that Truffaut has ever crafted. It transcends, among other things, all conventional premises on the subject of obsession. Through Truffaut's continued insistence upon its romantic motives, the foundation of which has been elevated from that of a psychopathic phenomenon to a noble quest for self-fulfillment. The eloquence of the film, in its elaboration on the sweetness as well as the madness, the agony as well as the ecstasy of passion, reaches to the point where it is neither necessary nor sufficient to either sympathize with our heroine (for her destined tragic life) or to denounce her (for her appalling behavior in wrecking the lieutenant's otherwise well-matched engagement) in order to fully appreciate the sheer beauty of the single-minded pursuit of perfection that Truffaut is trying to capture. As Adele Hugo's love for Pinson became more hopeless and more obsessive, it is the director's intention, ironical as it may seem, to force a complete detachment between her quest for love and the love object (Lieutenant Pinson) itself. When she followed him to the West Indies, to Barbados, where his new post

was located, her physical and spiritual composure were so utterly destroyed that she roamed amidst the curious natives of the land like a madwomen, not even recognizing Pinson when they met in the dusty streets. It is, on her part, a complete sacrifice of herself to the goal she had been seeking all those years. And, of such irony is the tragedy of self-destruction that what she finally had to suffer was, in a way, a self-fulfillment in her

integrity.

There are other treasures in the film. First, there is the music of Maurice Jaubert, which supports so well the entire atmosphere and tempo of Truffaut's unique style of filmmaking. Then, more importantly, there is the impeccable cinematography of Nestor Almendros, who previously has worked with Truffaut in The Wild Child. In this film his artistry proves to be even more precious, where he turns every scene, every image in the film, to rich and aesthetic imageries of romanticism. Last but not least, there is the presence of Isabelle Adjani, the most beautiful and able actress that has come out from the French cinema since Catherine Deneuve. Playing a role much older than her real age (Adjani has just turned twenty, while Adele Hugo was in her thirties when she arrived in Halifax), she manages to convey the kind of warmth, understanding, and sincerity that are as eternal as the love she seeks.





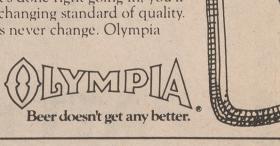
the Blue Mailbox will be closed for the Easter Vacation

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Dome Committee Chairperson Named

Gary Jesch

The ASUN Senate last night appointed 19 year-old Amanda Snedaker, a freshman who lives in Nye Hall, chairperson of the committee to study the proposed Mackay Dome pro-

President Pat Archer made the recommendation to appoint her based on the interest she showed in the initial stages of the proposal. Snedaker went to Idaho to see the Kibbie

Dome with Archer and other ASUN representatives.

Other members on the advisory committee will include the current officers of ASUN, the newly elected officers, Dean of Students Roberta Barnes, ASUN Business Manager Gary Brown, senators Jim Morgan and Jeff Codega, and two students, as yet unnamed.

Last week, the senate approved the following charges for the committee 1. Inform students on all aspects; 2. investigate all sources of funding; 3. investigate sources of community support; 4. investigate all aspects of costs; 5. investigate operations; 6. investigate use of the dome by the students and community members; 7. estimate revenues and who would receive them.; 8. develop a policy for use and compare it with Moscow and Pocatello, Ida.; 9. determine if a new office will be required for administration; and 10. inform the students of the committee's final report.

Snedaker says she will seek information from sources that will contribute factual input at the committee's meetings. She predicts that the committee will make a final report based on the information it gathers and will ask for a referendum to determine student support of the project. She added that the committee will also study alternatives to the \$8 million

At last week's senate meeting Snedaker said she was opposed to the project, but she claims that now she has no official opinion. She says she is still wondering about alternatives, the impact it will have on the campus and transportation and parking problems.

"I don't see the function of the committee as a poll," she says. "It is a fact-finding committee we want factual information, not opinion." She agrees there will be time and resource limitations since the results of the research must be submitted to the senate before the semester ends.

Petitions are being circulated around campus by a student to sample campus opinion and at least 500 signatures have been obtained from students who are opposed to the use of ASUN money to finance the project. The signatures will be counted in about two weeks.

Snedaker's committee meets for the first time today, and while Archer is hopeful that what the senate wants can be accomplished in two meetings, Snedaker says she anticipates long nights and crowded rooms as the question of the dome is tossed around.

Forestry Conclave

The ASUN Forestry Club will host the annual Forestry Conclave, which is scheduled to meet for four days beginning on April 27 and ending on May 1, 1976. Five states will be represented by fifteen colleges and universities that have forestry as a part of their academic program. The University of Montana, University of Idaho, Humboldt State College, Colorado State University, and Oregon State University are only a few of the colleges and universities that will participate in this year's event.

The conclave will consist of two days of tours and lectures and two days of logging competition. Approximately 250 students are expected to participate in the panel discussions and logging competition. This year's competition will be divided into men's and women's divisions. The events open for competition will consist of axe throwing, single and double-bucking (sawing), and axe chopping. Various prizes for these events have been donated by local merchants.

Each participant will be assessed a \$30.00 registration fee to cover the costs of housing, transportation, and food through the four days of events. In addition; the Forestry Club has undertaken many fund-faising activities, including firewood sales last fall, Christmas tree sales, two student dances, and the selling of raffle tickets.

The Forestry Conclave provides those students with similar vocations to trade and discuss ideas, as well as entertainment and fierce competition. The event is sponsored by the National Bicentennial Committee and will be open to the public.

Mackay Week Contest

One good idea is worth . . . a free Mackay Week T-shirt and a complimentary pass for two to the Mackay Week Barbeque. These prizes go to the winner of the Mackay Week Theme Contest which is open to students, faculty and staff.

But hurry! There isn't much time. Contestants must submit their theme ideas to Peggy Martin at the ASUN offices in the Union no later than 5 p.m. tomorrow. Themes should be submitted in a sealed envelope, on a single sheet of paper with name, phone number and address. The winner of the contest will be announced on the first day of school after the Easter break.

This contest is just one of the many ideas now being generated by the Mackay Week Committee. The committee, which has met twice to date and will continue work throughout the Easter vacation, now numbers 17 persons. John Gissel chairs the committee with Senate President Pawl Hollis co-chairing. The other members of the committee are Ron Berg, Mary Kay Callaghan, Amber Cornelious, Byron Green, Roger Harrington, Erin Klink, Bob Kosterman, Leslie Kraemer, Denise Mack, Joe Melcher, Bill Morgan, Joe Nishikida, John Provenzano, Al Sabini and Kathryn Ann Weber.

The committee is considering a number of events and activities for the seven day celebration. Mackay Week will begin Sunday, April 25, with the Miss UNR Pageant to be held in the Church Fine Arts Theatre.

Activities will continue through the next six days, ending with an awards presentation

Saturday afternoon.

Students will have the opportunity during the week to attend Mackay Town, watch or participate in many games and attend a major concert on Wednesday, April 28, featuring Fleetwood Mac.