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University riot insurance premiums up

OTTAWA (CUP) - Fire insurance companies, trying to safeguard against insurance losses due to vandalism, bombings and riots by student militants, have found a way to cut costs -- by imposing fire insurance deductibles and riot premiums on university administrations wishing insurance protection.

University officials across the country are up in arms over the new premiums, but it looks as though they are here to

Roy Elms, of the Canadian Underwriters Association, the largest organization of fire insurance companies in Canada, says that the use of deductibles and riot premiums will "encourage university officials to accept more responsibility in controllinglosses at the source".

What this means, within the political and economic framework of Canadian universities, is that big business, through insurance economics, can gain some control of university politics by making student radicalism too expensive a cross for the universities to bear. On an insurance claim, a deductible is that first part of the claim that the owner must pay in case of damage, before the insurance company will undertake to pay the rest.

The Canadian Underwriters' Association (CUA) are increasing university vandalism and riot insurance rates by as much as 100 per cent, while also imposing deductible amounts of up to \$50,000 per claim on university building fire losses.

How do insurance companies justify this rate increase? By citing examples:

X the growing record of student unrest at the University of British Columbia, Simon Fraser, University of Windsor, Waterloo Lutheran, Mc-Gill and Sir George Williams.

X recent bomb damage at Mc-Gill, Loyola, and St. Francis Xavier.

X radical and inflamatory speeches made on university campuses (operating on the theory that all serious student demonstrations can be directly related to the actions of one rabble rouser.)

University insurance buyers, the ones being penalized under the new system, feel that the insurance companies are overreacting to a few isolated incidents and are being overly influenced by recent insurance policies adopted by American university insurers.

Two years ago, however, these same university administrators reacted to the Sir George incident and other relatively minor radical actions to attempt to impose highly restrictive disciplinary policies on students, notably at the University of Saskatchewan and in Ontario by the Committee of the Presidents of the Universities of Ontario. These policies were designed with heavy emphasis on similar documents drawn up by American administrators after heavy damage and major demonstrations on many American campuses.

Universities have always been easy marks for the insurance sharks, and Canadian universities in particular were good investments for insurers until February 1969, when militant students and Montreal police, while using the Sir George Williams University Computer Centre as a battle ground, turned it into a \$2 million help of scrap metal.

The insurance industry took this loss with very ill grace and set about scheming ways to retain the healthy capital flow

to its own.

This fall the men at the drawing board found the answer: high riot premiums and high deductibles.

While the long term effects of this move by the CUA cannot yet be estimated, university officials feel the insurance industry is tackling the "vandalism" problem ass backwardly. The University people are now

from the universities' coffers suggesting, rather belatedly, a volved. counter proposal.

> McLennan Ltd. of Toronto, a made their decision and are in leading broker of university in- a position to stick to their guns surance, says that the univer- because they are the insurers sities and the insurance agencies with the most experience on should have held meetings to Canadian campuses. CUA will discuss better campus security negotiate deductibles but only arrangements, more realistic de- with universities with huge indection provisions, and other surance budgets and long peaceimprovements on the risk in- ful histories.

But it's too late since the A spokesman for Marsh and CUA has already unilaterally

Teacher fired over GEORGIA STRAIGHT

A school teacher in this small Saskatchewan community has lost her job after she recently allowed her students to read a newspaper.

The paper in question is the Vancouver alternate paper "The Georgia Straight" and home economics teacher Marjorie Gordon, 24, was fired from her job at the local Mc-Naughton High School after parents complained that she was allowing members of her Grade 9 class to read it.

The charge was "gross misconduct" on the part of Gordon

MOOSOMIN, Sask. (CUP). who is in her second year of experiences.

paper which deals with com- Canada Highway, 140 miles munity issues in the Vancouver east of Regina is "in an uproar" area is "unsuitable for children because the parents of some aged 14 to 16."

No reason is apparent for the particular age group, for the charge "gross misconduct", or why the paper is "unsuitable in the first place, although was asked why she showed the Superintendant of schools to her students, Gordon said James Ingram said the particular they saw her reading it, asked issue in question contained an to look at it, and she could article in which some "young see no reason for not showing girls" described their sexual it to them.

Ingram said the small com-The school board says the munity of 3000 on the Transof the students had caught them reading the forbidden paper addressed to Gordon's husband.*

Ingram said that when she

University of Calgary looks for volunteer pot smokers

iversity of Calgary has issued a teers \$50 each. plea for volunteers who are

The compensate for possible marijuana. physical impairment, the uni-

CALGARY (CUP) - The Un- versity is offering such volun- for about 400 volunteers, both

The offer, open to persons willing to risk life, limb, and from all walks of life and over possibly sanity by indulging the age of 21, is part of a study in the forbidden fruits of mari- program being conducted to examine the non-medical use of

Psychologist Steve Miller, one of the four men heading up the program -- which is financed by \$100,000 in federal juana is currently being kept in government research grants - a safe at the University of said the university was looking Calgary medical school.

The marijuana -- a illicit substance much used in some quarters -- for the research program was harvested recently from the bumper crop at the government experimental farm in Ottawa.

For safekeeping, the mari-

THE PUBLIC SERVICE COMMISSION OF CANADA

ANNOUNCES A QUALIFYING EXAMINATION

for the

CAREERS ABROAD and PUBLIC ADMINISTRATION PROGRAMS

October 19, 1971 Date:

7:00 p.m. Time:

Room 303, Tilley Hall Place:

All interested candidates must write this examination.

Abbie goes for ballot box

NEW YORK (CUPI) - Abbie Hoffman, Yippie leader and well-known revolutionary clown has re-emerged with a new political line and a short hair-

The author of "Steal This Book" (which has been banned in Canada) closely cropped his hair at a university speech in New Jersey recently as a symbol of his "rejection of hip culture" and is now telling audiences to work for social change through the ballot box.

Hoffman says that he's still calling for a social and political revolution but that he is urging people to register and vote at least at the local level.

"In college towns, recent changes in the laws, it makes a lot of sense to engage in elective politics as an experiment. It's possible that radicals could win.

"Berkley is a start, And look at Cambridge, Mass. Someone like Daniel Ellsburg could change it and could win.'

He said, however, that it is still meaningless to work for candidates on the national

The reason for the new shorthaircut:"Long hair doesn't have the bite of rejecting American values that it had two years ago. Now its an affectation."

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