



The Lincoln police's crime prevention van will be making more stops as police step up their crime prevention programs for the holiday season. Photo by Tom Gessner

LPD upgrading prevention

The Lincoln Police Department's crime prevention unit will upgrade its programs as the holidays draw near.

Lt. Albert Maxey, coordinator for the LPD crime prevention unit, said from now until after Christmas will be the worst time for shoplifting and burglary in businesses and homes.

The crime prevention unit consists of

five teams of five LPD officers, who work with businesses and home owners on crime prevention methods, Maxey said.

Maxey said businesses and home owners usually contact him if they think there is a need for security checks.

Maxey said only about five percent of those people requesting help in crime prevention from LPD have had subsequent problems with burglary and shoplifting.

Three strikes against industry are insurance expert's focus

By Patti Gallagher

The three major problems of buying life insurance are ignorance, complication and apathy, according to insurance expert Dr. Joseph Belth.

Speaking last week at UNL, Belth said any business could survive with two out of the three, but with all three strikes against the insurance industry "the business is in big trouble."

"They (the public) are ignorant, because it (buying insurance) is complicated, so they don't care," Belth said, in a press conference Thursday. Belth also spoke Friday at UNL as part of the College of Business Administration's Visiting Scholars Program.

Because the public is so apathetic, Belth said, most readers will probably bypass reading this article. Consequently, the cycle of ignorance continues, he said.

Belth is an insurance professor at Indiana University and a former insurance agent who has waged a war against the business for more than a decade, all in the name of consumerism.

Belth said that the problem in buying insurance is that the average consumer "buys the wrong amount of the wrong type and pays too much for it." Otherwise, he added jokingly, there are no problems.

BELTH SAID CONSUMERS should ask three questions before investing in any life insurance program.

"How much life insurance do I need?" is the first question Belth said. He said generally the difference between the amount of money needed to fulfill ones financial objectives and the amount of money one has accumulated will leave a gap. This gap, he said, is what needs to be filled with life insurance.

The second consumer question is "What kind should I buy?" Belth said. There are two basic kinds, he added, renewable term and straight (also called whole) life insurance.

Renewable term life insurance means a policy is purchased for a specified time, and can be renewed upon expiration without requalification of the consumer. The rate paid by the holder on a term policy goes up with each renewal, Belth said.

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