

# Karnes announces U. S. Senate candidacy

By Randy Lyons  
Staff Reporter

U.S. Sen. David Karnes said he was proud of his Nebraska roots as he officially announced his candidacy for his first full term Monday at the Best Western Airport Inn in Lincoln.

"As your U.S. senator I have discovered two things," Karnes said. "First, Nebraska isn't the whole world.

"Second, if the whole world was more like Nebraska and had more people like the hard-working, honest, creative and proud Nebraskans here today, it would be a much better place to live," he said.



Karnes

The Republican senator was appointed by

Gov. Kay Orr last March to fill the Senate position after the death of Democratic Sen. Edward Zorinsky.

Karnes said the "common-sense Cornhusker philosophy is catching on and is much needed in Washington."

This philosophy "has its roots deep in the soil of Nebraska," he said. It involves character and strength and becomes a guiding force which allows his vote as senator to become a powerful sword, Karnes said.

Karnes did not mention the names of other candidates who will seek his congressional seat, such as Rep. Hal Daub or former Gov. Bob Kerrey. But he said this campaign is not just a choice between personalities.

"It's a question of America's direction on matters of critical importance," he said.

Karnes said agricultural issues are and will

remain his top priority. He said policies must be designed to be fair to the farmer. Young farmers must also be encouraged to continue farming and people must realize that the economic well-being of rural America is vital to America's future, Karnes said.

Education is also important, Karnes said. Teachers and students must be rewarded and encouraged to acquire the skills and knowledge needed in an ever-changing world.

Concerning defense, Karnes said the United States must not forget that true peace was accomplished in the past through strength.

"A vote against mindless cutting of the national defense budget in a world where strength is the only safeguard of peace," he said, referring to his record on the senate floor.

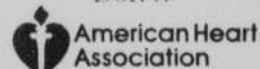
After the Lincoln visit, Karnes was scheduled to make his announcement in Grand Island, McCook, North Platte and Scottsbluff. At

the end of the day, a rally and fund-raising dinner was scheduled in Omaha.

Karnes was accompanied at the announcement by his wife, Elizabeth, and their four children; Corey, Kalen, Mary Karalyn and Laurel.

A complete set of instructions for the first-time smoker.

Don't.



## Researchers say it's too soon to predict impact of business tax break on state

By Debra Witt  
Staff Reporter

Two Lincoln economic researchers say it's too soon to know the fiscal impacts of LB775 — Nebraska's Employment and Investment Growth Act.

Donald Pursell, director of the Bureau of Business Research at the University of Nebraska-Lincoln, said in a report that the impact should be positive, but if a recession comes within the next year, the impact could be different.

Don Macke, senior partner of the Economic Research Associates of Lincoln, agreed. He said it is "premature" to say whether Nebraska will benefit from the law.

Under the new law passed in 1987, companies investing \$3 million and creating at least 30 new jobs within seven years receive a 5 percent tax credit. Business tax breaks eventually will be offset by the taxes paid by new employees.

Pursell's report, sponsored by ConAgra, said LB775 prompted

many companies to expand and invest, creating more jobs and widening the "economic and tax base of Nebraska."

New outside interest in Nebraska means more corporations will look at Nebraska as a place to invest and develop, Pursell's report said.

ConAgra, American Telephone & Telegraph, Appleton Electric Co. and Union Pacific Corp. are four of 117 companies that have applied for tax breaks and together will create 135,000 new jobs and invest more than \$1.7 billion.

Macke said his research shows some companies' projects are not cost-effective and may take 20 to 30 years for the state to receive what it will lose in tax revenues from the businesses. He said a 10-year payback period is good for economic growth plans.

Some parts of the law need to be re-evaluated, Macke said. One provision does not require companies that invest \$20 million to create new jobs, he said.

However, Pursell said, those left at

Mutual of Omaha are now more valuable because with the \$20 million investment they received better technology and computers to better serve the community.

"The emphasis is not just how many jobs are created, but what types of jobs to make the labor force more productive," Pursell said.

LB775 is risky, Pursell said, because no one knows exactly how the law will work out, what types of companies it will attract or whether a national recession will occur. But the law has considerable importance for Nebraska's economic future, he said.

During this legislative session, senators are expected to debate possible improvements to make LB775 more beneficial to the state. But Macke said he does not foresee any major changes in the law until the fiscal impact is more apparent after one year.

Pursell said he believes no refinements in LB775 need to be made other than technical changes in some definitions.

## Student insurance plan cuts health care costs

By David Uzen  
Staff Reporter

Student health care costs may be cut with a plan offered by the University Health Center.

The Student's Health Insurance Plan can be purchased for a year or a semester.

The current insurance plan covers the spring semester and summer months, Jan. 11 through Aug. 8. Students can also enroll for the summer months only, May 24 through Aug. 8.

The insurance costs \$135 for the spring and summer, and \$50 for the summer only.

Brenda Schultz, student insurance representative, said the deadline for purchasing insurance for spring and summer is Feb. 17.

Students must be enrolled for four credit hours to be eligible for the plan. They can pick up applications at the health center's business office.

The plan covers medical expenses for injuries and illnesses, including most hospitalization expenses, physicians' fees (including surgical fees), physiotherapy, nurse care and medication during hospitalization.

The plan also includes coverage for dressings, X-rays, laboratory services, use of an emergency room, anesthesia, ambulance fees, use of wheel chairs and crutches, prosthetic appliances and orthopedic supports.

Maternity and mental health benefits are also offered through the plan.

There is a \$75 deductible for medical expenses outside the University Health Center. The plan pays 80 percent of medical expenses up to \$2,500. Expenses over \$2,500 will be covered up to 100 percent, as long as the expenses don't exceed \$30,000 per injury or illness.

If medical expenses are from the University Health Center, the \$75 deductible is waived and the plan covers 100 percent of all costs for treatment.

Students who already have health insurance can still enroll in the plan.

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- Am I still eligible for coverage under my parent's plan?
  - A. Is there an age limit? Most policies limit the age for dependent coverage to age 23.
  - B. Are you thinking of marriage? Most policies exclude a dependent after he becomes married.
- Have I declared financial independence from my parents by receiving financial aid, and no longer eligible as a dependent under their plan?
- Would a medical emergency deplete funds set aside for my education?

