

# Greeks' rates rise

LEXINGTON, Ky. (U-WIRE) — For social fraternities, parties could cost more than a vicious hangover. Because of an increasing number of lawsuits nationwide, insurance companies are cracking down on the Greeks by charging higher premiums for liability insurance.

Companies like Lloyd's of London, which insures the Lambda Chi Alpha fraternity at the University of Kentucky, are now looking more closely at past behaviors and problems of the chapters it insures.

"For the first time, the fraternities are seeing the light," said Joel Epstein, consulting attorney at the Higher Education Center for Alcohol and Other Drug Prevention. "The companies are saying, 'You have to learn to manage the risk.'"

This risk of injury has not always been well managed, Epstein said. At the University of Idaho in 1993, 18-year-old Alpha Phi social sorority member Regena Coghlan was left paralyzed after falling from a balcony. She had been at two fraternity parties before that fall, one that was titled "50 Ways to Lose Your Liver."

One school, Bowdoin College, in Maine, has proposed that its

Greek system be expelled by 2000, and the National Fraternity Conference is trying to get 800 chapters to go alcohol free by that year, Epstein said.

The liability insurance covers "a slip, a fall, some type of accident that occurs within the premises of the fraternity," said Tony Hayden, president of the Interfraternity Council and a member of Sigma Nu social fraternity.

According to a 1991 risk management report from Phi Gamma Delta International, if a fraternity member knowingly violates the law, i.e. serves alcohol to minors, etc., and a claim is filed as a result of an accident, the insurance company may not have to pay.

Most claims filed against fraternities result from fights or falls from high places, according to the spring 1997 edition of Knightly News, published by Sigma Nu. The lowest number of claims are filed for hazing incidents.

Several national fraternities have taken steps toward making their member chapters substance free to avoid skyrocketing premiums.

According to Fraternal Law, a publication from the Manley, Burke, Lipton and Cook law firm,

fraternities are the sixth riskiest to insure, ranking behind hazardous waste disposal companies and ahead of engineers, doctors and lawyers.

In 1987, fraternities and sororities formed the Fraternity Insurance Purchasing Group, a nationwide group to which a majority of Greeks belong, Hayden said.

In the first three years the group existed, member fraternities and sororities developed a loss-premium ratio so high that insurance companies were losing 26 cents for every dollar they paid out for claims, Hayden said.

Almost all chapters at UK belong to this insurance group, with the exception of about four or five. For those four or five that don't, their nationals have instituted a policy similar to the Purchasing Group's, Hayden said.

Ultimately, chapters may have to do away with alcohol if for no other reason than to keep from going bankrupt, he said.

"Either go dry and (pay lower premiums)," Hayden said, "or stay wet and (companies) are going to hike them up so high that only the biggest, richest chapters will be able to afford them."

# Saigon festival honors Vietnam

## Traditional food, drama featured

BY LINDSEY DEARDORFF  
Staff Reporter

### Involvement

Students who want to simulate overseas travel can find Saigon, Vietnam, Saturday in the Nebraska Union.

The Centennial Ballroom will be the site of the fourth annual Saigon Enchantment Night sponsored by the Vietnamese Student Association. The evening will be a celebration of the Vietnamese culture.

"This is a really big event for us," said Ngoc Bui, a three-year member of the association. She said about 200 people usually attend the dinner and program, and about 400 students attend the dance at the end of the night.

The festivities will begin at 5 p.m. with a dinner of traditional food catered by local Vietnamese restaurants.

A local Vietnamese dance troupe will perform, followed by a play about a Vietnamese legend and a dance at 7:30 p.m.

Saigon Enchantment is only one of

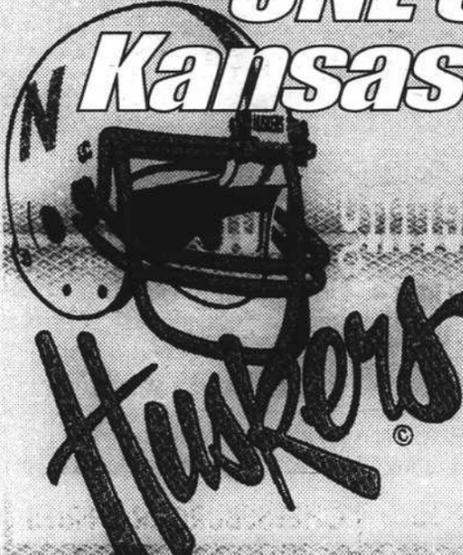
the Vietnamese Student Association's yearly activities. Members meet once or twice a month and mainly focus on doing community service.

Patrick Trinh, vice president and a four-year member, said the members' projects include reaching out to new Vietnamese families in the area, helping senior citizens and visiting high school students to tell them about the opportunities their association offers at the University of Nebraska-Lincoln. They also give campus tours to minority students and sponsor cultural events.

Tickets for Saigon Enchantment will be available at the door Saturday night. The cost is \$8 with a UNL ID card and \$10 without.

For information on the event or the association, contact Trinh at 488-3278 or Eileen Vu, Vietnamese Student Association president, through the Student Involvement office.

# UNL Student Kansas Migration



## Ticket Lottery Deadline: Fri., October 3

Pick up a lottery number at the Athletic Ticket Office (Stadium Drive Parking Garage) for \$40. Winning numbers will be announced in the DN the following week. Pick up is at the Ticket Office starting **Mon., Oct. 20**. Any full-time UNL student with a valid student ID may participate.

**Athletic Ticket Office -  
Stadium Drive Parking Garage  
472-3111.**

# Law & Order



### Shots fired

A woman's apartment was peppered with bullets early Thursday morning, and police spent the day following leads.

Police were called to 3909 N. 68th St. by a 32-year-old woman who said she was awakened by gunfire and breaking glass.

Officers found that the bullets had broken through the bedroom window, and one penetrated the wall above the bed. The bullet went into the neighboring apartment, pierced another wall, and landed in an unoccupied bed.

Total damage was estimated at \$350.

police volunteers.

Capt. Doug Ahlberg said Thursday that a man claiming to be a Citizens Handicapped Parking Patrol member, a volunteer group for the department, tried to bilk a motorist out of \$50 for parking in a handicapped stall.

Ahlberg said actual volunteers wear blue vests with the title of the program on the back. These volunteers will also carry a photo identification badge.

The actual patrol has been monitoring handicapped parking for more than two years. Unauthorized parking in a handicapped stall carries a \$100 fine for the first offense, \$200 for the second offense, and \$300 for each additional offense within a year.

# Temptations Dance Club

**\$1.00 Off Cover With your Student I.D.**

**Wednesdays - Managers' Night**  
21 & Over, 7p.m.-1a.m.  
\$1.25 domestic longnecks  
NO COVER CHARGE

**Thursdays - Lipstick Night**  
21 & Over, 7p.m.-1a.m.  
\$1.50 wells/domestic longnecks  
NO COVER IF YOU ARE WEARING LIPSTICK

**Fridays - 21 & Over 7p.m.-1a.m.**  
Happy Hour 7p.m.-9p.m.  
\$3.00 for the Guys  
NO COVER FOR THE LADIES

**Saturdays - 21 & over 7p.m.-1a.m.**  
V.I.P. Drink Specials 7-10p.m..  
\$3.00 for the Ladies  
NO COVER FOR THE GUYS

**Sundays - 19 & over**  
7p.m.-1a.m. \$3 cover

**Mondays - Closed** (available for private parties and rentals)

**Tuesdays - 14-18 years old**  
non-alcohol FREE POP 6-10:30p.m.  
\$4.00 Cover

**Friday the 26th  
Boss Philly  
performs live!**

**1600 "O" Street  
Lincoln, Nebraska  
477-3888**

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