Insurance co. faulted in report

By William Lasser

Agencies of other Federated Union Life Insurance Co., have attempted to sell MIT students policies which Consumer Reports characterized as "annoyingly high-touted products."

In the March issue of the magazine, Consumers' Union declared that "the long thing students need is life insurance," and added, "We strongly advise against buying life insurance from Federated Union Life Insurance Co.,"

The policy which the company attempts to sell to college students is called the College Master, a $10,000 or $15,000 whole-life plan. According to Consumer Reports, the company presents potential buyers with inaccurate statistics and with a misleading sales brochure.

Representatives of the company have used high-pressure techniques when dealing with students. One MIT senior told The Tech that she received five or six phone calls from C.A. Jeffrey Vaniski, a Fidelity Union salesman, including one at 3:30 am. On that occasion, the agent called on her suite phone and asked to speak with the student, describing the situation as an "emergency."

Consumers' Union stated that the policies sold to college students, including College Master, are usually not needed, are too small in monetary value, are of the wrong type (CU recommends term insurance), and are too costly. CU asserted that students contemplating buying the College Master plan should "exercise the greatest care."

Did Breakstone lie?

(Continued from page 1)

Program meeting on March 23, 1977. He had no knowledge of a new course in expository writing to be taught next fall. Breakstone replied that he did not have knowledge of the course, but rather told the Program that he had not described it in his talk.

In June, 1976, Breakstone was named Acting Director of the Writing Program, and was given a one-year appointment as lecturer. He said that some members of the program felt that he was "foisted on them without due consideration" and that they therefore viewed him with "mistrust or uncertainty."

Writing Program members voted that they had no confidence in Breakstone by a 6-2 vote, with one abstention and with one active number not present, at a meeting in early February.

Breakstone, who had been hired as a part-time lecturer only last spring, said that his short length of time with the program might have led to resentment on the part of those who had been with the program longer, a point which Kaye confirms. Kaye also said that he had not been informed by the acting director or by other members of the ad hoc Evaluation Committee of the basis of his evaluation. The Committee was appointed by Hanham to evaluate Kaye, Brown, Lammin, and Eliehia Chodakowska for future appointments.

Kaye also complained, as did Dehnain, Brown, and Racusen, that Breakstone was not clear to the Program as to whether or not he had a vote on that Committee.

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