OPINION

Congress shall make no law respecting an establishment of religion, or prohibiting the free exercise thereof; or abridging the freedom of speech, or of the press; or the right of the people peaceably to assemble, and to petition the Government for a redress of grievances. - The First Ammendment to the U.S. Constitution

Point and Counterpoint: Seat belts

By Jennifer Haight editor in chief

When I was little, my dad was in a car accident. If not for his seat belt, he would have been shot from his seat and jutted through the windshield. I like to think that his seat belt saved his life.

Ever since I can remember, ever since I have been able to fasten my own seat belt. I have been. I can't get into a car and not do it. Ironically enough, in the car my father currently drives, there are no seat belts in the backseat. This forces me to ride free from the clutches of the polyester strap that I want nothing more than to be trapped by.

There are people who think seat belts are stupid, pointless, claustrophobia inducing torture devices; these people do not know that these devices save lives. "In 2002, 42,850 people died in traffic accidents. Of that number, 19,103 were not wearing seat belts" (edgarsnyder.com).

According to edgarsnyder.com, 4,200 lives could be saved if 90% of the U.S. population wears their seat belts. I'd like to praise those programs that promote driving safety. If not for these programs, such as seat belt check points, various road signs and television commercials, people would not be as aware of the need for seat belts.

I do not understand for the life of me why people would not want to wear one. The claustrophobia that some people say they feel is such a small price to pay for being safe. Same to those motorcyclists who enjoy not wearing helmets, they must be crazy. Why would you risk so much?

People who do not wear seat belts also raise concerns for other drivers on the road. Imagine this: you are driving

down the road, doing the regular speed limit, and all of a sudden you and another car collide. The person in the other car dies and you do not. The other person was not wearing his or her seat belt and you were. I don't know about you, but if I knew that I were part of an incident where someone died, I would have a very hard time going to sleep at night.

Sure there are the infrequent cases where someone benefits from not wearing a seat belt, but when the car is vacuumed, washed and waxed, these cases are far fewer and less likely to be the case.

On a lighter note, seat belts can be dressed up or dressed down. There are fancy covers for them that you can match to the rest of your interior. They are not that bad when you consider the huge impact they can have. Seat belts are more likely to save your life than to take it.

I just get a comfy feeling when I am wearing my seat belt. I know, call me a nerd, but at least I know that at the end of the day, I will be safe.





By Miranda Kruse copy editor

Wearing your seat belt is one law I could do without. If your parents are anything like mine, they wouldn't start the car until everyone's seat belt was on. As a kid, this was the most annoying thing I encountered every time I went somewhere with my parents. My dad would yell out "Seat belts!" and my siblings and I would reach for our seat belts. However, we tried to get away with it if we sat in the back of the van. This never worked, as one of us would tattle on the other and my mom or dad would stop the car until he or she heard the familiar sound of a seat belt buckling into place. I thought that only my parents did this until later on in high school, when I dated a guy who wouldn't drive to our destination until my seat belt was buckled.

Needless to say, I hate seat belts. I hate when the belt rubs against my neck. I hate when the seat belt gets stuck and won't move because you pulled it too hard, making the seat belt even more of an inconvenience because you can't get it on in the first place. I also hate the automatic seat belts- there is no warning for them. After the door closes the seat belt just comes at you. It's scary.

When I was in my senior year of high school, I got a call from my mom while I was out one night. Her voice was panicked and she told me to sit down. My best friend, Samantha, has been in a car accident. I rushed to the hospital and when I saw her laying there I couldn't do anything to keep from crying. Yet, she was alive and she was going to be okay. Her mother and I went outside to talk and basically to calm each other down. It turns out that Samantha wasn't wearing her seat belt, but that's precisely what saved her life. Samantha still won't wear a seat belt in a car.

As I started college, I was one of the few that had to take

the bus to school. There are no seat belts on buses. I got used to not wearing a seat belt. Naturally, anytime I went anywhere with my parents, I was forced to wear my seat belt again. However, I don't think that the driver or the passenger should have to wear a seatbelt if they choose not to.

If there is a law saying that a driver of a motorcycle doesn't need to wear a helmet, then I feel it should be the passenger or driver's choice to wear or not to wear a seat belt.

The Behrend Beacon

Published Weekly by the students of Penn State Eric



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Have a "Thumbs Up" or "Thumbs Down"?







Send Suggestions to klk5005@psu.edu

Submission Guidelines

The Beacon welcomes readers to share their views on this page. Letters and commentary pieces can be submitted by email to dgm147@psu.edu or directly to the Beacon office, located in the Reed Building.

Letters should be limited to 350 words and commentaries should be limted to 700 words. The more concise the submission, the less we will be forced to edit it for space concerns and the more likely we are to run the

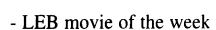
All submissions must include the writer's year in school, major and name is The Beacon does not publish anonymous letters. Deadline for any submission is 5 p.m. Tuesday afternoon for inclusion in the Priday issue. All mbmissions are considered, but because of space limitations, some may not be published.

All submissions must include consent to be edited before they can be

dited for publication.

Beacon Thumbs Up





The creative writing speaker series - Penn State's football rank

- Fall begins on Saturday

- New seasons of fall sitcoms

Beacon Thumbs Down



- Temperatures are dropping

- Steelers loosing against Jacksonville

- Parking tickets

The Niedenberger and Kelecseny: Business Edition

Across

1. corporation- an association of employers and employees in a basic industry

3. loan- money lent at interest 6. stock- a supporting framework or money invested or traded

7. credit- the balance in a person's

9. lien- legal right to hold property of

another party 11. economy- the management of

14. profit-the excess of the selling price $|_{16}$ of goods over their cost

15. income- salary 16. liability- any debt or obligation due now or in sometime in the future

17. guarantor-one that assures the fulfillment of a condition 21. interest- a charge for borrowed

money generally a percentage of the amount borrowed 22. debit- the removal of money from

an account 23. capital- accumulated possessions

calculated to bring in income

1. collateral- an 18 down that can be sold for cash

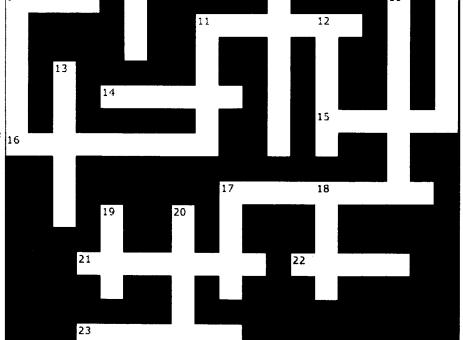
on investment

2. return- ___ _ income; a company's total earnings, reflecting adjustments for taxes, depreciation, etc.

5. principal- the total amount of money being borrowed or

8. finance- a discipline concerned with determining value and making decisions

10. portfolio- a collection of investments, real and/or financial 11. equity- an ownership interest in a business



12. margin- difference between the market value of a stock and the loan a broker makes

13. balance-___ sheet; financial statement showing assets and liabilities at a specific time

17. gross- earnings; a person's total taxable income prior to adjustments

18. asset- anything that an individual or an entity owns that

19. bond- third party obligation promising to pay if a vendor does not fulfill its obligations under a contract 20. market- e.g. stock

Solution for last week's puzzle is on page 5