### consumer advocate urges legislation on insurance companies

AUSTIN, Tex. (AP) \_ A Texas onsumer advocate strongly backed legislation Thursday to guarmore than apologies when life insurance companies go broke.

as-based companies, however, at- ance Commissioner Clay Cotten. tacked the idea of a "kitty" to antee policyholders something pay off claims of defunct firms.

The testimony was before an of an insurance company failure? interim legislator-citizen study . . . They are the ones who are

"Why should the policyholder

be the one to bear the burden

Executives of two leading Tex- committee chaired by State Insur- least able to bear it," said Joe K. Longley, chairman of the Texas Consumer Association's legislative committee.

Longley endorsed Cotten's proposal requiring all insurance com-

deadly power play. Oliver Reed,

as Father Grandier—a priest who

is "all man," defends his beloved

city's walls from the demolition

ordered by Cardinal Richelieu, the

power behind the throne of the

jaded Louis XIII. Vanessa Red-

grave, as Sister Jeanne, plays the

tormented Mother-Superior of an

Ursuline convent who is to cause

the fall of the priest. To the dull-

witted this movie will only seem

"wierd," but to anyone else it

should prove both to be a fine

film and deserving of a film

panies that sell life and medical insurance in Texas to hold a certain amount of their funds in trust. The money would be used as a "guaranty fund" to pay claims of policyholders against insolvent insurance companies.

Ben H. Carpenter of Dallas, board chairman of Southland Life Insurance Co., denounced the plan as a "poor political expedient."

"This is locking a barn door after the horse has been stolen, and then assessing the neighbors for contributions to buy a new horse, and at the same time permitting other barn doors to remain unlocked," Carpenter said.

Carpenter said the answer to insolvencies lay in an "early warning system" and in raising the number of state examiners who million. probe for weak spots in insurance

"There is nothing to stop someone from taking the money and stock and going south with it, is there?" asked Sen. Murray Watson of Waco, who sponsored an

last year.

"There is no way you can prevent crookedness," Carpenter replied.

Watson said he had never seen Carpenter testify before legislative committees in favor of larger appropriations to hire insurance examiners.

"I hope you show as much interest in testifying before the House Appropriations Committee as you have in testifying against the policyholders of Texas," Watson said.

Longley said 45 companies in Texas had gone into receivership in the past nine years, with a resultant loss to policyholders and their beneficiaries of at least \$40

"Are you connected with Ralph Nader?" asked one committee member, W. H. Seay, president of Southwestern Life Insurance Co. and president of the Texas Life Convention.

"He is a member of our asso-

unsuccessful guaranty fund bill ciation, but other than that, I don't know of any connection,'

Longley replied. Seay also asked Longley if he thought the Texas Consumer Association should bail out its Okla-

homa counterpart if it went broke. "I sure would if they were in the business of writing insurance," Longley replied.

Cotten told the committee the purpose of the "guaranty fund" proposal was to "establish confidence among the public that when they purchase an insurance policy ... they will be fully protected ... just like a depositor in a bank is protected by the FDIC (Federal Deposit Insurance Corp.)"

'This is a very small price for the insurance industry in this state to pay for the confidence of the public," he said.

State Insurance Board Chairman Larry Teaver said he thought a means could be found to remove what he called "inequities" involved in the payment by strong companies for the mismanagement of weak ones.

# Ryan's Daughter, Devils top movies

this weekend, you will at least have your pick of two very fine movies to take your mind off your troubles. Ken Russell's The Devils will be playing at the Campus, and the Palace will feature David Lean's Rvan's Daugh-

While both films are far better han average, our pick is Ryan's Daughter (despite the two bucks you have to pay for the ticket). This film, although given a chilly if cordial reception by the "big city" critics, deserves a Film G.P.R. = 3.7 and is sure to be an audience pleaser. Ryan's Daughter stars Robert Mitchum, Trevor Howard, Christopher lones, Les McKern, Sarah Miles,

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If you will be in the B-CS area and John Mills-who took the and then involved with a war-Best Supporting Actor Oscar at last year's Academy Awards for his performance of the town idiot. While this is not one of David Lean's finest flicks, the photography is beautiful, the acting is fine, the story is interesting, and the themes are eternal.

Basically Ryan's Daughter is a story of love cast against a background of conflict and social upheaval while filmed among some highly photogenic natural settings. Specifically, it is the story of Rosie Ryan, the daughter of an Irish pubkeeper and informant to the occupational British troops, who finds herself first unhappy in her marriage to her childhood idol-the village schoolmasterhero (WW I) British officer who is the commander of the local camp. The film does a fine job of painting the "local color" of a small Irish village and its inhabitants. In fact, the only bad point about the film for me was that I really didn't see any justification for paying "this year's prices" for "last year's film" (a habit the management of the local theatres seems to be forming these days).

However, you can also see a fine film this weekend for the usual \$1.50-The Devils, which stars Vanessa Redgrave and Oliv-

What we have is a story of a

including placement of a cosmic ray detector on the moon's surface, are planned for the last two

Donald G. Wiseman, who headed the Manned Spacecraft Center's Lunar Surface Projects Ofscheduled Apollo flights, partici- fice during previous Apollo mispants in an American Nuclear sions, outlined the space agency's as of the moon and space. Society reactor conference at program of experiments on the

Wiseman said results of the experiments should provide better understanding of the history and related aspects of earth as well

He explained that the cosmic ray detection experiment, planned for Apollo 16, is designed to provide the first measurements of fluxes of various elements under the moon's unique atmospheric conditions. The project also is designed to measure flux, energy and chemical composition of low

Wiseman said five new experi-

A lunar ejecta and meteorites experiment, he explained, will measure long-term variations in cosmic dust influx on the lunar

in meteor streams.

Traverse and surface tidal gravimeters will be placed on the lunar surface for absolute gravity and related measurements and for studies of the lunar surface gravitational field, the NASA official explained.

Another experiment, called surface elect properties, is designed to search for the presence of water beneath the lunar surface and determine layering in the subsur-

Wiseman said a mass spectrometer also will be placed on the moon to analyze the lunar atmosphere.

His presentation included color slides showing hardware used on both previous and future lunar flights. He also showed a film highlighting the Apollo 14 mis-

#### Wiseman outlines moon experiments Several new lunar experiments, A&M were told Wednesday. flux density and speed of particles

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networks \$1 million each However, network executives

Nixon trip coverage costs

NEW YORK (A) - The three major American television networks pooled their resources to cover President Nixon's trip to China, but even so it is costing each more than \$1 million. Voice and pictures come over

a complicated relay from Peking, but viewers here have been astonished at their excellent quality. Asked if there were any special reason for the technical ex-

cellence, George Miller at the TV China Pool, said: "No, not really. Technically, nobody in China has been doing anything unusual. It's just a normal overseas satellite transmis-

"Technically, it's a miracle,' said Sid Kaufman of CBS.

said one survey indicated not as many viewers as expected were watching.

New York Arbitron, the only audience survey available so far, said about 60 million Americans watched Nixon's arrival Sunday night. Network officials said this is about the same number who normally would have been viewing TV Sunday night.

The networks arranged their coverage on a pool basis but with each using its own correspondents. Cost of the pool was \$1.5 million with ABC, CBS and NBC each paying one third.

Each network was allowed 11 persons, and for this each paid the pool \$250,000.

energy particles.

ments are planned for the final lunar flight in the current series, Apollo 17.

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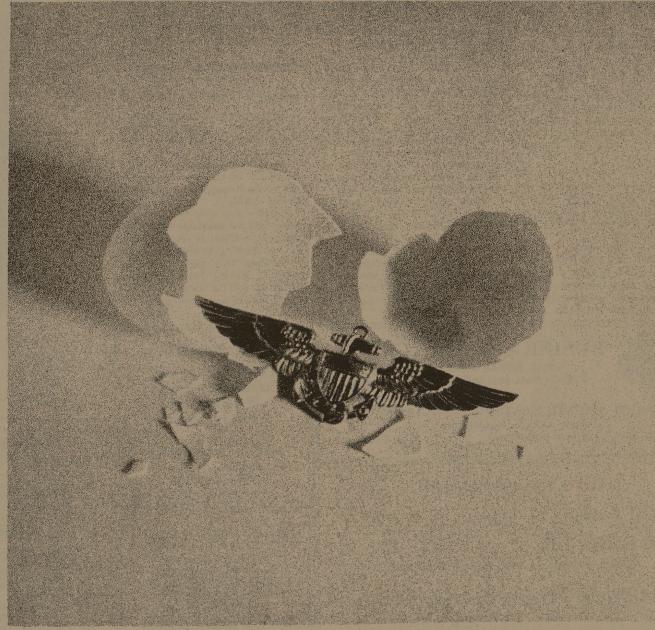
Allen Newman to speak Monday

Allen L. Newman of Temple, assistant state soil conservationist, will speak Monday at A&M on and Use."

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sponsored by the A&M Collegiate Chapter, Soil Conservation Society of America.

Chapter president Steve Hart said Newman's lecture includes a The 7:30 p.m. program in Ag- slide presentation. The program ronomy Building Room 107 is is open to the public.



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