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BY APRIL 2.

## NOTICIAS DE CUERVO TRAVEL TIPS TO MEXICO

With vacation time fast approaching, many of you will no doubt be traveling to Mexico. Some of you might even be coming back. Here are some helpful hints.

1. A man on a burro always has the right of way, unless he appears to be a weakling.
2. In local cantinas, pouring a shot of Cuervo down a man's collar is not thought to be humorous.
3. Falling onto a cactus, even an actual Cuervo cactus, can be a sticky proposition.
4. It is tough to find hamburger rolls in the smaller towns; it's best to bring your own.



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# Credit bureaus provide records

**Associated Press**  
Inflation, recession and the growing demand for credit have focused new interest on the thousands of agencies that collect and report information about consumers and their spending practices.

Contrary to popular belief, credit bureaus do not rate your creditworthiness. They don't decide whether you are a good or bad risk. They don't interview your neighbors to find out about you.

The bureaus simply provide information about your past bill-paying record. The bank, department store or other agency granting the credit makes the decision about whether to approve your application.

Credit bureaus should not be confused with agencies which conduct investigations for insurance companies and others, including potential employers. These agencies may indeed check your credit, but their basic aim is to provide detailed information.

The granting of credit is a multi-billion-dollar business. The Federal Reserve Board reported that at the end of January, there was almost \$161 billion outstanding on things like automobile and home improvement loans, bank credit card accounts and revolving charges.

Recently enacted laws give consumers new rights regarding credit

records. Here are some questions and answers about the subject:

**Q. What is a credit bureau?**  
A. Associated Credit Bureaus, Inc., a trade association, describes a credit bureau as "a clearinghouse of consumer credit information" de-

### News Analysis

signed to give merchants, banks and others an idea of how you have handled your past financial responsibilities.

**Q. How do I know if there is a credit report on me?**

A. Chances are, there is one. Records are started the first time you apply for a credit card, take out a

loan, pay for something on time or open a charge account.

**Q. How can I find out what's in the record?**

A. The Fair Credit Reporting Act of 1971 requires credit bureaus to show you your record upon presentation of proper identification. The credit bureau also must tell you where it got the information and must give you the names of those who have received employment reports within the past two years and those who have received credit reports within the past six months.

**Q. How do I know which credit bureau has my records?**

A. If you are denied credit due to a report from a credit bureau, the

credit granter must tell you the name and address of the bureau involved. If you haven't been denied credit, but are still curious, try the Yellow Pages. Look under credit bureaus or credit reporting agencies and call and ask whether your name is on their records.

**Q. What sort of information is the record?**

A. Generally you will find your name, address, marital status, though this may change in some cases due to new federal guarantees against discrimination because of sex, social security number, place of employment and length of time you've held your job, outstanding debts and the record of your repayment.

## Federal regulatory agencies

'Americans pay price of inflation, delay for control of private business'

**Associated Press**  
WASHINGTON — Because of federal regulation, it costs almost twice as much to fly from Chicago to Minneapolis as it does to fly between San Francisco and Los Angeles, even though the trips cover about the same distance.

A New Jersey company wastes 90,000 gallons of fuel a year because the government won't let the parent company's trucks carry goods for its Florida subsidiary.

Two groups filed competing applications for a radio station license in California's Central Valley 26 years ago, but the government hasn't made up its mind which application to approve.

In 1972, growers left 14,000 tons of cherries to rot in orchards because of a federal marketing order designed to keep prices up.

Inflated prices, waste, delay:

these are the price Americans pay for federal agencies to regulate prices and control competition in private business.

These agencies' defenders — including generally the industries they regulate — say the costs of regulation are justified by providing services to sparsely populated areas, stabilizing prices and preventing strong firms from squeezing weaker ones out of business.

But an odd alliance of consumer advocates and conservatives reject these arguments and say many agencies' powers should be drastically cut. Ralph Nader and Ronald Reagan, Sen. Edward M. Kennedy and President Ford are among those who have called for massive changes at the Interstate Commerce Commission, Civil Aeronautics Board and other agencies.

Perhaps the clearest example of the costs of economic regulation comes with the interstate airlines, which are regulated as to fares and routes by the CAB. Airlines that fly solely within a state are not subject to the CAB.

Pacific Southwest Airlines flies thousands of people every day between San Francisco and Los Angeles for \$25.50 one way. That's a 347-mile trip within the state of California.

The Northwest Orient fare between Chicago and Minneapolis — about 355 miles — is \$45.37. Thus, that fare, controlled by the CAB, is close to twice the fare regulated only by a state government.

### News Analysis

The CAB and major airlines argue that the concept of "public service" must be added to the cost equation. They say many smaller cities and towns would lose air service — or have it only at the higher rates — because such service is not profitable. The CAB now requires carriers to fly such routes, and the carriers argue that the profits from other routes must support the money-losing ones.

The BAHAI CLUB will host a film presentation "THE NEW WIND" Thursday April 1, 8:00 p.m. Room 410, Rudder Tower

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"If you think those major airlines make any money by going into those little towns, of course, they don't," says Sen. Hubert Humphrey, D-Minn.

"But it's part of a service. It's like Rural Free Delivery. We've got a lot of city slickers that don't think farmers ought to get their mail either."

Since there is little or no competition in fares among the airlines, the competition is reduced to expensive, but not necessarily significant areas — free champagne or drinks, stewardesses' uniforms and the variety of meals. In general, the airlines which stay within a state do not offer such frills — another reason for their lower rates.

A regulatory decision can mean millions of dollars for a company and touch thousands of people. Because of the complexity of the issues and the constitutional mandate to hear all sides, agencies often take years to decide cases.

But sometimes the cases stretch interminably.

The Federal Communications Commission has been thinking about a petition from West End Radio Co. in Tracy, Calif., for a radio station license since Aug. 31, 1950. And it's also been considering the competing application from Olympia Broadcasting in Carmichael, Calif.

The FCC's file on the applications is thick, but it lacks one item: a final decision.

In the ICC, it's been 13 years since the Union Pacific Railroad asked to merge with the Rock Island line, which was in financial trouble. Thousands of pages of testimony have been taken on the issues.

But now the Rock Island line is bankrupt, and Union Pacific really doesn't want to merge anymore.

On Jan. 12, the ICC once again extended the time limits for another six months for anyone interested in the case to express an opinion.

Just complying with agencies' intricate regulations on price and competition often costs money, fuel or other limited materials.

For example, a Department of Transportation study discovered

that a big manufacturer of building materials in New Jersey ships the truckloads of goods a week from main plant to Tampa, Fla. The truck makes the return trip empty.

This company has a subsidiary in southern Florida that sends the truckloads of goods a week to eastern Pennsylvania. But the subsidiary trucks make the return trip empty — because the ICC will let a subsidiary's trucks carry goods for the parent company or vice versa.

The DOT study, which did not name the firm, concluded that one company could save 360,000 miles of useless travel and 900,000 gallons of fuel a year just by running trucks in a circuit from New Jersey to Tampa to southern Florida to eastern Pennsylvania.

The ICC won't allow it. The rationale is that allowing different firms to carry one another's goods even when they are common-owned — would undercut the hire truckers.

ICC regulation of the trucking industry is required by law to eliminate destructive or unfair competition among the "common carrier" firms that haul goods for hire.

The ICC tells truckers precisely what kinds of goods they can haul and what they can charge. The ICC also limits competition by denying thousands of applications from truckers desiring to offer services.

The major trucking firms band together in "rate bureaus" that decide what to charge for hauling. These cartels, exempt from antitrust regulation, then challenge any attempt to have lower rates approved by the ICC.

This keeps shipping prices higher than they could be.

An Agriculture Department study found that shipping rates for fruits and vegetables dropped 10 percent when the courts ruled products exempt from ICC oversight. Another Agriculture study showed rates for dressed poultry plummeted 33 percent when regulation was lifted.

## Tree rings tell history

Nature's tape recorder, the rings of a tree, can tell the history of droughts, fires and a multitude of events including the encroachment of man.

A man who has assembled more of this information than any other by reading tree-rings will be the Cen-

tennial Lecturer Thursday.

Bannister will discuss the work in the laboratory in a lecture on "Dendrochronology, A Discussion in Tree-Ring Research" at 5 p.m. in room 207 of Harrington Education Center.

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