

## Deposit insurance questioned

United Press International  
AUSTIN — Proponents of deposit life insurance said Monday agents who want it banned are considering their own commissions and not consumers.

The Texas Association of Life Underwriters and Pennsylvania's former insurance commissioner, however, urged the State Insurance Board to ban sales of modified premium whole life policies as deceptive.

The agent group said buyers are misled about the extra first year premium or "deposit" required on such policies and are not adequately warned the money will be forfeited if they fail to keep their insurance in force for 10 years.

Tricky sales pitches, the agents said, induce many consumers to drop old policies at a loss.

"The marketing of deposit term life insurance is the number one problem confronting the insurance buying public in the state of Texas," said Stephen A. Casey of Dallas, spokesman for the Dallas Association of Life Underwriters.

"The insurance buyer puts up a substantial deposit which he forfeits if he discontinues the plan for any

reason prior to the 10th year," Casey said. "I strongly urge the State Board of Insurance to take the necessary action to protect the insurance-buying public by outlawing this product."

Hector De Leon, former State Insurance Board general counsel, defended the policies for insurance companies that emphasize the modified premium or "deposit" approach.

"We're not talking here about the bad guys versus the good guys," De Leon said. "The underlying issue is competition. What you have here is an attempt to ask this board to engage in an act that would limit competition and restrain trade in the insurance industry."

Herbert S. Denenberg of Wynnewood, Pa., said he banned such policies in Pennsylvania when he was the state's insurance commissioner and thinks deposit plans should be outlawed everywhere.

"The policy by its structure requires an extraordinary penalty for buyers who discontinue their policies," Denenberg said. Joseph M. Belth, Indiana Univer-

sity insurance professor and author of "Life Insurance: A Consumer's Handbook," said the sales pitches used with such policies are deceptive.

"In the sale of this type of policy, emphasis is placed on the fact that the policyholder will get back twice the amount of his deposit if he keeps up the policy for 10 full years," Belth said. "This return is described as a 7.2 per cent rate of return on the deposit. In my opinion, the use of this method of presentation constitutes a deceptive sales practice."

Frank McCormick of San Rafael, Calif., vice president of Firemen's Fund American, said his company developed its modified premium plan to provide higher value products to consumers and combat inflation.

McCormick said his firm has had no substantive complaints about such policies except that "an agent may not make as much commission as with our traditional life insurance policies."

"We cannot sit idly by and allow an interest group to decide how and what consumers may buy," McCormick said.

## Toy makers hustle Futuristic craze

United Press International  
DALLAS — The craze for the futuristic, caused by the popularity of the movie "Star Wars," caught toy makers off guard and the struggle to produce related toys by Christmas may separate the winners from the losers in a very competitive business.

"Star Wars" came too late for toy makers' normal Christmas preparations. But, a large part of the new toys displayed at the fall Toy Show at Market Center are taken from the "Star Wars" theme. Toy makers are having to hustle production to capitalize on the movie's popularity.

It is the spring toy show, held in March, that provides toys for Christmas. The fall show usually displays toys for the coming spring and summer.

Yet in booth after booth, "Star Wars"-style toys were on display. Many were being promised for delivery for the Christmas market despite what most manufacturers said was at least a six- to eight-month period between a toy's conception and its appearance on retail shelves.

The acceleration of manufacturing schedules, however, did not arise from a leap into the future but a return to the past.

Many of the "new" space toys were simply revamped toys from earlier seasons.

Kenner, which won the use of the "Star Wars" name, will have puzzles, board games and a space-age toothbrush ready for Christmas delivery. But their action figures will not make it in time.

Maxtron representatives said they were "hopelessly" oversold on their sonically controlled "Starship" that changes direction at the clap of a hand.

Esco Imports of Texas offered a series of wind-up robots, complete with ray gun sparklers, and Craft Master had produced a color-your-own "Star Wars" poster.

Earlier "Star Trek"-based toys were expected to cash in on the space craze, several representatives said, as was Mattel's new "Shogun Warrior," a futuristic plastic figure that hurls space-age swords.

## Woman says son taught by television

United Press International  
MIAMI — Ronny Zamora's mother says television taught her son how to speak English. Ronny's lawyer says it taught him how to kill. Yolanda Zamora took the stand in her 15-year-old son's murder trial Monday and said the boy spoke only Spanish when he came to America 10 years ago.

"He learned English watching TV," said Mrs. Zamora, who continues her testimony today, "from the time he got up in the morning until the time we went to sleep."

Zamora is charged with killing a neighbor, Elinor Haggart, 82, during a robbery June 4. His attorney, Ellis Rubin, contends the youth was a victim of "TV intoxication" and could not distinguish between the fantasy of television violence and the reality of his actions at the time of the shooting.

The trial itself is being televised

under a year-long experiment by the Florida Supreme Court.

Mrs. Zamora said, before starting school, her son stayed home and watched television while she and her husband worked. His favorite program when he was younger was Superman.

"He was just crazy about Superman," she said. "He draped a towel around his neck and asked my husband to open the window so he could jump out. I tried to tell him that was not true."

He graduated to "Kojak," which Mrs. Zamora said he never missed and liked it so much he wanted his stepfather to shave his head like actor Telly Savalas. Rubin said Savalas, subpoenaed by the defense, is scheduled to appear Wednesday.

Mrs. Zamora also said her son would mimic the way actors held their pistols.

## Airline still uses Love hopes 6-year fight over

United Press International  
DALLAS — The president of Southwest Airlines said Monday the Supreme Court's decision not to hear a dispute between his company and other commercial airlines should end the six-year controversy over the airline's use of Dallas Love Field.

"The U.S. Supreme Court action in upholding the decision of the 5th Circuit Court of Appeals in the second go-round of the Love Field case should dispose of that issue for all time," said M. Lamar Muse, who heads the intrastate airline.

"The Civil Aeronautics Board (CAB) carriers brought out their biggest guns for this appeal to the U.S. Supreme Court and the court ruled against them only 15 days after final briefs were filed with that court," he said.

"This action represents the first day in the history of Southwest Airlines that we have been completely out of the courthouse."

The dispute began with a 1964 CAB order requiring Dallas and Fort Worth to designate a single airport for CAB-approved service in the region.

The cities agreed to build the new Dallas-Forth Worth Regional Airport midway between them and adopted an ordinance in 1968 providing for a phaseout of commercial passenger air service at Love Field.

In 1970, eight air lines certified by the CAB signed letter agreements with the regional airport board agreeing to move all their services to the new airport.

However, in 1971 Southwest began intrastate flights from Love Field under a certificate issued by the Texas Aeronautics Commission authorizing it to provide commercial service from any airport in the area.

The cities and the airport board went to court, but a U.S. District Court judge decided they could "not lawfully exclude" Southwest from using the airfield so long as it remained open. The 5th Circuit affirmed the decision.

Dallas then passed a criminal ordinance levying a \$200 fine for each

takeoff or landing at Love Field on an airplane of a certified airline. Southwest obtained an injunction against the ordinance.

In this latest suit on the issue, CAB-certified airlines which signed letter agreements to move to Dallas-Forth Worth sought to block Southwest's continued service at Love Field, which is more convenient for Dallas passengers.

The District Court granted Southwest a preliminary injunction against relitigation of issues already decided in earlier actions, and the 5th Circuit Court affirmed that ruling.

Southwest charged that the lawsuit by the other carriers amounted to "harassment." It said administrative and court decisions so far have cost it more than \$2.5 million in legal fees.

## Deadline near for Rhodes applicants

Texas A&M University senior and near-seniors have little more than a week to apply as Rhodes Scholars, said Dr. Paul Van Riper, Rhodes campus representative and member of the political science faculty.

Deadline for students to submit their names is next Wednesday.

The process is carried out by contacting Van Riper in room 130 of Bolton Hall between 10 a.m. and 5 p.m. or by making an appointment through the political science department.

Candidates must be unmarried American citizens aged 18-24, have a grade point ratio of 3.7 or better and a record of outside achievement as desirable, Van Riper said.

The two-year scholarships to Oxford University cover tuition, some travel aid and a living allowance equal to approximately \$3,500 annually.

## Moebius-Makers Needed

Moebius literary magazine needs people to help put it together. This includes a prose editor, a poetry editor and staff for: prose, poetry, arts, business and layout.

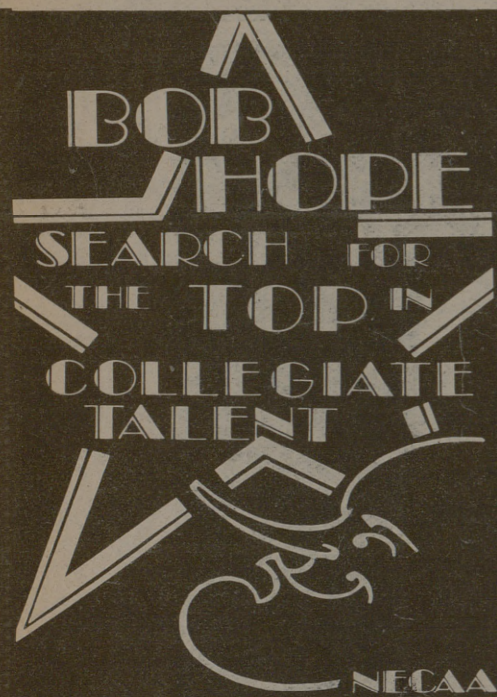
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**WEDNESDAY EVENING SPECIAL**  
Chicken Fried Beef Steak w/cream Gravy Whipped Potatoes and Choice of one other Vegetable Roll or Corn Bread and Butter Coffee or Tea

**THURSDAY EVENING SPECIAL**  
Italian Candle Light Spaghetti Dinner SERVED WITH SPICED MEAT BALLS AND SAUCE Parmesan Cheese - Tossed Green Salad Choice of Salad Dressing - Hot Garlic Bread Tea or Coffee

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