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**TIRE REPAIRS**

## Prepaid legal aid attracting interest

United Press International  
NEW YORK — Formation in Chicago of the first prepaid legal plan to serve the general public rather than a union or professional group is attracting wide interest.

Financing such plans on an insurance basis is a potential big new market, but insurance company managers aren't really counting on anything yet. Too many obstacles and too many uncertainties have to be overcome.

The Chicago group actually is offering two plans, one costing \$125 a year and one \$50. The legal services it provides are non-criminal, dealing with such matters as real estate closings, wills, landlord-tenant problems, consumer complaints, adoption and some marital legal rows. Unlike most union and professional prepaid legal plans, it also provides income tax preparation advice.

Prepaid group legal plans have been a long time coming of age. Attempts to establish them beginning in the 1920s met with prolonged opposition from bar associations. In 1971, however, in a case from Michigan involving the United Transportation Union, the Supreme Court rejected the bar associations' objections. Since then, some have changed their attitude and have begun to cooperate in setting up the plans.

There now are 3,500 prepaid group legal plans in the United States representing union or professional groups or the employees of a single company.

President Carter gave the movement a big lift in a speech last spring

before the Los Angeles Bar Association. Carter previously had rebuffed an attempt by lawyers to have the group legal plans deprived of their tax exemption. After the president's speech, the Federal Trade Commission began to press an inquiry to determine if local bar associations still are trying to prevent lawyers from working for the group legal plans.

In his speech, the president charged that under the present system "90 percent of our lawyers serve only 10 percent of the people." Other surveys indicate that 70 percent of the population, the middle classes, rarely seek legal services even when they need them.

The group plans presently in existence cost their members anywhere from \$12 to \$300 a year. The range of services offered varies considerably. Some even offer initial routine services under the criminal laws. As in medical groups, there are both closed and open panel plans. In the closed panel plan, you take the services of the lawyer assigned to you; under the open plan there is a choice of lawyers.

In a recent report on the status of prepaid group legal plans, Hay Huggins Associates, the large Philadelphia management consulting firm, listed these barriers to rapid growth of the movement:

- General public ignorance of the subject.
- Inflationary pressures on families to spend more on health, pension and other insurance costs and to have more take-home pay. This makes them less willing to buy group legal insurance.
- Ambiguities in state insurance laws which the plans will have to overcome.
- Difficulty in predicting costs accurately.
- Disinterest on the part of much of the insurance industry.

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**'Keeping Busy'**

Denise Valdez, left, and Yolanda Burke are looking for acorns near G. Rollie White Coliseum Tuesday afternoon. The girls are in a class at a local day care center that attends a

Creative Class twice a week at Texas A&M University. They were waiting for buses to take them back to school.

Battalion photo by Lynn Blum

### Wins without House term

## Kansas senator is female

United Press International  
Republican Nancy Landon Kassebaum of Kansas can claim a bit of history as the first woman ever to win a Senate seat without first having served in the House or completing a husband's term.

Kassebaum, daughter of 1936 GOP presidential candidate Alf Landon, was the major woman victor in Tuesday's election as 47 women ran for federal office — a drop from the 1976 level of women candidates.

Maryland became the first state to field a House delegation equally divided between men and women. Its three female incumbents, all of whom won re-election, were joined by Beverly Butcher Byron, widow of Rep. Goodloe Byron, who died during the campaign.

In the only other Senate race involving a woman, Democrat Jane Eskind, a former member of the Tennessee Democratic executive committee, was soundly beaten by Senate Republican leader Howard

Baker of Tennessee. Baker is considered to be a possible 1980 presidential contender.

Gov. Ella Grasso of Connecticut easily won re-election to a second term, continuing her 25-year string of running successfully for political office.

And in California, Rose Elizabeth Bird, whom opponents labeled "soft" on criminals, kept her job as the state's first woman Supreme Court chief justice. Voters confirmed her appointment by a 52-48 percent ratio.

Forty-five women ran for House seats, including 15 of the 18 incumbents, and it appeared the number would remain at just about 18.

Five women incumbents had no opposition: Reps. Corrine Boggs, D-La., Barbara Mikulski, D-Md., Margaret Hechler, R-Mass., Mary Rose Oaker, D-Ohio, and Marilyn Lloyd, R-Tenn.

For the most part, women incumbents seeking re-election won handsily, but two, Democratic Reps.

Helen Meyner of New Jersey and Martha Keys of Kansas, were defeated.

However, Byron of Maryland, joined by two other new women in the House: Olympia Snowe, a Republican from Maine, and Gerwinda Ferraro, a New York Democrat.

Much of the effort by organized women's group in this election at the state and local level. A total of 1,348 women were involved in state legislatures this year, a 19 percent more than in 1974.

Eight states had races for lieutenant governor involving women. Colorado, voters elected Democrat Nancy Dick as that state's first woman lieutenant governor. South Carolina also chose a woman lieutenant governor, Democrat Nancy Stevenson.

But California voters soundly defeated former Rep. Yvonne Brathwaite Burke in her bid for torney general.

**MSC Great Issues**  
Presents  
**"Human Rights and Soviet-American Relations: A Soviet-American Debate"**

Mr. Melor Sturua, Bureau Chief of Izvestiya in Washington D.C. will present the Soviet view, and Mr. Robert Kaiser of the Washington Post will present the American view.

**November 9th**  
**Rudder Theater**  
**8:00 p.m.**  
**Admission 25c**

# PLAIN TALK #4 FROM ARMCO ON FINDING A JOB:

### Why too much regulation may rule you out

How would you like to be forced to get permission from 379 separate Government agencies before you could work? That's what Armco has to do. We think you could hear a similar story from nearly any large company in America — if the regulatory paperwork leaves them any time to talk to you. Excessive regulation threatens your chance of getting a job.

Most of us agree that the goals regulation seeks are important. Clean air and water. Job safety. Equal rights at work. The problem is the way Government people now write and apply specific rules to reach those goals. Too often, the rules don't really do the job. They just tie companies up in knots as they try to comply.

Last year, federal regulations took up a twelve-foot shelf of textbook-size volumes printed in small type. 13,589 more pages were written last year alone. And Washington is more than matched by a growing army of state and local regulators.

Nobody really knows how much money regulation costs. Some say it's up to \$40 billion a year. Spread that cost out over everybody and it comes to almost \$200 a year for every man, woman and child in America. Companies paying the bill can't use that money for jobs. A new job, on the average, now costs a company \$45,300 in capital investment. (Armco's own cost is \$57,520.) At \$45,300 per job, regulation last year ate up the money which could have created 900,000 new jobs.

No sensible American wants to dismantle all Government regulation. But we think the system has gone berserk and the cost is out of control.

**Plain talk about REGULATION**  
Besides our 379 permits, Armco last year had to file periodic reports with 1,245 federal, state and local agencies. What happens to Armco and other companies isn't that important. But what

happens to a company's jobs is. Here's an example:

Safety regulations require companies to install special guards over electrical components to protect people from being electrocuted. Like most industrial companies, Armco has scores of giant, built-in electrical cranes to handle huge loads. Their electrical components are in the top of each crane, high away from the plant floor. To maintain and repair the electrical system, safety guards have to be removed so work can be done. Except for expert electricians, no one ever goes up on top of a crane. Yet unless we win a special dispensation, we'll have to install a useless set of guards on every Armco crane at a total cost of some \$6,000,000. That wastes enough money to create 120 new Armco jobs, right there. Even though Armco people are ten times safer on the job than they are away from work. Next time anybody calls for a new regulation, you might ask for some sensible analysis of the costs and benefits — including how many jobs might be lost. One of those jobs could be yours.

**Let us hear YOUR plain talk about jobs! We'll send you a free booklet if you do**

Does our message make sense to you? We'd like to know what you think. Your personal experiences. Facts to prove or disprove our point. Drop us a line. We'd like your plain talk. For telling us your thoughts, we'll send you more information on issues affecting jobs. Plus Armco's famous handbook, How to Get a Job. It answers 50 key questions you'll need to know. Use it to set yourself apart, above the crowd.

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