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**Lawyer says elderly
need clearer policies**

United Press International
AUSTIN — An attorney for a senior citizens group said Tuesday that to avoid misunderstanding, medical insurance policies should clearly state what costs the insurance company will pay.
Susan Kelley, counsel to the Senior Citizens Legal Project, said at a state insurance board hearing that many elderly persons have problems distinguishing what Medicare covers and what their medical insurance policy covers.
"Many people think their policies pay whatever Medicare doesn't," she said. "That's not necessarily the case."

Ernest M. Cabe, representing the American Association of Retired Persons, said he supported eliminating sex and age classifications in automobile insurance.

But board member Lyndon Olson cautioned him that some type of classification was necessary.

"Insurance is nothing but discrimination. What we're talking about is unfair discrimination," he said. "You have to discriminate to set insurance rates. If we do away with these classes, we'll have to have other ones."

Board chairman W.P. Daves Jr. said the three-member body would continue to solicit data on the problem before drafting a preliminary report offering recommendations in January.

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THE VILLIAN

**Squatters want to stay
at home under bridge**

United Press International
BRENHAM — The state highway department claims squatter Frank Gilliam, 76, his wife, Elsie, 65, their tin shack, two dogs, two coyotes and three hens are in the way of a \$7 million bridge that's already built.
The Gilliams live under the bridge over the Brazos River but the state says it can't maintain the bridge with the Gilliams permanently camped underneath.
"We ain't got no other place to go," said Gilliam.
But Arthur Geisk, resident engineer for the highway department's district office, said, "If they don't leave, we'll have to file on them."
The highway department has given the couple until Saturday to pack up and move on. If they don't vacate the tin shack nestled between the towering concrete columns supporting the bridge, they can expect to be charged with criminal trespass.
But the Gilliams don't intend to budge.
"This water is free to anybody that wants to be down here and I ain't hurting nobody," Gilliam said Monday. "I'll make it as long as they leave me alone."
Gilliam, originally from McAlester, Okla., moved to Texas after retiring from a railroad on a \$332

monthly pension. The snowy-bearded squatter and his wife have married daughters in Salt Lake City and Portland, Ore., but said they don't want to bother them.
Gilliam said he couldn't afford to rent on his pension and the couple was turned down for federal subsidized housing. They pitched a tent in May but replaced it with an 8-by-16-foot tin shed donated by an area resident. The shed is heated by a wood-burning stove and lighted by three kerosene lanterns.
"I chop wood for my stove and fish," Gilliam said. "We take baths in a tub and I catch my rainwater from these bridges and use it for washing."
They haul drinking water from surrounding communities and store it in plastic jugs. When they need food, they hitchhike 15 miles into Brenham.
Geisk said the Gilliams are creating a public health hazard because they don't have sanitary facilities, have created a fire threat, have impeded bridge maintenance and may be injured by sportsmen who use the riverfront as a firing range.
If forced to leave, Gilliam said he might move from the Washington County to the Waller County side of the river.

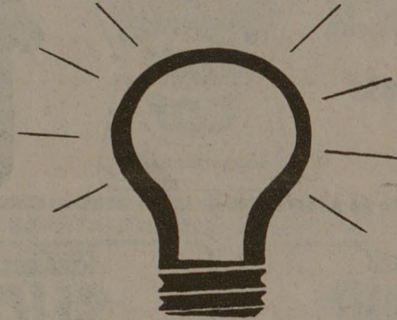
**State fundraisers planned
5 top Texans back Carter**

United Press International
AUSTIN — Five top Texas state officials Tuesday endorsed President Carter's bid for a second term, and announced plans for two fundraisers, including a \$1,000-a-person brunch with the president on Dec. 8.
Lt. Gov. William P. Hobby, Speaker Bill Clayton, Agriculture Commissioner Reagan Brown, Land Commissioner Bob Armstrong and Treasurer Warren G. Harding all announced their support of Carter at a news conference Tuesday.
"I believe President Carter, under very adverse circumstances, has compiled a very fine record as

president of the United States," said Hobby, who acted as spokesman for the group.
"I do not agree with his stand on every issue, but I do believe in a very difficult period in our history the president has compiled a very fine record. The dominant thrust of President Carter's administration has been toward a reduction of governmental presence in our life."
Hobby said the president "deserves renomination and re-election."
Carter will visit Austin Dec. 8, one day after his formal announcement to run for re-election.
Lowell Lebermann, head of the group planning Carter's Texas visit, said Carter will attend a \$1,000-a-

person "presidential brunch" at the city auditorium at noon.
Lebermann said the president will be greeted with a rally upon arrival at Bergstrom Air Force Base, then honored at a reception hall by the Democratic Party of Texas and state Democratic chairman Goldberg.
"In the last three years President Carter has made a very able president, and I think his political philosophy is in tune with my own and that of the other people assembled at this table," Hobby said.
Austin is Carter's only Texas stop on a scheduled six-day campaign tour after his announcement on Tuesday where he would help in the release of American being held by Moslem student the U.S. Embassy in Tehran.
Ali, a Moslem, said he had get permission to enter Iran.
"We are harboring a thief," said of the shah's stay at a New hospital for cancer treatment. Hitler had killed the Jews and hid somewhere, we would have they were wrong."

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"10"

Ali wants to help mediate Iran crisis

United Press International
SAN ANTONIO — Mohammed Ali says he is on his way to Lebanon to try to help mediate in the Iranian hostage situation.
Ali, said he would travel to Lebanon Tuesday where he would help in the release of American being held by Moslem student the U.S. Embassy in Tehran.
Ali, a Moslem, said he had get permission to enter Iran.
"We are harboring a thief," said of the shah's stay at a New hospital for cancer treatment. Hitler had killed the Jews and hid somewhere, we would have they were wrong."

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