# Campus Names Area credit needs evaluated

Three Texas A&M University graduate students are helping Brazos County financial institutions evaluate community credit needs and how well the needs are being met.

Pam Ellis, Deina Collins and Marshall McOutline are surveying a minimum of 200 people to determine how responsive banks and savings and loan associations are to community financial needs.

The the three are graduate students working on their master's degrees in business, and will receive three hours credit for the

Supervisor of the project, Dr. Malcolm Richards, head of the Department of Finance at Texas A&M, said he chose students that could benefit from the project and could carry it out in a professional

use the survey results to help them comply with the Community Reinvestment Act of 1977 (CRA).

The CRA encourages financial institutions "to help meet credit needs of the local communities" and to pay special attention to the credit needs of "low- and moderate-income neighborhoods.

will be calling low- and middle-income families specifically, Ellis Bank of A&M, Farm and Home University National Bank

Through the results of the survey, the College Station Bank hopes to gain some indication of what financial services people need, said Thomas H. Aughinbaugh III, executive vice presi-

"This will serve as a base for self-examination," Aughinbaugh

If the results show that the bank has not been responding to community needs, it will make every effort to improve its responsive-ness, he said. If feasible, the bank will try to offer whatever services

The students' survey will also be considered by federal regulatory agency examiners in their evaluations of the bank's compliance with the CRA.

Failure to comply with the act
Area financial institutions will could cost a bank its charter renewal and any chance for expan-

> The act affects approximately 19,000 institutions in the United States: all federally insured banks, mutual banks and savings and loan

sors are First Bank and Trust, Commerce National Bank, and

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#### associations. The College Station Bank is only one of several area financial institutions sponsoring the stu-

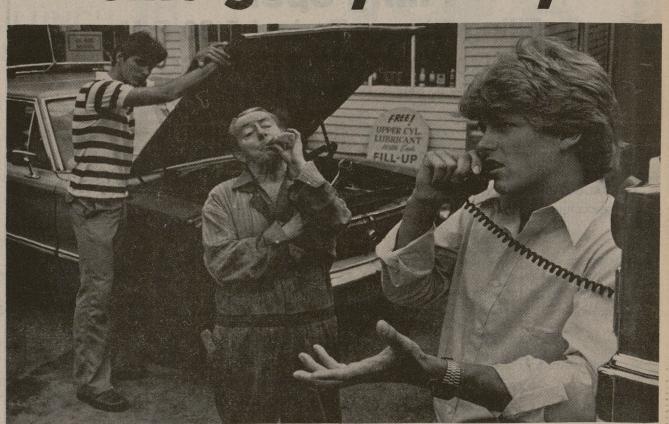
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#### Hughes' estate only valued at \$460 million \$460 million estate, it was reported Saturday. hensive Internal Revenue Service audit, which valued everything United Press International CHICAGO — The late Howard Hughes, long believed a possible billionaire, actually left only a \$460 million estate, it was reported Saturday. The Chicago Tribune reported in its Sunday editions, a compresional control of the control of

undergraduates have been

awarded assistantships enabling

them to research plastics one-to-

Companies interested in development of the joint Texas En-

College of Engineering Plastics

Engineering Program provides

Soltex Polymer Corp., went to

Dennis Cox, a senior in mechanic-

al engineering from Grand Prairie

and Steve Stanley, a mechanical

engineering senior from Big

Spring. The Phillips Chemical Co.

granted three assistantships to Alan Mosley of Pasadena, Rock

Morille of Houston and Andy

Leach of Houston — all mechanic-

sponsor John Unietis, a senior

from Houston and Kyle Fluegal, a

mechanical engineering junior

Monsanto Chemical Co. will

al engineering seniors.

Two awards, sponsored by the

gineering Experiment Station -

one with a faculty member.

funds for the awards.

thier, a senior from Conroe and

Larry Earles, a senior from

Texas A&M architecture gra-

duate students took three of the

top seven spots in a national de-

sign contest sponsored by the American Railway Engineering

Association that attracted more

Winning second place and a \$500 prize in the contest to design

a railroad office building and pas-

senger station was Jonathan Bailey of Hurst. Honorable men-

tion awards and \$100 prizes went

to Andrew Lawrence of Raleigh, N.C. and Nick Pickle of Dallas.

Texas A&M professors Howard

L. Furr, Robert M. Holcomb and

than 500 entries.

### **UH** assistants stop sickout for money

United Press International HOUSTON — Citing "hard money offers" from the University of Houston, graduate teaching assistants have ended their four-

The university had threatened to fire any of the assistants who failed to return to work Friday.

"We've got in writing some hard money offers," English pro-fessor John McNamara, negotiator for the protesters, said Friday.

The number of assistants involved in the sickout was esti-mated to number from 60 to 200 out of a total of 1,200.

The deadlock that led to this week's sickout — the second within little more than a month - was broken Thursday in a meeting of McNamara, Chancellor Barry Munitz and Board of Regents Chairman Leonard Rauch

The university had been

#### Seminar features solar home design

Local residents can learn how to use solar design features when building new homes at a seminar tonight sponsored by the Texas Energy Extension Service. Paul Woods, a solar designer

and faculty member in the Building Construction Department, will discuss passive solar design and how it can be applied in the

Bryan-College Station area.
A slide presentation will accompany the discussion. The seminar is at 7:30 p.m. at Oakwood Middle School. It is free

and open to the public.

threatening the protesters with dismissal if they did not return Thursday. None did. At the Thursday meeting, Munitz extended the firing dead-line to Friday and showed written

line to Friday and showed written plans to try to raise teaching assistants' \$350-a month salary to \$500 or \$600 next year and possibly \$700-a month in 1982. Munitz invited the protesters to participate in developing a program for high-

er pay.

The Teaching Assistants, without leaving a will. Teaching Fellows and Lecturers Association Friday unanimously approved formal ratification of their leadership's recommendation that they return to work and resume negotiations with the uni-

the cardboard box containing \$5 gambling chips found in his last hotel room, revealed the estate was much smaller than believed.

from Amarillo. And Union Carbide Corp. will sponsor Ed Oberdesignated life members of the

banquet.

American Society of Civil En-

gineers Brazos Branch at the orga-

nization's Engineer of the Year

Furr has been on the University faculty since 1962 and is a re-

search engineer and manager of

the Major Highway Structures

program for the Texas Transporta-tion Institute. Holcomb has been

in the civil engineering depart-

ment at Texas A&M since 1947

and in 1976 received the Centennial Award for Outstanding Pro-

fessor from civil engineering stu-

Jones has been on the civil engineering faculty at Texas A&M since 1966, is head of the Public

Works Engineering and Administration Division of the Civil En-

gineering Department and is asso-

ciate research engineer for the

Texas Engineering Experiment

dents at Texas A&M.

The IRS issued a tax bill to Hughes' cousin, William Lummis, for \$274,714,977 last June 19, but the details were kept secret under the Privacy Act until Lum-mis' attorney's filed an appeal with the U.S. Tax Court in Lummis and other Hughes

estate executors claim the estate is worth only \$180 million. The IRS, however, claims the executors devalued everything.

Death taxes on the Hughes estate are a whopping 77 percent because the tycoon died in 1976

Hughes' Summa Corp. is a holding company with interest in four hotels, six casinos, a helicopter company, Hughes Air West, real estate, mines and other

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