

National

Reagan altering American dream, housing group says

United Press International
Major housing groups say the Reagan administration is pursuing a course that threatens to take away from future generations the opportunity to realize the American dream of buying a home.

The National Association of Home Builders and the Mortgage Bankers Association Friday jointly accused the administration of proposing to do away with the Federal Housing Administration's low-cost loans.

The three major agencies said the Office of Management and Budget wants to eliminate by 1987 the Government National Mortgage Association.

The association acts as a federal insurance agency that gives FHA- and VA-insured mortgages extra clout in competing for the assets of large investors. The three groups distributed a document they said was prepared by the OMB, proposing a phase-out of the insurance program.

The president of the National Association of Realtors, Houston realtor Julio S. Laguarda, told a news conference in Washington: "The electorate didn't say in electing Ronald Reagan that we're deciding now that we're going to price-out or not give access to this new generation that's coming along to have access to housing."

"You're going to take away from

the young people, my kids, the opportunity to buy a house."

FHA programs extend mortgages with down payments as low as 5 percent and the VA program with no downpayment. Although the government is committed to back about \$80 billion in outstanding mortgages in case the owners default, the programs actually show a profit to the government from a 1 percent fee charged borrowers.

It looks like fewer Americans will be able to afford a home as well, with the new reports of higher unemployment.

The Labor Department said Friday more than 9 million Americans were unemployed in November, noting that Christmas shopping failed to curb the upward trend.

Actually, more than 10 million Americans are out of work, but only 9 million are counted by the government as technically unemployed. Another 1 million are too discouraged to look for a job and therefore not included as part of the workforce.

The nation's basic money supply fell \$900 million in the week ending Nov. 25 as the public shifted money out of checking account balances to save for the future.

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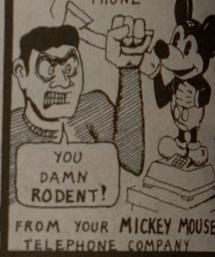
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THE NEW MICKEY MOUSE PHONE



By Scott McCullar

Police suspect ROTC instructor

Missing student mystery case

United Press International
CHESAPEAKE, Va. — Investigators Saturday were trying to unravel the mystery of an ROTC instructor who talked three coeds into naming him beneficiary in life insurance policies before one of the women vanished, and the instructor killed himself.

But letters leading police to suspect Army Capt. Dwight Beddingfield, 35, in the disappearance were described as pure fantasy Saturday by one of the women involved in the bizarre story.

Beddingfield, a military science instructor at Old Dominion University, was trustworthy, said Debora George, a 27-year-old student at another college.

George, one of three women who named Beddingfield as beneficiary on life insurance policies, said she did not believe statements damaging to Beddingfield in letters written by the missing woman.

Chesapeake Police Lt. Stephen Feehan said detectives had probable cause to believe Beddingfield was involved in the disappearance of Janice Starr, 23, an Old Dominion student from Chargin Falls,

Ohio, who vanished Nov. 2.

Beddingfield reported her missing after she missed a week of classes, and police found her apartment broken into and signs of a struggle.

Feehan said an anonymous telephone call to the missing woman's mother said Starr had a nervous breakdown and was being cared for the day after she was reported missing. But Chesapeake detectives say they believe Starr was the victim of foul play and they have found no trace of her.

Starr, George and another unidentified woman named Beddingfield beneficiaries of life in-

urance policies worth thousands of dollars. Starr's policy is worth \$344,000.

George said a detective showed her letters and a diary written by Starr in which she wrote of her fears for her life and a series of tests, ranging from drinking beer involving lethal doses of alcohol to an offer of \$100,000 to drive off a bridge.

"The letters are illogical and foolish," George said. "I have very positive attitude about Dwight Beddingfield, and for the girl (Starr) to suggest or people say he was a murderer and all a bunch of junk," she said.

Houston homicide total surpasses 1979 record high

United Press International
HOUSTON — The discovery of two slain security guards Saturday morning pushed the city's unofficial 1981 homicide total past the 1979 record of 654, and police officials said the record rate probably will continue.

Authorities blamed the city's growth and influx of people for the record of 655 homicides this year.

The soaring homicide rate "is a reflection of the society we live in," Police Chief B.K. Johnson said. "The more people you con-

glomerate in an area, the more violence you have."

The latest victims, both Nigerian nationals studying at Texas Southern University, were found dead by another security guard in a guard shack at a Houston building materials company.

Neither victim was armed, and police said they had no suspects in the killings.

The current homicide rate breaks down to 635 adult killings and 20 juvenile killings.

Homicide Capt. B.F. Adams

said: "It's just bad, and it's been bad for the past three years. It doesn't look like it is going to stop."

Houston, with a population of 1.7 million, is the fifth largest city in the country. New York (population 7 million) recorded 1,200 murders through September. Chicago (population 3 million) recorded 800 killings to date; Los Angeles (population 3 million) had 879 killings; and Philadelphia (population 1.7 million) has recorded 358 killings.

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Patricia P. Fleitas, Conductor

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Tuesday, Dec. 8

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GEORGE STRAKE

Former Secretary of State of Texas
Candidate for Lt. Governor

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<p>MONDAY EVENING SPECIAL</p> <p>Salisbury Steak with Mushroom Gravy Whipped Potatoes Your Choice of One Vegetable Roll or Corn Bread and Butter Coffee or Tea</p>	<p>TUESDAY EVENING SPECIAL</p> <p>Mexican Fiesta Dinner Two Cheese and Onion Enchiladas w/ chili Mexican Rice Patio Style Pinto Beans Tostadas Coffee or Tea One Corn Bread and Butter</p>	<p>WEDNESDAY EVENING SPECIAL</p> <p>Chicken Fried Steak w/ cream Gravy Whipped Potatoes and Choice of one other Vegetable Roll or Corn Bread and Butter Coffee or Tea</p>
<p>THURSDAY EVENING SPECIAL</p> <p>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</p> <p>FOR YOUR PROTECTION OUR PERSONNEL HAVE HEALTH CARDS.</p>		
<p>FRIDAY EVENING SPECIAL</p> <p>BREADED FISH FILET w/ TARTAR SAUCE Cole Slaw Hush Puppies Choice of one vegetable Roll or Corn Bread & Butter Tea or Coffee</p>	<p>SATURDAY NOON and EVENING SPECIAL</p> <p>Yankee Pot Roast (Texas Salad) Mashed Potato w/ gravy Roll or Corn Bread & Butter Tea or Coffee</p>	<p>SUNDAY SPECIAL NOON and EVENING ROAST TURKEY DINNER</p> <p>Served with Cranberry Sauce Cornbread Dressing Roll or Corn Bread - Butter - Coffee or Tea Giblet Gravy And your choice of any One vegetable</p>

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