

## 50 billionth burger grilled

# McDonalds expands

United Press International

NEW YORK — "Oh, we're diversifying, but the business we're in is satisfying," says Edward Rensi, president of McDonald's, USA, sitting back with a smile.

Rensi had every reason to smile, sitting all prepared to grill the 50 billionth McDonald's hamburger at a gala celebration in New York. McDonald's has seen its earnings grow during every quarter since the firm went public 20 years ago.

With roughly \$12 billion from the annual sales of hamburgers, fries and shakes at franchises and corporate-run stores, Rensi said he has no reason to doubt that McDonald's will be able to keep cash registers ringing.

McDonald's opened its 8,000th restaurant recently and is planning to open 500 new units a year, 350 of which will be in the United States.

"Our growth came in the U.S. of A. and short-term it's still here," Rensi said. "Long-term we are looking internationally. We plan to go into three new countries a year."

But McDonald's is American to the core. Rensi said that when McDonald's first began opening foreign units it tried adapting to local customs, but: "We finally decided that we would be most successful in keeping our unique American image —

and food," he said.

Rensi said McDonald's plans to diversify do not include different businesses.

The firm recently won a franchise to open restaurants at 300 U.S. naval stations. And it's going after turnpike concessions for the first time.

Still McDonald's has every intention of sticking with the burger that has fueled its growth against continuing predictions of market saturation and the rise of new fast restaurants such as health food and Tex-Mex chains.

"We're testing different items," Rensi said. "We introduced Chicken McNuggets and within a few months we're the second largest U.S. retailer of chicken, but we plan to stick with the limited menu that has been so successful."

Rensi's cheerful, optimistic manner and fresh-scrubbed appearance personifies the McDonald's All-American image.

"McDonald's is an American institution, and we take that very seriously," Rensi said. "We believe you have to give back to the community what you get."

The third-quarter shareholder's report features the Ronald McDonald clown with a youngster on the cover and devotes three pages to its community services.

It is proud of its 65 Ronald McDonald Houses located near hospitals in 65 cities to house and provide counsel for parents of seriously ill children. McDonald's recently kicked off a fund-raising campaign for the houses.

Rensi also is intense when telling about what he sees as a major contribution in the thousands of young people employed in McDonald's restaurants.

"We take young, unskilled people," he said. "We teach them responsibility. We teach them that they must come to work on time."

"I started frying hamburgers at a McDonald's in Cleveland at 85 cents an hour. Almost all of our top people have come up through Hamburger University."

Hamburger University is McDonald's management training school in Illinois which recently was accredited by the State of Illinois to give a bachelor's degree.

By the numbers of teenagers who have gone through the training program, "some day a president of the United States will have graduated from Hamburger University," Rensi said, only half joking.

With 40 percent of the fast food market, Rensi said, McDonald's intends to compete by taking the high road.

## Tony Lama reveals collection

United Press International

EL PASO - The cowboy boot - once grubby, dusty footwear for hard-working cowpunchers - is now a luxury item for those who have everything.

The boot took a giant step recently to copyright designer status when Tony Lama Boots of El Paso unveiled its new top-of-the-line boots that will sell for up to \$750 a pair.

Named the Tony Lama Signature Collection, the line is copyrighted, said Rudy Lama, vice president of industrial relations at Tony Lama Boots, the world's largest manufacturer of hand-tooled cowboy boots.

Lama said it took him and plant manager Jesus Briano four months to design the boots' stitching. It's the stitching that is copyrighted, he said.

"We spend so much time designing a certain pattern," Lama said. "And then when we get it out in the market you find that someone is out there right away producing something identical."

Lama said 100 pairs of the top quality boots are made every day. Dealers have bought 6,000 pairs for Christmas this year and the firm is already working on orders for next year, he said.

The boots' retail prices range from about \$310 for a pair of all European calf or buffalo boots to \$750 for a pair of ostrich skin boots.

Lama said comparable boots in the company's other lines range from \$240 to \$570 a pair.

"What we're really selling in the Signature Collection is a top quality boot, the very best in leather and comfort," Lama said, but he added he did not think boot wearers would begin to tuck pant legs inside the boots to show off the exclusive stitching.

Lama and Briano developed 25 to 30 design patterns, which were presented to company officials last summer. A final 10 designs were selected to be incorporated into the first line of the Signature Collection.

## Guide tells how to start a bank

United Press International

DALLAS — At \$3,500 a copy, the authors insist the 197-page manual is a bargain and that owning one can save the buyer from pitfalls costing tens of thousands of dollars - or lost man hours.

Dallas banking experts Marcia Munson and John B. Sartain have written a book-length manual on how to start a bank and claim they are the first in the nation to undertake such a project.

The dry, cold information in the "Organizing and Opening a New Bank" manual deals with every mind-boggling regulation on starting a bank. It even tells how to install the vault.

The authors, one a former federal banking regulator and the other a banking consultant, have pooled their experience and expertise to produce the manual.

Munson, 35, a graduate of the Southwestern School of Banking at Southern Methodist University, worked for 11 years as a trust examiner and bank regulator with the U.S. Treasury Department. She resigned last year to care for her infant son and become an independent consultant. Munson says she has handled more than 300 bank applications in her career.

Sartain, 41, holds a master's degree in economics from SMU and has been a banking consultant in Dallas since 1970. He has helped charter over 150 banks in the Southwest.

"It was Marcia's idea initially to write such a book from her experience as a regulator," Sartain said. "She has been handling all these pitfalls and successes of starting a bank. We have known each other professionally and she talked to me and we decided to go ahead with it."

The manual was launched in early November. The authors said they have sold four copies and estimate at least 200 different groups will buy their manuals.

"From my experience and background, I have never seen a manual that sets out this information in one concise document," said Munson.

"What we have written will save a group both the time and money during the complicated period of getting a new bank off the ground."

Sartain said the average capitalization for a medium-sized bank is about \$3 million. On that scale, spending \$3,500 for their "hands-on, how-to guide" is insignificant, he said.

"Most people who are involved in opening a new bank have never done so before," he said. "The majority are usually businessmen and bankers who have never really started a new bank and they can make very costly mistakes."

Sartain said 269 bank charters were approved in the United States in 1983 and 150 were in Texas.

"The Southwest has become a hotbed of banking activity," he said.

Munson said an average of 20 percent of all applications for chartering a bank are rejected by the regulators because of incomplete information, inability to satisfy trustee responsibilities, incompetent management, insufficient funding and poor location.

"There are so many nitpicking things in the regulations," Munson said. "For example, the law specifically says the list of all shareholders must have their street addresses and it will not accept a post office box number for the shareholder. Many applicants do not know this."

The manual includes a detailed master chart outlining the step-by-step process for completing the formalities, which takes up to 18 months before the bank can open its doors.

"The rules are complicated but they are needed because banking is not like other businesses, it is a matter of public trust and your money and my money are involved," Sartain said.

"The purpose of the (manual) is to guide a group through the difficult time from receiving approval from the regulator till opening of the doors. I believe it will prove to be a valuable investment by these groups."

## Trampoline safety disputed

United Press International

NEW YORK — Trampolines may be fun, but two sports medicine experts say they are dangerous when used by trained athletes and should be banned from gymnastics programs and recreation centers.

Dr. Joseph S. Torg and Marianne Das of the Sports Medicine Center, University of Pennsylvania, Philadelphia, said the American Academy of Pediatrics policy on trampoline safety is not strict enough.

The policy, issued in 1981, allows for a trial period of limited and controlled use of trampolines in schools. The academy previously had called for a ban.

"The soundness of this (1981) policy is questioned," the researchers said in the report in Pediatrics, the academy's journal.

"It is our opinion that both the trampoline and mini-trampoline are dangerous devices when used in the best of circumstances, and their use has no place in recreational, educational or competitive gymnastics," Torg and Das said.

The doctors reviewed 23 years of literature on trampoline-related spinal injuries, identifying 114 catastrophic spine injuries with asso-

ciated quadriplegia — paralysis from the neck down.

"Unfortunately," they said, "it is not possible to present these injuries on a rate or exposure basis. However, because of the magnitude of the human and economic consequences of quadriplegia, we firmly believe that the trampoline and mini-trampoline have clearly been established as very dangerous devices."

One report told about three Swedish and four Danish children blacking out, then being injured.

"The pathophysiology of this brief interval of unconsciousness prior to the injury requires explanation and further study," the sports medicine experts said.

Being expert on the trampoline isn't any guarantee that injuries won't happen, the researchers said. They cited a report of eight Danish injured patients, five had from one to eight years experience, and one was a trampoline instructor.

In another report, 14 cases involved one expertly skilled, three highly skilled, two skilled trampolinists and two novices, they said.

Torg and Das said the AAP, in its

"Trampoline II Position Paper," states:

"Maneuvers, especially the somersault, that have a high potential for serious injury should be attempted only by those qualified to become skilled performers."

But judging from well-documented evidence in the world medical literature cited in their report, Torg and Das said it is the skilled performer attempting difficult maneuvers and somersaults who is at risk of sustaining a cervical spine injury - resulting in quadriplegia.

In the statement allowing trial use of trampolines, the academy noted that the trampoline is a potentially dangerous apparatus and its use demands certain precautions.

"Highly trained personnel who have been instructed in all aspects of trampoline safety must be present when the apparatus is used."

Torg and Das said, "Perhaps the committees responsible for this statement overlooked the well-documented cases in the European literature that clearly establish the unpreventable nature of these trampoline accidents."

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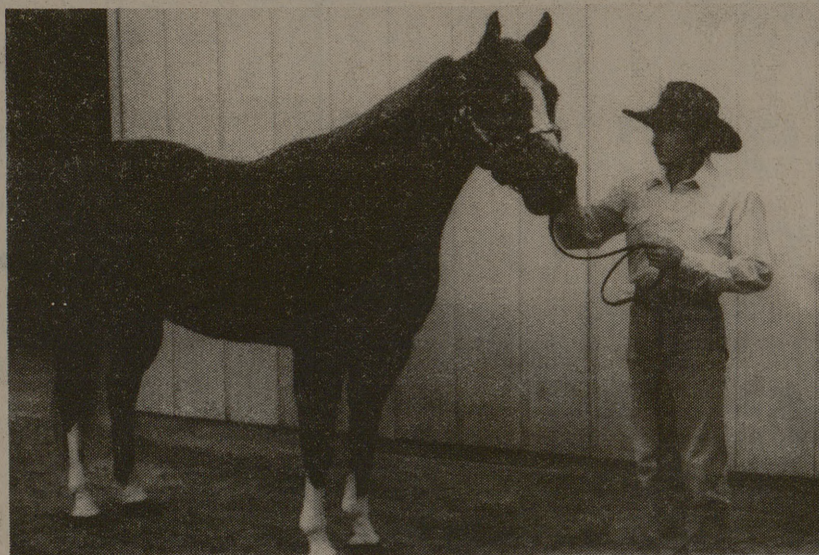
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