

STATE AND LOCAL

Students warned of credit scams

By REBECCA ADAIR Staff Writer

As college students approach graduation, credit card companies approach students. Promising the security of establishing credit early, these companies make special deals for seniors and juniors.

"It's always easier to get credit when it's offered to you than when you apply," said Amanda Adkisson, visiting professor of finance at Texas A&M.

Pam Spillers, manager in charge of college accounts for Dillard's department store, said students applying for credit need not have a previous credit record or a co-signer. Students are required to provide parents' address, she said, in case bills need to be sent after a change of address. Parents are not liable for payment, Spillers said.

"We're trying to give students a chance to explore with credit and buy the things they otherwise couldn't have," Spillers said.

Students should be aware of the hazards of owning a credit card and should know how to protect themselves from credit card fraud, Adkisson said.

Giving credit card numbers to unknown callers or carelessly tossing away card receipts are some of the ways consumers unwittingly fall victim to credit card fraud.

Misappropriation, a more subtle type of fraud, is the use of a card number, not the card itself, without



the owner's permission.

Misappropriation may occur in a variety of ways, according to an American Express pamphlet:

• A caller says that to qualify for a discount vacation or a special investment opportunity the only needed information is card number and expiration date.

• Discarded card receipts or carbons are used to get numbers for making counterfeit cards or for ordering merchandise by mail or phone.

• A dishonest clerk makes an extra imprint from the credit card for his or her own use.

Many students hesitate to give out information over the phone, and with good cause, Spillers said. Some companies do solicit information il-

legally, she said.

The pamphlet also provides tips for preventing further loss once a credit card is misplaced.

The pamphlet recommends calling the card issuer at the first sign of loss. Legally, once theft is reported, the owner has no further liability for unauthorized charges. The maximum liability under federal law is \$50 per card.

If an owner suspects a card is being used illegally, the first step is to send the issuer a letter including name, account number, the charges in question and the reason for suspicion.

The letter must reach the office which handles billing errors within

60 days after the first bill containing the error was mailed. Only a letter protects owners' rights under the Fair Credit Billing Act.

The card issuer must acknowledge receipt of the letter or correct the error within 30 days. He must investigate and correct the mistake or justify the charges within two billing cycles or 90 days, whichever is less.

The pamphlet also gives several tips on guarding credit cards:

- Sign new cards as soon as they arrive.
• Keep complete records.
• Destroy incorrect receipts.
• Save receipts to compare with billing statements.
• Report promptly any questionable charges.
• The pamphlet also lists things not to do. Never:
• Lend cards to anyone.
• Leave cards or receipts lying around.
• Put a card number on a postcard or on the outside of an envelope.
• Give a card number over the phone unless initiating a transaction with a reputable company.

Another recommendation from Adkisson is always to use the same signature when using a card. Some companies have records of signatures and will not accept one that looks unfamiliar.

Geologists oppose Texas nuke waste site

By MARYBETH ROHSNER Staff Writer

The U.S. Department of Energy is not following federal regulations in choosing a site for a nuclear waste dump, a spokesman from the governor's office said Saturday.

Steve Frishman, a geologist with the Texas Office of Nuclear Waste Programs said the designation of Deaf Smith County as a proposed nuclear waste dump site is the result of the federal government's disregard for technical factors.

"The Waste Policy Act is being circumvented in site characterization," Frishman said. "The government just wants to use what it already owns."

The Waste Policy Act says geology must be the primary criteria in choosing proposed sites said Frishman and Renea Hicks, a representative from the Texas Attorney General's Office.

The state of Texas has filed a lawsuit against the Department of Energy to prevent the construction of the site in Deaf Smith County.

"We've done nothing but say to the DOE, 'We don't think what you're doing is legal,' and now we're going to the courts to see if they agree," Hicks said.

Hicks and Frishman said the geological factors of the proposed Panhandle site were not taken into consideration, especially since the Ogallala aquifer flows a few hundred feet above the saltbed in which the nuclear waste would be stored. The Ogallala is the principal source of irrigation water for the area.

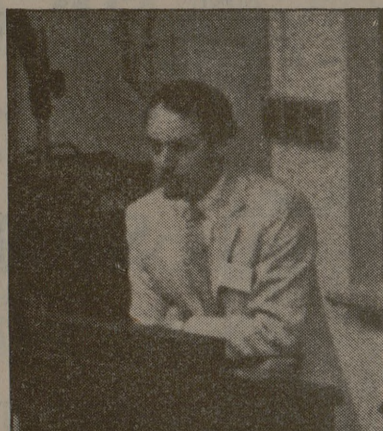
"The hydrologic issue is probably the most critical now," said R.L. Wendell, a geologist with Woodward-Clyde Consultants.

The source of the geologists' concern is that the saltbed, which is located 2,500 feet below ground level, has a tendency to develop fractures, allowing water to flow through the layer of salt that would house the containers of radioactive waste.

DOE spokesman Thomas Bailliel said this characteristic of the salt layer is not a valid concern, however, because the salt has a tendency to "heal" itself and close off fractures.

"(The saltbed) can be a very suitable host rock for nuclear waste disposal," Bailliel said.

"There is very little pore space be-



Thomas Bailliel

tween salt granules, so it has a very low permeability," said John Peck, a geologist with Stone & Webster Engineering. "The only way radioactive substances could escape from the repository would be by fluid flow."

According to Frishman, the geological features are not the only basis for the government's decision to designate the Deaf Smith location and two other locations in Washington and Nevada as proposed repository sites.

"There are geologic settings that have been intentionally overlooked," Frishman said. "It's a political problem. The governor of one state and the mayor of a city told the DOE 'Get the hell out of here and don't come back.' The DOE got the hell out of there and didn't come back. To date, we haven't resisted DOE investigations. In fact, we've been more cooperative than we should have been."

If the Deaf Smith location is approved by President Reagan for further study this summer, the DOE will begin a series of investigations on the area. Construction will begin on the facility if the site is approved and the DOE projects that the repository should be ready to accept waste from nuclear power plants by 1998.

The technical and legal issues surrounding the U.S. Department of Energy's proposed nuclear waste dump in the Texas Panhandle Region were the topics of debate and discussion Saturday at the annual meeting of the Texas Section of the Association of Engineering Geologists.

Consumers can avoid food poisoning

By BRIAN PEARSON Reporter

Following a few simple rules of food handling, preparation and storage will help consumers avoid salmonella poisoning, said an A&M nutrition specialist and a poultry science professor.

Marilyn Haggard and Dr. Frederick Gardner said salmonella, a disease-causing bacteria, can be found in many raw food products.

"Any raw products like meats, eggs, chickens and those sorts of things have the potential for having the salmonella bacteria on them," Haggard said.

Though a recent discovery of salmonella poisoning from milk in the Chicago area has caused con-

cern, Haggard said the majority of problems start in the home.

"We probably have more problems with salmonella in the home because of the way people handle food," she said.

Haggard said salmonella is contracted most commonly through "cross contamination."

For example, if a consumer cuts a raw chicken contaminated with salmonella and uses the same knife when cutting vegetables for a salad, then the vegetables also become contaminated, she said.

Haggard said this problem can be avoided by washing the knife with hot, soapy water after use on raw meat.

People can also get salmonella poisoning through improper storage

and cooking of raw meat, she said.

Haggard says heating food above 150 degrees Fahrenheit usually will kill the bacteria, but food must first be thawed thoroughly.

Storing foods below 40 degrees Fahrenheit also inhibits the growth of salmonella, she said.

Haggard said some of the symptoms of salmonella poisoning are nausea, vomiting, abdominal cramps, diarrhea and fever. "It can mimic the flu," she said.

These symptoms usually last two or three days, but the poisoning is usually not fatal, she said.

Haggard said salmonella spreads through the environment by fecal contamination. Salmonella is found in the digestive tracts of animals and

Gardner said scientific efforts are devoted to keeping the spread of the bacteria at a minimum so it can be controlled easily.

Gardner said beef is less likely to contain salmonella than poultry products because the skin is removed before packaging.

Salmonella is found on the surface of meat rather than in the muscle, mostly because of the way it is handled, he said.

"If you cut into it, then you can transfer organisms into the tissue," Gardner said.

"The problem we run into is product abuse," he says. "If the product is handled the way it should be handled, salmonella should not be a problem."



The Honor Society of Phi Kappa Phi TEXAS A&M UNIVERSITY CHAPTER

Annual Initiation Banquet

Memorial Student Center

April 30, 1985

6:30 P.M.

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Buffet: John Hallett
Introductions: Robert D. Powell
Presentation of New Members: Shirley E. Bovey
Initiation: Chapter Officers
Presentation of Special Awards: Otto R. Kunze
Introduction of Speaker: Herbert H. Richardson
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