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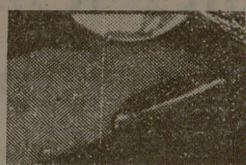
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Brochure gives tips for credit users

By Susan Arriaga
Reporter

This year, 83 percent of college graduates joined the 90 million consumers who "don't leave home without them" — their credit cards.

But cardholders can get into trouble with their credit, so two professional organizations issued a brochure to give advice to credit-using consumers on how to select and protect credit cards.

The brochure, published by the American Institute of Certified Public Accountants and the United States Office of Consumer Affairs, warns consumers to be aware of hidden finance charges.

Some cards offer "no fee" or low interest, but they start charging interest the day an item is purchased.

"Shop around for the lowest interest rates," says Luci de Haan, public relations assistant coordinator for the AICPA, a national professional organization.

De Haan says interest rates can fluctuate anywhere from 12 percent to 19 percent, depending on the bank.

Students are encouraged to shop not only locally but out of state as well.

Jerry Walsh, manager of media relations for the AICPA, says many people don't know that an out-of-state credit card is as good as an in-state credit card.

"Not all banks accept out-of-state applications, but many of them do,"



Photo illustration by Anthony S. Casper

Walsh says, "Arkansas is one state that does, and some of their banks' interest rates are as low as 12 percent."

One popular card that does not impose an interest rate is the American Express card. But cardholders must pay the full balance at the end of each month, plus a \$45 annual fee.

The AICPA and USOCA warn consumers to be wary of credit cards that don't charge an annual fee because they usually impose a transaction fee each time the card is used.

Both organizations also suggest that if the consumer wants to pay the bill in full, some financial institutions offer interest-free grace periods — a period of time after a purchase, usually 25 to 30 days, before a finance charge is imposed.

With a grace period of 25 days, the consumer is actually getting a free loan when bills are paid in full each month, the brochure explains.

Other hints provided by the AICPA and USOCA include the following:

- People with bad credit histories

should look for a savings institution that will issue a card if a savings account is opened with them. The card will be determined by the amount deposited.

• Department stores and gas companies are among the best to obtain first credit cards. Credit history can be established by paying these bills on time.

• Travel and entertainment agencies usually charge higher annual fees than most other credit cards.

• It is illegal for anyone to mail an unsolicited credit card to a mail. Feel free to destroy any such cards.

• Report any lost or stolen credit cards immediately. Most cards have toll-free telephone numbers for this purpose.

• Always tear up carbon copies of signing credit card receipts.

Dan Bogart, arbitration administrator at the Better Business Bureau in Brazos Valley, says that one way for someone to steal an account number for fraudulent purposes is to use a credit card.

With this "plastic" popularity, the brochure states, credit card fraud and fraud may reach \$1.13 billion in 1990.

"One of the latest scams is one calling and saying that they just won a prize, and they need your credit card number to verify they're sending it to the right person," Bogart says.

plitt THEATRES **THEATRE GUIDE**

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7:35 9:40

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An amazing secret.
The Boy Who Could Fly PG

7:00 9:30

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ALIENS R
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THAT'S LIFE! PG-13
7:25 9:35

Low-scoring schools to get TEA assistance

AUSTIN (AP) — The Texas Education Agency is offering a helping hand to 27 elementary schools that have the lowest achievement averages in student learning.

The schools scored in the bottom 5 percent of the Texas Education Assessment of Minimum Skills test qualify for assistance.

"This is going to be a radical departure for the state," said State Education Commissioner William Kirby in a meeting Monday with district officials from the 27 schools.

He said the schools were chosen from the 210 schools visited this year by state accreditation monitors.

Kirby said rather than telling the school districts how to improve achievement, the state will outline options for the schools, and local officials will address the problem.

He said the new program is not intended "to point the finger at low-achieving districts and then dictate a laundry list of changes to them."

"Our aim is helping the students," Kirby said.

The TEA will provide low-achieving schools with research on effective schools and provide technical assistance to help them in developing and carrying out programs, Kirby said.

However, schools that fail to improve student learning could face penalties such as loss of state aid and the loss of local control, Kirby said.

Schools in the low-achievement project include Asherton Elementary, Brookeland Elementary, Dallas Bowie, Dallas Carr, Dallas City Park, Dallas Dunbar, Dallas Hogg, Dallas Reagan, Dallas Roberts, Hildalgo Kelly, Houston Catham, Houston Eighth Avenue, Houston Pilgrim, Houston Reynolds, Houston Rhoads and Houston Shearn.

Also in the program are Kaufman Lucille Nash, Kendleton Powell Point, Melissa Ridge, Rio Grande City Grulla, Rio Grande City Ringgold, Rio Grande City North Grammar, Rio Grande City La Union, Roma Intermediate, Roma Scott, Santa Maria and Valley View.

Police Beat

The following were reported to the University Police Department through Monday:

CRIMINAL MISCHIEF:

• An officer reported that while he was writing a ticket, some students were leaning out of their dormitory room windows yelling derogatory remarks and harassing him. He said that as he began driving away, a water balloon hit his patrol car. The officer said the water balloon was thrown from where the students were, but when questioned, the students said they hadn't thrown it.

ASSAULT/CRIMINAL MISCHIEF/CRIMINAL TRESPASS:

• A woman reported that after she refused to let a man into her apartment, he climbed onto her balcony and broke in her balcony door. The woman said the man forced her into the bathroom, began choking her and told her he would come into her apartment whenever he wanted.

She said the man then broke several glasses in the kitchen, ripped the phone cord out of the wall and left. The police report

said the matter was turned over to the Department of Student Affairs.

CRIMINAL MISCHIEF:

• An officer found a University maintenance scooter in the Physical Plant building on the first floor of a dorm. A student of the dorm said the scooter had been pushed into the building by five men and one woman. The resident said that after the group got the scooter into the building, the woman had her picture taken with it as she held a Texas Tech hand sign.

FLEEING FROM A POLICE OFFICER:

• An officer reported seeing a man driving his motorcycle on a large mall area on campus and signaled him to pull over. The officer said that when the man in the patrol car, he took off, turning a red light at Houston Street and University Drive. The officer chased the man until the man lost control of his motorcycle and crashed. The man was arrested and jailed at the Brazos County Sheriff's Office.

White to choose supercollider commission

AUSTIN (AP) — Gov. Mark White's office says a statewide group will be named shortly to propose a site for the multimillion-dollar superconducting supercollider that Texas hopes to get.

Amarillo attorney Jerome Johnson was named to the nine-member Texas National Research Laboratory Commission on June 25. Dwayne Holman, White's appointments secretary, said Monday the other eight will be named within the next 10 days.

"The governor has information on about 14 people on his desk, and he will pick the eight from them," Holman said Monday.

The commission, which was created by the 1985 Legislature, would consist of Texas residents, including two nationally recognized scientists and not more than three college faculty

members or administrators. Commission members would get no salary.

The chairman, vice chairman and secretary would be appointed by the governor. The commission will automatically disband Jan. 1, 1991, unless its tenure is extended by the Legislature.

A special committee of the West Texas Chamber of Commerce picked a proposed site for the research facility, near Garden City, some time ago. Several other states also are bidding for the research facility.

Ralph McLaughlin of Big Spring, chairman of the special committee, said the commission will be glad to work with the commission if one is named. McLaughlin said Big Spring, San Angelo, Midland and Odessa have spent about \$168,000 for a survey of Garden City, which is near all the cities.

McLaughlin said Monday that geological, seismic and topographical studies show Garden City is the most economical site for the project.

On Monday, former Gov. Bill Clements' public candidate for governor, said his handling of appointments to the commission is one of several "wrong signals" White has sent the Texas business community.

The superconducting supercollider proposal is pending in the U.S. Department of Energy, which has not yet made a budget request to the White House or Congress.

"Even if it is in the fiscal 1988 federal budget, we are at least a year away from funding," Meg Wilson, a member of the economic development division of the governor's office, said.

The highly complicated research facility will be built around a large circular track with ring subatomic particles, McLaughlin said.

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