

ramps are located under the stadium that houses Kyle Field.

Texas bill focuses on businesses that 'fix' credit ratings

AUSTIN (AP) — Two lawmakers Thursday filed a bill aimed at "credit repair clinics" that offer to help Texans troubled by bad credit records.

'There is nothing they can offer that you can't do on your own through existing law," Rep. Barry Connelly, R-Houston, said.

The measure introduced by Connelly and Rep. M.A. Taylor, R-Waco, would require credit clinics to disclose what they can and cannot do, including what services they provide that consumers can get elsewhere at no charge.

The law also would prohibit credit clinics from collecting fees before services are performed unless a bond is posted to guarantee refunds for dissatisfied customers.

Connelly said the bill probably would put many credit clinics out of

"They are one of those gray-area services," he said. "They sound like they are on the side of good, but instead, they are selling services that other laws require to be given for

free or at very little cost."

Taylor said federal law gives consumers the right to see their credit records compiled by credit bureaus at no charge. He said there is "no need to pay hundreds of dollars to some slick operator for this advice." The state provides credit counsel-

ing for free, Taylor said. Connelly said the for-profit credit clinics offer the impossible. "In many cases, the people they are attracting are people who hon-estly have a bad credit history," he "The only way it is going to be repaired is to live a life of clean credit habits. It is not going to be cleaned by these people sending them a brochure or a pamphlet or something giving them advice they could get by simply walking into a consumer reporting agency or into a non-profit credit counseling serv-

He said the bill also would apply to businesses that offer assistance in obtaining credit cards for people with bad credit histories.

In those cases, the customers sometimes pay for merely a list of out-of-state banks that will issue

credit cards if the applicant backs it with money in a bank account.

Credit repair clinics and other services operate in many Texas cities. Several advertised in Thursday editions of Dallas newspapers.

A company that advertises as DCA ran an ad saying, "No Credit? Get major bank credit cards such as Visa and MasterCard." Don Capra, who answered a call to DCA's Carrollton phone listing said that consumers can apply for the cards without going through him, but that he is

providing a service. "A person could get a divorce for free, but people pay lawyers for their help," Capra said.

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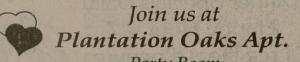
1/2 off formals, ALL wedding dresses, Bride's Maids dresses, short dresses

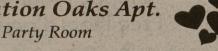
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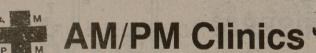


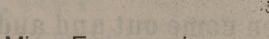
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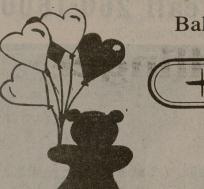
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Tunnel Vision

official apparently overstated emer-

gency measures taken due to secu-

weapons plant near Amarillo, En-

ergy Department spokesmen said. Edward Badolato, deputy assis-

House investigations committee hearing in March 1985 that the Pan-

tex plant was shut down for five days

Texas prisons

remain closed

after releases

the prison system closed Thurs-

day because the inmate popula-

tion surpassed a state-mandated

95-percent capacity. The admis-

sions center would remain closed Friday, said Charles Brown, a

spokesman for the Texas Depart-

As of midnight Wednesday,

the inmate population totaled 38,675, or 95.76 percent of capacity, Brown said, which is 306

ment of Corrections.

inmates too many.

Gary Loh, a junior accounting major from Houston, gets some exercise by running up and down some ramps Wednesday afternoon. The

Official: Nuclear plant measures overstated FORT WORTH (AP) — A federal after a surprise security inspection. Excerpts from the closed hearing of the House Energy and Commerce

rity breaches at the Pantex nuclear Committee were released this week. Tom Walton, an Energy Department spokesman assigned to Pantex, said Wednesday that only an area tant energy secretary for security af-fairs in Washington, reported at a along the weapons production line was closed, not the entire facility, as

"The first thing that happened was that the entire Pantex operation

was shut down." Badolato was

quoted as saying in the transcript.

Washington Energy Department
spokesman Wolfgang H. Rosenberg said he does not think Badolato meant to use the word "entire" when referring to a shutdown at the plant.

"It's my supposition that in a burst of enthusiasm, that word (entire) got in there," Rosenberg told the Fort

Worth Star-Telegram. A surprise inspection in October 1985 found evidence of civilian guards engaging in sex while on duty and a screening system that allowed an "insider" to smuggle a pistol and silencer into the plant.

The pistol later was used "in a successful attempt to steal bomb parts containing plutonium," the committee chairman, Rep. John Dingell, D-Mich., said in the transcript's open-

School financing changes inadequate, official claims

AUSTIN (AP) — A Houston-area HUNTSVILLE (AP) — Texas school superintendent testified prisons turned out more than 100 Thursday that financing changes in the 1984 school reform act helped inmates Thursday, but the pris-oner population remained too high to admit any new convicts, a his district, but did not bring it in line with other Harris County spokesman said. For the third time in a month,

"There is still wide disparity among schools in Harris County, and we have a very high tax rate,' said John Sawyer, superintendent at North Forest.

Austin attorney Jim Turner asked on cross-examination if it was not true North Forest "made greater progress in financing in 1984 than any other district in Harris County?" "Yes, but there is still a substantial

gap," Sawyer replied.
Sawyer was a witness for the 67 school districts that claim House Bill

72 financing discriminates against

low-wealth districts. Turner is an attorney for a group of the 48 districts that have sided with the state in claiming the 1984 changes are fair

The trial began Jan. 20. Some of the attorneys predict it will last until mid-March.

Rick Gray, an attorney for the low-wealth districts, said the plaintiffs still have five or six more witnesses to present.

the 20 schools in Harris County received more money as a result of HB72, while five schools with larger tax collections lost state money.

Turner spent much of his crossexamination comparing North For-est with the adjoining Aldine school

Sawyer said that North Forest

spends \$2,244 per student per year while Aldine spends \$1,750 per student. He also agreed that Aldine pays an average teacher salary that is \$600 a year higher than North For-

est — \$23,441 to \$22,841. Turner presented figures showing that North Forest has 4.1 administrators per 1,000 students, compared with 3.1 per 1,000 at Aldine. He said North Forest has 6.7 staff support staff compared with 5.7 at Aldine, and North Forest has 9.6 teacher aides per 1,000 students, compared with 6.6 at Aldine.

'We have more high-cost kids at North Forest, and it costs more to educate them than at Aldine," Sawyer said. "We have to have different-type teachers and different-size classes."