

Battalion Classifieds

NOTICE

SKIN INFECTION STUDY

Persons needed with skin infections such as infected cuts and scrapes, boils, infected burns, infected insect bites, infected blisters, etc. Eligible volunteers will be paid for time and cooperation.

G & S Studies, Inc.
846-5933

ACUTE DIARRHEA STUDY

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G&S Studies, Inc.
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\$75 \$75 \$75 \$75 \$75 COLD STUDY 18 & Older

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Call Paul Research International
776-6236

\$100 \$100 \$100 \$100 \$100

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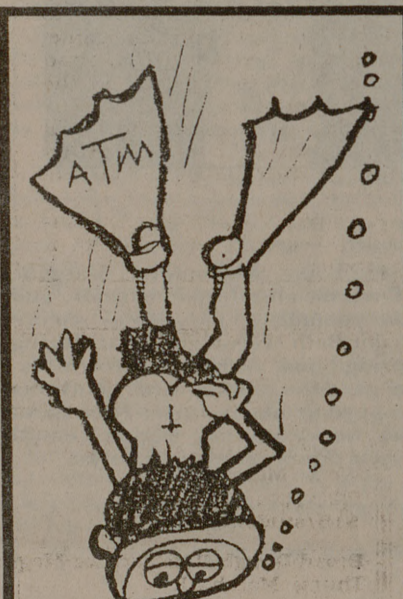
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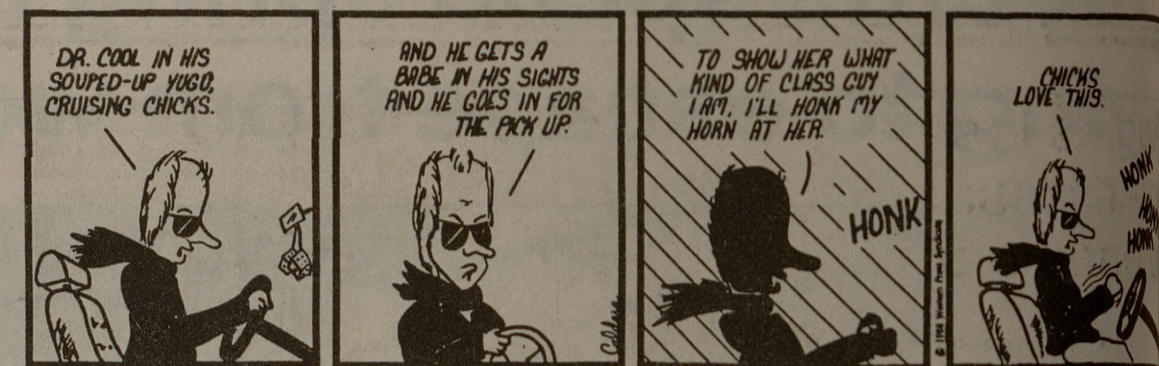
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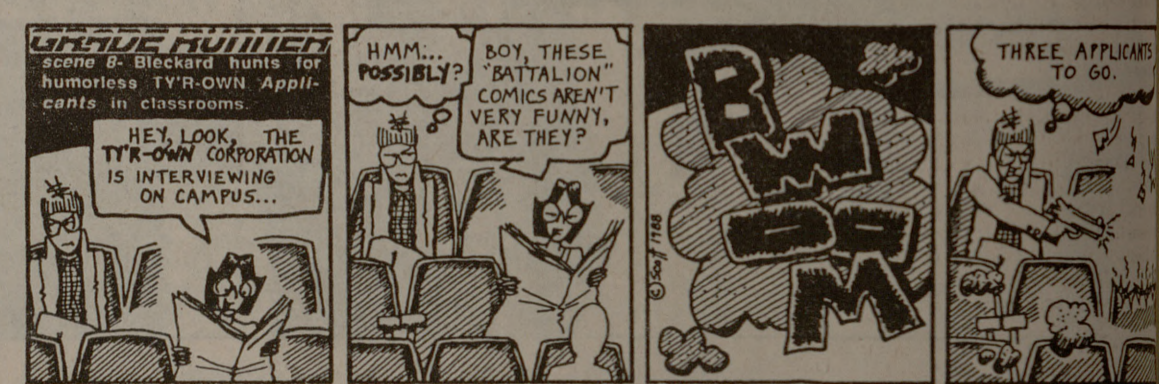
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Small banks, critics say regulators use selective salvation

WASHINGTON (AP) — Emergency action by federal regulators to stabilize two big banking companies hit by deposit runs is sure to revive

Analysis

charges of a double standard for dealing with ailing financial institutions.

While small banks are closing at a rate unseen since the Great Depression, the government, in effect, has declared large banks too big to fail, the critics say.

The best known example of the "Too-Big-To-Fail Syndrome" is Continental Illinois Corp., which in 1984 required \$4.5 billion in the largest-ever government bailout.

The Federal Deposit Insurance Corp., the agency that insures deposits in commercial banks, hopes to recover all but \$1.7 billion of that by selling its stake in Continental. But nearly four years after the bailout, the FDIC is still the major stockholder in the bank.

Two government moves last week to prop up other large institutions are renewing concerns.

The FDIC on Thursday pumped \$1 billion into First Republic Bank Corp. of Dallas, the nation's 13th largest commercial bank holding company, which has lost nearly \$2 billion in 1988. The agency also

promised to protect all depositors and general creditors of the company's 73 subsidiary banks.

The Federal Home Loan Bank Board, which regulates savings institutions, made a similar pledge Friday regarding the \$33.7 billion Financial Corp. of America, owner of the Stockton, Calif.-based American Savings & Loan Association.

The second largest thrift holding company in the country, FCA lost \$493 million in deposits in January and February. Its request for \$1.5 billion in assistance is under review.

The promises made by the FDIC and bank board go beyond the agencies' normal practice. Usually, deposit accounts are protected only to \$100,000, and creditors are not protected at all.

When smaller banks fail, as 184 did last year, the FDIC pays off depositors up to the insurance limit or arranges for the accounts to be transferred to a solvent institution.

Big banks, with their extensive ties to other banks, present a more complicated problem. The failure of a large institution could cause a chain reaction of insolvencies at smaller banks and end up costing the FDIC more than the amount needed to keep the big bank operating.

But that logic doesn't make it any easier for executives who watch their small banks go under while their colleagues at large institutions stay in business.

Wildfires char ranchland of West Texas

ALBANY (AP) — Raging wildfires that charred vast expanses of West Texas prairie turned 1,200 acres of ranchland farmed by Ruth Blackburn and her son into wasteland.

The land is acreage that Blackburn and her son, W.H. Blackburn III, have tended since the death of her husband.

Despite the loss of the grand land in the brush fires, that was brought under control last week after burning for four days, Blackburn considers herself lucky. She was able to save her head of cattle.

But she is now among the tens of farmers relying on donations of hay and feed from fellow ranchers throughout the state.

The contributions have been pouring in since hundreds of firefighters, volunteers and National Guardsmen finally controlled the wildfires that engulfed valuable prairie. At least 300 acres were blackened.

"You don't feel sorry for yourself," Blackburn said. "The way to get it fixed is to get up and go after it."

No one was injured in the blaze, but flames destroyed fences that will be expensive to replace, torched many ranches and killed livestock.

Patti Fulton of the Albany Conservation Service estimates 200 cattle perished in the fires and others could die from pneumonia.

SNEAK PREVIEW

Lots of new and exciting things are starting to happen right now at your Texas Aggie Credit Union. Our recent remodeling and expansion has made taking care of your credit union business much faster and easier. Soon you will be able to take care of almost all your credit union needs over the telephone with our new **TOUCH TONE TELLER** service. Watch for more information in the next few days...

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