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Texas A&M

The Battalion

Vol. 88 No. 54 USPS 045360 14 Pages College Station, Texas Thursday, November 10, 1988

Inside



At Ease
Dealing with
discrimination



Are we having fun yet?
Alysa Gonzales and Sheri Hermesmeyer celebrate during the third game of Wednesday's match against the University of Houston. The Aggies lost the game and the match at G. Rollie White Coliseum. Photo by Jay Janner

Bentsen Senate campaign clobbers record in big win

AUSTIN (AP) — Lloyd Bentsen walked away with the state's record haul of votes for a U.S. Senate race despite splitting between Texas' top two tickets, his campaign manager says.

Although he lost his bid to become vice president, Bentsen won re-election to his fourth Senate term with 3,127,768 votes — or 59 percent — to the 40 percent won by challenger Beau Boulter, with 99 percent of the vote counted.

That breaks the record for highest number of votes for a U.S. Senate candidate in Texas, said Jack Martin, Bentsen's Senate campaign manager. He said the previous record was 3,111,348 votes for Republican Sen. Phil Gramm in 1984.

Martin said Bentsen's popularity proved a stumbling block for the Republicans.

"The senator's presence on the Democratic presidential ticket combined with his coattails in the Senate race to prevent a Texas presidential loss of the magnitude of 1984, when President Reagan carried the state with 63.6 percent of the vote," Jack Martin said.

Republican President-elect George Bush captured Texas' 29 electoral votes by a much smaller margin — 56 percent — to 43 percent for Democrat Michael Dukakis, with 99 percent of the precincts reporting.

"Senator Bentsen received more votes than George Bush did in the presidential race and his margin of 59.1 percent was also better than the 56 percent margin for Bush," Martin said. Bush got 3,028,528 votes for president in Texas, with 99 percent returns.

Boulter said that despite his loss, the campaign was "a wonderful experience. I wouldn't trade it for anything... I think we ran a real good campaign."

The two-term Amarillo congressman said that in the end, Bentsen had too much money to beat.

"Obviously, I wish I'd done better, but given all of the financial resources he (Bentsen) had available to him out of both campaign pots, and the limited re-

sources we had available to us, we did well," he said.

The name of Bentsen, 67, appeared twice on the Texas ballot under a 1959 state law written to allow Lyndon Johnson to run at the same time for U.S. Senate and the White House.

Republican Gov. Bill Clements also said Boulter did surprisingly well.

Bentsen raised more than \$8.2 million for his Senate re-election, according to campaign spokesman Jack DeVore. Boulter, 46, raised about \$1.5 million, said campaign manager Greg Graves, excluding money spent on his behalf by

the GOP's campaign committee for senators.

Boulter, who was endorsed by Bush, said, "There weren't any (Bush) coattails anywhere I could observe."

Reagan swept other Republicans to office with him in 1980 because he presented a "positive agenda" that included cutting taxes, reducing spending, building military strength and "getting the government off the backs of the American people," Boulter said.

But he added, "I think he (Bush) ran the campaign that he had to run, given the way the Democrats started out their campaign."

Bush announces secretary of state

Republican President-elect George Bush, saying the people have spoken and the verdict was clear, moved swiftly today toward forming his administration, designating campaign chairman James A. Baker III as the next secretary of State.

Bush announced the choice of Baker, a friend of long standing who served as White House chief of staff and then as treasury secretary under President Reagan, at a news conference in Houston hours after his solid victory over Democrat Michael Dukakis was assured.

Bush returned to a tumultuous welcome in the nation's capital today, telling his cheering supporters he would continue the good policies of the last eight years.

Bush, accompanied by his wife, Barbara, made brief remarks to the crowd at nearby Andrews Air Force Base. He praised his running mate, Sen. Dan Quayle, as a man who was going to be a great vice president.

And Bush said President Reagan would be a tough act to follow, but said the good policies of the last eight years will continue.

Dukakis also had a news conference in Boston and said of the campaign, "I gave it my best shot."

As for the attacks leveled at him during the campaign, Dukakis said, "The negativism we had in the campaign is something that had an impact on me."

"I hope it doesn't happen, but I fear that this will be a signal now at the national level that this kind of campaigning is effective," he said. "I certainly hope not."

With 99.7 percent of the nation's precincts reporting, Bush had 54 percent of the vote to Dukakis' 46.

Turnout for the election, following a long, often negative campaign, was around 50 percent, the lowest since 1924, according to preliminary estimates.

Officials: Bentsen's win gives state more muscle

WASHINGTON (AP) — Sen. Lloyd Bentsen's rise in national stature and the addition of two Texas Democrats in the House could give the state more muscle on Capitol Hill, Democrats said Wednesday.

Democratic victories in the Panhandle and Southeast Texas on Tuesday put 19 of the state's 27 seats in the party's control, leaving the Republicans with eight.

Democrats see the gain as strengthening Speaker Jim Wright's hand and believe it enhances the state's influence in the Democratic-controlled House. The more Democratic members a delegation has, the more committees it can cover and eventually assume more leadership positions, says Rep. Martin Frost of Dallas.

The House is already chock full of Texans in powerful positions: Wright is from Fort Worth; Rep. Kika de la Garza, D-Mission, is chairman of the Agriculture Committee; Rep. Jack Brooks, D-Beaumont, is chairman of Government Operations but is giving it up to take over the Judiciary Committee in January; Rep. Bill Archer, R-Houston, is the ranking Republican on the Ways and Means Committee; and Bentsen is chairman of the Senate Finance Committee. Others hold subcommittee

chairmanships, caucus chairmanships, or ranking positions on key defense or spending panels.

Although his bid to be vice president failed, Bentsen's appeal on the campaign trail and the months of national exposure had Democrats predicting Wednesday that the powerful Washington insider would see influence widen even more.

But Republicans questioned the Democrats' assertions of greater influence, saying a slight shift in the Texas delegation would have a minimal impact and that Bentsen's powers as chairman of the Finance Committee may not be broadened much by his new appeal in the party.

And with a Republican-controlled White House, the GOP members in Congress hold their own with the executive branch, said Republican Rep. Steve Bartlett of Dallas.

"We have to have strength on both sides of the aisle," Bartlett said, adding that major projects like Sematech or the super collider usually take bipartisan support.

"The loss will hurt in terms of our ability to have bipartisan representation on both sides of the aisles in committees," Bartlett said.

But Bob Mansker, press secretary for Frost, a Dallas Democrat, said, "It's a strengthened delegation because we really lost two members who were not effective in any way what so ever."

State Sen. Bill Sarpalis of Amarillo will take over the 13th District seat that Republican Rep. Beau Boulter gave up by running against Bentsen's re-election bid.

Finals dates to be given by Nov. 15

Students will take final examinations in less than a month, but exact exam times have not yet been announced for the revised testing schedule.

Donald Gardner, assistant registrar, said he will meet with Registrar Donald Carter this week. Gardner said they plan to announce the exam times by Nov. 15.

Finals will be held from Dec. 9 until Dec. 14.

Crash prompts military to ground B-1 bomber

ABILENE (AP) — The Air Force on Tuesday temporarily grounded the nation's B-1B long-range bombers for a safety inspection as military investigators tried to find out what sent one of the planes hurtling into a West Texas pasture.

The crash Tuesday was the third since B-1 aircraft began flying four years ago, and came on the heels of a federal study criticizing the B-1s' performance and the Air Force's failure to overcome maintenance problems that often keep the \$204-million-apiece planes grounded.

Military investigators spent Wednesday morning mapping wreckage that was strewn across a west Texas rural area 7 miles by 2 miles, Air Force spokesman Al Dostal said.

Armed sentries could be seen standing watch over two ejection seats, left in a cow pasture by the crewmen who bailed out of the doomed bomber. The B-1B was on a routine training flight out of Dyess when it caught fire.

All four crewmen escaped the plane safely and were listed in good condition Wednesday at the base hospital. The pilot, Capt. Michael E. Waters, was hailed as a hero for steering the flaming craft

away from homes before bailing out. Air Force officials refused to speculate on the cause of the crash of the B-1B, one of 29 at Dyess.

The Strategic Air Command, which is responsible for the land-based nuclear bomber and missile forces, said the order to ground the aircraft was a "normal precaution" in the wake of a major accident.

The flight suspension order will be followed within 24 to 48 hours by specific instructions to B-1B mechanics on what aircraft systems they must inspect, a SAC spokesman said.

Credit ratings depend upon several factors

By Denise Thompson
Staff Writer

He buries his head in desperation over the seemingly endless number of envelopes marked "past due."

After paying off his Visa with his MasterCard and paying for rent, utilities and food, he realizes that the \$150 left in his checking account won't quite cover his car payments or the "necessities" he put on his Dillard's, Foley's and American Express credit cards.

Although a dramatization, to thousands of people this scenario is a reality not revealed with the brightly colored displays and gifts exchanged for a completed application for credit cards or bank loans, Kem Morgan, an account representative for Chilton Credit Reporting, said.

Understanding credit provides the best insurance against credit-related problems, Morgan said.

"Credit is any type of loan or situation

where you have to repay someone," she said. "When you buy a product under certain terms, you agree to those terms, and you need to abide by those terms."

Unfortunately, to establish credit, the consumer must begin by having a debt, Morgan said.

"Once there is a debt established, that is credit," she said. "If you get a J.C. Penney's charge card and make a purchase on that card, J.C. Penney's reports that purchase to us. They also report any payments that are or are not made."

Despite the popularity of credit cards, Morgan said one fairly safe way of establishing credit is to take out and repay a bank loan, because banks generally report loans to credit bureaus.

"For people without credit, I suggest opening a savings account with a bank loan to establish credit," she said. "They shouldn't have a specific purpose in mind for the money, but should borrow the money with the understanding that it is going into a savings account and will

only be used to repay the loan every month."

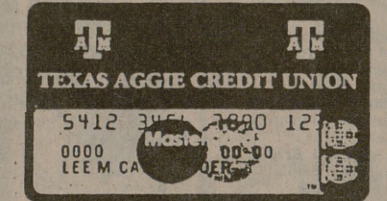
A credit bureau is a clearing house for credit history information. Credit grantors provide bureaus with information on how customers pay their bills. The bureau assembles that information into a credit report. Businesses, credit card companies and banks report revolving credit lines, installment credit lines, mortgages and student loans to credit bureaus every 30 days, Morgan said.

Credit reports are a history of payments to stores, banks and credit card companies. The reports also include items from the "public record," which comprises information about bankruptcies and other information that reflects a person's ability and willingness to pay bills. This credit history is used by credit grantors to help them decide if they are willing to extend credit to the applicant.

However, not all credit grantors use credit bureaus. The Texas A&M loan office does not report short-term loan in-

formation to credit agencies unless the student agrees to release the information, Morgan said.

"It is up to the lending institution to report the loan," she said. "It is their option. You can request that they report it, or you have a right to obtain a copy of



your credit report and request that any credit items be added to your file."

Most negative information remains on a person's credit record for seven years. However, bankruptcies and matter of public record are reported on credit histories for at least 10 years. After the initial 10-year recording, the information

can be re-entered for another 10 years, Morgan said.

"A public record is probably the worst thing a person can have on his file, because it cannot be removed," she said.

Switzer Deason, president of Check Worthy, said although writing bad checks does not directly affect credit, it is a serious crime.

Writing bad checks is not a credit matter, Deason said, because credit falls under civil law, and theft by check is a criminal offense. The distinction is important, he said.

"You won't go to jail for not paying your MasterCard off," Deason said. "You will go to jail for writing hot checks."

Responsible for about 75,000 checks in Texas each year, Check Worthy is not a collection agency but a processing and verification service, he said. Although some students do write bad checks, Deason said that people with an educational background usually pay for their checks

as soon as they are notified of fund short-comings. For people who do not pay for the checks, penalties are stiff.

Depending on the amount of money stolen, the penalties for bad checks vary. One type of bad check is classified as a Class C misdemeanor, punishable by a fine not to exceed \$200. Another bad check offense is a second degree felony, punishable by a fine not to exceed \$10,000 or two to 20 years in the state penitentiary.

"People are taking a worthless piece of paper with your signature on it for payment for services you received," Deason said. "That is extremely trustworthy, and if there weren't fairly harsh penalties for doing it, no one would accept checks."

Morgan agreed that students should be wary of writing hot checks, and said college students also should be extremely cautious when using credit because of

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