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## Shrinking values of real estate threaten bailout

Shrinking real estate values threaten to undermine the plan to bail out the nation's thrifts, an indus-try analyst said Monday, warning that the declining market for raw land will make it especially difficult to raise money to pay for the rescue.

"The industry's struggle is playing out beneath an overhang of massive amounts of real estate unwillingly owned by both thrifts and governments," analyst Alex Sheshunoff said in a review of the industry's performance last year.

The biggest challenge is what to do with all the foreclosed real estate, much of which is raw land, now owned by the federal government,'

The government has planned to help pay for the bailout with money raised from sale of foreclosed assets buildings as well as land, but a slipping economy could result in lower prices and prolonged sales time, thereby increasing the cost.

In Texas alone, a study released last week said almost half of \$43.6 billion in bad loans at banks and thrifts were on undeveloped land.

Those land foans are probably not worth 50 cents on the dollar, they're probably closer to 30, 35 cents, if you can find a buyer," he

"Absent real economic demand for this property, the government will have to provide incentives to at-tract buyers," Sheshunoff said. "The most obvious choices are tax incentives or financing incentives. Unfortunately, papering over the problem is what got us there in the first place.

Austin, Sheshunoff said, "A major factor in the real estate business right now is that lenders are stepping back from lending on real estate and this affects all of the logical players from coming in and buying this real estate, unless they have

"We're now dealing with the painful aftermath of often massive speculative excesses in both real estate development and lending," Sheshu-

"If real estate markets deteriorate further, the cost of the bailout will earlier this year to the Texas Legislature after he said continue to escalate," he said.

# Voting sites for run-off elections

tions are open from 7 a.m. to 7 p.m., and are as follows:

Democratic Runoff

• Pct. 1 -- Millican Commu-

• Pct. 2 — Wellborn Community Center

Pct. 3 — SPJST Hall
Pct. 4 — Kemp School
Pcts. 5, 30 — New Bethlehem Baptist Church

• Pct. 6 — Edge Community

munity Center • Pct. 8 — South Knoll El-

ementary • Pct. 9 - College Station

• Pct. 12 --- Sul Ross School Pct. 13 — Henderson School
Pct. 14 — Ben Milam School

• Pct. 18 — Bryan Central Fire

• Pct. 7 - Steep Hollow Com-

Community Center

Pct. 10 — College Station

Municipal Building

Pct. 11 — Crockett School

• Pct. 15 — Bryan Civic Audi- Pct. 16 — Bowie School • Pct. 17 - Travis School

• Pct. 20 - Texas A&M Memorial Student Center

• Pct. 21 — University Tower • Pct. 22 - Army Reserve

Pct. 23 — Brazos Center
 Pct. 24 — College Hills El-

ementary School • Pct. 25 - G.W. Williams

Tabernacle · Pct. 26 — Brazos Center

(West) • Pct. 27 - Bright Light Baptist Church • Pct. 28 - Peach Creek Com-

munity Center • Pct. 29 - Brushy Commu-

nity Center • Pct. 31 - A&M Consolidated High School

Pct. 32 — College Station

Fire Station No. 2 Pct. 33 — Lincoln Center
 Pct. 34 — College Station

Fire Department • Pct. 35 --- A&M Presbyterian Church • Pct. 36 - First Freewill Bap-

tist Church • Pct. 37 — College Heights

Church Pct. 39 -Southwood Al-

letic Complex
• Pct. 40 — Aldersgate Unit Methodist Church Republican Runoff

Voting sites for republic run-off elections are the same democratic run-off places, w the exceptions listed as follow • Pcts. 1, 2 — Wellborn Co

munity Center
Pcts. 3, 4, 30 - Ker

 Pcts. 15, 17 — Bryan G Auditorium
• Pcts. 14, 16 — Courtho

Annex Building
• Pcts. 18, 25 — Bryan Centre Fire Station
• Pcts. 19, 5, 6, 38 – Are

Hall at the Brazos County Pani ion grounds
• Pcts. 23, 7, 26 - Braze

 Pcts. 35, 29 — A&M Pre • Pcts. 39, 28 — Southwo

Valley Athletic Complex

• Pcts. 40, 27 — Aldersg

United Methodist Church

# U.S. education programs should support Hispanics

SAN ANTONIO (AP) — Education Secretary Lauro Cavazos on Monday urged educators to take part in a series of public meetings he's holding aimed at improv-

ing education for Hispanics.
"It's really a dreadful loss of human potential," Cavazos said at the annual meeting of the National Association of Elementary School Principals. "We need your guidance. We need your assistance."

Cavazos cited a dropout rate of 45 percent among Hispanics in Texas and said he hopes to hear from principals, teachers and parents on how to improve the

The first of five public hearings on the dropout issue begins today in San Antonio. Other hearings are slated for later this spring in Boston, Chicago, Miami and Los

Cavazos brushed off questions about the battle in Texas over education financing. Several legislators walked out of a speech he gave

Decisions on how the state should allocate mo school districts is not an issue for the federal government to address, the education secretary said. Texas should make those decisions ... It's a state

sue and it's not one that I will enter into — nor is it is should enter into," he said. 'I'm not here to say Texas ought to spend mored

lars on education." Only about 6 percent of a school's money comes the U.S. Department of Education, Cavazos said, a ing that President Bush has stated that is inadequal Before speaking with reporters and association cials, Cavazos stopped in and talked with a parent

telephoned an education hotline the principals as tion is operating. Cavazos said the parent asked him how standardize testing should be used in evaluating a pupil.
"I said, 'Just don't depend on standardized testing to your teacher. Talk to your principal,'" Cava

## School finance saga continues House endorses \$450 million plan

AUSTIN (AP) — The Texas House, in its second full-scale debate this year on school finance reform, endorsed a \$450 million spending plan for 1990-91 Tuesday but hadn't passed a bill by

early evening, as lawmakers argued over changing the way the education system is run.

"This is the best way for Texas to go. The This is the best way for Texas to go ... money goes where it's needed in this formula," Rep. Mark Stiles, D-Beaumont, said in successfully pushing an amendment to funnel most of the additional state money to school districts

based on their local tax effort. Lawmakers are in their second special session to try to address a Texas Supreme Court ruling that the school finance system is unconstitutional because of disparities in funding available to

property-rich and -poor districts.

The court gave lawmakers until May 1 to reform the \$13.5 billion-a-year system, which relies on a combination of local property taxes, state

aid and some federal funds. The House was unable to agree on a bill in the last 30-day special session. If it passes the bill by

Rep. Ernestine Glossbrenner, D-Alice, the measure could go to a conference committee to work out differences with a \$1.2 billion Senate plan. The finance amendment by Stiles was approved without a record vote after lawmakers

his is the best way for Texas to go ... The money goes where it's needed in this formula."

> - Mark Stiles, state representative

voted 89-55 against tabling the proposal. The funding formula is the same as in last session's bill, which Stiles helped to vote down, but he said he objected to other provisions in that measure.

The spending plan would cost \$1.7 billion to \$1.8 billion in the fifth year when fully imple-

mented, said Stiles, who worked on the amend-

ment with a coalition of lawmakers. Stiles said he did not expect other fundamendments to be offered. The House table

77-68, an amendment by Rep. Alan Schookra R-San Antonio, to change the funding formula sure debated by House lawmakers contained provisions designed to make educators more at

countable for the job they do. One provision in the bill would have the governor appoint the education commissionera list of recommendations by legislative leader and with Senate consent — rather than the Star

Board of Education. The Education Board, which currently make rules on education policy, instead would mare recommendations to the commissioner and let islature. The board would retain its job of adop

ing and purchasing textbooks.

# Petroleum companies adopt set of environmental guides

Attorney says principals sound vague, hollow WASHINGTON (AP) — The nation's major petroleum companies have adopted a set of "guiding envi-ronmental principals," their trade association an-

But a senior attorney for an environmental organization said the 11 principles adopted Friday in Dallas by the American Petroleum Institute sound like hollow

nounced Monday

"The commitments are so vague as to be practically meaningless," Bob Adler of the Natural Resources Defense Council, said. The American Petroleum Institute's board of directors, which includes all of the nation's major petroleum companies, adopted the environmental principles in a

unanimous vote. Those principles include pledges that the industry would promote the safe use, transportation and dispo-sal of raw materials; to address problems created by the handling and disposal of hazardous substances from oil operations; and to operate plants and facilities in a way protects the environment, and the safety and

health of employees and the public. "It sounds like hollow promises, especially coming from an industry that has violated not only government regulations but its own promises time and time again,"

Adler said the industry appears to be seeking to re-place "badly needed" enforceable government regulations with more unenforceable industry promises. "This industry has said 'trust me' many times in past

but has proven as many times in the past that they can-not be trusted on their own," Adler said.

The API's environmental principles were unveiled within days of the first-year anniversary of the nation's worst oil spill, in which the tanker Exxon Valdez spewed nearly 11 million gallons of toxic crude oil into the sea when it rain aground in Prince William Sound,

The proposals also come as a House-Senate conference committee considers oil spill liability legislation that Adler said would increase liability standards for oil spills, impose a bigger tax to finance a cleanup fund, and require better clean-up plans. The House-passed version of the bill would also require double hulls and

The oil industry is also seeking to drill in such restricted areas as Bristol Bay in Alaska, off the Florida

t sounds like hollow promises, especially coming from an industry that has violated not only government regulations but its own promises time and time again."

- Bob Adler, **Natural Resources Defence Council** 

Keys and the California coast, and at the Arctic National Wildife Refuge.

The industry, Adler said, "is facing increasing opposition to those drilling plans in light of their recent record. Maybe they're trying to assure Congress and the public they can drill safely.

'That's what they've been saying for years," he said. "The trick is for them to prove it in actions, not just more hollow words.'

## Racial slurs found on UT frat car

AUSTIN (AP) - A Univers of Texas fraternity leader says investigation will be started in

racial slurs found painted on fraternity car used in a parade. Lance Abbott, vice president the predominantly white De Tau Delta fraternity, said hed not believe members of the fi ternity were responsible for racial slurs found spray-paint on the back of the car, which w parked in the fraternity's drive

way.
"We definitely apologie in the fact that it happened as house," Abbott said, but add house," "I cannot believe it was one of the guys from our house. We want! do everything we can to improrelations (with minorities)."

Cliff Vrielink, Interfratem

Council president, said there at no specific rules covering the modent, "but we would certainly de in the president and officers resolve the situation.

"It's incredibly insensitive," said. "It's not something we like

Mark Yudof, dean of the School of Law, said the school racial harassment policy, who he wrote, would punish the inc

vidual who wrote the epithets, be would be ineffective against group unless the whole organize tion was involved.