

'The cost of doing business' Vernon S&L fraud case ends after owner testifies

DALLAS (AP) — Testimony ended this morning in the six-week bank fraud trial of former Vernon Savings Association owner Don R. Dixon.

Dixon took the stand for a half-hour, again blaming employees for crimes of which he is accused and denying knowledge of any illegal activity at the failed thrift.

Prosecutors recalled one witness, a former loan officer for Republic Bank who negotiated construction loans for Dixon's condominium projects.

Dixon has been charged with 38 counts of bank fraud, misapplication of funds, conspiracy and related crimes. After a month of testimony by witnesses for the prosecution and a handful of defense witnesses, Dixon took the stand Friday and finished his testimony today.

Vernon's failure in 1987 is estimated to have cost taxpayers more than \$1.2 billion. It was one of the first costly collapses of the thrift crisis.

Dixon, who earlier testified he lost money in the six years he owned the

"I wouldn't have done it unless I thought there was opportunity there."

— Don R. Dixon, former S&L owner

thrift, testified today he believed purchasing the S&L was a good business opportunity.

"I wouldn't have done it unless I thought there was opportunity there," he said.

The jury was expected to get the case after closing arguments Wednesday. If convicted on all counts, Dixon could be sentenced to up to 190 years in prison and fined as much as \$9.5 million.

Dixon was questioned Friday and most of Monday by his attorney, Billy Ravkind, before facing a federal prosecutor.

He explained to jurors why the thrift needed beach houses in California to entertain prospective clients. One house near San Diego, de-

scribed in testimony by a former Vernon director as Dixon's own, served as a hotel and office for the growing thrift, Dixon said.

The home's lease was paid for in part by a Vernon borrower, developer Jim Atkinson, he said. Prosecutors said the scheme allowed Dixon to hide its expense from federal regulators. Dixon testified there were no written documents of the agreement for thrift regulators to inspect.

But he insisted the lease agreement with Atkinson was done so the developer could make money while repaying a loan. Dixon said, the "handshake" agreement allowed Atkinson to use the house and take a share of its sale proceeds.

He testified that some of the parties included women who were hired as escorts for guests, but Dixon said he did not know whether the escorts had been paid with Vernon funds.

He said it was not a "regular business practice" for Vernon to provide escorts at social functions and said the thrift never paid women for sex.

AFL-CIO opposes workers' comp law

AUSTIN (AP) — The Texas AFL-CIO has filed a lawsuit saying the new workers' compensation law, passed last year in a special session of the Legislature, is unconstitutional because it denies basic rights to workers.

Joe Gunn, president of the 215,000-member Texas AFL-CIO, said Tuesday, "The law is regressive, punitive and patently unfair to injured workers."

"A law that harms workers when it is supposed to help them is a perversion of justice that we cannot — and will not — allow."

State officials defended the law, which barring court action, will take effect Jan. 1.

Gov. Bill Clements said, "It is clear the trial lawyers are trying to do in court what they could not accomplish in the Legislature — keep our state in a stranglehold that is draining the Texas economy."

George Chapman, executive director of the Texas Workers' Compensation Commission, said, "This is a great opportunity to serve injured workers throughout Texas." He said he was "disappointed" the lawsuit had been filed.

According to the lawsuit, the new workers' compensation law will lower disability benefits to most injured workers, restrict an employee's access to court and discriminate

against Hispanics, because it reduces benefits for agricultural workers.

The suit filed in Maverick County asks the state district court to declare the law unconstitutional and prevent it from going into effect.

The AFL-CIO, the state's largest labor organization, is joined by three co-plaintiffs. They are Hector Garcia Jr. of Maverick County, who works for Eagle Pass Auto Electric Inc.; Francisco Samaniego, who is an agricultural worker from Webb County; and John Ira Fuller of Van Zandt County, who has been diagnosed as having an occupational disease.

A hearing on a temporary court order is set for Thursday in Eagle Pass.

The opponents do not want the entire workers' comp system dismantled, but they seek to keep current law in effect until the legal issues are settled.

Lawmakers passed the workers' compensation overhaul on Dec. 12, 1989, after two bruising special sessions pitted business interests against labor and attorneys representing injured workers.

The law was adopted under heavy pressure from the business lobby and from the state's top three officials — Clements, Lt. Gov. Bill Hobby and House Speaker Gib Lewis.

Lawsuit claims sex common among retarded school residents

AUSTIN (AP) — Documents filed in federal court allege that sexual intercourse between mentally retarded residents of Lubbock State School is common and condoned by school officials, despite four pregnancies there in recent years.

State school officials contend a former employee's affidavit making the allegations contains many inaccuracies, an assistant state attorney general representing the Texas Department of Mental Health and Mental Retardation said.

The affidavit by Kathy Sescil Robinson was among documents filed with U.S. District Judge Barefoot Sanders of Dallas Monday by David Ferleger of Philadelphia.

Ferleger represents hundreds of retarded state school residents in a class-action lawsuit alleging unconstitutional conditions in state schools.

State officials acknowledge that two retarded women became pregnant during sex with other residents in 1989, the Austin American-Statesman reported Tuesday.

But Lubbock State School never reported the two possible sexual assaults to police, according to police records.

A third Lubbock State School pregnancy now is under investigation by Lubbock police — the rape of a 33-year-old woman who is so profoundly retarded she doesn't know she is eight months pregnant.

Details weren't immediately available on the fourth resident's pregnancy.

"I don't have any idea" why the two possible assaults were not reported to law officers, said Assistant Attorney General Toni Hunter, the American-Statesman reported.

Hunter told the Associated Press she couldn't immediately comment on the allegations.

But she added, "The word I have from the school is that there are a lot of inaccuracies in the woman's affidavit."

School officials were working to pinpoint the alleged inaccuracies, Hunter said.

"We'll certainly review it carefully," said a spokeswoman for MHMR Commissioner Denny Jones, the American-Statesman reported.

A court-appointed attorney for one of the two retarded women who gave birth after having sex with other residents, said her client is so severely retarded she cannot consent to sexual relations.

Nerd House by Tom A. Madison

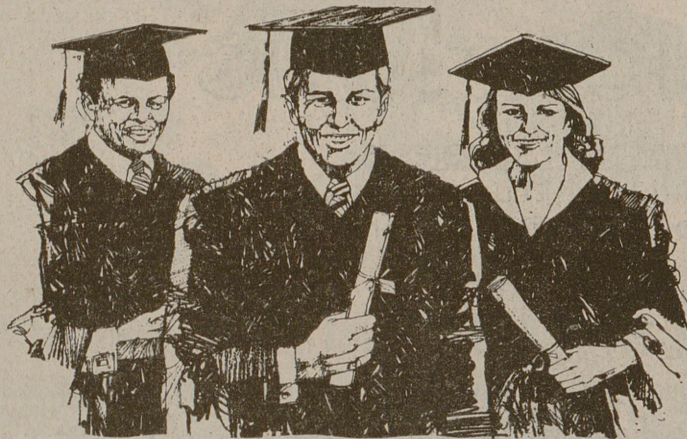
HERBERT IS ABOUT TO DISCOVER ONE OF THE MANY PERILS OF SKIING.

The Battalion CLASSIFIED ADS

Phone: 845-0569 / Office: English Annex

Help Wanted

IF YOU COULD USE \$18,000+ FOR COLLEGE TALK TO US FIRST.



The Army Reserve Alternate Training Program can help you earn a nice chunk of college money for a small amount of your time. Here's how it works.

You take Basic Training one summer. Then you complete skill training at an Army school during the next summer. You'll earn over \$1,250 for Basic and even more for skill training. Then you'll train with your Army Reserve unit near your college, usually one weekend a month plus two weeks a year. During a standard enlistment, you'll earn over \$13,000.

Now add on \$5,040 if you qualify for the Montgomery GI Bill. That adds up to more than \$18,000. Plus you can even get money to repay college loans.

Think about it. Then think about us. Then call:

College Station Recruiting Station
Post Oak Mall, 1500 Harvey Road
College Station, Texas 77840-3751
(409) 764-0418

**BE ALL YOU CAN BE.
ARMY RESERVE**

Help Wanted

Students - need need a spring job?

Earn \$400 to \$800 per month as a route carrier for the Houston Chronicle. Job requires working early morning hours, and a gas allowance is provided. Positions start Jan. 7, 1991. Immediate openings are also available. If interested, call James at 693-7815 or Julian at 693-2323 for an appointment.

Houston Chronicle



Need a work schedule with flexible or odd hours? We've got it!!!
Call Joan 776-4455
1737 Briarcrest Dr.

Part-time Optometric Assistant
A&M student only.
8:45 am to 1:00 pm M-F.
No experience necessary, typing required.
696-3754 for interview.

HOME TYPISTS, PC users needed. \$35,000 potential. Details: 1-805-687-6000, Ext. B-9531.

Full-time computer operator VAX/VMS, MS-DOS helpful. Call Gail, 260-9665.

ENGINEERING AIDE I - Supports electric or municipal engineering & electrical line construction. Requires HS/GED diploma, proficiency in the AM/FM-GIS system & relevant drafting techniques. Salary: \$7.71 hr. EEO/AA. Contact:

CITY OF BRYAN EMPLOYMENT OFFICE, (409) 361-3874.

Waitress, Walter 21 or older, certified or willing to be certified; 2005 South College Plazirigan Club, 822-2263. Ask for Lavenda between 7 p.m.-12 p.m.

SECRETARY WANTED to organize & operate office for individually-owned business. Duties require: scheduling appointments, file organization & computerized data management (Lotus & Word Perfect). Willingness to work unsupervised, 25-30 hours/week. Send resume to: 3703 Holly, Bryan, TX 77802.

OVERSEAS JOBS. \$900-2000 mo. Summer, yr. round, all countries, all fields. Free info. Write IJC, PO Box 52-TX04, Corona Del Mar CA 92625.

INTELLIGENCE JOBS. All branches. U.S. Customs, DEA, etc. Now hiring. Call 1-805-687-6000, Ext. K-9531.

Healthy males want as semen donors. Help infertile couples. Confidentiality ensured. Ethnic diversity desirable. Ages 18-35, excellent compensation. Contact Fairfax Cryobank, 1121 Briarcrest Suite 101, 778-4453.

HOME TYPIST, PC USERS NEEDED. \$35,000 potential. Details: 1-805-687-6000, Ext. B-9531. I

* EXTRA INCOME * Earn \$200-\$500 weekly mailing greeting cards & novelty gift items. For more information send a stamped addressed envelope to: Greeting Cards, Inc., P.O. Box 2297, Miami, FL 33261

Hiring line cooks and prep cooks: Apply in person. 3-C Barbeque, 1727 South Texas.

Services

Professional Word Processing
Laser printing for Resumes, Reports, Letters and Envelopes.
Typist available 7 days a week
ON THE DOUBLE
113 COLLEGE MAIN 846-3755

Professional typing, word processing, resume writing and editing services are available at
Notes-n-Quotes
call 846-2255

FLY FOR LESS AS A COURIER! Major Airline, Houston to: London \$325 roundtrip, Tokyo \$375 plus first-time registration fee \$50 coming soon... Mexico City. Call NOW VOYAGER (713)684-6051, (212)431-1616.

Dr. Lynn Tutoring: Biology, Zoology, Botany, Genetics, Test Preparation. 846-2672, 822-9146.

CAD drafting, electrical, mechanical, structural, electro-mechanical, mechanical design. Call Larry McKinley/CADcom, 690-0509.

Typing, students welcome, superb service. SPELL CHECK, LASER PRINTER, 784-2931.

WORD PROCESSING: PROFESSIONAL, PRECISE, SPEEDY - LASER PRINTER QUALITY. LISA 696-0958.

WORD PROCESSING, Resumes, Graphics, from \$1.35/page. LASER PRINTER, PERFECT PRINT. 822-1430.

Roommate Wanted

Female roommate needed starting 1/91. 1bd/1b, country place. Shuttle bus. \$320, 846-6524.

Female roommate needed. \$145.00 rent. Own room. On shuttle route. Call Celia H696-2724, W845-2241.

Spring 2 floor, 2 bed apartment close to campus, shuttle. \$195/mo., 690-5808 Christoph, Frank.

Roommate wanted for spring semester. 2nd duplex 5 minutes from campus, shuttle route. Move in 12/1/90; \$100 deposit, \$182.50/mo., 1/2 utilities. 823-2124.

Roommate needed for spring 91. Prefer mature ENGR. Major. Duplex, fenced yard, (pets ok). On bus route (Harvey Rd.) Howard 693-6776, 827.50/mo.

For Rent

COTTON VILLAGE APTS Ltd.

Snook, TX

1bdrm \$200 2 Bdrm \$248

Rental Assistance Available

Call 846-8878 or 774-0773 after 5 p.m.

Equal Opportunity Housing/Handicapped Accessible

One bedroom Village on the Creek. \$365, call 846-5315.

House rental. 2bdrm, 1 bath yard and fireplace. Walk to campus. \$475 plus bills, 1102 Milner. 696-0931.

WALK TO CLASS, 2 BDRM, 1 BATH, APARTMENT. SMALL, QUIET COMPLEX, \$240 PLUS BILLS. 696-7296.

Large one bedroom and two bedroom, couple blocks from campus. Pool, tennis court and shuttle-laundry. 693-6767.

2b/1/1.5ba duplexes upgrades include: new carpet, tile, fenced yard, fireplace, washer and dryer connections. Wyndham Management, 846-4384.

A 2b/1/1.5ba luxury 4-plexes close to campus, shuttle bus. \$350. 693-0551, 784-8051.

4-plexes available for spring, walk to campus, near shuttle. Call Lajuan, 846-4242, ext. 7130.

Efficiency apartments next to Thomas Park \$215 per month. Bills paid. 1 bd/1b, efficiency kitchen. Male preferred. 693-4485 after 5 p.m.

Two/bdrm. apt. starting 2nd semester. Great location, terrific rate, on bus route. Call TODAY, don't delay 764-3024.

For Lease

Must sublease 2bdrm/2bath; North Flampart Condo. Great location, garage, washer/dryer, security, fireplace. Call 268-7445. For sublease, 2b/2b luxury apartment at Parkway Circle. \$495/mo. 693-1802.

Huge, 5 bedroom, 3 bath, Victorian home in Bryan. Pillars and all. For rent \$1000/month. Will lease to fraternities! Call 775-1632.

2/1 studio condo. Sublease. Ceiling fans, W/D lot bedroom \$429/mo. 846-8632.

Services

FREE PREGNANCY TESTING

• Confidential Counseling

Good Samaritan Pregnancy Testing and Counseling

505 University Drive (Behind Nutri-System) 846-2909

Battalion Classified 845-0569

For Lease

One bedroom apartment to sublease, available Jan. 1, 600 square feet. The Oaks Apts., call Steven 775-0158. Two 1-bdrm. apts. on bus route 696-9568, 696-9498. Leave message.

Sublease 2br/2b apartment for \$365 a month. Sharon 845-0457, 696-9616.

SUB-LEASE 2br duplex, fireplace, fenced yard, Southwood Valley area. \$500/mo. thru May. 696-5545.

MUST SUBLEASE 2bd/2b Walden Pond apartments. Please call 764-8480, \$100 off first month's rent.

MUST SUBLEASE! 2bd/2b apartment. Excellent condition, available 12-15-90. Bus route. DESPERATE! 693-3207.

For Sale

LANGE MUSIC CITY

Christmas specials throughout the store, 20-50% off selected. Drums • Yamaha • Electric Guitar • Keyboards

20% off accessories with coupon

1315 Texas Avenue 822-2334

DP weightbench and weights, car stereo and equalizer. Must SELL, \$100 EACH. 693-6991.

1981 Yamaha Seca. 550, 4,200 miles GOOD CONDITION. Asking \$900 696-6756.

1986 Celica GTS, excellent condition, blue, loaded, under NADA 696-5814.

Piano For Sale Wanted: Responsible piano player to assume small monthly payments on piano. See locally. Call credit manager, 1-800-447-4266.

FURNITURE: Glass and brass dinette table and coffee table, excellent condition. 696-9750.

Randall RG40 head with 4x12 celestions. \$379, 847-6879.

King mattress, springs, frame, with mattress pad and two sheet sets \$250. Clint 693-1426.

COMPUTERS Best Prices Anywhere GUARANTEED XT, 286, 386SX, ARGYLE COMPUTERS 693-0030.

1000 MINI-CROSS OR DIET FULS for only \$14.95. Call 1-800-888-4988.

Personals

Adoption means Loving & Caring: We want to help you. Happily married, loving couple wants to adopt your precious newborn or infant and provide him/her with endless love, nurturing and opportunities for a happy and secure future. At-home mom with social work/legal background and devoted father, a successful advertising executive unable to have children waits for your baby or infant with open arms (along with our 2 year old Schnauzer) in our large suburban home with a gorgeous lake view. Please help us and let us help you through this difficult time. Expenses paid. Please call Marty and Aimee collect, anytime, at 313-683-1698.

Travel

SPRING BREAK

RESERVATIONS AVAILABLE NOW!

DAYTONA BEACH from \$119*

7 NIGHTS

SOUTH PADRE ISLAND from \$129*

5 AND 7 NIGHTS

STEAMBOAT from \$96*

2, 5 AND 7 NIGHTS

FORT LAUDERDALE from \$137*

7 NIGHTS

PANAMA CITY BEACH from \$124*

7 NIGHTS

CORPUS CHRISTI / MUSTANG ISLAND from \$108*

5 AND 7 NIGHTS

HILTON HEAD ISLAND from \$112*

5 AND 7 NIGHTS

CALL TOLL FREE TODAY

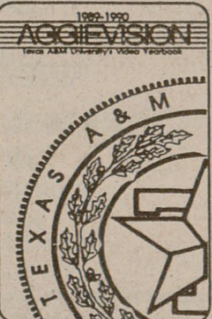
1-800-321-5911

Going skiing? Luxury townhouse sleep 16 located at Red River, New Mexico, \$125-\$175 a night (spring break hire), 3 night minimum, 846-8905 from 10-6, John, 774-4842, John or Margo.

Announcements

THERE ARE STILL 89-90 AGGIELANDS AVAILABLE! If you haven't picked your's up yet - come by the English Annex between 8:30 - 4:30, Monday thru Friday, and bring your I.D. card or a driver's license.

ALSO, IF YOU WILL NOT BE HERE IN THE FALL To pick up your 90-91 Aggiland, you can pay \$5.00 and we will mail it to you. Come by the English Annex.



Pick up your copy today
English Annex or
230 Reed McDonald

FLOUPOT'S BOOKSTORE

PAYS CASH FOR USED BOOKS!

Redmond Terrace next to Academy

Northgate across from Post Office

Southgate on Jersey Street