

Department lowers insurance costs, offers more payment time

AUSTIN (AP) — Texans who make monthly installment payments on car insurance will get lower down payments and more time to pay balances under a rule approved by Insurance Commissioner Elton Bomer on Thursday.

Bomer said expensive down payments and sizable monthly payments contribute to the problem of too many uninsured drivers.

The rule means that for a \$600 six-month policy, the maximum initial down payment would go from \$240 to \$200.

"We're thinking for some families this has been a major hurdle and we're making it easier for them," said David Durden, deputy insurance director for property and casualty. The insurance department did not have numbers of how many people chose monthly payments or single payment options.

Consumer advocates and insurance company representatives criticized the rule as ineffective and said it may cause problems.

It takes effect Jan. 1.

Under the rule, insurers may require down payments of up to 16.67 percent of the annual premium for a 12-month policy, and 33.33 percent for a six-month policy. They currently can charge down payments up to 40 percent on a six-month policy and 25 percent on 12-month policies.

The new rule also requires insurers to spread bal-

ances over five months for six-month plans and 11 months for 12-month policies.

Balances currently can be collected in three months for six-month policies and eight months for 12-month policies.

Insurance companies will not have to change if their installment plans were a better deal than the department's new plan.

D.J. Powers, head of The Center for Economic Justice, said the rule ignores people who have no access to insurance. The center has accused major insurance companies of refusing to offer insurance in certain parts of the state, a practice called "redlining."

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DAVID DURDEN

DEPUTY INSURANCE DIRECTOR FOR PROPERTY AND CASUALTY LINES

"Redlining should be the highest priority for the insurance commission," said Powers. "While in theory (the rule) is a good thing, it is not even a band-aid for consumers who can't get insurance."

Suspect in deep-freeze murder indicted on homicide, theft counts

ARTHAGE, Texas (AP) — A 39-year-old East Texas man has been indicted in the death of his long-time companion, an 81-year-old wealthy banker's widow whose body was found in a deep freeze.

A Panola County grand jury indicted Bernhard Tiede Wednesday on charges of murder and theft in the death of Marjorie Nugent. The lay minister and former funeral director lived with the widow of Carthage banker Rod Nugent and served as her bookkeeper and escort since 1990.

Tiede was arrested Aug. 18 after Mrs. Nugent's body was found in the chest-type freezer at her home. The Longview News-Journal reported that Tiede gave a statement to a Texas Ranger and a Panola County sheriff's deputy admitting that he killed Mrs. Nugent.

Tiede also was accused of taking large amounts of money from Mrs. Nugent's bank accounts since her death. Investigators say

the money could have totaled millions of dollars.

A preliminary autopsy showed that Mrs. Nugent was shot in the back several times. Sheriff's deputies said they believe she was killed with a .22-caliber rifle found in her home.

Since Mrs. Nugent's November disappearance, Tiede had told friends and law enforcement officials that she was ill, hospitalized or out of town, the News-Journal reported.

Tiede was in the Panola County Detention Center on Thursday in lieu of nearly \$2.7 million bond.

The federal government is pursuing its own charges against Tiede, The Times of Shreveport, La., reported Thursday.

The Internal Revenue Service has seized Tiede's property, and the U.S. attorney's office in Longview is investigating Tiede on charges of money laundering. Prosecutors are expected to pre-

sent their case to a federal grand jury within the next six months.

Tiede has spent "extensive and extremely substantial" amounts of Mrs. Nugent's money since her death, according to documents filed by the Internal Revenue Service.

Checks drawn on one of her accounts since her death indicate the transfer of \$250,000 to Tiede in a dozen transactions, most of them in amounts of more than \$10,000, federal documents state.

In another instance, "Tiede appears to have cashed almost \$400,000 in checks" on Mrs. Nugent's account at another bank, according to the documents.

"Tiede also appears to have made such transfers not only for his own use, but also for his friends," the document states. "For example, he appears to have given or loaned money to several individuals to purchase personal vehicles."

Topless clubs drop lawsuit to block ordinance

HOUSTON (AP) — Lawyers for three topless clubs have stopped trying to convince a judge to block enforcement of Harris County's sexually oriented business ordinance.

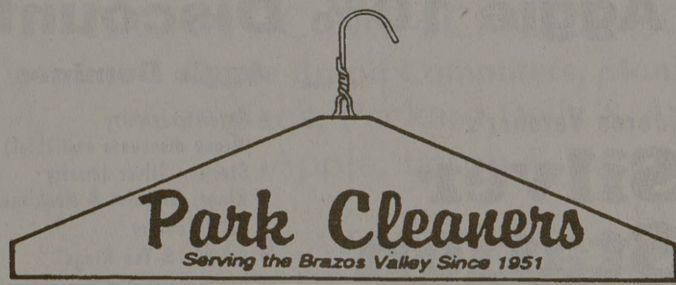
Attorneys for St. James Restaurant & Club, Texas Cowgirls Cabaret and Houston Dolls dropped the second of their two state lawsuits against the county and Sheriff Tommy Thomas on Tuesday, a day before State District Judge David Medina was to have ruled. A decision is expected soon in a similar lawsuit pending in federal court.

Judges Medina and Katie Kennedy refused requests to block enforcement that were filed in April and May, prompting the clubs' attorneys to concentrate on their federal lawsuit.

Harris County Commissioners Court adopted the revised regulations for sexually oriented businesses a year ago. Employees of such businesses are now required to apply for an annual permit from the sheriff's department.

Texas Cowgirls club was burned in a fire Tuesday night, but the ordinance remains in effect for the other two clubs in unincorporated Harris County, said assistant county attorney Jay Aldis.

The city of Houston is facing its own opposition to an aggressive sexually oriented business ordinance passed in January that imposed wide-ranging reforms within city limits. Enforcement has been delayed as the city and business owners dispute the matter.



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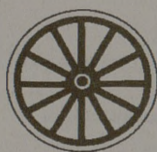
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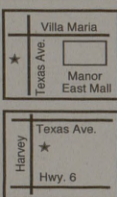
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