

U.S. consumer debt rises

■ **COLLECTION:** Creditors can make life difficult for delinquent customers with high card balances

NEW YORK (AP) — Rising consumer debt is creating some concern among lenders, economists and lawmakers, but at least one group quietly cheers the borrowing binge: the nation's 6,300 bill collectors.

Collection agencies say business is booming as more creditors report an increase in late payments and loan write-offs, and they're preparing for a busy spring and summer when overdue accounts from the holidays are passed on.

"We expect to have plenty of work to do," said Tom Haag, who runs State Collection Service, a Madison, Wis., collection agency. "If debt is on the increase ... bad debt will increase as well."

Consumer indebtedness has been climbing steadily in recent years and is now over the \$1 trillion mark.

While most individuals pay their bills in a timely manner, at some point in their lives they may become financially overburdened. A job loss, medical problem, divorce, or poor money management caused by overspending can easily push anyone over the edge and onto a collection agency hit list.

Of course, it's best to work with a creditor before an account reaches this stage — at the very least to avoid a damaged credit rating. And understanding your rights and responsibilities under the law can make encounters with collectors less intimidating.

ΑΒΓΔΕΖΗΘΙΚΑΜΝΞΟΠΡΣΤΥΦΧΨΩ

ΑΒΓΔΕΖΗΘΙΚΑΜΝΞΟΠΡΣΤΥΦΧΨΩ

Fraternity Rush

-Open House-

January 24, 1996

-- Meet at --

180 PLC

6:30

ΑΒΓΔΕΖΗΘΙΚΑΜΝΞΟΠΡΣΤΥΦΧΨΩ

It's as
easy as

1
one

2
two

3
pee!

If you've had
Chlamydia is the most common
unprotected
sexually transmitted disease in
sex, you are
the United States today. One in
at risk for
fifty men is infected and shows
chlamydia.
no symptoms of the disease.



The University of Oregon Student
Health Center is offering chlamydia
urine screening to men at no charge
winter term. Stop by the laboratory
Monday through Friday, 8:00 a.m.
to 2:00 p.m., or call 346-4455 for
more information.

NEWS BRIEFING

A LOOK AT THIS MORNING'S HEADLINES

Sex, prostitution & videotape: a senate plan for a crackdown



NORTHWEST

OLYMPIA (AP) — Senators, looking for ways to crack down on nude dance clubs, prostitution and X-rated movie producers who exploit children, watched a snippet of soft-porn and heard from a weeping young woman who told of being coerced into videotaped sex Tuesday.

Sen. Darlene Fairley, D-Lake Forest Park, one of the Legislature's most liberal members, touted a package of four bills aimed at limiting the sex industry.

The bills would place major restrictions on sex clubs, including imposing an 8-foot "no contact" zone between nude and semi-nude dancers and their patrons. The other bills would increase penalties on prostitutes and their clients and pimps, give judges more power to ban prostitutes from specified areas, and crack down on pornographers who coerce people into sexually explicit videos.

Fairley said she's no prude and that some acts are consensual. But she said she wants to end exploitation of women, particularly minors, and wants to ensure that communities have more control over pornography and prostitution laws.

At Fairley's request, James Covey of the King County Police showed a videotape taken inside a nude dance club. A buxom, nearly naked woman was performing a "couch" dance for \$30, rubbing her body up and down a man's.

Lawmakers sat in awkward silence in the darkened room. After about two minutes, Fairley abruptly asked Covey to stop the video.

Covey and Robert Thompson of the Des Moines police said they and vice squad officers in the region support Fairley's bills.

Statewide standards, including the 8-foot requirement, would be particularly helpful for small cities and counties that don't have money to defend local ordinances from court challenges, Fairley said.

State adopts anti-gay couple regulation

■ **LOANS:** The policy is intended to "encourage the traditional family"

RICHMOND, Va. (AP) — Applicants for low-income home loans must be related by blood, adoption or marriage under new state regulations that effectively bar gay couples from pooling their incomes to get a loan.

The Virginia Housing Development Authority's 6-2 vote reverses a policy it adopted in June 1994 to allow unrelated people to combine their incomes when applying for the loans.

"We feel like the new regulation will encourage the traditional family," Chairman Michael G. Miller said.

10-year-old's boyfriend charged with sexual assault



NATIONAL

HOUSTON (AP) — A 22-year-old man was charged Tuesday with sexually assaulting his 9-year-old girlfriend. The girl, now 10 and 8 1/2 months pregnant, has run away from a youth shelter.

Cindy Garcia gave social workers the slip Sunday, and police were appealing for help in finding her. They said she probably will have to give birth by Caesarean section.

The girl's lover, Pedro Sotelo, a Mexican national, also was missing Tuesday. He faces up to life in prison if convicted of aggravated sexual assault.

Cindy's mother told case-workers her daughter had been running away since she was 8 to be with Sotelo.

County social workers discovered Cindy's pregnancy Jan. 12 when she posed as a 14-year-old seeking welfare benefits for herself and her unborn child.

"She's a pretty smart little girl," police Officer Frank Elizondo said. "She gave me a false name and date of birth."

She was taken into custody and examined by a doctor for the first time since she became pregnant, said Judy Hay, a spokeswoman for Harris County Children's Protective Services.

Cindy disappeared when she went to church with fellow residents of an emergency youth shelter. A girl who fled with her said Cindy mentioned she was going to a relative's house, leading officials to think she may still be in the Houston area.

Ms. Hay said Cindy fears her child will be taken from her and that she will not be allowed to live with the baby's father.

Pictures of both Sotelo and Miss Garcia were distributed across the state and at the U.S.-Texas border.

Police fear Sotelo is on his way back to Mexico. If so, extradition would be next to impossible because Mexico and the United States do not have an extradition policy on charges other than murder, state Attorney General Dan Morales said.

President asked to resign after campaign chief confession



WORLD

BOGOTA, Colombia (AP) — A defiant President Ernesto Samper rejected calls to step down Tuesday after his 1994 campaign chief charged that Samper knew about contributions from the Cali drug cartel.

A veterans' group urged the armed forces to take power. Student protesters marched near the presidential palace, waving banners that read, "It's time to resign."

Samper denied former aides' allegations that he was aware that Cali cocaine traffickers, who dominate the global cocaine trade, gave millions of dollars to his campaign.

Under intense pressure, he said he told his ministers they could abandon the government if they wished because Colombia's deepening political crisis was his problem.

"I left open that option to all of them," said Samper. Late Monday, the cabinet and military leaders had pledged their support.

Samper is considering calling a referendum to let the people decide his fate, said Julio Cesar Guerra, the president of Congress. He said the government will call Congress back early from its three-month recess for special sessions.

Samper has been hampered by the allegations since shortly after the election, when audiotapes of Cali cartel leaders discussing campaign payoffs emerged.

In the most damaging revelation, ex-campaign chief Fernando Botero said Monday that Samper knew his campaign took cartel money. Botero, a former defense minister now jailed in a military barracks, said he noticed "suspicious" people and meetings taking place in the last days of the campaign.

The head of a veterans' group, the National Federation of Armed Forces Reserves, urged the military "to take power if necessary" to restore stability.

Gov. George F. Allen, a conservative Republican, requested the change last year. The new regulations take effect Feb. 5.

Gay-rights advocates were outraged.

"It doesn't make any attempt to hide its anti-gay motive," said David Smith, a spokesman for The Human Rights Campaign Fund, a national gay rights group.

The decision also created sharp dissent within the commission itself.

"This change grants loans to convicted axe murders who are married — while denying Mother Teresa and an unrelated sister a loan," said commission member Albert C. Eisenberg.

The regulations said the authority could consider exceptions, but did not specify how.

Kent Willis, director of the Virginia chapter of the American Civil Liberties Union, indicated a court challenge is inevitable.

"This is the kind of blatantly discriminatory decision that prods courts to make hard decisions," he said. "Not only are they willing to create a policy that discriminates against gays and lesbians, they are willing to take along elderly couples, disabled people and others who want to pool their resources."

At a public hearing on the change Friday, 18 people protested the change and only two supported it.

The authority made about 11,000 loans last year totaling \$906 million. The loans do not involve state tax dollars. They are financed through bond sales.