



\$200,000 POTHOLE — Work has begun at the site of a street cave-in on Calypso St. in Monroe. The cave-in began as a sagging spot in the pavement, and Monday the street fell in. The city council declared a state of emergency and began

work to stabilize the site and prevent and further development of the hole. Monroe has been plagued by cave-ins for about seven months. Damage from this one has been estimated at \$200,000. —UPI telephoto

Simon May Take Over For Shultz

WASHINGTON (UPI) — Energy chief William E. Simon is the man Treasury Secretary George P. Shultz apparently wants to take over his job.

"Those two guys are close. They both think alike, and Shultz looks on Simon as his protegee," a source close to both men said Thursday after Shultz announced he was leaving his post.

Simon, even though he heads the Federal Energy Office, has never given up his job as deputy Treasury secretary, and if he becomes Treasury secretary, he might keep his job as energy chief.

But Simon is not without competition. One scenario suggested by some observers would have Simon move to the top Treasury spot with John T. Dunlop, now director of the Cost of Living Council, taking over as energy chief.

Asked if he was interested in Simon's job, Dunlop said, "As far as I'm concerned, I'm trying to do a job here. That's all that interests me."

A two-hat role would fit Simon's personality. A hard-driving, action-oriented official, he "wants everything done yesterday," one of his aides says.

Simon, 47, also inspires a personal loyalty that has kept his staff working 18-hour days since he took over the management of the energy crisis in December.

"He is quick with a joke, and he is a shirt sleeve man, but if you can't produce you hear about it in pretty blunt terms," the aide said.

Simon learned enough about the world of finance to make himself a millionaire as a partner in the Wall Street firm of Salomon Brothers.

Book Offers Strategies Against Bill Collectors

NEW YORK (UPI) — If keeping up with bills has you down, and nearly out, you're probably a candidate for the bill collector.

Cash is down and out. Credit is down and out. The only thing that's up each month: the pile of unpaid bills.

A new book will help the likes of you and others in similar or worse straits. These include the one million this year who will have their wages attached, the 1.2 million who'll go through having their autos repossessed.

Also: the 185,000 who will have homes seized or liens placed against them. At the end of the trail are the 178,000 who will file for bankruptcy.

The book, by a George Belden (not his real name), is called "Strategies for the Harassed Bill Payer" (Grosset and Dunlap). Belden tells how to cope with the bill collector and gives a few strategies for outwitting him.

Belden describes himself as one of the foremost authorities on bill collectors—having been exposed to same while suffering "the indignities that befall persons who cannot pay their bills."

He's had his wages attached. He's been sued. One reason for keeping his identity a secret: in the course of researching the book he accepted and applied for credit cards—and was issued many even though he had this history of bad bill-paying.

That, in fact, is one of the

problems in this credit-card happy society, according to Belden. People are begged to take out credit cards—and to charge, charge, charge.

"The credit explosion is producing a multitude of credit victims," he says.

Contemporary bill collecting techniques lag behind technologies of credit promotion, as Belden sees it.

"Collection is the seamy underside of the credit industry," he says.

Bill collectors he describes feed the debtor's dread and anxiety.

"The consumer is led to believe that all the nation's credit bureaus, banks, finance companies, credit-card concerns and major retailers are interconnected like ICBM sites," Belden says.

"In actuality, coordination is nowhere near as formidable as

the industry would have us believe.

The troubled debtor should not be scared by the collector's threats of implied awesome legal power.

"Credit raters and collectors are hedged in by a complex of constitutional due process provisions, by libel statutes, by such legislation as the Consumer Credit Protection Act, The Fair Credit Reporting Act...and even the Federal Communications Commission," Belden says.

"Most of the collector's clout is derived not from technology or legal power but from subtle manipulations of the debtor's fears."

Belden tells how to cope with collectors for everything from alimony payments to utility bills. His basic strategies for debtors include:

—Take advantage of a check's clearing time. He maintains checks sent within a city will clear in two business days; checks sent within a thousand miles will clear in four business days; checks sent a longer distance will take five or six.

—Send an anguished letter when the pressure is on. A sample one in the book starts out:—"Because of the recent earthquake, my son's amputation and other extraordinary strains on the family budget..."

When the debts heat up, Belden suggests you threaten the collector with, among other things, your intention to complain to the Federal Communications Commission.

Vet School Test Deadline Announced

Applications for the medical college admission test for students applying to the LSU School of Veterinary Medicine in 1975 must be submitted by Sept. 13.

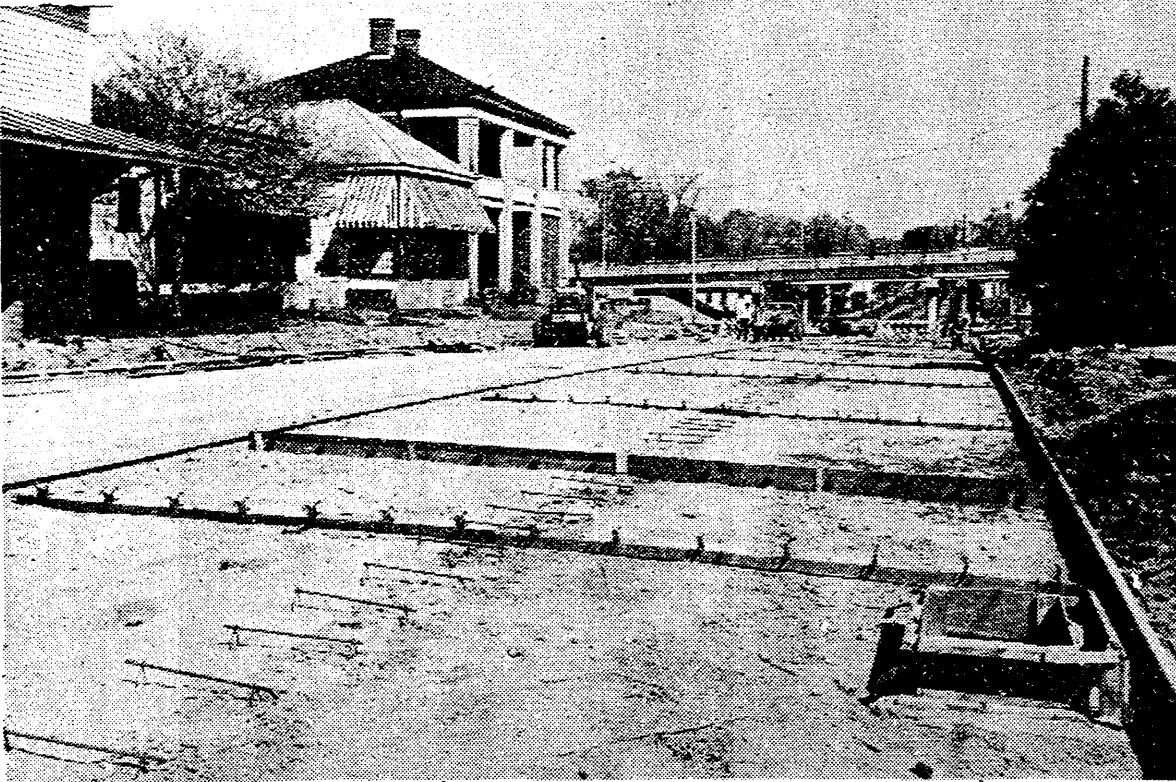
Application forms may be acquired by writing the School of Veterinary Medicine, LSU, Baton Rouge, 70803, or by writing MCAT Registration, American College Testing Program, P. O. Box 414, Iowa City, Iowa, 52240.

Completed forms must be mailed to Iowa City in time to meet the Sept. 13 deadline. The test will be given on the LSU campus Oct. 5.

Information Center Opened by Bureau At Old State Capitol

The Baton Rouge Convention and Visitors Bureau has opened an information center in the lobby of the Old State Capitol.

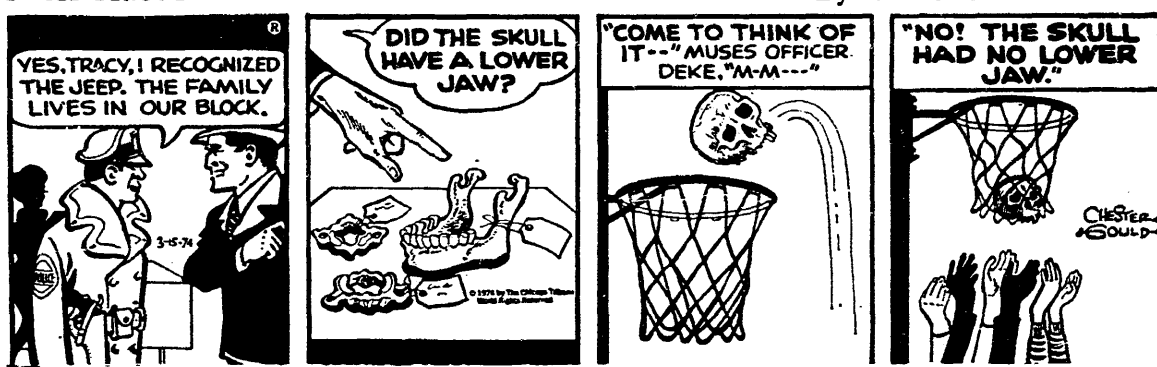
The booth is open seven days a week for local people and visitors, from 10 a.m. until 4:30 p.m. weekdays and from 1 p.m. until 5 p.m. weekends.



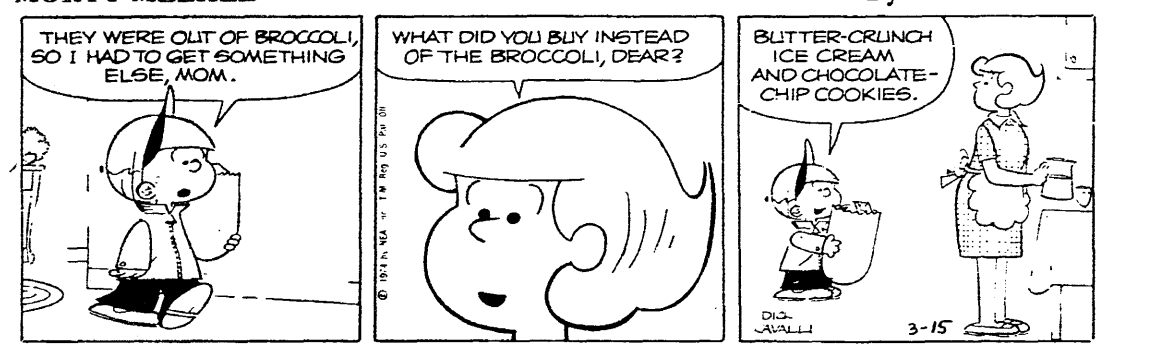
A WIDER NORTH STREET — Work continues on the widening of North Street from two to four lanes, from North 9th Street near the I-10 expressway westward to River Road. This view shows how the widened street looks near the east end, with the expressway in the background. A number of trees were removed in the course of

the construction project, over the strong objections of some neighborhood residents. Jenkins Construction Co. holds the \$896,773 contract with a completion deadline of June 13. The work is one of the last installments of the Downtown Street Improvement program to be let to contract. — Photo by Charles Gerald

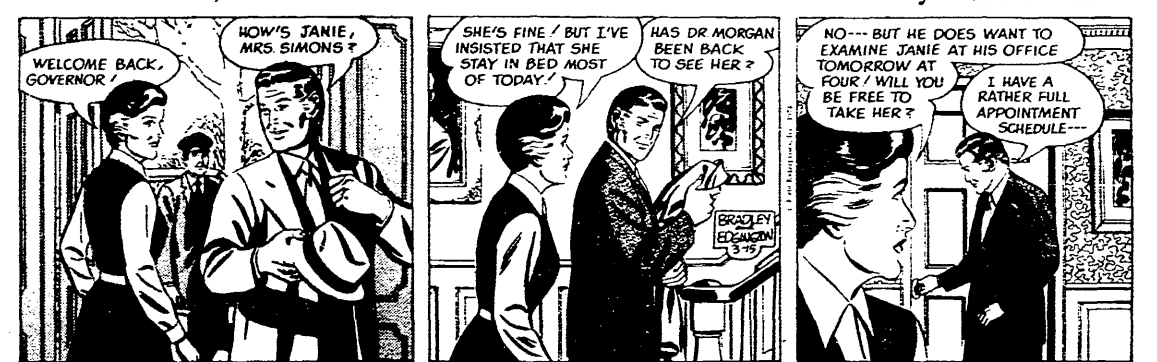
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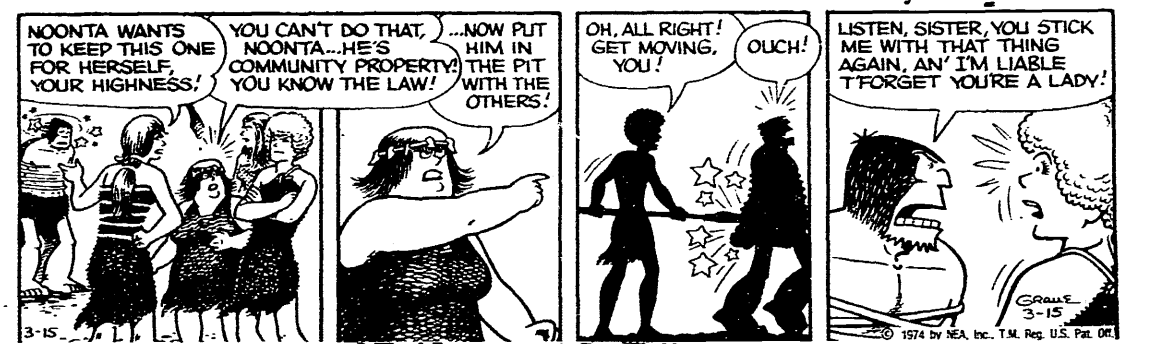
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REX MORGAN, M.D.



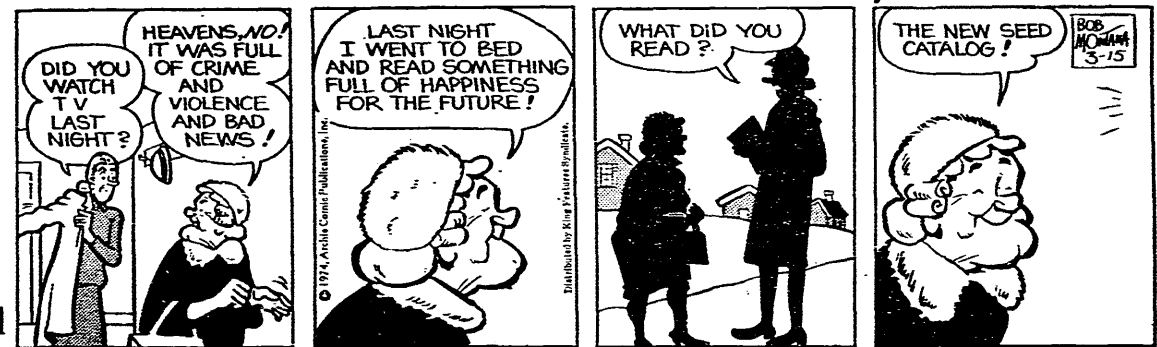
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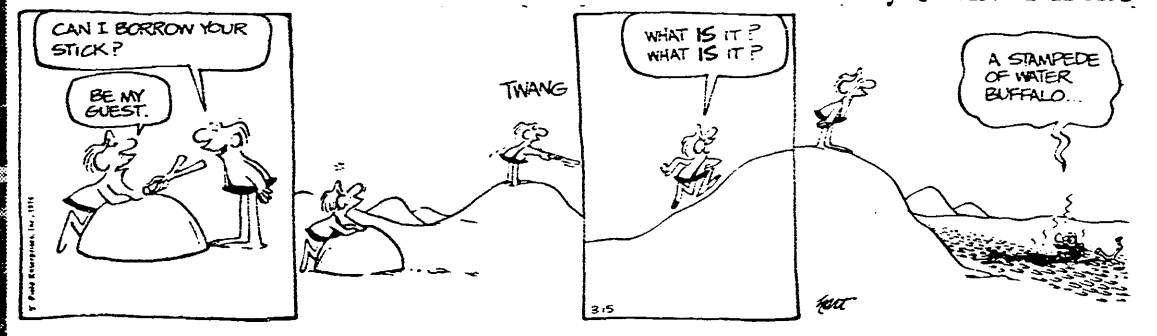
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