

The Dallas Morning News

Texas' Leading Newspaper

Dallas, Texas, Wednesday, October 25, 2006

DallasNews.com

50 cents



Which wine?

How local stores fared when we asked them to match a wine to our entree.

TASTE, 10



QB QUANDARY

Tony Romo or Drew Bledsoe — which Cowboys quarterback will get the call against the Panthers?

SPORTSDAY, 1C

Breezy, with rain



High: 74 Low: 62
Metro, Back Page

SPORTSDAY



Cardinals topple Tigers in Game 3

St. Louis and pitcher Chris Carpenter shut down Detroit 5-0 to take a 2-1 lead in the World Series. IC

METRO

DART expansion gets green light

A plan approved by DART directors will add about 40 miles of rail lines — almost double the current light-rail network — to the transit system by 2030. 1B

Stricter purchasing rules likely in DISD

Dallas school trustees are expected to approve the first overhaul of the district's purchasing policies in nearly a decade. 1B

NATION

Limbaugh calls Fox tremors 'an act'

Rush Limbaugh apologized for saying Michael J. Fox (left), who has Parkinson's disease, exaggerated the effects of his illness in ads supporting stem cell research. 6A

BUSINESS

Centex profits plummet 60%

Profits for Dallas-based homebuilder Centex Corp. plunged 60 percent for the latest quarter as the U.S. housing market slowed. 1D

Firm helps clients plug into savings

The country's first energy efficient store is helping Dallas consumers find their way through the maze of electricity providers and lower their bills. 1D

He wasn't ready to die in a ravine

Lawyer recounts ordeal with stick in throat, broken ribs after crash

By DAVID TARRANT
Staff Writer

When he saw buzzards flying overhead, Jerry Wood thought that he might not make it out alive. The night before, he lost control of his car and hurtled 40 feet off a cliff and into a remote, heavily wooded ravine in Palo Pinto County.

Sitting in his battered car a few yards from the road, badly injured and hidden from view by trees and



Jerry Wood

brush, he wondered if he'd ever be found.

But the man, whom his wife describes as deliberate, cool-headed and methodical, put those thoughts out of his head and began to focus on his next step.

Over a two-day ordeal, the Fort Worth defense attorney did many things to stay alive. At one point, he performed a crude tracheotomy on himself with a utility knife

See COOL Page 2A

FARE CHALLENGE

American Airlines is pricing tickets aggressively to ensure it hangs on to North Texas business travelers.

Average round trip cost to 25 cities.

Complete fare chart, 4A

ONE DAY'S NOTICE

American Airlines \$593.64

Southwest \$550.81
8% lower

EIGHT DAYS' NOTICE

American Airlines \$253.24

Southwest \$258.14
2% lower

SOURCES: Dallas Morning News research, based on figures from the airlines' Internet booking sites, AA.com and Southwest.com.

DAMEON RUNNELS/Staff Artist

Airlines duke it out on prices

Southwest's the ticket on next-day trips, but AA has advance advantage

By TERRY MAXON
Staff Writer

It appears that American Airlines isn't going to give any ground to Southwest Airlines when it comes to airfares in North Texas.

When averaged, American's fares for tickets bought a week in advance are cheaper than Southwest's to the 25 new cities that Southwest serves in one-stop ser-

vice from Dallas Love Field. However, Southwest is cheaper in 17 of the 25 markets, and the Dallas-based discounter has a price advantage for tickets bought for travel the next day.

Its biggest margin is for one-way trips bought at the last minute — on average, Southwest charged half the price of American.

"American's putting up a good fight," said Tom Parsons, owner of BestFares.com. "It's a dog fight, and winners are still going to be the consumer."

See AIRLINES Page 4A

FAMILY FINANCES IN COLLIN COUNTY



A wealth of debt, a search for wisdom



REX C. CURRY/Special Contributor

Tony McIntyre (center) prays with Mike Andrewartha (left) and Fred Balda at Custer Road United Methodist Church in Plano. Mr. McIntyre and his wife eliminated more than \$60,000 of debt through a Christian debt program.

Many residents in Texas' richest county look to end habits

By PAULA LAVIGNE
Staff Writer

God didn't need a 2002 Dodge Ram King Cab pickup with black chrome wheels and a custom bed liner.

Nor did God need the \$500 monthly payment.

Acting on the beliefs that all their possessions belonged to the Lord and that the Bible scorns debt, Toni and Tony McIntyre sold their prized pickup.

The sale helped eliminate \$13,000 of the \$63,000 the Plano couple owed from years of spending and using one cred-

it card to pay off another.

Many Collin County residents find themselves in similar straits, according to various financial statistics. And more, like the McIntyres, are seeking help.

It's been more than a year since *The Dallas Morning News* peered behind the ritzy landscape of the highest-income county in Texas. Collin County ranked among the top counties nationwide in household income, but households here had a median net worth of \$125,000, lower than the median net worth found among Col-

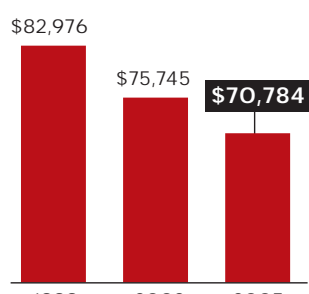
lin's peer counties. And at \$4,200, average credit card debt was higher in Collin than in its peers.

Since then, some of those financial realities have worsened. Average credit card debt has risen to more than \$6,500. The foreclosure rate is growing faster than the county's population growth. An already-high number of bankruptcies spiked, partly in anticipation of new federal laws that made it harder to file.

See COLLIN Page 10A

INCOME DROP

Collin County's median income is still the highest of any county in Texas, but it is declining.



NOTE: In 2005 inflation-adjusted dollars. SOURCE: Dallas Morning News analysis from U.S. Census Bureau data

U.S. may increase force in Baghdad

General assures public war still winnable

By JOHN F. BURNS
The New York Times

BAGHDAD, Iraq — The top U.S. military commander in Iraq said Tuesday that he might need to call for an increase in American troops in Baghdad to reinvigorate a plan to recapture the capital's streets from insurgents and death squads.

In a news conference held after a week of largely bad news from Iraq, Gen. George Casey and Ambassador Zalmay Khalilzad sought to reassure an increasingly restive American public that the war was still winnable.

Mr. Khalilzad laid out a timetable for political measures that he said the Iraqi government had agreed to take and that the Americans see as crucial to reducing sectarian violence. Gen. Casey predicted that Iraqi troops would be able to take over the main burden of the war in 12 to 18 months, allowing U.S. troops to move to a support role.

See GENERAL Page 7A

New leeway for single-sex education

Critics say federal rules a step back for equality

By DIANA JEAN SCHEMO
The New York Times

WASHINGTON — The Bush administration is giving school districts broad new latitude to expand the number of single-sex classes and schools in what is considered the most significant policy change toward coeducational education since a landmark law barring sex discrimination was passed more than 30 years ago.

Two years in the making, the new rules announced Tuesday by the Education Department will allow school districts to create single-sex schools and classes as long as enrollment is voluntary.

Schools that go that route must also make coed schools and classes of "substantially equal" quality available for members of the excluded sex.

See RULES Page 10A

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PICHI CHUANG/Staff Photographer

From left: Sara Owen, the Rev. Rick Enns and Kevin Magavern listen to a group member sharing during the Crown Ministries Bible Study class in the Custer Road United Methodist Church on Sunday.

"I have a couple who bought a car right before they wrote a contract to buy a house. The car is only 10 grand [\$10,000] less than his one-year salary."

Suzanne Short, mortgage counselor

COUNTY COMPARISONS

Compared with many high-income counties nationwide, Collin County households have a lower median net worth and high credit card and auto loan debt.

	2005 median household income	2006 median household net worth	2006 average household auto loan/lease debt	2006 average household credit card debt
Collin	\$70,784	\$97,750	\$20,940	\$6,542
Contra Costa, Calif.	\$69,487	n/a	na	na
Fairfax, Va.	\$94,610	\$240,000	\$17,749	\$5,162
Fairfield, Conn.	\$71,633	\$214,750	\$16,419	\$7,462
Howard, Md.	\$91,184	\$206,250	\$18,148	\$4,340
McHenry, Ill.	\$70,908	\$150,650	\$20,074	\$2,738
Montgomery, Md.	\$82,187	\$196,300	\$16,266	\$3,753
Morris, N.J.	\$84,010	\$232,625	\$16,027	\$4,863
Nassau, N.Y.	\$80,293	\$346,375	\$16,924	\$4,836
Prince William, Va.	\$81,904	\$169,000	\$18,894	\$6,158
Rockland, N.Y.	\$78,649	\$198,250	\$16,789	\$4,283
Santa Clara, Calif.	\$76,810	n/a	na	na
Somerset, N.J.	\$88,532	\$230,300	\$16,721	\$4,706

NOTE: Recent Contra Costa and Santa Clara, Calif., data were not available. SOURCE: Claritas Market Audit

Collin drops out of 10 wealthiest list

Continued from Page 1A

Collin County also has stumbled — statistically, at least — out of the nation's elite. With a median income of \$70,784, it is still the wealthiest county in Texas but is no longer among the 10 richest counties nationwide.

The slide stems from a mix of financial factors. Personal overspending, lower salaries and layoffs are part of the reason. An influx of lower-income people also muddies a read of the region's financial health.

Despite the overall bleaker picture, malls are busy, builders are adding rooftops, and people are still pushing the financial envelope to keep up with their neighbors. Media rooms, wine cellars and designer clothes for the whole family convey the standard lifestyle in many neighborhoods. Some households can afford it all; others cannot.

Sarah Dobrenski moved with her husband, Steve, from Northern California to Frisco two years ago. The 31-year-old mother of two said she likens her time in Collin County to standing on the sidelines of a marathon in which the runners "had to keep up with everybody else."

Plano mortgage counselor Suzanne Short said she hasn't seen the overspending trend slow, either. She gave an example of a family that took out a home loan even when its debt was consuming about 65 percent of its income.

"People don't seem to have any sense," she said. "I have a couple who bought a car right before they wrote a contract to buy a house. The car is only 10 grand [\$10,000] less than his one-year salary."

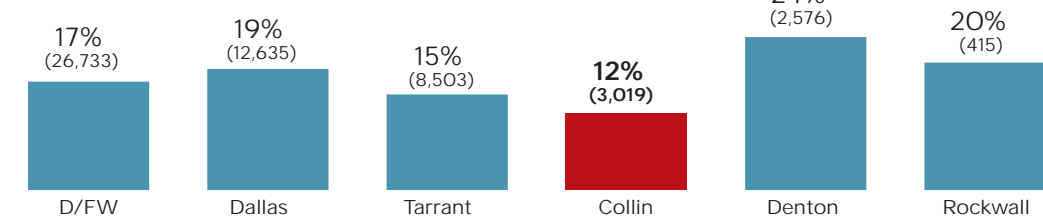
A year is not enough time for an entire region to change its habits, but on an individual basis, there is evidence that debt — or the fear of it — has caused some people to reform.

Consumer Credit Counseling Service of North Central Texas, for example, expects a 23 percent jump in business from 2005 to 2006, to more than 11,600 people seeking credit help.

DEBT AND SPENDING

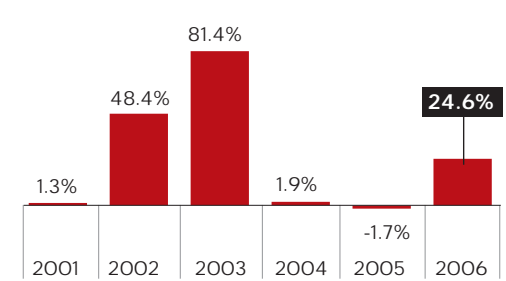
FORECLOSURES ARE UP ALL OVER THE DALLAS-FORT WORTH AREA

Percent change in year to date, 2005 to 2006. In parenthesis is the number of foreclosures in each area so far this year.



COLLIN COUNTY BANKRUPTCIES

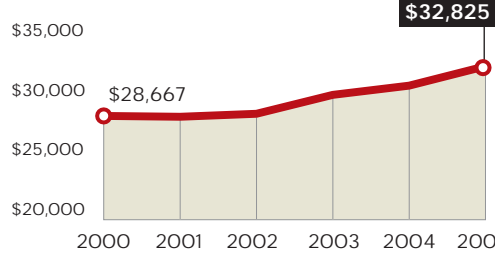
Change from the previous year



SOURCES: Foreclosure Listing Service; Dallas Morning News analysis of consumer bankruptcy filing data from the U.S. Bankruptcy courts for the 12-month periods ending in March 2000-2006; Dallas Morning News analysis of population and sales tax data from the U.S. Census Bureau and the Texas comptroller of public accounts

PER-CAPITA SPENDING

Annual spending in Collin County based on sales tax figures.



SERGIO PEÇANHA/Staff Artist

Help from Bible

The McIntyres repaired their finances through the help of a Bible study class at Custer Road United Methodist Church in Plano. The Rev. Rick Enns, an associate minister at the church, said that every Crown Financial Ministries class has been full since it was first offered in 2004.

In the class workbook, a chapter on debt opens with Proverbs 22:7: "Just as the rich rule the poor, so the borrower is servant to the lender."

Mr. Enns said the Bible includes 2,350 verses about money — more than about work, love or family.

"God does have a lot to say about debt and giving and generosity," he said. "Everything is God's, and ... we are only stewards."

The McIntyres had given in to credit card offers and catalogs.

They had succumbed to all the cool stuff at Fry's Electronics store, which appealed to Mr. McIntyre, a 40-year-old software engineer.

The Bible taught the couple that if all their money belonged to God, then they should be acting in God's best interest and living more modestly.

They said they changed their spending habits and steadily paid off what they owed. They plan together, save together and discuss large purchases beforehand, instead of surprising each other with shopping bags and big bills.

Burden of debt

The burden of debt has broken the backs of many Collin County residents. Bankruptcy filings in the 12 months that ended March 31 were 25 percent higher than filings recorded in the same period a year earlier.

Some of the increase stems from the flurry of filings last fall,

right before the bankruptcy rules changed in October.

Bankruptcy was the answer for former Plano residents Elinor and Arnold, who spoke last year on the condition that their full names not be used.

"I think we're still recovering," Elinor, 44, said during a recent interview. "It's going to be every bit of five years from the onset [of bankruptcy] until we kind of feel a little bit more comfortable."

Arnold had lost a \$300,000-a-year telecom job and was unemployed for 18 months. They drained their savings, racked up about \$109,000 in debt and filed for bankruptcy in March 2004. They lost their \$600,000 Plano home to foreclosure.

They sold Elinor's \$5,000 wedding ring to a friend who agreed to keep it — as a loan of sorts — until the couple could buy it back.

Last December, a job transfer for Arnold moved the couple and

their three children to a small college town in Virginia. Arnold now makes about \$180,000 a year.

And Elinor has her ring back.

Elinor said the family doesn't splurge on clothes, vacations, gadgets or toys as they once did. They once paid \$2,000 to paint a child's bedroom; today, they're pouring money into their children's college savings.

They both drive Hyundais, not Mercedes. Elinor has no credit cards, and Arnold has one with a \$300 limit that he uses to reserve rental cars for work.

It also helps that they've escaped such a materialistic environment, she said.

"There's just not that overall pressure to always want to dress a certain way or look a certain way," she said of their new Virginia community. "It's a little more L.L. Bean, I guess. Certainly, there are some people who dress to the nines, but it's a little more relaxed."

One of their decisions might be of concern to some financial planners. They bought a \$500,000, 4,000-square foot house with no money down at 12 percent interest — the best they could do with their credit rating.

Higher East Coast housing prices made it hard to find something less expensive in an area with good schools, Elinor said. Their monthly mortgage is about \$3,000, but that's not a sign that they're falling back into their overspending ways, she said.

"We're going to stick with our goals," she said. "I know ... that people do fall back into it. I can't imagine that we would be those people."

Seeking balance

Balancing wants, needs, saving and spending can be a challenge in Collin County.

A year ago, Angie Kanter wondered how some families could live in such elegant homes on incomes close to her household's, in the \$100,000-to-\$130,000 range.

Now, just a few months before Mrs. Kanter is about to be laid off, she and her husband, Sean, have started a nearly \$12,000 remodel-

ing project, including new hardwood floors. Last fall, the couple paid \$18,000 for an outdoor arbor and spa.

Mrs. Kanter got the idea for the arbor when she passed by a house that had an "unbelievable cedar structure" in the backyard.

After the Kanters finished their backyard, they vowed to avoid any more big purchases.

Then Mrs. Kanter showed her husband the neighbor's house that had been transformed by wood floors.

The couple drained much of their savings to pay for both projects, but they didn't go into debt, Mr. Kanter said.

"We did overspend a little bit over this past year," Mr. Kanter said, "but we're close to getting that money back."

If all goes as planned, Mrs. Kanter will profit from her severance package as she moves into a new job early next year.

Some people might think the Kanters are spenders after those purchases, as well as the 150-bottle wine refrigerator and a trip to Napa that they also bought. But they say they absorb those big-ticket items by restraining themselves in other areas.

Their 2-year-old son, Noah, gets \$8 haircuts at Wal-Mart. They don't buy expensive clothes, and they rarely eat out.

Even the Bible study class at the McIntyres' church allows for some splurges.

The McIntyres said it's OK to buy big every once in a while. They decide together whether they can afford the item and whether they're buying it for the right reasons.

"It's not like we gave up all our worldly possessions," Mrs. McIntyre said.

They recently debated whether Mr. McIntyre could buy a \$900 gadget he had been eyeing at Fry's for more than nine months.

They used \$534 in American Express points and the rest in cash to buy a Garmin Nuvi 360 Portable GPS — a device often used in a vehicle to find one's way.

E-mail plavigne@dallasnews.com

Rules open door to inequity, critics say

Continued from Page 1A

The federal action is likely to accelerate efforts by public school systems to experiment with single-sex education, particularly among charter schools.

Across the nation, the number of public schools exclusively for boys or girls has gone from three in 1995 to 241 today, said Leonard Sax, executive director of the National Association for Single Sex Schools. That is a tiny fraction of the approximately 93,000 public schools across the country.

"You're going to see a proliferation of these," said Paul Vallas, chief of schools in Philadelphia, where there are already four single-sex schools and plans to open two more. "There's a lot of support for this type of school model in Philadelphia."

Until now, he said, there had been a threat of legal challenge which had delayed, for example, a boys charter school from opening in Philadelphia this September. New York City has nine single-sex public schools, most of which opened in the past four years.

While the move was welcomed by some conservatives and urban educators, a number of civil rights and women's rights groups condemned the change.

"It really is a serious green light from the Department of Education to re-instituting official discrimination in schools around the country," said Marcia Greenberger, co-president of the National Women's Law Center.

Under Title IX, the 1972 law that banned sex discrimination in educational institutions that receive federal funds, single-sex

classes and extracurricular activities are largely limited to physical education classes that include contact sports and for sex education.

To open schools exclusively for boys or girls, a district has until now had to show a "compelling reason," for example, that it was acting to remedy past discrimination.

But a new attitude began to take hold with the passage of the No Child Left Behind law in 2002 when female senators from both parties came out in support of same-sex education and asked the Education Department to draft guidelines to permit its growth.

The new rules, first proposed by the Education Department in 2004, are designed to bring Title IX into conformity with a portion of the No Child Left Behind law

that called on the department to promote single-sex schools.

The interest in separating boys from girls in the classroom is part of a movement to allow more experimentation in public schools.

Although the research is mixed, some studies suggest low-income children in urban schools learn better when separated from the opposite sex. Same-sex education has also been looked at because of concerns about the performance of boys in secondary education.

Education Secretary Margaret Spellings described the changes as part of a greater effort to expand options in the public sector.

"Every child should receive a high-quality education in America, and every school district deserves the tools to provide it," she said.

IN NORTH TEXAS

Few North Texas public schools offer single-sex classes. Here are two that have them.

Allen ISD: Started a single-sex math class at Lowery Freshman Center in 2005. The district expanded the program this year to offer single-sex sections for math, language arts, geography and science.

Dallas ISD: Opened the Irma Lerma Rangel Young Women's Leadership School for girls in sixth to 10th grade in 2002. It plans to expand through 12th grade by 2008-09.

From staff reports

Ms. Spellings said research supported single-sex education and that the changes would not dilute the protections of Title IX.

But Stephanie Monroe, who heads the Education Department's office of civil rights, acknowledged Tuesday the equivocal nature of the department's research on the issue.

"Educational research, though

its ongoing and shows some mixed results, does suggest that single-sex education can provide some benefits to some students, under certain circumstances," she said.

Critics argue that the changes contradicted the intent of Title IX and would not withstand a legal challenge — a point that Education Department officials disputed.

