



"EL RESPETO AL DERECHO AJENO
ES LA PAZ"
Lic. Benito Juarez

VOLUME FIVE

VIERNES DIA 22 DE OCTUBRE, 1976 LUBBOCK, TEXAS

NUMERO 6



Tower Visita Lubbock ¿Que Pasa?

Mas de 100 personas se juntaron el Jueves dia 21 del presente para dar la bienvenida a Lubbock al Senador John Tower en el Restuarante El Sombrero. La comida fue dada por la organizacion COMA en agradecimiento al Senador Tower por su cortesia cuando tres delegados de COMA incluyendo Gilberto Flores, Hector DeLeon, y Bidal Agüero, visitaron a Washington. El Senador Tower fue una de las personas instrumentales en arreglar que los delegados se juntaran con el Presidente Ford.

Durante la comida, el Senador Tower se dirigió a las oportunidades para los Chicanos en la administracion de los Estados Unidos. El se dirigió a legislacion para el desarrollo economico de los comerciantes Chicanos. El dijo que el siempre iba trabajar para ayudar al comerciante Chicano que tuvieran oportunidades para desarrollar sus negocios y a la vez el pueblo donde ellos viven. El Senador Tower agrego que el a este momento estaba trabajando para engrandecer la concesion que se dio a la organizacion SER de 1.2 millones a 5.3 millones porque el sabia que SER era una de las organizaciones mas medesedoras porque siempre trabajaban para ayudar a la gente. El Senador Tower tambien dijo que el estaba muy gustoso que recientemente se habia aprobado el nombramiento de Ed Aguirre como comisionado de education. El dijo que el trabajara para nombrar mas Chicanos para altas posiciones durante su termino.

La comida fue asistida por varios oficiales de Lubbock incluyendo al Mayor Bass y Jim Granberry.

¿Que Pasa?

Felicitaciones al Sr. Agustin Medina por ser nombrado a la mesa directiva de los Boy Scouts.

No olviden ir a votar ya se esta llegando el tiempo.

Gracias de parte de La Voz Chicana C-B Club a todos los que fueron al baile este pasado lunes y gracias especialmente a Carlos Perez por emprestar el Padrino.

Escriban su comentarios al P.O. Box 5913, Lubbock, Texas 79417.

Se Nombran Amigos De Ford En Texas

President Ford Sunday named William Bonilla, a Corpus Christi attorney, as Chairman of the Amigos de Ford Committee in Texas.

The Steering Committee consists of 45 prominent business, professional and civic Chicano leaders of Texas who strongly endorse the election of President Ford.

Bonilla is a former National President of the League of United Latin American Citizens (LULAC) and

currently serves as National Chairman of SER-Jobs for Progress, Inc., a national Spanish-Speaking service organization.

In an exclusive telephone interview with this reporter, William D. Bonilla, said, "I urge every Spanish speaking to cast their vote for President Gerald R. Ford, if they feel the Democratic party has not helped the Spanish speaking American to solve his problems in unemployment and other areas."

"I have repeatedly told the Spanish speaking, in public and large gatherings, that there is nothing wrong in voting for President Ford, in the upcoming November elections. Bonilla, a prominent Democrat in the Democratic party, attended the National Democratic Convention in Atlantic City in 1964 as an official delegate. Bonilla, successful Corpus Christi attorney and founder of the SER program, said, "I am sick and tired of hearing the same old promises by the Democrats every two years on congressional elections and every four years on presidential elections."

"Democrats blame President Ford," said Bonilla, "simply because he has been president for two years. Democrats should not bump it back to the Republicans. To cast this blame on Ford is highly unfair and unrealistic when the Democrats have been in power in the Congress for the past 22 years." Referring to legislation that would help the Spanish speaking

American on on unemployment, Bonilla asked, "Why hasn't this legislation been passed?"

The Amigos de Ford Committee has been designated by the President Ford Committee to spearhead the Chicano effort for the President Ford Campaign in Texas. The committee is comprised of Democrats, Republicans and Independents who have chosen to support the President.



VICTORIANO YBARRA

FALLECE FUNDADOR DE SOCIEDAD VICENTE GUERRERO

El miercoles 20 de Octubre del ano en curso a las 4:30 de la mañana dejo de existir en su residencia sita en 740 West Panhandle, el Sr. Victoriano Ybarra a la edad de 77 anos. El Senor Ybarra fue nativo de la Ciudad de DeArroyo Nuevo Leon en el ano del 1917 emigro a los Estados Unidos dedicandose a las labores del campo, y a fines de 1918 se fue a residir a Waeder, Texas donde comenzo a trabajar en la Compania del Sur Pasifico hast 1923. En 1923 contrajo matrimonio con la Senorita Ventura Quintero, de dicho matrimonio, nacieron 9 hijos, siendo ellos; Todoro, Leandro, Domingo y Felipe 6 mujeres Elena, Marta, Maria Vigil, Angelita Flores, Celia y Valentina Martinez.

El ano de 1944 el Senor Ybarra se cambio para Slaton con su familia donde se dedico a las labores del campo y ultimamente estuvo empleado como dependiente en una estacion de gasolina de la cual se retiro. El Sr. Ybarra fue una persona muy activa y honesta en actividades sociales. En el ano de 1947

fundo aunque con escasos elementos la Sociedad Mutualista Funeraria Vicente Guerrero la cual al haberse cambiado para estos lugares del West de Texas fue creciendo la membresia que al presente cuenta con 560 miembros.

Es digno de admirar la gran fuerza de voluntad del Senor Ybarra que a pesar de su poca cultura nunca se canso de preocuparse por el bien estar de sus semejantes, pues aunque dejo el puesto de presidente siguio sirviendo como colector.

Es por eso que el fallecimiento del Senor Ybarra es hondamente sentida no unicamente por su esposa e hijos e hijas, sino por todos sus amigos con quienes convertia y por que dejo un hondo vacio dificil de llenar. Que en Paz Descanse el buen amigo que en vida supo conquistar el respeto y estimacion de familiares y estranos.

Sirvanos tambien las presentes lineas para extender a su estimable esposa, hijos, e hijas, nuestro mas sentido pesame o condolencias por la perdida de nuestro querido amigo y compadre, pidiendo a Dios conceda al finado el descanso eterno y su familia mande el consuelo que tanto necesitan.

Por Felipe Estrada



En este foto aparece Lidia Mendoza durante su presentacion en el Restuarante Corral el Sabado Pasado.



Froy Salinas candidato para Representante Estatal del distrito 75-B



Trinidad Zepeda candidato para Comisionado del Condado del precinto tres.

SE PRESENTAN CANDIDATOS CHICANOS

Congressman George Mahon and his challenger for the congressional seat Jim Reese were featured speaker for the political rally which was sponsored by the League of Women Voters and the Greater Lubbock Press Club this past sunday.

Also present for the rally which was attended by some 200 persons, were candidates for State Representative 75-A, Joe Robbins, Rep. and Roy Ward, Demo. and for 75-B Froy Salinas, Demo. and Lee Page, Rep. Candidates for County Commissioner were also present. For the Precinct 1 position were present Gary Riley, Rep. and Edgar Chance, Democrat. For the Precinct 3 position candidates are Trinidad Zepeda, Raza Unida Party, and Jim Lancaster, Democrat.

State Representative candidates were asked a variety of questions from the audience ranging from water importation to the right to work law. All the candidates pledged to work for a feasible water importation program. All the candidates except Froy Salinas were for the right to Work Law. Other issues raised were that of education, tax legisla-

Trinidad Zepeda, candidato para comisionado de condado de precinto tres del partido Raza Unida y Froy Salinas, candidato para Representante Estatal del partido Democrata se presentaron ante algunos 200 personas este pasado domingo en el parque Clapp en una junta organizada por el League of Women Voters y el Greater Lubbock Press Club.

Durante su presentacion el Sr. Trinidad Zepeda expreso que es necesario tener un cambio en el gobierno de condado. El se dirigió a las mayores problemas que ahorita estan afectando a todo el pueblo pobre de Lubbock. El dijo que la mayor problema era que realmente no habia comunicacion dentro de los oficiales de condado y los oficiales de la ciudad. Agrego que el pensaba que podia trabajar junto con otras agencia para adquirir los mejores servicios para la gente de Lubbock.

Issues raised during the presentations done by the candidates for County Commissioner were; rural fire service, shared service, SPAG participation, and tax equalization.

LEGAL NOTICE

Sealed proposals for constructing 5.384 miles of Grading and Strs. (Unit 1) from 2.0 Mi. W. of Groom to LH 40, cover by I 40-1(77)110 in Carson and Gray County, will be received at the State Department of Highways and Public Transportation, Austin, until 9:00 A.M., November 9, 1976, and then publicly opened and read. THIS CONTRACT IS SUBJECT TO THE WORK HOURS ACT OF 1962, PL-87-581 AND IMPLEMENTING REGULATIONS.

The State Department of Highways and Public Transportation, in accordance with the provisions of Title VI of the Civil Rights Act of 1964 (78 Stat. 252) and the Regulations of the U.S. Department of Transportation (15 C.F.R., Part 8), issued pursuant to such Act, hereby notifies all bidders that it will affirmatively insure that the contract entered into pursuant to this advertisement will be awarded to the lowest responsible bidder without discrimination on the ground of race, color, or national origin, and further that it will affirmatively insure that in any contract entered into pursuant to this advertisement

minority business enterprises will be afforded full opportunity to submit bids in response to this invitation and will not be discriminated against on the grounds of race, color or national origin in consideration for an award. Plans and specifications including minimum wage rates as provided by Law are available at the office of George J. Cannon, Resident Engineer, Amarillo, Texas, and State Department of Highways and Public Transportation, Austin, Texas. Usual Rights Reserved.

Sealed proposals for constructing 8.801 miles of Reconstruct Gr., Strs., Flex. Bs. & 2 CST from Ford County Line to 3.3 Miles S. of FM1756 on Highway No. SH 6, covered by RS 802(6) & RS 802 (7) in Knox County, will be received at the State Department of Highways and Public Transportation, Austin, until 9:00 A.M., November 9, 1976, and then publicly opened and read.

The State Department of Highways and Public Transportation, in accordance with the provisions of Title VI of the Civil Rights Act of 1964 (78 Stat. 252) and the Regulations of the U.S. Department of Transportation (15 C.F.R., Part 8), issued pursuant to such Act, hereby notifies all bidders that it will affirmatively insure that the contract entered into pursuant to this advertisement will be awarded to the lowest responsible bidder without discrimination on the ground of race, color, or national origin, and further that it will affirmatively insure that in any contract entered into pursuant to this advertisement, minority business enterprises will be afforded full opportunity to submit bids in response to this invitation and will not be discriminated against on the grounds of race, color, or national origin in consideration for an award. Plans and specifications including minimum wage rates as provided by Law are available at the office of Alvin D. Alexander, Resident Engineer, Munday, Texas, and State Department of Highways and Public Transportation, Austin, Texas. Usual Rights Reserved.

CARTA AL DIRECTOR

Sr. Director de La Voz de Tejas, Por su Columna "Comentarios" en su periodico de fecha 10. de Octubre puede calificar lo disponible y entusiasta e imparcial, conque Ud. se entrega a superar cada dia mejor la confianza de publicacion en su periodico, Pues no noex ste dida que ese es riolico, Pues no no existe duda que ese es el camino que siguieron tantos periodicos que yo conoci en panales y que se superaron al grado de ser la mano derecha derecha del pueblo. Por lo tanto deseo abundantes cosechas de superacion en el afan, que Ud. Entregas, al Periodico que confia a nosotros los Mexicanos. Al mismo tiempo me es grato enviarle algo para su columna "Rincon Poetico". Sin mas anticipandole las gracias su Amigo y S. S.

J. R. Castillo

"RINCON POETICO" AYER-Y-HOY

Lubbock crece hacia los lados y aumenta la poblacion pero abandonan el centro comprende usted la question.

La desentralizacion que el comercio aquiest haciendo ahora pregunto yo aque se esta dividiendo

es muy sencillo senores todo tiene su razones ya se estan enrequeciendo, otros nuevos tiburones

los que vivieron aqui y hoy regresan de paseo cuando pasan por el centro todos exclaman que feo!

don e mires mucha jente es la corte federal donde veas uno menos alli es la de la ciudad.

nomas esos dos negocios prosperan alli en el centro

SU VOTO SI CUENTA
Por MSgt. Homero Rodriguez

Esta no es para fijar culpa ni para apuntarle con el dedo a nadie. Sin embargo al que le quede el sacco que se lo ponga.

La unica razon por la cual me pongo a escribir es que hay veces que me da coraje, otras tristesa y a veces hasta miedo, por el estado o condicion economica y politica que existe entre el Mexico Americano aqui en Lubbock.

Como recien venido a la area (tengo un ano aqui), no pretendo saber o entender todos los problemas que plagan a la raza. Tampoco creo tener la solucion a esos problemas. Lo que aqui relato no es mas que una observacion por lo que en mi opinion es la causa mayor de nuestros males.

Al platicar con nativos de esta area ellos causan a la administracion, o lo gringos en ella. En otras palabras a la discriminacion del anglo. hacia el Mexico Americano.

Aunque tengo que aceptar esto en parte, no considero que esto sea la mayor causa de nuestros atrasos. La mayor causa somos nosotros mismos... Si, Ud. y todo aquel que por ignorancia, flojera, o decidia no ha hecho uso de lo mas valioso que una persona libre tiene en su poder. Me refiero al derecho y responsabilidad que tiene uno como ciudadano de votar.

En anos atras era muy facil decir, "Pues no tengo dinero para el Poll Taz", otros decian, "Yo no se hablar en ingles muy bien", Despues los ami-

gos y gastando feria en la cantinera. Sea como sea esos tiempos han pasado y esas excusas ya no son validas, ya que ya no hay Poll Tax y hasta la lista de los candidatos viene escrita en espanol para aquellos que haci lo decen.

Con eso debian de haberse acabado las excusas pero no, ahora son otras las excusas que se ollen en el barrio "yo trabajo muy duro y no tengo tiempo", dicen unos, "En lugar donde me toca votar a mi esta muy lejos de mi casa", dicen otros. Pero el Beauty Shop, La Barra, o el Salon de baile nunca esta muy lejos, y llueva trueque o nieve alla nos vemos.

Damas y caballeros, Jovenes, si Uds no tienen 30 minutos para votar, si no pueden hacer un tiempico para hacer algo que quizas decida el futuro de nuestros hijos, familiares, y en fin la del pueblo Mexico Amricano aqui en Lubbock, entonces los compadesco... a Uds. y a sus hijos.

No me diga que su voto no cuenta porque si Ud. multiplica su voto por el numero de personas que no votaron en elecciones pasadas llegaria la cifra a los cienes de miles. No senores, el unico voto que no cuenta es aquel que no se hace.

"Por eso estamos como estamos, por eso nunca progresamos", dice la cancion. Pero esta vez con la ayuda de todos y Ud. Y si Dios quiere vamos a cambiar las cosas. Nos vemos el dia 2 de Noviembre.

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Exhorta luchar por propuesta de UFW

Por JUAN LOPEZ
OAKLAND—El dirigente sindical campesino Cesar Chávez la semana pasada exhortó a más de 900 oyentes en la iglesia Saint Elizabeth de esta ciudad, a redoblar sus esfuerzos por la campaña a favor del proyecto de ley "Proposition 14".

Ante un animado público, que le aplaudió continuamente, el presidente del sindicato United Farm Workers of America (UFW) trazó las tareas necesarias a fin de lograr una amplia votación a favor de la "Proposition 14" en las elecciones del 2 de noviembre próximo.

Chávez explicó que la tarea principal hasta el 2 de octubre es la de registrar el mayor número posible de personas elegibles para votar. De ahí en adelante es importante llegar personalmente a un porcentaje mayor del electorado con el propósito de convencerlos que voten por el proyecto de ley, dijo.

Añadió que el contacto directo con el votante es clave porque, a pesar de contar con la simpatía amplia de la gente de California, el sindicato carece de los recursos monetarios con que cuentan los rancheros para hacer uso de los medios de comunicación.

De acuerdo con Chávez, los consorcios agrícolas disponen de más de 2 millones de dólares.

Durante la reunión, que contó con la participación de latinos, afroamericanos y norteamericanos blancos, Chávez explicó que el proyecto garantizará "el derecho permanente" del trabajador agrícola de California a elegir el sindicato de su preferencia o ningún sindicato, si lo prefiere.

Dijo que este proyecto de ley protege "y anima al obrero agrícola" a organizarse. Además, garantiza el dinero requerido para poder llevar a cabo lo que la ley estipula.

Al contrario, la ley actual aprobada por la legislatura de California el año pasado, aunque dice garantizar muchos de los mismos derechos de la "Proposition 14", no garantiza los fondos requeridos para su aplicación.

Como consecuencia, los rancheros habían tomado la oportunidad para convencer a los legisladores a que voten contra los fondos requeridos, anulando de esa forma los mismos derechos que la ley vigente pretende proteger. Esa fue la táctica que los rancheros

emplearon antes de que el sindicato lograra inscribir la "Proposition 14" para los comicios de noviembre.

Pero ahora los rancheros tienen otro fin, el de "confundir a la gente" y desorientar la campaña a favor de la "Proposition 14", denunció Chávez.

Los rancheros ahora argumentan que el proyecto de ley es innecesario porque ya existe una ley

con los fondos necesarios para su funcionamiento. Lo que no dicen, según Chávez, es que fueron ellos mismos los que impulsaron a los legisladores a que aprueben bastantes fondos hasta fin de este año.

Una vez concluidas las elecciones, en noviembre y si logran derrotar la "Proposition 14", los rancheros volverían a emplear la vieja táctica para impedir que la legislatura otorgue los fondos necesarios.

LA BANDERA

According to Aztec mythology, they were to go north until they came to a lake where an eagle perched on a cactus plant would be killing a snake. At that site they were to build their great city "TENOCHTITLAN".

The Mexican Republic adapted that myth and that symbol appears on a white background on the Mexican flag and the Capital of Mexico is Mexico City (Tenochtitlan). Mexico did not always have a flag. The Spanish flag flew over Mexico from the conquest until its independence. Even then through the struggle for independence different flags and banners were used.

Miguel Hidalgo y Costilla chose a banner with the picture of La Virgen de Guadalupe since religion was such a great factor in the lives of the people.

José María Morelos y Pavón, also chose a flag with religious significance. His flag had a three arched bridge on a light field. The Azteca eagle was over the bridge and the initials V.V.M. were written within the arch. The initials stood for "Viva la

Virgen María."

When Iturbide presented his "Plan de Iguala" he once again changed the flag. The flag was divided into three diagonal stripes red, white and green. In the center of each stripe was a star which symbolized the three guarantees of the Plan de Iguala, Religion, Equality, and Independence. After Iturbide was made emperor he dropped the stars and placed the Azteca eagle in the center with a crown over it. The colors remained the same, but were vertical rather than horizontal.

When Mexico finally became a Republic in 1824 the crown over the head of the eagle was removed and two branches of live oak and laurel were added around the eagle. The words Estados Unidos Mexicanos were also added.

To this day the Mexican flag remains intact and "Mexican Flag Day" is celebrated in Mexico on February 24 each year. The reason for this is that the first pledge of allegiance was given to the flag on February 24, 1821 even though Mexico had not yet become a Republic.



CESAR CHAVEZ

DON'T FORGET TO VOTE

Oracion al Espiritu Santo

Espiritu Santo tu que me aclaras todo, que iluminas todos los caminos para que yo alcance mi ideal, tu que me das el don divino de perdonar y olvidar el mal que me hacen y que en todos los instantes de mi vida estas conmigo, yo quiero en este corto dialogo agradecerte por todo y confirmar una vez mas que nunca quiero separarme de ti, por mayor que sea la ilusion material.

Deseo estar contigo y todos mis seres queridos en la gracia perpetua. Gracias por tu misericordia para conmigo y los míos.

(La persona debiera rezar esta oracion 3 dias seguidos sin decir el pedido dentro de tres dias sera alcanzada la gracia por mas dificil que sea.)

Publicar en cuanto se reciba la gracia)

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LABOR COUNCIL FOR LATIN AMERICAN ADVANCEMENT

Estimado Votante,

With the coming elections, we will again get the opportunity to voice our opinions by

Estimado Votante,

With the coming elections, we will again get the opportunity to voice our opinions by way of our vote. The Labor Council for Latin American Advancement, (LCLAA) is an organization of the working person and realizes the importance in the electoral process. We realize that the lives of our family and especially our children are greatly affected by the persons which are elected into office.

Therefore, we the members would like to take this opportunity to urge all people to cast their vote for the person who they think would better represent the needs of the working person and those needs which you as an individual feel need to be accomplished.

The most important thing is to vote on November 2 and to express your views so that we can say that we are part of the election system.

We would also like to offer our services to everyone who needs an explanation about the procedures of voting or any type of voter information to call 763-5691, 747-1808, or 744-2315.

NUESTRO FUTURO DEPENDE EN NUESTRO VOTO SALGA A VOTAR EL 2 DE NOV.

Sinceramente,
Manuel Aguilar Jr.
Manuel Aguilar
Presidente LCLAA
UAW member

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New Personnel Policy Questions Answered

New personnel policies that went into effect Oct. 1 have prompted several questions. In an effort to clarify how these new policies will apply, the staff in the Personnel Department has answered the following questions most commonly heard.

Q. I began work on Oct. 4. What happens if I get sick and can't report to work?

A. Non-civil service employees starting to work after Oct. 1 come under the new policy. Paid sick leave will not be permitted during the first six months of employment. If a new employee is ill and unable to come to work during the first six months, it will be considered leave without pay.

Q. Since I don't get any sick leave for the first six months, what happens to the sick leave I'm supposed to be earning?

A. Employees earn 1 1/2 days sick leave per month from the

beginning of their employment. Even though you can not use sick leave during the first six months, you will have accumulated 7 1/2 days sick leave at the end of six months.

Q. I gave notice of my resignation in September, but my last day will be in October. Will I fall under the old or the new policy for termination pay?

A. If the last day worked is after Oct. 1, you are under the new policy.

Q. I was hired in September, but I did not start work until Oct. 4. Will I come under the old vacation policy or the new vacation policy?

A. New policies are in effect for non-civil service employees starting work after Oct. 1, even if they were notified in September that they were accepted for the job. Therefore, you will be eligible in 1977 to take vacation time you

prorated portion of stability pay.

Q. I heard that we lost a holiday and won't get George Washington's Birthday off next year.

A. George Washington's Birthday will no longer be a city holiday. City offices will be open on that day. However, all civil service and civilian employees will have the same number of paid holidays (9) each year. Instead of Washington's Birthday, each employee will have a "floating" holiday and can arrange with his or her supervisor which day to take the 9th holiday,

after Feb. 21, 1977.

Q. I had planned to retire in December. Will I get termination pay for vacation time accrued in 1976?

A. Yes. Employees who meet the standards for normal retirement or disability retirement will receive credit for all unused vacation time earned in 1975 and vacation time accrued in 1976. The new policy

earned the previous calendar year (2 1/2 days for October, November and December). Then in 1978, you

would be eligible for the two weeks vacation earned in 1977.

Q. I am quitting Oct. 15. Will I get paid for unused vacation time?

A. You will be paid for any unused vacation time you earned in 1975, since you were not eligible to take that vacation time until 1976. But under the new policy, you will not be paid for vacation time accrued during 1976, since you would not be eligible to take this vacation time until next year.

Q. I have been here for eight years. Do I receive my stability pay if I quit on Nov. 1?

A. No. Stability pay, normally paid about Dec. 1, is intended to encourage employees to remain with the city. If an employee leaves for another job earlier in the year, he or she will no longer receive a continuance to reward retiring employees for their long years of service.

Q. Do any of the new policies apply differently to police officers and fire fighters?

A. Yes. State civil service law provides different benefits for police officers and fire fighters. They will be eligible to take sick leave during the first six months of employment. They accrue vacation time at the rate of three weeks a year instead of two weeks. Although they will no longer be paid for vacation time accrued during the current year upon termination, they will continue to receive payment for up to 90 days of unused sick leave, as provided by state law.

Anyone with additional questions about the new personnel policies is encouraged to call the Personnel Department at Ext. 254.



The Consumer Alert

by John L. Hill
Attorney General

AUSTIN—Almost everyone finances a car purchase at one time or another. Hand in hand with the credit purchase of a car goes the risk of "repossession." Our Consumer Protection Division receives many inquiries from consumers regarding auto repossessions, and what most inquirers want to know is whether repossession is "legal."

Whether or not it is will depend mainly on the terms of the purchase contract. All sales contracts for autos will contain certain general provisions, such as:

1. The requirement that the buyer carry insurance of varying kinds—comprehensive, collision, liability, and perhaps credit life. The insurance policy is to protect the lender's "security interest" in the car in case you wreck it, still owing \$1,000.

2. The right of the lender or seller to repossess your car if the "security interest" is jeopardized. An example of this would be if you are late with an installment payment or if your insurance is cancelled.

In general, a seller or lender whose security interest is in danger may repossess your car at any time from any place as long as no "breach of the peace" is caused. The seller or lender does not need to notify you that he or she intends to repossess, although many do so and offer an alternative, such as bringing your payments up to date.

If your car is repossessed, you have a right to redeem it. If you don't have enough money to redeem it, or if you decide not to, you should be aware that you may be entitled to some money back from the lender or seller.

Under Texas law, the seller or lender must account to the purchaser for any extra money taken in when the car is resold. The law sets out the method that must be used to calculate whether any money is due the consumer, and it also provides that the consumer be notified that the car is going to be resold.

The proceeds from such a sale are to be applied first to cover the expenses incurred in repossessing the car and preparing it for resale, including any reasonable attorney's fees, then to pay off the remainder of the consumer's debt to the seller or lender under the contract. Any surplus remaining must be given to the consumer.

Some sellers or lenders do not inform the consumer of this right to an accounting after a car is repossessed. If you are aware of your right to the accounting—and to a refund of any surplus over the expenses set out above—you can request such an accounting yourself.

Be careful, though. If after repossession you sign a statement giving up your right to be notified of a resale of the car, you may have no way of knowing if any money is due

The law works both ways, however. Sometimes the consumer may owe the seller some money after the accounting. Usually, though, the consumer is entitled to a refund from the seller or lender, and far too few consumers realize this and claim their rightful refund.

If you have any complaints about repossessions, contact our Consumer Protection Division or consult a private attorney about your rights.

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