

COLOR OF MONEY



MICHELLE SINGLETARY
The Washington Post

Rule gives consumers options

The Consumer Financial Protection Bureau may be under attack from Republicans, but if it's going out, it'll be like a lion, not a lamb.

In issuing a new rule, the watchdog agency just took away a powerful tool that financial institutions used to avoid being sued by groups of consumers.

Whenever you obtain a financial product, such as a credit card, you get a written legal contract. In it, consumers often unknowingly agree to mandatory arbitration to settle disputes. Tens of millions of people use financial products or services that are subject to pre-dispute arbitration clauses, according to the CFPB.

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How to get out of loan default

If you've defaulted on your student loans and are hiding from calls from debt collectors, your future doesn't have to remain bleak.

True, being in default is not a good situation. Taking action to get student loan relief before slipping far behind on student loan payments would have been a much better route.

But if you are in default — meaning you've failed to pay your loans for 360 days — you do have options, and it's worth it to try to remedy the situation.

Hiding isn't going to work indefinitely, and even filing for bankruptcy offers only a slim chance of getting these loans off your back. Bankruptcy rules don't

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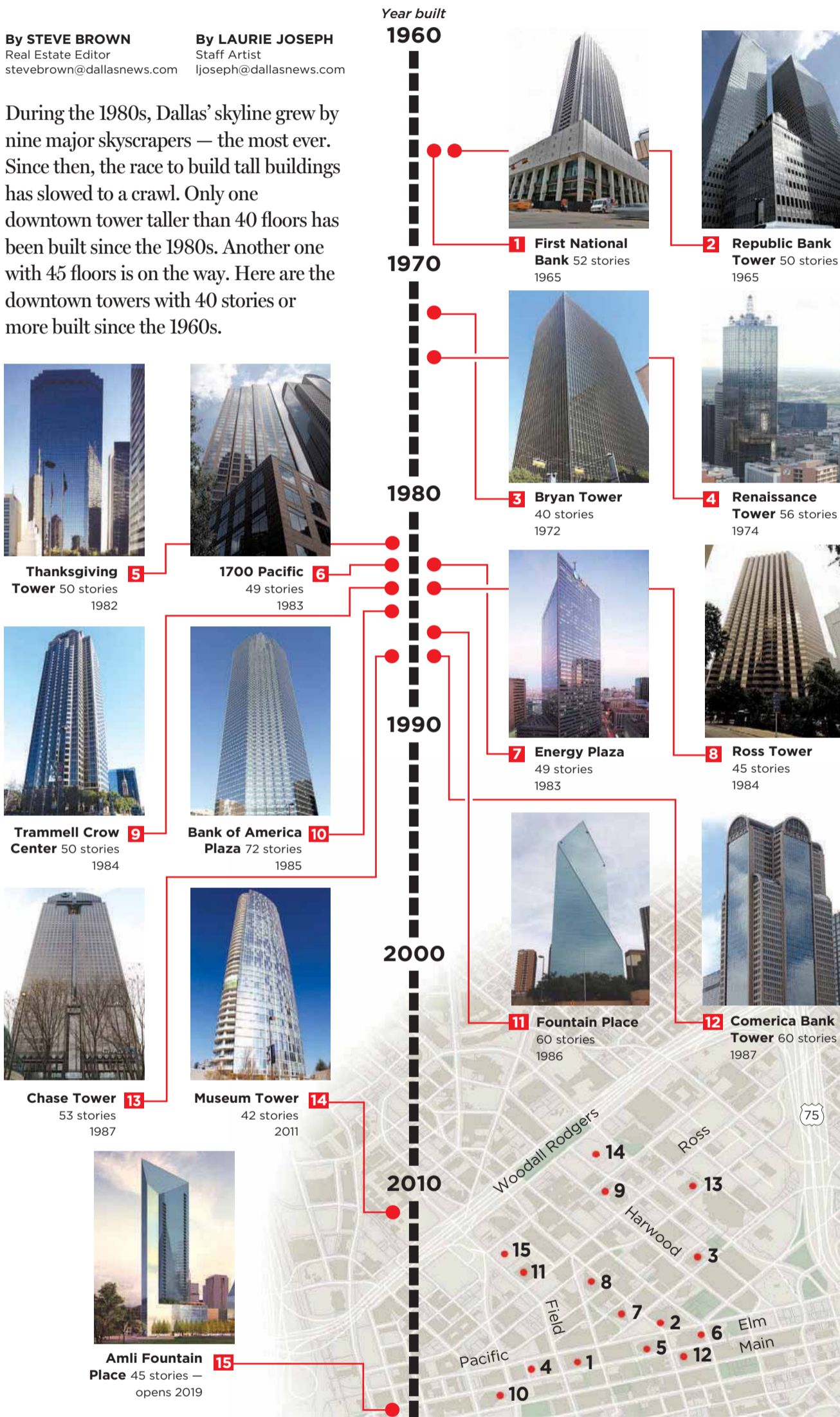
ECONOMIC SNAPSHOT | DOWNTOWN REAL ESTATE

Five decades of Dallas skyscrapers

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During the 1980s, Dallas' skyline grew by nine major skyscrapers — the most ever. Since then, the race to build tall buildings has slowed to a crawl. Only one downtown tower taller than 40 floors has been built since the 1980s. Another one with 45 floors is on the way. Here are the downtown towers with 40 stories or more built since the 1960s.



SOURCE: Dallas Morning News files

The bottom line

"There were huge egos attached to huge projects in the '80s. They weren't building based on need."



Lance Josal, chairman, CallisonRTKL

"While I occasionally hear a rumor about another skyscraper downtown, I tend to believe those days are generally over. The ability to pre-lease and finance an office building with 60, 70 or more floors is a thing of the past."



John Crawford, vice chairman, Downtown Dallas Inc.

"It's doubtful that Dallas will return to the skyscraper boom days of the '80s. But demand for luxury high-rise residential is driving a few projects."

Steve Brown, real estate editor, The Dallas Morning News



AIR TRAFFIC CONTROL

Reform ready to take off

House considers bill to shift control to a private corporation

By **CONOR SHINE**
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After decades of debate and failed attempts at reform, an effort to transform the country's air traffic control system — which handles nearly 44,000 daily flights — is facing the most favorable conditions for takeoff it's had in years.

A proposal that would spin off the federally-managed air traffic control system into a private, not-for-profit corporation is working its way through the House of Representatives, with a vote possible as early as this week.

The plan is widely supported by commercial airlines, including American Airlines and Southwest, who argue changing management is key to speeding up the modernization of the system's aging infrastructure, which in turn can improve efficiency and reduce traffic congestion as more and more people take to the skies each year.

It's also got key backers in President Donald Trump, who made privatizing the "broken" air traffic control system a central part of his infrastructure proposal unveiled last month, and Pennsylvania Congressman Bill Shuster, who's championed the bill as chairman of the House transportation committee.

But passage of the proposal is far from certain, with critics warning that it would concentrate too much power in the hands of the airlines and Democrats worried about privatizing a major piece of government infrastructure.

As the debate heats up, here's what to know about the current air traffic system, why airlines want to privatize it and why critics are urging caution:

Today's system

At any given time, there are as many as 5,000 aircraft navigating the skies over the United States with the help of some of the Federal Aviation Authority's 14,000 air traffic controllers.

The airspace is the most complex and most trafficked in the world. Thanks to the air traffic control system, it's also widely considered to be the safest.

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