

# How Good A Credit Risk Are You?

By The Associated Press  
In this age of the charge account, we're likely to assume that credit, if not money, grows on trees. And it is true that, for most people, credit is easier to come by now than ever before.

Most department stores will extend a charge account to anyone with two of three things—a job, a bank account, or another charge account.

But what if you find yourself wanting or needing a substantial sum of cash for, say, a vacation trip, some dental work or a home decoration project? You would probably go to the bank where you have your checking account, because (a) they know you, and (b) their interest rates are lower than those of most credit sources.

How good a credit risk would you be?

Here's a quiz to find out, based on bankers' many years of ex-

perience. These are not necessarily the questions bankers would ask you; the questions are intended for you to appraise your own financial responsibility.

If all your answers agree with the ones here, you're that rare creature, the perfect credit risk.

Q. Have you worked for the same firm for two years or more?

A. Yes. Job stability is an important factor where banks are concerned. Of course, if your job is routine, a "yes" could mean you're just a stick-in-the-mud, but sticks-in-the-mud do tend to be dependable.

Q. Have you changed your address more than twice in the last three years?

A. No. Bankers like to know where they can reach people. On the other hand, numerous changes of address do not negate the fact

that you pay your rent on time in each place.

Q. When buying on credit, do you always make as small a down payment as possible, in order to enjoy your purchase while you're paying for it?

A. No. The fact that you've made a large down payment shows the banker that (a) you are able to save ahead for what you want, (b) you realize that interest on the remaining installments will be less, so that the purchase will cost you less in the long run.

Q. Does your checking account require a minimum balance?

A. Yes. Maintaining any type of bank account is in your favor, but the fact that you keep an ever-ready "cushion" in your checking account is especially helpful when you apply for credit.

Q. Do you own your home?  
A. Yes. A house is a valuable asset. And regular mortgage payments indicate that you handle credit responsibly.

Q. Do you already have several large outstanding debts — big medical bills which you are paying off in installments, for example?

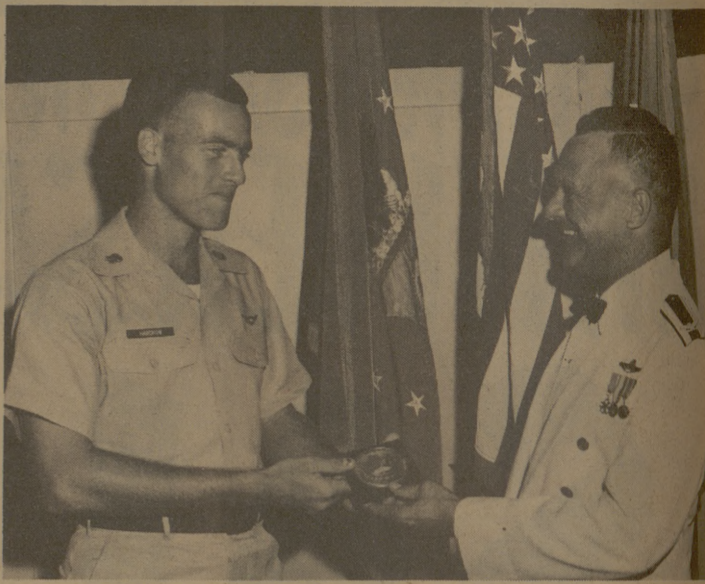
A. No, unless you're rich and have kept your debts in line. Your total debts, according to a rough rule of thumb, should not exceed a third of your "discretionary" spending for the year. ("Discretionary" money is what's left over after you have paid for the essentials—food, housing, clothing, insurance.)

Q. Does your income fluctuate —feast one year and famine the next?

A. No. If your income goes up and down—if your earnings depend on commissions, tips, or fees—you are less likely to be a good credit risk than the person with a steady, salaried income. (However, you can demonstrate your financial stability in other ways, such as those mentioned above.)

Q. In applying for a loan, do you wait until the last possible moment before you decide that borrowing is inevitable?

A. No. Borrowers who are in a great hurry to get their hands on cash may raise questions in the lender's mind. Your credit record and other items must be carefully checked, and this can take a little time, though the money may be available at your bank within 24 hours.



**TOP AIR FORCE CADET**  
Cadet Capt. Robert J. Harcrow receives the Commandant's Award at Robins Air Force Base from Col. Gordon F. Goyt, commander of the 465th Bomb Wing.

## Harcrow Named Top Cadet At Robins Air Force Base

Cadet Capt. Robert J. Harcrow won top honors among 89 ROTC juniors at Texas A&M who were field trained at 15 Air Force bases from Maine to California this summer.

Captain Harcrow was named outstanding cadet at Robins AFB, Ga., and received the Commandant's Award. A history major, Harcrow is executive officer of Squadron 3. His father is an officer at Robins.

Altogether, 72 Aggies finished in the top half of their flights.

Five Aggie cadets received vice-commandant's awards for finishing at the top of their flights. They include:

Lt. Col. Kenneth B. Wille, executive officer for the Cadet Air Division. He took honors at Hamilton AFB, Calif. Wille is an aeronautical engineering major. His father is stationed at Travis AFB, Calif.

Lt. Col. Frank D. Watson, commander of the 2nd Wing. He trained at Fairchild AFB, Wash. His father's station. Watson is a physics major.

Maj. Ronald D. Schappough, commander of Squadron 9. First at Maxwell AFB, Ala., Schappough is an aeronautical engineering major from Tacoma, Wash. His father is serving in the U. S. Army in Europe.

First Lt. Michael O. Beck of Squadron 2 led his flight at Otis AFB, Mass. His home is in Newport, R.I. Beck is a government major.

Alton D. Phelps of Johnson City trained at Lowry AFB, Colo. He is majoring in physical education.

Col. Jay A. Gray, commander of the Cadet Air Division, received the Air Force Times award as second best cadet among 188 juniors who trained at James Connally AFB. Gray lives in Austin.

Also at Connally AFB, Maj. David A. Trifon, commanding officer of Squadron 14, was named most outstanding athlete. From Houston, Trifon is on the Aggie swimming team. He is an economics major.

And Lonnie L. Powell of Houston won the pistol marksmanship award. He is an electrical engineering major.

**Mink Art Supply**  
Picture Frames  
923 So. College Ave - Bryan, Texas

**College Master**  
National Leader In Sales to the College Man  
Fidelity Union Life Ins. Co.

**PARDNER**  
You'll Always Win The Showdown When You Get Your Duds Done At **CAMPUS CLEANERS**



JOIN THE THOUSANDS SWITCHING TO WARDS

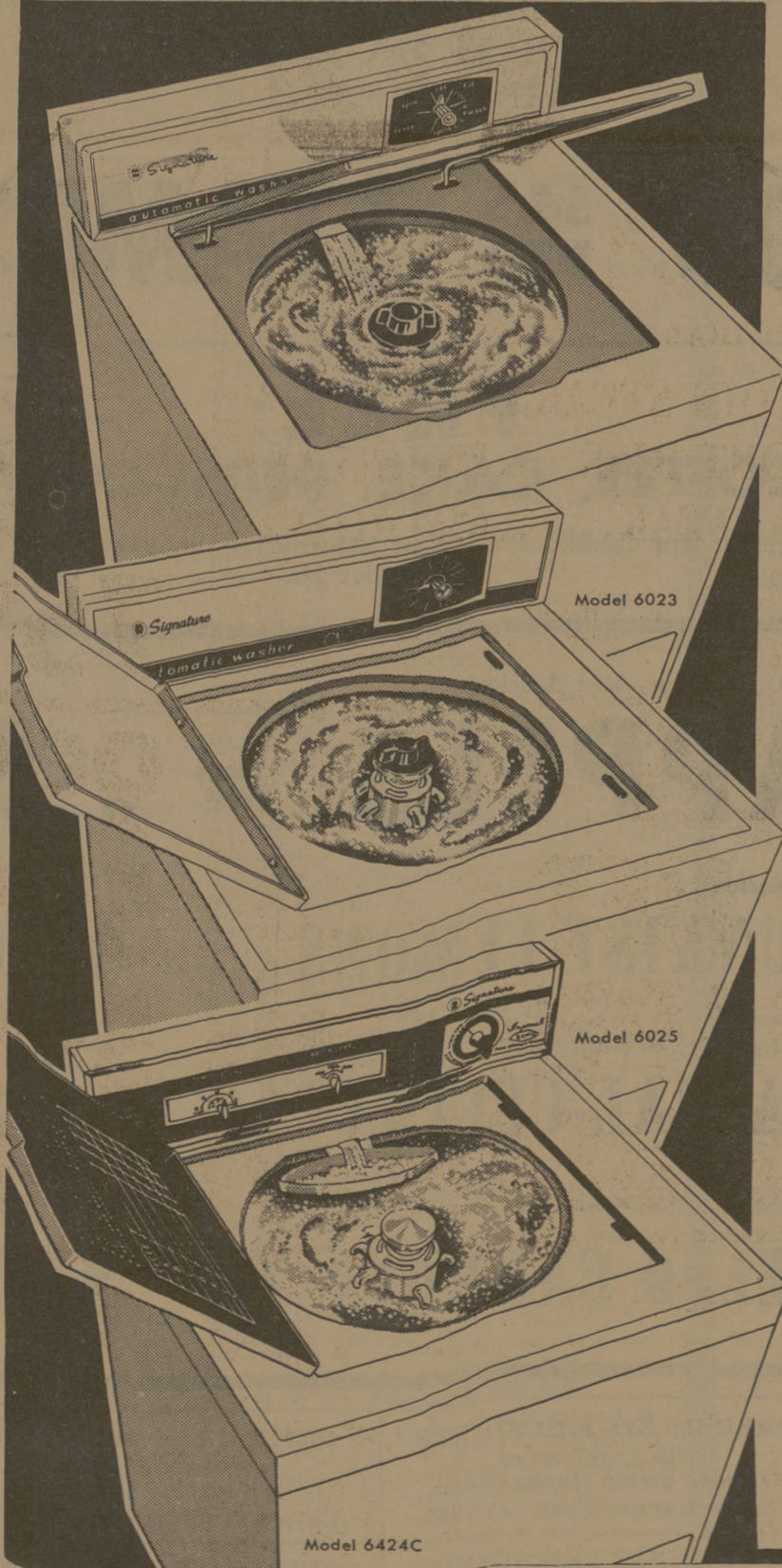
**MONTGOMERY WARD**

ASK ABOUT WARDS SPECIAL 3-YEAR HOME-APPLIANCE CREDIT PLAN

**pick your washer, pick your dryer...**

**PICK YOUR PRICE**

WARDS HAS A SIGNATURE WASHER AND DRYER TO FIT EVERY BUDGET, EVERY NEED!



**SIGNATURE ECONOMY AUTOMATIC WASHER**

**\$128**

- Family size; easy one-dial control
- Big non-clog pump; 4-vane agitator
- All-steel cabinet; lifetime finish
- Powerful motor; services from front

**BIG 15-LB. CAPACITY SIGNATURE WASHER**

**\$148**

- Washes up to 50% more per load
- 3 separate cycles, even a soak cycle
- Easy one-dial control; huge agitator
- Safety spin lid; reserve power motor

**15-LB. WASHER SAVES WATER, SAVES SOAP!**

**\$178**

- Water saver control for small loads
- Wash 'n wear cool-down extract cycle
- 5 water temperatures; safety spin lid
- Full-time recirculating lint filter

**LOW-PRICED ELECTRIC DRYER**

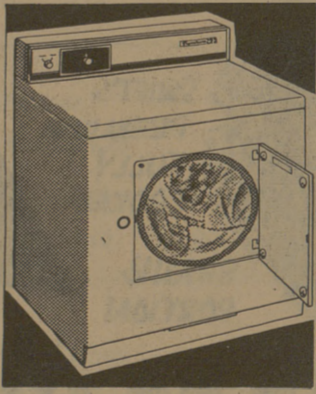


**EFFICIENT PERFORMER**

**\$79**

- Family size
- 5-way venting
- Big lint filter
- Safety door
- Rugged motor

**AUTOMATIC ELECTRIC DRYER**



**2-POSITION HEAT CONTROL**

**\$99**

- Heat-fluff dry
- Automatic cool
- 5-way venting
- Safety door
- Big lint filter

**DELUXE AUTOMATIC ELECTRIC**



**6 SETTINGS, 4-WAY DRY**

**\$118**

- 6-way drying
- No-tumble dry
- Automatic cool
- Two-cycle timer
- Ozone lamp

**CALL WARDS**  
822-1385  
for more information.

**SATISFACTION GUARANTEED**  
or your money back—Wards policy since 1872.



**WE SERVICE WHAT WE SELL**  
Prompt, low-cost service by experts as near as your phone.

**FREE EXTRAS**  
• Free delivery  
• Free normal installation  
• Free home demonstration

**400 West 25th. — Open Monday and Thursday Night Until 8:30 — Free Parking**