

Credit Market Said Unfair To Women

By DEBI BLACKMON
At a time when a woman can compete equally with a man for college degrees and jobs, she can't break into the credit market.

Discrimination of women in the child-bearing age group, whether single or married, is proving to be a hardship to women and their marriages, not so much here in Bryan-College Station as over the entire country.

A self-supporting woman getting into the business world finds she must have a brother, father, or husband sign for her to get any loan as large as a car loan.

Struggling young couples, where the wife works and the husband goes to school, find they cannot get the loan on a home

they are hoping to buy. The same loan would be easily accessible if he were working and making the same salary, and she were going to school. What do they do?

Another woman, an attorney with the U.S. Labor Dept. earning \$14,000 a year, was denied a credit card in her own name after she married. The card was issued in her husband's name, although he was an enlisted man in the armed forces with an income barely exceeding \$1,000 a year.

What can anyone do?
In Colorado, a woman has to display a driver license and two credit cards to cash a personal check.

Cases like these are the rule, not the exception. At the present

time, there is no legal remedy to lean on, according to the foremost consumer defender, Ralph Nader.

"Whether they're married, single, or divorced, women are faced with the reality that credit is a man's right," Nader said in a recent interview concerning the Public Interest Research Group (PIRG), an organization he founded in 1970.

"If the woman is divorced or separated, she finds it almost impossible to get credit because she has not been able to establish a credit rating in her own name," Nader said.

"She is just in bad shape," said Mrs. Della Marshall private, accountant for Oceanography Inter-

national Corporation in College Station and presently working on her master's degree at TAMU. "I paid the bills for 17 years and when I was divorced, I was without any kind of credit."

"My banker just told me to struggle along," Mrs. Marshall said. "But if it had not been for a dress shop giving me personal backing, it would have been impossible."

"You have to take into consideration that it's not a cash economy any more—it's a credit economy. Without that card, you're up the creek, and for women it's a little worse," Mrs. Marshall added.

"It's really bad," she said.

Generally, credit cards and charge accounts, along with long-term loans are virtually always issued on the grounds of established credit, and on the name of the husband, not taking into consideration the woman's individual financial qualifications. Some associations consider part of the woman's income.

According to the PIRG, lending agencies veil their discriminatory policies in vague language, such as "insufficient references," but some are explicit.

This kind of policy can mean hardship and tight money to a young widow who finds herself trying to carry on her husband's business affairs in a manner like she had been taught by her husband. The same applies to the divorcee. Recent efforts to study the problems women have in obtaining credit, being done by Congressional committees, reveal

that the bias against women is extensive, and oddly enough, is affecting men too.

Discounting or ignoring the working wife's income in computing the total family income can shut an average young family, or the average poor family, out of the new house market completely.

Reflecting the bias of the mortgage industry, the Federal National Mortgage Association, (FNMA) issued initial guidelines for its new home mortgage program two years ago, stipulating that lenders count no more than 50% of the wife's income.

To a young student couple where the wife earns most of the family income, it is very difficult to get loans on any long-term basis.

Bryan Building & Loan Association (BB&L), the principal loan association in the Bryan-College Station area, still goes by this restrictive requirement.

"Only 50% of the wife's income is considered if she is in the child-bearing age group," Eileen Brogdon, executive vice president of BB&L, said.

"I don't think that it's discriminatory to women per se," she said. "It's just a matter of good business. We don't discriminate against any woman or man—no matter their creed or color."

"We make as many loans to women as their money status can warrant. The fact remains that we are lending other people's money and every safeguard that can be added is good."

When asked if ever discriminated against, she said no.

A telephone interview of loan officers of the other savings and loan associations in the Bryan-College Station area gave the following results:

—Community Savings & Loan Assn. said they had no strict policy concerning the matter. A loan officer said he usually takes in consideration a "fair amount," depending on how long he thinks the woman will keep the job.

—Farm & Home Savings Assn. replied that it tries to look into the stability of the income.

"We may give the whole credit or down to 50%, depending on if the woman can return to a degree job after children."

—First Federal Savings & Loan stated that it couldn't answer that question concerning its policies.

"There are no hard facts to back the generally accepted lenders' hypotheses that women are poor credit risks just because they are women," Nader said.

This information should be passed on to: Student Senators working with the Student's Business Relations Committee; our representatives in Congress; to the National Organization for Women (NOW), National Press Building, Washington, D. C. 20004; and to the Center for Women Policy Studies, 803 National Press Building, Washington, D. C. 20004.

Political Women's Caucus Meets Saturday In Houston

The National Women's Political Caucus will hold its first national convention Feb. 9-11 at the Rice Hotel in Houston, Texas.

Three female members of the United States Congress will speak at the opening session Feb. 9, 9:30 a.m. Congresswomen Shirley Chisholm (D.N.Y.), Bella Abzug (D.N.Y.) and Pat Schroeder (D. Colo.) will participate in a program entitled "See How We've Run."

Liz Carpenter, former press secretary to Lady Bird Johnson, will moderate the program. Other speakers include Gloria Steinem, editor of Ms. magazine, Betty Friedan, author of *The Feminine Mystique* and a columnist

for McCall's magazine, Ethel Allen, a member of the city council in Philadelphia, Penna., Texas State Senator Barbara Jordan and Barbara Mikulski, a member of the city council in Baltimore, Md. Also speaking will be Justice Mary Coleman, the first woman to serve on the Michigan Supreme Court, Helen Delich Bentley, Chairwoman of the Federal Maritime Commission, Rhea Mojica Hammer, a candidate for Congress from Chicago, Ill., and Jill Ruckelshaus, spokeswoman for the NWPC at the 1972 Republican National Convention.

The welcoming address at the first plenary session of the conference, Feb. 10, 1:30 p.m., will be delivered by Frances "Sissy" Farenthold of Houston. Business sessions will be chaired by Representative Gwen Cherry, chairperson of NWPC and the first black woman elected to the Florida legislature.

The three-day conference is the first national convention of the NWPC. Priority items on the agenda will be adoption of a permanent structure, establishment of goals and priorities for 1972 and 1974 and election of a national governing body.

"Also prominent on the agenda are a variety of action-oriented workshops which will provide information and ideas for political strategy for women who will be attending the convention as delegates from more than 500 state and local caucuses from around the country," according to Representative Cherry.

Workshop subjects scheduled for the convention include topics ranging from lobbying, credit discrimination and child care to rape, abortion and the politics of welfare and health care.

"Although voting in the plenary sessions will be open only to approved state or at-large delegations, the convention is open to anyone who wishes to attend and participate," said Helen Cassidy of Houston, chairperson of the Texas Women's Political Caucus. "All Texas women are welcome and we urge them to attend and become actively committed to po-

litical issues that affect their daily lives."

Since its inception in July 1971, the NWPC has worked actively to pass the Equal Rights Amendment to the U.S. Constitution, to increase the number of women delegates at the Democratic and Republican conventions, to change party rules and platforms to reflect women's issues, to encourage and aid women to run for public office and to obtain the appointment of women at the federal, state and local levels of government.

Pam & Jan

THE LAST WORD

Change has arrived at the women's desk of the Battalion. This editorial and those to follow will constitute a new approach to the women's page. Discussions of current events from a feminine viewpoint will be presented. And we will have "The Last Word."

The Student Senate will vote on a resolution urging the adoption of lower cost residence halls for women at its meeting Thursday night.

The university, in becoming coeducational, also became equally responsible to its female students. The responsibility lies not only in the student's interests but in the parent's as well. The anxiety caused by a daughter leaving home is only increased when she must be allowed to live in the cold, cruel world without the partial protection a dorm provides. In addition to this, most parents finance their daughter's education and for many, a more economical dormitory is the only solution to the problem of their daughter's desire to attend A&M.

Why, if economically feasible, does the university not provide low cost housing as do other coeducational institutions? The paradox of male dormitories remaining unfilled while females remain on waiting lists is not only discriminatory but unfair. The number of male students wishing to live off-campus increases, due to the forced occupation of male housing facilities.

Perhaps proper location proves to be a problem in the conversion of a male dormitory into a female residence hall. Why should this provide a stumbling block when a coeducational dormitory was established in the Kreuger-Dunn complex? No visible problems have arisen from this arrangement and the conversion of balcony dorms amidst male halls would prove plausible. Suite arrangements could even provide coeducational floors.

Potential women students are turned away from A&M because inadequate, economical living facilities are not provided as the female enrollment increases. If the university is to truly provide an institution conducive to female students, economical housing should be provided. Certainly, support of the issue is both desired and needed.

TRY BATTALION CLASSIFIED

Alpha Lambda Inducts Women

Alpha Lambda, national honor society for freshmen coeds hosted a reception, Sunday, Jan. 28 for coeds eligible for membership.

To be eligible for membership into the national society, a coed must post a 3.5 GPR or better for the semester. She must also carry at least 12 hours to qualify for membership.

A coed is only eligible during her freshman year or have a total of less than 29 hours to her credit.

Tapping ceremonies were held during classes on Wednesday, Jan. 31. Eighty-one new members were tapped.

Two faculty members were recognized as honorary members of the society. They are Dr. Meta S. Brown of the Soil and Crop Science Department and Dr. Barbara J. Cox of the Marketing Department.

The initiation for new members was held Sunday in the Memorial Student Center Ballroom. Guest speaker for the occasion was Dr. Mattie Bea Medford from Sam Houston State University. A reception was held after the ceremony.

This is the second initiation held by the honor society, as the organization was begun on the A&M campus last fall.

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