Own credit important to women

820,000 a year and has always paid her own bills is divorced and finds she can't use her department some or all of the family checks.

Generally, she said, banks use three criteria in their credit judgements: income, stability and

home has trouble obtaining credit to buy a new Powers said in an interview

spends her time "trying to make women aware of the implications of the new credit standards and erly

band and wife." Ms. Powers suggests wives be sure this separate credit history is established.

The sale flow of the sale flowers with calls from women wanting to talk major credit card," said Ms. Powers about credit."

Has Ms. Powers over beam defined as the sale flowers over beam defined as the "I don't want to sound like a crepehanger, but

statistically, either through divorce or widowhood, about credit matters.

NEW YORK — A model who earns over even possible for a non-working wife to establish a bank," she advised

A widow who has never worked outside the the past she had no credit history of her own," Ms.

"In many families, the wife pays the bills, but in credit history. These differ from bank to bank.

"For instance," she said, "one bank may have

June changed all that and Ms. Sandra Powers, yet to realize their economic clout. "About 38 mil-turned down at one bank because of a particular consumer affairs adviser for Master Charge, lion women are now employed outside the home bank policy — and they must tell you why — don't a significant consumer bloc if it is used prop- hesitate to try another.

how to use them to their advantage."

"Under the new act, creditors are, if requested, required to carry identical credit ratings for how to use them to their advantage."

"And women want to know," she said. "I reone?

"Open a charge account at a department store.

Houston, Texas. The switchboard was lit up for It's generally easier than obtaining a bank loan or a

Ms. Powers said women tend to be unassertive against in obtaining credit?

Ms. Powers said a working wife can carry credit bank and ask anything. If you don't get a good new credit act and its advantages to women.

under her maiden name or married name and it is response, find another officer, or even another

their credit judgements: income, stability and

"For instance," she said, "one bank may have a flat rule of one year on the job, while another may Since women are relatively new to the business give credit if you've been on the job for six world, she said, they — and some lenders — have months, but have a good credit history. If you're

What if one has no credit line and wants to open

Has Ms. Powers ever been discriminated

'No. I'm divorced but I've always maintained "Don't be afraid to go to a credit officer at your credit in my own name. I feel strongly about the

House passes reform bill for miner's disease benefit

United Press International

WASHINGTON — The veteran congressman stood wheezing in front of his House col-

Rep. Daniel J. Flood, a colorful Democrat from Pennsylvania's hard coal region, was not ill. He just wanted to give the congressmen a sense of what it is like to have black lung disease.

With several dozen coal miners and their families looking on from the public galleries, the House Monday passed reforms to a nine-year-old law that gives

government benefits to miners held final passage until with the disease. The vote was House acted.

Before voting, however, the House bowed to the wishes of the Carter administration and eliminated several of the most controversial provisions of the measure, including one that would have awarded automatic benefits to veteran miners.

As passed, the bill is similar to one ready for adoption in the Senate. That chamber considered

House acted.

Black lung is the comm name for coal miner's pneumo niosis, a lung disease caused inhalation of coal dust.

The automatic entitle provision would have aw benefits to all miners with 30 more years employment in derground mines before 1973, whether or not they shown to have the disease. anthracite hard coal miner 25 years of service would have been required.





Vietnam refugees arrive in San Francisco Tuesday

SAN FRANCISCO — More than 100 Vietnamese refugees, many of them "boat people," arrived by jetliner Tuesday. They are the first of liner Tuesday. They are the first of line Tuesday. They are the first of lin 15,000 exiles fleeing Communist Angeles, Houston, Peoria, Ill., New Chicago, Austin, Tex., Jas countries in Southeast Asia who will Orleans, San Diego, Calif., Beau- Mich., Lynnwood, Wash., be admitted to the United States mont, Tex., Fort Worth, Hopkins, Evansville, Ind. under a special program.

The 113 refugees received an emotional greeting from relatives, sponsors and well-wishers as they stepped off the Pan American Airways jetliner "Plymouth Rock."

A spokeswoman for the coordinating group, the Intergovernmental Committee for European Migration, said two more planes carrying a total of about 100 additional refugees would land Wednesday in Los

Angeles and New York City. Many of the refugees who arrived aboard the plane from Bangkok, Thailand, escaped from Vietnam on boats, risking capture, shipwreck and death.

"There are harrowing tales of escaping by boats with babies and old people and floating around for two weeks, passing and waving at ships that wouldn't stop because they didn't want to get involved," said spokeswoman Ruth Tropin.

"I'm sure people capsized and drowned. These weren't people who necessarily knew how to handle boats. It was their only way to get

"One of the boats are picked up by an Israeli ship and several ports would not allow them to land," she said. "The people were taken to Israel. Maybe they won't stay there forever, but it's better than floating

EPA plan to revise mileage calculation

United Press International
WASHINGTON — The Environmental Protection Agency (EP)
plans to revise its miles per gallon calculations next year so the age
age driver can hope to attain the same mileage as the winning to

This year the Volkswagen Rabbit Diesel retained its crown as No. I economy subcompact, but EPA acknowledged that few driver could match the average 45 miles per gallon it achieved under miles per gallon it achieved un rent criteria EPA Administrator Douglas Costle said he plans changes so test

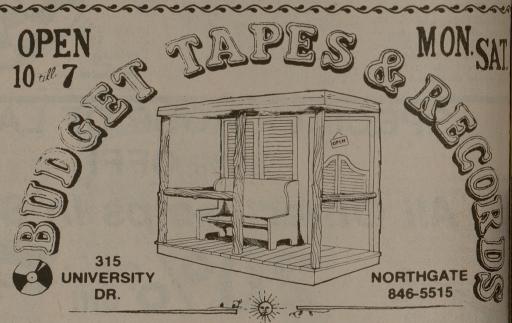
will more accurately reflect the mileage consumers esperience and avoid the anger and disappointment some owners feel when their fail to approximate the hoped for performance. In the annual rankings of new models released Monday, two abdiesel-powered 1978 models — a Peugeot and the new Oldsmoli diesel — also emerged as the most fuel efficient cars in their classes. Several big cars — a Cadillac El Dorado, a Cadillac limousi Dodge Monaco and a Plymouth Fury — emerged with the w

ratings, averaging 11 m.p.g. Costle also suggested consumers should use EPA mileage figure not as a promise of performance, but as a guide for comparison slopping, indicating, for instance, that one car might use 20 per cent mere

fuel than another. during the new model year, but did not include one of last year.

m.p.g. champions, the Honda, which has not yet submitted test date. The Rabbit Diesel, which also won last year's preliminary mile list but was not widely sold in this country, got 40 m.p.g. in driving and 53 on the road. The car tested was a four cylinder,

cubic inch engine with manual transmission and fuel injection.



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