

Own credit important to women

NEW YORK — A model who earns over \$20,000 a year and has always paid her own bills is divorced and finds she can't use her department store charge accounts.

A widow who has never worked outside the home has trouble obtaining credit to buy a new car.

The Equal Credit Opportunity Act passed in June changed all that and Ms. Sandra Powers, consumer affairs adviser for Master Charge, spends her time "trying to make women aware of the implications of the new credit standards and how to use them to their advantage."

"Under the new act, creditors are, if requested, required to carry identical credit ratings for husband and wife," Ms. Powers suggests wives be sure this separate credit history is established.

"I don't want to sound like a crepehanger, but statistically, either through divorce or widowhood, there's a good chance she'll need it."

Ms. Powers said a working wife can carry credit

under her maiden name or married name and it is even possible for a non-working wife to establish a separate line of credit — by showing that she signs some or all of the family checks.

"In many families, the wife pays the bills, but in the past she had no credit history of her own," Ms. Powers said in an interview.

Since women are relatively new to the business world, she said, they — and some lenders — have yet to realize their economic clout. "About 38 million women are now employed outside the home — a significant consumer bloc if it is used properly."

"And women want to know," she said. "I recently appeared on a radio call-in talk show in Houston, Texas. The switchboard was lit up for four hours with calls from women wanting to talk about credit."

Ms. Powers said women tend to be unassertive about credit matters.

"Don't be afraid to go to a credit officer at your bank and ask anything. If you don't get a good

response, find another officer, or even another bank," she advised.

Generally, she said, banks use three criteria in their credit judgements: income, stability and credit history. These differ from bank to bank.

"For instance," she said, "one bank may have a flat rule of one year on the job, while another may give credit if you've been on the job for six months, but have a good credit history. If you're turned down at one bank because of a particular bank policy — and they must tell you why — don't hesitate to try another."

What if one has no credit line and wants to open one?

"Open a charge account at a department store. It's generally easier than obtaining a bank loan or a major credit card," said Ms. Powers.

Has Ms. Powers ever been discriminated against in obtaining credit?

"No. I'm divorced but I've always maintained credit in my own name. I feel strongly about the new credit act and its advantages to women."

House passes reform bill for miner's disease benefits

WASHINGTON — The veteran congressman stood wheezing in front of his House colleagues.

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 with the disease. The vote was 283-100.

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 its own version earlier but with-

held final passage until the House acted.

Black lung is the common name for coal miner's pneumoconiosis, a lung disease caused by inhalation of coal dust.

The automatic entitlement provision would have awarded benefits to all miners with 20 more years employment in a derelict mine before July 1973, whether or not they were shown to have the disease. For anthracite hard coal miners over 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 15,000 exiles fleeing Communist countries in Southeast Asia who will be admitted to the United States 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 out."

"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

around."

Congress recently approved legislation allowing the refugees to enter the United States. The cities to which the refugees will go are Los Angeles, Houston, Peoria, Ill., New Orleans, San Diego, Calif., Beaumont, Tex., Fort Worth, Hopkins,

Minn., Wichita, Kan., and Kansas City, Mo.

Also Milwaukee, San Francisco, Green Bay, Wis., Phoenix, Ariz., Glendale, Calif., Salt Lake City, Chicago, Austin, Tex., Jackson, Mich., Lynnwood, Wash., and Evansville, Ind.

EPA plan to revise mileage calculation

WASHINGTON — The Environmental Protection Agency (EPA) plans to revise its miles per gallon calculations next year so the average driver can hope to attain the same mileage as the winning test auto.

This year the Volkswagen Rabbit Diesel retained its crown as the No. 1 economy subcompact, but EPA acknowledged that few drivers could match the average 45 miles per gallon it achieved under current criteria.

EPA Administrator Douglas Costle said he plans changes so test will more accurately reflect the mileage consumers experience and avoid the anger and disappointment some owners feel when their cars fail to approximate the hoped for performance.

In the annual rankings of new models released Monday, two other diesel-powered 1978 models — a Peugeot and the new Oldsmobile diesel — also emerged as the most fuel efficient cars in their classes.

Several big cars — a Cadillac El Dorado, a Cadillac limousine, a Dodge Monaco and a Plymouth Fury — emerged with the worst ratings, averaging 11 m.p.g.

Costle also suggested consumers should use EPA mileage figures not as a promise of performance, but as a guide for comparison shopping, indicating, for instance, that one car might use 20 per cent more fuel than another.

EPA test results covered 91 per cent of the cars expected to be sold during the new model year, but did not include one of last year's m.p.g. champions, the Honda, which has not yet submitted test data.

The Rabbit Diesel, which also won last year's preliminary mileage list but was not widely sold in this country, got 40 m.p.g. in city driving and 53 on the road. The car tested was a four cylinder, 98 cubic inch engine with manual transmission and fuel injection.

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