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**WORLD AND NATION**

**Black leader says use civil rights law in Goetz shooting**

**Associated Press**  
NEW YORK — A federal prosecutor Monday said he will meet with a black leader who seeks prosecution of Bernhard Goetz in the subway shootings of four young men, but he said his office may not be able to play any role in the case.  
A grand jury on Friday refused to indict Goetz for attempted murder but did indict him on charges of possessing guns illegally.  
U.S. Attorney Rudolph Giuliani said he would meet Tuesday with the Rev. Al Sharpton, a black activist, and possibly other black and Hispanic leaders who want the federal government to use civil rights law to prosecute Goetz, who is white, in the shootings of the teen-agers, all of whom are black.  
Giuliani said a civil rights prosecution probably would require a showing that the shootings were racially motivated, that there was a conspiracy to violate someone's rights or that there was wrongdoing by a public official acting "under color of law."  
He stressed that none of these may be present in the Goetz case.  
"We will decide whether it is fair, reasonable and appropriate to begin an investigation," Giuliani said.  
Goetz, 37, has admitted shooting the youths, saying they demanded \$5 from him on a subway train in Manhattan on Dec. 22. A grand jury last week indicted the engineer on charges of illegally possessing weapons, but declined to bring attempted murder charges.  
Meanwhile, in a telephone conversation with a friend — taped the day before he surrendered to authorities on Dec. 31 in New Hampshire — Goetz said, "If most people would've been in my shoes, they would've done the same thing."

**Diversity improves Japan's economy**

**Associated Press**  
TOKYO — With some drastic trimming and the addition of some high-tech accessories, Japan's outdated textile giants are transforming themselves into companies that look like they have a future.  
They are doing it by means of diversification, a system well known to their American counterparts.  
A decade-old recession ravaged what was once this country's most important industry, and it is still deeply felt in mountain hamlets where thousands of family businesses struggle to survive.  
But for big manufacturers, the troubled times have helped spur a revolution.  
"We can't be labeled a recession industry anymore," Yoshikazu Ito, president of Toray Industries Inc., said at a recent news conference at the Foreign Correspondents Club of Japan.  
Toray, Japan's leading maker of synthetic fibers, had sales of \$3.37 billion in the fiscal year that ended last March 31, up 3.6 percent. Its net income rose to \$63.7 million, 59 percent higher than in the previous year.  
A more important gauge of how the industry is changing is that only 63 percent of Toray's production, and less than half its profits, came from fibers and textiles.  
The company now produces a dizzying diversity of plastics, chemicals and ceramics.  
Ito Toray first went into plastics in the early 1960s, when textiles were still king in Japan. The big shift to chemicals and other materials came in the 1970s, when the industry was being battered by oil shocks, import restrictions imposed by the United States, and stiff competition from South Korea, Taiwan and other developing countries.  
Toray is not alone. Industry figures show the top seven makers now devote about 40 percent of their effort to non-textile products, and the government is encouraging further diversification.

**Risk-takers**  
Survey reports women managing own finances

**Associated Press**  
NEW YORK — Nine out of 10 single women say they are primarily responsible for managing their own finances, and two-thirds of married women share financial decisions equally with their husbands, according to a survey by the Investment Company Institute.  
Sixteen percent of married women said they were the chief financial decision-maker at home and 14 percent said their husbands were, the institute said.  
Among single women, only 7 percent said they relied on somebody else, although as her income increases and more complex decisions need to be made, a woman is more likely to rely on advice from others, the institute said.  
Almost half of the 2,158 women who responded to the mutual fund trade group's survey said they are willing to assume moderate or substantial risk in return for a higher yield on their money.  
The majority of the women cited retirement as their No. 1 savings goal, with 32 percent saying they had opened an individual retirement account within the past two years. Most single women, however, said saving for travel expenses was their priority.  
Only about 16 percent of the women who received survey questionnaires responded, the institute said. Their marital status closely matched population estimates, but the respondents had higher incomes and were younger and better educated than the population at large.  
Sixty percent reported they enjoyed making financial decisions because it gave them a sense of independence and accomplishment. These women, who tend to be younger, also tend to own a greater variety of financial products, combining both safe and risky investments.  
The 40 percent who found money management burdensome cited lack of knowledge and fear of making a wrong decision, and indicated that after paying the bills, they have little money left to save or invest. These women were more likely to rely on advice and less likely to take financial risks.  
Most women are active savers, with two-thirds saving on a regular basis — half of whom save 8 percent or more of household income.  
While 90 percent of the women use a passbook savings account, they view them less favorably and the balances in such accounts are lower.  
One-third of the women reported owning stocks vs. 20 percent five years ago.

**Girl saves drowning brother**

**Associated Press**  
LAS VEGAS, Nev. — A 10-year-old girl ignored a broken arm and 45-degree water to jump into the family swimming pool and save her 3-year-old brother from drowning.  
Stephanie Cranson's brother Kyle was playing near the family swimming pool Sunday and fell in when he was bumped by the family's 170-pound Great Dane.  
Stephanie, her left arm in a cast as a result of a bicycle accident, was playing in a nearby tree when she saw her brother splash frantically, then sink.  
She jumped into the pool, grabbed her brother and then treaded water while holding him until her 11-year-old sister Shauna could pull him out.  
The children's mother, Raean Cranson, estimated the boy was in the pool for two or three minutes, and said his lips had turned blue by the time he was rescued.  
Kyle could not shout for help because his hearing is impaired and he knows only a few words, the family said.  
Michael and Raean Cranson and their five children moved to the home five months ago and have not had enough money to fence off the pool. Cranson is a motorcycle officer with the Metropolitan Police Department.  
The Cransons called their daughter "very humble."  
"She didn't even want to come in the home after saving Kyle because she didn't want to get the floor wet," Cranson said.  
"She is a special one in the family."

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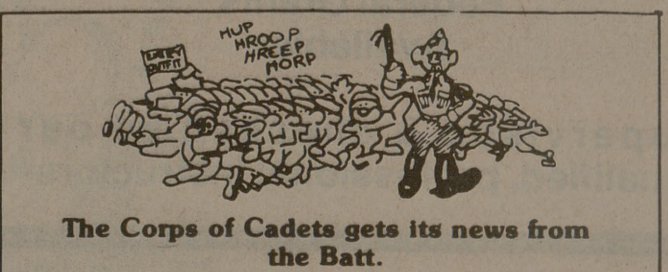


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