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# Inflation worries trigger increase in interest rates

NEW YORK (AP) — Major banks are raising their prime lending rates in response to broad financial pressures that signal interest rates have bottomed out for the near term on loans ranging from home mortgages to credit cards, analysts said Wednesday.

Several of the nation's biggest banks increased their prime lending rate to 7.75 percent from 7.5 percent Wednesday, following the previous day's increases by New York's Citibank and Chase Manhattan Bank.

The prime — a benchmark used to set interest on a variety of corporate and consumer credit — had been 7.5 percent since Aug. 26. The jump to 7.75 percent was the first since banks raised the prime to 13 percent from 12.5 percent in June 1984.

The major pressures to boost the prime rate come from prospects of higher inflation and from the rise in short-term interest rates over the past several months, which has increased the banks' cost of borrowing in the money markets.

The sharp fall of the dollar has been a major factor in the rise in short-term rates. A weak dollar reduces the returns on dollar-denominated assets for foreign investors, who then seek to offset the drop with higher rates from banks that

borrow billions in the global money markets.

"This (prime increase) is not necessarily a judgment by money center banks that rates are going to go up on a sustained basis," said William Sullivan, director of money market research for Dean Witter Reynolds Inc.

"It's more of a recognition of the reality of rising rates" caused by the recent instability of the dollar, Sullivan said.

Rates also have risen on speculation that the Federal Reserve might push interest rates higher to encourage dollar-buying in the markets, although many economists discount that possibility for the near future.

The major banks also face profit pressures because of their loans to Third World countries. The banks, which have billions of dollars in outstanding loans to developing nations, have been refinancing much of the credit at lower interest rates in the face of possible default by the debtors.

At the same time, the trade dispute between the United States and Japan has increased speculation that the dollar would fall further and Congress would enact protectionist legislation, both of which threaten to boost inflation and, in turn, interest rates.

# GAO: Bypassing farm payment lid could top \$1 billion

WASHINGTON (AP) — Thousands of farmers are using legal means to bypass the \$50,000 limit on federal subsidies in a trend that could cost taxpayers more than \$1 billion through 1989, government investigators said Wednesday.

Lawmakers said that while the 31,000 individuals likely to reshape financial operations to skirt the limit through 1989 represent only a few bad apples among the 2.2 million U.S. farmers, the budgetary impact already has been significant.

Calls for loophole-closing legislation accompanied a report from the General Accounting Office, a watchdog for Congress that estimated reshaped farming operations have cost taxpayers an extra \$328 million since 1984.

Farm lawmakers said the trend could mean reopening the 1985 Farm Act under pressure from urban congressmen in the name of fiscal restraint.

The Reagan administration and many lawmakers pin hopes for revitalization of the farm economy on the 1985 law's stress on stimulating exports through admittedly expensive subsidies. This year's program carries an estimated \$26 billion price tag.

Rep. Dan Glickman, D-Kan., told the House subcommittee on wheat, soybeans and feedgrains it had authority not only over those commodities but over "another commodity — and that may be the most important of all — and that is political integrity."

"Unless we can demonstrate to our colleagues who would cut these programs in favor of their own that our house is in order, we must indeed worry about these pressures," Glickman said.

Rep. Arlan Stangeland, R-Minn., urged lawmakers to make sure that a minority of farmers are not just draining the treasury.

GAO representatives demonstrated various means used to avert the \$50,000 ceiling on so-called deficiency payments made by the Agriculture Department to those who participate in the farm program, including setting up dummy corporations and family trusts.

But they qualified that such restructuring represented the extremes and not the norm. They did

say minor children have in some cases been made partners with their parents to obtain extra \$50,000 payments.

Deficiency payments are made on a "per person" basis and thus a farmer who brings in his son as a partner can double the amount of the payment without any increase in production.

In the past, federal price supports have at times in effect set the U.S. market price. These supports were lowered under the 1985 legislation to reduce the market price and thus make U.S. farm goods more competitive abroad.

# Pope arrives in Chile, calls for peace

SANTIAGO, Chile (AP) — Pope John Paul II called for the victory of peace over violence as he arrived Wednesday in this nation he has called "dictatorial." Police used tear gas to disperse crowds pushing toward him.

President Augusto Pinochet, the leader of Chile's right-wing military regime, met the pontiff at the airport and told him the country is a victim of a foreign campaign of "hate, lies and the culture of death."

"God bless Chile," the pope said, declaring he wanted Chile to work for "forgiveness and reconciliation, with the victory of good over evil, peace over violence."

Later the police used tear gas to disperse crowds trying to push past government cordons. Policemen ripped away a sign held by a young man that asked in Spanish, "Holy father, what is freedom like?"

In his reserved arrival speech here, he said that despite "current challenging problems," he was in Chile "exclusively on a religious and pastoral mission."

John Paul arrived after a 19-hour visit to Montevideo, Uruguay.

# Vuono in line for Army chief; Woerner new commander

WASHINGTON (AP) — Gen. Carl E. Vuono, head of the Army's Training and Doctrine Command, will be nominated by President Reagan to become the service's next chief of staff, the White House says.

The White House announced the decision on Tuesday, at the same time the Pentagon disclosed that Lt. Gen. Frederick F. Woerner Jr. had been tapped to receive his fourth star and take over the sensitive U.S. Southern Command in Panama, the joint U.S. military organization responsible for all American forces deployed in Central America.

Pentagon sources had earlier disclosed the 52-year-old Vuono had won the endorsement of Defense Secretary Caspar W. Weinberger

and was virtually assured of becoming the Army's top military officer this summer.

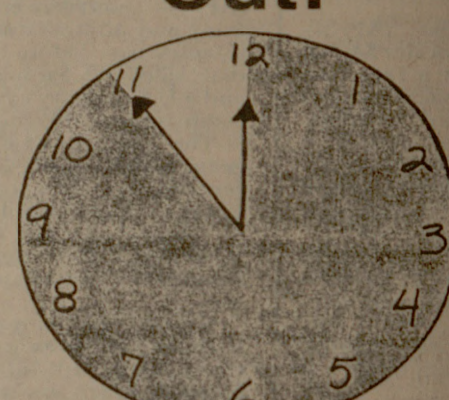
Vuono will succeed Gen. John A. Wuckham Jr., who by law must retire in June after serving four years as the chief of staff.

Vuono and Woerner, currently the commander of the Sixth Army in San Francisco, must both be confirmed by the Senate before assuming their new jobs.

Vuono is a West Point graduate, artilleryman and Vietnam veteran who won his fourth star in July 1986 when he assumed his current post. He is a native of Monongahela, Pa., who has gained wide experience in both field and staff positions.

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