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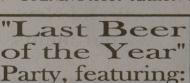
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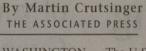
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WASHINGTON — The U.S. economy has been struggling to overcome a series of obstacles from the onset of the Iraq war to late winter storms and the outbreak of a mysterious Asian virus, the Federal Reserve reported Wednesday.

The Fed said economic conditions in March and the first two weeks of April continued to be "lackluster" with the economy still trying to rebound from a pronounced slowdown that began late last year.

The central bank did say there were scattered signs of better days ahead, including pockets of strength in manufacturing. some pickup in demand for business loans and at least a slowing of job layoffs.

"The Fed is saying that there are plenty of things still to worry about, but this is the first report in quite a while to contain a few bright spots," said Mark Zandi, economist Economy.com.

Richard Yamarone, chief economist at Argus Research in New York, said the Fed report may turn out to be too optimistic, especially if another wave of layoffs hits the economy, further shaking consumer confidence.

"If you look at the various quarterly earnings reports of corporations, the general tone for new hiring still remains bleak," Yamarone said.

The Fed's survey, known as months the recovery stalk the "Beige Book" for the color of its cover, will be used by policy-makers when they next meet

War, SARS inhibit econom

to set interest rates on May 6. While analysts said the central bank could cut interest rates at that meeting if there are further signs of deterioration, many predicted that the central bank would leave rates unchanged, preferring to see if the end of the

> If you look at the various quarterly earnings reports of corporations, the general tone for new hiring still remains bleak.

> > - Richard Yamarone Economist

Iraq war will generate a rebound in activity.

"The Fed is in no hurry to change policy, particularly if there are budding signs of economic life in the post-Iraq world," Zandi said.

Since January 2001, the Fed has cut interest rates 12 times. The last reduction on Nov. 6 pushed the federal funds rate, the interest rate that banks charge each other, down to a 41year low of 1.25 percent.

The economy began to recover last year, but in the last three

as investors grew con about what a possible waris would do to business pros

The Fed survey, basedo veys conducted by the regional Fed banks, cover period from right President Bush ordered the airstrikes against Iraq on M 20 through April 9 when forces took control of Bagh

'Reports on consumers ing were generally we March," the report said, and "attributed part of the weat to poor weather and the one the war.'

The survey also foundon ued weakness in manufact but said that "pocket improvement" were noted more than half of the Fel tricts in a variety of indus from defense contractors to ufacturers of hardware, on er chips and machine took

The Fed survey found while labor markets rem soft, some districts reported the pace of layoffs had ben slow and there were some improvements in demand temporary help.

The survey found the Richmond, Va., Fed di which includes Washin D.C. observed a modest p in activity during the period, but six other Fedds Boston, Cleveland, A St. Louis, Dallas and Francisco — all characte economic conditions in areas as "still mixed or soft"

NEWS IN BRIEF

Minorities could be hurt in SS overhaul

WASHINGTON Minorities are greatly helped by disability and survivor benefits in the Social Security system and would be hurt by an overhaul that instead linked benefits mostly to contributions, congressional auditors say.

The General Accounting Office report Wednesday appeared to contradict contentions by supporters of Social Security-linked personal investment accounts that minorities fare worse in the current system.

President Bush has proposed letting younger workers invest a portion of their payroll taxes in the stock market, much like a

401(k) plan. Proponents have said mi

ties are hurt in the current tem because, on average don't live as long as white earn benefits for a shorter A system of personal acc would let minorities be their earnings to family, income wouldn't be lost



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