

Panel reports good news—and bad—for women

By SHERRY KAJIAN

Women will have it easier in the future as far as the issues of rape and credit are concerned, according to panelists at a re-

cent "Women and the Law" seminar at Henry Ford Community College.

Vicki Toensing of Dearborn and Allyn Ravitz of Beverly Hills described the benefits of new laws on these two subjects. Two other panelists, Phyllis Harrison and Margaret Patterson, described patterns of discrimination in insurance and Social Security.

"We live in a materialistic society and women need credit," explained Ms. Ravitz, an attorney. "Until recently there were no laws to prevent discrimination in giving credit, but in 1974 Michigan passed a credit law."

"It passed in an interesting manner. At first it lost by 18 votes in the Senate, but a roll call was requested under which the senators had to go on record as to how they voted on the question. The credit bill passed 33-0."

"When put on record they put their votes where their electorate is."

MS. RAVITZ suggested that if a woman is denied credit, she should demand to see her file. She also can sue if she is not denied credit.

"The problem for most women in obtaining credit is they have never established credit in their own names," she said. "To do this they need an income which is a stable case of a bad debt. They need to be able to show a work history that reveals stability."

A woman also needs to establish that she has wisely used credit in the past, Ms. Ravitz said. Often, she added, there is no evidence of it because the credit card has been in her husband's name.

"From my experience, I would say that women have been able to get banks and lending institutions to open their eyes a little wider and see a credit picture that is not readily apparent at first," she continued.

"They can show from canceled checks that they have made credit payments for many years," she explained.

THE RAPE problem has improved greatly since the new Criminal Sexual Conduct Act was passed, said Ms. Toensing, also an attorney. Under the old law a woman had to show that she had cried out and tried to resist in order to prove her rape guilty.

"Today she does not have to resist or cry out if she fears lasting life or receiving great bodily harm," she stated.

A woman's prior sex life was always explored by the lawyer of a man on trial for rape, said Ms. Toensing. "Now it cannot be brought up unless it can be proved relevant."

Social Security assumed until recently that women are dependent upon men, and that was unfair in some cases to men, reported Margaret Patterson, district manager of the Social Security Administration office in Highland Park.

If a man retires and his wife is of retirement age, she will automatically also get support," said Ms. Patterson. "But if a woman retired, her husband of retirement age must prove that he is dependent in order to qualify for support."

Assertiveness training set by YW

A one-day workshop on assertiveness training for women will be held on both Friday, April 23 and Saturday, April 24 at Northwest Branch YWCA, 2240 Grand River.

It will begin at 9:30 a.m. and continue until 3:30 p.m. Participants are requested to bring a sandwich for lunch, coffee and tea will be provided.

The workshop is an introduction to the theories and techniques of assertiveness training. The object is to learn how to stand up firmly for your own rights without infringing on the rights of others. Content of the workshop will include lectures, discussion and practice exercises.

Dorothy Kirby, ACSW, will be the instructor for the course. Ms. Kirby is a social worker in private practice affiliated with The Clinic in Birmingham. She is an instructor of adult education classes in transactional analysis, the dynamics of personal change, as well as assertiveness training.

Registration for either workshop can be made at the Northwest YWCA, 2240 Grand River. Pre-registration is advised. There is a \$5 enrollment fee for the program and YWCA membership is not required.

Square dance benefits school

Upland Hills Farm School will present its annual square dance at 7 p.m. Saturday, April 24. The entire family is invited to participate in the evening which includes dancing, a hayride and refreshments. The fund-raiser will be held at Upland Hills Farm, 481 Lake George Road in Oxford. Tickets, available at the door are priced at \$3.50 for adults and \$2 for students.



ALLYN RAVITZ

She noted that this piece of discrimination has been fought by the women's movement, and is expected to be decided by the U.S. Supreme Court in the fall.

PHYLLIS HARRISON, owner of her own insurance company, maintained that the insurance industry is one of the most discriminatory around.

"There are changes taking place there but not as rapidly as we would want," she declared. "Women are more discriminated against than men. Women live longer than men but are not given a break as far as mortality tables are concerned."

"They should take this fact into account in their rating situation, but they don't. A woman should be charged less for life insurance she takes out on herself."

Mr. Harrison also strongly favored changing hospitalization insurance plans which do not view maternity as a disability.

"The problem is that AMA doesn't regard pregnancy as a disability," she said. "It says it is a voluntary disability."

"Actually it is a disability for the continuance of our society. The definition will have to change. There are many other disabilities which are covered by insurance, such as male prostate problems. Women with troubles in their reproductive organs are not covered."

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