

# One giant step for womankind

By LORRAINE MCCLURE

The Equal Opportunity Credit Act, which went into effect June 30, is going to have a big effect on realtors who will find single women in larger numbers seeking to purchase homes, according to Duane Dub, of the United Northwestern Realty Association.

Dub, of the Farmington-based multi-list organization, points out that a census survey in 1973 found 6.4 million households, or one in eight, were headed by women. Further, it reported that the gap from 1970-73 was as great as during the entire preceding decade.

This, coupled with the fact that more women are entering the labor market and maintaining independent status every year, "the provisions of the credit act should result in an even sharper climb of single women owning their own homes," he said.

BASICALLY, THE act prohibits lenders from discriminating on the basis of sex or marital status in any aspect of a credit transaction, for any type of credit asked.

Mortgage lenders were hit with the re-enactment of the Real Estate Settlement Procedures Act (RESPA) that went into effect the same day.

Of the two Al Marshall vice president and residential manager of First Federal Savings and Loan's main office called it "an involved program with many different areas to be studied."

The loan company's new forms will use the word "spouse" rather than husband or wife. And an applicant will be called an "unmarried single" rather than having to state whether he or she is divorced, widowed, separated or never married at all.

Michael Fury, senior vice president of marketing in Standard Federal Savings and Loan's main office in Troy, said other than some new forms to be made, "The new act won't make any difference to us."

whatsoever. We have always given credit based on credit worthiness. There wasn't any policy on this, it was just our procedure."

THE BIG change in procedure, however, is that the wife, or spouse, will not be asked to sign a promissory note in the case of buying a house. This has always been standard procedure in Michigan because of the wife's dower rights in this state.

"Consequently," Fury said, "she was asked to sign everything."

The only exception to this would be when the wife's income is needed to qualify the couple for credit, then she would automatically become a co-borrower.

Overall, in evaluating the credit applications, the creditor may not discount the income of an applicant, or spouse on the basis of sex or marital status, nor can part-time income be discounted.

Nor is the creditor allowed to inquire about birth control practices, or the applicant's intentions or capabilities regarding childbirth.

INFORMATION about the applicant's spouse, or even former spouse, is restricted unless the spouse will have some liability for the loan, or the applicant is relying on alimony, child support, or maintenance payments for repayment of the loan.

And even then, the applicant does not have to answer as to the reliance of such funds.

The act requires a creditor to notify an applicant about the loan decision promptly. If the application is denied, the applicant can request to know the reason for rejection, and the creditor must comply.

Adding teeth to the act is a provision for violation.

Creditors can be sued for actual damages, plus \$10,000 in punitive damages, and class action suits also may be filed.



## B'nai B'rith picks Southfield man

Herman Kasoff was elected president of the B'nai B'rith District 6 at the 108th annual convention in Omaha recently. Kasoff was born in Detroit and educated in the public schools and at Wayne State University. He has been active in B'nai B'rith for more than 25 years and is past president of Israel Lodge and the Metropolitan Detroit B'nai B'rith Council.

Hy Klein of Flint was elected vice-president. Others elected to serve are Harold Jaffe, Nathan Rubenstein, Louis Segal, George Tarnoff and Louis Weber of the Metropolitan Detroit area. Sherwood Benoit of Lansing was also elected a commissioner.

Elected members of the District Board of Governors are David Bakker and David Levine.

B'nai B'rith's District 6 is over 100 years old and covers the northern and western states in addition to central and western Canada. It is the birthplace of the B'nai B'rith Youth Organization and the Anti-Defamation League of B'nai B'rith.

Harold Jaffe, a past president of the Harry B. Keenan Lodge and the Metropolitan Detroit B'nai B'rith Council, was elected.

George Tarnoff, past chairman of the Michigan Region B'nai B'rith Youth Organization Board and a past president of the B'nai B'rith and the Detroit Council was chosen to be B'nai B'rith Youth Organization Commissioner.

Louis Weber, past council president was appointed district fund raising chairman and commissioner for community and volunteer services.

David Bakker, junior past president of the council was elected to the Board of Governors as was David Levine, chairman of the Michigan Region B'nai B'rith Youth Organization Board.

## Music Hall Association marks second birthday

Members of the Music Hall Association observed the organization's second birthday Monday at a meeting and social gathering at the Bloomfield Hills home of Robert C. and Tuttle VanderKloot.

Pauline Mrs. Donald E. Young of Bloomfield Hills, president of the association since it was launched in 1972, turned over the leadership to Ruth Mrs. Joseph Vance of Grosse Pointe.

Music Hall Association is the volunteer wing of the Music Hall Center for the Performing Arts in Detroit and has grown to about 250 members—both women and men.

In addition to the business side of the gathering, members were served a buffet lunch and swam, played tennis, golfed and boated under a sunny sky.

Mrs. Young was honored for her role as charter president and was also one of five members cited for outstanding service to the Music Hall.

Outstanding service awards also went to Mrs. VanderKloot, Karen DeBorja of Bloomfield Hills, Roberta Starkweather of Franklin and Roberta Loxburrow.

OTHER NEW OFFICERS of the association are first vice-president Mrs. Starkweather, second vice-president Carol Mrs. David Gaskin of Grosse Pointe, secretary Laila Mrs. Donald Young of Grosse Pointe.

Also treasurer John Bloom of Southfield, other board members are Jackie Mrs. Ruth Mulrooney, Benjamin H. Davis, Jesse Mann, Charlotte Mrs. Edwin Rosenbalm, Billie Mrs. M. Morton, Barak and Marilyn Mrs. Michael Connors, all of Detroit.

Also Mr. and Mrs. Gerald Ross of Royal Oak, Jean Mrs. Harry Schart of Birmingham, Selma Hyman of Southfield, Ann Mrs. Ronald DeBorja of Grosse Pointe and Jean Mrs. David Hull, Mrs. Daphna Reva, Mrs. Jay Kogan, Linda

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