

House dumps lid on credit card rates

Here's how area members of Congress were recorded on major roll call votes in the week ending Oct. 30.

HOUSE

CREDIT CARD RATES — By a vote of 56 for and 356 against, the House rejected an amendment capping credit card interest rates. The cap was to have floated at 8 percent above the yield on one-year Treasury securities, or 15.3 percent at present.

The amendment was endorsed by the Consumer Federation of America and opposed by the American Bankers Association.

It was offered to a bill (H.R. 515) that, as later sent to the Senate on a near-unanimous vote, requires credit card issuers to advertise and otherwise disclose consumer information such as interest rates to prospective cardholders.

Supporter Cardiss Collins, D-Ill., said "it should not be necessary for any banker or anybody else to charge the kind of interest rates they are charging on credit cards."

Opponent Benjamin Cardin, D-Md., said capping credit card rates sounds appealing but is anti-consumer because it restricts competition.

Members voting yes favored a ceiling on credit card interest rates. Voting yes: Dennis Hirtel, D-Illarper Woods.

Voting no: Carl Persell, R-Plymouth, William Ford, D-Taylor, Sander Levin, D-Southfield, William Broomfield, R-Birmingham.

TAX INCREASE — By a vote of 206 for and 205 against, the House passed and sent to the Senate a sweeping deficit-reduction bill (H.R. 3545) that levies \$12.3 billion in new

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taxes and cuts spending by \$1 billion to \$2.5 billion.

The bill's gains are slightly offset by spending hikes and revenue losses. It authorizes a 3 percent pay raise for members of Congress and other government employees and about \$400 million in special interest tax breaks.

While the tax hikes would mainly hit corporations and wealthy individuals, one provision extends the 3 percent excise tax on telephone service.

This "reconciliation" bill had been Congress's best hope for meeting 1988 deficit reduction goals by means short of the Gramm-Rudman-Hollings law's across-the-board cuts. But it has been undermined by the recent turmoil on Wall Street and the resulting White House-Congress economic summit, which could produce a deficit package that overrides the reconciliation and Gramm-Rudman-Hollings approaches.

Both sides argued during debate over whether higher taxes will benefit the economy.

Also, supporters said reconciliation should move forward because it will prod the summit into meaningful action, while foes said it has no chance of becoming law and should be set aside lest it upset those delicate talks.

Members voting yes favored the bill. Voting yes: Democrats Hirtel, Ford and Levin.

Voting no: Persell and Broomfield.

SENATE

CATASTROPHIC COVERAGE — By a vote of 85 for and 11 against, the Senate passed legislation (S. 2470) giving Medicare's 32 million beneficiaries a chance to obtain government insurance against the ruinous costs of catastrophic illness.

The bill was sent to conference with the House. Supporters touted it as "budget neutral" because higher Medicare premiums would cover the expanded coverage, while foes said any program this large sooner or later would drain the Treasury.

After paying a few dollars monthly in higher premiums and a hospital room deductible of \$544, beneficiaries would have to absorb no more than \$1,850 annually in hospital and doctor's costs.

The bill would pay 80 percent of outpatient drug costs exceeding \$600 a year and provide limited reimbursement for lengthy stays in skilled nursing homes.

Supporter Joseph Biden, D-Del., said American health care is the world's best "only for those who can afford it."

Opponent Jesse Helms, R-N.C., said the bill "will drive the country further down the road of socialized medicine."

Senators voting yes supported the bill. Michigan Democrats Carl Levin and Donald Riegle voted yes.

SMOKING BAN — The Senate passed, 84 for and 10 against, a De-

partment of Transportation fiscal 1988 funding bill that, among its thousands of provisions, limits smoking on airlines and further legalizes 65 mph driving.

The \$11.1 billion appropriations measure (H.R. 2850) was sent to conference with the House.

It bans smoking on flights of less than 90 minutes. Since the House has approved a ban on flights of two

hours or less, some airline smoking prohibition appears likely to become law.

The bill seeks to broaden the 1987 law that permits 65 mph driving on rural interstates. It allows states to set 65 mph limits on rural stretches of limited access highways that meet interstate engineering standards.

Supporter Mark Hatfield, R-Ore.,

termed the smoking ban appropriate because "the nature of an airline's closed cabin results in all passengers being exposed to cigarette smoke."

Opponents voted against the bill for a variety of reasons. Some foes objected to the smoking provision calling it a punitive toward tobacco states and unwarranted since smokers are kept away from other airline passengers.

NORTHLAND CENTER

Events

"CENTER STAGE WITH MADEMOISELLE"

Thursday, November 5, 12 Noon & 7 pm, JCPenney Court
Meet Mademoiselle editors as they showcase the latest looks of the season during exciting fashion and beauty events. Learn how to achieve the fashion style that reflects the real you, and find out what's hot this season from the pros. Plus exciting door prizes and giveaways from participating advertisers.

APPLE OPEN HOUSE

November 13, 14 & 15, JCPenney Court
Learn about computers from specialists. You can touch, try and learn about the impact computers can have in your lives. There will be giveaways and prizes and a chance to register to win an Apple IIGS Personal Computer System.

HOLIDAY FASHION SHOW

Saturday, November 21, 2 pm & 5 pm, JCPenney Court
Our annual pre-holiday fashion extravaganza with festive wear as bright as glorious holiday nights.

SENIORS SUNDAY AFTERNOON DANCE

November 22, 4 pm to 6:30 pm
All Senior Citizens are invited to dance and/or enjoy live music. Refreshments, compliments of the Northland Merchants.

SANTA ARRIVES!

Friday, November 27, 12 Noon
Join Santa Claus and his helpers as they arrive at Northland. You'll be entertained by musicians, jugglers and magicians as we await the magical moment.

SANTA PHOTO

November 27 - December 24
Photos with Santa will be available beginning November 27 -- a charming souvenir and remembrance for years to come.

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Irish placenames to be talk topic

How Irish places got their names will be the subject of Brendan O'Cloibhain when he speaks to the Irish American Cultural Institute at 8:15 p.m. Wednesday, Nov. 11.

The third speaker in this fall's Irish Perception Series will be heard in the Iberian Hall, 24242 Grand River, a block west of Telegraph in northwest Detroit.

Donation is \$3. Discussion and light refreshments will follow the talk.

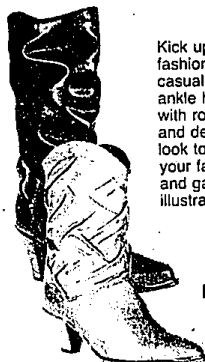
O'Cloibhain (pronounced O-Kee-wee) is secretary of the Irish Placenames Society and editor of its journal, A native of Ventry, County Kerry, Ireland, he is a graduate of the National University of Ireland.

He discusses how such Gaelic names as Killarney, Tralee, Limerick, Tipperary and Blarney have lost much of their original meaning as they have become Anglicized or translated.



Brendan O'Cloibhain speaks Nov. 11

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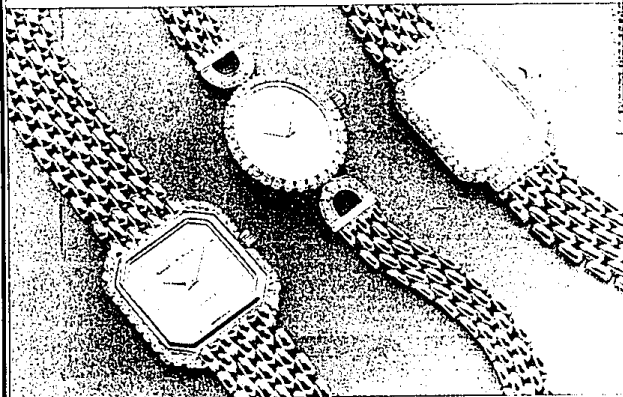
Dingo® boot representative, Jim Boyer, will be in the following stores to expertly fit your boots and answer questions. He will also have the entire Dingo® fall boot line so you can special order your favorite boots and save 25%.

JCPenney Westland Mall, Fri., Nov. 6th., 12 noon to 8 p.m.
JCPenney Twelve Oaks Mall, Sat., Nov. 7th., 12 noon to 8 p.m.

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