



Eugene

Job Training Program Announced

Employers can receive up to \$10,000 if they hire and train an eligible Vietnam-era or Korean conflict veteran through provisions of the Emergency Veterans' Job Training Act of 1983 (Public Law 98-77).

Qualifying Training: The training programs should be designed to last for at least six but no more than 15 months, and should be in one or more of the following categories:

- a growth industry;
- an occupation requiring technical skills; or
- an occupation where demands exceed the supply of workers.

Employers must certify that they plan to continue the veteran's employment upon the successful completion of the training. Ade-

quate facilities for training must be available, wages and benefits must be no less than those normally paid, and training cannot be for a position for which the veteran already qualifies. An employer's training may include a course or courses at an educational institution which has been approved for the training of veterans under 38 USC Chapter 34.

The reimbursement will be 50 percent of the starting wage up to a maximum of \$10,000 per veteran. Payments will be made at the end of each three month period of training or can be monthly in the case of employers with less than 75 employees.

Veteran Eligibility: To qualify, veterans must have been unemployed for

at least 15 of the 20 weeks prior to their applying. The maximum period of training is nine months, except for veterans with service-connected disabilities of 30 percent or more, or who have lesser rated disabilities but have a serious employment handicap. These veterans can be trained up to 15 months.

Employers should contact the local Job Service Office for details, applications and assistance.

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Credit Reporting

The credit industry is comprised of over two thousand credit bureaus located throughout the country. Several credit bureaus may operate in the same geographic area and, as a result, more than one credit bureau may have information on you. Most of the information is comprised of over into your file, such as where you work or how much you earn, will come from your application.

Information from credit applications, as well as from subsequent credit transactions, constantly flows in and out of credit bureaus. This exchange of information functions in two ways.

First, lenders such as banks, credit card issuers and finance companies provide information to credit bureaus on their current account holders.

Second, when you want to borrow money or open another account, the lender gets a credit report on you, usually a computer print-out of information in your credit file. Credit bureaus do not decide whether an applicant will be granted credit. They supply information on how you pay your bills, then the lender evaluates the data based upon its own standards for determining an applicant's credit worthiness. You may see what it contained in your credit report.

A federal law, The Fair Credit Reporting Act, was enacted in 1970 to regulate the credit bureau industry. Before this law was passed, you had no right to find out what was in your credit file. If you are denied credit because of information in your credit file, the lender has to tell you this and give you the name and address of the credit bureau that supplied the information. You then have the right to go to the credit bureau and find out what information is contained in your credit file.

The Fair Credit Reporting Act was also concerned that credit bureaus not include outdated information in your credit report. Any unfavorable information that is contained in your file relating to lawsuits, judgments or unpaid accounts may not be reported after seven years. Bankruptcies, however, may be reported for up to 10 years.

Although a credit bureau must advise you of the contents of your credit file, it does not have to let you actually see or physically handle your file. If you contact the credit bureau within 30 days after finding out that your loan or other credit request was denied, the credit bureau must advise you the contents of your credit file free of charge. Otherwise, the credit bureau can charge a \$3 to \$5 fee for giving you this information.

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local Army Recruiter. Or call 1-800-USA-ARMY. We'll be happy to talk about your reservation.

UNITED STATES ARMY ENLISTMENT GUARANTEE.

KENNETH G. GRANT is a member of the U.S. Army Reserve Control Group (Delayed Entry), and is scheduled to enter active duty in the Regular Army on 2 SEPTEMBER 1984 for training in 35B-ELECTRONIC EQUIPMENT REPAIR and for assignment to FT. BENNING, GA.

Kenneth G. Grant SFC USA 5/24/84

The statements in this card do not take the place of the enlistment guarantee promises contained in the enlistment agreement and supporting statements which you have signed.

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