

Credit System Members To Pay Reduced Charges

Installation of new computers and greatly increased volume is making it possible to reduce BankAmericard charges to merchant members effective Sept. 1, it was announced today by John A. Dillon, vice president and California director.

The new rate structure will be based entirely on average monthly BankAmericard volume and size of sales drafts. In contrast to the existing rate schedule which has charged merchants flat percentages according to their type of business establishments. In many cases, Dillon said, merchants will be able to drastically reduce their credit card costs.

The charges to merchant members, he explained, are made to cover part of the cost of handling sales drafts, accounting, billing, and other factors. The changes in merchant rates will not affect cardholders, who are charged nothing at all if their statement is paid within 25 days after billing date, or a small percentage of the previous month's unpaid balance if they choose to extend their payments beyond a single month.

UNDER THE most recent rate structure, merchants have been charged flat percentages of 3, 4 or 5 per cent, and lower percentages only if their BankAmericard volume and size of sales drafts were unusually high. Most merchants were charged at the 3 per cent rate.

"The new computers," Dillon said, "make it possible for us to periodically check the merchant's average volume and the average size of his sales drafts, and then to compute and adjust the rate

being charged to his individual business."

One example of how merchants would be affected, Dillon said, would be the restaurant and hotel categories, which have been paying 4 per cent of their gross BankAmericard sales regardless of volume. Under the new schedule, if their sales drafts average more than \$7.50, they will pay a maximum of 3 per cent,

and even lower if they have sufficiently high volume. The same would be true of other businesses now in the 5 per cent category.

"WE EXPECT this change to benefit merchant members who are subject to the current profit squeeze, and encourage other merchants to join the program.

Counseling Offered to Veterans

The Veterans Administration is sending more representatives to discharge bases to counsel servicemen who are leaving active duty, according to Mort Webster, manager of VA's Southern California regional office.

Seven-day-a-week counseling service is planned by the VA at San Diego Naval Station and Norton Air Force Base in the Southern California area.

VA representatives talk to servicemen in groups and individually about their entitlement to education, insurance,

GI loans, VA compensation, and other VA benefits.

Webster pointed out that over the past two months more than 5,000 servicemen were guided in the correct way to use their very valuable VA benefits.

"While this is a national

figure, our work at points of discharge in Southern California is daily growing. All discharged servicemen will be promptly and understandably told of their rights and entitlements under the new GI Bill," Webster said.

Visits Chicago

Bernyce Martin, a staff member at Harbor General Hospital, attended a three-day data processing institute in Chicago last week. Uses of computers in hospitals was the theme of the institute.

Earnings Up

Earnings of \$31.9 million for the first six months of 1967 were reported last week by Pacific Lighting Corp. Earnings amounted to \$1.86 per share, compared to \$1.81 per share for the same period in 1966.

Garden Checklist

1. Prevention is better than cure in the garden too. Spray roses regularly so mildew and pests will never get started.
2. Frequent trimming of hedges encourages tender new growth and avoids the woody look which infrequent trimming promotes.
3. Set out bedding plants for late summer bloom. Petunias, marigolds, dwarf dahlias, zinnias, Scarlet Sage and asters are all available.
4. Mildew on tuberous begonias requires a special control. Ask your nurseryman.
5. Removing faded flowers will keep roses, fuchsias and most annuals blooming longer.

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