

CREDIT ... It Doesn't Mean Going Into Debt

The word 'credit' tends to leave a bad taste in many people's mouths. And to some degree that makes sense! But credit can also be a good positive tool to use and a lifesaver for some. It enables people to pull through emergencies a little smoother and to afford some extras or just simply survive.

In the book, SEVEN LAWS OF MONEY, Michael Phillips, an ex-banker, outlines a method to acquire various forms of credit. First, when you open a checking account, be sure to have as much money in the initial deposit as you can scrape together. If you need to, borrow money from a friend and try to come up with a couple grand. In a couple of days you can give it back. The important thing is that your opening balance is recorded on your signature card and is considered to be representative of your financial status. (Even though it might not be.)

Acquiring credit takes a little time and stability. You need to have had one job, one address, a phone and a checking account for one year. A few months later you should apply for a gasoline credit card. Then apply at a luxury store.



They give credit easily because their high mark-up covers their losses on credit. Six months later go for the Sears or Macy's card, or a similar middle-price-range, national store. Their credit is the hardest to get and can help you get the rest. Use these accounts one or two times and be sure to pay promptly. Seven to nine months later, apply for Mastercharge or Visa cards (at different times, though).

Next month I will write about the different types of credit and the responsibilities that go with each.



If you have successfully gone through the gauntlet, you're free to change jobs or move around. Your credit record has been established.

When applying for a credit card, a company has 30 days to answer your application. If you are turned down, they need to send you written reasons or tell you of your right to request such an explanation.

By Kate Duffy
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From the Depths of a Wrinkle

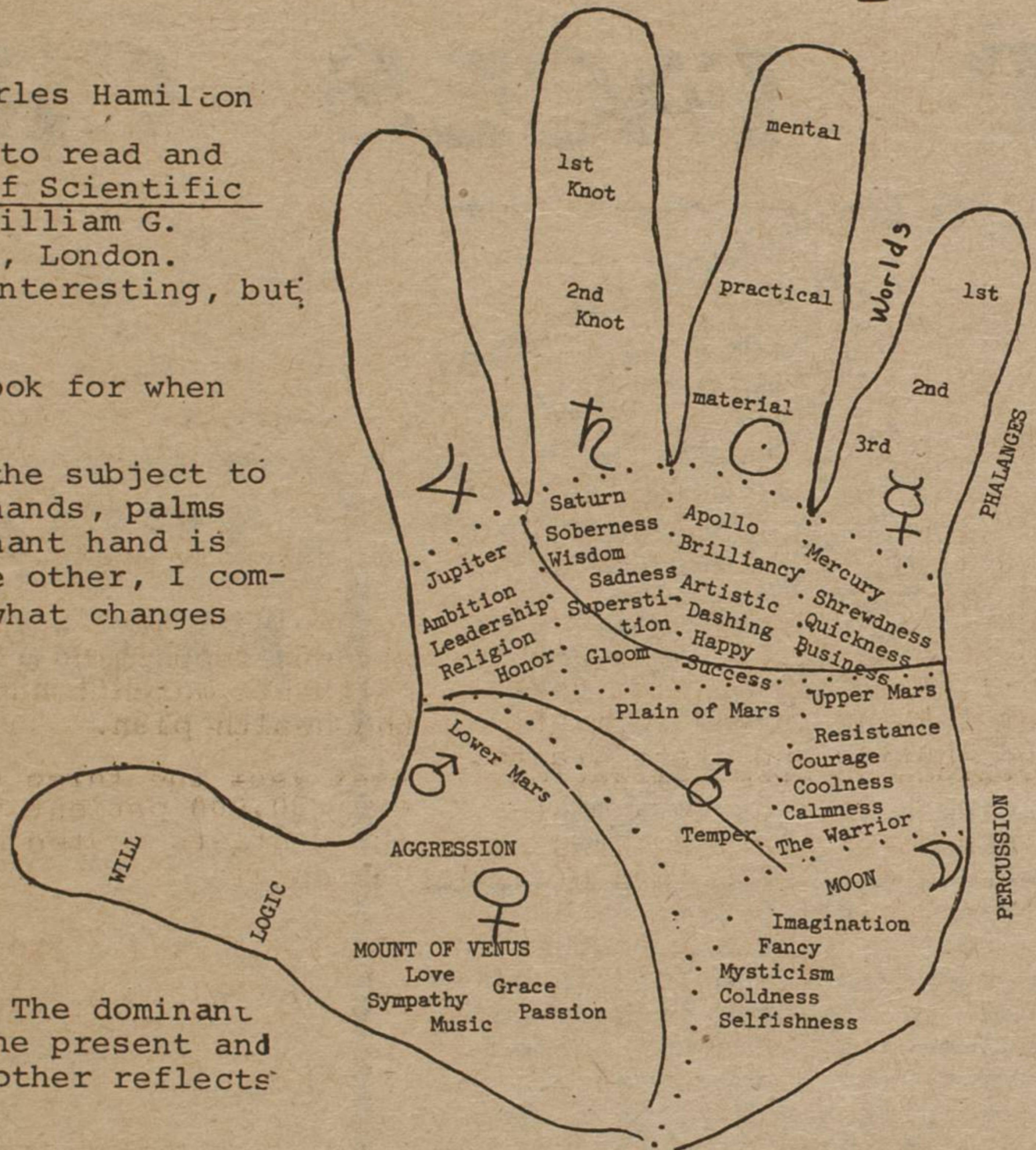
By Charles Hamilcon

There is one book to read and study: The Laws of Scientific Hand Reading, by William G. Benham, Putnam, NY, London. All the rest are interesting, but unreliable.

Q: What do you look for when you read hands?

A: First, I ask the subject to hold out his/her hands, palms out. If the dominant hand is different from the other, I compare them to see what changes

have taken place. The dominant hand is a map of the present and future, while the other reflects a person's past.



Next, I have the subject extend the hand. I test for flexibility of the hand (flexibility of the mind). The finger tips and nails are examined next. A small nail indicates a more delicate constitution than a large, sturdy nail. Gaps between the bases of the fingers indicate an open, easy to know individual, and the likelihood that the person lets money slip through the fingers. No gaps mean the opposite.

Q: What is a mount?

A: There are seven mounts, as shown on the chart by signs of the planets (♄ ♀ ☽ ☿ ♃ ♁ ♀). There is an approximate correlation between palmistry meaning and astrological meaning of the planets--since both sciences originated in the mysticism of India. The qualities of each of the mounts are indicated on the hand chart. Generally, one or two mounts predominate. Dominance is perceived as thickness, pink or red color of the mount, a long finger, strong vertical lines,

and central placement of the paex of the mount. Some practice in examining hands is necessary before this is fully understood.

Q: Which is the most important digit?

A: The thumb reveals the most about an individual. A low-set thumb indicates generosity and adaptability, while a high-set thumb indicates frugality and stubbornness. A thick, fleshy tipped thumb belongs to calm people, while those with flat tips are nervous. The type of tip also tells how the subject will use his/her will. Longer thumbs are more powerful than shorter thumbs, and strengthen the mount of Venus. Sausage-like thumbs belong to coarser persons, while conic or pointed ones correspond to a delicate nature and also to possible psychic abilities. Waisted reason phalanges suggest tact and strong intellect. Flexibility of the thumb indicates flexibility of the will.

