

blood where a more serious crime was alleged, unless the suspect consents. He said that refusal to give a sample was not an offence, although it might be interpreted by a court as evidence of guilt (*Australian* 16 November 1989).

According to Ms Nicola Leaney, marketing director of a commercial DNA testing laboratory in Artarmon, NSW, the procedure is 'in the throes of a backlash from the civil libertarians who object to blood tests from suspected rapists without their consent' (*Sydney Morning Herald* 4 October 1989). Ms Leaney believes, however, that Australia will ultimately follow the lead of Great Britain and the United States.

In the United States, persons who are imprisoned for violent crimes must have their DNA tested before release, and the results are recorded, Ms Leaney said. She also said that 'The person who is not guilty has nothing to worry about. For the victims, a positive DNA matching makes the court process far less traumatic. To prevent it would just be too disadvantageous to the victims of crime'.

other legal applications. The demand for DNA testing in cases of disputed paternity is increasing. In the *Sydney Morning Herald* (4 October 1989) one laboratory is reported to have dealt with 46 paternity cases in its first few months of operation. In some cases, tests were ordered by the Court.

non-legal applications. Non-legal applications for DNA testing have proliferated. Apart from paternity cases, the National Zoo in the United States is using the procedure to compile a register of chimpanzees, and the United States Fishing and Gaming Commission has asked for tests to investigate the migratory habits of salmon (*Sydney Morning Herald* 4 October 1989). It has also been proposed that the remains thought to be of the Nazi war criminal Josef Mengele be tested to provide final proof that he is indeed dead (*Australian* 11 September 1989). Mengele was the doctor at Auschwitz concentration camp who used prisoners as guinea pigs in so-called medical experiments. After the war, he

fled to South America and reportedly drowned in Brazil in 1979. The body was exhumed in 1985 and since then a number of tests have been carried out to establish if it is indeed that of Mengele.

recent developments. It was recently announced that the New South Wales Crimes Act would be amended to allow police to use reasonable force to restrain a suspect to allow samples to be taken (*Australian* 7 May 1990, *Sydney Morning Herald* 7 May 1990). Under the proposed amendments, samples of blood and semen could be obtained after police had sought authorisation from a magistrate, while non-intimate samples such as hair and fingernail scrapings could be obtained upon the authorisation of a police officer of the rank of sergeant or above. The proposals included certain safeguards, such as the right to have a doctor of choice present, the right to have independent testing carried out, and the destruction of test results if the suspect was not convicted.

The secretary to the New South Wales Council of Civil Liberties, Ms Beverly Schurr, said that the proposed changes further eroded personal liberty (*Sydney Morning Herald* 7 May 1990). The Council also thought that the proposals were inappropriate, in that all authorisations to take samples should be given by a judge, and not a magistrate or police officer (*Sydney Morning Herald* 15 May 1990).

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women and credit

Women who are divorced lose their houses and do silly things.

Finance company spokesman refusing credit to a divorcee: *Women and Credit: Sex Discrimination in Consumer Lending*, 67.

- A single woman was refused housing finance after being told that she did not qualify for a loan under the bank's policy of giving priority to the 'needy'. a an

example of needy borrower, the bank manager suggested 'a married man with a wife and three children'.

- A divorced woman was denied credit because her former husband had a poor credit record, although her own record was good.
- A department store invited married female customers to open a charge account and then sent a letter to their husbands for signature without the women's knowledge.

Despite the fact that legislation banning sex discrimination by lending institutions has been in operation since the late 1970's, complaints like these continue to flood the offices of the NSW Anti-Discrimination Board, and are cited in its report, *Women and Credit: Sex Discrimination in Consumer Lending*.

The Board's president, Steve Mark, says practices like this are still common in Australian society. Complaints to the Board show that in numerous instances credit has been refused to single women or granted on unfavourable terms because they are assumed to have no need for finance or to be 'financially incompetent'. One female divorcee complained to the board after being told that her loan application had been declined because divorced women were notorious for 'running off with lovers'. Another complainant was told by a loan officer that he considered it inappropriate to grant a loan to a divorced woman at the age of 40 to buy a motorbike.

To some extent this attitude is beginning to change. Most financial institutions are starting to view women as a very substantial market given that 40% of all women have their own income.

The reluctance of the lenders to treat women as equals in the credit market is puzzling given that the results of a major US study source have shown that the credit worthiness of women is significantly better than it is for men. Eighty-nine per cent of women showed good credit performances compared

with seventy four per cent of men, even though females were more likely to fall into lower income brackets. In the low income bracket, sixty percent of women had a good credit record, compared with only forty nine per cent of men.

The Anti-Discrimination Board has released guidelines for credit lenders in its report. Under the guidelines, financial institutions should review all their loan application forms to ensure that women are not discouraged from applying for credit. They should also:

- Refrain from asking information about a woman's child bearing intentions or capability, or her birth control practices.
- Train employees about relevant anti-discrimination laws.
- Take into account earnings from part-time jobs when assessing credit applications.
- Offer credit to wives and husbands equally.

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embryo research

As soon as I stepped out of my mother's womb on to dry land, I realized that I had made a mistake — that I shouldn't have come, but the trouble with children is that they are not returnable.

Quentin Crisp,
The Naked Civil Servant.

research on embryos. The United Kingdom House of Commons has voted by majority of almost 2 to 1 for a Bill which permits scientific research on human embryos up to 14 days old. (The Guardian Weekly, 29 April 1990) The 14 day limit was recommended by the Warnock Committee which published its report in England in 1986. The Guardian Weekly defended the 14 day limit: