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2. *Credit card account—Billing dispute—"Consumer credit."*—Act's provisions requiring creditor, upon receiving notice from debtor, to correct or explain creditor's statement of debtor's account in connection with an

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extension of "consumer credit" were not applicable to an account dispute between petitioner and a corporation that opened a "company account" with petitioner and had credit cards issued to certain of corporation's officers, since account was opened primarily for business purposes and transactions giving rise to billing dispute were business transactions rather than extensions of "consumer credit." American Express Co. v. Koerner, p. 233.

3. *Retail installment contracts—Assignee as creditor—Disclosure of status.*—Under Act and an implementing regulation, petitioner company, as assignee from automobile dealers of retail installment contracts, was a creditor, and statement on contracts notifying buyer that contract was "assigned to [petitioner] in accordance with the terms of the Assignment set forth on the reverse side hereof," was a sufficient disclosure of petitioner's creditor status. Ford Motor Credit Co. v. Cenance, p. 155.

TWENTY-FIRST AMENDMENT. See **Constitutional Law**, XI.

UNDERGROUND MINE INSPECTIONS. See **Constitutional Law**, IX, 1.

UNEARNED INSURANCE PREMIUMS. See **Truth in Lending Act**, 1.

UNFAIR LABOR PRACTICES. See **National Labor Relations Act.**

UNIONS. See **Labor Management Relations Act; National Labor Relations Act.**

VIETNAM ERA VETERANS' READJUSTMENT ASSISTANCE ACT OF 1975.

Military reservists—Work schedules—Adjustment for military training.—Act's provision which prohibits an employer from denying an employee retention, promotion, or other incident or advantage of employment because of employee's obligations as a military reservist, does not require an employer to make work-scheduling accommodations for employee-reservists not made for other employees, and thus employer, who provided unpaid leave for employee's absences from regularly scheduled weekend workdays resulting from attendance at military training, was not liable for lost wages because of employer's failure to reschedule reservist's work shifts on such occasions. Monroe v. Standard Oil Co., p. 549.

VIRGINIA. See **Constitutional Law**, I, 1; III, 3; X, 2; **Justiciability.**

VOTING RIGHTS ACT OF 1965.

Reapportionment of county precincts—Applicability of federal preclearance requirements.—Federal preclearance requirements of § 5 of Act apply to reapportionment plan for county commissioner precincts for Kleberg County, Tex., even though plan had been submitted by county officials pursuant to order of District Court that found earlier apportionment plan

VOTING RIGHTS ACT OF 1965—Continued.

to be unconstitutional, and even though District Court approved plan. McDaniel v. Sanchez, p. 130.

WAGE GUARANTEES. See **Occupational Safety and Health Act of 1970.**

WAGES. See **Civil Rights Act of 1964; Occupational Safety and Health Act of 1970; Treasury Regulations.**

WARRANTLESS SEARCHES. See **Constitutional Law**, IX, 1.

WARRANTS TO SEARCH HOUSES. See **Constitutional Law**, IX, 2.

WITHHOLDING TAXES. See **Treasury Regulations.**

WORDS AND PHRASES.

1. *"Consumer credit."* § 161 (a), Truth in Lending Act, 15 U. S. C. § 1666 (a). American Express Co. v. Koerner, p. 233.

2. *"Contracts . . . between . . . labor organizations."* § 301 (a), Labor Management Relations Act, 29 U. S. C. § 185 (a). Plumbers & Pipefitters v. Plumbers & Pipefitters, p. 615.

3. *"Enterprise."* 18 U. S. C. § 1961 (4). United States v. Turkette, p. 576.

4. *"Incident or advantage of employment."* Vietnam Era Veterans' Readjustment Assistance Act of 1975, 38 U. S. C. § 2021 (b)(3). Monroe v. Standard Oil Co., p. 549.

5. *"Security interest."* § 128 (a)(10), Truth in Lending Act, 15 U. S. C. § 1638 (a)(10). Anderson Bros. Ford v. Valencia, p. 205.

6. *"To the extent feasible."* § 6 (b)(5), Occupational Safety and Health Act of 1970, 29 U. S. C. § 655 (b)(5). American Textile Manufacturers Institute v. Donovan, p. 490.

7. *"Wages."* §§ 3121 (a), 3306 (b), 3401 (a), Internal Revenue Code of 1954, 26 U. S. C. §§ 3121 (a), 3306 (b), 3401 (a). Rowan Cos. v. United States, p. 247.

WORK SCHEDULING FOR MILITARY RESERVISTS. See **Vietnam Era Veterans' Readjustment Assistance Act of 1975.**

ZONING. See **Constitutional Law**, VI, 2.

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