

**Consumer Beat**

**Credit: Does marriage affect it?**

Many people never think about it, but marriage does affect a person's credit status, particularly if one spouse has a poor credit record.

When a couple makes a major purchase such as a car or a house from joint income, credit grantors will combine both credit records and consider the couple as a family unit. In this situation, one spouse's poor credit record could lessen the value of the other spouse's good record.

**Separate credit records**

It is practical to keep separate credit records after marriage. Whether you work or not, you should either maintain the credit record you had before you married or consider establishing one. This improves your chances for successfully managing your own affairs should your marriage end.

To separate your own record from your spouse's record, notify your local credit bureau that you want all information concerning your accounts maintained in a separate file under your own name. Call the credit bureau and make an appointment to have the files separated. Both spouses will have to be present in order to identify individual account responsibility. Your file and your spouse's file will be cross-indexed, and both will be considered when you are pledging your joint credit as a family unit.

You can obtain credit in your own name and accept responsibility for all debts you contract if you have the acceptable qualifications. If you rely on your spouse's income, however, credit grantors will often request that your spouse co-sign any credit form, thereby making your spouse responsible for the debt if you fail to pay.

But even if you have your own income and an established credit record, your spouse's signature may still be required for a major credit transaction. When credit grantors ask for a co-signature, they want to make sure that if you are unable to pay, your co-signer will assume the credit obligations.

You can also have your own name put on a credit card issued on an account in your spouse's name, although this is not the same as obtaining credit in your own name. Your spouse will still be responsible for maintaining the payments.

**Maiden name after marriage**  
There is no law that requires a woman to adopt her husband's name, although most women still prefer to do so when they marry. Some women, however, want to keep their maiden name. (A wife is entitled to use any name she wants as long as she

doesn't use it for fraudulent purposes.) The important thing to remember is that there can be only one legal name on any document, whether it is the maiden name or the husband's name.

If a wife adopts her husband's name and later decides she would prefer to use her maiden name, she can request that everyone, including credit agencies, use her maiden name. It will not be considered her legal name, however, and she cannot force anyone to recognize it as such. (She can legally use her maiden name again only if the marriage is dissolved; then she may either keep her married name or revert to her maiden name.)

**Mortgages**

Until recently, mortgage lenders would not consider a wife's salary as part of the family's income because they assumed she would stop working. This has changed now; many lenders are taking into account both the husband's and wife's income on mortgage applications.

If you come across a lender who still considers only part of the wife's income, shop around to find one who will take the couple's total income into account.

**Family law reform**

Ontario's new Family Law Reform Act which came into effect in 1978 has brought about many changes. For example, under the old law, the husband was responsible for his wife's needs. Under the new law, if joint credit has been established with creditors for the purchase of goods and services that are truly necessities of life, both spouses are responsible for the payment of these purchases according to the needs and ability of each spouse to

pay. This is called *pledging credit for necessities*.

Each spouse is responsible for his/her own debts. However, if one spouse co-signs any credit agreements issued in the other spouse's name, or if one spouse contracts a debt on the other spouse's behalf and with the other's consent, he/she is responsible for these debts if the other spouse fails to pay.

One spouse can withdraw the other spouse's privileges to the joint credit by notifying the creditors to stop extending credit to the other spouse. For further information, ask for the free booklet, *Family Law Reform, your new rights*, available free from the Ontario Government Bookstore, 880 Bay Street, Toronto, M5S 1Z8; telephone (416) 965-6015.

**Separated? Divorced? Widowed?**

Notify the credit reporting agency of your change in status so they can keep their information about you up-to-date. If your credit file has been combined with your spouse's, ask them to separate your accounts.

A change in marital status should, in itself, be no reason to deny access to credit, unless that change affects your financial situation seriously. Your chances of obtaining credit will improve if you can show that you maintained certain accounts responsibly. Proof of your credit worthiness is very important if you need money, especially if you're newly widowed and your spouse's estate has been frozen.

Under the new Family Law Reform Act, a deserted or separated woman can no longer use her former husband's credit for the necessities of life. If she needs financial assistance from her husband,

she will have to go to court. On the other hand, she has the same right: she can cancel her husband's use of her credit for joint expenses.

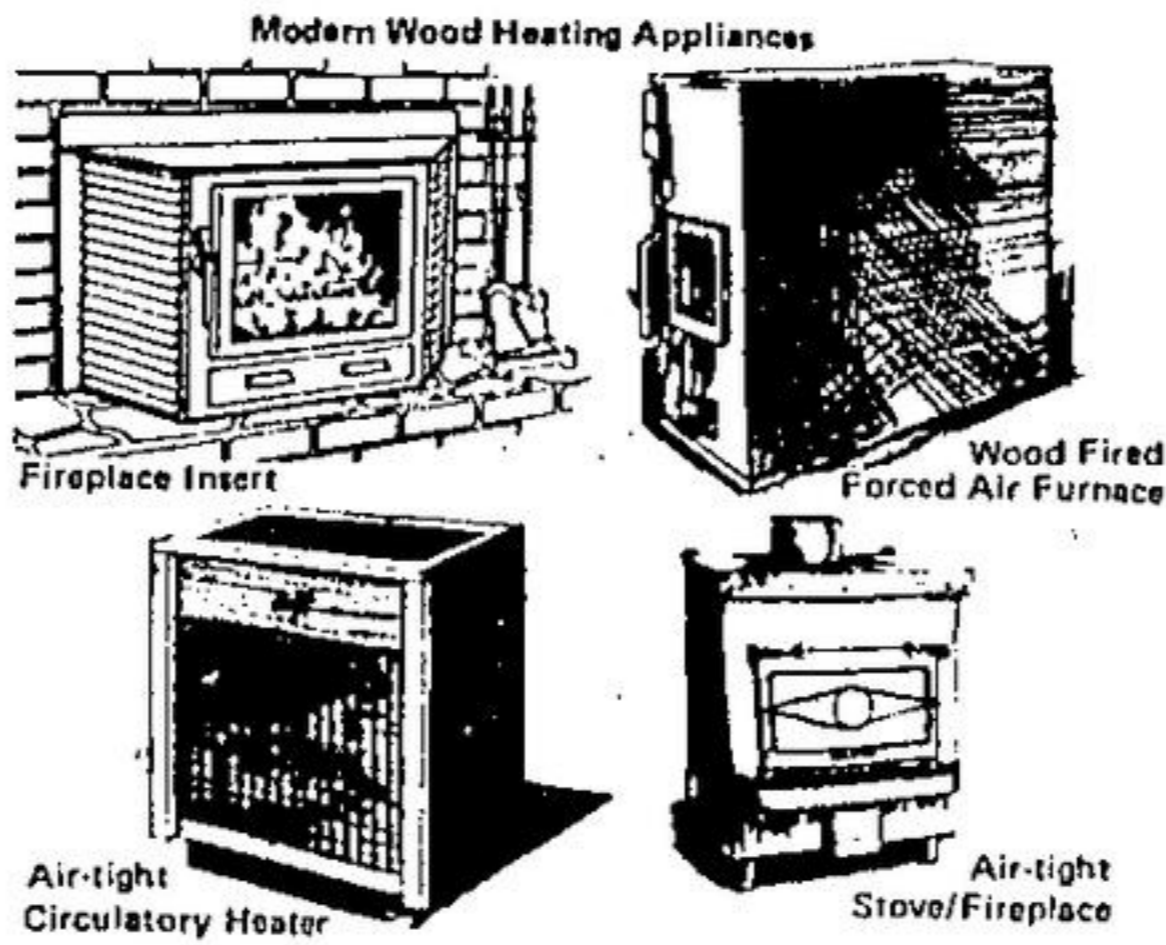
**Discrimination**

Everyone, regardless of sex or marital status, has the right to apply for credit and the right to be judged by the same standards. Your application should be judged solely on your credit worthiness.

If you have been denied credit and seriously believe you have been discriminated against because of your sex or marital status, ask to see the senior credit officer of the agency involved, be prepared to back up your claim with facts.

If your request for credit is still refused and you are not given a satisfactory explanation, contact the Consumer Advisory Services Branch, Ontario Ministry of Consumer and Commercial Relations, 555 Yonge Street, Toronto, M7A 2H6.

This is the third of a four-part series excerpted from the booklet, *The facts about credit and you*, available free of charge from the Consumer Information Centre, 555 Yonge Street, Toronto, M7A 2H6; telephone (416) 963-1111, collect calls welcome.



**The Right Wood Heater for Your Home**

By: A. St. Germain

For many centuries wood fires were not only used for heat but for cooking and a source of light. The evolution to electricity and fossil fuels mostly eliminated the use of wood as a fuel and therefore new users must adapt to a renewed skill.

There are four major types of wood burning equipment on the market:  
-Fireplaces - including built-in masonry and zero clearance units, fireplace inserts and outserts, tube grates and free standing metal units.  
-Air-tight stoves - including thermostatic circulators and radiant heaters.  
-Traditional stoves - including Franklin, box, par-

lor, pot-belly, barrel and cooking types.  
-Furnaces - including boilers, dual fuel and add-on types.

The net efficiency of an open hearth masonry fireplace is probably a minus efficiency due to the fact that the radiant energy heating the room is more than offset by the warm air drawn up the chimney from the rest of the home.

Therefore any addition to an existing fireplace such as glass doors, tube grates or a heatilator would be an efficiency improvement.

As to what kind of unit to install will depend on your own conservation goals and the time you are

prepared to put into obtaining and splitting wood and feeding your appliance.

As mentioned above a fireplace will only heat the adjacent area. A free standing air-tight or traditional stove, strategically located can heat a complete home and will understandably be more efficient if equipped with a blower. However it will be warmer in the area of the unit compared to far reaches of the home. If such a unit is installed in the basement consideration should be given to installing floor grates to accommodate the rising heat.

There is no doubt that a central heating wood furnace, which distributes heat through ducts and properly installed with a cold air return system, is the most efficient of all. In most cases these units do not require the splitting of logs and will burn any size of wood that will fit through the feed door.

The BTU input or output of your current system will be identified on the rating plate. If you are satisfied with your current BTU output your wood heating equipment capacity would be less due to the fact that you will obtain a constant heat from your wood appliance. The heat output will reduce if it is controlled by a bi-metal or an electric thermostat but it will not shut off completely like an oil, gas or electric furnace.

For further information on wood heating appliances write: Home Heating Information, Hunter Enterprises Orillia, Limited, P.O. Box 400, Orillia, Ontario, L3V 6K1.

**DID YOU KNOW?** *By Janice*

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