

INFORMATION ONTARIO:

- by Bev Young

WOMEN AND CREDIT

Most people need to make use of credit at some time during their lives, and everyone, regardless of sex or marital status, has the right to equal access to credit. The use of credit itself is a privilege rather than a right, but you do have the right to apply for credit and the right to have your credit worthiness judged by the same criteria that apply to everyone. Your application for credit should not be given special or different consideration because you're a woman, or because you're a woman who is single, married, divorced or widowed. Your application should be judged solely on your credit worthiness.

To ensure that women and men are treated equally in Ontario, the government has established Equal Credit Opportunity Guidelines, developed by the Ministry of Consumer and Commercial Relations in close cooperation with credit granting industry.

Two major guidelines have been set out for consideration of an individual's application:

1. A married woman shall be granted credit in her own name if her credit qualifications, including her earnings or separate property are such that a man possessing TO. pg. 14 ..

Save electricity, save natural resources.



About a third of Ontario's electricity is generated by burning fossil fuels... coal, oil, natural gas. The price of all these natural resources is increasing rapidly. The price of coal, for example, has tripled over the last five years. Higher fuel costs inevitably show up in the price you pay for electricity.

Save electricity, and you'll save money. You'll also be helping to conserve dwindling natural resources for other important uses... transportation, agriculture, chemicals.



Conserve energy.
The future depends on it.

Support Energy Conservation Week, Oct. 31 - Nov. 6.