

NORTHERN AFFAIRS



BY JIM TRISTRAM

WOMEN'S ACCESS TO CREDIT IN ONTARIO:

Although the use of credit is a privilege rather than a right, everyone - regardless of sex or marital status - has the right to apply for credit and the right to be judged by the same criteria. With the co-operation of the credit-grading industry, the Government of Ontario has established Equal Opportunity Guidelines to help ensure women's rights in the province's credit market.

Women and Credit in Ontario - 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. Credit industry associations have been co-operative in ensuring equal credit opportunities but it is still the women of Ontario who must provide the stimulus for the effective application of equal credit guidelines.

Equal Credit Opportunity Guidelines - Two major guidelines have been set out for consideration on 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 the same credit qualifications and property or earnings would receive credit. 2. An unmarried woman shall be granted credit if her credit qualifications, property, or earnings are such that a man possessing the same credit qualifications, property, or earnings would receive credit.

Can Marriage Effect Your Credit Status? - Yes. Your ability to obtain credit can be affected, particularly if your husband has a poor credit history. And, of course, his credit status can be affected if your credit is poor. When you and your husband make a major purchase such as a car or a house from joint income, lenders will combine your credit histories and consider you as a unit. In this situation, one spouse's poor credit history can lessen the value of the other's good one.

If You Are Discriminated Against - If you are denied credit and 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 assert your claim and to back it with facts. If your request for credit is still refused and you are not given a satisfactory explanation, contact the Women's Advisor of The Ontario Ministry of Consumer & Commercial Relations, 555 Yonge Street, Toronto.

If you would like a copy of the brochure, 'Credit and you: Women's Access to Credit' contact the Northern Affairs office located Lower Floor, Peninsula Building, 2 Gilbert St., Marathon or phone 229-1153.

ideas

YOU'LL FIND INTERESTING AND VALUABLE!



- Money-Back Life Insurance
- Income Protection
- Payment of Mortgage
- Retirement Funds
- Education of Children
- Conserving a Business Interest

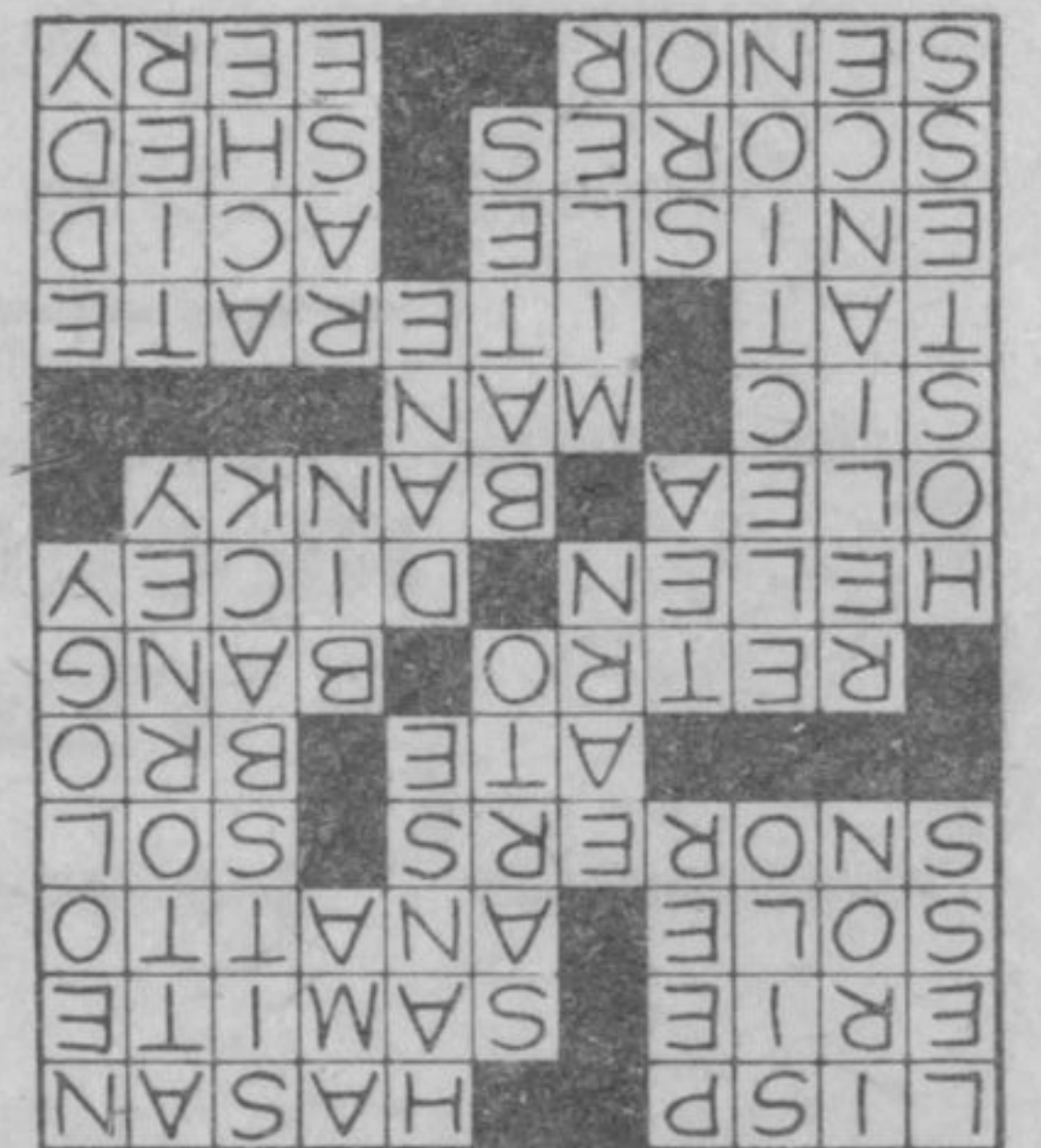
Let me show you how you can benefit.

CLAUDE P. LEPINE - 535 Lakeview Drive
Box 98, Terrace Bay - Phone 825-3613

SUN LIFE OF CANADA

CROSSWORD PUZZLE

TODAY'S ANSWER



- | | |
|---|------------------------------------|
| ACROSS | 41 Unearthly |
| 1 Misspeak | DOWN |
| 5 "She — ear for music" (2 wds.) | 1 Minus |
| 10 Huron's neighbor | 2 One of the Ages |
| 11 Silk fabric | 3 Farm structure |
| 12 Exclusive | 4 Gaze |
| 13 Butter-coloring substance | 5 Medieval merchants' guild |
| 14 Some sleepers | 6 "Today I — man" (2 wds.) |
| 16 Roman sun god | 7 Takes it easy (2 wds.) |
| 17 Suffix for passion | 8 Perry Mason, e.g. |
| 18 Family member (abbr.) | 9 New word or phrase |
| 19 Prefix for grade | 11 Painter Andrea del — |
| 22 Partner of slam | 15 Turn a penny |
| 23 Songstress Reddy | 19 Dependence |
| 24 Risky; chancy | 20 Political event |
| 25 Olive genus | 21 Beverage |
| 26 Vilma of the silents | 22 Storage box |
| 27 Thus (Lat.) | 23 Perle Mesta, e.g. |
| 28 Supply with hands | 24 Actor Clark |
| 29 Do thread-work | 26 Actor Alan — |
| 30 Repeat | 28 Filbert Bayi, e.g. |
| 35 Isolate, a la Napoleon | 31 Demolish |
| 37 Tart | 32 Be distressed |
| 38 Crosses the goal line | 33 Pinafore |
| 39 Get rid of | 34 Whirlpool |
| 40 Man of La Mancha | 36 Hit sign |

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