

Food stamp revisions set

As utilities go up, food stamp prices go down

Food stamp households that face rising utility costs could also see the purchase price of food stamps go down, says Linda Kaeser, Administrator of Oregon's Adult and Family Services Division (AFS).

Under new food stamp rules effective Monday, food stamp households may be able to get prompt adjustments in the food stamp purchase price of heating or utility bills increase. This new rule could affect approximately 54,000 households now being served by the division.

Food stamp purchase prices are based on net income after itemized deductions. When deductions for heating and utility costs increase, purchase prices go down because there is less income available to the household for food.

"Food stamp households will be able to use their most recent utility bills to claim a larger deduction, even if they have not managed to pay the bills yet," says Bill Gardner, manager of the AFS Food Stamp Unit.

If heating or utility bills go up by more than \$25, households will have their cases reviewed right away by their AFS branch. If the higher bills entitle the household to a lower purchase price, clients will be able to buy their food stamps at that lower price within ten days, Gardner adds. If they're already bought their food stamps for the month, they will have their purchase price adjusted for the next month.

Those households whose utility bills have increased but not as much as \$25, will have the change processed within normal branch procedures. Allowable heating and utility bills include heating and cooking fuel electricity, water and sewer, garbage and trash collection, and basic telephone service.

Food stamp households are urged to contact their local AFS branch office right away with any questions or to have their cases reviewed, says Kaeser.

Fed urges bank customer rights

WASHINGTON (AP) — Banking regulators have started encouraging customers to complain when they think lenders have misled or discriminated against them.

The Federal Reserve and the comptroller of the currency are including a complaint form and a list of consumer rights in brochures they will send to the banks they regulate. The Federal Deposit Insurance Corp. has already sent similar pamphlets to its state-chartered banks.

The banks are not required to post these pamphlets but most have cooperated in posting other consumer lending brochures, banking regulators said.

The comptroller's brochure "was prompted by the low volume of complaints currently being received by this office," Comptroller of the Currency John Heimann said.

The pamphlets generally advise people to contact a bank first

and to try to resolve the problem directly. If that doesn't work, they advise filling out the complaint form and mailing it to the local office of the agency supervising the bank.

The comptroller's office says it will contact the bank and promises "you will be informed of the results of that investigation."

The consumers' rights come from a series of recent credit laws that cover banks and the credit cards they handle. Among them:

- You have the right to know the finance charge — the amount of money it costs to get credit. You must also be told the annual percentage rate you are paying.

- If a business states the amount of a down payment, it also must explain the amount and duration of weekly or monthly payments. Banks, along with businesses, are responsible for these terms in the contract.

Former director dies

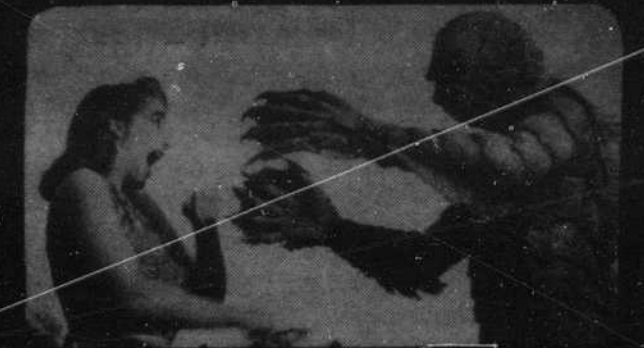
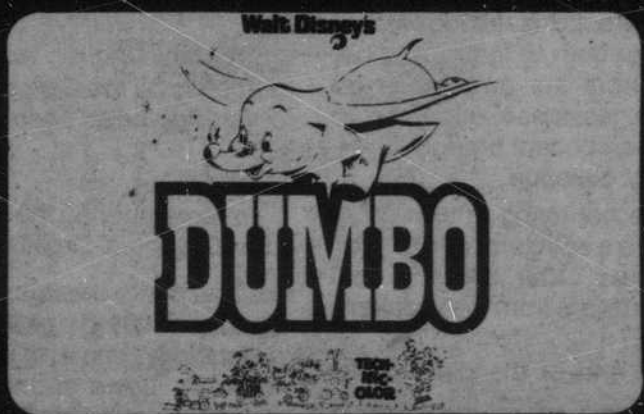
Memorial services for Emert Fossum, former director of alumni relations and head of the Department of Military Science at the University, will be held Thursday on campus.



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