

# around the county

## Local women given advice on securing credit

by MICHAEL P. JONES  
Post Correspondent

Verla Rogers, branch manager of the U.S. Bank at Welches, told members of the Women's Club at their October meeting that the attitude that women are "fluffy headed" and not able to balance a checkbook is changing.

"In reality," Rogers said, "they managed the households, which is like managing a small business."

### County board rules in favor of Wickersham

OREGON CITY—Clackamas County Commissioners voted unanimously to permit Fred Wickersham of Toney's Farm Market, 20774 SE Trubel Road, Sandy, to sell agricultural supplies as well as fruits, vegetables, dairy products, horticultural products and horticultural supplies.

A county planning division hearing officer had recom-

Rogers told the club that since Congress passed the Federal Equal Credit Opportunity Act in 1971, "no financial institution can discriminate against someone because of their sex." The negative image of woman was legally eliminated from the credit world. Credit is to be based on the ability to pay off debt.

Rogers said that the law now gives these rights to women, whether married or not. It also insures them of the opportunity to gain

credit under any name—married, maiden or former married names. She said that many women today have chosen not to use their husband's name because of the opportunities that are associated with securing their own credit under their own name.

Rogers said that one of the problems facing women who attempt to obtain credit, especially late in life, is that they have not built their own credit history. In the past they held credit cards with their husbands under the title "Mr. and Mrs. so and so." This joint credit could either have built bad credit or good credit, depending upon the management ability of the

couple.

Rogers advised women to get two separate credit cards—one issued in the husband's name and the other in the wife's name.

She called credit building essential because "most women will find themselves alone at some time in their life."

Rogers said that if women obtain joint credit cards with their husbands, they should make sure both signatures are on the application. Otherwise, in the event of a divorce or other personal problems, it would only take

one letter or telephone call from a husband to stop the card from being used.

Rogers said that the card holder would be liable under the law for the first \$50 of each credit card used without permission, whether they reported it lost or stolen or not.

She urged women to co-sign every note with their husbands "because co-signers have equal credit under the law." This, too, would assist in establishing a credit history.

Rogers said that when applying for credit, women do

not have to disclose whether they are receiving alimony or child support. The law also makes it a violation to refuse credit just because a woman is on welfare.

Rogers said that if anyone is denied credit, they have a right to know why they were refused. She said that the 1971 Fair Credit Act guarantees this right, which

means that whatever is put into your credit file, you have a right to review.

"If you read something you believe is not true," said Rogers, "you have a right to go to your credit file and issue a 150-word explanation."

Rogers said that most credit information is kept by Credit Northwest Corpora-

tion, which has offices in most large cities. Portland is the location of the nearest one to this area.

Rogers urged the women to start establishing credit now and not to wait because at any time they could be alone, and at that time, it could be too late to obtain the necessary credit.

### MOONLITE MADNESS



WATCH for details in The Post!  
Friday, Oct. 30

**BURGLAR FIRE SECURITY ALARMS**  
**Gresham Alarm Inc.**  
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—SANDY—  
CLOSED CIRCUIT T.V. FREEZER ALARMS

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COSTS SO LITTLE ANYONE CAN AFFORD IT! ONLY 63¢  
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Take this ad to your Hardware, Lumber or Bldg. Supply Store. Accept no substitutes—Get top quality FLEX-O-GLASS.  
Cejka Hardware, 39085 Pioneer, Sandy, OR 668-5593

### Public notices

#### REQUEST FOR BIDS

The Sandy Union High School District No. 2 invites bids for the following:

- 1 - 66 passenger conventional school bus, five speed transmission, diesel fuel.

Detailed specifications are available from contracting officer. Bids must be sealed and submitted in writing to contracting officer at the District Administration Office by the time of the public opening which is 10:00 a.m. Monday, November 2, 1981. This agency intends to award contracts to the low bidder who complies with bid requirements and specifications.

This agency reserves the right to reject any and all bids.

Contracting Officer  
Joan E. Hay, Bsns. Mgr.  
1700 Bluff Road  
Sandy, OR 668-8011  
P1081-3  
10-15

#### NOTICE OF HEARING

On October 26, 1981, at the hour of 9:00 a.m., at the Courthouse Annex, 906 Main Street, Oregon City, Oregon, the Board of County Commissioners will consider a request to change the GTD (General Timber District) zone to TT-20 (Transitional Timber, 20 acre minimum lot size).

The applicant is Clackamas County, file number 1416-80-VZ. The review is for property generally described as follows: Located on the south side of Elser Road, approximately 1.4 mile west of its intersection with Bull Run Road, Sandy area.

The specific property is further described as: T1S, R5E, Section 32, Tax Lot 400, W.M.

The application is available for inspection at the Clackamas County Planning Division, 902 Abernethy Road, Oregon City, Oregon (phone 655-8521) from 8:00 a.m. to 5:00 p.m.

P1081-5  
10-15

#### IN THE CIRCUIT COURT OF THE STATE OF OREGON FOR THE COUNTY OF CLACKAMAS Probate Department

Estate of:  
SYLVIA LYDIA CARPENTER  
Deceased  
No. P81-8-11

#### Notice to Interested Persons

Probate proceedings in the estate of SYLVIA LYDIA CARPENTER deceased are now pending in the above entitled court, wherein DIANA KATHERYN HARTER, the undersigned, has been appointed and has qualified as the personal representative of said estate. All persons having claims against said estate hereby are required to present them, in due form, within four months after the date of the first publication of this notice, as stated below, to the undersigned at the following address now designated as the place for the presentation of claims, to-wit: P.O. Box 427, Sandy, Oregon 97055, or they may be barred.

All persons whose rights may be affected by said probate proceedings may obtain additional information from the records of the court, the undersigned personal representative or the latter's attorney(s) who is (are) Vernon L. Richards, P.O. Box 427, Sandy, Oregon 97055, 668-4171. Diana Kathryn Harter, Personal Representative, P.O. Box 427, Sandy, OR 97055.

Dated and first published:  
Oct. 15, 1981

P1081-4  
10-15  
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10-19

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Centers of America

## MICROWAVE OVEN WAREHOUSE SALE!!

Our Warehouse is bulging and more ovens are on the way--we need room now! If you have any intention of buying a microwave oven within the next 6 months--attend this event!

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Ask about our 5 STAR SATISFACTION BOND that offers price protection and exchange privilege.

Choose from AMANA, GE, LITTON, MAGIC CHEF, PANASONIC, SANYO, TAPPAN, TOSHIBA, ETC...

FREE! We offer the NW's finest cooking school free with oven purchase. (We sell the course for \$35 per person, but it's free when you buy your oven from us.)

BONUS TRADE-INS: We are desperate for used ovens. Upgrade during this sale and we will give you a great trade allowance.

**Amana TOUCHMATH™**  
**Radarrange™**  
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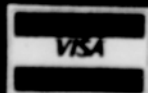
**LITTON Microwave Oven**  
Fits into a 22" opening, yet holds a 22 lb. turkey!  
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2 stirrer fans for even cooking. Vari-Cook® variable power oven controls cooks, simmers, warms & defrosts. Probe.  
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If you want a small oven, but don't want to give up features, this may be just the oven for you!  
ONLY 21 1/2" wide! Tap N Touch Controls. Probe. 2 memories...lots more!  
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