

# HOUSING The Portland Observer

## Bank Offers Credit Bonuses

Bank of America has launched special incentive which provides customers with a rebate of up to \$500 just for opening a new home equity line of credit. In addition, these same customers will also pay no loan fees and no appraisal costs for establishing their line of credit.

Bank of America, one of the state's leading home equity lenders, will extend the offer to all customers who open an Equity Maximizer line of credit through April 4th, 1996.

"This is a great time for consumers who are interested in establishing a line of credit," said Jim Barri, vice chairman of Retail Banking for Bank of America Oregon. "Consumers not only benefit from the special offer and the waiving of fees associated with establishing a line of credit, but also from the many tax advantages available for home equity loans that are just not available on other types of credit."

A line of credit can be established for any purpose, including payment of 1995 taxes, college payments, home improvements, purchases of a new automobile, and consolidation of credit card balances which may have risen during the holidays.

The rebate is given in the form of a 1 percent bonus on the average daily balance on the line of credit during the first six months of the account. The bonus amount earned during the six months will be principle reduction from the customer's line of credit on the month seven statement.

Bank of America's innovative Equity Maximizer provides consumers with a revolving line of credit with an adjustable rate. In addition, Equity Maximizer customers can "fix-off" up to two fixed rate loans each year against their line of credit.

To take advantage of the offer, visit your nearest Bank of America branch or call 1-800-The-B of A.

Local area water providers have also developed brochures tailored to local lead and drinking water issues. These are available to customers on request.

Local water providers share the concerns of state and federal regulatory agencies on the health risks of lead exposure. If customers have a concern about lead or copper levels in their drinking water, they should contact their local water provider.

## To Reduce Lead At The Tap

Running your water for a few minutes first thing in the morning or after your tap has not been used for several hours is a proven method to reduce the potential for elevated lead and copper levels in drinking, and making baby formula. Most important, use only lead-free solder to make plumbing repairs.

Lead cannot be detected in local water supplies, although it may occur in standing water samples from some taps. Plumbing components

may, by law, contain up to 8 percent lead and be labeled lead-free. When water stands in plumbing systems for long periods of time, it may leach some lead from the plumbing.

Federal and state drinking water regulations strive to reduce lead at the water tap. Environmental Protection Agency regulations require that water providers inform the public of possible lead hazards. The EPA requires water systems to send the attached public service announcement

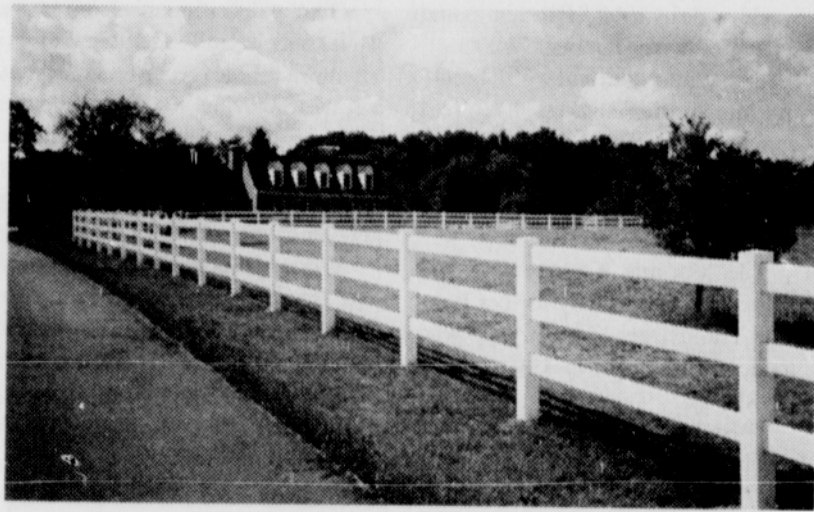
to radio and television stations. Local area water providers have also developed brochures tailored to local lead and drinking water issues. These are available to customers on request.

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The most costly deluge ever to strike the American heartland is covered on "Flood!", airing on NOVA on Tuesday, March 26, 1996 at 8pm ET on PBS (check local listings).

## Maintenance Free Post & Rail Fencing



Maintenance free post & rail fencing is ideal for home and horse owners alike.

Are you tired of the loss of both time and money spent repairing your fence? Does it cost a small fortune each time you have to paint it?

Bufftech maintenance free vinyl fence offers an end to that bother and expense. Backed by a 20 year non prorated warranty, Bufftech products will not rust, rot,

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Bufftech's classic looking post and rail fence is strong, durable and offers flexibility for aesthetics and livestock applications. A wide variety of choices are available in rail type, rail size, and color. White, tan and grey are available. This type of product has significant advantages over traditional wood fencing.

The long lasting beauty and maintenance free features make vinyl fencing the ideal fence for home and ranch owners. Bufftech vinyl fence systems will safely surround your property. Bufftech is known for having the highest quality materials and machines to ensure the best PVC fence in the industry. Coupled with the best warranty in the industry Bufftech is truly the smart choice - an investment for a lifetime.

Contact your local fence dealer to learn more. You can call or write Bufftech Directly at: Bufftech, Inc. 2525 Walden Avenue, Buffalo, N Y 14225. 716 685 1600.

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## Non-Metal Air Duct Improves Home Comfort

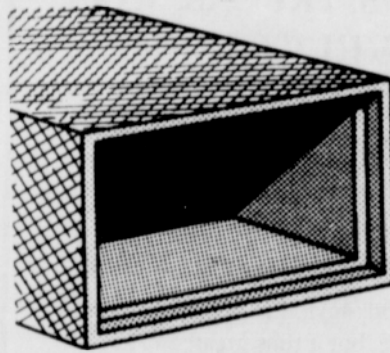
Almost every homeowner is aware of the disadvantages of sheet metal air duct. It's noisy, and it leaks.

Noise reverberates due to expansion and contraction of the metal itself, fan vibration, and even from the home's occupants. Air leaks from joints that are not tightly sealed.

To overcome these problems, there's a rigid fiber glass duct system which absorbs the noise. And its consistent high insulating value and minimal air leakage help to deliver warmed or cooled air at desired temperatures, with greater energy efficiency and improved comfort.

Although this SuperDuct™ system, manufactured by Schuller International, offers the highest performance of any type of duct available, its installed cost is comparable to other systems. This means it's affordable for any home.

To assure system performance, SuperDuct is available only from Schuller factory-qualified contractors.



Schuller's SuperDuct solves problems of noise and air leaks.

Product Information Center, P.O. Box 5108, Denver, CO 80217, or call 800 654 3103.

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—Mickey Friedman

## ENCOUNTERS

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CREOLE GUMBO.....\$4.00/BOWL

"PRICES THAT WILL MAKE YOU SMILE"

## Who Said You Have To Live With... BAD CREDIT?

If you:

- Have been denied credit
- Have bad credit
- Need to re-establish credit
- Experienced bankruptcy
- Experienced tax liens
- Experienced judgements
- Charge offs
- Late Payments

**WE CAN HELP**

Many items you thought would follow you for the rest of your life can be legally removed from your credit record!

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