

Speaking To the Consumer

Marilyn Lunner
Extension Family Finance Specialist
Oregon State University

Staying Solvent. Don't expect to buy a used car without a down payment. You may wind up with two monthly payments - one on the balance and one on the down payment. And if you have given some other possession you own as security on the second loan, your furniture or household equipment, for example, you could lose it if you default on the secured loan.

This is one of many considerations in buying a used car. For other tips on selecting your dealer, the car itself, the sales contract, and information about what to do if something goes wrong, ask your county extension office for EC 823, "Buying a Used Car."

Help from HUD. Shopping for a mobile home to replace the one you have? The Department of Housing and Urban Development has decided if the loan is federally insured, it is possible now to trade in your used mobile home as a down payment. The old home's trade-in value (based on blue book ratings) must be at least equal to or greater than the minimum down payment, or you will need additional money for a down payment.

Minimum down payment continues to be 5 percent of the first \$6000 of the total cost plus 10 percent of the amount over \$6000.

Home Sewer: Ask for Label. At the fabric counter, expect and insist that the salesperson provide a care label for you to sew into garments you make at home. All textile fabrics manufactured on or since July 3, 1972, must come with a supply of permanent labels telling how to wash, bleach, dry, iron and/or dry clean the fabrics you buy for sewing. Some exceptions are suede, fur, leather, and the remnants you buy.

Look for New Hot Dog Labels. The U.S. Department of Agriculture has revised its standard for content and labeling of the various types of frankfurters and cooked sausages. Read the label carefully and you'll know more precisely than ever before just what you are getting. For example, "Beef" frankfurters can contain only beef as the meat ingredient. If other ingredients are used, the label will list them too. New labels were required as of September 7, 1973.

AUTOCAP. Auto Consumer Action Panels will soon be the place to resolve consumer's car complaints. A pilot panel will be started by the Oregon Automobile Dealers Association. It will include dealers and consumers, and they will seek to provide speedy and fair resolution of problems that are not resolved by the dealer or the manufacturer. As in making any other kind of complaint, have some documentation. Save letters, receipts and bills that are related to the problem.

The address for the Oregon Automobile Dealers Association is Box 14460, Portland, Ore. 97214.

Your Credit Rights. Have you been refused credit unexpectedly? If you have, remember your rights under the Fair Credit Reporting Act. The firm refusing credit must give you the name and address of the credit reporting firm on whose report the rejection is based. You have the right to go to the credit reporting firm and examine the information in your file. If errors have been made, the credit reporting firm must reinvestigate and remove any errors from your file. You have the right, too, to indicate in a letter your side of the story if you have had a disagreement with a firm.

New Policy on Refunds. After January 1, 1974, creditors will be required to tell consumers, before a credit agreement is signed, if finance charge refunds will not be given if the consumer repays the obligation in full before the deadline on the credit contract. The information will be a part of the contract. This is a new feature of "Truth in Lending."

Insurance Policy Beneficiaries. Who is the beneficiary of your life insurance? Do you have a contingent beneficiary as well as the primary beneficiary?

Most policies provide that money would go into your estate if your primary beneficiary dies before you do. And then it would be distributed according to the terms of your will, or if you haven't a will, according to Oregon law.

It's a good idea to check your insurance policies occasionally.

Savings at Work. Families in the United States are saving more money, and they are concerned with where it will earn the most.

If you are using a bank or savings and loan for your savings account, you may want to check on savings accounts other than passbook accounts that are available. Certificates of deposit may be the answer to higher earnings if you can agree to leave your savings for a specified period of time - one or two years, for example. The savings

institution can pay a higher rate of interest on the certificates. Of course, there is a minimum amount you must deposit to receive a certificate of deposit, but it may be worth checking.

Something New. Savings banks in some states offer negotiable order of withdrawal accounts, known as NOW accounts. A NOW account allows a person to write a check, legally known as a negotiable withdrawal, against his savings account. The NOW account, therefore, serves the same purpose as a checking account, but, unlike a checking account, the NOW account draws interest because it is a savings account.

Congress is considering legislation about NOW accounts, so keep informed about what is happening. It may affect your use of savings and checking accounts in the future.

The Gas You Buy. Have you noticed new information you can get at your service station when you buy gas? Now octane ratings must be displayed as well as the price per gallon. Ratings will help you decide if the gas you are purchasing is right for your car. This regulation was issued by the Cost of Living Council.

Car Buyer's Help. Instead of kicking the tires to help you decide if a car is a good buy, read the owner's manual for information about stopping distance, acceleration and passing ability, and tire reserve load. If you want to look at comparative information, ask the dealer. The National Highway Traffic Safety Administration requires dealers to have this kind of information in their showrooms.

Board of Commissioners

(Memorandum Minutes)

The Columbia County Board of Commissioners met in regular session January 16 with Chairman Fred Foshaug presiding, Commissioners Minkoff and Ahlborn, and secretary Gloria Salvey (deputy clerk) present.

Commissioner Ahlborn moved and Commissioner Minkoff seconded that due to the emergency situations in the county with regard to conditions of roads and bridges, the meeting be adjourned as soon as possible so the commissioners could get out to help with the situation. Motion carried.

John Morris and Earl Peterson, who had planned to meet with the board to discuss problems with development of Panorama Terrace, were requested to leave their questions with the District Attorney and the board secretary for investigation, since the board was anxious to adjourn the meeting.

John DeFrance, Department of Emergency Services coordinator, met briefly with the board to report he has been in contact with Herb Hurst, at Salem, who needs information as soon as possible about the total amount (in dollars) of damage to all county roads and or public properties, broken down as to all roads, and all damage excluding FAS roads. Hurst also needs information as to private damage, residential and business properties and farm damages. DeFrance indicated he would be contacting the Soil and Water Conservation Service for information about farm damages, and was requested to call the mayors of the various cities to obtain information about residential and business property damages.

File Early For Refunds

Want a faster refund this year? The Internal Revenue Service said recently that all taxpayers who file their returns in January should get their refunds in four to five weeks. After January it may take six to eight weeks.

Ralph B. Short, IRS District Director for Oregon, said that January filers gain about a two-week advantage over those who file later because the 10 IRS service centers can process returns and approve refunds much faster early in the filing season when workloads are not heavy.

"Taxpayers who file early avoid making the thoughtless errors that often occur in their rush to meet the April 15 deadline," said Short. "Those who wait until the last few weeks to file often fail to read the instructions carefully, neglect to sign the return, or forget to attach all schedules and W-2 forms. These mistakes can delay a refund for as long as four additional weeks."

To avoid the rush and beat the January filing deadline for an early refund of the money due them, Short urged taxpayers to start getting their tax records together now.

PCC Still Has Room In Business Class

Openings still exist in three courses offered by Portland Community College for those interested in small business operation.

"Managing Your Small Business Within the Law," meets on Tuesday evenings for ten weeks. Cost is \$28.50. The course covers the basic principles of business law as applied to the successful operation of a small business.

"Effective Advertising and Salesmanship for Small Businesses" meets Wednesday evenings for ten weeks with a cost of \$28.50. This is basically a marketing course dealing with the principles involved in effective advertising and selling of both products and services.

"Money Management for Small Businesses" meets Thursday nights for four weeks with a cost of \$9.50. It will deal with methods of business capitalization, establishment of credit, and providing for a continuing supply capital. Basic accounting and payroll functions will also be covered.

All classes will meet from 7 to 10 p.m. at Grant High School, 2245 N.E. 36th Avenue, room 135. Students may enroll at the first class they attend. For further information call Portland Community College, Business Education department, 244-6111.

Check Boats Now Says CG

Now is the time to begin preparations for the 1974 summer boating season. The Coast Guard suggests you:

Examine your craft—Make any needed repairs. Check for any hull damage, and inspect your fuel system, electrical system, and ventilation ducts.

Examine your equipment—Make sure you have equipment required by the U.S. Coast Guard and that it is in good condition. In particular, check your Personal Floation Devices and fire extinguishers. They must be the appropriate type (depending on the length of your boat) and they must be free from any defects.

Examine yourself—Are you totally familiar with all aspects of small craft seamanship? Do you know how to cope with any emergency situation that might arise? If not, now is the time to take a boating course from the U.S. Coast Guard Auxiliary, U.S. Power Squadrons, Red Cross, or state and local boating authorities.

Don't put off until the summer boating season what you should be doing now.

Support Your Police

Tax Form Aid Available

Residents in Columbia County will be able to receive assistance in preparing forms for the new Homeowners and Renter Refund program in three locations prior to the April 15 filing deadline.

In Clatskanie, taxpayers may get assistance at the Council Room of the City Hall from 9:30-11:30 a.m. on February 12, March 5 and April 9. Those attending are requested to please use the side entrance to the council room.

Rainier-area residents will find assistance in the council room of the city hall, 1-3 p.m. on February 12, March 5, and April 9.

In St. Helens tax personnel will be on hand in the Board of Commissioners Conference Room, Room 308, County Courthouse, 10 a.m. to 2 p.m. on February 7, March 7, and April 11.

Residents in the Vernonia area can receive tax assistance at the West Oregon Electric Building, February 8 from 10 a.m. to 2:30 p.m.

The chains of habit are generally too small to be felt until they are too strong to be broken. Johnson

Hunters To Receive 1973 Questionnaires

Wildlife Commission staff biologist Don Wilt says 1973 hunter questionnaires are being mailed and will soon be in the hands of about 18,000 of the state's licensed hunters.

This questionnaire is sent each year after the close of the major big game and bird season. It surveys hunter activities and success for the season on deer, elk, bear, upland game, and waterfowl.

The information that comes back on these forms is statistically expanded to give the total amount of hunting effort for the season and the game harvest and hunter success for each species and management unit. About 5 percent of the hunters who buy hunting licenses each

Vernonia Eagle

4 THURSDAY, JAN. 24, 1974

year are sampled. Statisticians report that the information provided by this sample of hunters is sufficient to give a 95 percent accurate total for the whole state.


John McKean, state wildlife director, asks recipients to answer all questions as accurately as they can remember, regardless whether they were successful. It is important that hunters fill out the form even if they didn't hunt. The questionnaires should then be returned to the Wildlife Commission as soon as possible.

The survey, including the results, is expected to be complete in March.

ADVERTISING PAYS!

WANTED

Anyone having information regarding prior Jamboree records, financial reports, etc. please call DICK STEARNS 429-2654 or 429-3751.

MORTON Meat Pies Reg. 3 for 89c 4 FOR 89c	 A.B.C. Saltines Reg. 83c 2-Lb. Box 69c	ZEE GIANT ROLLS Asst. Towels Reg. 2 for 79c 3 ROLLS \$1	RESER'S Refrigerated Pizza's Ea. \$1.49 —Demo Fri. & Sat.—
---	---	---	--

SANTIAM CUT OR SLICED (limit 1 or 3 cans)

Green Beans... 5¹

15-OZ TINS

NALLEY'S
Mayonnaise... 77^c

32-OZ JAR

FRESH BUTTER 79^c

WESTERN FAMILY SOLID PRINT... LB.

Pork Chops 1.19

CENTER RIB CUTS TENDER!

SHelf SPECIALS

GROUND YUBAR COFFEE... 1.19
GROUND YUBAR COFFEE... 1.21
YUBAR INSTANT COFFEE... 99^c
SUNSHINE HYDROX COOKIES... 59^c
KITTY SALMON... 89^c
CAT FOOD... 7⁰⁰¹
SANTIAM HAMBURGERS... 49^c
DOMESTIC LYSOL SPRAY... 1.19

SLICED BACON WESTERN FAMILY... **\$1.09** LB.

FROZEN FOODS

GRAPE JUICE WESTERN FAMILY... 5⁰⁰ 5.1
VEGETABLES... 3⁰⁰ 3.1
CASSEROLES... 79^c

SPECIALS FOR CHINESE NEW YEAR

Chow Mein 89^c

CHUN KING BEEF, CHICKEN, PORK, SHRIMP... 43-OZ. TIN

CHUN KING NOODLES... 3⁰⁰ 3.1
KURIA KHAN FROZE CHINESE DINNERS... 2¹¹ 2.98
CHUN KING SOY SAUCE... 5-OZ... 29^c
CHUN KING BEAN SPROUTS... 4¹⁶ 4.88
YEE FU MEN, CHICKEN, BEEF CHINESE NOODLES... 5³¹ 5.88

FRESH AND CRISP RADISHES AND GREEN ONIONS... **2/25^c** BUNCH

Cabbage 89^c

FRESH GREEN CALIF. LB.

INDIAN RIVER, LARGE WHITE GRAPEFRUIT... 5⁰⁰ 5.1
FANCY HOTHOUSE RHUBARB... 29^c LB.
FRESH, HAWAIIAN PINEAPPLE... 39^c EACH

INJECTOR RAZOR... **\$1.88**

INJECTOR BLADES... **69^c**

BUFFERIN TABLETS... **\$1.19**

EXCEDRIN TABLETS... **\$1.25**

CONGES-PIRIN... **73^c**

NASAL MIST... **\$1.09**

PRICES EFFECTIVE JANUARY 24-25-26-9

SENTRY Markets

ADVERTISED ITEMS SUBJECT TO AVAILABILITY OF SUPPLY.

U.S.D.A. AUTHORIZED FOOD STAMP STORE

MEMBER UNITED GROCERS, INC.
735 JEFFERSON AVE. — VERNONIA, OREGON