

RG&E AND consumer news

Your Rights Under the Fair Credit Reporting Act



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The use of credit has become an important part of our lives as consumers, and recent legislation has guaranteed us the right to obtain information about our credit ratings. I will discuss this legislation as it applies to Credit Bureaus.

Credit Bureaus are located in major cities and are organizations which keep records indicating the way consumers pay their bills, as well as other relevant information. They provide this information to businesses which consider consumers for credit, to insurance agencies, and to prospective employers. When you apply for credit at a store, they may call the Credit Bureau, including a list of all businesses which have received your credit report in the past six months (two years for purposes of employment). You must present proper identification at the Credit Bureau in order to examine your credit record.

If you have been refused credit because of a Credit Bureau report, the creditor must inform you of this and give you the name and address of the Credit Bureau supplying the report. Within 30 days after you have been denied credit because of a Credit Bureau report, you may see your credit record at no charge.*

The Credit Bureau must investigate any item in your record which you feel is in error. If the information is inaccurate, it must be removed from your record. If the investigation does not resolve the question, you may write a statement giving your side of the story and this will be included in future reports. In the case of either such a deletion or an addition, you may ask the Credit Bureau to send this information to all businesses which have received your credit report within the past six months.

(two years for purposes of employment).

If you haven't been denied credit, but are just interested in finding out what information is in your record, you may review your record, but at a charge. The Credit Bureau of Rochester charges \$2.50 for this service.

*NOTE: You should also be aware of the fact that most Credit Bureaus including the Rochester Credit Bureau, have a dual role. In addition to keeping credit records, they also serve as collection agencies to collect delinquent unpaid bills that are turned over to them by local businesses. If you receive a collection notice from the Bureau your right to review your record at no charge lasts 30 days, the same as if you are denied credit because of a Credit Bureau report.

Brookwood's Electric Tales

These are not tall tales. They are the true and amazing tales of how man has produced electricity since he first learned how to harness it for his use.

A model of the nuclear reactor at RG&E's Ginna Plant tells the story of how electricity is generated by atomic energy. Brookwood also gives you some insights into future methods of the production of electricity.

The storytellers are staff members with expert knowledge of their subject, films, animated displays and studio tapes. Together they weave a tale which has been fascinating people from all age groups.

You and your family can visit Brookwood, free of charge, any Sunday through Thursday, from 10 a.m. to 4 p.m. It is located east of Rochester on Lake Road (next to the Ginna Plant). For further information call (716) 546-2700, ext. 291-203.

Recipe of the Week

Quick and easy for holiday entertaining . . .

APRICOT KOLACHE

Temperature: 375°F

1 package refrigerator butterflake biscuits

1 egg yolk

1. On a cookie sheet, flatten each butterflake biscuit by pushing outward so a small rim is formed and diameter of biscuit is about 2½ - 3 inches.

2. Beat together egg yolk and water; brush on rims of biscuits.

3. Place rounded teaspoonful of preserves in center of each biscuit. Sprinkle Strudel Topping over preserves.

4. Bake in preheated oven.

*Any type of preserves may be used for filling.

STRUDEL TOPPING

1 tablespoon butter or margarine

2 tablespoons sugar

2 tablespoons sifted all-purpose flour

2 tablespoons pecans

1. Cut butter into combined flour and sugar.

2. Mix in chopped pecans and sprinkle over preserves.

Courier-Journal

Join the Watt-Watchers At the Consumer Information Center



Visit the Watt-Watcher display, main floor, 89 East Ave.

The Consumer Information Center is currently the headquarters for watt-watchers and therm-watchers.

What are watt-watchers and therm-watchers, you ask? They are users of electricity and gas who are careful to use these forms of energy efficiently, safely, and without waste. To their benefit they are saving money on their RG&E bill, and to everyone's benefit they are conserving energy.

To help people become watt-watchers and therm-watchers, the Consumer Information Center is featuring a display which tells you the average monthly cost of the electricity and gas which operate various appliances — everything from a toaster to a gas water heater.

Available at the Center is a booklet prepared by RG&E — "The Watt-Watchers Handbook" — which shows you how you can approximate your own monthly cost for over 60 appliances. It also features a lesson in reading RG&E bills as well as suggestions on how to reduce your bill by using gas and electricity more efficiently.

Suggestion like keeping mats down at entranceways to cut down on dirt tracked through the house, and, consequently, on the use of the vacuum cleaner. Or conserving hot water (and, therefore, electricity) by not using your dishwasher until you have a full load.

So join the watt-watchers. Membership is available at RG&E's Consumer Information Center every Monday through Friday from 9 a.m. to 5 p.m., Tuesdays and Thursdays until 9 p.m. and Saturday from 9 a.m. to noon.

May all your Christmases be bright . . . and safe, too.

In the early 16th century Martin Luther added candles to the Christmas tree in an attempt to recreate the beauty of the star shining through the evergreens near his home. Although real lighted candles are too much of a fire hazard to be used today on our Christmas trees, we follow the old custom by decorating them with strings of electric lights, often brightly colored. Here are a few suggestions to make your Christmas tree bright and safe.

Use enough lights: too few will produce a spotty effect. A rule-of-thumb formula to determine the number of lights that would enhance your tree is to multiply the height of the tree by its base width and multiply the total by three. Or follow this table:

Height	Number of Lights
4'	35
5'	56
6'	77
7'	102
8'	140

Inspect last year's lights before putting them on the tree. Frayed cords, exposed wires, broken sockets, or burned out bulbs should be taken out of service. Buy only lights certified by Underwriter's Laboratories. (They carry a seal to this effect.) Always use washers (gaskets) on all light sockets on indoor lights to keep decorations (especially metallic decoration such as icicles) from getting into sockets.

FILL OUT AND RETURN THIS COUPON TO: D

Dept. 34 Rochester Gas and Electric

89 East Avenue, Rochester, N.Y. 14649

I would like more information on the following items:

Name _____ Phone _____

Address _____ Zip Code _____