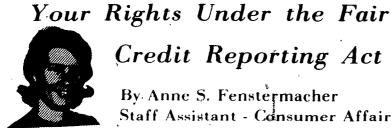
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E consumer news



Credit Reporting Act

By Anne S. Fenstermacher Staff Assistant - Consumer Affairs

come 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 Burgaus.

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 inaccuraté, 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

The use of credit has be- (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 delinguent 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 redord at no charge lasts 30 days, the same as if you are dénied credit because of a Credit Bureau reporť.

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



Join the Watt - Watchers

At the Consumer Information Center

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

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. * 1 0.1

Avoid putting lights on aluminum trees — this can be hazardous. You can create a beautiful effect by spotlighting an aluminum tree from two or three points with colored lights. You can also do this to a cut tree as an alternative to strings of lights for an interesting and unusual Christmas tree.

Here are a few final safety tips: To retard drying of the tree place it in water and keep it away from sources of heat, including televisions and stereo equipment. Never use candles, and do not use cotton or paper decorations

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

Waht 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 thermwatchers, 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

/	side of the story and this will be incluided 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 re- ceived yous, credit report within the past six months	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:	cotton or paper decorations unless they have been flame- proofed. And never leave the lights burning when you are out of the house or have gone to bed. FILL OUT AND RETURN THIS COUPON TO: D
	Recipe of the Week	Number of Height Lights 4' 35	Dept. 34 Rochester Gas and Electric
	> Quick and easy for holiday entertaining APRICOT KOLACHE	4 33 5' 56 6' 77	89 East Avenue, Rochester, N.Y. 14649 I would like more information on the following items:
I	Temperature: 375° FTime: 15 - 18 minutes1 package refrigerator1 tablespoon waterbutterflake biscuits*Apricot or peach preserves1 egg yolkStrudel Topping1. On a cookie sheet, flatten each butterflake biscuit by	7' 102 8' 140 Inspect last year's lights	
	 pushing outward so a small rim is formed and diameter of biscuit is about 2^{1/2} - 3 inches. 2. Beat together egg yolk and water; brush on rims of biscuits. 3. Place rounded teaspoonful of preserves in center of 	before putting them on the tree. Frayed cords, exposed wires, broken sockets, or burned out bulbs should be	·····
	each biscuit. Sprinkle Strudel Topping over preserves. 4. Bake in preheated oven. *Any type of preserves may be used for filling.	taken out of service. Buy only lights certified by Un- derwriter's Laboratories.	· · · · · · · · · · · · · · · · · · ·
	STRUDEL TOPPING 1 tablespoon butter or 2 tablespoons sugar margarine 2 tablespoons sifted all- 2 tablespoons pecans	(They carry a seal to this ef- fect.) Always use washers (gaskets) on all light sockets on indoor lights to keep decor	Name Dhana
*	 2 tablespoons sifted all- 2 tablespoons pecans purpose flour 1. Cut butter into combined flour and sugar. 2. Mix in chopped peacns and sprinkle over preserves. 	rations (especially metallic decoration such as icicles) from getting into sockets.	Name Phone Address Zip Code
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