

# Credit laws protect consumers but cause paperwork

By MAURIE WALKER

Credit managers of several major chain department stores say the Equal Credit Opportunity Act, slated to go into effect next month, won't raise prices and or alter past policies, but will create more paperwork.

The tougher, more comprehensive federal regulations will replace an earlier set of rules set by the Federal Reserve Board.

The regulations are aimed at ensuring that everyone with the willingness and ability to repay will have equal access to credit. The new law means that credit must be extended in all types of borrowing—from department store charge accounts to home mortgages.

Expected to benefit most from the act are 19 and 20-year-old buyers. It will also stop discrimination against elderly borrowers.

Under the regulations, elderly are defined as 62 or older. Lenders who use a "point system" to determine credit eligibility must give elderly applicants the best age score.

Consumers also will be given the right to know why a credit application is rejected or is withdrawn or offered on terms much different from those sought by the consumer.

The regulations dictate that a creditor can't just issue a general statement that the applicant didn't meet loan requirements.

A person believing he was discriminated against also will have the right to sue for actual damages and up to \$10,000 in punitive damages.

Should adverse action be taken against an applicant, lenders must tell the customer why it was taken or inform him of his right to know why.

The law also states that a creditor's policy may be found to be discriminatory if it has the effect of excluding from credit the elderly, women, minorities or welfare recipients.

James W. Mayes, group credit manager for Sears, said it wouldn't change his company's policy.

"It's really nothing new to us. We have for some time looked at each applicant for credit on their own individual merits."

Mayes said Sears strictly abides by the new rulings. The mean change he added, is increased paper work.

Vincent Jordan, assistant credit manager for Crowley's, said the regulation will mean that "we will have to be more alert that we are not operating in error."

"We have been operating under the regulations on our own for several years ago."

"Actually, all it becomes is a matter of more paper work for all creditors and lenders."

Ann Wolf of the Kresge public relations department said the regulations won't increase Kresge's prices but agreed it will increase paper work.

"All our Kresge and Kmart stores honor the major credit cards. We discontinued our own credit card some time ago."

"As far as we are concerned, anyone with a credit card recognized by our company can have credit. There is no discrimination."

At Bidwell of the Montgomery Ward central credit office said his company is well aware of its obligations in granting credit.

## CITY OF FARMINGTON BOARD OF REVIEW

NOTICE IS GIVEN TO ALL PERSONS THAT AN ASSESSMENT ROLL of all property in the CITY OF FARMINGTON subject to taxation has been prepared by the City Assessor and said Roll will be subject to inspection at the Office of the City Assessor in the Municipal Building, 2360 Liberty Street, Farmington, Michigan, on or after February 23, 1977.

THE BOARD OF REVIEW will be in session as follows:

MONDAY, MARCH 14, 1977 9:00 a.m.-12:00 Noon  
1:00 p.m.-5:00 p.m.  
TUESDAY, MARCH 15, 1977 9:00 a.m.-12:00 Noon  
1:00 p.m.-5:00 p.m.

Upon request of any person who is assessed on the Roll, or his Agent, and upon sufficient cause being shown, the Board of Review can adjust the Assessment on such property in such a manner as will in their judgment provide an equitable Assessment. Such Assessment Roll reviewed by said Board of Review shall be the ASSESSMENT ROLL OF THE CITY OF FARMINGTON for the Year of 1977.

Please call the CITY ASSESSOR, Mr. John Sailer, 474-5300, for an appointment if you wish to review the assessment against your property or if you wish to appear before the Board of Review.

NEDRA VIANE, City Clerk



Mel Ekster huddles against the cold to participate in the winter driving test program.

## Winter tests given by Ekster

Farmington resident Mel Ekster found himself in the cold of Wisconsin recently recording test data for the National Safety Council's annual winter driving test program at Stevens Point.

Ekster is with the Brake Division of Eaton Corp., Southfield, and has been a longtime participant in this safety research program.

Sponsored by the council's committee on winter driving hazards, the two-week safety research and testing program attracted nearly 30 representatives of vehicle and equipment manufacturers, fleet operators, state and federal governmental agencies, universities, insurance companies, tire and chain manufacturers, industry associations and safety organizations.

Vehicles, equipment and instrumentation valued at more than \$200,000 were assembled for the project.

Objectives of this year's test program participated in by Ekster were to test traction capability of a number of new special compound tires, lug type trucks and other traction aids, anti-lock braking system when operating with tire chains, and to develop a new handling performance test to minimize driver effort.

## CITY OF FARMINGTON HILLS Summary of Proceedings City Council Meeting February 21, 1977

The City Council of the City of Farmington Hills met in regular session at City Hall on February 21, 1977. Mayor Deacon called the meeting to order at 8:00 P.M. Council Members present were: Amori, Dudley, and Lichman. Mrs. Dolan and Mr. Oppenheimer were away on vacation. Mrs. Smith was absent due to illness. Others present were: City Manager Majors, City Clerk Cairns, and City Attorney Babatz.

After Public Hearing, introduction of Amatory Ordinance No. CQ-76 to rezone from single family residential use (R-2) to Community Business use (B-2) property located on the SE corner of 13 Mile and Farmington Roads unanimously denied.

After Public Hearing, amatory ordinance No. CQ-78 to rezone from office service use (OS-2) to general business district use (B-4) property located on the west side of Orchard Lake Road, between the Old Orchard Theater and the Shell gas station at 12 Mile and Orchard Lake Roads unanimously introduced.

After Public Hearing, amatory ordinance No. CQ-76 to rezone from single family residential (R-3) to Multiple family residential use (R-2) property located on the north side of a Mile Road between Gull and Drake Roads unanimously introduced.

After Public Hearing, the vacation of Hesse Street located between Grand River Avenue and 8 Mile Road unanimously approved.

Reappointment to the Board of Review of Andrew Sroka, term to expire December 31, 1979 unanimously approved.

Meeting adjourned at 9:36 P.M.

Prepared by FLOYD A. CAIRNS  
City Clerk  
Approved by D. KEITH DEACON  
Mayor

Published March 3, 1977

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## CITY OF FARMINGTON COUNCIL PROCEEDINGS

A regular meeting of the Farmington City Council was called to order at 8:00 P.M. Tuesday, February 22, 1977 by Mayor John H. Richardson in the Council Chambers, 2360 Liberty Street, Farmington, Michigan.

PRESENT: Councilman Bennett, Hartsock, Richardson, Tupper.

ABSENT: Councilman Yoder.

CITY OFFICIALS PRESENT: City Mgr. Deadman, Director Byrnes, Director Jones, Assessor Sailer, Clerk Viane.

Minutes of Previous Meeting approved.

Minutes of Other Boards received.

A Public Hearing on the vacation of a 16 ft. alley running north and south along the East property line of Lots #11 and #13, Assessor's Plat #7, was held.

A Public Hearing to review the Special Assessment Roll for the paving of Maple Street was held.

Resolution #5 confirming the Special Assessment Roll for the paving of Maple Street was adopted.

Resolution of Notice of Intent to Issue Bonds was adopted.

Request to establish Grace Street as a "One-Way Street" was referred to the Public Safety Department for study.

Proclamation issued designating the MONTH OF MARCH as "FARMINGTON COMMUNITY CENTER MONTH".

Council authorized City Manager to communicate with our State Legislators expressing their support of HB 4006.

Resignation of Mr. Lawrence Mayer from the Historical Commission was received.

Parade Permit granted to the Veterans Memorial Day Services for Memorial Day Parade on May 30, 1977.

Contract in the amount of \$102,246.55 was awarded to the McCarthy Contracting Company for paving Maple Street.

City Manager was authorized to enter into Agreement with Oakland County for continuation of CETA Program.

Resolution adopted accepting Evergreen-Farmington Pollution Control Facilities Step 1 Grant.

Report received from the City Manager regarding 1977 Class C Liquor License renewals.

Council authorized an increase in Applicant Fingerprinting charges.

Council received the proposed Landscaping Project for the CBD from Oakland County Planning Department and authorized the City Manager to prepare a detailed report on methods of financing and implementation of the project.

Council authorized the City Manager to prepare a proposed Resolution of Intent to create and provide for the operation of a Downtown Development Authority and a proposed map of the properties which may be included.

City Attorney was authorized to intervene on behalf of the City of Farmington in the lawsuit, Grand Rapids vs. U.S. Department of Commerce.

City Assessor John Sailer explained the recent changes in assessments for the city for 1977 as shown by a Progress Report on the Residential Reappraisal Program.

A Special Council Meeting was scheduled for February 28, 1977 at 7:30 P.M. to review and award the contract for the First Phase of the Public Services Facility.

Financial Report for the 7 month period ended January 31, 1977 received.


Quarterly Report October to December, 1976 from the Farmington Youth Assistance was received.

Monthly bills were approved.

Meeting was adjourned at 10:40 P.M.

JOHN H. RICHARDSON, Mayor  
NEDRA VIANE, City Clerk

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