

# JUNIOR WOMEN'S INSTITUTE

Board Directors elected to represent the Junior organization on the Board of Directors of FWIO are Miss June Alton, Lucknow Branch as the Senior Director and Mrs. Helen Thompson of the Hastings County Junior WI, as Junior.

Officers elected were Miss Cindy Cordingly, President, Norval JWI, Mrs. Marion Koepke, Secretary-Treasurer, and Mrs. Donna Clark, PRO, both from the North Grey JWI.

The one-day meeting held in the Lucknow United Church was attended by approximately 50 members and guests. Mrs. Gordan Papple, Regional Vice President of FWIO brought greetings and conducted the election of officers in the absence of Mrs. Herb Maluske who had just returned from the ACWW Council meeting in England.

Guest speaker Mr. A. R. Walker, Information Co-ordinator from the Ministry of Consumer and Commercial Relations spoke to the group on Consumer Protection. He emphasized this is an extremely broad field and chose to narrow his talk to within the Provincial jurisdiction.

## SPEND CENTS WITH SENSE

First we must ask ourselves what is protection? A right; a responsibility; an outside force shielding us from all harm; someone correcting our mistakes no matter how gullible or inept we may be?

Sometimes it appears we believe no responsibility rests on our shoulders, in short we rarely say "Who Me!" We continue to learn by our mistakes rather than "buying wisely". The first protection is through education, knowledge, alertness and, get the facts before we act.

The second protection is legal—the laws. But laws are of little value if we do not know what they are, and do not know how to use them. There are 70 Acts covering some form of protection, but more particularly the business practices division of the Ministry handles 12 of those laws deemed as direct protection for the consumer.

## CONSUMER PROTECTION ACT

In 1967 this act was legislated to protect the consumer from problems encountered when purchasing goods or services or borrowing money.

Some of the controls are: registration of itinerant sellers; need for executory contracts in sales over \$50.00; purchasing goods on credit and full disclosure of the credit terms; prohibition of referral selling; unsolicited goods; false or misleading advertising.

Another control relating to Executory contracts (something to be done in the future) states if the purchase price is over \$50.00 a written contract is required and must contain the following: name and address of seller and buyer; description of goods and services; itemized price of goods and terms of payment statement of any security given if credit is involved; full disclosure of credit terms; statement of warranty or guarantee; signature of both parties (each must retain an original signed copy). Without all the above details, a contract is not binding.

Certain contracts may be cancelled, under specific terms.

The contract must be over \$50.00; it must be signed in your home; you have two clear legal working days to cancel after the contract was signed; you must cancel by registered letter or a letter personally delivered—a telephone call is no good; the seller must return any deposit or trade in; you are responsible for returning any goods received.

Beware of the exorbitant percentage rate of interest you pay. It must be stated in the contract. The law only protects as far as the law goes. There are rights and privileges for us, but there are responsibilities.

Mr. Walker discussed the terms of the Business Practice Act which became effective May 1, 1975.

The Act covers virtually every type of sales transaction between a vendor and an individual consumer. For the first time it sets out clearly what unfair business practices are and what rights and remedies the consumer has.

Under the legislation a salesman cannot encourage anyone to buy a product by making exaggerated, misleading or false claims about the product's performance, quality, durability, or the reason for its sales. Taking advantage of people who cannot protect their own interests because of age, sickness, or a poor understanding of the language is also prohibited.

If you are a victim of the unfair practice there are courses of action you may take. (1) You may send a letter hand delivered or registered to the company requesting cancellation of the agreement. (2) For products and services under \$400.00, you can sue in small claims court. (3) Write to the consumer protection bureau of the business practices division in the Ministry of Consumer and Commercial Relations.

As consumers we must exercise our rights and responsibilities to survive in the market place. Consumer protection laws will assist but spending cents with sense is best.

## MARKETING KNOWLEDGE

Mrs. Barbara Shein, consumer consultant for Ida Burns and Associates spoke to the group on behalf of A & P about marketing facts in general. A former 4-H Club girl from Halton County she emphasized the importance and responsibilities of being a good consumer.

Part of her work is to assist with recipe development, shopping service and consumer information. She spoke in detail about metrication, chain store codes, the dating system and misleading advertising.

Each store has their own policies regarding rain checks and it is wise for a consumer to know the methods used in the various stores. Computer checkout has many advantages but will be some time in the future before it is in widespread operation.

## PRESENTATION

Mrs. Wm. Jackson, past Junior Board Director paid tribute to Miss Helen McKercher for her years of support and fine co-operation and assistance. "Your interest has always given our members the encouragement necessary to make us feel secure in our organization." On behalf of the JWI a dried flower arrangement was presented to Miss McKercher.