

REPORT FROM OUEEN's PARK

GEORGE A. KERR HALTON M.L.A.

- BY -

of the Solect Committee on Can sted that shoul son of total car the Legislature. The terms of ref. stage or another. erence of this committee as dir Rates of interest charged for soul sales servements, credit to

All Whee Commercial corporations, departmental stor like hims. es and other retail and financial Many people are shocked at trees individual consumers and were.

property. Economic advancement has gone hand in hand with expansion of credit and the consequences on our economy are readily apparent in the high levels of industrial production and employment, together with higher standards of living. On the other hand the excessed the

ive and unwise use of credit along with the inability of indict iduals to meet financial commitment is a matter of concern to evervone including the selling and lending agencies themselves. It is a distressing fact that credit privileges are not always used with care and certain individuals suffer with financial hardship because of overspending, ignorance, or misunderstanding and, to this extent, the difficulties may be self incurred.

Deceptive Practices However, it is clear that the consumer, has at times, been the victim of misleading and deceptive practices, In our present day environment, money is not unlike a commodity in that the use of it is bought and sold. Ad vertisements proclaim this fact abundantly through radio, television and news media. All sorts of attractive pimmicks are used to entice the public to borrow; buy now, pay later is the popular theme. Credit on this continent has become so easily obtainable that the public feels it belongs to them as a right. Therefore, education and encouragement of old fashioned standards of thrift, sound management and personal responsibility are not inconsistant with consumer credit and the interests of the consumer are are of essential and paramount concern to the Government.

Resease for Berrowing The Select Committee learned that the main reasons for horrowing were; 1. renewal or refinancing of

mortgages. 2. purchase of an automobile or other consumer goods.

3. home improvement. 4. consolidating debts

5. vacations. 6. education. 7, emergencies and illness.

It was essimated that 90% of all homes are moregaged initially and that possibly 60% of the homes have a second mortgage

DON'T MISS . . . N.H.L. **OLDTIMERS ACTON TANNERS**

Friday, March 20 at Acton

This week, the interim report when buoght. It was also estimsamer Credit was presented to purchases are financed at une

ed by Fremier Roberts are: "to warmen hans in Ontario were examine into, study and report found reasonable, as compared on all matters relating to the act. with other Provinces and use cost of credit to consumers, countries. The interest on mort such as instabaent purchases, pages and some instalment purborrowers and mortgagers in chair were found to be exception the province. Particular attention ally high - rates of 374s, 454s is directed to investigation of and in one extreme case \$74. means by which solal charges Stens are bring taken by the for berrousing money may be to Attorney-General to investigate wealed in regard to land mort- and control abusive practices

The imporant thing is to retail justchases and similar trans- quire that the londer reveal in detail the cost of horrowing to the customer. Many people do Soon after the Committee was not understand what the comtot tot an advertisement was in plete charge will be in instalment much at a memberod through horsens and it was recomthe procure and letters were mended that a form indicating chrolised seesing the presen this should be shown and signed tation of breefs from chartered by the burrower and such form banks anurance companies as to include all honores, fees and contains comparations. Yenance charges added to the amount of

conditionments credit unions libr not amounts they receive be martiner broken, unlichers and cause they are not aware of these mehors extending credit to can | charges and would not have hot sement. So addition, submissions round in the first place if they

this committee is obtained wine control he eventual over down are free



ACTION WAS FAST Saturday during the Four Town hockey tournament at the arena but teams from Georgetown won the trophies in novice, pee wee and bantam classes. Two Acton teams made it into the finals but lost out to the Papertown boys. Referees had a taxing job keeping

acceptance corporation and the after the breadwinner or his

should be a period of two or

up to the youngsters racing up and down the ice. companies process were invited. One suggestion made by a number of them take part, the usually at that point the agree, of selling. A further suggestion I think the reason for setting Member of the Legislature is that vacuum cleaner or storm win ment has been purchased by an has been made in the House that Marunthetanders the fact that doorsto-door salesmen. He was! This type of solicitation has original seller, having his or its wife has signed a contract to ment consumers are just begin not talking about the Fuller been common in Halton County money, is no longer interested in purchase equipment or to take the or learning to use the many Brush Man or Rawleigh Man, but and has caused a great deal of the customer's complaints. part in a "happy" contest, there terms of credit stallable, total the type of salesman who intro-concern and hardship. Many. Should be Licenced retail credit outstanding at the duces himself by saving that he people when they realize the true. In my opinion such salesmen! three days in which the purchaser end of 1863 was in excess of five wants to give you something for facts of the contract and after should be required to obtain a can revoke the agreement after billion dollars. However, I should nothing Usually this sales patch making a substantial deposit, try licences from the municipality in the realizes just what the agreepoint out that the ability to ob includes a contest whereby you to return the merchandise with which they peddle their wares ment means. During this period, this credit is a sound and value are asked to involve your friends out using it and before making and in this way some control the seller would be unable to able bracks when credit is used and neighbours and if a certain any further payments. However, could be exercised over this type (Continued on Page B7)



A BENERAL MOTORS VALUE

Ask the owner about Chevrolet's performance... Mel Hill Beverages Co. Ltd.

CABASA BAY LPSI-CBLA -SOUCREST BRANCE

January 25, 1964

General Motors Products of Canada, Ontario

Centlemen:

For years I have used Chevrolet trucks for my city and country deliveries. I have always had really good service from them, with very little trouble. I recently traded a 1954 cab-over-engine model which had cost only \$200.00 in repairs since new. A 1957 truck which I bought new is still running well with original parts throughout. From engine to rear extentions of columns. everything is original.

This kind of long service has convinced me that I buy the right trucks when I buy Chevrolet. Cas mileage is better than on any other make of truck I have owned, and my drivers tell me that there's lots of power there for their heaviest loads.

A multi-stop operation such as mine is hard on all parts of a truck but from my previous experience. I know my new Chevrolets will stand up to the Job.

Yours very truly.

CHEYROLET HAS WHAT IT TAKES TO DO THE JOB-AND DO THELL CHEVROLET

See your local Chevrolet Truck deale

ANDREW MURRAY MOTORS LIMITED

By DR. HARRY HARLEY, M.P.

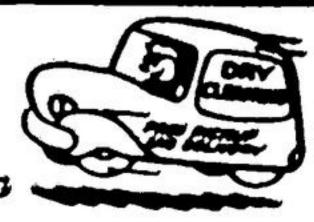
the protocol has been referred to NDP, on the other hand want urgent that Canada act on this other will be an appointment of money. immediately before the Americ. a Court Judge made by the Chief and decide to go should alone on Justice of the Printincial Supreme. A man who causes fear cantheir side of the Columbia and Court The other two members not be free from fear before stomic power teplace are dehatable. The Bill suggests hydro electric power Lays Down Procedure

The bill to set up redistribution of electoral sease is now before the House of Commons This lesislation will not be considered on purty lines, confidence in the Covertine it is not livedyed This Bill lave down the procedure to he followed after each census is taken. The national census is taken every ten years (1961, 1971, etc.) Each province will have a boundary commission, that is a total of 10 commissions. Some parties wish one commission but ten should save time. The main thing to that the commission is an independent body and will not be pullifical appointments. At the present time a 204 discrepancy is to be allowed in either direction hetween average pupulatums of ridings. The Conservatives wish

the Prime Minister-appoint one and the Leaders of the Oppos ition the other. There is nome feeling, however, that it would be better to have these commissions named by office - such as the President of the University The Columbia River Treaty and this allowance to be 33 1/300, the or Electoral Officer for the Prov-

the External Affairs Committee it to be less. The allowance is to and Drugs has been set up, but debate. During this debate it be give the commission some allow, the members have not vet been came obvious that the only party unce because of natural boundar- named. It is anticipated that the opposed to this legislation is the ics. rural areas etc. This point first subject will be the safety New Democratic Party. The prot. will be voted on during the die of drugs. The cost of drugs will ocol improves the financial por cussion of the Bill. The compose probably he investigated after the illon of Canada. We hope that thon of each Provincial Commie Royal Commission on Health Serthe Committee will report back sum is to be four members. One sixes have reported. They have to the House of Commune us will be the Representation Com- your unto the cost question fulls. that the final legislature will now makener, Nelson Castonguay, the and to reduplicate their work before the summer recess. It is previous Returning Officer. One would be a waste of time and

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DOES SHUR-GAIN FERTILIZER SPREAD BETTER?

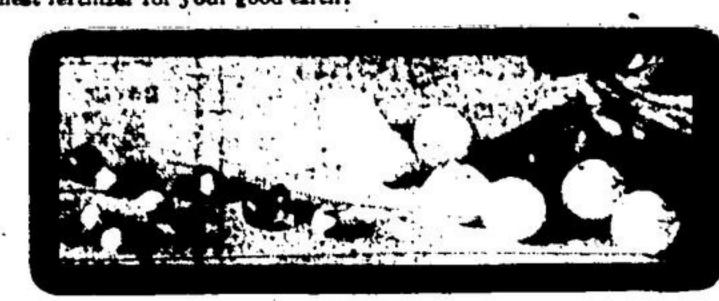
At a quick glance RRUR-GAIN Selected-Granulated Fertilizer may look very much like most other kinds of granular fertilizers - but there is an important difference. Most ordinary Vertilizers and practically all custom blended ones consist of a dry mixture of fertilizer materials either in powder or granular form.

As a result the different ingredients vary in size and weight. You can compare it to a handful of ping-pong balls, mixed with marbles. If you throw out a handful of these, the heavier marbles will travel farther than the ping-pong balls - and that is exactly what happens with ordinary fertilizers.

Every granule of SHUR-GAIN Selected-Granulated Fertilizer contains the guaranteed plant food elements in the right proportion.

When you apread your fertilizer, with a drill or even more important, with any broadcast-type spreader you can be sure that every particle (from the smallest to the largest) of free-running sut'R-GAIN Selected-Granulated Fertilizer is nutritionally balanced no matter where it lies - assuring you of complete and even intake of all the plant food by your crops. There are no excesses in one area and starvation in another with SHUR-GAIN.

Another good season why you can be confident of top returns from SHUE-GAINthe finest fertilizer for your good earth!





Be sure to discuss your spring Fertilizer program with your local SHUR-GAIN Fertilizer dealer