

# Merchants not obliged to refund, exchange

Ontario merchants are not obliged to give refunds or exchanges, even if Granny does get three electric sock warmers for Christmas.

In fact, stores don't have to take back any merchandise, unless they have agreed in writing to do so.

Many consumers mistakenly believe they have a right under the law to return goods, only discovering the truth when they get stuck with unwanted purchases.

The Business Practices Act, administered by the Ministry of Consumer and Commercial Relations (MCCR), does offer protection against false, misleading or deceptive claims. Under the Act, consumers may request a refund or exchange within six months of purchasing a product they believe does not live up to sales or advertising claims.

But the best way to avoid problems is to shop carefully, particularly when buying a gift. Know clothing size, color preferences, and other necessary details before spending any money.

When buying an appliance, always be sure it is covered by a satisfactory warranty.

For health reasons, stores normally won't take back such personal clothing as underwear or bathing suits.

Comparison shopping at reputable stores will help avoid regrets over a purchase and should all but eliminate the need to seek refunds.

To be safe, check refund and exchange policies in advance. Although they do not have to do so, many retailers post notices at check-out counters explaining their terms for accepting returns.

Some shops offer refunds of the full price. Others issue credit notes that can be used on future purchases in the store. Unless an item is custom-made, many retailers allow customers to exchange items they do not want for similarly-priced merchandise. And there are shops which adopt an "all sales final" policy.

If no signs are posted, ask the following questions: Are full refunds offered? If not, what form of compensation, if any, is available?

At stores which allow returns of some kind, find out what proof of purchase is required. Is a sales slip, cancelled cheque or charge account bill needed?

Does the merchandise have to be in its

original packaging, totally unused, with labels still attached?

Do returns have to be made within a specified time?

In order to take advantage of refund or exchange privileges, be sure to comply with all the shop's requirements and have a valid reason for taking merchandise back. Handling returns costs the retailer money and the expense may be reflected in higher prices. Some merchants charge customers returning goods 10 per cent or more of the original price to cover the cost of putting the item back on the shelf.

Occasionally, shops may find a reason for

refusing to take back merchandise despite policies. Explain the situation calmly to a sales clerk, then go to the manager if necessary. Be prepared to compromise; perhaps by taking an exchange instead of a refund or agreeing to have the store repair the item free.

If an agreeable solution isn't found, send a registered letter to the person in charge or hand deliver it. Include your name, address and phone number, a full description of the product purchased, when it was bought and the price. Send copies of receipts or other documentation. Outline the complaint, how it has been dealt with so far and propose a solution.

## No-bake recipes

For busy, active people Christmas can be one of the most demanding seasons of the year. Besides the usual gift shopping there's always the festive cooking and baking that has to be handled.

But there are ways to cut down on the time spent preparing for the holidays. In the kitchen, for example, easy, no-bake recipes offer ideal alternatives to traditional holiday fare.

Here is one example of a no-fuss recipe which makes a terrific Double Chocolate Cheesecake using chocolate chip cookies:

- Double Chocolate Cheesecake
- 2 (350 g) pkg. regular, Mint or Almond Fudge Chocolate Chip cookies
- 1/4 cup melted butter
- 8 oz. semi-sweet chocolate
- 2 large eggs
- 1 1/2 tsp. vanilla extract
- 250 g (8 oz.) cream cheese at room temperature
- 1/4 cup granulated sugar
- 1 1/2 cups whipping cream

Place approximately 24 cookies into a food processor fitted with a metal blade. Whirl, turning on-and-off frequently, just until cookies are coarsely ground. Or place in a large paper bag. Roll with a rolling pin until evenly crushed. They should measure 2 cups. Pour into a bowl. Stir in butter using a fork. Butter the bottom and half way up the sides of a 9-inch springform

pan. Firmly press cookie mixture onto the bottom and 1 1/2 inches up the sides of the pan.

Melt chocolate over simmering water or in the microwave. Meanwhile separate eggs placing whites in a small mixing bowl and yolks in a large bowl. Add the cheese and vanilla to the yolks. Beat with an electric mixer until smooth. Beat in the melted chocolate. Refrigerate while beating eggs and cream.

Clean beaters and beat the whites until they will form soft peaks. Gradually beat in the sugar until they will form stiff, glossy peaks. To lighten the chocolate mixture, add half the beaten whites and stir together until blended. Add the remaining whites and partially fold together. Whip cream until it will hold soft peaks.

Add the whipped cream and fold into chocolate mixture until no streaks of whites remain. Pour into the prepared crust and smooth the top. Refrigerate until chilled, about 3 to 4 hours. Refrigerated it will keep for days. Use mandarin orange segments and mint for a festive garnish. Serves 8.

Rich Chocolate: For a rich, deep chocolate flavor use only 1 cup (250 mL container) whipping cream in place of the 1 1/2 cups called for above. When 1 1/2 cups are used the result is a lighter, creamier flavor.

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THANKS TO ALL OUR FRIENDS AND CUSTOMERS


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I WANT IT EXACTLY AS THIS ONE ONLY WITH A LONGER CHAIN. IT'S GOING IN MY SCREENED IN PORCH, SO IT HAS TO WITHSTAND RAIN.

WE'VE DECORATED ALL IN MODERN WITH A LITTLE PROVINCIAL TOO. THIS IS JUST THE PERFECT FIXTURE COULD YOU PAINT IT BLUE?

I JUST LOVE THIS FIXTURE. IT'S REALLY REALLY GREAT I WOULDN'T WANT IT DIFFERENT BUT CAN I GET A DIFFERENT PLATE?

I DON'T KNOW THE ROOM SIZE, OR THE CEILING'S PITCH BUT THAT'S THE PERFECT FIXTURE. CAN YOU PUT IT IN A THREE-WAY SWITCH?

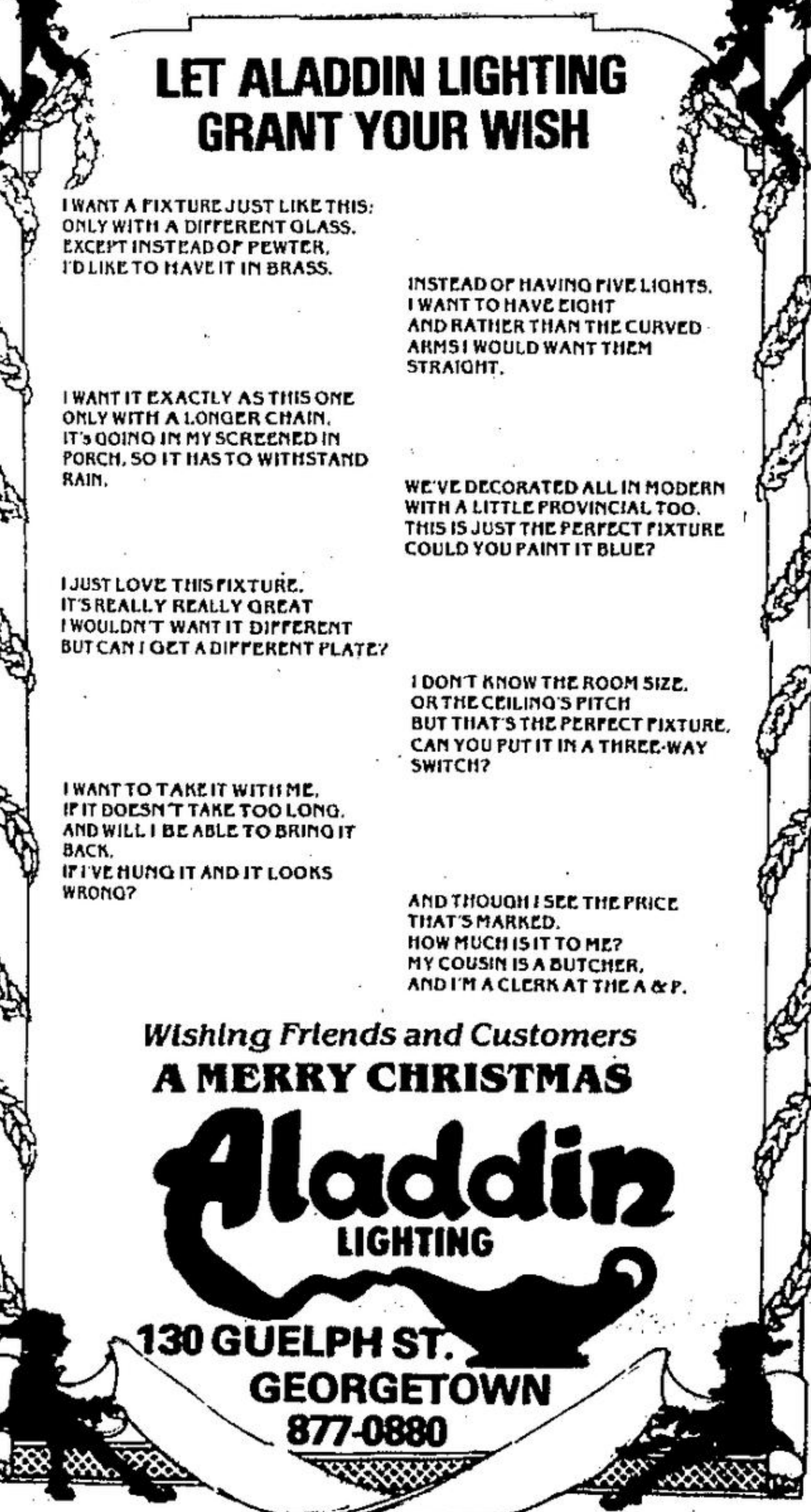
I WANT TO TAKE IT WITH ME. IF IT DOESN'T TAKE TOO LONG, AND WILL I BE ABLE TO BRING IT BACK. IF I'VE HUNG IT AND IT LOOKS WRONG?

AND THOUGH I SEE THE PRICE THAT'S MARKED. HOW MUCH IS IT TO ME? MY COUSIN IS A BUTCHER, AND I'M A CLERK AT THE A & P.

Wishing Friends and Customers **A MERRY CHRISTMAS**

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