

Buy Wisely and From Reputable Dealers

A sign in a store window says "Keep Christmas with you all year. Use our convenient credit plans."

"This is no laughing matter," says A. R. Walker, Registrar, Consumer Protection Bureau, Department of Financial and Commercial Affairs.

At the Bureau we hear from troubled consumers who are still paying for those Christmas gifts long after the tinsel and trappings of the holiday season are stored away," he points out.

A better way to keep the Christmas spirit throughout the year is to budget all year for Christmas.

Commenting on the work done by the Consumer Protection Bureau, Walker notes: "Dealing with consumer complaints is certainly a large part of our work, but consumer education in credit and protection is even more important and our Department is stepping up and enlarging the program in this area."

Walker was appointed registrar when the Bureau was established in 1967. From his experience with several thousand consumer complaints and inquiries during that time, he urges the consumer to spend your dollars with sense.

BUY WISELY

Deal with reliable, reputable merchants. "The established retailer wants your continued business. His public image is prized and he will still be around many months after the Christmas glitter has gone.

"Why fall prey to the few unscrupulous merchants who capitalize on the seasonal zeal and good will for gift giving?" asks the registrar.

The unsuspecting consumer pays later for his buying binge with a mammoth holiday money hangover that endures for months and robs him of peace of mind.

When the shimmering lights and the tinsel trees are dimmed after Christmas, the fast-talking salesman with the fantastic scheme will very likely not be around, Walker says.

Remember that the salesman's job is to sell — the consumer's job is to buy wisely.

GUARANTEES - WARRANTIES

Don't be fooled by worthless warranties and guarantees," warns Walker. Some are added lures to induce you to buy and are nothing more than a gilded worthless piece of paper.

A guarantee or warranty, when written into a contract, is binding, but it is still only as reliable as the retailer who has sold the goods to you or the manufacturer who produced them.

CREDIT BUYING

Referring to buy now pay later plans, Walker points out that credit is a privilege not a right and warns against its abuse. Credit is contagious. It can actually become an addiction. Yet handled properly it can be a real asset.

Consumers often make the mistake of unwittingly abusing credit because they are swept along on the tide of pressure sales campaigns. Buy only what you really need now.

Before buying, compare retail prices at several stores. The pressure is on at Christmas and it takes a strong man to succumb to the glamorous pre-Christmas sales pitch of the veteran con artist.

LAY-AWAY PLANS

Walker further advises the consumer to be especially wary of lay-away plans. Be sure that what you lay away is what you will want to pick up later. Do not expect to get your deposit back or a different article merely because you see something you like better after you have contracted to purchase an item from one store. Just as the merchant who accepts your lay-away arrangements has committed himself, you also are obligated to keep your end of the bargain. Be wise, find out the policy of the store regarding lay-aways and deposits before agreeing to purchase by this means.

When a consumer finds he needs assistance or advice, the Bureau is always there to help. If the consumer has acted responsibly, the Bureau has a remarkable record of achieving success in seeing that justice is done.

However says Walker, it is not unusual for a consumer who finds himself in some difficulty, to call the Bureau with a story which stretches the truth to suit his own ends.

At the Bureau, we hear both sides and deal fairly with each individual case.

PROVINCES MEET TO DISCUSS CONSUMER PROTECTION

Provincial ministers responsible for Consumer Protection and representatives of the Federal Government, will gather in Toronto later this month to review methods for improving the co-ordination of consumer protection laws across Canada.

According to the Hon. Bert Lawrence, Ontario's Minister of Financial and Commercial Affairs, the Interprovincial Conference on Consumer Protection is a necessary step in developing a program of consumer protection among individual provinces and between the provinces and the federal government.

I do not think the consumer is prepared to accept any tug of war between Ottawa and the provinces over his affairs, Mr. Lawrence said.

As part of eliminating that tug of war he has already sug-

gested that the conference might investigate means of bringing closer co-ordination between all governments — even to the extent of federal and provincial governments sharing protection offices.

The idea has merit because in this way the consumer could find the correct level of jurisdiction with a minimum of delay.

In 1967, Ontario established the Consumer Protection function within the Department of Financial and Commercial Affairs.

Since that time, the federal government and other provinces have established similar operations and while there has been a valuable exchange of information, Mr. Lawrence said he believed the conference would formalize and strengthen the co-operative approach that can be taken in this important field.

READ AND UNDERSTAND BEFORE SIGNING ANY CONTRACT

Conditional Sales Contracts are often involved in the many cases that come before the Consumer Protection Bureau.

It is so difficult to help the consumer in this area that the subject of Conditional Sales Contracts has been placed on the agenda for the upcoming Interprovincial Consumer Protection Conference to be held in Toronto.

As A. R. Walker, Registrar of the Consumer Protection Bureau points out.

A Conditional Sales Contract, properly completed and signed, is legally binding on the consumer (and on the seller).

A Conditional Sales Contract is used when the purchase of goods is to be financed over a long period of time.

On numerous occasions the Bureau receives requests from consumers to intercede on their behalf in order to get a Conditional Sales Contract cancelled. Invariably the consumer states he did not know what he was signing.

One of the most common complaints to the Bureau concerns companies that advertise low cost TV rental plans.

These advertisements look good Walker says and many consumers are taken in because they accept them at face value. They believe everything they are told about the deal, sign the documents without reading and understanding them, then find themselves legally contracted to purchase a TV.

What the consumer thought was a TV rental agreement, explains Walker, may be a Conditional Sales Contract. If so, the consumer is legally obligated to buy the television set.

We cannot help the consumer who will not help himself by reading and fully understanding a contract before signing it, says Walker.

Verbal misrepresentation can seldom be proven. A signed written contract is legal and binding, and in such cases, our hands are tied.

If you don't understand it — don't sign it.

INSURANCE CLAIMS HANDLING PROCEDURES TO BE REVIEWED

A committee to examine the

handling procedures for insurance claims in Ontario has been established by the Hon. Bert Lawrence, Minister of Financial and Commercial Affairs.

It will be headed by a Windsor lawyer, David I. McWilliams and will include Harry Bell, a Toronto insurance consultant and Henry Stubbs of Ottawa executive secretary of the Community Funds and Councils of Canada and past president of the Canadian Association of Social Workers.

Mr. Lawrence announced formation of the committee at the annual meeting of the Ontario Insurance Agents Assoc. where he pointed out:

Over the last few years there have been many questions raised in the legislature and comments made in the news media which would indicate that in the minds of the public there is a general uneasiness with respect to the justice and equity found in claims settlements.

Mr. Lawrence stated that

there are relatively few complaints regarding insurance when compared with the number of policies in force but added that the area of claims settlement remains sensitive.

He said insurers are concern-

ed about the high cost of individual claims stating that these have led to large underwriting losses and hence the need for increased premiums. The public he noted, seems concerned about the length of time needed to settle many claims.

"These and other aspects of claims settlement will be given a thorough examination by the Committee," Mr. Lawrence said.

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Students and teachers in Georgetown high school's home economics department, and Georgetown hospital cafeteria combined to prepare some 1,300 hors d'oeuvres enjoyed by hospital Christmas ball guests Friday at the River.

The ball organized by the women's auxiliary of the Georgetown & District Memorial Hospital, was a well-attended success.

Standard Man at Management Course

Stewart Boltomley, general foreman at the Standard Product Company, Ltd., in Georgetown, completed a first-level course Friday at Wiltenberg University's Management Development Program, at Springfield, Ohio.

Areas emphasized in the week-long programs are human relations, economics, communications and business operations. The Wiltenberg program is now in its 20th consecutive year of continuous service to industry.

Harvey Smith's Orchestra and The Shaynes provided music for the dancers, and comedian Benny Silverton provided the laughs for the relaxing crowd during a break in dancing.

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