

Some news about forthcoming credit legislation

As credit is a privilege and not a right, it is important that we, as consumers, know what legal resources are available to us and to our creditors. We must know our rights as well as our responsibilities.

Following is a brief description of the most important legislation to be used as a guide only. For complete details, you can obtain the relevant Act at the Ontario Government Bookstore, 880 Bay Street, Toronto, M5S 1Z8, telephone (416) 965-6015; or else consult your attorney or legal aid group.

This Act states the kind of information that can be collected in your credit record.

stipulates how this information can be used and protects the consumer against the use of inaccurate or outdated information.

For example: no unfavorable information (e.g. bankruptcy, criminal record) more than seven years old may be reported. However, if you have declared bankruptcy more than once, all bankruptcies may be reported.

No information about your race, creed, color, sex, ancestry, ethnic origin or political affiliation may be included in any credit report.

You have the right to review

your file and to have incorrect or incomplete information in your file corrected. The agency must confirm your statements and update its files.

Contravening the Act may result in fines or imprisonment, or both.

The Consumer Protection Act

This Act deals with many different areas, but the following sections are of particular importance to credit transactions.

If you buy goods or services worth over \$50 where either

payment or delivery is delayed, you must be given a written contract which complies with this Act.

If you sign a contract of over \$50 in your home, you have a two-day "cooling off" period; you have the right to break such a contract within two working days, either by registered mail or by letter personally delivered. A phone call is not acceptable.

If you make any credit purchase of over \$50, you must be informed at the beginning, in writing, of the cost of credit both in terms of dollars and as an annual percentage rate, and

of the additional charges to be paid if you default on payments. This detailing of costs applies to contracts for goods and services purchased on credit, to overdue monthly charge accounts, and to loans.

Contravening the Act may result in fines or imprisonment, or both.

The Sale of Goods Act

Under this Act, the seller must deliver goods which are the same as those described at the time of contract, must warrant the goods where the buyer relies on the seller's judgment, and must sell goods

which are "merchantable" which means of a quality that makes them fit to be sold and used for their normal purpose.

No matter what the seller tells the buyer, the implied conditions in this Act are applied by way of The Consumer Protection Act, and will be enforced whether there is a written agreement or not.

Equal credit opportunity guidelines

In addition to these Acts, there are guidelines that allow men and women to be judged on an equal basis when applying for credit.

For a copy of these guidelines, or of the *The Consumer Reporting Act*, and how it helps you, or of *A Guide to The Consumer Protection Act*, see

address below. This is the last of a four-part series excerpted from the booklet, *The facts about credit and you*, available free from the Consumer Information

Centre, Ontario Ministry of Consumer and Commercial Relations, 555 Yonge Street, Toronto, M7A 2H6. Telephone (416) 963-1111, collect calls welcome.

A few common questions answered

Puzzled by tax returns?

Q. I filed my 1980 income tax return and wish to correct some information I submitted. Should I file an "amended" tax return?

A. Do not file another return. If you have not received your Assessment Notice, write to the Taxation Centre serving your region. Remember to include the corrected information, any additional information slips, your name and address and your Social Insurance Number. If you have received your Assessment Notice, write to your District Taxation Office or Taxation Centre, whichever is indicated in your T1 Guide. Be certain to include the necessary information.

Q. I paid \$1,500 in alimony to my former spouse last year. May I claim all of this on my income tax return?

A. There is no dollar limit on the amount of alimony that may be deducted. You may claim the full amount paid in the year as long as the payments are made on a periodic basis for the maintenance of your spouse (i.e. husband or wife) and, or children, and are in accordance with a decree and following the issuance of a court order or a written agreement. For more details ask your District Taxation Office for Interpretation Bulletin IT-118R.

Q. How do I complete Schedule 3 to claim "eligible deductions transferred from spouse?"

A. First determine your spouse's net income by completing Part A of the schedule, giving details of your spouse's income and deductions.

Complete the calculation for eligible deductions by following the steps outlined in Part B of the schedule. Deductions you may be able to transfer from your spouse include the age exemption, interest, dividends and capital gains deduction, pension income deduction, deduction for blind persons or those confined to a bed or wheelchair and the education deduction. When you complete Part B of the schedule, remember to transfer the amount of eligible deductions to line 55 on page 2 of the General Tax Return. For more details see Guide Item 44 of the General Tax Guide.

Timely thinking

When doing a job around the home, the Industrial Accident Prevention Association recommends that you allow yourself plenty of time to do the job properly and safely. Working under time pressure leads to shortcuts and errors in judgement. Be realistic about the job, and don't allow yourself to become an accident victim.

NOTICE

NOTICE TO CREDITORS

IN THE ESTATE OF: WILFRED BURT. ALL PERSONS having claims against the Estate of Wilfred Burt, late of the Town of Halton Hills, in the Regional Municipality of Halton, who died on or about the 14th day of January, 1981, are hereby notified to send particulars of same to the undersigned on or before the 24th day of April, 1981, after which date the Estate will be distributed with regard only to the claims of which the undersigned shall then have notice, and the undersigned will not be liable to any person whose claim they shall not then have notice. DATED AT HALTON HILLS, THIS 23rd DAY OF March, 1981 Ruth Winnifred Burt, administrator of the Estate of Wilfred Burt, by her Solicitors HELSON & KOON 132 Main Street Georgetown, Ontario L7G 2C6

TOWN OF HALTON HILLS

11 MAIN ST. GEORGETOWN, ONT. L7G 2H1
877-5185

TENDERS

P-81-M-1 Pavement Marking
P-81-M-2 Prime and Surface Treatment
P-81-M-3 Road Building Material
Sealed tenders clearly marked as to contents will be received by Mr. K.R. Richardson, A.M.C.T., Clerk Administrator until 12:00 Noon Local Time, Wednesday, April 1, 1981 for the above tenders. Tender forms may be obtained from Mr. H. Patterson, Purchasing Agent, 36 Main Street South, Halton Hills (Georgetown) Ontario.
Lowest or any tender not necessarily accepted.
Mr. K.R. Richardson, A.M.C.T., Clerk Administrator Town of Halton Hills 36 Main Street South Halton Hills (Georgetown), Ontario L7G 4X1

ROYAL CITY

SEEDS • FERTILIZERS • GARDEN SUPPLIES
877-5296

FORD BROTHERS FEED MILL

- Seed Cleaning
- Small Seed Mixing
- Garden Chemicals
- Garden Seeds
- Box Plants
- Seed Potatoes
- Lawn & Garden Fertilizers

Mon.-Fri. 8:00 a.m. - 8:00 p.m.
Saturday 8:00 a.m. - 12:00 noon
3 Miles North of Silvercreek on Halton Rd. 3, Ballinacree
877-2008

Acadian Pools Ltd.

Improved and Altered Grounds
Pools and Services
ALL YOUR CHEMICAL NEEDS
134 Guelph St. (Unit 3) 877-9562

RUDY'S WELL DRILLING

MODERN ROTARY DRILLING
RESIDENTIAL - COMMERCIAL
COMPLETE WATER SYSTEMS
"GUARANTEED CLEAN WORKMANSHIP"
MEMBER OF ONTARIO WATER WELL ASSOCIATION
855-4660

BEAULIEU ROOFING

- Roofing • Eavesdropping
- Asphalt Roofing • Shingle & Flat

Residential • Commercial • Industrial
878-2405
R. R. 3 - MILTON

BUY WISE

WINDOWS • DOORS
FACTORY OUTLET
WINDOWS Wood or Alum
New or Replacement
DOORS Patio and Entrance
ALUM. STORM WINDOWS
& DOORS • We Also Install
THE PLACE TO SAVE
Visit Our Showroom
 Hwy. No. 7 (South of Hwy. 10)
334 GUELPH ST. E. 877-1186
GEORGETOWN

ON WED. APRIL 1ST A NEW GENERATION OF CAMERA STORE COMES TO GEORGETOWN!

ANNOUNCING THE GRAND OPENING OF:

HALTON CAMERA EXCHANGE

7 JAMES STREET GEORGETOWN

877-4433 or **251-2143**

TELECHEQUE VISA
WE ARE PLEASED TO ANNOUNCE THAT WE WILL BE CARRYING THE FULL LINE OF

CANON CAMERAS

INTRODUCTORY SPECIALS	
CANON A1 w/50 mm 1.8 LENS COMPLETE WITH CASE & STRAP	ONLY \$504.00 REG. \$589.00
CANON AV1 w/50 mm. 1.8 LENS CASE AND STRAP	ONLY \$273.00 REG. \$322.00
CANON AE1 w/50 mm 1.8 LENS	ONLY \$372.75 REG. \$442.00
CANON FD SPECIAL 35-70 f.4 LENS	\$270.00 REG. \$322.00
CANONET 28 w/40 mm 12.8 LENS RANGEFINDER	ONLY \$141.75 REG. \$168.00

PLUS A FULL SELECTION OF
CANON FLASHES
LENSES
CALCULATORS
ADDING MACHINES
AND ACCESSORIES

BONUS SPECIAL OPENING WEEK - WITH ANY PURCHASE OF \$50.00 OR MORE RECEIVE A FREE 110 POCKET CAMERA!!

HALTON CAMERA EXCHANGE IS PLEASED TO ANNOUNCE THE APPOINTMENT OF PETER G. MOSS, AS MANAGER OF THE GEORGETOWN STORE, AND WE EXTEND OUR INVITATION TO ALL TO STOP BY AND GET ACQUAINTED.



LUMBER LAND

WHOLESALE & RETAIL
THIS WEEK'S MINI SPECIALS

WALL PANELS

Large Selection Starting At
Low At **\$498** AND UP

CERAMIC TILE

Large Selection Starting At
Low At **75¢** TO 1.00 PER SQ. FT. AND UP

453-6374
HIGHWAY NO. 7
Just West of No. 10 BRAMPTON

MR. SLEEP

FURNITURE AND SLEEP SHOP
Beds - Swivel Rockers
Chesters - Mattresses
BIG SELECTIONS SAVINGS
456-0304
Eastown Plaza, Corner of Queen & Kennedy, Brampton

G. WULF CONSTRUCTION

All Phases of General Contracting and Custom Home Building
QUALITY WORKMANSHIP 877-5967

THE GEORGETOWN STOVE AND FIREPLACE CO.

MILANO
FOR FIREPLACE ENJOYMENT AND HIGH EFFICIENCY HEATING
348 GUELPH ST., UNIT 2B
GEORGETOWN, ONTARIO
877-8213

Home of the Week

SPACIOUS SPLIT ENTRY DESIGN FOR A WIDE LOT

This spacious and comfortable split entry home design provides almost 1,400 square feet of finished floor area, for present use, and almost as great an area, in potential, for future development. In the unfinished lower level, the solid-appearance exterior is finished in brick veneer and horizontal channel siding, and has projecting iron-facing windows and an adjoining two-car garage. The garage is set back to allow ample driveway and visitor parking. By increasing the length of the garage by approximately 2 feet, an interior garage access door leading directly into the entrance foyer could be provided. If desired, the roof could be alternately finished in either shakes or traditional shingles, according to individual family preference and local costs.

The weather-protected main entry leads into a spacious reception foyer and outer storage area, from which lead twin half stairways - the left-hand one leading down to the unfinished lower level, the right-hand one leading up to the main living level.

The main landing opens into a short hallway, from whence traffic moves naturally to the right and into the long rectangular living room. It features a raised-hearth, zero-clearance fireplace, for energy efficiency and convivial "at-homes", and a wide, front-facing bay window for view and natural light. The formal dining room adjoins the living room, and separates from the kitchen via convenient pocket door.

The well-planned kitchen-dinette combination provides a step-saving work triangle, generous cupboard storage and abundant countertop work surfaces. Adequate space is provided in the dinette for the installation of a standard-sized dining suite, however, the area invites the custom installation of built-in banquet-style nook furnishings.

All three bedrooms are positioned to the rear of the floor plan for freedom from disturbance when entertaining. Each has generous closet storage and excellent exposure for view and natural light. The large master bedroom has a three-piece ensuite with tub and a full walk-in closet.

The unfinished lower level provides a roughed-in plumbing for a three-piece bathroom as a basis for the future development of additional recreational facilities and living accommodations - thus greatly increasing the total finished floor area.

Plans for design No. B1-1399 may be purchased either by the single set, at a cost of \$110.00 for the first set and \$20.00 for each additional set, or by the package. A five-set plan package, including the first set, is economically priced at \$165.00 and an eight-set package, also including the first set, is only \$200.00.

Whichever method you choose, please include \$5.00 for postage and handling.

Send for the current edition of *Select Home Designs* magazine, series 48, featuring imaginative decorating and home improvement ideas, plus 250 quality home plans of every type. Available for \$2.75 (\$2.00 plus 75 cents postage and handling).

To order any of these items please send cheque or money order, payable to the Home of the Week, c/o The Herald, Suite 201, 881A Jane Street, Toronto, Ontario, M5N 4C4.

E. A. Mitchell LIMITED

REALTORS • APPRAISERS
MORTGAGES
PHONE 451-6232
44 Queen St. E., Brampton

DECORATING? DO IT THE EASY WAY!

CALL PEARL GUTHRIE MOBILE DECORATING
WALLPAPER, PAINT, DECORATING SUPPLIES AND FLOORING
SHOP-AT-HOME SERVICE
PHONE 877-6208

We Invite You To Shop Anywhere And Compare... The Quality Of Our Kitchens And The Savings... FANTASTIC!

We Buy By The Truckload and Sell At Truckload Prices! Installation & Delivery Can Be Arranged

Kash'n Kitchens

HWY NO 7 WEST OF HWY 10
NORBRAM CENTRE
BRAMPTON 456-2943

G & F PAINT & WALLPAPER

- Interior & Exterior
- Spray, Brush or Roll
- Wallpapering

SPECIAL DISCOUNT RATES FOR SENIOR CITIZENS
FREE ESTIMATES 877-8787

J. HUTTON ROOFING

- SHINGLING
- NEW ROOFS
- RE-ROOFING
- REPAIRS

FREE ESTIMATES 877-1644

Michael Fobert CARPENTRY SERVICE

- Renovations • Additions
- Remodeling • Design Ideas
- Schedules • Our Specialty

QUALITY WORKMANSHIP - FREE ESTIMATES -
Ask For Mike 877-1547

AQUAFINE

WATER SOFTENERS & WATER TREATMENT EQUIPMENT
LOW MONTHLY RENTALS FREE SERVICE FREE INSTALLATION
348 Guelph St. 877-8242

DELREX Aluminum Limited

Aluminum Awnings
Eavesdroppers
Siding
Canopies
Storm Doors
Windows
Softfit
Fascia in Living Colours
877-5383

GORD HAMILTON CUSTOM CARPENTRY

- Custom Homes • Renovations • Additions
- Vinyl and Wood Windows (Custom Made or Stock Sizes)

AREA AGENT FOR
DUFFERIN WINDOWS
Call 877-3144 or 1-519-833-9857

CARPET SHACK

CARPET & VINYL FLOORING
IMPOSSIBLE TO PAY MORE - Whether our experts do the work or it's a do-it-yourself project!
• First Quality • Remnants • Mill Ends
• Long or Short Rolls
Corner of Kennedy & Stratford
Brampton - 457-7767
320 Steeles, Milton - Div. of Syers Flooring 878-4178

Michael Fobert CARPENTRY SERVICE

- Renovations • Additions
- Remodeling • Design Ideas
- Schedules • Our Specialty

QUALITY WORKMANSHIP - FREE ESTIMATES -
Ask For Mike 877-1547