Travellers beware

Vacationers booking package tours for winter-escape holidays should make sure they know the full price of the trip before signing up.

"Add-ons to the advertised price of a trip can include mandatory meal plans, extra fees for the use of hotel facilities and service charges, just to name a few examples," says Hal Burns, travel registrar at the Ministry of Consumer and Commercial Relations (MCCR).

Burns cautions consumers to be aware there may be a substantial difference between the price the buyer sees in an ad and the final cost that appears on the travel contract.

"The great majority of travel agents try to ensure the price they advertise is the before-tak price consumers will eventually pay," he says. "But there are exceptions."

Consumer Ministry staff recently looked into several cases of excessive add-ons to packages. In some instances "mandatory options" brought the lowest available price up to double the advertised rate.

Burns says, even with the best intentions, agents can't prevent travel prices from rising this year.

Current increases in fuel prices will affect more than just air fares. For example, many tropical resort hotels use dieselfueled generators to power restaurants, laundries, air conditioners, and pool-filtration systems. They are necessary because local public utilities can't cope with hotels' power demands in many areas.

But when the fuel price increases, the extra cost of running private power systems can zap vacationers' hotel bills. Added to the increased cost of transporting food and other goods, the rise in the price of your room could be substantial.

But, once a contract has been signed with an Ontario registered travel agent, provincial law protects consumers from getting a shock when they pay the final tab.

"Under the Travel Industry Act, if the price of the holiday increases by more than seven percent, for any reason except changes in government taxes, consumers have the option of cancelling the trip with a full refund, or, if available, accepting comparable alternate travel services," explains Burns.

A little knowledge about the act can help consumers any time, but in the current economic climate, experts consider it a necessity.

"With money tight and prices on the rise," says Burns, "consumers should make doubly sure they're aware of the priceincrease protection offered by this law."

In addition to providing pricing protection, the Travel Industry Act makes agents responsible for any substantial changes to services offered in your package.

To make sure your holiday is protected by the Travel Industry Act, deal only with an Ontario registered agency. Consumers should look for an MCCR certificate hanging on the office wall

Buying from a registered agent insures Ontario vacationers against another problem - the bankruptcy of a travel agency or wholesaler.

The Travel Industry Compensation Fund can return up to \$3,500 per individual claim for travel services paid for but not received. The industry-sponsored fund, supervised by a board of trustees, only returns money lost due to a bankruptcy or insolvency. Quality complaints are not considered.

For help planning your next vacation, request a free copy of the brochure Travel Tips, by writing to MCCR's Consumer Information Centre, 555 Yonge St., Toronto, Ontario, M7A 2H6.

OPEN MORIGES AS LOW AS AS LOW AS 100

Our friendly open mortgage gets even friendlier from January 8 to February 16, 1991. Your rate gets lower and lower as we say thanks for bringing more of your business to Canada Trust.

Thanks

Open a Canada Trust savings account with a balance of \$5,000 or more at the time you take out your open mortgage and we'll lower your mortgage rate by 3/4% for the first six month term. This offer can be used on its own or combined with the next special offer for a reduction of up to $1\frac{1}{2}\%$

Thanks again

Open a Canada Trust SuperLoan or PowerLine of credit with a balance of \$10,000 or more at the time you take out your open mortgage and we'll lower your mortgage rate by 3/4% for the first six month term. This offer can be used on its own or can be combined with the first special offer for a reduction of up to 1½%*

*Ask for details. These special offers cannot be combined with any other Canada Trust offer. Rate reductions apply to the first \$200,000 of larger mortgages. Rates subject to change without notice.

UP TO \$500 TRANSFER BONUS

If you transfer a mortgage of \$20,000 or more from a major bank, credit union, trust or insurance company to Canada Trust, you'll receive \$3 per \$1,000 transferred, up to \$500. There are no legal or Canada Trust processing fees involved.

MONTHLY MORTGAGE BURNING

Each month we burn a Canada Trust mortgage to say thanks to our customers. It's always great to see a family win their freedom from mortgage payments.

FLEXIBILITY PLUS BEST DEAL

Our friendly open mortgage has no fees on renewal, and can be easily switched to a closed mortgage, whenever you want. You can make payments weekly, every two weeks, twice a month or monthly, and you can pay off all or part of your open mortgage at any time, without penalty.

THE HOME OF FRIENDLY SERVICE

Interest in our customers is reflected in our hours. We're here when it's convenient for you. Most branches are open 8 to 8 Monday to Friday and 9 to 5 Saturdays.

Canada Trust [7]

OPEN 8 TO 8 MONDAY TO FRIDAY; SATURDAY 9 TO 5.

Main at James 877-2266