

Ministry quiz tests consumers knowledge

Expert shoppers, impulse buyers and bargain hunters - all are invited to test their know-how in an Ontario Ministry of Consumer and Commercial Relations quiz.

Experts at the consumer ministry say we should all review our rights and responsibilities in the marketplace once in a while, to help keep shopping skills sharp.

The following true-or-false quiz may boost your ego, or might suggest you should write the ministry's Consumer Information Centre to get more information on a couple of consumer topics (the mailing address is given at the end of the quiz). Either way, we hope you'll find the quiz fun and informative.

Answer true or false to these questions:

1. Retail stores are obligated by law to accept returns.
T () F ()
2. When buying a used car privately, it's not necessary to check for liens.
T () F ()
3. Some contracts signed in the home can be cancelled.
T () F ()
4. The large size of a grocery store item is always a better buy than the small pack.
T () F ()
5. Car-repair shops are allowed to charge for written estimates under some circumstances.
T () F ()
6. If an Ontario-registered travel agency goes bankrupt, consumers can get a refund.
T () F ()
7. Price is always the most important consideration when comparison shopping.
T () F ()
8. The "regular price" marked on the sales sticker must represent the store's usual selling price for the item.
T () F ()
9. If you're refused credit by a company once, you may be granted credit by that firm at a later date.
T () F ()
10. People signing up for fitness clubs should sign the longest-running contract available. The membership costs less that way.
T () F ()

Answers

1. False. Stores set their own refund-and-exchange policies. Check the shop's policy before you buy. If it's not posted in the store, ask that the policy be clearly written on your sales receipt.
2. False. Ontario-registered car dealers must clear any liens against vehicles before sales are final. If they fail to do so, they are responsible for settling outstanding debts. But when buying from a private dealer, consumers should always check for liens before any cash changes hands. The Consumer Ministry's Personal Property Registration Branch will tell potential buyers if money is owing on a vehicle. To request a liens search visit the nearest Personal Property Security Registration Branch office, listed in the telephone directory Blue Pages.
3. True. The Ontario Consumer Protection Act gives two working days from the date a contract is signed in the home to cancel the deal. This "cooling-off" period applies only to contracts for more than \$50, involving payment or delivery of goods and services in the future. If the consumer pays for and receives the item on-the-spot, the contract has been completed and cannot be cancelled.
4. False. It's often more economical to buy the large size, but consumers shouldn't assume this is the case. To find the true value, check unit-price labels on the store shelves.
5. True. Under Ontario's Motor Vehicle Repair Act, repair shops may charge for written estimates, provided the consumer has been told in advance. However, much of the work required to prepare the estimate would also have to be done to complete the repairs. Therefore,

if the customer authorizes the work without delay, the estimate fee can't be charged.

6. True. Only consumers dealing with Ontario-registered travel agents are protected under the Travel Industry Act. The act provides for an industry-sponsored compensation fund to protect consumers who did not receive travel services for which they had paid registered agents,

up to a limit of \$3,500 a person.

7. False. Shoppers who look only at the price tag are often disappointed when they discover the least expensive item isn't necessarily the best deal. Quality, warranty coverage, the availability of service, the vendor's reputation and customer service are also important factors.

8. True. Retailers are free to

sell items for any price they wish. But they can be prosecuted for misrepresenting regular selling prices. Likewise, an offer of "50 per cent off the regular price" of an item must be genuine, or it is illegal.

9. True. The criteria used by credit-granting agencies may be altered. Also, factors that worked against the credit-seeker's application may change in time.

10. False. Under the Prepaid Services Act, fitness club contracts are limited to one year in length in Ontario, and clubs are required to offer monthly instalment plans. They are entitled to charge up to 25 per cent more for a monthly payment plan than for an annual fee. However, paying by the month protects consumers from a major loss if the club closes its doors.

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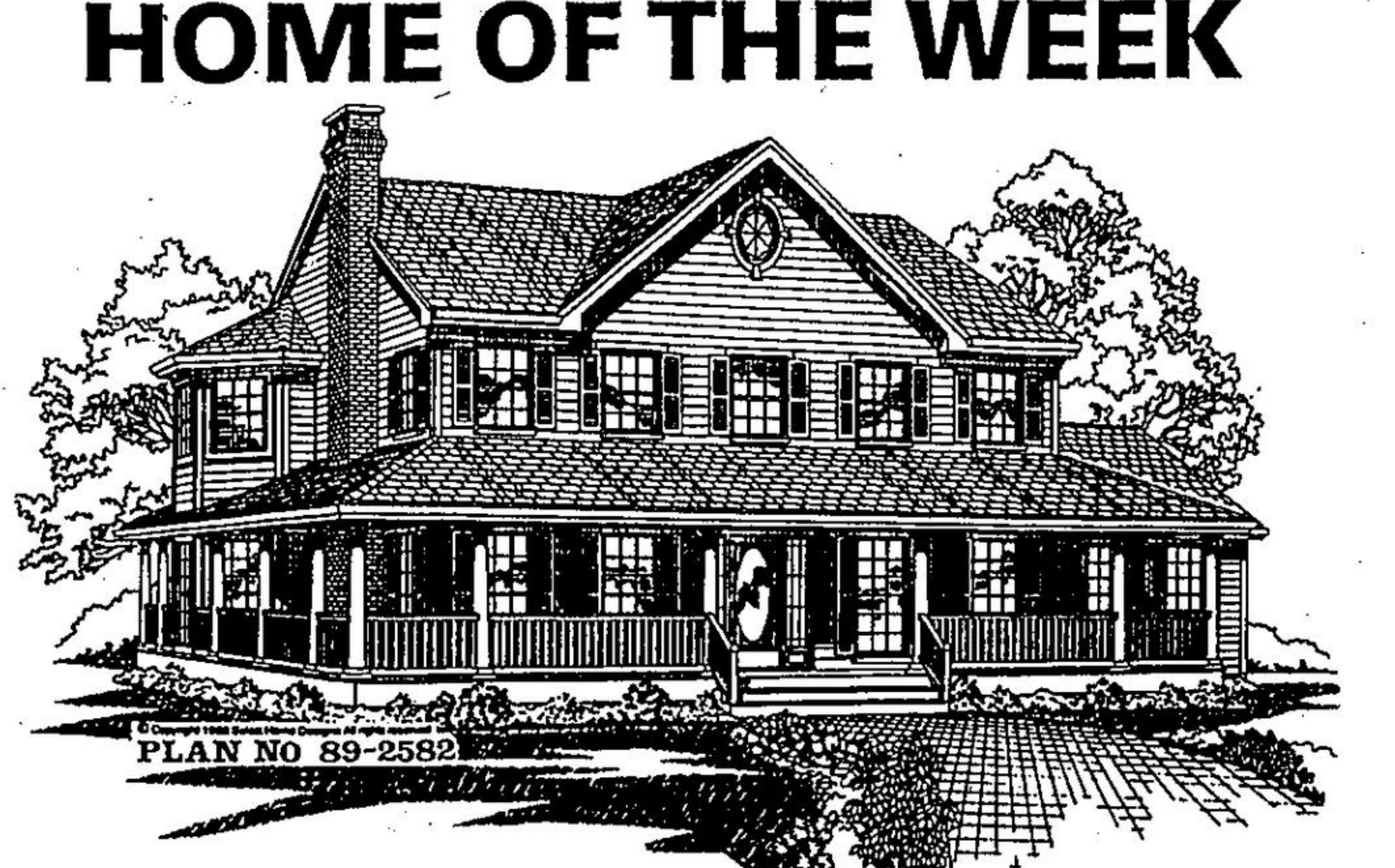
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