

Credit counsel

by Paul Mattar

Question:
How do I go about finding out what is in my Credit Bureau file?

Answer:
All you have to do is make a written request. Every reporting agency is required to disclose information to you during normal business hours. The agency will disclose the nature and substance of all information, including the sources of credit and personal information and the names of recipients of your consumer report which contains this information. As a consumer, you will be able to state your case and effectively change any misinformation that may be contained in your file.

While reviewing your file, you can be accompanied by one other person of your choosing. Of course, the Bureau will require reasonable identification of both yourself and the person accompanying you before making any disclosures.

If you find any inaccuracy or incompleteness in your file the bureau will confirm, complete, correct, supplement or delete the information from your file within a reasonable time.

by D.R. Camin

Question:
I am thinking of buying a new fridge. I have some

money for a down payment, but what should I do about the balance?

Answer:
Most stores can arrange monthly payments for you. They will have you sign a contract, showing the amount you will owe, the number and amount of your monthly payments, and the rate of interest. Some stores handle this financing themselves and some pass them on to a finance company and you would pay them.

Now there are a few things to watch for when you do this, and I will list some of them for you. When you shop for merchandise you usually compare prices, you should also compare your credit costs. Never sign a blank contract, make sure all the details regarding price, monthly payments and cost have been filled in, and make sure you have a copy of this contract before you leave the store.

Pay as large a down payment as you can afford and pay off your balance as soon as you conveniently can. In this way you will save on service charges.

Never have too much of your monthly income tied up in installment payments. If you are in any doubt ask your finance company manager for his advice. Finally, if you do run into a temporary financial problem through sickness or unemployment, call your creditor. This will give you a chance to make new arrangements and preserve your good credit standing.

Narcotics charge dismissed

Charges of possession of a narcotic against John Clifford Boyle, 20, of 248 Seventh Street in Midland were dismissed in Provincial Court Monday after he had pleaded not guilty. The charges stemmed from an incident last November 9.

Constable Murray Tamblin of the Midland police told the court that he had observed the accused walking on Midland Avenue south of Yonge Street about 1:20 a.m. Tamblin said the man was weaving and had attracted his attention. He said the accused was carrying a blue ski jacket over his arm.

Boyle's counsel, Robert MacKinnon put him on the stand and Boyle stated the first time he saw the marijuana "was when the policeman pulled it out of my pocket."

Boyle told the court that he had been at a party held the previous evening and after drinking had passed out. The next thing he remembered, he said, was when the

policeman stopped him.

Two of Boyle's friends, John Smith, who hosted the party, and Barry Campbell were called as defence witnesses. Smith told the court that Boyle had been drinking heavily and that he had passed out at roughly 11 p.m.

MacKinnon requested the protection of the Canada Evidence Act and received it for Campbell's testimony regarding how the marijuana had gotten into Boyle's pocket. Judge Montgomery granted this protection. Then Campbell told the court that when he was cleaning up he saw a bag containing what he

recognized as marijuana near Boyle where he was lying on the front room couch and assumed it was Boyle's. Accordingly, he put it into the pocket of Boyle's coat.

Smith and Campbell then woke Boyle up. Smith told the court. They offered to call him a cab but he said Boyle told them he could make it home on his own.

Judge Montgomery indicated that the Crown had to establish more than the mere fact of possession. He said it is necessary for the person to have knowledge of that possession. He said that this had not been established in this particular instance and accordingly dismissed the charge.

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COMMENTS AND SUGGESTIONS

Please sign if you care to

Name _____

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Man convicted of using dead mother's credit card

Charles Duggan, 39, pleaded guilty in Provincial Court in Midland on Monday, February 10, to charges of defrauding the Charex Division of the Canadian Imperial Bank of Commerce of a total of \$1,751.57 for 91 purchases made between June 10, 1974 and August 16, 1974.

The court was told that the accused had used a replacement Charex card mailed on September 17, 1973 and intended for his mother's use. His mother, the late Fern L. Duggan, had, however, died on July 22, 1972. The Charex agent told the court that the bank was currently out of pocket the amount involved.

Duggan's defence counsel made a presentation in the court of a certified cheque for the full amount involved to the Charex agent. When questioned about his use of the card, the Charex agent said that Duggan had freely

admitted his use of it and also that he had signed the card.

Clarke suggested that a pre-sentence report would be helpful and Montgomery agreed. He adjourned the case to March 3 for sentence.

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Three births at St. Andrews

Three babies were born recently at Midland's St. Andrews Hospital — two to Waubaushene parents, and one to a Penetanguishene couple.

Mr. and Mrs. John Cadeau of Percy St. in Waubaushene became proud parents of a girl January 27; Mrs. Gary Yates of Penetanguishene gave birth to another girl February 1; and Mrs. Norman Conner of R.R. 1 Waubaushene had a boy, February 3.

Congratulations to the proud parents.

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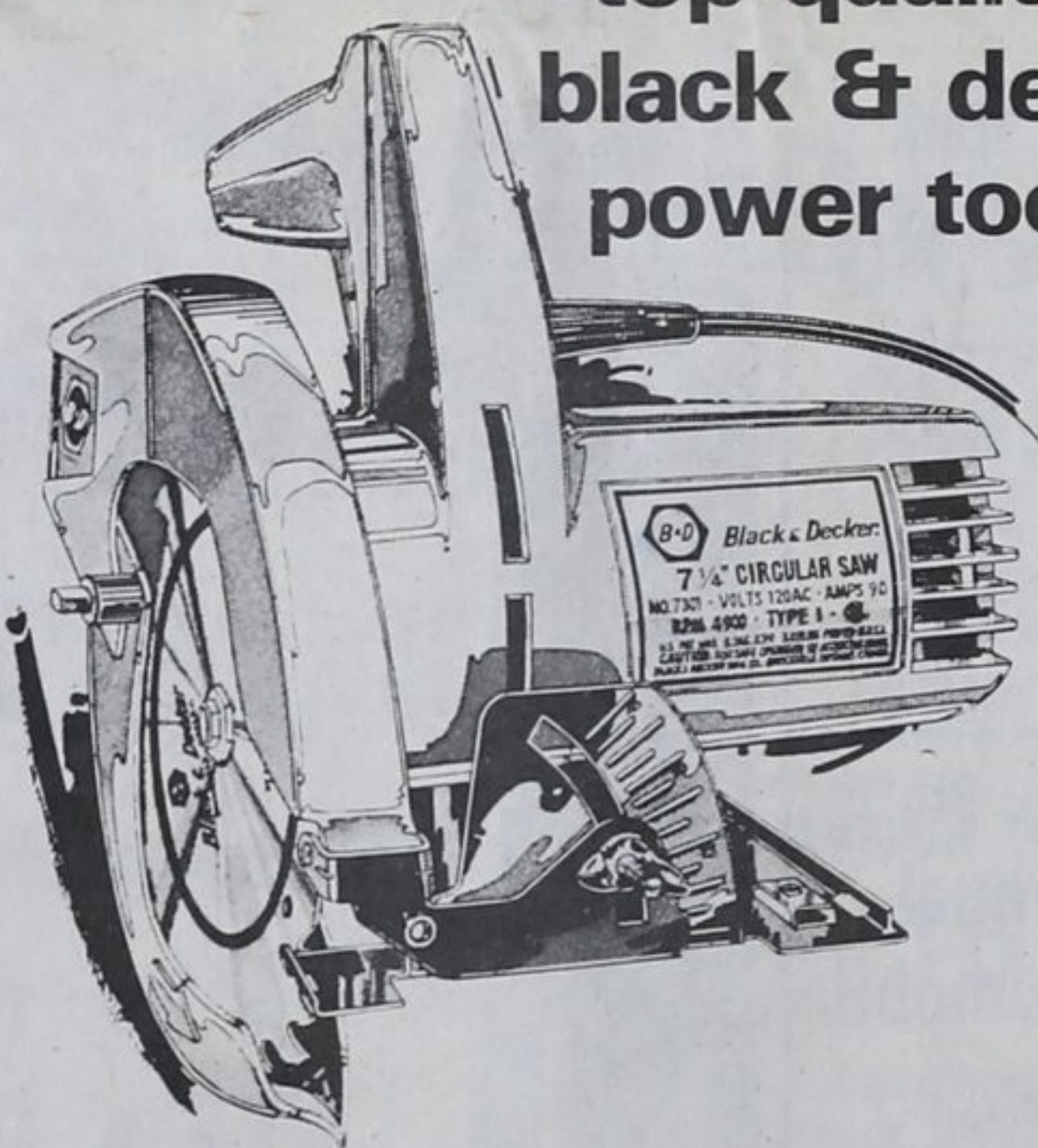
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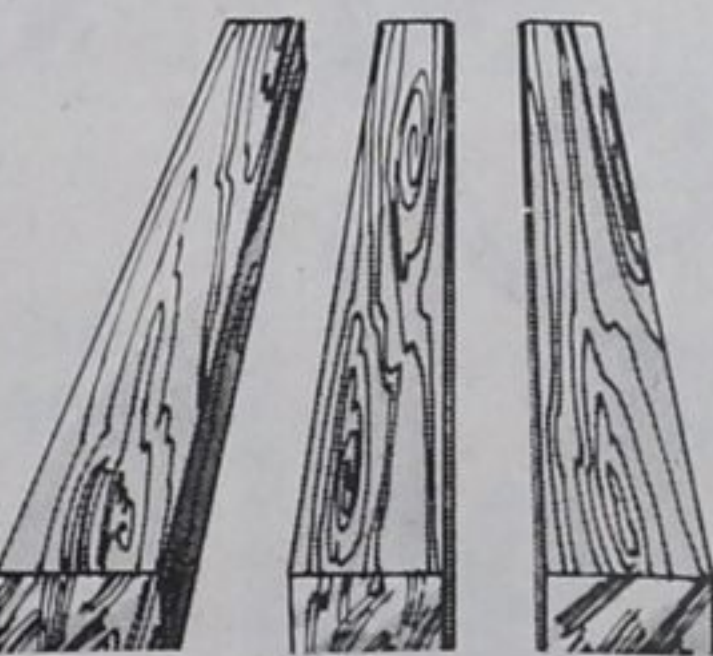
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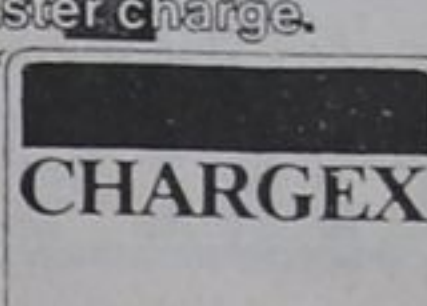
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