

CREDIT FACTS (From Consumers' Assoc. of Canada
With the increased use of credit by consumers, the need for information on individuals applying for credit is understandable.

Currently outstanding consumer credit in Canada totals more than 48 million and the extension of credit is not an automatic privilege--about 50 percent of applications for cash loans are refused.

In return for the granting of credit, one must expect a certain amount of reasonable scrutiny of what most people consider their own private business. This usually is the function of a credit reporting agency, or credit bureau.

There are two types of credit fact-gathering agencies. The first compiles files and operates on the basis of exchange of information between credit-grantors. It may supplement its information from press clippings to complete the file.

The other major group is that of the "investigating" agency. The main distinction is that these bureaus investigate much more actively, by telephone or personal interview, individual case histories referred to them by clients. Several agencies include both operations.

The main purpose for which (Cont'd Page 16)

CHRISTMAS BINGO

TERRACE BAY HIGH SCHOOL GYM
FRIDAY, DECEMBER 19, AT 8.00 P.M.

20 GAMES

10 CASH PRIZES

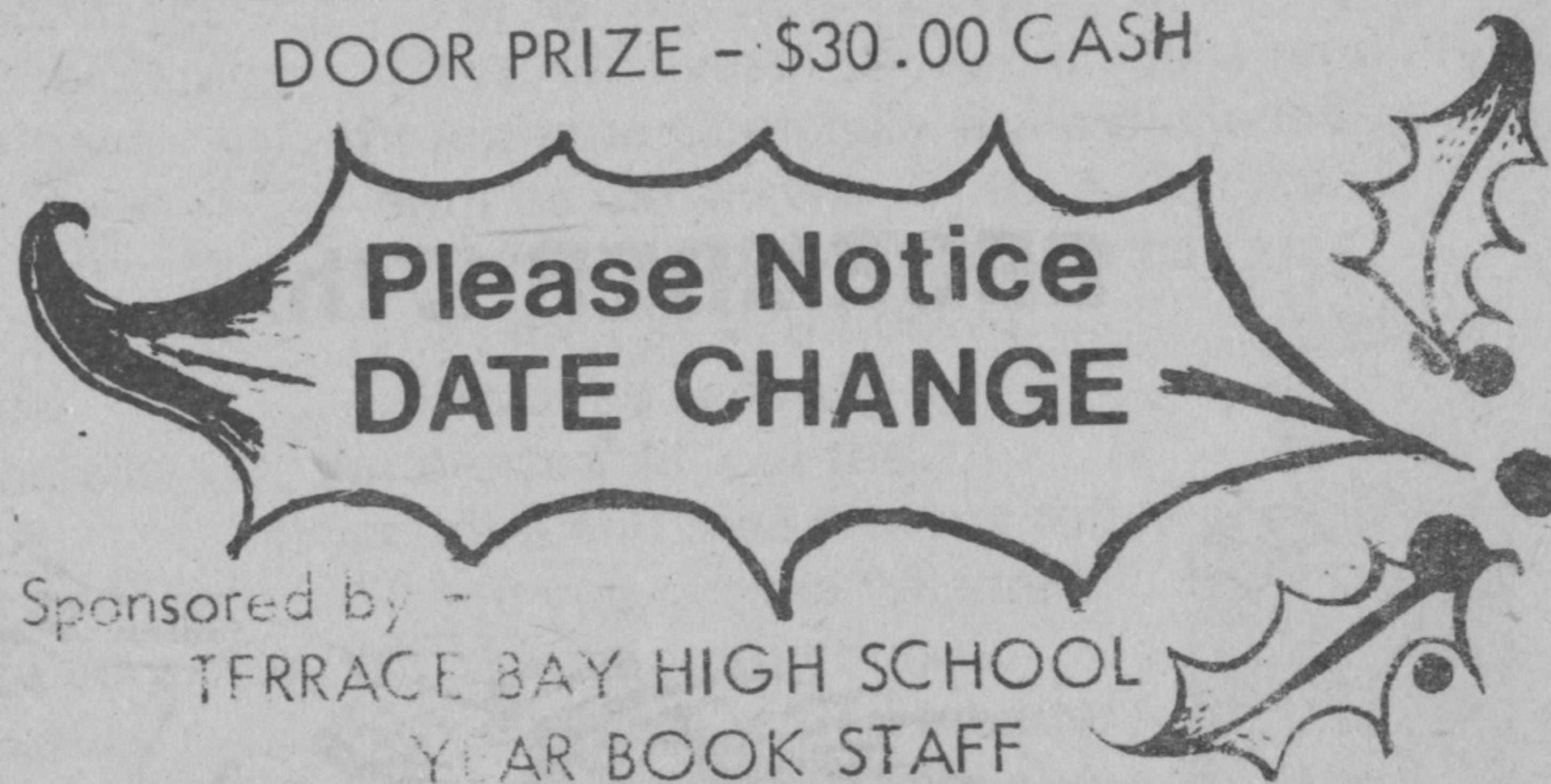
10 TURKEY PRIZES

4 JACKPOTS

2 - SPLIT THE POT

2 - 25 LB. TURKEYS

DOOR PRIZE - \$30.00 CASH



SUPPORT YOUR STUDENTS

1968 DODGE CORONET CONVERTIBLE
V-8 motor, automatic trans., bucket seats, power brakes and steering,
radio. Stock #5602-A **SALE PRICE - - - \$2995.**

1968 CHEV BEL AIR STATION WAGON
V-8 motor, auto. trans., power brakes and power steering, three seats,
electric tailgate window and radio. Stock #5404-A **SALE PRICE - - - \$2995.**

1967 RAMBLER 880 - 4 DOOR SEDAN
6 cylinder motor, automatic transmission.
Stock #9035 A. **SALE PRICE - - - \$1950.**

1967 CHEV 4 DOOR SEDAN
6 cylinder motor, automatic transmission.
Stock # 9700 A. **SALE PRICE - - - \$1875.**

1966 CORVAIR CORSA 2 DOOR HARD TOP
140 H.P. motor, 4 speed transmission and bucket seats.
Stock #121-A.R. **SALE PRICE - - - \$1450.**

1965 DODGE POLARA 4 DOOR SEDAN
V-8 motor, automatic transmission, and radio
Stock #9100-B. **SALE PRICE - - - \$1210.**

See Leo Rajotte

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