

**TERRACE BAY NEWS**

Published every Wednesday in the News Printing Plant,
Post Office Building, Terrace Bay, Ontario.

Phone 825 - 3747. Deadline for advertisements and
news material is NOON, MONDAY.

Classified Ads - Cards of Thanks and Announcements -
Minimum Charge - 75¢ (25 words and under). CASH IN
ADVANCE. (1.00) if charged. 3¢ per word after 25.
Subscription Rate - \$4.00 per year. (in town)
\$5.00 per year. (out of town)

Second class mail . Registration number 0867.

PENINSULA RACEWAY NEWS

With approximately one month to racing season there seems to be a great lack of interest in the upcoming season.

Registration has been called for, rules have been on sale and articles have been written to inform every one and so far only one driver has been heard from and he is #1 Al Wheeler of Manitouwadge.

If anyone is interested in racing he is asked to please let us know at P.O. Box 857, Marathon. Registration fee is \$2.00 per car and rules are a mere 25¢ per copy. Remember competition is only what you make it!

John Moore, Publicity,
Peninsula Raceway
Auto-Krats Car Club.

NORTHERN AFFAIRS HELPS #4

Borrowing money and buying on credit are common consumer practices. Because of the growing complexity of terms, charges and conditions of contracts, it is necessary to provide clear and basic information. In Ontario, The Consumer Protection Act has been established to help you.

If you buy a product or service worth more than \$50 you are entitled by law to a clear, written statement that shows:

1. The name and address of the seller;
2. A full description and itemized price of the goods or services plus a detailed statement of the terms of payment.
3. The actual cash price of the goods or services purchased;
4. The amount of any insurance charges or official fees to be paid under Federal or Provincial law;
5. The amount of any down payment or trade-in;
6. The amount of all finance charges on the net of

the balance to be paid, shown in dollars and cents and as an annual percentage rate;

7. The basis by which additional charges can be made if you fall behind in payments;
8. A statement of any warranty or guarantee. If there is no guarantee, the contract must say so;
9. You and the seller must have original signed copies of any contract (no carbon signatures);
10. If you make a deposit or give a trade-in without a signed contract and do not receive the goods or services, the seller - at your request - - must return your deposit or trade-in.

If the full price of the goods or services is less than \$50. you can still ask for a contract, listing these points.

If two-thirds or more of the purchase price including carrying charges have been paid, the goods cannot be repossessed or resold without permission of a County or District Court Judge.

DOOR-TO-DOOR (ITINERANT) SALES

Special safeguards exist for you when dealing with door-to-door (itinerant) salesmen - those who sell goods or services away from their permanent place of business.

SPECIAL "COOLING-OFF" PERIOD

Sales by door-to-door (itinerant) salesmen are subject to a unique "cooling-off" period of two clear working days. This period comes into effect
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NOTICE TO CREDITORS

of the Estate of

GEORGE PATRICK BROPHY, of Terrace Bay
Retired Civil Servant, who died
on or about the 30th day of January, 1972.

Take notice that all persons having claims against this Estate are required to send to the undernamed their names and particulars of their claims on or before the 31st day of May, 1972, after which date the Estate will be distributed having regard only to the claims of which the Executrix then has notice.

PIERRE-MICHEL DUBE
1-6 Whitman Court,
P.O. Box 789,
Marathon, Ontario

Solicitor for the Estate