

# NORTHERN AFFAIRS



BY JIM TRISTRAM

**PERSONAL PROPERTY SECURITY REGISTRATION:**

The Personal Property Security Registration (PPRS) system went into effect in the province April 1st. The new computer system tells an individual who intends to purchase personal property or lend money on the security of personal property whether the owner has previously pledged that property as security for a debt.

"A person buying a car in a private sale, for example is able to determine if the seller really owns the vehicle or is still paying for it".

The original seller is able to register a lien against the car so that any subsequent purchasers or lenders can find out about the

lien through PPSR.

Upon payment of a \$2 fee, the required financial information is obtainable by mail or by telephone at any of 48 branch offices across the province. The branches telephone the request to the central Toronto office which is connected to the computer. The required data is then supplied within minutes.

Regular users of the system are able to open deposit accounts with the central office where the \$2 for each request is deducted automatically. This permits requests to be made from any telephone in the province.

The system was developed entirely out of registration fees and fees will cover operating costs so that no tax dollars were or will be involved. It replaced a system of manual indexes that has been operating for over 100 years and was used mainly by business.

"The change is important because it gives the individual buyer the kind of protection that business had before".

PPSR was introduced concurrently with the Personal Property Security Act which came into force April 1st.

For further information on this subject or any other government information contact the Northern Affairs office: Lower Floor, Peninsula Bldg. Marathon. Phone 229-1153.

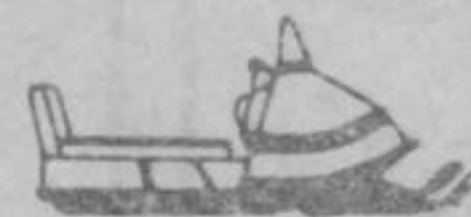
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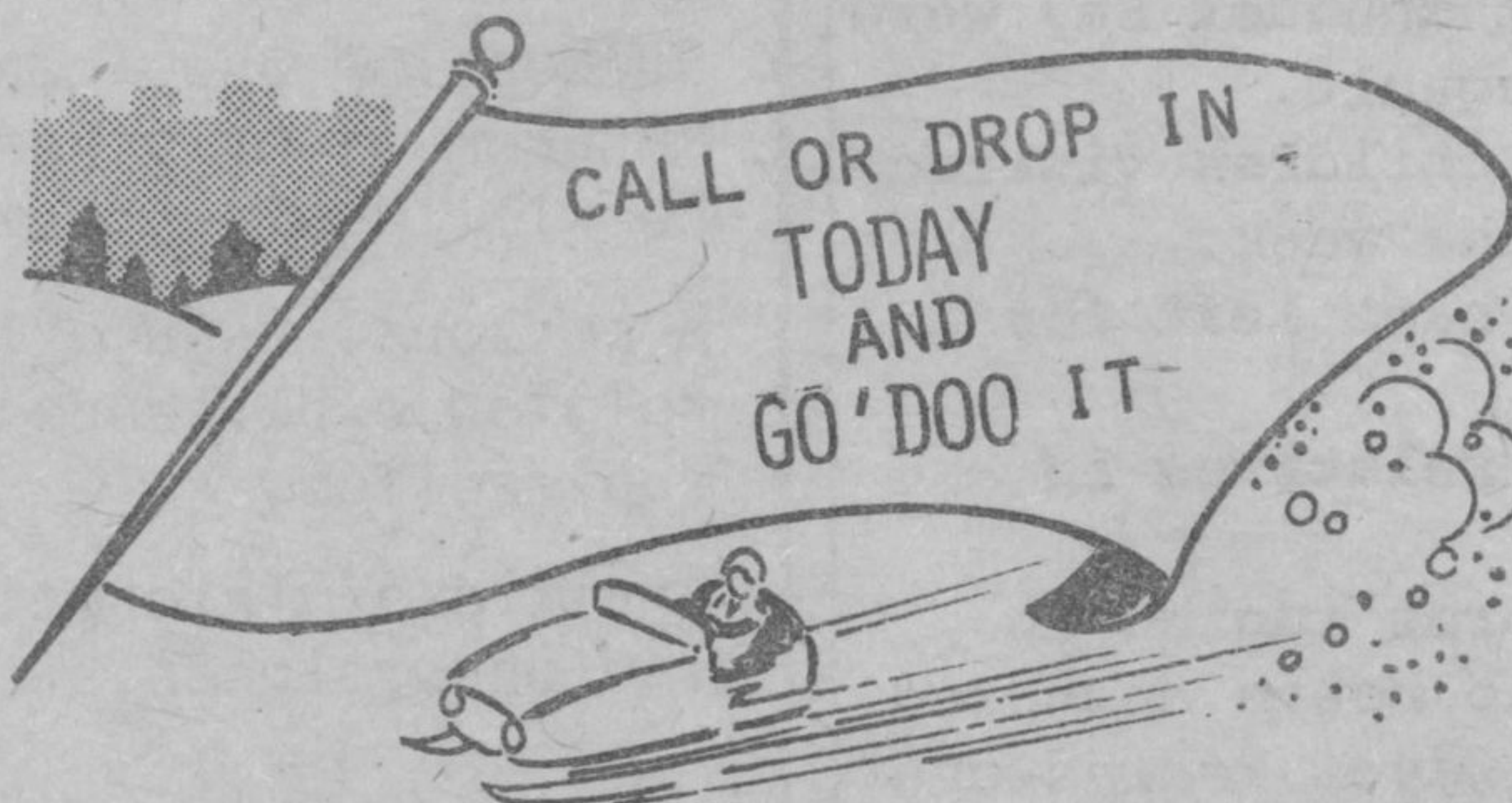
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