

Sure, it is a very nice gift, but....

By Maurice Fenelon,
northern affairs officer
With Christmas now gone,
consumers have prepared for the

Bank in Schreiber to celebrate 75th Anniversary

December 15, 1987

To our friends and Clients:

On Monday, January 18, 1988,
we will observe our 75th
Anniversary of the opening of
the Schreiber branch of the Bank
of Montreal.

Our success, like that of any
other business, depends upon the
goodwill of our clients and we
appreciate your having chosen the
Bank of Montreal to meet your
needs and provide the opportunity
to have grown along with
Schreiber.

We have tried to service, in a
friendly, neighbourly spirit, the
personal and business interests of
this community- to combine the
experienced facilities of a nation-
wide, 170 year-old institution
with understanding and personal
service to the individual.

We look forward to continuing
to work with you, your family,
your friends and your business,
however and whenever we can be
helpful.

Let us thank you for your
patronage by having you, our
clients, put your name on a ballot
(please, one per client), and we
will have a draw on Monday,
January 18, at 3 p.m. for five
shares of the Bank of Montreal-
the first Canadian Bank.

We also invite you to visit the
branch on this special day for cof-
fee and donuts and to give us the
opportunity to thank you in per-
son for your ongoing support.

Sincerely,

G.A. Drage

on behalf of the staff.

holidays and festivities we all
look forward to.

There is, however, a few things
we do not look forward to and
that is receiving three identical
ties or a sweater two sizes too
large or a gift that is unsuitable
for other reasons.

What would you do if faced
with this situation? You would
return the items to the seller for a
refund or exchange right!

Sounds simple doesn't it, but
buyer beware, it isn't always so
easy.

In fact, stores don't have to
take back any merchandise,
unless they have agreed in writing
to do so.

But the best way to avoid
problems is to shop carefully, par-
ticularly when buying a gift.
Know clothing size, colour pref-
erences, and other necessary
details before spending any
money.

When buying an appliance,
always be sure it is covered by a
satisfactory warranty.

For health reasons stores nor-
mally won't take back such per-
sonal clothing as underwear or
bathing suits.

Comparison shopping at rep-
utable stores will help avoid
regrets over a purchase and
should all but eliminate the need
to seek refunds.

To be safe, check refund and
exchange policies in advance.
Although they do not have to do
so, many retailers post notices at
check out counters explaining

their terms for accepting returns.

Some shops offer refunds of
the full price. Others issue credit
notes that can be used on future
purchases in the store.

Unless an item is custom-
made, many retailers allow cus-
tomers to exchange items they do
not want for similarly-priced mer-
chandise.

And there are shops which
adopt an "all sales final" policy.

If no signs are posted, ask the
following questions:

-are full returns offered? if not,
what form of compensation, if
any, is available?

-at stores which allow returns
of some kind find out what proof
of purchase is required. Is a sales
slip, cancelled cheque or charge
bill needed?

-does the merchandise have to
be in its original packaging, total-
ly unused, with labels still
attached?

-do returns have to be made
within a specified time?

In order to take advantage of
refunds or exchange privileges,
be sure to comply with all the
shop's requirements and have a
valid reason for taking merchan-
dise back.

Handling returns costs the
retailer money and the expense
may have to be reflected in high
prices.

Some merchants charge cus-
tomers who are returning goods
10 per cent or more of the origi-
nal price to cover the cost of

putting the item back on the shelf.

Occasionally, shops may find
a reason for refusing to take back
merchandise despite policies.

Explain the situation calmly to
a sales clerk, then go to the man-
ager if it is necessary.

Be prepared to compromise,
perhaps by taking an exchange
instead of a refund or agreeing to
have the store repair the item free.

If an agreeable solution isn't
found, send a registered letter to
the person in charge or hand
deliver it.

Include your name, address
and phone number, a full descrip-
tion of the product purchased,
when it was bought and the price.

Send copies or receipts or
other documentation. Outline the

complaint, how it has been dealt
with so far and propose a solu-
tion.

And remember, if you need
batteries for children's toys, cam-
era flashes and other Christmas
gifts, buy them well before
Santa's day and remember to
check the battery size.

Merry Christmas and the best
in the new year to all our clients.

For further information contact
the office of the Ministry of
Northern Development and
Mines, 2 Gilbert Street, Peninsula
Building, Marathon, Ontario,
POT 2E0, or call 229-1153.

For areas outside of Marathon
ask your operator for Zenith
33160.



WANT TO APPEAL YOUR ASSESSMENT?

You still have time to appeal your 1987 assessment if you
feel your home or business property has been improperly
assessed. Your assessment is important because the
amount of property tax you will pay in 1988 depends on it.
The assessed value of your property is multiplied by the
municipal and school mill rates to determine your prop-
erty taxes.

Notices of Property Valuation were mailed to property
owners and tenants whose assessments have changed
since last year. Open house information sessions were
held in your area to give you the opportunity to ask ques-
tions and correct any errors.

The Assessment Roll was delivered to your municipality
on December 22, 1987 and will be used to calculate the
taxes you will pay in 1988. You can review the Roll at your
municipal office during regular business hours. If you
believe your property has been improperly assessed and
you have not yet registered an appeal, you still have until
January 12, 1988 to mail or deliver your appeal to the
Assessment Review Board. **And remember, even if you
did not receive a Notice of Property Valuation, you still
have the right to appeal.**

Appeal deadline — January 12, 1988

The Assessment Review Board is an independent tri-
bunal under the jurisdiction of the Ontario Ministry of the
Attorney General. It is intended to provide you with an
additional opportunity to have your assessment reviewed
if, in your opinion, it is not fair and equitable with the
assessment of similar properties in your area. The Review
Board is more informal and relaxed than a regular court
of law. You may present your own case, retain a lawyer, or
ask a relative or friend to speak as your agent.

To help you in filing your appeal, Notice of Appeal forms
are available from the Assessment Review Board, your
Regional Assessment Office, or your municipal office.
You can also use the reverse side of a Notice of Property
Valuation, or write a letter giving the property address and
roll number along with your reasons for appealing.
Appeals should be forwarded to the Regional Registrar of
the Assessment Review Board at the address shown
below.

In those parts of Ontario designated for French Lan-
guage Services, you can appear before a bilingual (Eng-
lish/French) Appeal Board. Please check the space
provided on your appeal form if you wish to use this
service.

LAW OFFICES OF EDWIN W. (TED) PAGET BARRISTER & SOLICITOR

located at

TERRACE BAY OFFICE

Simcoe F.aza

825-9379 or 9395

Monday to Friday

10:00 a.m. to 5:30 p.m.

SCHREIBER OFFICE

302 Scotia, 2nd Floor

824-3122

Every Tuesday 10:00

to 4:30 p.m.

OLYMPIC TORCH RELAY

The Olympic Torch is coming to
Terrace Bay.

The Olympic Torch Planning Committee
urges everyone in the Community to not
miss the chance of a lifetime opportunity to
witness part of the Winter Olympic Games
by attending the Olympic Torch Ceremony to
be held in Terrace Bay.

DATE: MONDAY, JANUARY 11th, 1988

PLACE: SIMCOE PLAZA ADJACENT TO MUNICIPAL OFFICE

TIME: 3:00 p.m

"JOIN IN THE OLYMPIC SPIRIT"

Ministry
of
Revenue
Ontario

Regional Registrar
ASSESSMENT REVIEW BOARD
MINISTRY OF THE ATTORNEY GENERAL
85 Great Northern Road
Sault Ste. Marie, Ontario P6B 4Y8