



Pelee Days Inn owner Nilesh Trivedi greets Karen Callies of the Essex Free Press at the reception to mark the opening of the hotel's new dining room. The room is now open 7 days a week, 5 p.m. to 9 p.m.

Pelee Inn unveils new facility

BY BILL GAY

The Pelee Days Inn showcased off its new look to VIP's from across the county with a Hollywood-style flourish last week. Originally constructed in the mid seventies, the hotel has long been a favourite for families seeking a weekend away from home and has a large following for the Pelee's popular dinner theatre.

But now big things are happening. New owner Nilesh Trivedi has assembled a top flight management team to bring the Pelee Days Inn back to its most famous days. With a wine list including many of the popular Essex County vintages, the

food will be culinary delights from the kitchen of French chef Andre Forget and Italian chef Mike Ingratta.

Dinner theatre resumes September 16 through November 4 with "A Comedy Revue" by Plaid Jacket Productions, or the interactive comedy mystery "You Be the Judge" by the Purple Theatre Company. Dinner theatre designed for corporate Christmas parties begins November 24.

The hostelry that has been a home away from home for the rich and famous is set to embark on a new chapter in its history.

And yes, as lore would have it, Elvis did stay here in the mid seventies!

Building a good credit history is more important than you think

(NC)—If you were ever turned down for a loan, charged higher interest rates, or had a landlord refuse to rent you an apartment, it could be because of your credit history.

Your credit history may make you appear to be a bad risk, or indicate that you sometimes have trouble making your monthly payments. Maybe you never had credit before, so there is no track record of how you pay back money you borrowed. Or maybe — without knowing it — you were a victim of "identity theft", which affected your credit rating.

Many Canadians — especially newcomers to Canada or students — who do not have much experience with credit would be surprised to learn how crucial it is to build and maintain a good credit history if you want to qualify for a mortgage or other types of loan.

To help consumers understand the ins and outs of credit, the Financial Consumer Agency of Canada (FCAC) has developed a useful booklet called Understanding Your Credit Report and Credit Score, which you can obtain at no cost by calling FCAC, toll-free, at 1-866-461-3222, or by visiting the Agency's website: www.fcac.gc.ca.

Know how credit reporting works...

Three major credit-reporting agencies in Canada — Equifax, Transunion and Northern

Credit Bureaus — keep a file on consumers, called a "credit report". This is one of the main tools lenders use when deciding whether or not to grant you credit.

The credit report rates you on how well and how promptly you pay your bills. Some credit-reporting agencies will also assign you a "credit score", to indicate to potential lenders how likely you are, compared to other consumers, to pay back the money you borrowed.

And make it work for you

One of the best ways to start establishing a good credit history is to use a credit card, but which card is best for you? Check out FCAC's electronic Credit Card Interactive Tool, available on the Agency's Web site. It can help you narrow your selection and choose a card that best matches you needs and preferences. FCAC's publication Credit Cards and You also compares the features of approximately 200 credit cards available in Canada.

In addition, FCAC offers the following tips on how to maintain a good credit history and use credit wisely.

- Don't apply for credit you don't need.
- Don't spend more than you can afford.
- Don't go over your credit limit.
- Be sure to pay your bills on time, and pay them in full, if you can.
- If you can't pay your credit card balance in full

by the due date, be sure to pay at least the minimum amount required.

To protect yourself from fraud and keep your credit rating intact, make sure you check your credit card statement carefully each month. If you notice you have been charged for a transaction that you didn't make, you should contact your credit card issuer.

Finally, it's also important to check your credit report with the three credit-reporting agencies at least once a year. To get a copy



of your report, contact the agencies at the addresses listed in FCAC's credit report booklet. If you notice an error in your credit report, call your financial institution and the agencies immediately, and have the error corrected to prevent problems in the future.

SMALL BUSINESS 101

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There are two scenarios in which premiums should not be paid, since the job is not considered "insurable":

1. Where the employee controls over 40% of the corporation's shares,
 2. Where the employee is treated differently because he or she is a relative (non-arm's length relationship).
- HRSDC refers most often to the second scenario when refusing an individual's claim for EI benefits. However, this criterion is applied on a case-by-case basis rather than systematically. The conditions of its application are not always easy to verify.

To obtain a refund

There are steps you can take if you believe that you and a close relative have been needlessly contribut-

ing to Employment Insurance. Within a certain time frame, and once the employee has been ruled uninsurable, you can request a refund. Contributions for up to three years plus the current year can be obtained. You will not be penalized by CRA for making an application.

Before requesting a ruling from the CRA, CFIB members are encouraged to contact their CFIB Member Services' Department who will walk them through the process of either applying for a ruling or applying for a refund. Contact information can be found at: http://www.cfib.ca/service/default_e.asp

Small Business 101 is an information service provided by the Canadian Federation of Independent Business. It is not intended to replace legal and/or accounting advice.

E.M.H.A HOUSE LEAGUE PLAYER EVALUATION DAY

SEPTEMBER 16 AT THE FOLLOWING TIMES

By Their Year of Birth

Must be registered and must wear full equipment

SEPTEMBER 16

1998	7:00 a.m.	1995	1:00 p.m.
1999	8:00 a.m.	1994	2:00 p.m.
2000	9:00 a.m.	1993	3:00 p.m.
2001&2002	10:00 a.m.	1992	4:00 p.m.
1997	11:00 a.m.	1991	5:00 p.m.
1996	12:00 p.m.	1989-1990	6:00 p.m.

PARKS AND RECREATION

Adult Coed Recreation Volleyball

Ages 18 years & up, Recreational Co-ed league for those seeking an active, social evening of volleyball. This league offers a fun recreational opportunity - stay fit while you enjoy playing volleyball with friends! Teams of 6 or more players, minimum 3 male/3 female. First 9 teams ONLY will be accepted to play on three courts. League is self-officiated. Registration begins August 7th.

Season: October to May (minimum 25 wks)

Participation: Ages 18 & up

Day/Time: Thursday 6:30p to 9:30p

Fee: \$425.00/team

More Information & League Rules Available at Essex Recreation Complex 519-776-8992

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REGISTRATION & EVALUATION DAYS

September 11 & 13
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