

WINNERS

YORK COUNTY AGRICULTURAL CENTENNIAL PROJECT 105

- Risden Atkinson, Schomberg R.R.3
- George Bartholomew, Stouffville R.R.2
- Harold Edwards, Mount Albert
- Douglas Lapp, Markham R.R.1
- Andrew Watson, Newmarket R.R.3
- E. R. Simpson, Woodbridge



New Laws for Consumer Credit effective July 31st 1967

The new Ontario Consumer Protection Act, which comes in to force on July 31st, helps everyone who buys on credit by obliging the lender, or seller, to make a written statement of the true cost of credit. This provision, and others in the Act, will not relieve the consumer of his normal responsibilities of shopping carefully and choosing wisely; but it will make it easier for him to make the right decisions.

Disclosure of the cost of borrowing
In all time payment transactions the borrower must be given a written note of the cost of borrowing, both in dollars and cents, and as an annual percentage rate, before credit is granted. The lender must also set down any charges he intends to make if the borrower should default on payments.

Cooling-off Period
This new ruling applies to sales made by itinerant sellers, which is the Act's name for sellers who operate away from their permanent place of business, and who make a charge to the buyer for the privilege of buying on time.

A contract made with an itinerant seller can now be cancelled by the buyer, provided he does so in writing and delivers the cancellation to the seller personally, or by registered mail, within two working days of the contract being signed. If he cancels in this way, the buyer must return any goods already supplied, and the seller must return any money or trade-in which he may have received. The trade-in does not become the seller's property until the two-day cooling-off period has elapsed without the buyer cancelling the contract.

Registration of itinerant sellers
As from July 31st, 1967, all itinerant sellers as defined by the Act must register with the Consumer Protection Bureau.

If the seller is a company or a partnership, only the company or partnership must register, not the individual employees.

Information to be contained in a contract
Under the new Act, certain important details must be written into all contracts for the sale of goods or services to a consumer, when the purchase price is \$50 or over. To be binding, the contract must comply with the Act and must be signed by all parties, who must each receive a duplicate original copy.

Repossession
If the buyer should default after two-thirds of the purchase price has been paid, the seller cannot repossess without permission of a judge.

Penalties
Substantial penalties are provided for contravention of the Act and its Regulations. Lenders and sellers who are likely to be affected are urged to make themselves familiar with the Act.

WHAT YOU SHOULD DO
Borrowers and buyers should bear in mind that nothing in the new Act relieves them of the responsibility of making careful decisions when considering a loan, or a purchase on credit. Keep this notice as a reminder of your rights. Information on borrowing, and on credit buying, is contained in a leaflet which can be obtained from the Consumer Protection Bureau, 123 Edward Street, Toronto 2.

Lenders and sellers should make themselves familiar with the Act and its Regulations. The Consumer Protection Act, 1966 and Ontario Regulation 207/67 (25¢ each) can be obtained from the Queen's Printer, 26 Broadalbane Street, Toronto 5. For advice on the working of the Act and its Regulations, see your qualified business adviser.

H. L. Rowntree

Hon. H. L. Rowntree
Minister of Financial and Commercial Affairs



DEPARTMENT OF FINANCIAL AND COMMERCIAL AFFAIRS
Consumer Protection Division

For Office Supplies It's The Tribune

Portraits From The Past

June 28 was an evening long to be remembered by those who attended the 'Portraits from the Past' entertainment, sponsored by the York Central Hospital Auxiliary.

The York Choralists, under the direction of Mr. Dick Edmunds, presented a musical program.

Then came the highlight of the evening with the presentation of the 'models' including Pat Campbell, Judy Morton; Mrs. R. Lewis; Mrs. M. vanTol; Mrs. C. Sider; Mrs. I. Buckton; Judy Hart; Pat Williams; Mrs. G. McWhirter; Mrs. A. Roman; Mrs. N. Morrison; Mrs. B. Shephard; Miss Barbara Empringham; Mrs. Loren Guild; Miss Martha Galder; Miss Carol Morrison;

Mrs. J. Waller; Kathy Burton; Lynda Empringham; Mrs. D. Houck; Mrs. D. Beadle; Miss Baker; Mrs. A. Caseley; Mrs. P. Bennett; Mrs. D. Boynton; Mrs. R. Tucker; Mrs. J. Rummy; Rosemary Leek; Mrs. D. Coppin; Mrs. R. Kent; Dianne Donnelly; Mrs. W. Wilson; Mrs. J. Nigh; Mrs. R. Campbell; Mrs. L. Steckley; Mrs. E. Hoover; Mrs. B. Steckley; Mrs. N. Farr; Mrs. G. Dodd; Mrs. R. Leuschner.

On Thursday evening the Induction service for the Rev. Martin Jenkinson, of the new two point charge of Victoria Square-Readford was held in the Victoria Square United Church. Rev. Harold Kemp, of Kettleby, chair-

man of York Presbytery, conducted the service. Rev. Douglas Davis of Stouffville, read the lessons and gave the sermon and the Rev. E. Hancock of Aurora, gave the charge to the minister and congregation.

Please remember there is NO Sunday School during July and August. Church service is at 11:30 a.m. every Sunday morning during July, with the Rev. Martin Jenkinson in charge.

Friends of Mabel Sanderson are sorry to learn that she is in the York Central Hospital, Richmond Hill, also Mrs. George Veitch, (Eleanor Walker).

Congratulations to all the Grade 8 pupils in this area who have passed into

high school: Lois Draper, Bruce Cowis, Paul Tyndall, Gail Sanderson, Lorna Hibbard and John Hill.

Birthday greetings to Miss Irene Knapp, July 5; Mrs. Allan Orr, July 6; Jimmy Boyd, 11 years, July 6; Earl Empringham, July 10; Mark Ottaway, 11 years, July 10; and Don Boynton, July 11.

Mr. and Mrs. Kenneth Archibald, (Shirley Gee) will celebrate their second wedding anniversary, July 10.

Mrs. Frank Nichols and family of Pennsylvania are visiting here with Mr. and Mrs. Cecil Nichols.

Mr. Percy Bennett took the service at Mount Albert United Church on Sunday morning, later Mr. and Mrs. Bennett had din-

ner with Mr. and Mrs. B. Ross.

Mr. and Mrs. Nelson Boynton of Thornhill called on Mr. and Mrs. Ralph Boynton Saturday evening.

Mr. and Mrs. Bert Judd Willowdale visited Sunday with Mr. and Mrs. Albert Tatton.

Any saleable articles no longer required will be appreciated by the Victoria Square Lions Club for its annual fall auction sale. For further information and pick-up phone 887-5420.

A miscellaneous show will be held in the Community Hall, Victoria Square on Friday evening, July 7, in honor of Miss Lois Perkins and Mr. Harold Henstad, who are being married July 22.

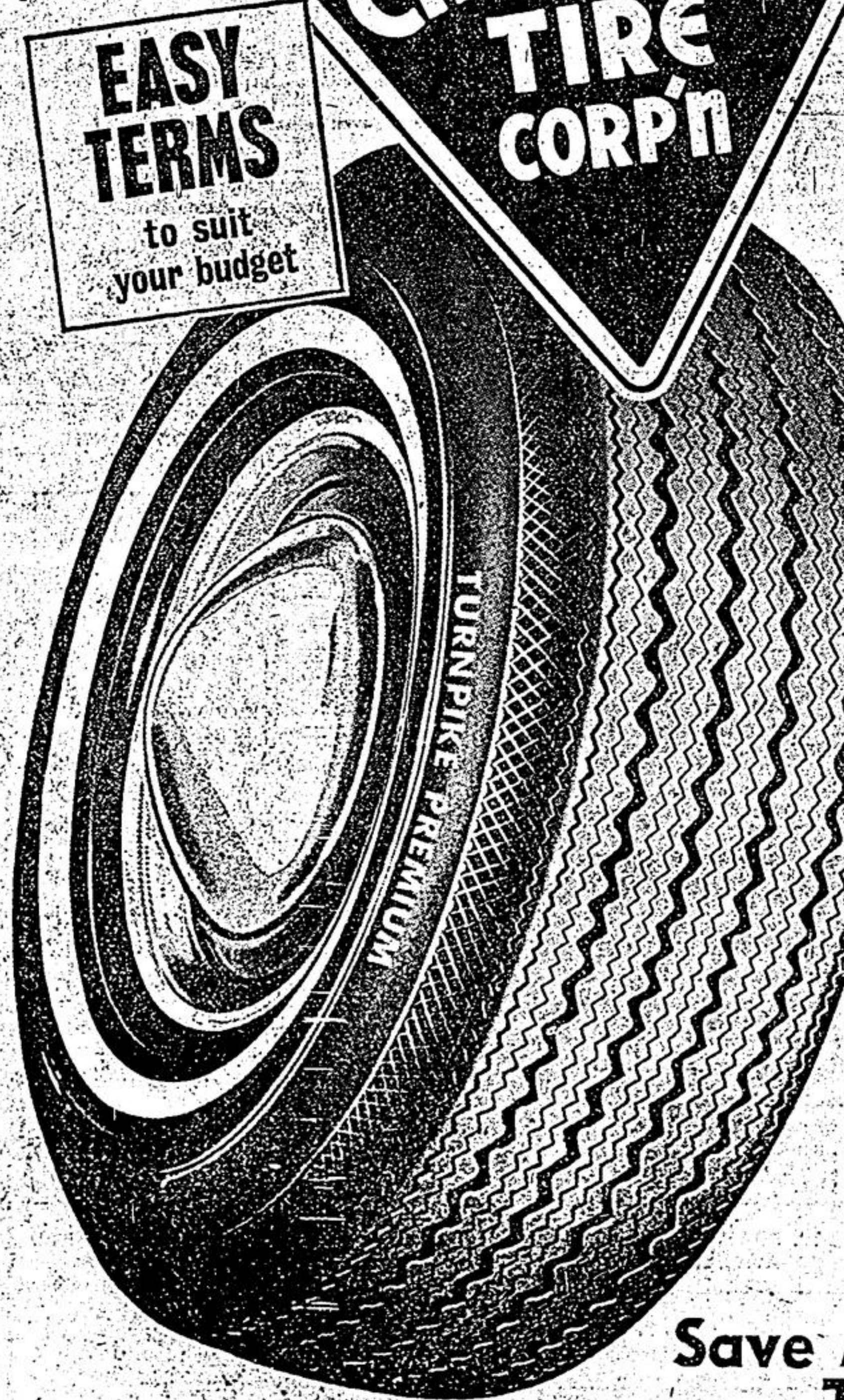
Mr. and Mrs. Nelson Buchanan and Jamie of Willowdale called on Mr. and Mrs. Lloyd Canning and boys Sunday.

Fund Now \$7,100

CLAREMONT— Claremont's centennial project fund has now reached \$7,100. The goal is still set at \$3,500 but the committee is appreciative of the response so far. Donations may be sent to the treasurer, Mrs. Irene Redshaw or the Imperial Bank of Commerce. Donations received recently are from Mrs. Doug Bryant and Mrs. T. Philips of Whitby; George Middleton, Mr. and Mrs. Mac Middleton, and the Neal family.

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	LIST PRICE	YOUR PRICE With "A" Trade or add 5%	LIST PRICE	YOUR PRICE With "A" Trade or add 5%	LIST PRICE	YOUR PRICE With "A" Trade or add 5%
5.20/10	25.40*	11.07				
5.20/12	25.98*	11.34				
5.00-5.20/13	27.94*	12.24				
5.90-6.00/13	28.98*	12.73	23.00*	11.47	15.07	9.53
6.40-6.50/13	32.66*	14.55	26.13*	12.30	16.98	10.39
7.00/13	32.26*	14.25	25.81*	11.82		
5.00-5.20/14	28.54*	12.53			14.85*	9.18
5.00-5.20/14 Tube-type	24.96*	10.87				
6.95/14 (5.60-5.90-6.50/14)	30.74*	13.54				
7.25/14 (7.00/14)	35.24*	14.98	28.19*	12.87		
7.75/14 (7.50/14)	37.95*	15.85	30.36*	13.45	19.73*	11.42
8.25/14 (8.00/14)	42.60*	18.86	34.08*	14.86	22.15*	12.22
8.55/14 (8.50/14)	46.31*	19.70	37.05*	15.97		
8.85/14 (9.00/14) Whitewall	52.12*	19.20	46.42*	18.97		
5.0-5.5/15 Tube-type	25.22*	10.98			13.12*	8.89
5.60/15	30.64*	13.49	24.51*	11.93		
5.60/15 Tube-type	28.20*	12.36	22.56*	10.70		
5.90-6.00/15	32.16*	14.20	25.73*	12.65		
7.35/15 (6.40-6.50/15)	35.24*	14.98				
7.75/15 (6.70/15)	37.95*	15.97	30.36*	13.45	19.73*	11.40
7.75/15 (6.70/15) Tube-type			24.36*	12.47	15.83*	10.28
8.15/15 (7.10/15)	42.60*	16.92	34.08*	14.60	22.15*	11.93
8.15/15 (7.10/15) Tube-type			27.26*	13.41	17.72*	10.75
8.45/15 (7.60/15)	46.30*	18.33	37.05*	15.95	24.08*	12.95
8.45/15 (7.60/15) Tube-type			29.63*	14.69		
8.85/15 (8.00-8.20/15) White	47.34*	21.23	37.87*	17.73		
6.00/16 Tube-type			21.23*	11.91		

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7.75-7.60/15 8.89
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