

Do your homework before signing contract

Although rip offs and scams will spring up in any free marketplace, simple misunderstandings are the cause of many consumer problems in Ontario.

According to Roberta Allan of the Ontario Ministry of Consumer and Commercial Relations (MCCR), many of the people she hears from could have avoided unnecessary expense and aggravation by doing some homework.

"For example, we've been getting a lot of calls lately from people who have just bought cars — they only intended to buy one; but through sheer misunderstandings, they wound up with two"

says Ms Allan of the ministry's Consumer Advisory branch.

Apparently, some car buyers don't understand what an "offer to purchase" means.

Once a car has been chosen and you've decided how much you want to pay for it, the sales person will write up an offer. The customer is then asked to sign it and provide a deposit to show "good faith."

If the manager of the car dealership accepts the price, the offer to purchase becomes a legally binding contract. The dealership can sue customers who renege on signed offers, but usually the

company just keeps the deposit money.

"The people who run into problems don't realize they can't get out of these offers once signed," Ms Allan says. "If they signed more than one, they'll either have to buy the two cars, take the chance of ending up in court or, at best, lose their deposit money on one of the cars."

In many instances, consumers give

too much money — often \$500 to \$1000 — as deposits," Ms Allan says. A deposit of \$100 should be more than sufficient to show good faith.

Car buyers should also be sure to include a clause in the offer that states the deal is "subject to satisfactory financing being arranged by the purchaser."

NORTH-WEST CORNER OF HWYS. 48 & 47



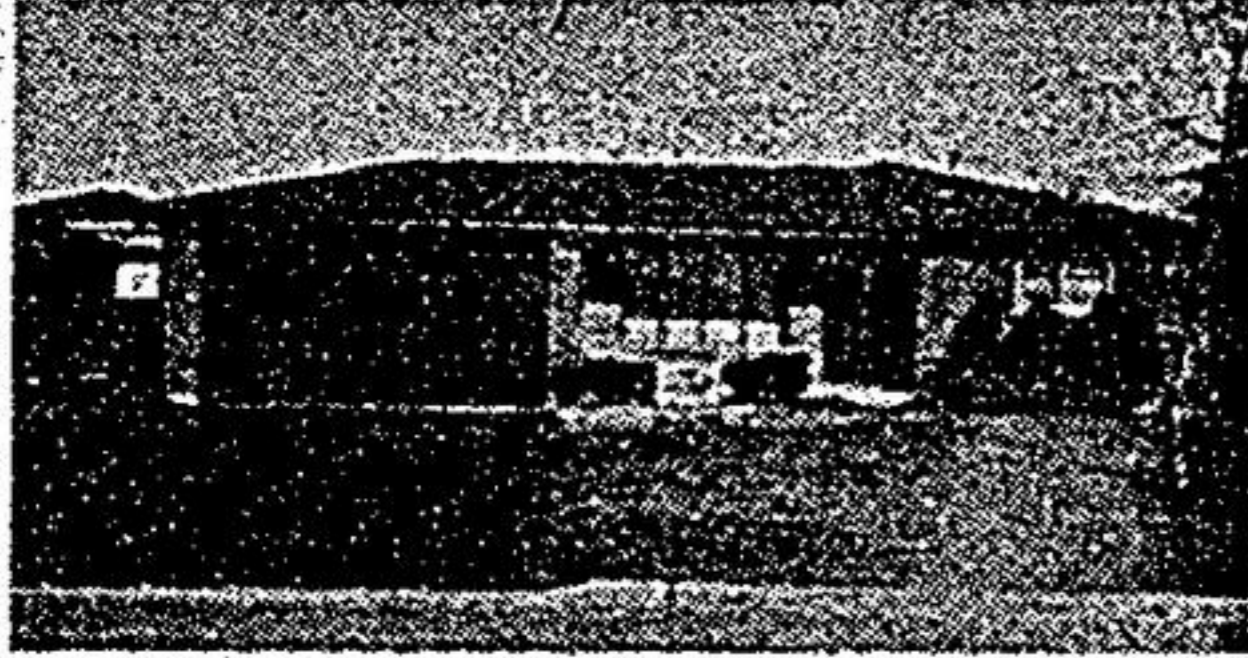
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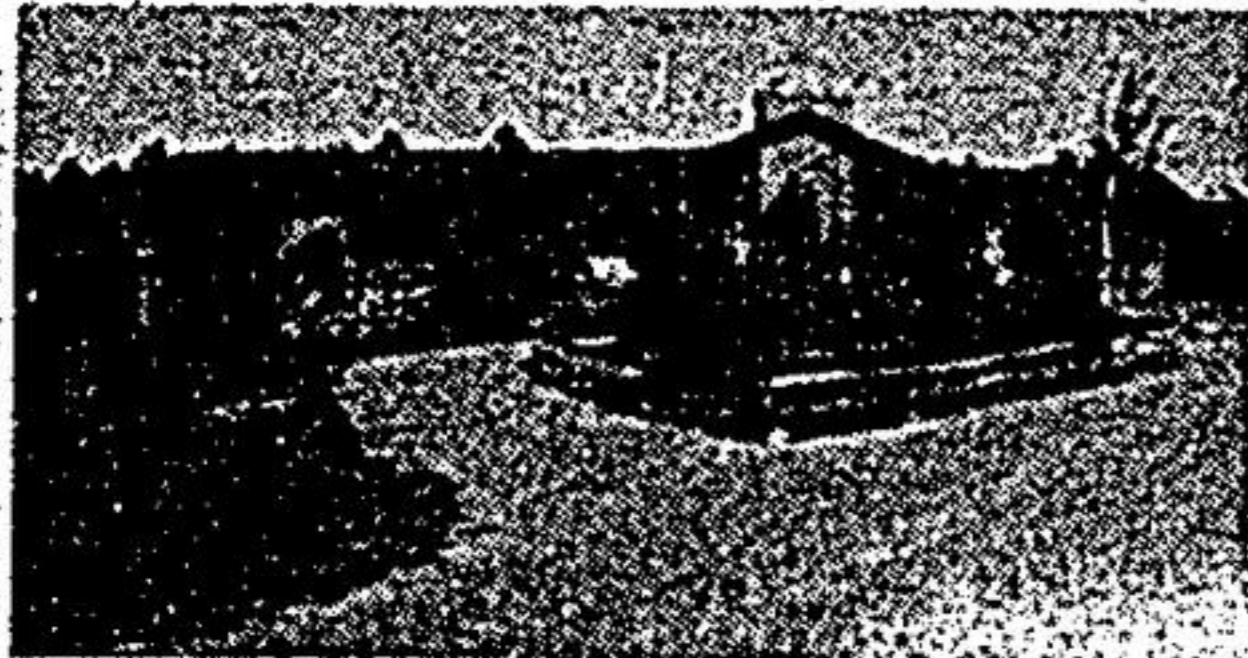
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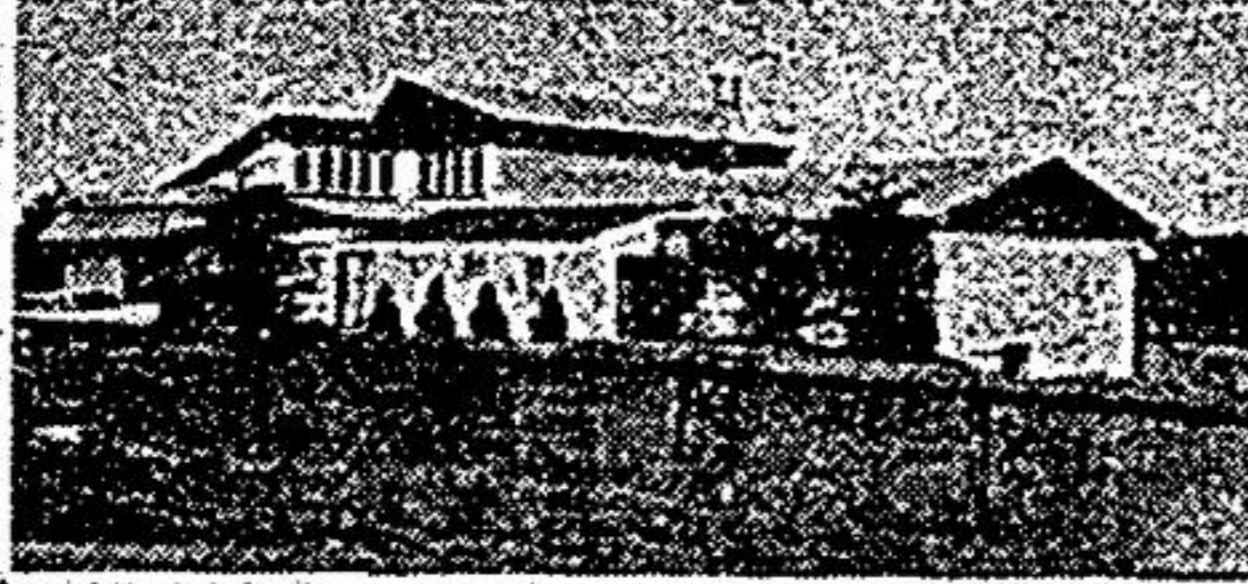


HWY. 48 FRONTAGE

98 acre farm, mostly all workable, good productive soil, pond. Large farm house in excellent condition and huge barn suitable for any purpose and best of all this property is on town water. Asking \$469,000.00.

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Jennie's career with Century 21 Armour began when she became the part-time Secretary in the Markham office. In 1981 she passed her real estate courses and became a sales representative. "I guess the temptation just became too much! I knew I was in for lots of hard work but I didn't realize how much I would enjoy it!"

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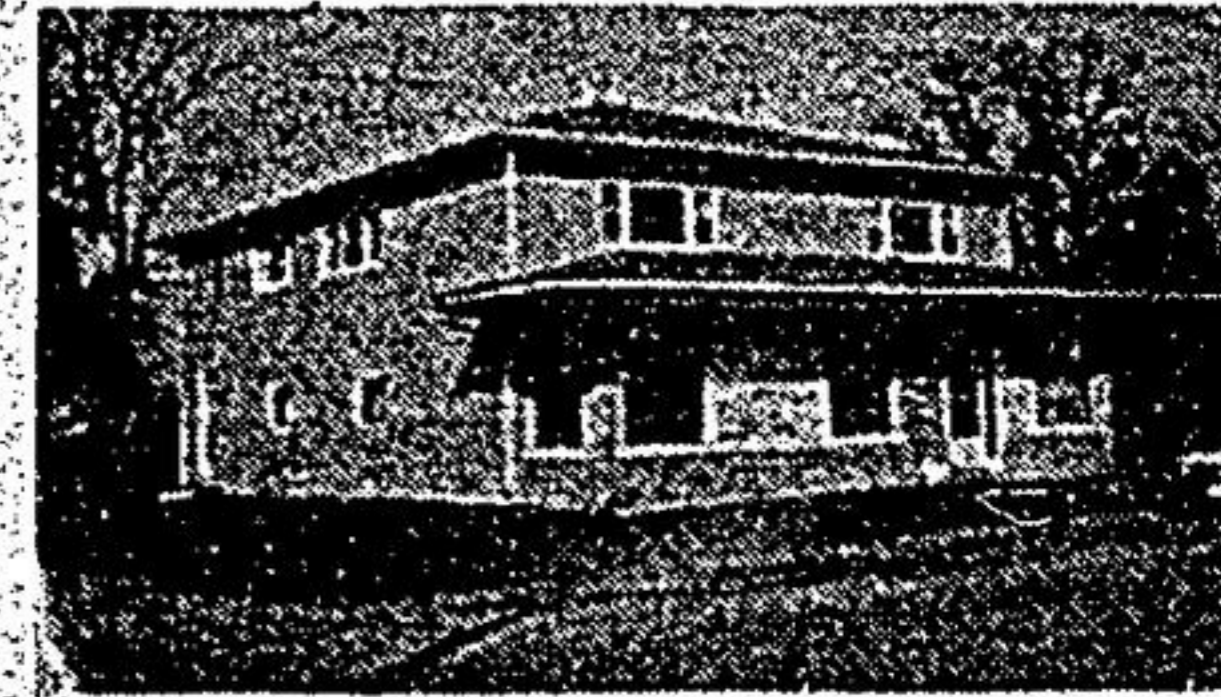
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