

# SPECTRUM



## Small Claims Court

*Legal Ease looks at how to handle minor legal suits*

If you have ever experienced the frustration of arguing with your roommates about sharing the expenses such as your utilities and rent, or some one owes you money, this article may be of interest to you. Small claims court allows you to initiate a civil suit against someone with out the assistance of a lawyer. You may be represented by a lawyer if you

wish, but procedurally, this is not necessary. A small claim can be defined as "a claim you can make through the court for an amount of money you believe you are owed. The amount of your claim cannot be over \$3000".

Some examples of small claims are:  
 \*defaults on payments of rent  
 \*claims by landlords for

damages to rented premises  
 \*loss or damage to goods (ie. a friend who borrows your television, damages it and then refuses to repair it)  
 \*defective goods, workmanship or services based on warranties or guarantees  
 \*damage to motor vehicles or personal injury  
 \*claims against someone for money owing for goods you

bought but didn't receive  
 To bring an action in small claims, you must obtain the necessary forms from the Clerk's Office of the Court of Queen's Bench. There are two forms which you must complete. These are the "claim" and the "notice of claim". These forms are then filed with the Clerk. A filing fee of \$35.00 is required.

Once you have filed a claim, notice of the claim will go to the person against whom the claim is made (de-fendant). The defendant then has 35 days to respond to the accusations made against him or her. If the defendant fails to respond, the claim may be dealt with in his or her absence.

To have a claim heard in small claims court, you must file a "request for hearing". You will be mailed notice of the time and place of hearing. At court, both parties usually present their sides of the dispute. Evidence can be given by each party or other witnesses at the hearing who are under the oath. Each side has a chance to question the witnesses. You may also use evidence in the form of a written statement with the judge's permission. It is wise to prepare your-self before appearing in court by writing down all the facts of the case in the order that they occurred. This will help you present a clear case and prevent you from becoming confused. You should also gather any documents that may help you with your case (receipts, cancelled cheques, photographs).

Once a decision is made, one party may be required to pay the other party a sum of money. If the money is owed to you, you are responsible for collect ing it. If the other party refuses to pay the money, you may have to use further legal methods to collect your money. For example, you may have the Sheriff seize the person's goods and money until the debt is paid.

If you require more information about small claims, contact:

Clerk's Office  
 P.O. Box 6000  
 423 Queen Street  
 Room 203, Justice Building  
 Fredericton, NB  
 E3B 5H1  
 Telephone: 453-2805

**THIS COLUMN IS INTENDED TO BE USED AS A GUIDE ONLY. IT IS NOT MEANT TO BE A REPLACEMENT FOR LEGAL ADVICE. IF YOU REQUIRE ANY ADDITIONAL LEGAL ADVICE OR LEGAL COUNSELLING, PLEASE CONTACT A LAWYER.**

## \$ FORBIDDEN FORTUNE \$ \$30,000.00 PER MONTH EVERY MONTH!

Dear Friend,

I challenge you to join me in a totally "UNIQUE" Money-Making venture that could change your life forever, and show you how to begin earning \$30,000.00 per month, every month. I GUARANTEE IT! (See The \$50.00 Challenge) I have laid out this plan in great detail in a step by step manual that even a child could follow. I know a 67 year old woman in Florida who purchased my manual and last month she made over \$32,000.00. You could be next! Last month I made \$33,253.75 just by working 12 hours per week. This month I expect to earn over \$35,000.00 and take a 3 week vacation in Hawaii. This program has never been offered before and I will not offer it again. You cannot afford to pass up this opportunity. This revolutionary money-making method is in demand everywhere, yet few people even know it exists. Within 30 days you can be enjoying \$30,000.00 a month, every month. Don't Envy me Join me!

Imagine, never again having to worry about your financial status. Imagine purchasing that special home for your family or driving a Brand New Mercedes. All this and much more are now possible for you to achieve, with my easy to follow Deluxe Program. When you order my Deluxe Program today, I will offer you FREE, unlimited, telephone consultation. Included in my manual is my unpublished phone number for your personal use. Call anytime and I will be happy to help you with any questions.

No, this has nothing to do with Real Estate, playing the Lottery or Gambling. It is PERFECTLY LEGAL and does not require a special talent or long hours. It's very unusual and uniquely designed for each person that uses it. There is no "face to face" selling or large investment required. It's a "Money Making Program" that has a proven record and it is extremely profitable.

### NO INVESTMENT NECESSARY

I started my program for under \$15.00 and you can do the same. It's as valid now as it was 2 years ago. In fact, with the trend of the Nation's economy today, my program is even more of a success.

### START FROM THE PRIVACY OF YOUR OWN HOME

I put my "Deluxe Money-Making Program" into operation from my apartment 2 years ago, while working a full time job. Last year I deposited over \$625,000.00 into my checking account. My accountant in New York has my financial statement in his office to prove it. I now own my own home in the most prestigious part of town.

### HERE'S PROOF

*K.C. Houston, Tx. File #195 I was working 2 jobs and just barely getting by. I began using your program 2 months ago and I now make more money in 1 month than I did all last year. Thank-you so much for your easy to operate program.*

*M.L. Sterling, Va. File #225 I have never seen a program so easy to operate as yours. Believe me I have sent for numerous so called get rich schemes. None of them worked and they just cost me money. I started your program for less than \$10.00 and I now earn over \$24,000.00 per month. Thank-you so much.*

*C.C. Albany, NY File #273 Thank you very much for allowing me the opportunity to participate in your "Deluxe Money-Making Program." It has changed my entire life. I deposited \$18,500.00 in my checking account last month.*

*T.J. Stuart, Fl File #318 I was skeptical when I heard about your program. I thought it was one of those get rich quick schemes to con people. I figured "what the heck, either I make the money you say or I get my money back plus \$50.00. Well was I wrong." To think, I almost passed this opportunity up. I now earn more money in one month than I made all last year. Thank you Ron.*

### DON'T TAKE MY WORD FOR IT

Perhaps you have sent for some worthless get rich schemes in the past. So many ads promise you everything, but in reality you get nothing. I guarantee you success or I will pay you \$50.00 for just trying my program. You can't lose. Read what Mark Preston a noted author and publisher on home opportunities, has to say about my "Deluxe Money-Making Program". . .

*"Ron, you offer an outstanding opportunity. I don't understand why you don't charge more than \$18.00 but I do understand why you offer \$50.00 to anyone who tries your program. Simply, it works as you describe. I whole heartedly recommend your Deluxe Money-Making Program to anyone in need of large sums of money, because it's profitable, legitimate and proven."*

—Mark Preston

### TAKE THE \$50.00 CHALLENGE

I am about to offer what no one else can! Order my Secret Money-Making System Today and if you are not making at least \$30,000.00 following my system, send it back for a full refund. PLUS, I will send you an additional \$50.00 simply for trying my program. You have nothing to lose and everything to gain. Either you make \$30,000.00 or I pay you \$50.00 for just trying my program. Supplies are limited. I will honor orders only until my supply has run out. If I receive your order after I have run out of manuals I will simply return your order with my Regrets. You Must Order Today To Ensure Your Copy Of My Secret Money-Making Program.

### WHY ONLY \$18.00 DOLLARS?

Obviously, I could earn much more money by offering my deluxe money-making program at a much higher price. But I am not interested in immediate short term profits. I honestly want to help and show a select few people this outstanding opportunity. The people who most need this Deluxe Money-Making Program, could not afford it if it was too expensive. I have priced it so that anyone who has any serious interest in becoming a financial success can have the chance. It's all up to you! In fact, I will pay you \$50.00 just to try my Deluxe Money-Making Program. You deserve more for yourself and your family. ORDER today, your satisfaction is guaranteed.

If coupon is missing write your name and address on a piece of paper along with \$18.00 plus \$2.00 shipping and handling and send to:

PDC Corporation  
 Chenango Rd.  
 New Hartford, NY 13413

PDC Corporation Dept. 9003  
 Chenango Rd.  
 New Hartford, NY 13413

Dear Ron,

I'd be crazy not to try your system. I understand if I don't start making \$30,000 per month I can return your Manual for a full refund plus an additional \$50.00 for just trying your Deluxe Money-Making System. On that basis here is my \$18.00.

Name \_\_\_\_\_  
 Address \_\_\_\_\_  
 City \_\_\_\_\_  
 State \_\_\_\_\_ Zip \_\_\_\_\_

Please include \$2.00 to cover postage and handling of your package.

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