

**Day One:** I've just come from McBains on 107<sup>th</sup> Ave where I returned a rental lens; a Panasonic 8 – 18, F/2.8-4 wide angle lens. I was photographing a small basement apartment for a friend who wanted pictures to put on a rental site. She has just completely renovated the two-bedroom suite after 17 years with the same tenant. It was time! New floors, new kitchen counters, appliances and backsplash, new bathroom fixtures and tub. Every surface in the apartment is freshly painted in a pale warm grey. The above-mentioned wide-angle lens performs perfectly allowing me lovely wide pictures of small spaces. It even lets me capture a great wide bathroom view standing in the new bathtub.

The McBain rental fee for said lens was \$52.50. This allows me to take it on Friday, use it Sat, Sun and Monday as well (because that branch of McBain is closed on Monday.) There is a MCBAINS CAMERA EQUIPMENT RENTAL AGREEMENT form to fill out as part of the rental. This agreement states:

***Pre-authorization:** The customer agrees to a pre-authorized credit card purchase in the amount listed based on the equipment being rented. In the event that the equipment is not returned to McBain Camera, or is returned in a damaged condition, the customer agrees to the processing of the pre-authorization to cover replacement of the equipment or the cost of repairing the equipment.*

The cost of the lens is \$1,125.00. I am assured that the cost will not be put on to my Visa until and unless I am late returning it. I even call again on Saturday to be reassured that NO, the cost will not be on my Visa unless it is late being returned.

Off I go with the new Panasonic Wide Angle Lens. I test it on the Saturday in our own apartment and obtain a nice wide capture of the rooms with super sharp results. Sunday, I take it to our weekly picnic at faHawrelak Park and afterward go to the apartment I was to photograph. The results please the owner and I come home to learn that my sharp-eyed husband, Bill, had checked our Visa bill and there....on the Friday is a withdrawal of both the rental fee of \$55.13. AND the \$1,125 cost of the lens. I am not happy.

When I return the lens on Tuesday at opening time, the sales associate, Jileane is astonished that the sale amount has been charged to my account. Very quickly she ascertains that the lens is returned in good condition and the amount is immediately returned to my Visa. No amount is seen on my account on that date. Grrrr. This makes me mad! They can take it out immediately but seemingly are more reluctant to credit the account with the return on the same date! I think to myself that I'd best phone the Manager of McBains.

**DAY TWO:** I phone the manager, Rene Rodrigue, who is most helpful. He asks if the amount has been actually taken out of my account or is it an Authorized Transaction. I double check my Visa bill and discovered the Rene is entirely correct. It is not a **Posted** Transaction but rather an **Authorized** Transaction.

SO..... now I have to eat crow and realize that I didn't need to get my shirt in a knot. This last expression comes from the British saying "getting your knickers in a twist," meaning it is quite unnecessary to get so upset about something which is trivial. It's not a big deal. The first expression, "I have to eat crow" means I will be humiliated by admitting I have been proven wrong after taking a strong position. The crow is a carrion eater that is presumably repulsive to eat in the same way that being proven wrong might be emotionally hard to swallow. Bring on the knife and fork!