

## Avoid these 8 nasty ripoffs

At this very moment someone is plotting a devious new way to separate you from your hard-earned pay.

It's virtually impossible to know what nasty new scheme will appear but we can tell you about the tricks that are currently being practised.

### The found money fraud

Police call this scheme "the pigeon drop". It begins when an unsuspecting individual, usually walking to his or her car in a parking lot, is approached by someone who claims to have just found a bundle of money. The person shows a large wad of real money to the "pigeon". With two other accomplices, one usually posing as a lawyer or accountant, the victim is persuaded to put up some cash as an act of good faith in the hope of eventually splitting the found money. Needless to say, the good-faith deposit, and the three con artists, disappear. And because the crooks wear elaborate disguises, the victim can rarely identify them.

### Phoney charities

Most fund-raising organizations are legitimate but sometimes the fund raisers get more of your money than the charity. The best defense is to be a cautious donor and investigate the charity before you give.

When a canvasser comes to your door, requesting money for a charity you don't know much about, ask for the charity's telephone number. Call the organization and ask what percentage of the money you give goes to charitable works, to administration and to the professional fund raisers (if there are any). Knowing these facts should make your decision easier. For more information about phoney charities write to the Consumer Information Centre, Ontario Ministry of Consumer and Commercial Relations, 555 Yonge St., Toronto, Ontario, M7A 2H6 and ask for a free booklet called *Phoney Charities: how to be a cautious donor* or call (416) 963-1111 (collect calls accepted).

### Jewelry buyers

With the high price of gold, your old jewelry is probably worth much more than you paid for it. If someone comes to your house offering to buy your jewelry, be suspicious. (It's usually unwise to let a stranger into your house for any reason.) If you want to sell your valuables, take them to a reputable jewelry appraiser so you'll know their worth.

### Mail order

Shopping by mail can be convenient and prices can be lower than those on the store shelf. But, while most mail order houses are reputable, there are some who are not. Before you buy from a mail order company, check its reputation with the Canadian Direct Mail Association, 150 Consumers Rd., Suite 405, Willowdale, Ont. Telephone 491-8385.

For more information on mail order businesses write to the Consumer Information Centre, Ontario Ministry of Consumer and Commercial Relations, 555 Yonge St., Toronto, Ontario, M7A 2H6 and ask for a free booklet called *Mail order business: protecting your dollars* or call (416) 963-1111 (collect calls accepted).

### Chain letters

Some chain letters offer you a prayer. Others ask for money. The best advice is to break the chain and not send any money, no matter how wealthy the letter claims other people have become. After all, how many people do you know who have got rich from a chain letter? ... On the more serious side, the Criminal Code of Canada prohibits chain letters that involve the sending or receiving of money. The maximum jail term for participating in illegal chain letter schemes is two years.

### Lookalike invoices

Some businesses send out solicitations for services that look similar to actual bills for

those services. It's easy for secretaries, who don't know if the product or service was ordered by her employer, to mistake the invoice for a bill and send payment. The only sure-fire method to avoid being taken by this sales tactic is to read all bills carefully before sending a cheque. Remember that you don't have to pay for unsolicited merchandise.

### Sleight-of-hand

Some people do card tricks; others can do devious things with a \$20 bill, particularly in high volume stores. If you work in a store, watch out for this game: a customer will come in and buy something with a \$20 bill that has a peculiar, distinguishing mark printed on it. A few minutes later, another customer will come in, pay for a small item with a dollar bill, and say when the clerk offers the change for the \$1 bill: "But I gave you a \$20 bill." The second customer will then identify the \$20 bill left by his accomplice by the distinguishing mark they have written on the bill. If the store is busy, and the clerk hurried, the customer's little confidence game may work.

### Fabulous interest rates

It's a truism of business that the higher the risk, the more the investor should be rewarded. If someone offers you the "opportunity of a lifetime" to invest in something with a rate of return several percentage points above the current bank rate, step back for a moment and reflect. There's nothing illegal about offering shares in a risky venture. What you, the potential investor should do, is investigate the background of the individuals or company seeking the loan. If there is something tangible you can inspect (a property, for example, if the money is to be used for a mortgage) inspect it personally to determine whether you could recover your investment from its sale if the deal turns sour. It's wise to hire a lawyer before you invest any large sum.



MUSICAL 'GABLES'

Members of the audience at Georgetown high school's Nov. 27, 28 and 29 performances of "Anne of Green Gables" are in for a fright when the cast goes into its "egg and spoon routine", running amok in the aisles with eggs balanced precariously atop spoons in their mouths. It's all part of the Sunday School picnic scene from the musical adaptation of Elizabeth Maude Montgomery's popular novel. Cast members were rehearsing the scene last week at GDHS.

area above the bathroom, attacking and damaging boards and framing in the attic and penetrating insulation, greatly decreasing its effectiveness. The best way to prevent this damage is to immediately expel the Demons. And, the most efficient and effective way to do that is with a properly installed bathroom ventilator ducted to the outside of the house.

By selecting and properly installing the correct bathroom exhaust fan, homeowners can be sure that their homes will be protected from the dangers of Dampness Demons.

## Cougar Boots.



Nothing can get you dashing through the snow as beautifully as a pair of Cougar Boots. Purrfect for winter. From

**MEN'S BOOTS**

Compare at \$59.98

**BOYS' & LADIES'**

Compare at \$52.98

Our Price \$42.06

Our Price \$39.25



## Central heat for your feet.

Available at:

ORTHOPAEDIC PRESCRIPTIONS FILLED  
**FLETCHERS family shoes**  
 GEORGETOWN'S FOREMOST FOOT FITTERS  
 102 Main St. Downtown Georgetown 877-1884

## Proper bathroom ventilation expels Dampness Demons

You may not be aware of it, but your home could be playing host to a number of unwelcome "guests." These guests are known as Dampness Demons and they are not only uninvited, but most unwelcome as well. They may be quiet and invisible, but they have a truly demonic capacity for causing damage and discomfort.

Dampness Demons are created in the bathroom where use of shower facilities produces an excessive amount of moisture in the air.

You may have noticed a condensation of moisture on the bathroom walls and ceiling during and right after shower use. These are tell-tale signs that the Demons are around.

They may start off simply by being a nuisance, as this conden-

sation traps dirt, leading to a need for more frequent cleaning. But, the Demons' real specialty is damage, and two factors are at work to compound the problem.

First, modern practices of making homes virtually air-tight to conserve energy, also prevent the Demons from escaping to the outside where they are harmless. The Demons build up with each use of the shower and, as they do, their potential for damage increases.

Further adding to the problem is the increase in water vapor pressure which accompanies shower use. This pressure forces the Demons through cracks and openings and through porous wall materials into "hiding places" where they won't be noticed until they

have caused costly damage.

In the bathroom, the Demons can be responsible for peeling paint and wall covering, rusting of cabinets and fixtures, warping of doors and formation of mildew. Or, they may cause rotting of wall board, dry wall or window framing.

Pushed on by the increased pressure, the Demons can penetrate bathroom walls, causing peeling paint on the outside of the house around the bathroom window.

They may also escape to the

**NATURALIZER**  
 Petal  
**\$44.98**

Over 75 Naturalizer Styles and Colour Combinations in Stock.  
 Black, Gray, Navy, Beige, Brown, Wine, Tan, White.

**SIZES**  
 5-11AA, E, C and D  
 Not all sizes available in all styles and colours.

YOUR NATURALIZER SHOE STORE

**STEP-RITE SHOES**  
 WHERE FASHION AND COMFORT GO TOGETHER  
 39 Main St. S. Downtown Georgetown 877-1283

**HEY KIDS!** Win McDonald's Gift Certificates and Watches

GET YOUR CRAYONS AND FELT MARKERS GOING TO WIN CERTIFICATES FOR DELICIOUS FOOD AT McDONALD'S. ENTRIES WILL BE JUDGED ON ORIGINALITY AND EACH MONTH THERE WILL BE A DRAW FOR A UNIQUE "RONALD McDONALD WATCH". ENTER AS OFTEN AS YOU LIKE.

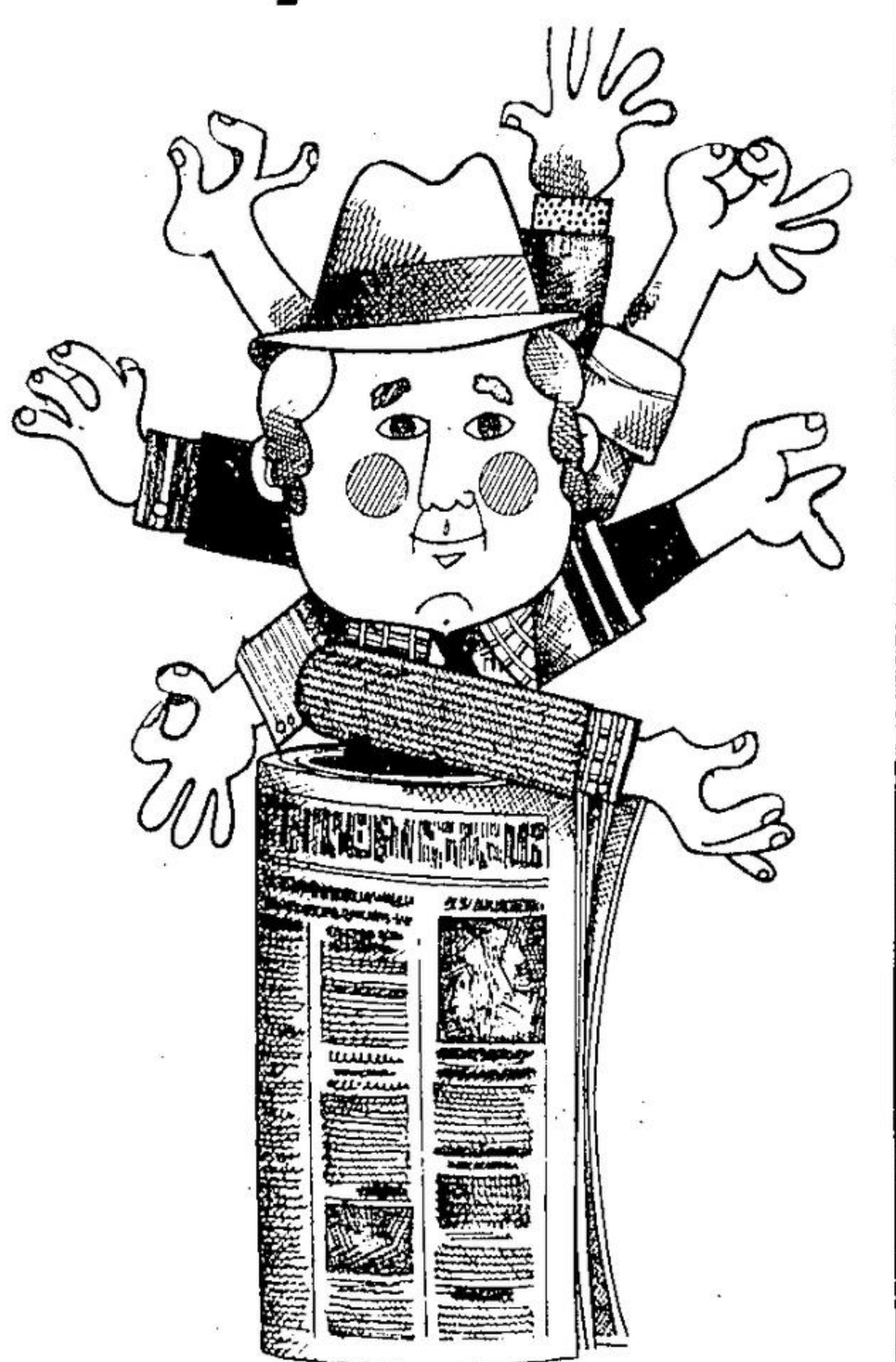
SUBMIT YOUR ENTRY TO THE HERALD

NAME.....  
 ADDRESS.....  
 TELEPHONE.....  
 AGE.....

**CRAFTS AND BAKE SALE**  
 Saturday, Nov. 15th  
 11:00 a.m. - 3:00 p.m.  
 St. Alban's Church  
 Glen Williams

Nobody can do it like McDonald's can™

## A Salesman In Every Home . . .



**A Consistent Advertising Campaign Placed In The Herald and The Weekend Extra can reach more people and Move More Goods Than Any Salesman.**

When you want to move merchandise . . . think of The Herald and Weekend Extra . . . still offering affordable advertising rates to the merchants who serve this great area.

The Halton Hills Herald is here to serve your advertising needs . . . after all, that's our purpose . . . to your place of business . . .

**the HERALD**  
 Home Newspaper of Halton Hills

**Weekend!** EXTRA  
 Serving Halton Hills for over 116 years  
**877-2201**