

Garth gets settled in Ottawa

OTTAWA—Dorothy and the dog and I arrived here a few days ago. It's really an impressive city, full of massive stone public buildings and carved by waterways and wide boulevards.

Parliament Hill, of course, is spectacular. We drove straight there, found a parking spot and piled out of the car.

I have been to this hill many times in the past. Usually it was to come here and write about the latest budget. Sometimes it was to give testimony to a Commons committee. More than once it was to lead a public protest.

But this time I was coming as the first MP for Halton-Peel, and that felt more than wonderful.

The two of us walked through the door, and were immediately surrounded by several security guards. I said I was a new "member," as they call them here, and then realized why they were looking suspicious.

We'd driven straight from the farm, and I was wearing jeans, my cowboy boots and a jacket I bought at the UCO to carry firewood into the house. I guess I looked more like a hick than a politician, and it took them a few moments to believe me.

Well, since then I figured it was best to wear a suit with my boots, and a lot has happened. I was sworn in as an MP last Wednesday in the chambers of the Speaker of the House. I moved into my Parliamentary office, which overlooks the Bank of Canada. Now I can keep a real eye on interest rates.

I've been to caucus meetings with all the government members and I have started to learn just how massive and responsible this job is. The demands in Ottawa are intense. I have to be on duty at appointed times in the Commons; sit on committees; attend endless meetings; answer mountains of mail; and I



On The Hill
With
Garth Turner

have a great deal to learn about how government operates and what an MP can accomplish.

Once I know the system, I figure, then it can be used to achieve real goals. That's exactly why I got into this thing in the first place.

I am writing this just before the House of Commons sits for the first time. Soon we'll all be debating free trade once again, and the House will remain until the legislation is passed by both the Commons and the Senate. What that means is the Christmas holidays for MPs here could be restricted to a single day. This is quite the job - it took six months of struggle to get here; I haven't had a paycheck since September; and now Christmas could be little more than a hiccup between the bellows of MPs.

But I am still glad to be here, and grateful to those who helped make it happen.

I saw a number of them last Monday at the Inaugural Meeting of Caledon Council. It was a wonderful evening - made special by the fact over 400 citizens came out to see and hear their councillors take an oath to serve them selflessly. I love to see people take an interest in democracy and the political process. Mayor Emil Kolb, the councillors and the firefighters there to be awarded must have felt the same way looking out with me over the sea of faces.

That same night the new councils

of Milton and Halton Hills were meeting, and I would have loved to have been there as well. But as we all know, this riding is huge; and sometimes important events conflict.

As I said before, all I can do is my best.

I met with Canada Post officials here in the wake of the Limehouse postal outlet closing the other day, and let them know that rural mail service is important to me. We had a good meeting, and I came away with a clear sense that they will try to come up with a good solution.

Believe me, the story is not written yet.

Several people have talked to me as well about Brazil and the rain forests and the role Canada might be playing.

As you know, the rain forests are the world's lungs, helping to generate the oxygen we breathe. There are interests in Brazil which want to clear out vast tracts of the forests, and usher in development. They have asked the World Bank for a loan to do so, and Canada has a say in approval of that loan.

Which side should we take?

My vote is with the rain forests.

So far, friends, the journey to the Hill has been so memorable and so moving. My days now are intensely busy, but they are filled with purpose. I am looking forward to saying in the House of Commons what I said in Acton high school, at Humberview, at GDHS and at Herb Campbell, about free trade. The deal is the future.

Dorothy joins me in wishing you a terrific holiday season, and she hopes you don't have to debate countervailing trade duties on Christmas eve the way I might have to. I hope that too, and I also hope you don't drink and drive this season.

In life, in everything; be the best.

Its all in the cards

Protect yourself this Christmas

The saying goes that it is better to give than to receive. During the holiday season many Canadians use their credit cards to purchase gifts, but Consumer and Corporate Affairs Canada tells us that if you are giving without knowing it, that's another matter. This can happen if someone charges purchases to your credit card account without your permission, or if you don't fully appreciate the interest costs charged for using your credit card.

Recently, the Minister of Consumer and Corporate Affairs, Harvie Andre, announced that his department would begin providing Canadians with regular information on the cost of using their credit cards. "Most consumers do not know the real cost of using credit cards and end up paying more than they should."

Since the Minister's announcement the department has published a brochure, "Choosing a Credit Card - Tips to Remember," sponsored a federal/provincial discussion paper on credit card interest charges, and released regular bulletins on credit card costs. More recently, the Minister announced a joint industry and government initiative to distribute information to consumers on how to protect themselves against credit card theft and fraud.

Most of us are aware of the potential cost of losing a credit card. But

what about the costs of using one? Did you realize, for example, that when you pay only part of your bill, you are generally charged interest on the full amount? (Some department stores will subtract the amount of your payment before calculating interest if you pay more than half the amount.) Also, most credit card companies such as VISA and Mastercard charge interest from the day you make your purchase. Department stores, on the other hand, start the interest clock ticking at the date of your monthly statement.

Thus, the way interest is charged on department store cards may offset their higher interest rate of typically 28.8 per cent. This would be the case if you pay off your Christmas purchases within a few months. (Typical rates for VISA and Mastercard range from 17.25 per cent to 18.9 per cent.) Of course, you can avoid interest charges entirely if you pay the full balance within the "grace period." This begins at the date of the monthly statement and is usually 30 days for department store cards and 21 days for VISA and Mastercard. Otherwise, be aware that your credit card is a relatively expensive source of credit.

Some cards have additional charges such as transaction fees or annual fees. You can save on credit card costs by keeping well informed about the terms and conditions that apply to the cards you use. This information is provided with your

monthly statement, and you can contact the credit card issuer to clarify any aspects that you find confusing.

To avoid being the victim of credit card fraud, here are a few tips to keep in mind:

-Examine each sales draft before signing it to ensure that your receipt includes the total amount of your purchases, including taxes, so that additional amounts cannot be added later.

-Avoid signing blank sales drafts and make sure that an incorrect draft is destroyed. After every purchase, destroy your carbons to prevent others from using information obtained from the carbon paper.

-Some individuals may take offense when a salesperson checks the signature on their card against the sales draft. But this is done for your protection.

-Watch your card after giving it to a sales clerk, and check that the card you get back is your own. It is easy for sales clerks and waiters to give you the wrong card when they are in a hurry.

-Keep all sales receipts and check them against your monthly statement. Report any discrepancies immediately.

-If your credit card is lost or stolen, report it to the card issuer immediately. If you find it after reporting it lost or stolen, notify the card issuer before you use it again.

-Finally, don't be taken in by unsolicited callers offering unbelievably inexpensive trips to fun-in-the-sun destinations in exchange for your credit card number. If you do, you might be left out in the cold with unauthorized charges on your credit card.

Use your credit card wisely during the holiday season and enjoy a happier and more prosperous New Year.

For more information on either credit card fraud or credit card interest charges, write to the Communications Branch, Consumer and Corporate Affairs Canada, Ottawa, Ontario, K1A 0G3.



Murray Harrison (middle) was the recipient of some good news recently as he was informed he will

receive the Medal of Merit for his service to scouting. Presenting Mr. Harrison with a letter of congratula-

tions are scouts Mark Henderson (left) and Stuart Ginn of the 3rd Acton Scout troop. (Photo by Jean Layman)

Murray Harrison to receive one of Scouting's top honors

By JEAN LAYMAN
Herald Special

Scouts Mark Henderson and Stuart Ginn of the 3rd Acton Scout Troop delivered a very important letter to Murray Harrison of George Street, Acton on Dec. 6.

The letter was to inform Mr. Harrison he is to receive the Medal of Merit for his exceptional service to scouting in North Halton District.

Word of Mr. Harrison's award was received by National Commissioner of Canada, H. Morrey Cross from Her Excellency, the Right Honourable Jeanne Sauve, Governor-General and Chief Scout of Canada.

The medal and certificate will be presented at a later date.

Mr. Harrison began his years in scouting as a leader when his son started scouts, as many volunteer fathers do, and continued to serve

from 1968-74. He served as Assistant District Commissioner of Scouts, 1971-76; was District Commissioner, 1976-79; served as District Representative for Acton, 1979-82; and was Group Committee Chairman, 1982-84.

Mr. Harrison also co-ordinated maintenance and hall rental of the Acton Scout Hall during the period, 1984-87.

While Mr. Harrison was District Commissioner, he visited all district events in North Halton. He was always participating in activities and was often seen in the thick of things with the boys, right from Beavers on up to Scouts.

Mr. Harrison was instrumental in upgrading the Limehouse Memorial Hall, when it was used for a number of years for District Council and Scouters Club meetings.

Mr. Harrison was also the key person in the upgrading and maintenance of the Acton Scout Hall. The upgrading to meet fire safety standards, which involved working virtually every weekend until work was completed, helped make a better place for Beavers, Cubs, Scouts and Venturers to meet.

In 1981, Mr. Harrison attended the Canadian Jamboree in Alberta (CJ 81) as a volunteer, and worked with the army, preparing and cooking meals for the 1,200 volunteer staff members.

Mr. Harrison is an active Gilwellian, and attends the fall reunions at Blue Springs. As a resource person, he recently gave a presentation on coins and coin collecting for the North Halton District Cubs. He can also often be seen at District events helping to prepare meals and snacks.

Mr. Harrison was presented with a medal and pin for 35 years service with National Revenue - Customs and Excise, working both in Brampton and Halton Hills. The office is at the Royal Bank Plaza corner of Guelph Street, and Mountainview Road. The presentation was made by Gerry Roussel and Dolly Green, manager of the National Revenue - Customs and Excise office in Oakville.

Mr. Harrison is an avid coin collector and has been a member of the Camping Club for many years.

District Commissioner Elaine Hannah was on hand to offer her congratulations.

Legion Auxiliary

It's that time once again

By YVONNE GRAHAM
Herald Special

Now that the end of the year is drawing near it is time to pay our dues for 1989.

The meeting this Thursday, Dec. 15 will start at 7 p.m. followed by the Christmas Party and Potluck Supper, so bring your favorite dish and come out and enjoy yourself.

There is a Christmas Social in Bramalea on Saturday, Dec. 17. Anyone wishing to go should contact Marion Carney.



Eager to serve

In a recent ceremony, a total of eight new kits were invested into the 2nd Georgetown Beavers at St. George's Anglican Church. Front row, from left, Christopher Kirk,

Matthew Wellman, Colin Edington, and Ryan Murray. Back row, John Murray, Scott Wilson, and Kyle Edington. Absent was Cameron Sissett. (Photo submitted)

Region appoints committee

Halton Region appointed members to its three standing committees at its inaugural meeting Wednesday.

Halton's administration and finance committee has eight members, including Halton Hills Mayor Russ Miller.

Also sitting on the committee are Burlington Mayor Roly Bird, Burlington Councillors Tony Whitworth and Joyce Savoine, Milton Mayor Gordon Krantz, Oakville Mayor Ann Mulvale, and Oakville Councillors Janet Mitchell and John Graham.

Halton Hills has two representatives on the eight-member health and social services committee. Joe Hewitt and Pam Johnston are both newcomers to Regional politics. Other members are James Grieve, Ralph Scholtens and Walter Mulkewich of Burlington, Brad Clements of Milton and Kevin Flynn and Peter Arch of Oakville.

Halton Hills' two veteran Regional councillors, Rick Bonnette and Marilyn Serenatson, sit on the plan-

ning and public works committee.

Burlington Councillors Pat McLaughlin, Barry Quinn and Rob Forbes and Oakville Councillors Fred Oliver and Liz Behrens and Milton's Bill Johnson round out the planning and public works committee.

Regional Chairman Pete Pomeroy is a member of all three committees. Members will likely be shuffled again at the end of 1989.

Typically Robert K...



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