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

The saying goes that it is better to

give than to receive. During the holi-

day 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 permis-

sion, or if you don't fully appreclate

the interest costs charged for using

Recently, the Minister of Con-

sumer and Corporate Affairs, Har-

vie 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

Since the Minister's announce-

ment 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 in-

itiative to distribute information to

consumers on how to protect

themselves against credit card theft

Most of us are aware of the poten-

Halton Region appointed

members to its three standing com-

mittees at its inaugural meeting

Halton's administration and

finance committee has eight

members, including Halton Hills

Also sitting on the committee are

Burlington Mayor Roly Bird, Burl-ington Councillors Tony Whitworth

and Joyce Savoline, Milton Mayor Gordon Krantz, Oakville Mayor Ann Mulvale, and Oakville Councillors

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

Halton Hills' two veteran Regional

councillors, Rick Bonnette and Marilyn Serienatson, sit on the plan-

Petals Ladies

Fashions

NORTHVIEW CENTRE

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877-9218

and Peter Arch of Oakville.

Janet Mitchell and John Graham.

tial cost of losing a credit card. But

your credit card.

they should."

and fraud.

Wednesday.

Mayor Russ Miller.



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 paycheque 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

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

That same night the new councils

Its all in the cards

Protect yourself this Christmas

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 depart-

ment 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 state-

Thus, the way interest is charged

on department store cards may off-

set 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

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 in-

formation is provided with your

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 commit-

Regional Chairman Pete Pomeroy

Members will likely be shuffled

is a member of all three committees.

again at the end of 1989.

expensive source of credit.

Region appoints committee

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 con-

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 writ-

ten 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

Dorothy joins me in wishing you a terrific hollday 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

In life, in everything; be the best.

monthly statement, and you can con-

tact the credit card issuer to clarify

To avoid being the victim of credit

card fraud, here are a few tips to

-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

-Avoid signing blank sales drafts

and make sure that an incorrect

draft is destroyed. After every pur-

chase, destroy your carbons to pre-

vent others from using information

-Some individuals may take of-

fence when a salesperson checks the

signature on their card against the

sales draft. But this is done for your

-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 walters to

give you the wrong card when they

-Keep all sales receipts and check

them against your monthly state-

ment. Report any discrepancies im-

-If your credit card is lost or stolen,

report it to the card lasuer im-

mediately. If you find it after repor-

ting it lost or stolen, notify the card

-Finally, don't be taken in by un-

solicited 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

Use your credit card wisely during

For more information on either

tashions

credit card fraud or credit card in-

the holiday season and enjoy a hap-

pler and more prosperous New

issuer before you use it again;

obtained from the carbon paper;

any aspects that you find confusing.

keep in mind:

later:

protection:

are in a hurry

mediately:

your credit card.

Ontario, K1A 0C9.

Murray Harrison to receive

By JEAN LAYMAN

Murray Harrison (middle) was

the recipient of some good news

recently as he was informed he will

Word of Mr. Harrison's award was received by National Commissioner of Canada, H. Morrey Cross from Her Excellency, the Right Honorable 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 Scouters Club meetings.

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,

1964-87. 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

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,

SECTION A. THE HERALD, Wednesday, December 14, 1988 - Page 7

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

tions are scouts Mark Henderson

(left) and Stuart Ginn of the 3rd Ac-

ton Scout troop. (Photo by Jean

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 Dictrict events helping to prepare meals and

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 coln 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.

one of Scouting's top honors

receive the Medal of Merit for his

service to scouting. Presenting Mr.

Harrison with a letter of congratula-

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.



Eager to serve

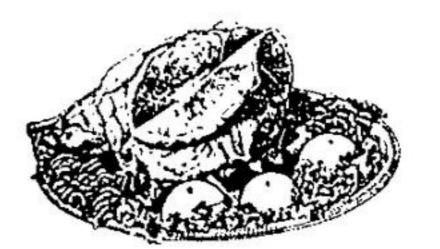
In a recent ceremony, a total of eight new kits were invested into the 2nd Georgetown Beavers at St. George's Anglican Church, Front row, from left, Christopher Kirk,

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

terest charges, write to the Com-munications Branch, Consumer and Corporate Affairs Canada, Ottawa, Gristmas Food Savings Typically Robert K...

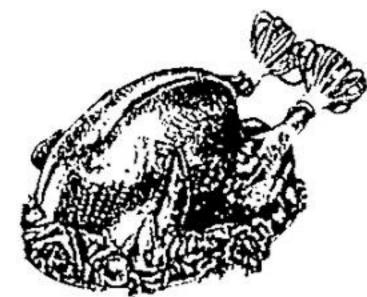
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