

Check your wallet!

Has someone stolen your credit card?

By LISA TALLYN
Staff Writer

Calling it the "crime of the 90s," a Halton Regional Police detective is urging local residents to be on the alert for credit card fraud.

This type of crime in Canada rose sharply in 1997 compared to the year before and while Detective Scott McLaughlin, of Halton Police's north Halton fraud unit, said there is not a lot of credit card fraud occurring here, he estimates a growing number of area residents have become victims.

The Canadian Bankers Association (CBA) reports credit card fraud occurrences rose significantly across Canada in 1997 (January to September) to 89,962 from 77,740 in 1996. Despite the increase, most financial institutions report the average dollar loss per fraud has decreased.

Counterfeit fraud, the use of counterfeit or forged cards, accounted for about 40 per cent of all credit card fraud occurrences and about 52 per cent of the \$88 million written off in 1997 due to credit card fraud.

McLaughlin said counterfeit cards (credit and debit) are made when someone uses a card reader to read the magnetic strip (the black strip on the back of the card) that contains all the encoded information necessary to make a new card. New cards are made with equipment that can be purchased or old cards

can be used with the new information encoded into the magnetic strip.

He said to combat being a victim of credit (or debit) card crime, people should "always keep track of where your card is and protect your PIN (Personal Identification Number). Don't let anyone use your card."

"The biggest place where you are going to be the victim of credit card crime is where you lose track of your card," said McLaughlin. For example, full service gas stations, where you hand the attendant your card from your car, and restaurants are places where credit card crime may be more likely to occur, he explained.

"If you lose sight of your card your chances increase."

McLaughlin said some Milton residents were victims of fraud recently at a gas station in Waterdown. At that station a pin hole camera was used to record the entry of customers' bank card PINs. Cards were swiped twice,

Detective Scott McLaughlin and Det. Const. Owen Gray are part of Halton Police's fraud unit.

once to pay for the gas, and a second time so the information could be encoded on a new card if the camera managed to capture the PIN.

"If they swipe your card twice they could be skimming your card." He said if that hap-

pens the person should report it to police, the company and the credit agency. The clerk could also be double billing. He said generally if the first swipe didn't go through the clerk would have to wait for a period of time before they could swipe it again.

The CBA reports that most credit card fraud is committed with cards that are reported lost or stolen. In 1997, nearly 40 per cent of fraudulently-used cards fell into that category. A study done in Eastern Canada revealed that 21 per cent of all cards reported stolen were taken from the workplace, about 15 per cent were taken from glove compartments in cars and 9 per cent were stolen from sporting facilities such as golf courses and health clubs.

Protect yourself by following these tips provided by the CBA.

- **Protect your Personal Identification Number (PIN).**
- **Never leave your credit cards unattended at work. The workplace is the number one place for thefts. An estimated 160 cards a day are stolen and used for illegal activity.**
- **Don't leave your credit cards in your car. Cars are the second most likely place your card will be stolen from.**
- **Always check your credit card when returned to you after a purchase.**
- **Carefully check your monthly statements.**
- **Never give your credit card number over the phone unless you are dealing with a reputable company or you initiated the call yourself.**

Town committee selects its millennium priorities

The Town of Halton Hills' Millennium Committee has set its priorities to mark the turning of the century.

Town council established a committee earlier this year to plan millennium events and projects for the town in preparation for the Year 2000.

A public forum will be held at the Cultural Centre on Oct. 21 at 7 p.m. so that residents can share ideas, volunteer time or receive information on government grants for millennium projects.

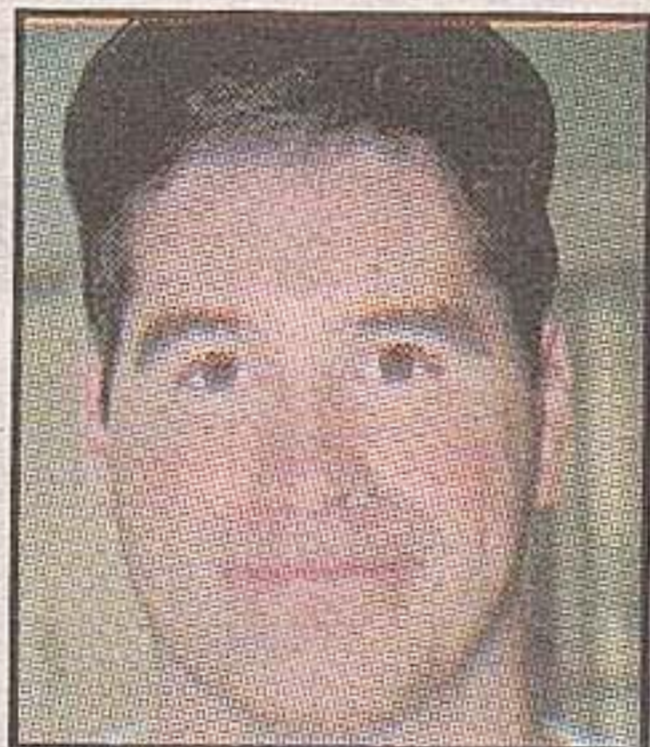
As well a Millennium Hotline (873-2601, ext. 2000) has been set up so that local groups can register what events they plan to do or to seek assistance on applying for Millennium grants.

The town's Year 2000 priorities are: walking trails throughout the community and a recreation facility. A Master Trails Plan study is currently underway as is a Facility Study with recommendations for both expected later this year or early in 1999.

Committee members are Mayor Marilyn Serjeantson, Councillors Moya Johnson, Jane Fogal, Kathy Gastle, Clark Somerville, Bob Inglis and staff members, CAO Steve Andrews and Recreation and Parks manager Joy Thompson.

What You Said

'The Solicitor-General of Ontario has recently suggested changing the speed limit on 400-series highways from the present 100 km-h, to 120 km-h. Do you agree with this change?'



Bill Ford,
police officer, Acton

I agree with it. I feel the government will likely throw photo radar back in and say you can do your 120 (km-h) but they'll have zero tolerance. That way, the government has a legitimate cash grab."



John Valentine,
retail owner, Georgetown

"I think it's a great idea. The average speed right now is 120 (km-h) so what is the difference? What is needed to have a successful implementation is to educate the drivers to use the lanes appropriately."



Nicole Valentine,
retail outlet owner,
Georgetown

"I don't agree, because I don't think it will make a big difference. I feel they should leave it alone, and use the revenue from the speeding tickets to increase the police, making it safer."



Pam Hamill,
early childhood
teacher, Cambridge

"I've got to say yes. I'm a speeder with a very heavy foot. You have to keep up to the traffic at 120 km-h or faster now, so why not make it legal?"



Wally Gordon,
retired, Acton

"He's crazy. It's fast enough right now. You can go whatever speed you like, and they'll still go by you like you're standing still."

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