

GRAPEVINE



Music show

While some of Halton's most talented music students entertained a large crowd at Hamilton Place last night (Wednesday), Acton High School teacher Peter Wilcox was busy behind the scenes.

Wilcox was the backstage manager – a key role – at the 21st annual Halton Music Showcase that highlighted the musical skills of 1,500 Halton District School Board elementary and high school students – including six from Acton High.

On the bill last night were stage bands, concert bands, jazz groups and choirs. The Acton students performed two pieces with the Halton Senior Winds – an enrichment group of advanced music students from all over Halton.

V.E. Tributes

Preparations are well underway for Acton's annual Candlelight Tribute to honour "those who served in the cause of peace and freedom."

Organized by the Legion, the May 10 ceremony honours V.E. Day – Victory Day in Europe – and begins with a Silent Walk to the Cenotaph, where students will pair with a veteran to place candles, as a symbolic passing of the torch of Remembrance.

Earth Week

The planting of the 25,000th tree at Dufferin Aggregate's Acton quarry will be celebrated during Earth Day festivities on Saturday morning.

Local Scouts, their families and Dufferin staff will plant 3,000 seedlings – including the milestone tree – at the Acton operation, purchased by Dufferin in 2001.

More than 15,000 native trees and shrub seedlings will be planted at six Dufferin locations during Earth Week celebrations.

Yesterday (Wednesday) Erin Public School students planted at the Erin Pit in Wellington County; Scouts, their families and Dufferin workers will plant seedlings at the Milton quarry,

partially in south Halton Hills, on Saturday.

Volunteer tea

Two Acton women – Helen Dubeau and Rena Arbic – are among the volunteers who will be honoured by Links2Care (formerly Halton Hills Community Support and Information) at a volunteer appreciation lunch and afternoon tea tomorrow (Friday).

Dubeau and Arbic will receive milestone awards for 30 years of volunteering their time and talents, and a number of 5, 10, 15 and 20-year service pins will also be presented to the volunteers – aptly described as "the glue that hold society together."

The lunch begins at 12:30, and includes a brief presentation. Afternoon tea runs from 2 to 4 p.m.

Angel dance

Food, dancing, fun, door prizes – all for a good cause. Sounds like a great night at the third annual Acton Angels dance on April 28 at the Legion.

The Angels are a group of local women who raise money for breast cancer research by taking part in the annual Weekend to End Breast Cancer, a 60-kilometre, two-day walk through Toronto.

Each walker must raise \$2,000 to participate, and proceeds from the dance will make sure each walker is covered.

Tickets are available at Blue Springs Spa and Staying Alive Fitness.

They're back!

Acton's Old Town Hall Dinner Theatre, in cahoots with Heritage Acton, is presenting a murder mystery dinner called Shady Acres Shenanigans at the Acton Town Hall Centre (old town hall) on Saturday, May 5.

As always with the popular murder mysteries there's a buffet dinner with all the trimmings.

Tickets are available at Acton Home Hardware, Halton Hills Furniture & Appliances and Dollar Stretcher Daze. Ticket deadline is April 21.



FUN FITNESS: Dance instructor Abir (right) teaches an Oriental style of belly dancing every Friday night at TDI (The Dance Inn) on Mill Street. She urged the class not to think of the laundry as they danced to Lebanese music, but become sensuous and have some fun – Frances Niblock photo

Don't be a willing victim

One of the sad truths of today's world is that there are many unscrupulous types who prey on unsuspecting folks here in Canada. Unfortunately, many of them are seniors who can least afford the loss.

I was reminded of this situation when I recently received an email from one of our major banks. The message read that because of suspected fraudulent activity with my account the supposed bank wanted me to confirm the balance in my account.

The problem the crooks had was that I didn't have an account with that particular bank. Nor had I ever done business or had any financial dealings of any type with that institution.

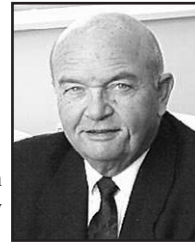
I have talked to many bank managers in town and they all confirmed that their institutions do not solicit personal information by phone or email. If they need to speak to you they will ask you to visit the branch to discuss the problem.

The only exception is when the security company notices unusual activity on your bank card or credit card. Then, since time counts, they will call you to identify the problem they have discovered. Usually they will cancel the card and you have to visit the branch to identify yourself and get a new card.

Last month both my youngest daughter and my sister received a call from their bank's security divisions. In both cases their cards had been cancelled because their card numbers and pin numbers had been stolen. In my daughter's case she lost her whole paycheque which had just been deposited. My sister was robbed of over \$1,000. In both cases the banks made good on the loss but it took about two weeks before the money was returned.

So what can you do to protect yourself? I never use my bank card to pay for purchases. I have one credit card with a credit limit I purposely keep low. It's quite funny really, the issuing card company keeps writing to me saying

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they are raising my credit limit. I immediately write back declining their kind offer.

The trick here is that you must pay the bill as soon as it comes in. That way you will avoid the high interest charges those cards carry. You have to have some discipline.

If you insist on using your bank card for purchases I suggest you only do so at stores you know to be reputable. In both my daughter's and sister's cases they had used their cards at stores they were unfamiliar with.

The crooks are inventive. In some cases they install a false swipe slot on the card reader. In other cases a video camera records your PIN number as you punch it in. The thieves are technologically advanced and are usually well financed. Why not? It's not their money.

You have to be aware of your surroundings. Look around; if someone seems to be paying too much attention to you be extra careful of entering your PIN. Better still pay with cash if you have it.

Bank cards are convenient in today's hustle and bustle world. Personally, I only use mine at my bank to withdraw cash and make transactions at the teller's window. I never disclose my PIN number to anyone.

I'm surprised that credit cards don't institute a PIN number as a second level of security. Hardly anyone checks the signature on the back of my card against the one on the bill. I suppose I just have a trustworthy face.

I realize that everyone has to make a living but I hang up the phone as soon as someone utters the words "free," "no-obligation" or "survey." Last week I had a call asking me to hang on and wait for an offer of a

free weekend for two at a resort near Collingwood. I thought that was pretty audacious of them. "Slam" went my phone.

Friends there is nothing free in this world except for advice which you can take or leave. People who call you with free offers usually want to sell you something you don't need or can't afford. They are very skilled motivational salespeople who will use every trick in the book to get your signature on the dotted line. I avoid them like the plague.

I remember a few years ago when a telephone system salesperson called me. "Would you be interested if I could prove we can save you 40% off the phone bill of your current supplier?" "No thanks," said I. The sales rep was incredulous and started to raise his voice to me. Slam, went my phone.

I didn't listen to him because his opening statement was too good to be true. Firstly, he didn't know who my current supplier was. Secondly, I could have been a customer, or planning to be, of his company. Lastly, his whole approach was so unprofessional I resented his efforts.

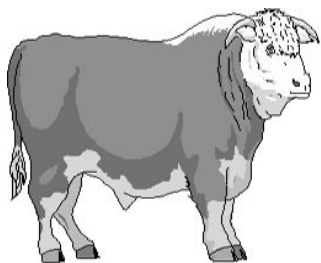
The same holds true of energy company representatives who ask to see your gas or electric bill. You may find out that you have been signed up with another supplier. To be fair though these alternate energy suppliers have cleaned up their act since the initial scam created a public outcry.

Dear reader most of us have common sense. If you suspect you are being scammed, or pressured to make a decision, take some time to consider your options. A legitimate salesperson will honour your wishes and call you back. The crook will slither away looking for a fresh victim.

Protect your hard earned money and assets. There are hordes of people out there trying to take what you have.

Am I being paranoid? Probably, but paranoids have enemies, too.

What's Your Beef?



Put it in a letter
to the Editor!

Deadline is Tuesday at noon.