

Exercise caution with mail order firms . . .

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differing consumer legislation in other countries or provinces. Import duties, currency exchange rates and breakage in transit are other problem areas in dealing with foreign companies and you will probably have to pay higher shipping or postage rates.

Some mail order houses will send you merchandise and bill you, claiming that you must pay because you accepted the goods. But under Ontario's Consumer

Protection Act you are not responsible for unsolicited goods—and that includes credit cards. If you receive unordered goods in the mail you are free to keep them, throw them away or return them to the sender C.O.D. You are under no obligation to pay.

If you don't want an unsolicited credit card, simply cut it up so no one else can use it and then throw it out. You assume responsibility only if you accept a card in writing or use it to make a purchase.

Be wary of mail order correspondence courses which offer certificates in a variety of disciplines from theology to learning how to be a detective. You could receive a certificate after investing considerable cash, but it may not be worth much on the employment market.

Get-rich-quick schemes are also popular mail order items. For a sum of money you receive material which is supposed to show you how to make a fortune. The only person who gets rich with this deal is the

one who receives your money.

It's a wise policy to pay C.O.D. (cash on delivery) when dealing with mail order companies. That way if the merchandise is not delivered or if it is unsatisfactory you are in a better position to have your complaint handled.

Most reputable firms will deal C.O.D. although in some cases it may cost a little more. The added fee is worth the extra protection you enjoy.—Ministry of Consumer and Commercial Relations.

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