

Senior citizens are favorite targets of con artists

Each year, consumers lose thousands of dollars to unethical salespeople who take advantage of our lack of knowledge in specific fields.

Many of these con artists regard senior citizens as a favorite target because they feel they cannot protect themselves as well as other consumers can. They often form an insincere friendship with seniors who then find it difficult to refuse a 'friend'.

Some seniors, due to failing health, can no longer comparison shop for the best value. They may not be able to evaluate — or resist — a fast-talking salesperson's "bargain."

Especially in the area of home repairs, be it roofing, paving, insulation, siding or other renovations, there are still some fly-by-night 'specialists' who prey on people who are afraid to say no. Although most home repair companies operate honestly and reliably, it is always best to check them out before agreeing to any payments.

Seniors living in their own house can also face another kind of con artist: someone may offer to buy the house for a good price, but the price may actually be far below the house's market value. Because the owner may have bought the house a long time ago for a very low price, the offer may sound like a good deal. The best way to handle this situation is to get a local registered real estate dealer — not a friend of the 'buyer' — to quote the current market price for the house, or to evaluate the property in relation to others in the same neighborhood.

Senior shut-ins can face other problems. They may rely heavily on mail order goods, fall prey to phony charity schemes, be subjected to unscrupulous door-to-door sales, and be defrauded by phony bank inspectors. Caution is advised in all these cases; no decisions should be made without checking out the people or companies involved.

Today's market place has become so complex that it can be confusing for seniors who remember simpler

days. Some senior widows may never have learned financial skills because their husbands always handled the money, and they may now find it difficult to make the right financial decisions.

Seniors: protect yourself

But there are ways seniors can protect their interests. Here's a useful list of questions.

- Do you really need the product or service?
- What would you expect to pay? Does the price seem reasonable?
- Can you afford the purchase?
- Is this a standard item, or do you have a choice? If so, have you compared the alternatives?
- Is it a quality product?
- What kind of guarantee is offered?
- Where can you get good service and replacement parts if you need them?
- Can you use the article "as is" or do you have to make additional purchases before you can use the item?
- Can you save money by repairing an old item to do the same job?

Once you've answered these questions to your own satisfaction, equip yourself with as much information as you can about both the seller and the product or service.

Familiarize yourself with brand-name goods and their cost, so you can compare merchandise and prices. Deal with well-known, respected firms. Check out the local reputation of a business, especially if it has an unfamiliar name, uses a box office mailing address or has no listed telephone number. Check with your local Chamber of Commerce or Better Business Bureau.

Find out exactly how much your purchase is going to cost. Does the price include shipping, assembly, insurance and interest charges?

Add up the monthly payments if you are buying on time and find out how much interest payments are going to be. When you do buy, always get a written receipt at the time of purchase.

Get the free booklet, Consumer tips for the senior citizens, from the

Consumer Information Centre, Ontario Ministry of Consumer

and Commercial Relations, 555 Yonge Street, Toronto, M7A

2H6. Telephone (416) 963-1111, collect. Read the booklet and

take a close look at your own buying habits. After all, the best

protection you have is still your own common sense.

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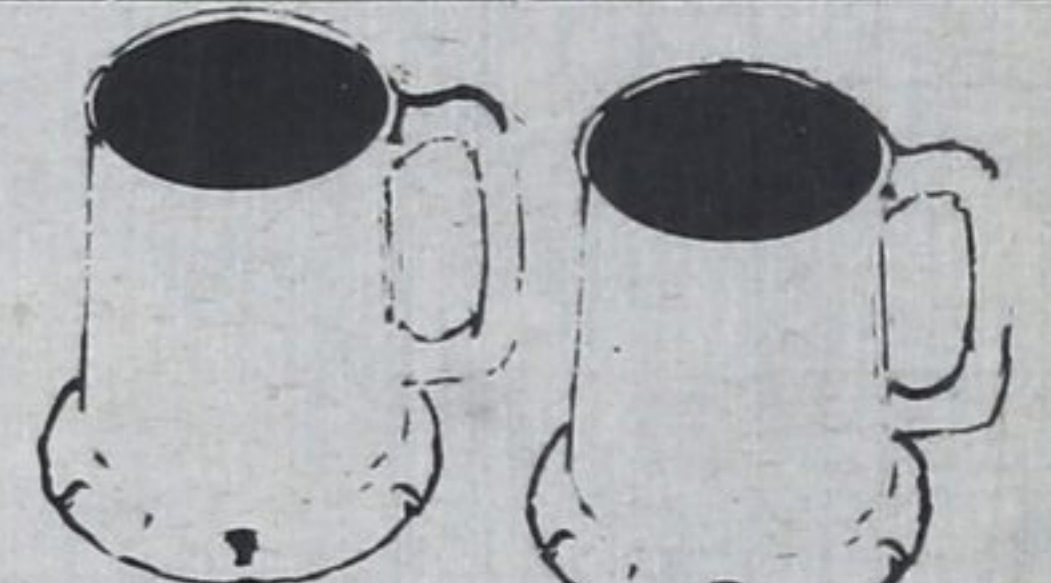
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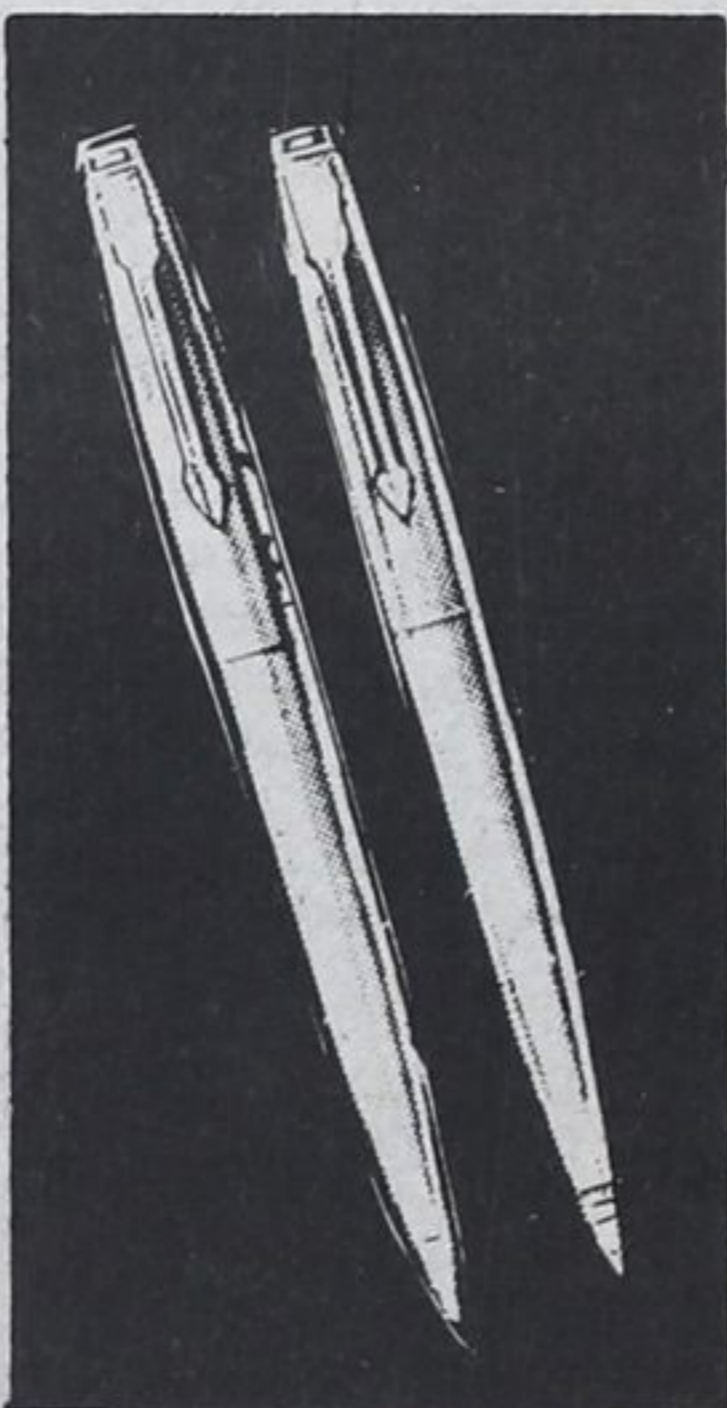
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History repeating itself

When John Black Aird of Toronto, chancellor of Wilfrid Laurier University (WLU), was named lieutenant-governor designate of Ontario, it was a case of history repeating itself.

In 1968, the late Ross Macdonald of Brantford, then in his third year as WLU's chancellor, also was named lieutenant-governor of Ontario. He continued to serve as chancellor until 1972 when he retired from the university post.

Aird, like Macdonald before him, will retain his role as chancellor of the university. He was named chancellor of WLU on July 4, 1977 for a four-year term.

Aird has announced that he will give up all his corporate responsibilities, which are extensive, but considers his chancellorship of WLU one of his top priorities.

The university, dating back to 1911, has had only four chancellors.

Aird's predecessors were Paul Martin of Windsor, Macdonald, and W.D. Euler of Kitchener. All had been elevated to the senate of Canada for distinguished service to their country. Mr. Martin recently retired from his position as Canada's high commissioner in London.

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