

<p>Quick Seafood Au Gratin Serves 4</p> <p>500 g (1 lb) fish fillets* 1-284 ml (10 oz) can cream of shrimp soup 50 ml (1/4 cup) milk 25 ml (2 tbsps) minced onion 4 slices bacon cooked crisp and crumbled 250 ml (1 cup) grated cheddar cheese</p> <p>Thaw fillets if necessary; cut into serving-size pieces.</p>	<p>Arrange fish in a single layer in a greased casserole dish. Combine soup, milk, onion and bacon in a small bowl, mix well; pour over fish, sprinkle with cheese. Bake uncovered, at 200 degrees Celsius (400 Fahrenheit) 15 minutes or until fish flakes easily when tested with a fork.</p> <p>*Note: Use Boston bluefish, turbot, halibut, or North Atlantic cod.</p>
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costs that it can become virtually impossible to take the trip, says Michael Barnes of the federal Department of Consumer and Corporate Affairs.

Canadians are a prime target for the vacation scam, because if they lose money to an American promoter their only recourse is through U.S. courts - a hassle many people decide isn't worth it.

Authorities say when a state cracks down on the promoters, they simply move elsewhere. Many now seem to be based in Florida.

Brenda Mack, a spokesman for the U.S. Federal Trade Commission, says that between 1982 and 1988 the commission went after operators of various telemarketing scams who collectively made sales of some \$624 million US to more than one million consumers.

"People need to have an awareness that everything you get in the mail is not on the up-and-up," says Mack.

Here's how the vacation scam works.

A postcard instructs the recipient to telephone a number in

Florida or some other state to "claim" a vacation. The number is not toll free, so there are charges right from the start.

Once on the phone, the respondent encounters a high-pressure pitch about the vacation, usually offered for a "service" or "administrative" fee of anywhere up to \$500 Cdn per couple.

The price sounds good, but air fare is extra along with all manner of other, usually unspecified, costs.

Sometimes the agent mentions that during the trip the customer must attend a seminar on time-sharing condominiums or art. In fact, says Barnes of Consumer and Corporate Affairs, the seminars are more high-pressure pitches.

"You're talking big bucks there," adds Paul Tuz, president of the Better Business Bureau of Metropolitan Toronto.

At the seminars people can be pressured into spending thousands of dollars without having the time to evaluate what they're getting into, Tuz said.

During the telephone pitch, the caller is informed that in order to receive a travel package with further details, his credit card number is necessary to "validate" or confirm the deal at whatever service charge has been quoted.

He is urged to make a decision immediately, since space is limited.

At no time are reservation dates nailed down. The customer is told he can choose dates and destinations at his leisure after receiving the travel package.

BLIND PURCHASES

"In most cases all you're being offered for handing out your credit card number and being billed-- perhaps within minutes or hours-- is unspecified hotel accommodation at an unknown date depending upon availability," says Barnes.

"You're giving them your card number, so you're making a purchase. Yet they're not willing to give you confirmation of when you can travel or where you can travel."

He likens it to buying a TV over the phone without knowing whether it will be color or black and white, when it will be delivered or whether you can get a refund if it doesn't work.

There may be additional, unauthorized charges on your credit card. And there have been cases where it was not made clear to people they were joining a "travel club"-- and that renewal fees would appear time and again on their credit card bills.

Debbie Woods, a spokesman with the Better Business Bureau in Fort Myers, Fla., estimates 97% of the people who purchase such trips over the phone don't go on vacation in the end.

The few who do take the trips often come back with horror stories about additional charges and dismal accommodation.

For various reasons, American authorities say, it's difficult to crack down on these operators. However, people who have purchased a package and think they have been duped should write to the U.S. Federal Trade Commission, which files complaints in court that sometimes leads to compensation for consumers who were ripped off.

Be specific about the way the sales pitch was misleading.

Address letters to the Federal Trade Commission Bureau of Consumer Protection, 6th Street and Pennsylvania Avenue NW, Washington, D.C., 20580.

Or, in case of Florida companies, write the Division of Consumer Services, Mayo Building, Tallahassee, Fla., 32399.

For advice, the local Better Business Bureau may be helpful.

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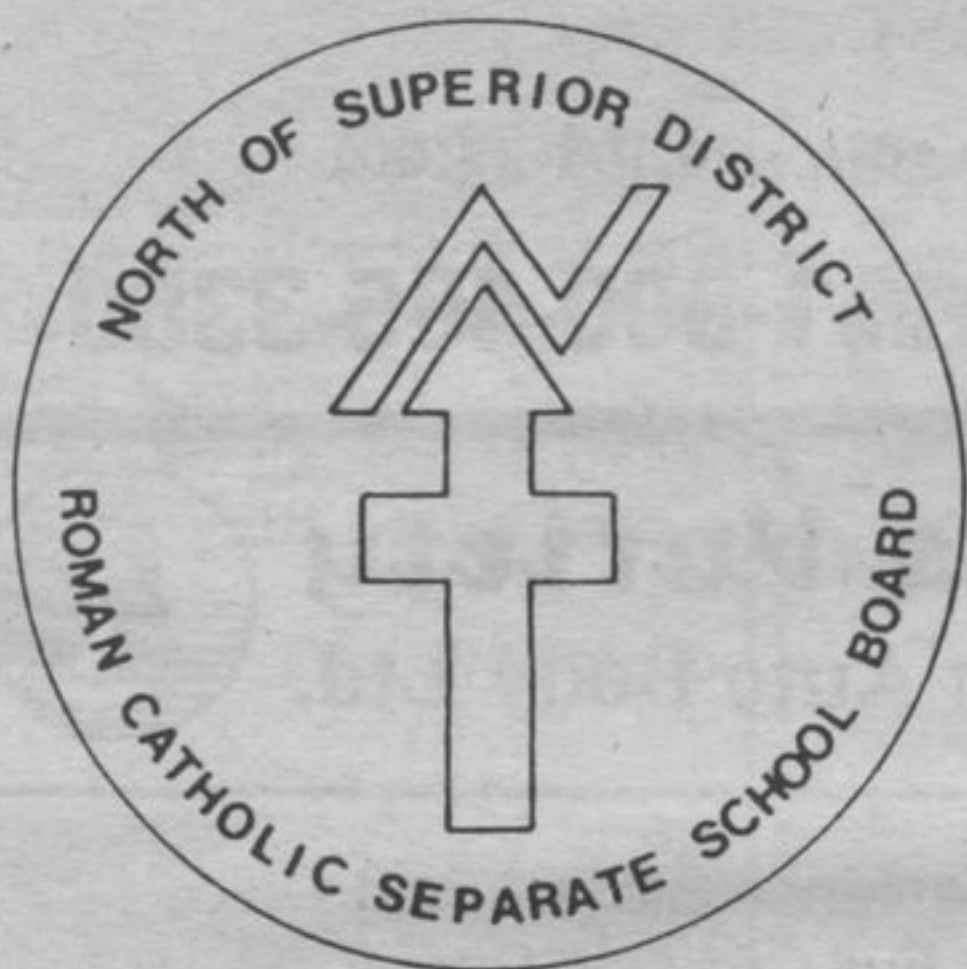
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