

Good agent essential to avoid hassles

Hassle free vacations can easily be arranged by a good travel agent, but unwary consumers could be heading for trouble instead of the airport.

The most important step in planning a trip is to find a reputable agent, says Doug Caven, Registrar of the Ontario Travel Industry Act for the Ministry of Consumer and Commercial Relations (MCCR).

Aside from asking friends to suggest an agent, be sure the firm chosen is registered with the ministry under the Travel Industry Act. If a current certificate is not displayed in the agency office, ask to see it or call the ministry's Central Registration bureau at (416) 963-0444, to confirm that the firm is registered.

Although registration is not an indication of the quality of the agency, it does prove that the firm is permitted by law to sell travel services in Ontario and that the business is covered by Ontario's travel compensation fund. Certificates of registration are valid for two years.

The compensation fund has been set up by the provincial government and registered industry members in an attempt to ensure agency customers don't lose money if pre-arranged travel services cannot be provided because a company goes out of business. This applies when a registered travel agency, airline, hotel or any other firm involved in a trip shuts down without fulfilling its commitments.

If an agency is not registered in Ontario, not only is it operating illegally, but customer losses are not covered by the Travel Industry Act Compensation Fund.

Nor will the fund provide compensation for consumers who arrange their own trips by dealing directly with hotels, airlines or other travel providers. If any of the companies involved stop operating, the consumer could lose money.

Contributions to the fund are made by Ontario's travel agents and wholesalers twice yearly. The travel fund currently stands at about \$1.8 million, although the amount fluctuates throughout the year.

Compensation to a maximum of \$3,500 per person is available, and to a maximum of \$1.5 million to cover losses in a single bankruptcy. If, for example, a large agency stopped operating and customer losses totalled more than \$1.5 million, the fund would cover a percentage of each claim. Fortunately, this has never happened in

Ontario.

Through the fund, emergency arrangements can be made quickly for travellers stranded outside of Canada and anyone who is scheduled to leave on a trip within three to five days after a company goes out of business. Again, all this applies only if services were booked through an agent registered in Ontario.

The travel industry can offer few guarantees because it deals in the massive world market. It is nearly impossible for an Ontario firm to know a hotel on the other

Watch advertisements

Work-at-home schemes scams

Victims of unethical work-at-home schemes often find hanging on to their own money is the toughest job they face.

Hundreds of people have lost money after responding to vague advertisements offering "rewarding" work to do at home. Most of these ads are designed to sell a product, catalogues or instruction booklets. They offer few legitimate jobs and little but expense for the unwary.

Using pictures of sports cars, airplanes or yachts and phrases such as "have wads of extra money in your pocket at all times", the advertisers prey on people's dreams of wealth, however unrealistic they may be.

The practice is usually not illegal, but it can be frustrating emotionally and financially for job hunters who think they have found work.

One common scam starts with an ad for workers to stuff envelopes at home. Everyone answering the ad is sent a letter offering a set of instructions for a small price, usually less than \$2. These "instructions" turn out to be just another sales

side of the planet is about to go bankrupt.

When such problems do occur, most agencies will be able to arrange suitable alternatives or will offer a full refund. If plans for a trip have to be changed and the customer accepts the alternatives offered, no claims can be made against the compensation fund.

Once an agency has been chosen and travel arrangements are made, be sure to get a detailed receipt for all payments, listing such things as the flight number, the airline and the date of departure. When tickets

and vouchers arrive, make sure dates and other details are correct.

Overall, travel agencies can offer a safe, easy and cheap way of arranging trips, as long as customers take the time to ask questions and ensure they understand what they are buying.

If there is a need to make a claim against the compensation fund, write to "The Registrar: Travel Industry Act, Ontario Ministry of Consumer and Commercial Relations, 555 Yonge St., Toronto, Ont. M7A 2H6" and request a claim form.

pitch for a kit or booklet which will, supposedly, explain in detail how to rake in profits at home. The kit, costing as much as \$35, offers advice on how to place work-at-home ads in newspapers and magazines.

Those who responded to the original advertisement are then supposed to stuff envelopes with instructions and \$35 kits to sell to other anxious job hunters who place their own ads in turn.

Few people looking for legitimate work ever run ads themselves. They end up spending more than \$35 for a dust-gathering kit with no way to get the money back.

"It's such a let down," says Roberta Allan, Chief Consumer Services Officer (Toronto) with the Ministry of Consumer and Commercial Relations. "You're not going to get anything worthwhile for the outlay and you're not usually entitled to your money back."

Variations on the envelope stuffing scam are numerous, but they all promise incredible financial gains for a "small" fee.

Ads offering employment opportunities in

foreign countries are part of another common scheme hidden in the help wanted columns. Promising salaries of \$100,000 or more a year, firms running such ads are basically selling lists of overseas companies. This information, which can easily be obtained in trade magazines, at libraries and through other sources, sells for \$25 in many foreign employment scams.

The wording of advertisements can differ as much as the type of "jobs" offered, but all such scams have one thing in common: they are selling something.

Although they rarely appear in the help wanted pages, there are legitimate jobs which can be done in the home. As with any job, potential employees should make sure they understand what work they will be doing and how much they will be paid.

For further information, call the local Consumer Services Bureau of the ministry.

It's a 'place for all seasons'

With about \$1.4 million now guaranteed, the Royal Botanical Gardens is set to embark on construction of a 16,000-square foot greenhouse complex to bring the Mediterranean to Burlington.

Milton funds the RBA through regional culture grants.

It will make RBG "a place for all seasons," director Allen Paterson explained, since Mediterranean-type plants, which include those of Southern Australia, South Africa and parts of California, put on their best show in the Canadian winter months.

"So next winter when you've got the February blues, you can come to RBG and sit under the eucalyptus tree," Burlington South MPP George Kerr joked. Mr. Kerr was on hand for the recent announcement of the project on behalf of provincial citizenship and culture minister Susan Fish, whose ministry provided a \$661,500 grant for the project.

The federal government is also involved, with employment minister Flora Macdonald, represented by Burlington MP Bill Kempling, announcing a \$600,000 grant.

The RBG auxiliary has come up with \$125,000, while the Stanley Smith Horticultural Trust from England added \$25,000 to the \$1.4-million project.

Mr. Kempling said the federal funding had been on the backburner since the election as part of a freeze on employment grants but has now become one of the first subsidies made available by the Mr. Mulroney government.

It adds to the facilities for the 750,000 visitors a year the RBG now has and should attract even more winter tourist business once it is well-developed, he said.

According to Mr. Paterson, the new greenhouses may be open to the public by February, 1986. But he cautioned it would take at least a couple of years for the plants to put on their best show.

"Unlike most facilities, we have to grow our furniture," he pointed out.

25,000 women attend gala

Federated Women's Institutes of Ontario were concerned about current issues during their Annual Board Meeting at the Bond Place Hotel, Toronto in November.

Numerous concerns had been studied during the past year by over 25,000 Women's Institute members in 125 Branches. Some of the topics that were explored included pornography; profiteering by crime; women's rights; farm safety; Canada pensions; advertising that exploits women; day care centre for pre-school children; bulk food shopping; child abuse; battered women; uses and effects of pesticides; small printing on bottles and in telephone books; litter in public places; causes and effects of acid rain; drugs and alcohol; abortion; return of standard spare tires and better tires on new vehicles; how to protect our environment by separating our garbage and recycling paper, glass, cans, etc.; transportation of animals and their safety.

One day of the Annual Meeting was spent considering some of these concerns in the form of 16 resolutions which had been sustained at Branch, District and Area levels. After much study and discussion, nine of these resolutions were deemed worthy of support and were sustained.

Alcohol seemed to be the major concern affecting our lives today, as three of the

sustained resolutions pertained to this topic. Therefore action was requested, to (1) raise the drinking age to 21 years (2) step up a campaign for tighter controls and public awareness of the harmful effects of alcohol and (3) enact legislation so that a substantial portion of profits realized from liquor licences and taxes on alcoholic beverages be used explicitly for the care and rehabilitation of alcoholic victims in treatment and de-tox centres throughout Ontario.

Concerns addressed through the other resolutions were—to set a standard for seat belt fasteners in cars and trucks—to enforce laws to prevent the degradation of women and children through pornography—to change the legal system to deal more severely with repeat offenders—to enact legislation which will exclude psychiatric patients from nursing homes for seniors—to implement compulsory centre line markings on all black top road surfaces—to urge the Canadian government to strive to be a leader in the global nuclear disarmament movement.

But all is not work. Women's Institute members do take time to enjoy the friendship of fellow members, make new friends and enjoy the warmth of serving others.

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