

Theft victim feels like criminal

BY JEFF MITCHELL
Staff Writer

Jodi MacIsaac looked at the picture in her hands, searching her memory for the identity of the man who had stolen her money.

"He was a very nice-looking guy; very clean cut, very attractive," she said. "He was wearing a leather jacket. He had a mustache or a goatee."

"I stared at it. I thought, 'Maybe I do know this person.'"

Of course, she didn't. Ms MacIsaac says she is the victim of bank card skimming, a crime in which an anonymous thief steals data and uses a fake card to empty the accounts of people he's never met.

The picture the bank manager showed her had been taken at an automatic teller machine in Scarborough, far from her Holland Landing home.

And though her card never left her possession; although she had not told anyone her personal identification number; although skimming has become so prevalent police are issuing warnings and releasing photos of suspects, Ms MacIsaac is being held responsible by Scotiabank for the \$420 stolen from her chequing account.

She feels she's being treated like a criminal.

"I'm extremely disappointed in the bank. Although I'm not a big customer or a rich customer, I'm



STAFF PHOTO/ROB ALARY

Jodi MacIsaac was defrauded of \$400 through her bank debit card, but is having trouble convincing her bank to refund the cash.

still a customer. I expected to be treated fairly, like any other customer," she said.

"I almost feel like I've done something wrong in using my card. But I'm the one who has been violated."

The manager at Ms MacIsaac's Newmarket branch would not comment. And officials working at the bank's offices in Toronto will not comment on individual cases.

Even Scotiabank's ombud, the person who attempts to mediate disputes between customers and the bank, was hesitant to discuss bank card fraud, or the extent of it.

But this newspaper received numerous calls in response to a story two weeks ago about debit card

fraud, many of them from people who felt they had been treated unfairly by their banks. Callers said they're on the hook for losses for which

they aren't responsible. Card holders said they waited for weeks with their accounts frozen while banks investigated security breaches.

One caller from Woodbridge said he "lost it" when he was told to wait six to eight weeks for his TD Canada Trust branch to investigate a loss for which he was being blamed.

It was only after creating a ruckus that he was given satisfaction, he said.

The caller said customers shouldn't be blamed for holes in the debit card system, when banks actively encourage them to use the cards.

"If this is an ongoing problem for (banks), they might as well get rid of these access cards," he said. "Because the thieves are on to them."

None of the banking

See DEBIT, page 15.

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York Region DISTRICT SCHOOL BOARD

Naming the New Markham High School

We invite the local community to participate in our community consultation for naming the new Markham high school (Berczy Site):

Wednesday, May 22, 2002
7:30 p.m.

Markville Secondary School
1000 Carlton Road, Markham
(Discussions will take place in the cafeteria)

Helen Fox Superintendent of Schools John Charlton Principal

Notice of Liquor Licence Application

The following establishments have applied to the Alcohol and Gaming Commission of Ontario for a liquor licence under the Liquor Licence Act:

Application for a Sale Licence

Courtyard by Marriott
65 Minthorn Court, Markham

Residence Inn by Marriott
55 Minthorn Court, Markham

Any resident of the municipality may make a written submission as to whether the issuance of the licence is in the public interest having regard to the needs and wishes of the residents. Submissions must be received no later than **June 15, 2002**. Please include your name, address and telephone number. If a petition is submitted to the Commission, please identify the designated contact person.

Note:
The AGCO gives the applicant details of any objections.

Submissions to be sent to:
Licensing and Registration Department
Alcohol and Gaming Commission of Ontario
20 Dundas St. W., 7th Floor
Toronto, ON M5G 2N6
Fax: 416-326-5555
E-mail: licensing@agco.on.ca

Congratulations to our winners of the Mother's Day contest.

Dinner for two and a California Kiss Car Wash is Frank & Diana Searles.

Winners for California Kiss Car Wash are: **Emily Lukes, S. Ramon, Lisa & Angela Tiessen.**

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Water FOR Tomorrow Ontario's Rising Star
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Summer Workshop Series

York Region in Partnership with the Kortright Centre for Conservation is pleased to present:

Water Efficient Gardening with Native Plants: Join Miriam Goldberger of Wildflower Farm, Schomberg for a practical and down-to-earth discussion on gardening with native plants. Native plants are the hardy result of natural selection. Evolving over thousands of years, they thrive and flourish in their regional habitats. Whatever your conditions-shady, sunny, dry or moist - and whatever your style - formal, informal or mixed - there are a wide variety of beautiful, easy-to-maintain native plants to help you achieve your gardening goals. You are sure to come away from this workshop inspired to give native plant gardening a try.
May 25th, from 1:00 p.m. to 3:00 p.m.

Water Efficient Gardening and Lawn Care: Experience all that nature has to offer gardeners. A workshop and tour led by Kortright Centre Biologist, Anna Leggett, will give you a firsthand look at how Mother Nature tends to the needs of plants, and will help you to apply these principles for success with your own gardens and lawn. You'll enjoy a slide presentation of the 20-year transformation of Anna's property from lawn to a low-maintenance, water efficient landscape. Whatever your gardening know-how - experienced or beginner - or your landscaping goals - a total renovation or a small flower bed - this workshop and tour has something for everyone.
June 1st, from 1:00 p.m. to 3:00 p.m.

Xeriscaping™ NOT Zeroscaping: Planning a Water-Efficient Garden: Renowned gardening expert and author, Marjorie Mason-Hogue will discuss how to create a beautiful, varied and easily maintained landscape using water efficient annuals, perennials, ornamental grasses, trees and shrubs. You'll learn how to design and plan your garden, select and pair plants, and deal with troublesome, difficult-to-grow areas of your property to create an inspired landscape that is sure to please even the fussiest of gardeners.
June 8th, from 2:00 p.m. to 4:00 p.m.

Kortright Centre is also offering:

Guided Garden Walks: Stop by the Kortright Centre for an informative, guided walk to their water efficient native plant garden. Tour the garden with your family and together learn the value and beauty of creating water efficient gardens and native plant habitats in your own backyard.
Every Saturday and Sunday from June 1st to September 2nd, from 2:30 to 3:30 p.m. No reservations needed.
Workshops and guided walks will be held at the Kortright Centre for Conservation and are free with your gate admission to the Centre.
For more information or to reserve a spot for the workshops, contact the York Region Water for Tomorrow program office at 1-888-YorkH2O (967-5426). Space is limited so call early.

Kortright Centre for Conservation 905-832-2289

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