



GLENN'S UDDERINGS

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WHO DO YOU LET INTO YOUR POCKETS?

(Part one of a two-part series)

Who determines what you buy? Is it you, a trusted friend, a respected business person, or is it high pressure sales people, con artists, or other people of questionable character?

Do you have a plan that guides family and farm decisions? Do your plans dictate what you buy, or are your decisions made on a whim, and are you easily swayed by passionate sales pitches of slick sales people?

For the most part, you are in control of what you need to buy. You can determine which sales people you want to talk to — and when. You can insist on references and time to check them out and time to make up your mind. Good sales people will respect your right to do this. They'll respect your time, and they'll try to find out what your interests and goals are so they can work with you as a long-term, trusted team player.

Let's discuss some ideas which may serve as guidelines for spending your hard earned dollars wisely.

1. Deals that sound too good to be true probably are, and should be viewed with suspicion.
2. Be a good shopper. Many products are peddled door to door

and sold at prices that may be 10 to 20 times as high as what you can buy from your regular supplier or service person. You don't have to make on-the-spot decisions. Get the information you need to check things out. A reputable salesperson can usually be contacted later.

3. Deal with reputable people and businesses, who will be available to service what they sell. When you deal with local people who have to gain your respect because they see you and your neighbors week after week; they have to be accountable for their actions or they won't be in business.

4. Be suspicious when a stranger asks you to make payments in cash or to an individual rather than to a business. Can they be trusted?

5. Be suspicious of unknown businesses that have only a post office box for an address. What is their street address, and does the place actually exist?

6. Be wary of people who refuse to give you their name, address and phone number, and references you can check. If you have their address, you can contact local officials for more information.

7. Be careful who you give credit card numbers, checking account numbers and financial information.

8. Think twice about giving advance payments to strangers. Will they take your money and run? Pay for the product or service after it has been satisfactorily delivered. Do you need a solid guarantee?

9. Many reputable businesses do not require trusted customers to pay a security deposit to hold a product for you while you shop around, or while you take time to make up your mind. If you do pay a deposit will they pay it back if you change your mind, or will you be swayed to make a purchase you really did not want to make or should not make just so you don't lose your deposit? Be careful not to get trapped by these tactics. Reputable businesses do not exert undue pressure; they welcome your business tomorrow as well as today.

10. Never sign a blank contract or agreement. It's always good to be sure you read and understand what you sign.

11. Be wary of strangers who offer to inspect your home and property to determine repairs needed. They usually find something — and then offer to do them at great savings. Are the repairs actually needed? Are they competent people? What quality materials will they use and what guarantees are they willing to back and how do you get in touch with them later to request service or file complaints? Are these people burglars who need a good excuse to scout your premises, or to distract you while someone else is walking off with your possessions? As mentioned before, it's safer to deal with local, known, reputable people.

12. Also be wary of people who oversell untested, unregistered and unlabeled products, as a cure-all for just about everything, and are reluctant to show extensive and unbiased research data on their products. Some are reputable; others may not be. Rather than to show proof that their product is registered and effective for the uses they propose, they use se-

lected testimonials or talk down other products. They may claim that university and governmental researchers are bought off by big companies, and are involved in a conspiracy to suppress them and other "little guys." Should you think these sales people are as credible as the people they are running down? Perhaps they are fearful that their product will not show up well under rigid and objective testing. Do you really want to risk the cost of using untested products?

13. Be sure your invoices are for things you actually purchased and have not yet paid for. Scout your invoices for errors. Also beware of solicitations and bogus bills that are made to look like real invoices, which con artists may use in hopes of tricking you into writing them a check.

The next article will continue with this discussion and conclude with a listing of agencies and organizations that can be contacted for more information and help.

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SRBC Meets

HARRISBURG (Dauphin Co.) — The Susquehanna River Basin Commission met recently at the Robert J. Bielo Building in Harrisburg.

Actions taken by the Commission included:

1. Review of staff accomplishments for the first six months of FY-94 and the approval of a new set of staff goals for the second six months of the fiscal year.

2. Recognition of U.S. Commissioner John R. McCarty and Corps Baltimore District Asst. Chief of Planning Harold Nelson for their many contributions to the Commission. Mr. McCarty has retired as federal commissioner, and Harold Nelson is discontinuing his role as a Corps representative and assistant federal advisor to the federal commissioner.

3. Recognition of Mr. David Yaek, retiring executive director of the Chester County Water Resources Authority.

4. Adoption of staff recommendations with respect to project applications submitted by Snow Shoe Borough Authority, Aaronsburg Water Pipes Inc., McClure Municipal Authority, and Dauphin County General Authority. The Commission added condi-

tions to the General Authority docket requiring installation of an additional monitoring well and setting forth a list of possible remedies to be ordered in the event of future problems.

5. Imposition of a penalty of \$500 on Schuylkill Energy Resources Inc. for failure to make timely payment of the Commission's consumptive use and compliance monitoring fees. The company pledged its future cooperation and apologized for the delays.

The following items were presented under the reports/discussion portion of the meeting:

1. The executive director highlighted the staff report;
2. The Chief Engineer reported on basinwide hydrologic conditions; and
3. Mr. John F. Wilson, of Md. Department of Natural Resources, reported on efforts to establish a "Lower Susquehanna River Heritage Greenway" on a reach of the Susquehanna River between Conowingo Dam and the mouth of the river at Havre de Grace, Md.

The next meeting of the Commission is tentatively scheduled for March at the Commission headquarters in Harrisburg, Pa.



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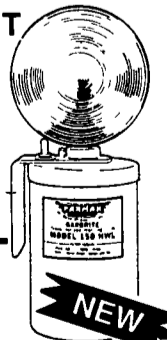
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