

## Beware of fees and service charges

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The world she is a changing. With that change comes a host of miraculous, and still somewhat mysterious, online buying. While much of the paperwork has disappeared, replaced with eco-friendly emails, buyers still have to beware of the fine print, fees and ?hidden charges,??that can sneak up and hit you in the wallet.

In this world of faster-than-light Internet banking, administration fees should be a thing of the past. No one is actually doing anything ? info whizzes through the air and computers do all the work, in seconds. No paperwork, no stamps, no forms to complete. No need for fees!

The same holds true for NSF charges from our chartered banks. In the good, old days, a real live person had to cancel a cheque and maybe notify those involved that a cheque has bounced. Not today. With direct withdrawal, it's all done automatically by those trusty computers. Within seconds, some dots and dashes dart about from point A to point B. And this costs \$45?

Fees are just a way of sucking more money out of consumers and customers. There is no valid reason for them. We have become quite complacent in terms of just allowing service providers to hose us down with ice cold water on a regular basis. From cell phone ?overages? and banking fees, to ?service charges,??the average Canadian is literally getting loonied and toonied to death.

With automatic transactions, we are not even aware these things are happening. Unless someone looks at their bank account on a daily basis, you won't see these ?hidden??fees and charges leaving your electronic pool of hard-earned money.

Since sending cheques in the mail is becoming a thing of the past, most banks and service providers are getting paid on time, every month, in an instant. This eliminates a ton of administration over late accounts and non-payments.

I?have found that Amazon has decent services. But, they are now pushing Amazon Prime, an annual fee so you can get free shipping. I chose it once, by mistake, and have since received automatic charges for this service that I?never signed up for. Now, when I go to my account and look for an alternative shipping method, all I?see is Prime. How many people don't realize they are paying this fee?

My wife has to call Rogers every month to question a charge on our bill. Sometimes it's substantial, and others are weird, little charges that make no sense. When she calls, they quickly reverse the charge, but never really explain where it came from or why. Can you imagine that if every customer is charged just an extra 5 cents on their bill, it would amount to millions?

I wouldn't go as far as suggesting some of these things are done on purpose, but even in today's high-tech world, glitches and bots happen ? a lot. You can build a pathway into any program, that leads to you paying for something you don't want or need.

Volunteering is one cornerstone of our community, and our nation.

We celebrate volunteers on a regular basis here in King, and beyond. Many are veterans on the front lines, taking up causes and providing the elbow grease for many, many years.

My daughter has been a stalwart volunteer and "missionary" on several humanitarian trips.

Her latest attempt pretty much crashed and burned. And those nasty fees really stung.

My daughter signed up with International Volunteer HQ (IVHQ), in hopes of continuing her work in Peru. IVHQ organizes volunteer work projects abroad in many countries, using local billets and hostels for accommodations.

But like many groups, they are not non-profit. They make money, and by the looks of it, a substantial amount. While I can't comment on the program logistics themselves, I can say the IVHQ's policies and administrative aspects leave a lot to be desired. In fact, they're deplorable.

Many, if not all, of their fees are non-refundable. I have never heard of such a thing in my life. Further, they ask for the bulk of the money upfront, after an "application process." Again, who does that? Given the very nature of international travel these days, things can change in an instant, making such journeys impossible.

My daughter and her friend had to go through the IVHQ process before even booking a flight. Again, securing a flight to such a location can be a challenge, and in our case, was crazy.

A \$150 U.S. fee is applied to cover "administration and transaction costs." How can you charge for something that does not exist? It's really easy to just say that transactions take an employee's time and so that needs to be covered. What's five minutes worth these days?

Their policies are written, for potential participants to see. Of course, most of us never hope to change our plans, or cancel our trips. IVHQ isn't the only culprit on the planet. Under the guise of a "do good" organization, they are merely a modern travel agent, providing volunteer experiences for those hoping the change the world.

But most of these are high school or university students. They are not wealthy. Lexie simply cannot afford to lose even \$1500 due to "fees and charges."

With airlines, I understand that things happen, but the airlines do refund your money. In our case, Lexie had to pay a \$175 "cancellation fee." I don't really understand how airlines can charge such crazy amounts. No service was provided, nothing was lost. A seat came up. They can sell it to someone else.

There is no justification in my mind for such exorbitant fees. What exactly is this fee for? It takes an employee a few minutes and a couple of keyboard strokes to cancel a booking. If this person is paid \$20 per hour, then the whole process would cost about \$2.

We modern online consumers take it in stride. Well my stride has gotten a bit wobbly lately, thanks to such dastardly fees.

Let the buyer beware! Indeed!