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used to fool burglars who call ahead to see if anyone is home. A message like "I'm out in the yard right now and will call back" or "We will return your call when we're finished with dinner" are good protections when you are away for small amounts of time, he contends.

Lipman's book, "How to Protect Yourself from Crime" (Antheneum $9.95), offers numerous tips on personal security, including quick reference check lists at the end of each chapter for handy review.

Even though recent court decisions opened the door for merchants to offer discounts to customers who pay with cash rather than credit cards, the practice is still rare, according to Consumers Union.

The organization took the issue to court because it contended cash customers were in effect subsidizing credit card users since merchants include in their prices the service charge credit card companies levy.

To move things along CU has now published a guide to help local groups publish directories which will tell consumers which merchants in their area offer discounts for cash customers. The guide, called "How to Compile a Consumers' Directory of Merchants Offering Discounts for Cash" is available for $1 from the Book Department, Consumers Union, Orangeburg, N.Y. 10962.

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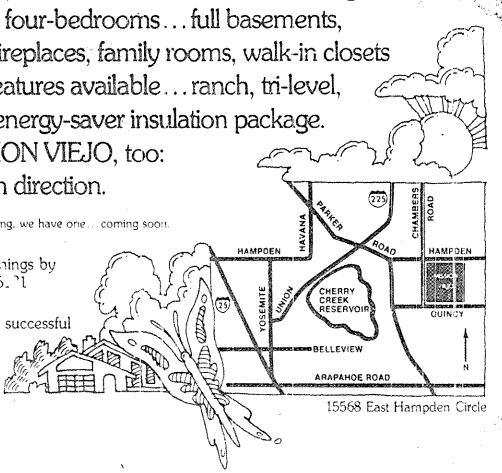

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