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Source: Thinkstock Precious metal investors take comfort in knowing that their bullion has almost zero counter-party risk. For example, a silver bar will also not disappoint on earnings, cut dividends or hire an incompetent CEO. However, these benefits only apply when you receive physical delivery. Lawrence McWhinnie, my father, recently found out this the hard way. He ordered 50 grams of silver bars from the Northwest Territorial Mint (NWTM) on April 17, 2014. The prizes were low, and he was looking for some new shiny bullion to play with. When he told me about the purchase, I cringed. This coin has one of the worst rumors in the industry when it comes to receiving orders in a reasonable way. Judging by online reviews, it may be faster to get your hands on some silver by prospecting in your own backyard than booking from the Northwest Territorial Mint. The company earns just one and a half of five stars on Yelp, with 23 reviewers expressing their experiences. Most reviewers experienced drawn-out delivery times and poor customer service. Complaints date as far back as July 2013. Tim P. of Oroville, California writes: It's a first time and one last time for everything, and sometimes they're at the same time. I wish I had seen the negative reviews before I sent them money that has now been tied up for months. It almost makes me wonder if it's not a level of game they do with taking money, keeping it for months while sending you messages that you can sell it back to them and never actually need to deliver any product for most sales. Similar experiences can be found at the Better Business Bureau. Of the 161 complaints that ended with the BBB in the last three years, 112 were classified as delivery problems. 34 customers still waiting for their orders after paying 4-6 months earlier. After waiting more than four months, one person asked for a refund, which then took another two months to receive. While some disappointed customers are bound to be found in any business, a recent employee review at Glassdoor suggests this type of practice is common. An anonymous employee writes: If you can put your ethics on the sidelines while the owner of this business has his subjects communicating outright lies about why their orders are delayed, this is the company for you. Do you really think that all order delays are due to material shortage, backup in production, machine breakage, etc.? Don't you think Ross (CEO) isn't using your capital to trade in commodity markets to monetize OPM? Absolutely disgusting! February 6, 2008, Washington attorney general The Office filed a lawsuit against the Northwest Territorial Mint for misrepresentation of the delivery date, unfair reimbursement policy, and lack of response to consumer complaints. At the time of the filing, the attorney general's office, the BBB and the Federal Trade Commission received a total of 82 consumer complaints detailing the Northwest Territorial Mint to pay \$20,000 in civil penalties and nearly \$38,000 in state attorneys general's fees and costs. Ironically, the Northwest Territorial Mint says its policy is to send orders guickly after you have properly paid us. The company is quick tout its relationship with the military and the Boy Scouts of America, but it is also eager to inform customers that they can sell their undelivered, delayed orders back to the Northwest Territorial Mint, at the current market value. If prices have fallen since the first order, this can cause customers to lose money without even taking possession. My father faced this scenario. Having already waited about two months for his order, the Northwest Territorial Mint sent his infamous email claiming an unprecedentedly high order, saying that his order could take another 30 days to ship, but if he did not want to wait, he could sell the silver back to the coin at current market prices. Of course, taking a loss on the silver, but if he did not want to wait, he could sell the silver back to the coin at current market prices. Of course, taking a loss on the silver purchase without even getting to play with it meant arguably the worst way to buy silver. He responded by informing the coin he filed a dispute with his credit card company. The next day, the Northwest Territorial Mint sent his silver. On September 11, 2015, my father finally received his order, almost three months after first ordering it. The bars are beautiful, my father said. It's a shame it took so long. I will never order from them again. Fortunately, there is no shortage of online bullion retailers or places to check reviews. In addition to sites like Yelp and BBB, golddealerreviews.com shows customer certificates from major bullion retailers such as Provident Metals, Texas Precious Metals, APMEX and more. As with everything else in life: buying passports. Follow Eric on Twitter @Mr_Eric_WSCS more from Money & more Cheat Sheet: How do you clean your teeth and make sure they stay clean? The basic way to keep your teeth clean would be to brush and floss them. Should take out about 18 inches of floss so between the teethMaking a C shape and going up and down on one side of the tooth and then moving flossing to the other side and going up and down again out of the interproximal part of the teeth see-sawing in and out teeth and continue to go up and down. The first thing to do is to get some brand of toothbrush, but it should be soft bristly. Get the soft brush wet if that's what you doNow put a shingle size of toothpaste on your mouth. it should rest between the gums and teeth.sweep downwards, do not forget to overlap sweeps. Hundreds (perhaps even thousands) many years ago, people discovered that if they used salt, they could preserve food harvested in autumn for use in winter. One of the foods preserved that way is cabbage, and the result is a fermented product that we call sauerkraut. I love sauerkraut. When I was growing up, I remember my mom taking cabbage grown in our garden, inserting a crock and later draining the resulting sauerkraut. I don't know you could use a glass jar you didn't need to have a crock. I was so excited. I don't have to do much, I'm the only one in my family who wants to eat it, and so here's enough to make me happy, in my fun shaped jar. Sauerkraut! Thinkstock You may have noticed a recent wave of headlines suggesting that flossing is overrated. The news stems from an Associated Press article titled: Medical benefits of flossing unproven. The article suggests that many of the studies such as back floss are too small, too short-term, inconsistent, or otherwise unreliable. This is not the first time the benefits of flossing have been questioned. Just last year, a Daily Mail article set off a similar wave of headlines after it proclaimed that Flossing is a waste of time! The Daily Mail article set off a similar wave of headlines after it proclaimed that Flossing have been questioned. Just last year, a Daily Mail article set off a similar wave of headlines after it proclaimed that Flossing is a waste of time! The Daily Mail article set off a similar wave of headlines after it proclaimed that Flossing is a waste of time! The Daily Mail article set off a similar wave of headlines after it proclaimed that Flossing is a waste of time! The Daily Mail article set off a similar wave of headlines after it proclaimed that Flossing is a waste of time! The Daily Mail article set off a similar wave of headlines after it proclaimed that Flossing is a waste of time! The Daily Mail article set off a similar wave of headlines after it proclaimed that Flossing is a waste of time! The Daily Mail article set off a similar wave of headlines after it proclaimed that Flossing is a waste of time! The Daily Mail article set off a similar wave of headlines after it proclaimed that Flossing is a waste of time! The Daily Mail article set off a similar wave of headlines after it proclaimed that Flossing is a waste of time! The Daily Mail article set off a similar wave of headlines after it proclaimed that the proclaimed that th Men's Health Better Man Project-2000 + Quick Tricks For Living Your Healthiest Life But here's what the review actually concluded: All surveyed devices for inter-dental self-care seem to support the management of gingivitis. To be fair, the evidence of the effectiveness of floss is mixed: Some previous studies found little evidence that flossing makes a difference in oral health, but other studies suggest that it significantly reduces gingivitis. Even the American Academy of Periodontology acknowledges that the research is weak. In a statement released yesterday, the group said that because gum disease develops so slowly, studies should be conducted over a period of many years - and most of the research out there so far doesn't track people that long. But just because the evidence is weak doesn't mean flossing is completely meaningless. The three leading dental experts we asked when this news circulated last year agreed: Yes, you should clean between your teeth. It is one of the most things you can do to keep your mouth fresh, says Joan Otomo-Corgel, D.D.S., former president of the American Academy of Periodontology and professor at the UCLA School of Dentistry. Related: 9 Surprising Ways to Whiten Your Teeth. That's because your toothbrush bristles don't reach the narrow spaces between your pearly whites. Plaque a film of bacteria – builds up there. These bacteria generate acid, which irritates the gums and can lead to gum disease, says Dr. Otomo-Corgel. (When gum disease develops, teeth can actually become loose, says Men's Health dentistry adviser Wolff, D.D.S., Ph.D.) But loosening the gum between teeth reduces bacteria - and as a result, reduces the risk of gum disease, says Dr. Otomo-Corgel. It doesn't have to be with flossing. You can also use mini brushes designed to reach between your teeth, special wooden or plastic picks or water flares. Related: The right way to brush your teeth. The best tool depends on how big the spaces are between your teeth, what you like to use, and whether you use the right technique, then talk to your dentist about the ideal method for you, she says. This content is created and maintained by a third party and imported into this page to help users provide their email addresses. You may be able to find more information about this and similar content on piano.io

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