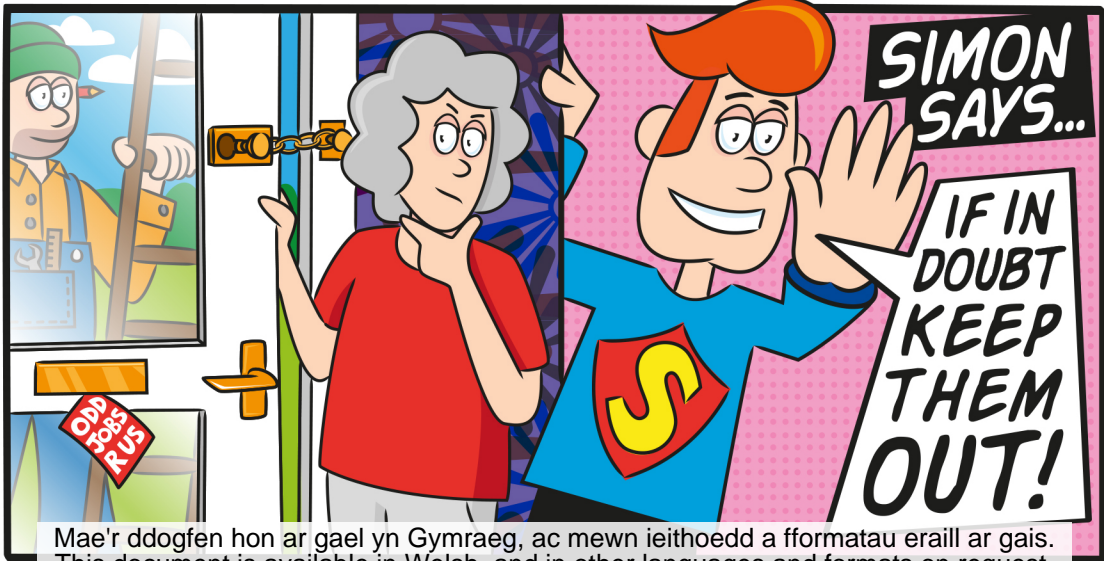


UNEXPECTED CALLER AT THE DOOR OR ON THE PHONE? DON'T BE RUSHED, CHECK WITH A FRIEND OR NEIGHBOUR BEFORE YOU AGREE TO ANYTHING.



Mae'r ddogfen hon ar gael yn Gymraeg, ac mewn ieithoedd a fformatau eraill ar gais.
This document is available in Welsh, and in other languages and formats on request.