



SASKWATCH

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April 2008

The Consumers' Association of Canada
(Saskatchewan Branch) Inc.

ANNUAL GENERAL MEETING

WEDNESDAY, MAY 21, 2008

W. A. Edwards Family Centre, 333 4th Avenue N, Saskatoon

SPEAKER: DIANE ALDRIDGE

Director of Compliance
Office of the Saskatchewan Information and Privacy Commissioner

Navigating the Privacy Jungle

Speaker: 7:30 p.m.
Followed by refreshments
Annual Meeting: 8:30

All Welcome - No Charge

For more information contact the CAC/SK office
#306 - 220 Third Avenue South, Saskatoon SK S7K 1M1
Tel: 306-242-4909 Fax: 306-955-5810 Toll free: 1-888-395-5661 (Saskatchewan only)
Email: office.cacsk@sasktel.net Website: www.consumersask.com

I

T Message From the President 2
Recognize It! Report It! Stop It! 3
i Bits & Pieces 4
Planning A Garage Sale - Think Safety 6

n

h Legislation Updates: 6
- Gift Cards; Pay Day Loans
S Cheque Cashing Dilemma 7
You Asked - Consumers' Questions 8

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Consumers' Association of Canada,
Saskatchewan Branch, active since 1947,
is a non-profit, volunteer-driven
association committed to fairness in the
marketplace and improving the quality of
life for consumers. Through information
and education, CAC Saskatchewan assists
consumers make wise use of personal
resources and endeavours to represent the
consumer interest in marketplace issues of
concern to business and governments.

**CAC/SK Board of Directors
2007-2008**

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Message from the President:

Spring has arrived and with it comes new growth and change. Welcome to Brenda Goldsworthy, the new Editor of *SaskWatch*. Together with Diane Boyle, a long-time volunteer, they will prepare the quarterly editions. Look for new features and some layout changes as we move forward.

Congratulations to Don Morgan on his appointment as Minister of Saskatchewan Justice. We look forward to working with him in addressing consumer issues in the province. The government recently introduced Gift Card Legislation and is in the process of developing Regulations for the Payday Loans Legislation (see page 6 for Legislation Updates).

We encourage you to attend our Annual General Meeting on May 21st and hear our guest speaker, Dianne Aldridge, from the Saskatchewan Information and Privacy Commissioner's Office, speaking on "*Navigating the Privacy Jungle*."

I remind you that if you have a consumer concern please contact our office. Only by keeping us apprised of issues of concern can we be effective in trying to address these matters for the benefit of all consumers.

Remember, an informed consumer is a wise consumer.

- Maura Gillis-Cipywnyk, President

Before Making Purchases Contact Us

The Saskatchewan Consumers' Association operates a consumer help office that serves all of Saskatchewan. If you want to check into a product prior to purchasing, if you experience problems in the marketplace, or if you need information on your rights and responsibilities, contact us at: 306.242-4909, Toll free: 1-888-395-5661, Fax: 305.955-5810, Email: office.cacsk@sasktel.net



The CAC/SK uses volunteers almost exclusively. We depend on volunteers to assist in attaining fairness in the marketplace through informing and advocating on behalf of consumers. We also have speakers that make presentations on a variety of topics such as: *Consumer Rights and Responsibilities; Consumer Buying Awareness; Laws and Problem Areas; and The Art of Complaining.*

If you are interested in a presentation - or if you are interested in becoming a volunteer - please call us at: 306.242-4909.

SaskWatch is available on line. Check out our web at:

www.consumersask.com.



Recognize it! Report it! Stop It!

"In 2007 Canadians lost more than \$450,000,000 to mass marketing fraud (MMF) - fraud committed by mail, telephone and Internet," a recent [EnviroNics](#) survey revealed.

March was Fraud Prevention Month in Canada and around the world. During that month, Fraud Prevention Forum members raised awareness on the dangers of fraud, while educating the public on how to "Recognize it. Report it. Stop it.

The Competition Bureau launched two education and outreach initiatives: Project False Hope, which targets cancer-related health fraud online, and the FACT Campaign (Fraud Awareness for Commercial Targets), which provides businesses and not-for-profit organizations with the facts necessary to avoid becoming victims of fraud.

The Bureau is warning consumers and businesses to be vigilant all year long in the fight against fraud. They say new scams are being invented

daily and that scam artists are up-to-date and well organized using the latest trends and sophisticated techniques. Awareness and education is essential in protecting yourself against fraud.

Anyone who has been contacted by scam artists, or has been defrauded, should call [PhoneBusters](#), Canadian Anti-Fraud Call Centre at: 1-888-495-8501.

For general enquiries contact:
Information Centre, Competition Bureau at:
819-997-4282 or 1-800-348-5358
www.competitionbureau.gc.ca

For further information:
Federal Office of the Privacy
Commissioner: www.privcom.gc.ca
Office of the Saskatchewan Information and
Privacy Commissioner: www.oipc.sk.ca
Department of Health: www.health.gov.sk.ca

Some quick tips to avoid falling for scams include:

- don't be fooled by the promise of a valuable prize in return for a low-cost purchase;
- don't disclose personal information about your finances, credit cards, social insurance and driver's license numbers to any business that can't prove it is legitimate;
- shred unwanted personal documents; don't recycle papers containing personal information;
- check your credit report every year and report problems immediately;
- and finally, if it sounds too good to be true, it probably is!

**Saskatoon Council on Aging presents
World Older Adult Abuse Awareness Day
Workshop.** June 12 (registration deadline June 9)

McClure United Church, 4025 Taylor St. E.
Dollars and Sense, Inform Yourself, Protect Yourself, interactive, senior friendly sessions. Admission \$15. Limited spots available. Limited transportation to those who qualify. Call 652-2255 to register. Email: admin@scoa.ca

**Improved security for Saskatchewan
birth certificates**

Don McMorris, Saskatchewan Health Minister, recently announced that new birth certificates will now include a number of security features to minimize the risk of birth certificates being used fraudulently for identity theft purposes. For more information go to the Saskatchewan Health website at:

www.health.gov.sk.ca

Interact Association is moving to chip technology, a new generation of payment card technology that provides an additional layer of security. For more information visit: www.InteracChip.ca

OCA monthly e-newsletters

Industry Canada's Office of Consumer Affairs has a monthly e-mail newsletter to provide timely and relevant consumer affairs information on:

- Industry Canada consumer news;
- Developments in the Canadian consumer movement;
- Upcoming government, legislative and policy reviews / consultations / reports;
- Upcoming national and international conferences in the consumer interest;
- Marketplace developments.

For more info or to subscribe go to:

www.consumer.ic.gc.ca/newsletter

Before responding to donation requests become informed, ask questions, and do your research. The Canada Revenue Agency's Website includes a list of the 82,000 charities registered under the *Income Tax Act* in Canada. You can research whether an organization is a registered charity and view its most recent information returns to the CRA. Only these registered charities can issue official donation receipts so you can claim them as a tax credit. Phone: 1-800-267-2384 or www.cra.gc.ca/donors

The Future of Food is a documentary that investigates "how multinational corporations are poisoning us and the environment. From the prairies of Saskatchewan, to the fields of Oaxaca, Mexico, this film gives a voice to farmers whose lives and livelihoods have been negatively impacted, and why many people are alarmed about the introduction of genetically altered crops into our food supply. The film also explores alternatives to large-scale industrial agriculture, placing organic and sustainable agriculture as real solutions to the farm crisis today.

(from: www.chycho.com)

Water-conserving (low flow) showerheads reduce water consumption by half so you'll save on your utility bills. They work by inserting a tiny air bubble into every drop of water greatly reducing the volume of water needed to do the same job but won't make any difference in the shower's performance. They use approximately 9.5 litres per minute as compared to over 17 litres per minute with a standard showerhead.

Those little stickers on fruit & vegetables contain different PLU codes depending on whether the fruit was conventionally grown, organically grown, or genetically engineered/modified (GM). The PLU code for conventionally grown fruit

PIECES

Bits & Pieces

consists of four numbers, organically grown fruit has five numbers prefaced by the #9, and GM fruit has five numbers prefaced by the #8.

Canada Led the World in Earth Hour!

Earth Hour was a huge global success! On March 29, from 8pm to 9pm people around the world turned out their lights for Earth Hour, sending a very strong message to our government, and governments around the world, that **we need to take action on climate change now**. Beginning in Tel Aviv and ending in Vancouver, the lights went out and the celebrations began. Many iconic buildings and landmarks around the world turned out their lights. Canada had one of the highest participation rates around the globe with over 150 cities participating. Great job Canada! Many buildings and landmarks also turned off their lights. Thanks to everyone here in Canada and around the world that participated in the first ever, world wide Earth Hour! Your efforts and determination have made this an event to remember.

(from: www.wwf.ca/earthhour)

Make Every Hour Earth Hour

Now it is time to make Earth Hour part of a bigger, ongoing effort. WWF-Canada's newest conservation program, *The Good Life*, is an online community for concerned Canadians who want to stop talking about climate change and start taking personal action to reduce their CO2 emissions that are contributing to dangerous, man-made climate change. When you join *The Good Life*, you are lending your voice to a collective, positive and unified call for everyone (governments, businesses and individuals) to do their part. It's a community for Canadians who want to make simple but significant changes in their lifestyles that help fight climate change and reduce their footprint on the planet. So far *Good Life* members have saved over 14,480,544 kg of greenhouse gases. Join today and make your actions count! Check out their site: www.thegoodlife.wwf.ca

(from: www.wwf.ca/earthhour)

Go to Vert à-Go to find local, organic food

When you buy locally-grown food, it's not only farmers who benefit - it's good for the local community, the economy, and the environment, as well. *Vert-à-Go* was started to help people in Saskatchewan find and enjoy sustainable, organic, local, and ethical food. Check it out at: www.vert-a-go.com

Don't put newspapers in plastic bags

Cosmopolitan Industries ask that you store your newspapers in reusable containers, and then deposit the newspapers - loose - in recycling bins. That will save them from having to cut open thousands of plastic bags everyday!

Don't prune elms from April 1 to Aug. 31

To reduce the risk of Dutch elm disease, pruning of elm trees is prohibited throughout Saskatchewan from April 1 to Aug. 31. Fresh cuts from pruning attract the beetles that can spread the disease. Pruning is encouraged before and after the annual ban period as proper pruning helps keep trees healthy and better able to resist disease. The removal of dead and dying elm wood, by pruning, also helps to reduce beetle-breeding habitat and control the beetle population. For more information about the Dutch Elm Disease Control Regulations and safe elm wood disposal, contact 1-800-SASK-ELM (727-5356) or your local municipal authority.

Oredr of ltteers deosn't mtaer

Aoccdrnig to rscheearch at Cmabrigde Uinervtisy, it deosn't mtaer in waht oredr the ltteers in a wrod are, the olny iprmoetnt tihng is taht the frist and lsat ltteer be at the rghit plcae. The rset can be a toatl mses and you can sitll raed it wouthit a porbelm. Tihs is bcuseae the huamn mnid deos not raed ervey lteter by istlef, but the wrod as a wlohe.

Legislation Updates *by Ruth Robinson*

Gift Cards

In March, Justice Minister Don Morgan introduced legislation to protect consumers who purchase and use gift cards and gift certificates. Included in these amendments are provisions to:

- prohibit expiry dates, except as authorized in regulations;
- prohibit inactivity fees which reduce the value of the card;
- prohibit any other fees except as authorized in the regulations;
- allow for regulations requiring disclosure of term and conditions on gift cards and gift certificates.

Gift cards have become big business and CAC/SK is pleased that there will be increased consumer protection. We will be reviewing and commenting on the regulations when they are made public.

PayDay Loans

Last spring, legislation regulating the payday loan industry was passed in Saskatchewan. Currently the government is drafting the regulations that will include the maximum interest rate that can be charged.

Meanwhile in Manitoba and Nova Scotia, two other provinces with payday loan legislation, the maximum allowed interest rate is being set by their public utility regulator. In Manitoba, the Public Utilities Board recently ruled that on loans with a value up to \$500, 17% of the value of the loan can be charged, and for higher value loans the allowed rates are lower. For example, the cost of a \$200 loan, until the next payday, would be \$34. It will be interesting to compare the allowed interest rates in the three provinces. There will be more details in the next *SaskWatch*.

Planning a Garage Sale -Think Safety

Health Canada says *"everyone holding a garage sale is legally responsible for ensuring that products sold, whether new or used, are safe and meet current safety standards."* It is important to only sell items that are in good conditions. Damaged articles should be discarded.

They also advise checking with the manufacturer to see if the product you're selling has been recalled and if the problem has been corrected. If it's been recalled and the problem has not been corrected, they say, *"do not sell the product - destroy it and throw it away."*

The *Hazardous Products Act*, administered by Health Canada, has safety requirements for certain consumer products.

Under the law you cannot import, sell, give away or distribute products that do not meet requirements of the *Hazardous Products Act*.



To get the safety requirements of products before you garage sale them - to find out which items pose safety hazards, and which ones they recommend you don't sell - go to: www.hc-sc.gc.ca/cps-spc/pubs/cons/garage

For more information, contact Consumer Product Safety, Health Canada, at: 1-866-662-0666. In Saskatchewan, contact Patricia Lewis, Product Safety Officer at: 975-4028 or 975-4502.

Low Income Consumers' Cheque Cashing Dilemma

The Manitoba Branch of CAC has initiated a project aimed at getting a clearer picture of the dilemma facing consumers with limited income, in accessing affordable cheque-cashing services. The project was also initiated to determine the barriers preventing these consumers from using mainstream services (banks, credit unions).

Three low-income focus groups were conducted (Toronto, Winnipeg and Saskatoon) involving participants of various ages, with and without bank accounts. They discussed their cheque-cashing habits and preferences, the reasons for their choices, what options were available to them, what they knew about their rights regarding cheque cashing, and their level of awareness regarding the costs of cheque cashing. They were also asked how they thought cheque cashing could be made more accessible to them.

Even though about half of the participants had bank accounts, not all of them with accounts cashed their last two cheques at mainstream financial institutions. Participants using alternate cheque cashers said they were paying as much as \$250 annually to cash cheques. Lack of required ID and the 5-day holds on cheques were the two most frequently cited barriers to using mainstream services. Only 39% of participants knew that they were

entitled to cash federal government cheques, free of charge, at mainstream financial institutions.

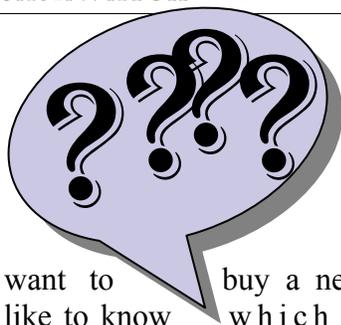
The printed survey concentrated on some critical areas identified in the focus groups. 236 low-income consumers, from eight provinces, completed the survey. Some concerns that emerged were:

- Bank and credit union accounts were not available to a significant number of them. The most frequent reason was lack of required identification.
- A significant number of people with bank accounts (or access to them) said they still use cheque cashers for a variety of reasons: holds on cheques, hours of operation and location, the opportunity to deal with a person.
- A majority of respondents expressed some discontent with the cost of financial services, in general, no matter where they dealt.
- Respondents indicated that cheque cashers offer many of the services sought by this group, including personal service, alternatives to ID requirements, and convenient hours and locations.
- A majority of respondents felt that alternative cheque-cashing fees were too high, but they use these services

because they are the only accessible option or a more accessible option.

Recommendations:

- 1) Encourage government and industry to develop cost effective, readily accessible options for picture identification, and creative strategies to resolve the lack of identification issue, while maintaining reasonable security and risk-management measures.
- 2) Encourage the mainstream financial industry to explore alternatives for placing *holds* on cheques that would serve to mitigate the industry's risk while still allowing consumers timely access to their funds.
- 3) Encourage provincial governments to continue the trend toward the regulation of the alternative financial services industry.
- 4) Encourage provincial governments to explore universal direct deposit for government cheques, which would require universal access to basic bank or credit union accounts.
- 5) Encourage the alternative financial services industry to pursue lower cost cheque cashing options for low-income consumers.
- 6) Encourage the allocation of resources toward more accessible, widespread education and information for consumers



You Asked

Q: I want to buy a new dishwasher and would like to know which brands are recommended.

A: *The 2008 Consumers Guide* reviews all brands of dishwashers and indicates the best buys. Call the Consumers' Association Office in Saskatoon (306.242-4909 / toll free 1-888-395-5661) or visit your local library to review the guide or the monthly consumer report highlighting dishwashers. You can also go on the web and input specific dishwasher brands to get information about particular models.

Q: I purchased a car from one of my neighbours. Two days later the car stopped running. Can I get my money back?

A: The seller is under no obligation to refund the purchase price to you - buying privately is a case of "buyer beware". The problem might have been avoided by having a mechanic check out the car before making the purchase.

Q: Could you tell me how my wife and I can ensure that we get the cheapest burial and/or cremation?

A: Contact: at least three different funeral homes (different owners). **Decide:** whether you want burial or cremation and whether you want your coffin to be cardboard or wood. **Ask:** what is legally required to be undertaken at the moment of death and disposing of body. **Ask:** that they include all basic charges and if a certain day is cheaper than another. **Write down:** in duplicate, what you want. This is not a contract, but directions telling your grieving family and friends what kind of funeral you want. Leave a copy with the funeral home of your choice and leave the other copy with immediate family and/or friends.

You can also contact The Funeral Advisory and Memorial Society of Saskatchewan (FAMSS). They are a non-profit, non-sectarian, non-political memorial society who respect the need for alternatives to elaborate and increasingly costly funeral services. Phone toll free: 1-866-283-2677 or 374-5190 (Saskatoon area).

Membership / Subscription

- I'd like a one-year CAC/SK membership (includes a one-year subscription to *SaskWatch*) \$25.00
- I'd like a one-year subscription to *SaskWatch* (4 issues) \$10.00
- I'd like to make a donation of \$ _____ \$ _____
- Total enclosed: (make cheques payable to CAC/SK) \$ _____

- I would like to become a CAC Saskatchewan volunteer. I am interested in volunteering in the following areas: _____

Name: _____ Phone: _____

Street: _____ City: _____ Code: _____

Renewal Notice: Your membership expiry date is on the top line of your address label. We value you as a member and want to serve you in the interest of a fair marketplace. We look forward to serving you in the future and hope you will renew your membership.