



SASKWATCH



Published by Saskatchewan Branch of Consumers' Association of Canada ISSN 1184-0005 Volume 25 Issue 3 Fall 2009

Nothing lasts forever but many items have no expiry date or other obvious signs that they have outlived their use. Knowing when to pitch everything from medications to smoke alarms can help you stay safer and healthier.

Air Filters: replace after 6 mths
Filters become clogged, reducing the energy efficiency of your heating and cooling systems.

Computers: replace after 4 years
Technology will likely have advanced enough that you need a significant upgrade. It's better to buy new than trying to put a new processor into an old computer.

Cosmetics: replace after 3 mths to 2 years. Keep mascara, max. 3 months; other liquids and creams no more than a year. Powders for up to two years. Liquid cosmetics and the applicators used to apply mascara, liner and shadow build up bacteria quickly.

Fire Extinguishers: replace after 10 to 12 years. The pressurized contents of a fire extinguisher depressurize over time, rendering it useless in fighting fires. Check regularly for corrosion, a sure sign air is leaking out.
(dispose at a hazardous waste center)

Mattresses: replace after 7 years
Mattresses wear out, sag, and won't keep your spine in line, which means you may have trouble sleeping and might also experience neck and back pain. There's



KEEP IT OR TOSS IT?



also the "ick factor" - they collect dust, dirt and allergens that can't be removed.

Paint: replace after 2 to 3 years
Most latex house paints go bad after two to three years or when exposed to freezing temperatures.
(dispose at a hazardous waste center)

Prescriptions: replace by expiry date. Medications begin to lose their effectiveness by expiry date. Even if not expired, throw out if there's any change in colour, odour, or texture which may mean the

medicine has been damaged by exposure to moisture or heat.
(dispose at a hazardous waste center)

Pillows: replace every year

Hair and body oils will have soaked into pillows, after a year of use, making them a breeding ground for odour-causing bacteria and allergy-triggering dust mites.

Running Shoes: replace after 300 to 500 miles. Materials start to break down and lose their shock-absorbing capacity. This can lead to heel and arch pain, or even stress fractures.

Smoke Alarms: replace after 10 years. Constant stress on the detector's sensors, from particles in the air, render it unreliable to sense smoke, so it'll sound the alarm for just about anything, or it won't go off at all. Test smoke alarms monthly and replace batteries with new ones every year.
(dispose at a hazardous waste center)

Toothbrushes: replace after 3 mths
Frayed and worn bristles don't clean as well, leaving teeth more vulnerable to decay. Replacing your toothbrush will also limit exposure to bacteria that builds up on the bristles.

Vitamins: replace after 2 years
Most are good for 3 years if kept cool and dry, but might have been sitting on warehouse shelves for a year, so chuck them after 2 years.

(information from www.cafemom.com, msnbc.msn.com, & Good Housekeeping)

SaskWatch - Fall 2009

Publisher:

Consumers' Association of Canada,
Saskatchewan Branch (CAC/SK), Inc.

Editor:

Brenda Goldsworthy

Contributors:

Pat Fallis

Annemarie Buchmann-Gerber

Production & Design:

Brenda Goldsworthy

Published quarterly:

Spring, Summer, Fall, Winter

**Consumers' Association of
Canada (Saskatchewan Branch)**

#306 - 220 3rd Avenue South

Saskatoon, Sask. S7K 1M1

Phone: 306.242-4909

Fax: 306.955-5810

Toll free: 1-888-395-5661

Email: office.cacsk@sasktel.net

Website: www.consumersask.com

Office Hours: Tuesday to Thursday
(8:30 am - 1:30 pm)

Office Administrator:

Annemarie Buchmann-Gerber

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 with business and governments.

CAC/SK Board of Directors 2009-2010

President: Maura Gillis-Cipywnyk
Treasurer: Jacqueline Lindgren
Secretary: Ruth Robinson

Members-at-Large:
Jane Finnie
Burna Purkin
Mary Glauser
Audrey Findlay

CAC/SK Food Basket

The Consumer's Association of Canada, Saskatchewan Branch, conducts food price surveys quarterly. This particular survey is geared toward the *Senior* shopper who chooses to purchase meat, dairy products, fruit and vegetables, etc. in smaller package sizes.

Two CAC/SK volunteers are sent to each of the major grocery stores, on a specific day, to conduct this survey. Upon completion they verify that their pricing is correct.

On items which are referred to as *cheapest*, these may be a national brand price versus a specific store brand price such as *Safeway, Co-op, President's Choice, or Compliments*. Organic and no-name products are not included in this report.

Food prices have risen significantly during the past year, so it is to your advantage to shop on specific days of the month such as *Senior's Day, Customer Appreciation Day* or *Family Appreciation Days* which

About Saskatchewan

Saskatchewan is home to 37 Species at Risk, including the Burrowing Owl, the Piping Plover, the Swift Fox, and the Woodland Caribou.

The name Saskatchewan derives from the Plains Indian word "kisiskatchewan" which means swiftly flowing river.

Saskatchewan is one of the best places in the world in which to live according to the United Nations Human Development Index 2001.



offer 10% discount on grocery items.

To lower your grocery budget make a list and stick to it; never go shopping on an empty stomach; incorporate a few meatless days into your menu plan; limit convenience foods by preparing entrees and salads from scratch; and do take advantage of supplier coupons.

You will find that your basic food requirements are found on the outside isles of your favourite grocery store!

by Pat Fallis

In This Issue:

Keep It - Or Toss It?	1
CAC/SK Food Basket	2
Spotlight on Seniors	3
Gift Card Legislation	3
Bits & Pieces	4
Increase Your Intelligence	6
Hiding Places For Cash	6
Cell Companies' New Rules	7
Driving & Cellphones	7
Facebook Privacy Issues	7
You Asked	8

Spotlight on Seniors

The Saskatoon Council on Aging, is holding their 10th annual *Spotlight on Seniors* at TCU Place, Tuesday, October 6th from 10am to 4pm.

Their first *Spotlight on Seniors* was launched in November 1999 as part of the International Year of Older Persons with information booths, entertainers and educational speakers. In 2003, the Centennial Auditorium (now TCU Place) became a major partner in planning this event.

From pastimes to investing, careers to vacations, and education to retirement - it's all incorporated

into this year's showcase. The theme is to promote a healthy, vibrant and exciting lifestyle for seniors.

John Arcand, renowned Master of the Metis fiddle is the featured entertainer this year, playing at 1:15 pm. A fashion show, presented by the Bay, as well as entertainment by Jean and Doreen, the Jammers and Golden Melody, along with samples, displays, and a variety of booths and information, are all a part of this wonderful day!

For more information, please phone: 652-2255.

CAC/SK Display

The Consumers' Association of Saskatchewan will once again have a display set up at *Spotlight on Seniors*.

We'll have plenty of free literature, with valuable consumer information, as well as copies of our newsletter - *SaskWatch*.

Drop by for a visit, enter to win a free year's subscription to *SaskWatch*, and take home a lot of good information about being an informed consumer.

Gift Card Legislation

Prepaid purchase cards or gift cards, bought in Saskatchewan on or after November 10/08, are no longer allowed to have expiry dates or penalty fees for transaction or non-usage.

While the cards were often promoted as equivalent to cash, some cards would expire one or two years after the date of purchase. Some of them also had fees attached to them, such as activation fees, transaction fees, and monthly maintenance fees for lost or stolen cards. In other cases, a fee might be deducted from the balance of the prepaid purchase card and consumers only realized that the prepaid card had expired when



they attempted to redeem the card.

In response to consumer concerns, Saskatchewan enacted legislation that prohibits transaction fees and expiry dates. There are slight variations in the legislation in each province so consumers should contact the appropriate consumer protection agency in that province for their rules.

In Saskatchewan,

there are two exceptions:

- (1) An expiry date or a fee is allowed where a card is issued for charitable purpose or the consumer has provided nothing of value for the card.
- (2) A fee is allowed to customize a gift card or certificate or to replace a lost or stolen card

The definition of a "*prepaid purchase card*" or a gift card includes electronic cards, written

certificates or other devices with a monetary value, that are issued or sold in exchange for the future purchase or delivery of goods or services. Common examples include retail store gift certificates, restaurant and sporting events vouchers (not tied to a specific event date) and vouchers for future services (like salon visits or car washes). These rules also apply to prepaid phone cards.

For more information, contact the Consumer Protection Branch in Regina at 787-5550 or toll free 1-877-880-5550, or visit the website at: justice.gov.sk.ca/cpb

Snopes.com

If someone sends you a shocking e-mail and suggests that you pass it on - don't - at least not until you've first confirmed its truth at *snopes.com*, the Internet's authority on e-mailed myths. This includes get-rich schemes, Microsoft/AOL cash giveaways, and all sorts of nutty scare-tactic messages.

Canada in Last Place

Canada has taken over *last place* from the U.S. in this year's G8 Climate Scorecard rankings on climate change action! The report says the U.S. rose in the rankings due to actions taken by the Obama administration on green energy and vehicle fuel efficiency. Canada ended up at the bottom of the pack because our greenhouse gas emissions are not only still increasing, thanks in large part to the expansion of the tar sands, but also because we lack a credible plan to reduce emissions in the future. (*from WWF website*)

Nov 28th Buy Nothing Day

Behind our financial crisis a much more ominous crisis looms: we are running out of nature - fish, forests, fresh water, minerals, soil. What will we do when supplies run low? Well, we could consume less and start the ball rolling by buying nothing on November 28th. People are encouraged to not make any purchases throughout the entire day. The idea is to increase awareness of our spending habits and think about mass consumerism and its effect on the cultural and natural environment of the world. (*from adbusters.org/campaigns*)

Health Region Eliminates Herbicides

The Saskatoon Health Region is eliminating the use of potentially harmful chemicals for weed control on its grounds at Royal University Hospital, City Hospital, St. Paul's Hospital, and Parkridge Centre to prevent unnecessary chemical exposure to employees, patients and visitors. The Cancer Society, Sask. Environmental Society, Sask. Registered Nurses Assoc., Lung Assoc. of Sask., and the Sask. Network for Alternatives to Pesticides commend them for taking action and recognize it as a positive step toward protecting the health of employees, visitors and the public.

Saskatchewan Raised \$3 Million!

The Canadian Cancer Society's *Relay For Life* was more than just a fundraiser. It was an opportunity to get together with family and friends and celebrate cancer survivors, remember loved ones lost to cancer, and fight back in the hopes of finding a cure. In Saskatchewan 9,064 participants were involved in 23 events and raised *over three million dollars!* More info: www.cancer.ca/relay

Saskatchewan's Prairie Places

The Native Plant Society of Saskatchewan is compiling a list of publicly-accessible native prairie areas that people can visit and they're publishing it in a guide called *Saskatchewan's Prairie Places*. If you know of any native prairie that the public would be able to visit, please send them the information and tell them as much as you can about these areas. Send to: info@npss.sk.ca or call 306.668.3940.

Human Rights Radio

Amnesty International is pleased to announce *Human Rights Radio* a weekly, half hour program hosted by Amnesty International volunteers in Regina. It airs Fridays at noon on CJTR Community Radio at 91.3 FM. Also live over the internet at: <http://www.cjtr.ca>

Chlorine in Your "Baby" Carrots

Small "baby" carrots you buy are made from larger crooked or deformed carrots that are put through a machine to cut and shape them into "baby" carrots. You might have already known that, but did you know that once the carrots are made into "baby" carrots, they are dipped in a solution of water and chlorine (a well-known carcinogen) to prevent them from turning white because if that happens they have to be pulled from the shelves and thrown away. Organic growers use a citrus, nontoxic solution called Citrox.

Free Information Service

Dial 1.800.goog411 (1.800.400.4411). The voice at the other end says, "Say the name of the business and the City & Province" and then gives you both the address and phone number. This is nationwide and absolutely free! Works on cell and landline phones.

PIECES

Bits & Pieces

Public Complaints Commission (PCC)

The PCC is a five-person, non-profit body appointed by the Saskatchewan Government. Their goal is to ensure that the public, and the police receive a fair and thorough investigation of a complaint against the conduct of police officers, or an investigation of a possible criminal offence by a police officer. For more information call, toll-free: 1.866.256.6194.

HealthLine: 1.877.800.0002

HealthLine is a free, confidential 24-hour health advice telephone line that gives you immediate access to a registered nurse who can provide information on symptoms, chronic illness, injury, nutrition, or healthy lifestyles. *HealthLine* can help you decide whether you should treat your own symptoms, go to a clinic, wait to see your doctor, or go to a hospital emergency room. It does not replace the advice of your physician, eliminate the need for regular check-ups, or provide a doctor's diagnosis. *HealthLine* is not for emergency situations. Call 9-1-1 for an emergency.

Put a Baby Picture in your Wallet

Hundreds of wallets were planted on the streets of Edinburgh to find out what people would do when they found one. Would they leave it, take it to a police station, mail it back to the owner, or keep it? One of four different photos was inserted in each wallet, showing either a smiling baby, a cute puppy, a happy family or a contented elderly couple. The baby photo wallets had the highest return (88%), then the puppy (53%), the family (48%) and the elderly couple (28%).

The Red Dot Campaign

Vast amounts of trees, electricity, water and fossil fuels are used to produce and distribute paper-based ads. And with a 2% response rate, 98% of these resources are wasted! The Red Dot Campaign, a privately funded social marketing venture, applaud Canada Post's eco-friendly Consumer Choice option that reduces waste and clutter. Just put a *No Admail* or *No Junk Mail* sign on your mailbox. This opt-out policy varies by letter carrier and region in Canada. If your *No Admail* sign is ignored, contact your nearest postal outlet or call 1.866.607.6301.

About OBSI

The Ombudsman for Banking Services and Investments (OBSI) is a national, independent dispute resolution service for consumers and small businesses with a complaint they can't resolve with their banking services or investment firm. OBSI looks at complaints about most banking and investment products and services, such as errors, mishandled accounts, misleading information or inappropriate advice that cause loss, damage or harm. Its services are free to consumers and small businesses. OBSI has more than 600 participating firms from across Canada. Phone, Toll free: 1.888.451.4519. Visit: www.obsi.ca

Right to Know Day/Week

Right to Know Day, celebrated every September 28, had its start on September 28, 2002, in Sofia, Bulgaria, at an international meeting of access advocates. Over 60 countries now have access to information legislation and more countries are in the process of developing such laws. *Right to Know* Week is from September 28 to October 2. In Saskatchewan, the public is invited to come out and hear Janet Keeping the keynote speaker for this week. Her presentation is entitled *The Struggle against Corruption: The Right to Know and The Rule of Law – an International Perspective*. Regina: September 30 at Innovation Place, 4:00pm–6:00pm. Saskatoon: October 1, University of Saskatchewan at 11:30am.

More information: www.oipc.sk.ca/RighttoKnow.htm or the Canada-wide website: www.righttoknow.ca

Big Boost for Low-Income Seniors

January 1st the provincial government will more than double the Seniors' Income Plan (SIP) benefit. SIP helps seniors with little or no income other than Old Age Security and Guaranteed Income Supplement (GIS). Enrolment is automatic, based upon income reported on applications for the federal GIS or the previous year's income tax return. In addition, seniors who are eligible for SIP will then receive: one free eye examination per year; free chiropractic services; reduced deductible on prescription drugs; home care subsidy; and some other benefits. For more information: 1.800.667.7161 or www.socialservices.gov.sk.ca

Increase Your Intelligence

Your brain needs exercise just like a muscle. If you use it often and in the right ways, you will become a more skilled thinker and increase your ability to focus. Here are 5 simple techniques to exercise your brain.

Minimize Television Watching:

Watching television doesn't use your mental capacity or allow it to recharge. When you feel like relaxing, try reading a book instead. If you're too tired, listen to music. When you're with your friends or family, leave the tube off and have a conversation.

Exercise: Time spent exercising always leads to greater learning because it improves productivity during the time afterwards. Using your body clears your head and creates a wave of energy.

Read Challenging Books:

If you want to improve your thinking and writing ability you should read books that make you focus. Reading a classic novel can change your view of the world and will make you think in more precise, elegant English.

Early to Bed, Early to Rise:

Nothing makes it harder to concentrate than sleep deprivation. You'll be most rejuvenated if you go to bed early and don't sleep more than 8 hours.

Take Time to Reflect:

Spending some time alone in reflection gives you a chance to organize your thoughts and prioritize your responsibilities. Afterwards, you'll have a better understanding of what's important and what isn't.

Hiding Places for Your Cash

If you decide to keep a little cash in your home for emergencies, there's several unique, burglar-fooling hiding places suggested on the website: frugaldad.com



In the freezer wrapped in foil. Save some styrofoam from a pack of meat. Put your cash in a Ziploc bag, stick it between two pieces of styrofoam and wrap it in aluminum foil. Take masking tape and write "scraps" with a date. Robbers aren't likely to look through the pack, but if they pull back the foil they'll only see the styrofoam tray and stop.

Sandwiched between the cardboard backing of a hard-to-reach picture frame. Thieves might pull back pictures from the wall to see if money is taped to the back, but aren't likely to look behind the glass, the cardboard backing and the picture itself. Split the cardboard backing into two halves and sandwich the cash in between.

Under a piano or anything weighing a couple of hundred pounds. A burglar probably won't be able to easily lift something that heavy, and would likely spend more time digging through drawers or the inside of furniture.

Inside a can of soup. Open the bottom of a can, empty contents, and leave the top in tact. Rinse and then use it to cover your stash of cash, and put it in your pantry. Stack a few cans on top of it to make it less convenient for someone to pick it up out of curiosity.

Buried in the "soil" of a fake plant. If you have a fake plant, or tree, in your home, wrap your cash in a Ziploc bag and nest it inside the "soil" of the plant.

In hollowed out pages of a book. Carve out a few pages of your least favorite title and hide your cash inside the book and return it to the book shelf.

It's important to remember that any cash at home could be lost in a fire or natural disaster. The ultimate hiding place is a fireproof safe bolted to the floor, and even that isn't fool-proof. But for the small amounts you stash at home, take the time to put it out of sight.

Also, remember to tell someone about the money in case you are not able to get to it (you die, or become injured or ill and cannot communicate). Keep enough cash on hand to cover you for a few days in a major emergency, but not so much that you'd be completely wiped out if it all disappeared.

Facebook Addresses Privacy Commissioner's Concerns

Facebook has agreed to add significant new privacy safeguards and make other changes in response to the Privacy Commissioner of Canada's recent investigation into their site's privacy policies and practices. The company's decision to implement the Privacy Commissioner's recommendations is a positive step towards bringing *Facebook* in line with the requirements of Canada's privacy law. "These changes mean that the privacy of 200 million *Facebook* users will be far better protected," says Privacy Commissioner Jennifer Stoddart. "This is extremely important. People will be able to enjoy the benefits of social networking without giving up control of their personal information."

While *Facebook* took some steps to resolve privacy concerns, the Commissioner remained dis-

satisfied by their response and was particularly concerned about the risks posed by the over-sharing of personal information with third-party developers of *Facebook* applications such as games and quizzes.

Following a review of *Facebook*'s formal response and discussions with company officials, the Commissioner is now satisfied they're on the right path to addressing the privacy gaps on its site.

Facebook agreed to changes to help users to better understand how their personal information will be used and, ultimately, to make more informed decisions about how widely to share that information. The Commissioner has reviewed these improvements and will be following up as the changes are implemented.

More info: 613.995.0103.

Fast Facts

- Q: What appliance uses the most water in your house?
A: The toilet. Some models use around 20 litres of fresh drinking water for each flush. You can save water by filling a plastic jug with water, screwing on the lid, and placing it in the toilet tank.
- Q: How much of the garbage produced in Canada is paper?
A: 40-50% of Canada's garbage is paper.
- Q: If just 100,000 Canadians would refuse to accept junk mail, how many trees would be saved?
A: 150,000 trees per year!
(from www.royalsaskmuseum.ca/education/kids)

New Rules for Cellphone Companies

Members of the Canadian Wireless Telecommunications Association, including Bell, Fido, Koodo, Rogers, SaskTel, Telus and Virgin have adopted an eight-point Code of Conduct which aims to improve service and support for their customers with a vow to provide complete details on rates, terms and contract terms change.



Driving & Cellphones

Newfoundland and Labrador, Nova Scotia, Quebec and Ontario have all banned the use of cellphones while driving. This year, British Columbia, Alberta and Saskatchewan are considering doing the same. Newfoundland and Labrador, the first province to do so, banned them *seven years ago*, when the problem was first identified, with clear evidence that cellphones are a distraction and collisions are caused

by distractions. The Coalition for Cellphone-Free Driving is lobbying for a reduction of cellphone use by drivers. Stats from the Coalition show that using a cellphone while driving slows reaction time, reduces visual field attention, increases the probability of missing red lights and so on. When it is so clear that cellphone use while driving can cause accidents, it seems very clear that it should be banned.

You Asked

Question: *Can a Collection Agent phone me at my work place?*

Answer: It is up to the employer if personal phone calls are allowed and/or the employee can also say no phone calls at their work place and the collection agent has to respect that.

Saskatchewan has a *Collection Agents Act* which the Ministry of Justice and Attorney General's Consumer Protection Branch is overseeing: 1.888.374.4636. Regina call: 787.5550.

The Collection Agents Act controls the practices of collection agents and collectors and requires them to be licensed and bonded.

An agency that practices prohib-

ited methods of debt collection can have its license suspended or cancelled, and may have its bond forfeited to pay the people who suffered a loss.

The Act also controls the methods used by collection agents and collectors to collect debts.

They cannot:

- collect or try to collect more than is owed;
- demand payment without giving the name of the creditor, the balance owed and the identity and authority of the person making the demand;
- harass the debtor, his or her family and household;
- call before 8 a.m. or after 9 p.m. or on Sundays or holidays;

- telephone with reversed charges;

- give any person false or misleading information that may be detrimental to a debtor or a debtor's family;

- contact a debtor's spouse, relatives, neighbours or friends unless the person contacted has guaranteed to pay the debt and is being contacted in respect of that guarantee;

- contact a debtor's employer, except to verify the debtor's employment or in respect of payments under a wage assignment or a court order; or send the debtor documents that appear to be court documents.

Information from website:
www.justice.gov.sk.ca/Collections-Agents-Act

Membership / Subscription

<input type="checkbox"/> I'd like a one-year CAC/SK membership (includes a one-year subscription to <i>SaskWatch</i>)	\$ 25.00
<input type="checkbox"/> I'd like a one-year subscription to <i>SaskWatch</i> (4 issues)	\$ 10.00
<input type="checkbox"/> I'd like to make a donation of \$ _____	\$ _____
Total enclosed: (<i>make cheques payable to CAC/SK</i>)	\$ _____

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

Name: _____ Phone: _____

Street: _____ City: _____ Code: _____

Email: _____

Renewal Notice:

Your membership expiry date is on the top of your address label. We hope you will renew your membership.

