



SASKWATCH



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Active Transportation



WALK, WHEEL, JOG, RUN, SKATE, SKI, SCOOT, CYCLE, PADDLE ...



Choosing human power over motor power will improve your health and reduce your impact on the environment. Active Transportation includes anything that gets you to your destination using your own energy. According Health Canada, "each Canadian makes an average of 2,000 car trips of less than three kilometers each year; trips that could be replaced with an active choice of transportation." Whatever mode you choose, it has great benefits for you as an individual and for the Earth!

HEALTH BENEFITS:

Active Transportation incorporates regular physical activity into daily activities. Not only will you look and feel better and reduce your stress, but you'll reduce your risk of diseases. Health Canada says 6 out of every 10

Canadians are not active enough, and a sedentary lifestyle is a fundamental health problem today.

ENVIRONMENTAL BENEFITS:

Decreased use of motorized vehicles helps cut down on greenhouse gas emissions and global climate change; reduces air pollutants (up to 16,000 premature deaths per year in Canada can be attributed to air pollution); reduces noise pollution; saves valuable green space; and reduces the need for new parking lots and roadways, which means more efficient land use.

FINANCIAL BENEFITS:

Operating a vehicle is very expensive. It costs an average of \$9,000 per year to own and operate a motor vehicle, but only \$150 annually for a bicycle, and virtually no cost for walking!

QUALITY OF LIFE BENEFITS:

Walkers and cyclists see more than stoplights, white lines and car bumpers. Active Transportation provides calmer and safer roads, reduces noise pollution and congestion, and increases opportunities for social interaction with your community, family and friends.



PUBLIC HEALTH BENEFITS:

Active Transportation can significantly reduce public health costs while fostering a healthy, productive workforce. Public health costs attributable to physical inactivity are one to two times greater than that of smoking! This takes into account that while the individual risk of smoking is greater, the fact that far more Canadians are inactive (35%) compared to those that smoke (26%) makes physical inactivity a greater public health burden.



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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 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



A Year in Review

by Maura Gillis-Cipywnyk

President

Given the economic downturn in the past year, the Saskatchewan Consumers' Association has an increasingly important role in advancing the rights of consumers in the market place. We strive to make a difference for consumers in this province and, in many areas, have helped to effect important changes.

We had input into the new Gift Card Legislation and believe these new regulations will provide good protection for consumers. We made several presentations to the Rate Review Hearings for SaskPower and SaskEnergy. We met with the Assistant Privacy Commissioner of Canada and exchanged ideas of how to disseminate relevant information to Saskatchewan consumers. The Funeral and Cremation Service Council met with us to get our comments

regarding insured funeral policies. We've had input into the New Home Warranty Program and have been active in getting Restaurant Inspections made available to the public. The Saskatoon Airport Authority has been appreciative of our recommendations and we've submitted comments towards possible legislation for "ticket selling and reselling in Saskatchewan".

Work is underway to enhance our website and make it more interactive and user friendly. We currently average about 800 hits per month.

Thank you to the board members and volunteers who've contributed their time and talents to our activities in the past year. Your participation and support is appreciated and necessary.

Together we can make a difference.

CAC/SK Annual General Meeting

CAC/SK held its Annual General Meeting in Saskatoon on May 26th and included presentation of audited financial statements, approval of budget for the coming fiscal year, appointment of an auditor, and committee reports.

Eric Greene, Registrar, Consumer Protection Branch, Ministry of Justice & Attorney General gave a very informative PowerPoint presentation called "*Ensuring Marketplace Fairness.*"

He covered the existence of the

Consumer Protection Branch and its mandate and revealed how they identify issues and recognize signals of when, where and how to respond.

The AGM concluded with nominations and election of the New Board of Directors for 2009-2010. Maura Gillis-Cipywnyk (President), Ruth Robinson (Secretary), Jacqueline Lindgren (Treasurer), and Members at Large: Jane Finnie, Mary Glauser, Burna Purkin, and Audrey Findlay.

Consumer Protection Campaign

The Government of Saskatchewan's new campaign - *The Money Game - Play it for Keeps* - will help protect consumers from cons, scams and credit troubles, and increase public awareness of the Consumer Protection Branch (CPB) and consumer protection issues. "Helping protect Saskatchewan consumers from financial loss is important to this government," Justice Minister Don Morgan said.

"We want to get people the information they need to avoid scams and to keep themselves in good financial shape."

The campaign will inform Saskatchewan consumers about CPB services and help get them the information they need to protect themselves from con artists, Internet scams, high-pressure sales people and the potentially high cost of easy credit.

While the CPB's focus is on helping those who are most vulnerable, such as senior citizens, youth and young adults, the campaign provides tools and information to help all Saskatchewan consumers protect their finances from those who would prey upon them.

For more information, phone: 306-787-2626 or email: lin-say.rabyj@gov.sk.ca

Restaurant Inspections Go Public



Saskatchewan residents now have free access to public health inspection reports for restaurant-type facilities at: www.health.gov.sk.ca/restaurant-inspections.

"The public has a right to know the restaurant they are eating in has been inspected and meets provincial standards," Health Minister Don McMorris said. *"These inspection reports are public information,"* he added, noting the province has about 5,000 restaurant-type facilities.

New regulations under The Public Health Act, 1994 will allow anyone to access all restaurant inspection reports dating from October 1, 2008. *"If they are licensed by the health region, they are safe to eat at,"* Mr. McMorris said.

Summaries of reports dating back to October 2008 are posted, which means information on many restaurants isn't yet available because an inspection hasn't been conducted since last fall. Restaurants are typically inspected at least once a year. Eventually, the summaries of the most recent three reports on each restaurant will be available for viewing.

The Ministry of Health conducted comprehensive consultations with numerous stakeholders, including the Consumers' Association of Canada, the Canadian Restaurant and Food Services Association (Manitoba-Saskatchewan Region) and the province's regional health authorities prior to introducing the new regulations. *"I want to commend the restaurant industry and the Consumers' Association for their commitment to be open and accountable,"* Mr. McMorris said.

Ruth Robinson, a Director of the Saskatchewan Consumers' Association, said the site is a big step forward from the old system, where patrons gen-

erally had to file an access to information request if they wanted to try and see an establishment's inspection records.

Robinson noted if a restaurant has problems identified, a follow up report, posted online, will allow the consumer to see if the issues have been addressed.

Because the information online is only a summary, a full copy of a report can be obtained through the appropriate health region for a \$30 fee. For more information phone: 306.787-4083. Email: khill@health.gov.sk.ca



Anti-Spam Bill Introduced

In April, Industry Canada Minister Tony Clement tabled the *Electronic Commerce Protection Act* (ECPA) in Parliament. According to the minister, the proposed ECPA will deter the most dangerous forms of spam, such as identity theft, phishing and spyware, from occurring in Canada. This bill will allow businesses and consumers to take civil action against anyone who violates the ECPA. It will allow offenders to be charged with monetary penalties of up to \$1 million for individuals and \$10 million for all other offenders. Web: www.ic.gc.ca/eic/site/icl.nsf/eng/0495.html

Cellular Recycling Program Will Benefit Transition Houses

SaskTel recently announced a new cellular recycling program called *Phones for a Fresh Start* that provides an opportunity for Saskatchewan residents to drop off their used wireless devices for recycling, while providing cellular phones and prepaid phone cards to women's shelters across the province. SaskTel will accept donations of any used wireless devices, batteries, chargers and accessories at all SaskTel Stores and participating SaskTel Authorized dealers. All donated items will be shipped to a wireless recycling company which will pay SaskTel for each device. The money will be used to provide the phone cards to the transition houses. Full story: <http://preview.tinyurl.com/myv8jl>.

Important Labelling Information for Iron-Containing Products

Health Canada is advising Canadians to carefully read the labelling of iron supplement products as there is potential for confusion about dosage. Products currently on the Canadian market display the dose in different ways and consumers may misinterpret the amount of iron in the product and potentially take an incorrect dose. As of January 1, 2010, all products containing iron will be required to have consistent labelling information with respect to dosage. Consumers requiring more information about this advisory can contact Health Canada's public inquiries line at: 613.957-2991, or call toll free at 1-866-225-0709.

Retire your Ride in Saskatchewan

Saskatchewan residents will soon breathe easier thanks to Canada's new vehicle recycling program, *Retire Your Ride*. Managed by Clean Air Foundation and delivered locally by the Saskatchewan Environmental Society, the program aims to recycle 1995 or older vehicles in an environmentally responsible manner to improve air quality and encourage the use of sustainable transportation. Older vehicles produce 19 times more smog-forming pollutants than 2004 and newer models. More info: www.retireyourride.ca or phone: 1-877-773-1996. (*SEN June Info Bulletin*)

Green Radio

Tune in to *Green Planet*, CJTR - 91.3FM (Regina Community Radio), Wednesdays at noon for information on energy efficiency, environmental programming in Regina, climate change, and all things great and green. Replayed Thursdays at 9:00am. You can listen on the web, as well, at: www.cjtr.ca

Tune in to CFCR's *Pocket Mulch*, every Wednesday and Friday at 6:30 pm on 90.5FM (Saskatoon's Community Radio), for up-to-date info on environmental happenings around the world and in Saskatoon, as well as interesting environmental issues in the news. It's also on the web: www.cfcr.ca

Way To Go Saskatchewan

For many years now Saskatchewan has had the highest rate of charitable giving per capita, and the highest volunteering, of any province in this country.

Asbestos: Dramatic Documentary

In Canada, over 60% of workplace deaths every year are the result of exposure to asbestos. In B.C. 300 workers will die every year for the next five years from asbestos-caused illnesses. On June 10th, CBC's *The National* aired a dramatic and compelling documentary presenting another opportunity to take action on this critical issue. Please write a short email to both Stephen Harper (pm@pm.gc.ca) and Michael Ignatieff (ignatieff.m@parl.gc.ca) urging them to ban the export and production of this lethal substance.

Anti-Fraud Call Centre

PhoneBusters plays a key role in educating the public about specific fraudulent telemarketing pitches. The Call Centre also plays a vital role in the collection and dissemination of victim evidence, statistics documentation, and tape recordings which are made available to outside law enforcement agencies. Protecting yourself from fraud begins with learning to recognize it. Call *PhoneBusters* to report fraud and learn more ways to protect yourself. 1-888-495-8501 or check out their web: www.phonebusters.com

Pesticide Reduction Group

The cosmetic use of pesticides in and around our homes has significant impacts on the health of humans, animals, plants and the environment. Saskatchewan Environmental Society encourages you to consider the risks of using pesticides. Join their Pesticide Reduction Group! For details: Susan at pesticidefree@environmentalsociety.ca, phone 665-1915.

Consumer Reports Best Buy Drugs™

For some people, medication costs are a serious issue and can mean the difference between taking their drugs as prescribed or not taking them at all. *Consumer Reports Best Buy Drugs™* is an educational and outreach initiative that compares a variety of prescription drugs on price, effectiveness and safety to help consumers and their doctors identify the most effective and affordable medicines. More information: ConsumerReportsHealth.org/BestBuyDrugs

Saskatchewan Youth Awards

The 2008 recipients of the Saskatchewan Youth Awards are: Bryce Ehman (Weyburn); Jasmine Erickson (Estevan); Justin Gryba, (Saskatoon); Nicole LaPlante (North Battleford); and Sarah Thieson (Clavet). This Award is bestowed on youth who have made significant contributions to Saskatchewan through personal accomplishments and outstanding achievement. Recipients are selected from nominations submitted by the public. For more information, visit: www.ops.gov.sk.ca

Patients' Rights Association of Saskatchewan (PRAS)

The PRAS was founded in 1999 to advocate for the rights of consumers of healthcare in Saskatchewan, and to ensure these rights are respected. They believe the best way to ensure such respect is to have government enact formal legislation to guarantee these rights. Their aim is to ensure that through public education and increased government sensitivity, public institutions will be held accountable for their healthcare decisions. Email: patientrights@sasktel.net
Web: www.patientsrights.ca

About the Net ...

- The number of text messages sent and received every day exceeds the total population of the planet.
- the number of internet devices in 1984 was *one thousand*. In 1992 it jumped to *one million*. In 2008 the number exceeded *one billion!*
- there are about 31 billion searches on google every month.

Fast Facts

Q: How many sea creatures are being killed by plastic bags and plastic garbage thrown into the ocean?

A: Two million animals die each year, either by getting tangled in plastic or mistaking it for food (including sea birds, turtles, dolphins, whales and seals).

Q: How many soft drink cans and bottles do North Americans throw away every year?

A: Enough to reach the moon and back nearly 20 times if they were stacked end-to-end.

Q: How long does it take for a disposable diaper to completely decompose in a landfill?

A: 500 years!

Q: How much would it cost to slow climate change, conserve wildlife, reduce our population growth, improve land use and human health, reduce poverty, and cut waste production?

A: \$600 billion, which is about \$400 billion *LESS* than the global military budget!

(from www.royalsaskmuseum.ca/education/kids)

Bill 60 - Protects Cellphone Users

The Government of Québec has tabled legislation to better protect consumers when they sign cellphone contracts. Justice Minister Kathleen Weil said laws aimed at protecting cellphone users were written in the early 1970s and don't address current consumer habits. She said Bill 60, introduced June 16th, would revise outdated rules.

There can be “very onerous penalty fees” to pull out of a contract once a service provider automatically renews it — usually for a period lasting three years, Weil said. The bill would prohibit the

renewal of cellphone contracts without a customer's written approval. It would also force merchants to disclose the total cost of the goods and services offered to prevent customers from being caught off guard by hefty fees for services they don't want, such as text messaging. In addition, companies won't be able to suddenly



increase fees during the life of the contract.

Weil said officials in the province receive nearly 700 formal complaints about cellphone contracts each year — about 10 per cent of all consumer complaints — as well as thousands of inquiries.

Michel Arnold, head of the non-profit consumer rights group *Option consommateurs*, said Québec is the first jurisdiction in the country to introduce this kind of consumer protection. Bill 60 is expected to be adopted before the end of the year. (from *cbcnews.ca*)

Deceptive Telemarketing / Operation Mirage



The Competition Bureau has announced that four companies have pleaded guilty to deceptive telemarketing charges and were fined \$725,000. “The Bureau is dedicated to eliminating deceptive telemarketing activities,” said Andrea Rosen, Deputy Commissioner of Competition. “This type of telemarketing is illegal and punishable under the Act, and the Bureau's ongoing efforts to crack down on any company or person involved in deceptive telemarketing scams remain a priority.” The four companies are Infogroup Data Inc., Allegiance Publishing Inc., 2957647 Canada Inc., and 3433587 Canada Inc.

The Competition Bureau is an independent law enforcement agency that contributes to the prosperity of Canadians by protecting and promoting competitive markets and enabling informed consumer choice.

OPERATION MIRAGE: Recognizing the seriousness of deceptive telemarketing, The Competition Bureau announced that it is taking action against 50 organizations and individuals in the Montreal area, as part of *Operation Mirage*, a campaign to combat fraudulent telemarketing operations. “Deceptive telemarketers are defrauding businesses and consumers of hundreds of millions of dollars in an already difficult economic climate,” says Andrea Rosen, Deputy Commissioner of Competition. “Through Operation Mirage, we are cracking down on this criminal activity with enforcement action and public education.”

This action was conducted under the newly amended *Competition Act*, which allows for significantly higher penalties for those convicted of criminal telemarketing offences.

The campaign is targeting fraudsters who use illegal techniques to market phony business directories to businesses and not-for-profit organizations. It is the largest-ever Bureau sweep against deceptive telemarketing and one of the largest ever in Canada.

For further information on Operation Mirage and to learn more about how to protect yourself against fraud, please visit the Bureau's Web site at: www.competitionbureau.gc.ca

Don't be Fuelish! Join a Carpool

In 100 years, we've gone from horse and buggy to over 14 million cars on Canada's roads! Our reliance on the single occupancy vehicle contributes greatly to global warming. According to Environment Canada, overall transportation represents the largest single source of Canada's greenhouse gas emissions (27%).

Canadian Automobile Association says that the average commuter spends about \$7,500 per year, or \$15 per day, to operate their car. Sport utility vehicle and mini-van owners spend over \$9,000.

But a more tragic cost is the degradation of our environment. Every day, millions of vehicles pump pollutants into our atmosphere. Some of these fall to earth, fouling streams and contaminating crops. Others rise into the stratosphere, damaging the ozone layer and causing global climate warming – the "greenhouse effect". Still more of these pollutants cling close to earth, and are inhaled with every breath we take.

Carpooling is a simple way for individuals to take part in the climate change challenge while saving money, reducing congestion and conserving energy. *Carpool.ca* provides assistance to individuals who are considering carpooling as an alternate means of commuting. Contact them at: information@carpool.ca or phone: 1-800.668.7433. Web: www.carpool.ca



Protecting Yourself Against Fraud



1) Order cheques with only your initials and last name. The thief won't know if you sign with initials or your first name, but your bank will know.

2) Don't sign the back of your credit cards. Put "Photo ID Required."

3) When paying for your credit card, don't use the complete account number on the "for" line. Just use

the last four numbers. The company knows the rest.

4) Put your work number on your cheques instead of your home phone. If you have a P.O. Box, use that instead of your home address. If you don't have a P.O. Box, use your work address.

5) Photocopy both sides of the contents of your wallet. In an emergency you'll know what was in your wallet and all of the account numbers and phone numbers to call and cancel. Carry a photocopy of your passport when traveling.

If Your Wallet is Lost or Stolen

1) Canceling credit cards immediately is important, but the key is having the toll free numbers and

card numbers handy so you know who to call.

2) File a police report immediately.

Here's the most important of all:

3) Call the two national credit reporting organizations immediately to place a fraud alert on your name and Social Insurance number. Then, any company that checks your credit, knows your information was stolen, and they must contact you by phone to authorize new credit.

Here are the numbers you always need to contact if your wallet, etc. has been stolen:

Equifax Canada: 1-877-249-2705
TransUnion: 1-877-525-3823

You Asked

Question: *How do I figure out the best buy when making purchases?*

Answer: Before making any purchases, call the Consumers' Association of Canada, Saskatchewan Branch (CAC/SK) at: 242-4909 or toll free at: 1-888-395-5661. CAC/SK will answer your questions regarding buying any new product.

We get most of our information from *Consumer Reports*, published by Consumer Union (CU) - an expert, independent, nonprofit organization whose mission is to work for a fair, just, and safe marketplace for all consumers, and to empower consumers to protect themselves. The organization was founded in 1936 when advertising first flooded the mass media. Consumers lacked a reliable source of information they could depend on to help them distinguish hype from

fact and good products from bad ones. Since then CU has filled that vacuum with a broad range of consumer information. To maintain its independence and impartiality, CU accepts no outside advertising and no free samples and employs several hundred mystery shoppers and technical experts to buy and test the products it evaluates.

Most Saskatchewan public libraries subscribe to the *Consumer Reports* magazine and if you have access to the internet you can inform yourself at their web: www.consumerreports.org

If you know French, then the Québec based *Protégéz-Vous* magazine will be a great source of information. Their website is: www.protegez-vous.ca

Be well informed, before you buy anything. A knowledgeable consumer is a smart consumer.

Question: *If I buy or sell my house, what do I do about the existing alarm system and contract?*

Answer: A contract is a contract and most companies will make it as difficult as possible for the consumer to get out of an existing contract, but the companies will most likely allow a transfer.

Be aware of what you're getting into when you purchase a house with an alarm system installed, and make sure to have it included as a negotiable item in the 'offer to purchase'.

The alarm system usually stays with the house, but the monitoring contract needs to be negotiated and included in the 'offer to purchase'.

It's important to have it in the contract; if it isn't, the existing contract is assumed.

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 of your address label.

We hope you will renew your membership.