



# SASKWATCH



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## Make Yourself Fraud Proof

Scam artists and deceptive telemarketers cheat Canadians out of **more than a billion dollars every year!** Scams often cross borders, making law enforcement particularly difficult. You have to hand it to these fraudsters, they have fertile imaginations - fake diamonds, insurance frauds, charity scams, internet gambling, high pressure sales - they try it all. Once the cold weather sets in, they turn to home-heating inspection scams.



Fraudsters are master con artists. They're likeable, smooth talking and convincing. They may call several times to make you think you're getting to know them. They know how to exploit human weakness and how to manipulate you into shelling out money. They specialize in preying on vulnerabilities.

It's tough being a consumer in today's world. Don't make it any harder by becoming the victim of a scam.

### Take some basic precautions. The best defense is to make yourself fraud-proof.

- Remember the golden rule - if it sounds too good to be true, it probably is.
- You **never** have to pay money before you claim a lottery or win a prize.
- If in doubt, **hang up the phone**. Don't worry about seeming rude.
- Watch out for pressure tactics, especially the "act now or this price won't last" ploy.
- If you are asked for money up front, react with caution.
- Be careful about responding to 1-900 numbers. They're not toll-free like 1-800 numbers and often have very high rates. 1-900 phone scams may be designed to keep you on the line - and remember you'll have to pay for the call by the minute which can add up significantly.
- Shop only on secure websites with encryption for your credit card number. Secure sites will show an "s" in the website address - https:// or a closed padlock or unbroken key icon on your screen.
- Before signing anything, **read it!**
- Check with a friend or family member if you feel uncomfortable about any transaction.

*(from Consumer Measurement Committee, Consumer Issues For Seniors)*

## What Is Identity Theft?

Identity theft may sound like science fiction, but it's a very real danger. It targets ordinary people, and the number of victims is soaring. Identity theft occurs when someone uses your personal information without your knowledge or consent to commit a crime, such as fraud, theft or forgery. After they steal your personal information, they assume your identity and use your personal information to do all sorts of illegal things. They can go on spending sprees, open new bank accounts, divert mail, apply for loans, credit cards and social benefits, or rent apartments. Sometimes they commit even more serious crimes, which they pin on their new identity - **YOU!** Identity thieves use many sources of information, from stealing bills you receive in the mail, to taking your Social Insurance card. They have even been known to "dumpster dive" to gain information.

**For advice and tips on reducing the risk of identity theft, go to: [www.cmcweb.ca/idtheft](http://www.cmcweb.ca/idtheft)**

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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.

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**Message from the Board**



increased consumer activity.

The Consumers' Association encourages you to be a discerning consumer as you are bombarded with all the advertisements and the hype of the season. We recommend that you check *Consumer Reports*, call our toll free line at 1.888.395-5661 or visit our website at: [www.consumersask.com](http://www.consumersask.com) before making large gift purchases such as LCD televisions, stereos, digital cameras, etc. Remember ... an informed consumer makes the season less stressful and more enjoyable.

This edition of *SaskWatch* contains consumer information on Identity Theft, Making Yourself Fraud Proof, Ticket Selling & Re-

The sparkling lights and music playing in all the stores signal that the Christmas season is here and with it comes not only celebrations but

selling, as well as articles on Improving Your Memory, Increasing Fuel Efficiency, How Hearing Damage Adds Up and Toys & Noise. The popular Bits & Pieces section contains useful information for all ages.

The Board of Directors began their new year in September by developing a work plan and prioritizing issues to be addressed during the year. One of the strategies is to revamp our existing website. Any input or comments from our readers would be most welcome. You can reach us by telephone: 242-4909 or email at: [office.cacsk@sasktel.net](mailto:office.cacsk@sasktel.net).

This Christmas let us bestow good will to all and reflect on how fortunate we are to live in a country like Canada.

Sincere wishes for a joyous Christmas and an abundant New Year.

*Maura Gillis-Cipywnyk,  
President*



**Canadian Consumer  
Information Gateway**

([www.ConsumerInformation.ca](http://www.ConsumerInformation.ca)) contains easy-to-use links to information on fraud, including the latest scam alerts and contains links to the fraud branch in each province and territory, and to the RCMP, as well. You can help by reporting fraud to RECOL: Reporting Economic Crime On-Line ([recol.ca](http://recol.ca)) or to Phonebusters ([phonebusters.com](http://phonebusters.com)) or phone: 1.888.495-8501.

**In This Issue:**

Make Yourself Fraud-Proof	1
What Is Identity Theft?	1
Message from the Board	2
Hearing Damage Adds Up	3
Toys & Noise	3
Bits & Pieces	4
Increase Fuel Efficiency	6
Improve Your Memory	6
Ticket Selling/Reselling	7
Food Safety	7
You Asked	8

## Noise: Hearing Damage Adds Up



Noise-induced hearing loss (NIHL) is one of the leading causes of hearing loss today and can occur after a single exposure to a very loud sound or, more commonly, as the cumulative result of long-term overexposure to noise.

Sound is measured in decibels (dB). The humming of a fridge is 45 dB, normal conversation is about 60, and the noise from

heavy city traffic can reach 85 dB. Sources of noise that can cause NIHL include motorcycles, firecrackers, and small firearms, that emit sounds from 120 to 150 dB. Long or repeated exposure to sounds at or above 85 dB can cause hearing loss; less than 75 decibels, even after long exposure, are unlikely to cause hearing loss.

More people are experiencing noise-related hearing loss at younger and younger ages. A study for WorkSafe BC found that almost 22% of young people entering the workforce had the early warning signs of hearing loss.

Although NIHL is cumulative, permanent, and irreversible - it is also preventable!

- Turn down the volume on mp3 players, TVs, car radios, etc..
- Wear earplugs at loud concerts, sporting events, night-clubs and noisy workplaces.
- Wear protective devices for mowing the lawn, hunting, etc.
- Increase the distance from the source of loud noises.
- Reduce the amount of time spent in noisy environments and give your ears a break.

(from the Hearing Foundation of Canada and The National Institute on Deafness)

## Toys & Noise

Some common toys are dangerously noisy and should, literally, be kept out of the reach of children. Some toys close up produce noise worse than from a rock concert or a jet take off. In the hands of an adult, a noisy toy may seem loud but harmless, because the adult holds the toy at arms length. But young children often bring toys close to their face and ears as part of the learning process and this may do serious and lifelong damage to their small and sensitive ears. Very loud noises such as from a whistle or cap gun can instantly and permanently damage a child's hearing.

Continuous exposure to noise levels above 85 decibels (dB) can cause

hearing damage. Toys that emit over 100dB held at a child's arm-length are banned by Health Canada under the Hazardous Products Act. (*Regulations in the US are 70 dB at the ear*)

A group of concerned consumer advocacy groups and audiologists have formed The National Coalition on Noisy Toys and are sounding a call to action that shows that children hold toys much closer to their ears than the distance specified in Health Canada's 1970 Hazardous Products Act. The group wants to make all parents aware of the potential hearing hazards associated with noisy toys and wants to work in cooperation with Health Canada to upgrade the current guide-

lines on noise emissions. The Coalition suggests that when making toy purchases, give preference to toys equipped with a volume button and an on/off button, limit the amount of time young children spend with battery-operated toys, find ways of lowering the volume (by using tape to cover the loudspeaker, for example) and remove the batteries.

Hearing loss due to exposure to noise is growing and it's permanent - but it's also totally preventable.



### Decibel Chart

Whispered voice	30
Refrigerator hum	45
Normal conversation	60
<b>Safe level</b>	<b>75</b>
Heavy city traffic	85
Lawn mower	100
Personal stereo at max	105
Rock concert, chain saw	110
Ambulance siren	120
Motorcycle	120
Some computer games	135
Gunshot blast	140
Firecracker	150

### Toys

Xylophone	92
Police car	96
Rattle	102
CD player	103
Drum	103
Keyboard	104
Whistle	106
Toy cap gun	110

Information from: Nova Scotia Hearing and Speech Centres, Hearing Foundation of Canada & Canadian Academy of Audiology. Also check: Consumer Product Safety: 1.866.662-0666; Saskatoon Office at 975-4502; and Health Canada: [www.hc-sc-gc.ca](http://www.hc-sc-gc.ca)

### **Better Business Bureau (BBB)**

Businesses that earn BBB accredited business status contractually agree to adhere to the organization's standards of ethical business behavior. BBB provides objective advice, free business Reliability Reports and charity Wise Giving Reports, and educational information on topics affecting marketplace trust. The Bureau also offers complaint and dispute resolution support for consumers and businesses when there is difference in viewpoints. 128 BBBs serve communities across the U.S. and Canada, evaluating and monitoring more than three million local and national businesses and charities. More info: [www.sask.bbb.org](http://www.sask.bbb.org). Email: [info@bbbsask.com](mailto:info@bbbsask.com). Phone: 306.352-7601.

### **Environmental Champions**

The Saskatchewan EcoNetwork (SEN) is looking for Environmental Champions for their 8th Annual Saskatchewan Eco Network Environmental Activism Awards. To nominate a group or an individual, SEN asks that you tell them why this person or group stands out, why you think they deserve recognition, and send the nominee's address and phone number to [sen@link.ca](mailto:sen@link.ca). The deadline for nominations is January 15, 2010. The Awards will be given out at Environmental Film Festival in early March.

### **Saskatchewan Order of Merit**

"From its inception in 1985, the Saskatchewan Order of Merit has honoured citizens of uncommon achievement," said Lt.-Gov. Dr. Gordon Barnhart. This year's recipients are: Dr. Donald Grant Devine, Caronport; Harold H. MacKay, Regina; Dr. David Millar, Regina; Linda K. Rudachyk, Weyburn; and Lorne Scott, Indian Head. There have been 168 appointments to the Order of Merit since its inception 25 years ago. It is Saskatchewan's highest honour.

### **Fuel Consumption Guide**

Natural Resources, Canada's Office of Energy Efficiency has compiled fuel-consumption ratings for passenger cars and light-duty pickup trucks, vans and special purpose vehicles sold in Canada. Check their web at: [oee.nrcan.gc.ca/transportation/tools](http://oee.nrcan.gc.ca/transportation/tools).

### **Seniors Canada On-line**

For Canadians aged 55 and over, this is a one-stop information resource to access relevant information found on federal, provincial/territorial and municipal government websites. ([www.seniors.gc.ca](http://www.seniors.gc.ca))

### **Inspired by Mustard**

The Saskatchewan Mustard Development Commission has recently compiled a recipe book - *Inspired by Mustard* - highlighting the many uses of this famous Saskatchewan product. Mustard is a healthy seed containing a number of essential minerals including calcium, iron, magnesium, phosphorus, zinc and selenium. It is approximately 25 percent protein and has no cholesterol, making it a good source of omega-3 fatty acids. Saskatchewan produces about 90 percent of all mustard grown in Canada and grows three different kinds - yellow, oriental and brown. Go to: [www.saskmustard](http://www.saskmustard) and discover the benefits of mustard, order the free mustard recipe book, meet chefs that use mustard, and much more. Email: [info@saskmustard.ca](mailto:info@saskmustard.ca) or phone: 306.975-6629 to order a print copy.

### **Lowest Unemployment Rate**

Saskatchewan's unemployment rate of 5.3 percent (seasonally adjusted) is once again the lowest in Canada, while Saskatoon and Regina have the lowest rates among Canadian cities, according to a survey released early November by Statistics Canada. Saskatoon's unemployment rate is 4.4 percent; Regina stands at 5.1 percent. The national unemployment rate is 8.6 percent. Advanced Education, Employment and Labour Minister Rob Norris said the low unemployment numbers point to the relative strength of the Saskatchewan economy compared to other parts of Canada.

### **Regina Car Share Co-operative**

The Regina Car Share Co-operative provides a convenient and affordable alternative to owning a car. Carsharing gives you access to vehicles when you need them, without the responsibilities that ownership can bring. Details: [www.reginacarshare.ca](http://www.reginacarshare.ca).



## Texting & Cellphone Use While Driving To Be Banned

The Saskatchewan Government is fulfilling its commitment to make provincial roadways safer by introducing legislation to ban talking and texting on handheld cellphones while driving. Minister responsible for Saskatchewan Government Insurance, June Draude, introduced the new law November 12th in the Legislative Assembly. "Recent research found that a person who is texting while driving is *23 times more likely to be involved in a collision* than a non-distracted driver," Draude said. Experienced drivers will be allowed to use hands-free devices while driving. New drivers, meaning drivers in Saskatchewan's Graduated Driver's Licensing program, cannot use cellphones of any type while operating a motor vehicle. This new law has been passed and will take effect Jan. 1, 2010.

## Cellphones Top Complaints

Commissioner for Complaints for Telecommunications Services (CCTS) says the most complained about telecommunications service is cellphones. Almost 40 percent of the 3,214 investigations opened by them were cellphone-related. Billing issues such as disconnection fees and overcharging were the most common complaint, contract disputes were second, followed by service delivery issues, such as installation and maintenance. The total contacts with the CCTS were up 183 percent in one year and they expect this number to increase dramatically over the next year when it implements its publicity campaign. Member companies will soon be required to notify customers of the CCTS's services on their websites, on bills and in phone books. *(CBC News)*

## BYOB to Liquor Store

Saskatchewan Liquor and Gaming Authority (SLGA) liquor stores are selling reusable shopping bags and also encouraging customers to BYOB - *Bring Your Own Bag*. SLGA currently offers both paper and plastic bags to customers. With the introduction of the reusable bag, plastic bags will be phased out once current stocks are depleted. Paper bags will continue to be available.

## Fraud Cent\$ Toolkit Helping Seniors Avoid Fraud

Saskatchewan Seniors Mechanism's 3-year project, *Fraud Cent\$ Toolkit*, needs volunteer groups willing to help test an innovative toolkit that will help seniors protect themselves from frauds and scams. The toolkit will be a complete road map on how to start a community anti-fraud presentation group and will teach community-based organizations how to create their own volunteer group that will present interactive *Fraud Cent\$* presentations geared to seniors. Their goal is to help as many seniors as possible avoid financial and emotional devastation. Toolkits will be ready for testing in February 2010. Ph: 306.757-1898. Web: [skseniorsmechanism.ca](http://skseniorsmechanism.ca).

## Electronics Recycling

SWEEP (Saskatchewan Waste Electronic Equipment Program) is a non-profit corporation established to coordinate the collection and recycling of obsolete electronic equipment. SWEEP contracts with SARCAN Recycling to accept obsolete electronics without charge. You can recycle computers, monitors, desktop printers and televisions at any SARCAN depot. For more info on the program, products accepted, or a listing of SARCAN depots: [www.sweepit.ca](http://www.sweepit.ca) or phone: 1.888.350-6555.

## Did You Know ...

- A record 1 in 7 Canadians is 65 years or older.
- The human body has over 45 miles of nerves.
- A week's worth of the *New York Times* contains more information than a person was likely to come across in a lifetime in the 18th century.
- There are at least two words in the English language that use all the vowels, in the correct order, and end with "Y": abstemiously & facetiously.
- If every household in North America replaced **just one roll** of virgin fibre toilet paper (500 sheets) with a 100 percent recycled roll, it could save 466,290 trees.
- Replacing **just one box** of virgin fibre facial tissues (175 sheets) with 100 percent recycled ones could save an additional 179,300 trees.

# \$ Increasing Fuel Efficiency \$

*Boost your fuel efficiency by up to 30% with simple vehicle maintenance and attention to your driving style. Here are some tips to reduce greenhouse gas emissions and save you hundreds of dollars.*

**Maintain your vehicle** according to manufacturer specifications and pay particular attention to tires, which should be kept inflated to maximum recommended pressure.

**Choose the octane fuel which best suits your car.** Premium, high-octane fuels aren't necessarily the best choice for your car. Check your owner's manual.

**Think aerodynamic & lightweight.** On the highway, keep windows rolled up to reduce drag and remove racks when not in use. Remove unnecessary items from inside the vehicle since an extra 100 lbs can increase your fuel bill by 2%.



**Avoid aggressive driving.** "Jack-rabbit" starts and hard braking can increase fuel consumption by 40%.

**Don't speed.** Following the speed limit can increase your fuel economy significantly.

**Avoid idling** as it wastes fuel and produces unnecessary greenhouse gases. If stopped for more than 10 seconds, except in traffic, turn off engine. In winter, don't idle a cold engine for more than 30 seconds before driving away. Older vehicles may need more time.

**Cut down or stop using a remote car starter.** The best way to warm up the engine is to drive the vehicle.

Use a block heater when it drops to -15°C for a maximum of one or two hours before you plan to drive.

**Use A/C sparingly** as it pulls engine power and can increase fuel consumption in the city by 20%.

**Park in shady areas when possible.** Besides helping to keep your car cool, which reduces the need for air conditioning, parking in the shade also minimizes the loss of gas due to evaporation.

**Tighten your gas cap.** If you don't tighten up the gas cap to the second click, gas can evaporate. Loose, missing or damaged gas caps cause 147 million gallons of gas to evaporate every year.

**If you're in the market for a new car** purchase the most fuel-efficient model that meets your needs. Look for the EnerGuide label on all new cars, vans and light-duty trucks that provides the vehicle's fuel consumption rating and estimated annual fuel costs.

**Use alternatives** when you can - walk, cycle or use public transit. It's good for your health and the environment. About 50% of car use is for trips within 3 miles of home. You'll be saving fuel and reducing pollution, and you can also save on trips to the gym with this added exercise.



*(info from: Eartheasy.com and Westworld)*

Your mind works a lot like a filing cabinet. Your brain puts information it judges to be important into file folders. When you remember something, you pull out that file from the memory filing cabinet. However, memory doesn't always work perfectly. As you grow older, it may take longer to find those files in your memory filing cabinet.

Here are some tips from the *National Library of Medicine* you can use to help improve your memory.

## Tips to Improve Your Memory

**Write it down:** Carry a note pad and calendar and write down important things.

**Say it out loud and repeat it:** Repetition improves recall. Use it when meeting new people and learning new things.

**Picture it:** Linking an image with something you want to remember can help improve recall.

**Organize:** Keep important items in a designated place that is visible and easily accessed.

**Slow down:** If you're rushing, you may not be focused or paying full attention.

**Focus:** Try to reduce distractions and minimize interferences.

**Relax:** Tension and stress make it difficult for us to remember so managing stress will improve your memory.

## Ticket Selling & Reselling

The Government of Saskatchewan has introduced *The Ticket Sales Act* following extensive consultations with industry and the public. The Act will ensure that Saskatchewan people have a fair chance to purchase tickets to an event by limiting the activities of secondary ticket sellers, also known as ticket resellers.

“There have been too many situations where tickets have sold remarkably quickly and then have been offered for resale at extremely high prices. This Act will level the playing field and make it fair for Saskatchewan consumers,” Justice Minister and Attorney General Don Morgan said.

The legislation will prohibit the primary seller from having

links on their website to reseller websites, prohibit secondary ticket sellers from selling tickets to an event that are primarily being sold by a company legally associated with them and prohibit advertising



the sale of tickets by a reseller until 48 hours after the tickets go on sale to the public. The Act also makes it illegal to use computer software to automatically buy tickets. The accompanying regulations will contain reporting requirements to allow the Minister of Justice to get information from venues about the numbers of tickets that were available for public sale.

The Act allows for fines of up to \$5,000 for individuals and \$100,000 for corporations for a first offence, and up to \$10,000 and \$500,000 respectively for subsequent offences, as well as the potential of up to a year in jail for a convicted individual.

More info: 306.787-0775  
Web: [www.gov.sk.ca/news](http://www.gov.sk.ca/news)

## Food Safety

### The consumer's role in the food safety system:

The Canadian Food Inspection Agency (CFIA) works with other government departments and agencies, as well as provincial and territorial partners, to keep Canada's food supply safe. Consumers play an important role by reporting any adverse reactions to food products or other food safety concerns to them.

**Once you file a complaint:** When you first contact the CFIA with a food safety concern or complaint, they ask you to provide as many details as you can. They use this information, and other complaint details, to help determine whether a product poses a food safety risk and identify if any follow up action is necessary.

**Food safety investigations:** After receiving a complaint, the CFIA begins a food safety investigation. Consumers' complaints are just one of many triggers to start a food safety investigation. On average, the

CFIA conducts 3,000 food safety investigations each year.

**Food recalls:** When recall action is required, the CFIA asks the manufacturer, importer, distributor or retailer to remove any affected product from the market.

Depending on the risk assessment, the recall will be classified as a Class I (high risk), II (moderate risk), or III (low or no risk).

In the event that a company is unable, or refuses, to voluntarily recall a product, the Minister of Agriculture has the power to order a mandatory recall for products that pose a health risk.

While not all food concerns reported to the CFIA will result in a food safety investigation, or products being removed from the marketplace, by contacting the CFIA with any of your food safety questions or concerns, you are helping to ensure that we keep Canada's food supply safe.

(from [www.inspection.gc.ca](http://www.inspection.gc.ca))



# You Asked

**Question:** *Where can I lodge a complaint when an advertised price gets changed in the store?*

**Answer:** Sale above advertised price: The *Competition Act* prohibits the sale or rent of a product at a price higher than its advertised price. The provision does not apply if the advertised price was a mistake and the error was immediately corrected. The Competition Bureau promotes truth in advertising in the marketplace by discouraging deceptive business practices and by encouraging the provision of sufficient information to enable informed consumer choice.

You can contact Industry Canada, Fair Business Practices Branch, Bureau of Competition Policy. Phone: 1.800.348-5358 or 1.819.997-4282.

**Question:** *How can I tell if a business is legitimate?*

**Answer:** Every business needs to be registered and needs a business license provincially and/or in the

municipality. Remember, a license makes a business legitimate, but is no guarantee of quality. It is always best to ask around and check with neighbours, co-workers and friends. Word of mouth and reputation is still the best recommendation, as well as getting references.

The Public Library system will search, free of charge, any business to find out more information, like the name, address, president, owner, etc.

The general public has access to information on registered entities and may obtain copies of charter documents at the Corporations Branch, Ministry of Justice and Attorney General. Contact Corporations Branch. Email: [corporationsjustice@gov.sk.ca](mailto:corporationsjustice@gov.sk.ca) or phone: 306.787-2962. Fax: 306.787-899.

Another source is the Better Business Bureau of Saskatchewan which has information and a rating system on Saskatchewan businesses. More information at: 306.352-7601 or toll-free in Sask.: 888.352-7601. Web: [www.sask.bbb.org/contactus/](http://www.sask.bbb.org/contactus/).



## 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: \_\_\_\_\_

Email: \_\_\_\_\_

### Renewal Notice:

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

**This holiday season, consider making a donation to the Saskatchewan Consumers' Association so we can continue to lobby for fairness in the marketplace and continue to improve the quality of life for consumers.**