



# SASKWATCH

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## Waste Reduction

*North Americans make up only 4% of the world's population but consume 25% of the Earth's resources!*

**Reducing consumption** is the number one tip for waste reduction. Before you create waste that needs to be dealt with, ask yourself if you can reduce your use. North America makes up only 4% of the world's population but consumes 25% of the Earth's resources! And most of what we throw away is made from materials that are slowly running out or cannot be replaced quickly enough because of the amount we consume.

**Reuse** is the next best. If you can reuse your waste, it is no longer considered waste. Giving away

unwanted items to friends, charities and thrift stores keeps good items out of the trash. You can also save money - and the environment - by purchasing used items.

**Rebuy:** Close the loop! Buying recycled products creates a larger demand for them. More demand means more manufacturers will try selling more recycled products.

**Recycle:** Sometimes things can't be reused. Recycling keeps raw material in the system and keeps us less dependent on virgin ore, oil and trees for raw materials. If we

can keep recycling our products, not only will we reduce the amount of material going to the landfill, we will also reduce the necessity of mining and chopping down trees! It is good for the environment because you keep trash from piling up and going to landfills. And it usually takes a lot less energy to recycle than to make new products from scratch. A downside is that sometimes recycling can use more energy collecting the items than is saved by the recycling - a problem that has been successfully dealt with in some areas/communities.

### Waste Reduction Tips

- Start composting - info at: [saskwastereduction.ca](http://saskwastereduction.ca).
- Look for recycling programs in stores. Many take back specific products related to what they sell.
- Find out what's green in Saskatchewan at: [www.saskatchewangreendirectory.org](http://www.saskatchewangreendirectory.org).
- Choose green products when you make purchases.
- Consider greener cleaners - vinegar, baking soda, lemon juice, and more, to make effective cleaning agents. Find out how to mix your own solutions at [www.care2.com](http://www.care2.com).
- Renovating? Don't throw it out - donate useful materials and fixtures to a ReStore in your community. It benefits Habitat for Humanity and reduces waste in our landfills.
- Do an energy audit on your home - find out how at: [www.wrwcana.com/02wasteaudit1.htm](http://www.wrwcana.com/02wasteaudit1.htm).
- Rent or Share - consider renting items you use infrequently, like garden equipment or home renovation tools or share purchases with friends and neighbours.
- Refill it - tote your own beverage in a reusable container or bottle, rather than buying a drink.
- Pass it on - consider passing on your unwanted materials to a care home, library, hospital or charity.
- You don't have to worry about recycling plastic bags if you always shop with your own bags.

According to *Keep Earth Beautiful*, an international, charitable, non-profit organization, "Landfills are ticking time bombs - producing unknown gases and chemicals."

Much more information at: [recyclesaskatchewan.ca](http://recyclesaskatchewan.ca); [saskwastereduction.ca](http://saskwastereduction.ca); [keepearthbeautiful.org](http://keepearthbeautiful.org); [recycling.org](http://recycling.org); [rribbitt.com](http://rribbitt.com).

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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/SK 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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# President's Message

Welcome everyone to new and exciting developments with the Consumers' Association of Canada, Saskatchewan Branch (CAC/SK).

It has been the goal of past president Maura Gillis-Cipywynyk and dedicated board members Arne Paus-Jenssen, Burna Purkin, John Costa and support staff Rob Gilhuly and Ryan Thompson to launch CAC/SK into the electronic age. As newly elected president, I have the privilege to work alongside other enthusiastic board members, Ruth Robinson, Jacquie Lindgren, Marie Glauser, Jean Nahachewsky and Tom Rogers, to help realize this goal.

The board and volunteers have found that the needs and concerns of consumers have changed significantly in the past few years. We find there are consumers that still seek information in areas such as price watching, warranty information and fraud alerts and general consumer issues. Now, with the advent of difficult financial constraints to individuals and their families, as a result of market down trends and higher costs of living, consumers are also looking for information and support on debt management and financial aid, as well as insight into lifestyle changes to deal with "over-consumerism."

In response to these new trends, we are in the process of redesigning our website. We hope the new, interactive website will allow consumers to "connect" and share their thoughts, concerns and insights with other consumers.

We invite all consumers from one end of the province to the other to get together and network via our blogs, as well as stay up-to-date on current consumer issues.

It is a time of revitalizing and networking! Our success depends on your participation. We encourage each of you to come under the umbrella of our Association and strengthen our voice with yours.

Consumers can continue to enjoy the long-standing guidance offered by our organization, coupled with new opportunities to connect with fellow consumers on our new website. We will be notifying the public of the launch date of our new website.

In order to lower costs, and save paper, we are considering stopping the printing of *SaskWatch* (or printing fewer copies) as it's available on line. Please let us know what you think about this proposed change or if you'd like to continue receiving it in the mail. *SaskWatch* is available on our website, but if you'd like it delivered to your inbox, let us know and send us your email address.

*Audrey Findlay, President*

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## Protection for Credit Card Users



On September 1st this year, some new regulations came into effect promising to protect Canadians who use credit cards. The new regulations will:

- Mandate an effective minimum 21-day, interest-free grace period on all new credit card purchases when a customer pays the outstanding balance in full.
- Lower interest costs by mandating allocations of payment in favour of the consumer. For example, any payment made in excess of the required minimum

must either be allocated to the balance with the highest interest rate first or distributed proportionally to each type of balance (cash advances, purchases, etc).

- Provide information on the cardholder's monthly statement on the time it would take to fully repay the balance, if only the minimum payment is made every month. (*eg. it would take more than 10 years to pay off a balance of only \$1,000 on a credit card that charges 18 per cent!*)
- Mandate advance disclosure of interest rate increases prior to their taking effect, even if this information had been included in the credit contract.

The regulations apply to credit cards issued by federally regulated institutions. These new credit card regulations are in addition to those that came into effect earlier this year, which include:

- Providing a summary box on credit contracts and application forms that sets out key features, such as interest rates and fees.
- Requiring express consent for credit limit increases.
- Limiting debt collection practices used by financial institutions.

While these new guidelines are a positive step forward, many fear they could lead to a rise in rates, and they don't go far enough to curb consumers' poor credit habits.

### Recycling in Saskatchewan

Saskatchewan Waste Reduction Council (SWRC) has an online recycling database that provides a comprehensive list of organizations in Saskatchewan that recycle or reuse various materials. Their database includes dozens of categories, from common items like paper, plastic, and tin cans to more specific items like Brita filters, crayons and old cars.

Go to [www.saskwastereduction.ca/dbase.php](http://www.saskwastereduction.ca/dbase.php) and then select the *type of material* you wish to recycle and *your community*. You'll get the names of recyclers, contact information, hours of operation, drop-off locations, and specifics of what they take.

To see how the site worked, I searched *computers/electronics* and came up with 11 locations in Saskatoon and 12 places in Regina.

In response to a specific request about where in Saskatoon to recycle plastic food containers such as yogurt containers, I searched and came up with quite a few places that accept household plastic and three places that accept these food containers: The Saskatoon Food Bank (202 Ave. C. South, 664-6565), All Green Recycling (1902 1st Ave. N, 931-8808), and Saskatoon Curbside Recycling (651-2162) a fee-based pick up service.

### About Recycling

- The amount of wood and paper North Americans throw away each year is enough to heat *50 million homes for 20 years*.
- Recycling the print run of a single Sunday issue of the *New York Times* would spare 75,000 trees.
- Manufacturing products from recycled paper reduces water pollution by 35% and air pollutants by 73% - and think about all the trees that would stay alive.
- 10 million hectares of ancient forests are destroyed each year throughout the world, the equivalent of 1 football field every 2 seconds.
- You can make 20 cans out of recycled material with the same amount of energy it takes to make 1 new one.
- On average 16% of the money you spend on products pays for packaging, which ultimately ends up as rubbish.
- A typical baby uses 10,000 diapers in their early life. Each year *16 trillion* diapers end up in landfills.
- A plastic bag takes 400 years to break down.
- An ink cartridge takes 1000 years to bio-degrade.
- Using recycled steel in manufacturing, cuts down on 76% of the water pollutants, 86% of the air pollutants, and 97% of the mining wastes.



### **Pruning Ban Lifted September 1<sup>st</sup>**

The pruning of elm trees is prohibited from April 1<sup>st</sup> to August 31<sup>st</sup> to reduce the risk of Dutch Elm Disease (DED). The beetles that spread the disease are most active during this period and fresh cuts attract them. Now that the ban period is over, homeowners are encouraged to prune their elm trees, since regular pruning, outside the ban period, helps keep trees healthy and better able to resist diseases. For more information: 306.953-2987.

### **Spotlight on Seniors**

The 11th Annual *Spotlight on Seniors* takes place Tuesday October 5th at TCU Place from 10am-4pm. There will be trade show booths, activities, information, entertainment and fun - as well as afternoon tea, coffee and donuts. Spotlight is also featuring a digital photography display entitled *Age Alive*. More information at the Saskatoon Council on Aging: 652-2255.

### **Domestic Fair Trade Certification**

Farmer Direct Co-operative Ltd. (FDC), a farmer-owned business providing the world with ethically grown and traded food, is the first business in Canada and the United States to receive domestic fair trade certification. Its co-operative of 70 certified organic family farms produces high quality, 100 percent certified organic grains, oilseeds, pulses and meats for food manufacturers, distributors, and food service providers in Canada, United States, European Union and Japan. "People usually associate fair trade with coffee, sugar, bananas and other crops from the global south, but fair wages to farm workers and fair prices to farmers are just as much a concern in industrialized nations like Canada and the United States," explains Murray Horkoff a FDC farmer/owner from Kamsack, Sask. More info: [www.farmerdirect.coop](http://www.farmerdirect.coop).

### **Water Your Plants with Potato Water**

The next time you boil potatoes, let the water cool and use it to give your thirsty plants a drink. It contains starch, nutrients, and organic water that help plants thrive.

### **Cascades - Green and Canadian**

The Canadian paper company, *Cascades*, is saving a lot of trees with their household paper products by making them with 100 percent recycled fibres (mostly postconsumer recycled material - the stuff we put in our blue boxes). *Cascades* also uses 80 percent less water than the industry average. *Cascades* tissue, paper towels and napkins sport the EcoLogo of the Environmental Choice Program. Find out more about their values, sustainable development plan, green corporate structure, and green products at: [cascades.com](http://cascades.com).

### **Mercury Thermostat Recycling**

Mercury and other heavy metals, improperly managed, pose dangers to human and environmental health. Common sources include, thermometers, light bulbs, and thermostats. SaskPower says used mercury thermostats have no place in our landfills and should be properly recycled. They recommend that you take them to a participating SaskPower customer service office where they will safely dispose of them and ensure that the mercury doesn't end up in our air, land and water. For more information about SaskPower's Mercury Thermostat Recycling Program visit [saskpower.com](http://saskpower.com), and for energy saving tips or to find out about grants and rebates available under Saskatchewan Energy Share, visit [skenergyshare.com](http://skenergyshare.com).

### **Recycle Your Brita Water Filters**

Eco-producer *Preserve* and *Brita* have teamed up to collect and recycle Brita® pitcher filters. *Preserve* transforms the recycled plastic from the filters into new products. Here's how to recycle them: [www.preserveproducts.com/products.html](http://www.preserveproducts.com/products.html).

### **Building Saskatchewan Green 2010**

The vision of the Building Saskatchewan Green conference this year is *Green Today, Greener Tomorrow*, to be held October 15 & 16 at the University of Regina. The conference mission is to promote sustainable design principles, highlight Saskatchewan success stories and provide opportunities for like-minded people in the design community to share ideas and information. More information: [www.bsg2010.ca](http://www.bsg2010.ca).



# PIECES

## Bits & Pieces

### Be Cautious when Renting or Leasing

Renting and leasing goods can be a good way to acquire things you may not be able to afford, but there can be a catch. You can find out about rent-to-own products, what financial considerations to make before making the decision to rent or lease, and possible alternatives at [consumerinformation.ca](http://consumerinformation.ca), Canadian Consumer Information Gateway website. While renting or leasing goods is a way to have things you can't afford to buy outright, the price of convenience can sometimes be steep. It may not be obvious at first glance, but the rental charge can be three or four times what it would cost to pay cash or to finance the purchase even at the highest interest rate. Gateway's website has questions to ask yourself before making the decision and includes information to make you aware of what you're getting into before you take the leap.

### READ Saskatoon

READ Saskatoon is a volunteer literacy organization that has provided free literacy services to individuals, families, workplaces and the community for over 30 years. Their literacy programs are delivered by trained staff and volunteers and range from confidential adult one-on-one tutoring, to adult group literacy skills training, to programs designed for parents and families. To volunteer as a tutor please call: 306.652-5448. Further info: [www.readsaskatoon.com](http://www.readsaskatoon.com).

### Consumer Product Safety

Health Canada, Consumer Product Safety, has information on:

- Advisories, Warnings & Recalls
- Children's Products
- Household Products
- Personal Products
- Pest Management & Products
- Recreational & Sports Products
- Product Safety Testing
- Legislation & Guidelines
- Reports & Publications

Contact: [healthcanada.gc.ca/cps-industry](http://healthcanada.gc.ca/cps-industry) or email: [CPS-SPC@hc-sc.gc.ca](mailto:CPS-SPC@hc-sc.gc.ca). The Product Safety Officer in Saskatchewan is Patricia Lewis at: 306.975-4028 or

### Practice Preventive Medicine - Laugh!

Author/professor Norman Cousins refers to laughter as "inner jogging." He says there's scientific proof that it oxygenates the blood, improves respiration, stimulates the body's immune system, and triggers reactions that release substances described as "the body's anesthesia and a relaxant that helps human beings to sustain pain." Looks like your health is a laughing matter.

### Did You Know ...

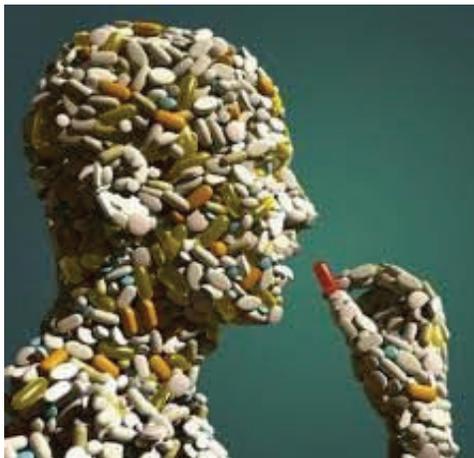
- If every Canadian left their car at home *just one day a week*, we would save 4.8 million tonnes of greenhouse gas emissions each year – the equivalent of taking 800,000 cars off the road for a year.
- Shopping for a year with reusable bags will save 11 kg of greenhouse gases per person.
- Dusting your light bulbs can give you up to 50% more light.
- Waste Management of Canada reports that they recycled enough paper last year to save 41 million trees.
- Sask Power says turn your computer and monitor off for 12 hours a day and save over \$50 a year.
- 25% of young people entering the workplace have early warning signs of hearing loss.
- Theobroma cacao is the technical term for chocolate, which in Greek means "food of the gods."
- American Journal of Preventive Medicine found, in a recent study, that people who keep a food diary *lose twice the weight* compared to those who do not track their foods.
- To test the age of an egg place it in a deep pan of cold water. If it lies on its side, it's fresh. If it stands at an angle, it's probably 3 or 4 days old. If it stands on end upright, it's over 10 days old, and if it floats to the top, toss it out.
- Yawning restores the equilibrium of air pressure between the middle ear and the outside atmosphere, giving you a feeling of relief - so don't stifle it.
- More than 50% of the people in the world have never made or received a telephone call.
- It is physically impossible to lick your elbow (over 75% of people who read this will try it. Did you?)

## Reporting Side Effects

Health Canada has launched a new *Consumer Side Effect Reporting Form* to make it even easier for consumers to report side effects to drugs and other health products to the Canada Vigilance Program.

Reporting side effects (adverse reactions) is important to health product safety. Each report may contribute to improving the safe use of health products - including prescription and non-prescription drugs, and natural health products.

Information received from adverse reaction reports is combined



with other sources of safety information and may help identify pre-

viously unrecognized, rare or serious adverse reactions, and may lead to changes in product safety information or other regulatory actions.

In addition to the new form (which can be sent by mail or fax), consumers can also report online or by calling toll-free at 1.866.234-2345. The new form is simpler, friendlier and easier to understand than the form previously available to consumers, and is now available online at the MedEffect™ Canada: [healthcanada.gc.ca/medeffect](http://healthcanada.gc.ca/medeffect).

## 8 Spots Germs Love to Lurk in Your Home

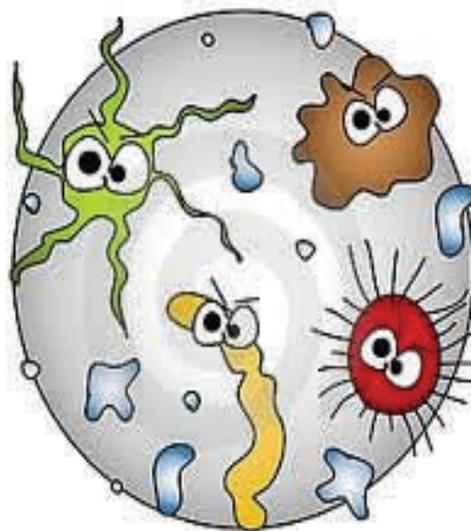
**1. TV remote:** Many people watch TV while they absent-mindedly chew their fingernails, snack on food, and flip through channels, leaving all kinds of bacteria on the remote. Make sure to sanitize the remote control regularly to prevent sickness.

**2. Tub and shower:** Your bathtub may have 100 times more bacteria than the trash can, according to an in-home bacteria study conducted by the Center for Hygiene and Health in Home and Community. The Hygiene Council recommends that showers and tubs be disinfected twice a week to get rid of dead skin cells left in the tub that can carry germs too.

**3. Pet food dish:** Most pet food dishes stay on the floor and do not get washed regularly.

**4. Kitchen cloths and sponges:** People frequently use sponges or cloths to wipe germs from surfaces in the kitchen. As a result, 70% of kitchen sponges in U.S. homes failed the hygiene test by having high levels of bacteria, according to the Hygiene

Council. The council recommends running sponges through the dishwasher regularly and washing kitchen



cloths on the hot cycle in the washing machine.

**5. Microwave touch screen:** This spot is notorious for not getting cleaned. Even though the food comes out cooked, the germs that can make you sick are left on the outside of the microwave for the next person to touch. It is important to wipe down

the touch screen regularly, especially after cooking raw meat.

**6. Light switches:** Touching the light switch is practically unavoidable, but keeping it clean is not. The bathroom light switch can have as many germs as the trash bin. Disinfect light switches twice a week, or every day if a member of your household is sick.

**7. Baby changing table:** During diaper changes, the baby wipes container, the diaper packaging, the trash can and anything around the changing area get contaminated with bacteria through touching after handling a dirty diaper. The baby changing table area should be cleaned often.

**8. Kitchen faucets:** Typically people wash their hands after handling raw meat in the kitchen, but they touch the faucet to turn on the water and do not think about the bacteria that they leave there. The Hygiene Council found that more than half of faucets in American homes are covered with bacteria.

([www.articles.mercola.com](http://www.articles.mercola.com))

## Household Debt & Consumption *by Ruth Robinson*

In 2010 the Certified General Accountants Association in collaboration with the Saskatchewan Chamber of Commerce did a survey of household attitudes to debt and consumption. They wanted to learn about the level of debt and the risks associated with the rising level of debt. That was done by integrating the results of the public opinion survey with an analysis of available statistical information. The findings are of some concern:

- Household debt of people in SK is rising, particularly in the lower income groups.
- The level of concern over increasing debt is high in SK, but not as high as in the rest of Canada.
- Consumption, rather than asset accumulation, is the primary cause of debt run up. In SK, day-to-day living expenses were given as the primary reason for increased debt, with a new car the next reason. On the other hand, expenses which could lead to asset accumulation, such as a new home or educational classes, were farther down the list of reasons for spending.
- Few in SK report positive changes in their income, assets and wealth; however many report an increase in household spending. Less than one-half of those surveyed in SK feel that they are wealthier now as compared to three years ago.
- One quarter of those in SK would not be able to handle an unforeseen expenditure of \$5,000, and one in 10 would have trouble dealing with a \$500 unforeseen expenditure, however many do not save on a regular basis.
- 40% of Saskatchewanians don't feel confident that their financial situation at retirement will be adequate. Younger respondents were more likely to feel insecure about their retirement.

Recently the Association of Saskatchewan Home Economists presented at the Federal Task Force on Financial Literacy. They believe that financial literacy begins in the family home and should be reinforced and contin-

ued in the schools/universities and the community. They made nineteen recommendations including providing grants to community-based organizations to offer basic financial literacy programs, teaching financial literacy in high schools, and encouraging people to set up long term plans with target dates.

CAC/SK is also concerned about the lack of skills that many people have in order to manage their financial resources to best meet their needs and wishes. We have a few questions:

1. Does this concern you?
2. What would help you to better use your financial resources?
3. What information would you like regarding how to save, pensions, insurance, how to invest, regulation of the financial industry, and interest rate and charges on credit cards, etc.
4. Should CAC/SK explore these topics? If so, which ones are most important?

***Please send us your comments by email, letter or phone.***

## A New Vision of Aging for Canada

Canadian Association of Retired Persons (CARP) is a national, non-partisan, non-profit organization committed to a 'New Vision of Aging for Canada' promoting social change that will bring financial security, equitable access to health care, and freedom from discrimination. Human

Rights - freedom from ageism and discrimination - is a basic human right and to protect the rights and dignity of people as they age, CARP says there must be:



- The right to continue working, driving and living independently;
- Freedom from ageism and other stereotypes in advertising and the media;
- Freedom from elder abuse;
- Equal rights to affordable housing.

CARP is committed to enhancing the quality of life for all Canadians as they age. More information at: [www.carp.ca](http://www.carp.ca), [www.50plus.com](http://www.50plus.com), or phone: 1.800.363-9736.

## Obesity in Canada

Overweight and obesity have become a global epidemic. The prevalence of obesity in Canada has progressed rapidly over the years and has one of the highest rates of obesity in the world.

According to the Heart and Stroke Foundation of Canada, “the increasing number of overweight and obese Canadians now poses one of the greatest threats ever to public health in this country.”

The report from the Organization for Economic Co-operation and Development (OECD) said one in four Canadians is obese and that men are more likely than women to be overweight or obese, but women with a poor education are twice as likely to be overweight than more educated women.



While the numbers aren't good in Canada, they could be worse. In the U.S., three out of four people are overweight or obese.

In Australia, Hungary and Austria, half of the adult population is overweight or obese. Two out of three men in Spain are overweight and one out of six people is obese. The United Kingdom has the highest obesity rate in Europe. One in four people is obese, including two out of three men. In France, Sweden and Italy, just one in 10 is considered obese. Meanwhile Korea has one of the lowest rates, with just 4% of the population considered obese, but 30% are overweight. The average for all the countries in the study is for one in six people to be considered obese.

The report calls on governments to do more, such as making healthy options available and making existing options more accessible and affordable. *(from torontosun.com and www1.agric.gov.ab.ca)*

### 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.

**Making a donation to CAC/SK will help us continue to lobby for fairness in the marketplace and improve the quality of life for consumers.**