



SASKWATCH



Published by Saskatchewan Branch of Consumers' Association of Canada ISSN 1184-0005 Volume 27 Issue 1 Spring 2010

Internet Scams Top BBB's List

Online ads selling everything from teeth whiteners to premium text messages made it into the Top 10 scams listed by the B.C. branch of the Better Business Bureau (BBB). Phonebusters, The Canadian Anti-Fraud Centre, recorded nearly 200,000 complaints this year and according to the federal Competition Bureau, Internet scams went from being the fourth most common scam complaint in 2007 to the top complaint in 2008 and 2009.

Here is a partial list, not in order of severity, of BBB's top scams:

Health claim scams: A bogus product makes a "breakthrough" health claim on the Internet or promises cures.

Not-so-free trials: An online ad invites you to try a new diet product or teeth whitener, but many websites don't disclose the billing terms and conditions.

ID theft: Online scammers send emails that look legitimate, requesting that your "account information needs to be updated." Another tactic called "scareware" has



a pop-up message saying your computer is infected with a virus and you need to visit a website to purchase and download anti-virus software to fix the problem.

Home repair ripoffs: In this more old-fashioned scam, homeowners are told they need an immediate furnace replacement because of a crack in their heat exchanger, or the "contractor" has a gas-sniffer device that shows high carbon monoxide levels.

Business opportunities: Often they are illegal pyramid schemes where new capital brought on by new investors is keeping this imaginary investment afloat.

Cashback fraud: A buyer agrees to pay your asking price of something you're selling online, but sends you a cheque for a larger sum. You're asked to cash the cheque and send a money transfer for the difference. Sure enough, their cheque bounces a few days after your money has left your account.

Hidden cellphone charges: People who sign up to play online games or take IQ tests find themselves also signed up for expensive premium text services for their cellphone through third-party companies.

Mystery jobs scams: Mystery shopper ads in newspapers or online are in most cases bogus services requiring you to pay money upfront.

(from www.bbb.org and CBC News)

The Saskatchewan RCMP are advising consumers to be aware of construction fraud and home repair scams which occur when a contractor is deceitful or dishonest in the quality and/or the completion of the work. They offer these tips to help consumers and residents protect themselves:

Use reliable, licensed contractors. Ask for and check references. Request detailed written estimates and compare to at least three others. Ask for proof of in-

surance (property damage, liability and worker's comp insurance). Get a detailed contract in writing. Get detailed guarantees in writing. Make sure the work is properly inspected by a qualified inspector. Make payments to the company name, not an individual. Confirm that the contractor actually possesses the qualifications they claim to have. Keep deposits to a minimum. There is a greater risk with larger deposits. Commonly 10 per cent is provided as a deposit, with installments made as the work progresses.

SaskWatch - Spring 2010

Publisher:

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

Editor:

Brenda Goldsworthy

Contributors:

Ruth Robinson
Maura Gillis-Cipywnyk
Annemarie Buchmann-Gerber
Eric Green
Burna Purkin
Maxine Montgomery

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
John Costa

Message from the President

Spring is in the air holding promises of new beginnings and, for consumers, an opportunity to become a consumer-wise shopper. This edition of *SaskWatch* features information on avoiding internet scams and other frauds, being an informed donor, recognizing and preventing financial abuse of the elderly, ground transportation service at Saskatoon Airport, SaskPower's rate increase request, the high cost of using credit card cheques, tips for having your furnace cleaned, and our always popular Bits & Pieces.

Eric Green of the Consumer Protection Branch has also written an excerpt from the 2009 presentation he made at our 2009 AGM - *Ensuring Marketplace Fairness*.

We'd like to extend an invitation to attend our Annual General Meeting on May 31 at the Cave Restaurant. There is a new meeting format: we will start with lunch,

followed by our guest speaker, Bill Restall (CEO of Saskatoon Airport Authority), who will share exciting information about the plans for the Terminal Expansion, and then on to the AGM (details page 8). It will require no more than two hours and a chance for you to participate and consider future involvement.

SaskWatch is designed to arm consumers with information to assist in dealing with the market place. If you have any suggestions about topics we should feature, please do not hesitate to contact our office at 242-4909 or email us at: office.cacsk@sasktel.net.

Check out our Website at: www.consumersask.com for the changes we're making over the next few months to make it more user friendly. Your feedback would be very helpful.

Remember - a wise consumer is an informed consumer.

Maura Gillis-Cipywnyk

**Digital Detox Week
April 19-25**

It used to be called *TV Turnoff Week* but the name has been changed to *Digital Detox Week* to reflect society's growing fixation on computers and other digital devices. *Adbusters*, who launched this project back in 1994, challenges you to do the unthinkable - **Unplug!** Say good-bye to Twitter and Facebook for a week. Turn off your TV, iPhone and Xbox for seven days and reconnect with the natural world and the people around you. More info: adbusters.org/campaigns/digitaldetox

In This Issue

| | |
|-------------------------------|---|
| Internet Scams Top BBB's List | 1 |
| Home Repair Fraud | 1 |
| Message from the President | 2 |
| Digital Detox Week | 2 |
| Be An Informed Donor | 3 |
| Elderly Financial Abuse | 3 |
| Bits & Pieces | 4 |
| Marketplace Fairness | 6 |
| Credit Card Cheques | 6 |
| Servicing Your Furnace | 7 |
| Taxi versus Black Car | 7 |
| SaskPower Requests Increase | 8 |
| CAC/SK AGM | 8 |

Be an Informed Donor

Before responding to donation requests, become informed, ask questions, and do your research. The Canada Revenue Agency (CRA) regulates charities registered under the *Income Tax Act*. You can go to their website and research whether an organization is a registered charity and view its financial information. Only these registered charities can issue official donation receipts so you can claim them as a tax credit.

The CRA recommends the following tips before making a donation.

- Consult the CRA Charities Listings at: www.cra.gc.ca/donors or call 1.800.267-2384 to confirm that a charity is registered with the CRA.
- Confirm that you will receive an official donation receipt if you want to claim a tax credit.
- Beware of schemes that promise you tax savings greater than your cost, thus allowing you to

“profit” from making a donation.

- Write cheques payable to the charity, not an individual.
- Make sure that your online donations are secure.
- Refuse to donate if there are signs of fraud, such as inappropriate pressure to give immediately or being offered a receipt for more than you actually donate.
- Report fraud to the Canadian Anti-Fraud Call Centre, PhoneBusters at 1.888.495-8501.

Elderly Most Sensitive to Financial Abuse



Of all acts of abuse seniors face, from physical to psychological, the most prevalent by far is financial abuse. Ranging from theft and embezzlement to fraudulent powers of attorney and mass-marketing scams, close to 60 per cent of reported cases of abuse against seniors are financial in nature. According to PhoneBusters, 1,645 victims over the age of 50 who contacted its SeniorBusters program last year reported losing a total of more than \$13 million.

The elderly all too often face financial abuse by someone they know, and have their life's savings depleted by one of their children or other close individuals. They are often not aware of the stealing or are afraid to say anything. If others uncover the crime, and try to report it, they sadly discover that law enforcement and banks will not intervene. If a stranger uses an elder's debit card to steal money, then it's a crime. If the elder's son or daughter uses the debit

card to steal money, it's a family matter. Stealing from the elderly must be treated as a crime regardless of whether the thief is a stranger, family member, close friend or health aide.

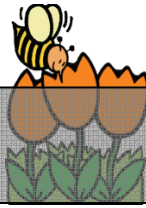
Financial abuse includes all forms of manipulation or exploitation of someone else's money. It includes using older adults' money or property dishonestly, or failing to use older adults' assets for their own welfare. Whenever someone acts without consent or lawful authority to gain financial benefit at the expense of someone else - it is abuse.

Signs of possible financial abuse may include:

- sudden unexplained changes in bank account or banking practices, including unauthorized ATM withdrawals;
- unauthorized attempts to include additional names on a senior's bank signature card;
- sudden interest in the senior's financial affairs without their knowledge;
- sudden unexplained changes to a will or other financial documents;
- sudden drop in cash flow or financial holdings, including sudden transfer of assets without the direct involvement of the senior;
- suspicious-looking signatures on cheques and documents.

For information on how seniors and their caregivers can avoid being victims of all forms of abuse, visit: www.montrealgazette.com/grey; call 1.800.O-Canada (1.800.622-6232) or www.seniors.gc.ca.

(info from Government of Canada & Montreal Gazette)



Stickers on Fruits and Vegetables

Those little stickers contain different PLU codes depending on whether the produce was conventionally grown, organically grown, or genetically modified (GM). Conventionally grown has four numbers, organically grown has five numbers prefaced by the #9, and GM has five numbers prefaced by the #8.

Don't Prune April 1 to Aug. 31

To reduce the risk of Dutch Elm Disease (DED), pruning of elm trees is prohibited from April 1 to Aug. 31. The Elm Bark Beetle that spreads the DED fungus is attracted to freshly cut elm and is most active during this period. Pruning is encouraged before and after the annual ban period as proper pruning helps keep trees healthy and better able to resist disease. For more information, contact 1.800.727-5356.

Precious Memories of Prairie War Heroes

Saskatchewan Seniors Mechanism has published a book honouring Saskatchewan and Alberta WWII Veterans. While the book is serious in nature, they have also incorporated a humorous, or light-hearted, side to better portray real-life situations encountered by those who served overseas. To order a copy, send a cheque for \$24 to Saskatchewan Seniors Mechanism, 112-2001 Cornwall St., Regina, Sk. S4P 3X9, or check their web: www.skseiorsmechanism.ca.

Streetlight Problems

If you see a problem with a street light such as: it doesn't come on at night; it's on all day; it turns on/off during the night (cycling); or it's damaged or vandalized, phone: 975-2414 or 975-2621 or email: Saskatoon.Light.Power@Saskatoon.ca.

Alzheimer Society

The Alzheimer Society (www.alzheimer.ca) is a national not-for-profit health organization dedicated to helping people affected by Alzheimers and related diseases. The Society has numerous resources and support programs for people with the disease and their caregivers. Phone: 306.949.4141; Toll-free: 1.800.263.3367; e-mail: info@alzheimer.sk.ca; web: www.alzheimer.sk.ca.

National 'Do Not Call' List

In case you missed this information in a previous *SaskWatch*, it's worth repeating. You can sign up to reduce the number of telemarketing calls you receive by registering your home phone, cell and fax numbers on the national *Do Not Call List* (NDNCL). Telemarketers have 31 days to stop calling after a number is registered. Registration must be renewed every five years. For more information go to www.LNTE-DNCL.gc.ca or call their toll free number at 1.866.580-3625.

Collecting Driver's Licence Information

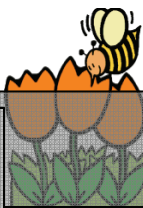
Joint guidelines have been released by the Privacy Commissioner of Canada and her colleagues in Alberta and British Columbia. This provides guidance to retailers in determining whether it is appropriate to collect or record drivers' licence numbers which is a widespread practice in corporations and many private sector businesses. One key message is that generally photocopying or scanning a licence is excessive and improper. You can view guidelines applicable to the Saskatchewan private sector at: www.priv.gc.ca/information/pub/guide_edl_e.cfm.

Wastewater Details Online

SaskH2O.ca, the province's go-to website for municipal drinking water safety information, now offers details on local wastewater treatment throughout the province. In addition to finding out if a community has been issued any warnings about the quality of drinking water, one can also find information on wastewater treatment, such as when the last inspection was conducted and what the outcome was. For more information, phone: 306.787-5796.

SaskTel: Green Employer

SaskTel has been named one of Canada's Greenest Employers by MediaCorp Canada Inc. The award recognizes SaskTel's culture of environmental awareness based on an evaluation of SaskTel's environmental initiatives and programs, success in reducing the corporation's environmental footprint and the degree to which employees are involved in green initiatives.



Don't Get Caught by Phishers

E-mails, text messages and websites that look legitimate, but are really attempts by fraudsters to collect your personal and financial information, is known as Phishing (or Brand Spoofing) and it's tough to thwart because it's almost impossible to tell a phony email from a legitimate one. Don't click on links in unsolicited emails because these Phishing criminals can then access your financial accounts, open new bank accounts, apply for loans and credit cards, access your personal email account, hide criminal activities, receive government benefits and obtain a passport. If you receive one of these suspicious emails, report it to info@phonebusters.com or the institution that it appears to be from.

Aspartame renamed Aminosweet

Ajinomoto, maker of Aspartame, hopes to pull the wool over the eyes of the public with its rebranded version called *AminoSweet*. Despite a myriad of evidence showing that aspartame is a dangerous toxin that causes neurological brain damage, cancerous tumors, and endocrine disruption, among other things, it has remained on the global market with the exception of a few countries that have banned it. This carcinogen was approved as a food additive through heavy-handed prodding by a powerful corporation with its own interests in mind. Changing Aspartame's name to something that is "appealing and memorable," in Ajinomoto's own words, may hoodwink some, but hopefully most will reject this clever marketing tactic as nothing more than a desperate attempt to preserve the company's multi-billion dollar cash cow. Do not be deceived.

(info from www.naturalnews.com)

The Gateway

The Canadian Consumer Information Gateway (www.ConsumerInformation.ca) includes information on many consumer topics, including health, children, food, housing, the Internet, the environment and communications, and carries the latest consumer news and special features. It also contains easy-to-use links to information on fraud, including the latest scam alerts and 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) or to Phonebusters (phonebusters.com or 1.888.495-8501).

World Consumer Rights Day

March 15th marked the annual World Consumer Rights Day (WCRD). Organized by Consumers International (CI), the theme this year was *Our Money, Our Rights* and highlighted consumer issues in relation to financial services. Consumers International is a UK based, non-profit, founded in 1960 and the only independent global campaigning voice for consumers. With over 220 member organizations in 115 countries, their stated goal is to help protect and empower consumers everywhere. Throughout 2010 they will look at the role CI has played in the development of consumer rights around the world: the key personalities, the key dates and the major campaign achievements. They will also keep you up to date with all the activities taking place around the world. Check out their web: consumersinternational.org.

Did You Know ...

- In the 15th century, wedding gowns were green - the colour linked to fertility.
- The word *feedback* is the shortest English word with the letters **a b c d e and f**.
- Currently, there are about 540,000 words in the English language - approximately five times as many as during Shakespeare's time.
- 15 billion batteries are thrown out every year.
- It's a commonly held myth that turning a computer off and on uses more energy than leaving it running. Not true ... turn it off when not in use.
- The hair on our head grows about 25 feet in an average lifetime.
- The average adult has 17 sq. feet of skin containing one billion pores and weighing in at about 5 pounds.
- The average pair of eyes can distinguish nearly 8 million differences in colours.
- The average pair of ears can discriminate among more than 300,000 tones.
- The average nose can recognize about 10,000 different odours.

Ensuring Marketplace Fairness



The Consumer Protection Branch, Ministry of Justice and Attorney General, is a regulatory agency that promotes marketplace fairness to facilitate an environment where reasonable trading expectations will be met, and where there continues to be public confidence in trading processes, and the ability to transact fairly.

With more than 50% of Canada's economic activity being derived from consumer transactions, ensuring that consumers continue to have confidence in marketplace

process is an important public policy goal.

The Branch's goal is to facilitate an environment where the consumer can "trade (for household items) with confidence; view movies and DVDs with confidence (regulation and classification ratings); avoid fraudulent practices (using information to minimize the chance of becoming a victim); and finally rest in peace (death services regulation)."

The Branch is but one of the consumer protection partners. Others include: not-for-profit organizations such as the Consumers Association of Canada; businesses organizations such as the Better Business Bureau; law enforcement, prosecutors, and the competitive marketplace, to name a few. In this context the Consumer Protection Branch specializes in consumer transactions related to household, family or personal transactions.

To achieve its goal the Branch: participates in consumer research; undertakes education and aware-

ness activities; engages in periodic legislation reviews; licenses certain types of businesses, enforces regulations; and investigates consumer complaints. Public input is always welcomed.

Promoting fairness is an essential prevention tool. Consumers must become informed and take steps to protect themselves. Buyer beware is still very good advice.

Knowledgeable consumers make wiser decisions and are less susceptible to scams. Knowledgeable business operators are more likely to create an environment where expectations are met and the opportunities for costly fraudulent practices are reduced. A knowledgeable community reduces the requirement for regulatory intervention and is best equipped to resolve issues that arise.

The Consumer Protection Branch can be reached at 1.877.880-5550.

Excerpt from a presentation Eric Green (Consumer Protection Branch) made to the Saskatchewan Consumers' Association.

Recently, I decided to use my credit card cheques for dental bills rather

than waiting until the end of the month or post-dating my cheques. When my credit card bill arrived I was surprised to see the interest charges and, when I phoned the company, they told me that even more interest had accrued since the statement was issued. I wasn't aware that using

Caution When Using Credit Card Cheques

by Burna Purkin

credit card cheques subjected me to the same fees as withdrawing cash using my credit card. Use caution when using credit card cheques and ask your bank to give you all the specifics so you become a more knowledgeable consumer and avoid unnecessary surprises.

Remember:

- A credit card cheque is a loan.
- Daily interest is charged immediately.
- When you get your statement, you will have already accrued more interest than what is stated.
- The information regarding the use of these cheques is in small print on the back of your statement.

Tips on Having Your Furnace Serviced

While most maintenance contractors are reputable, furnace “scam artists” are always on the move and, unfortunately, hundreds of unsuspecting homeowners become victims of their fraudulent and unscrupulous activities. The Better Business Bureau has some tips to prevent you from getting “taken to the cleaners.”

- Don’t fall for phone solicitations that offer “low cost” or “free” furnace cleaning. Once in the home, the contractor may falsely tell homeowners that their heating system has serious problems that require immediate attention.
- Don’t hire someone who comes to your door with a “Shop-Vac” type vacuum offering to clean your heating ducts. A proper cleaning requires a high volume vacuum system.
- Don’t hire or sign a contract just because the contractor says you face possible illness or death if the furnace isn’t replaced immediately. Ask for a written copy of

the contractor’s results and call your local utility company.

- If furnace repair or replacement is recommended, get at least three written estimates, from qualified licensed contractors, that fully describe services and materials to be provided. When comparing estimates, evaluate the price, type of service, warranty, and energy efficiency.



Maintenance:

- Clean air returns with your vacuum and change filter at least three times during heating season.
- Service furnace annually. In addition, a gas furnace needs cleaning every two years, and oil furnaces every year.
- If your furnace needs repair, check the warranty to find out if any repairs or replacement parts are covered. Also, check if annual maintenance is required to maintain the warranty.
- If it’s necessary to buy a new furnace, choose a unit that’s just large enough to handle the demands of your household. Don’t waste money on a furnace larger than you need.
- For recommendations on qualified licensed furnace contractors, ask friends, relatives and co-workers, and also check the company out with the Better Business Bureau.

Saskatoon Airport Ground Transportation

Taxi versus Black Car by Maxine Montgomery

Ground transportation and in particular taxi service at the Saskatoon Airport has been a frequent topic of discussion. A number of factors determined the awarding of the contract to United Blueline in September of 2009, however, the primary objective was to provide an enhanced level of service and a reduction in wait times. In addition to taxis there is a Black Car service at the Saskatoon Airport which differs in a number of ways:

- Black Cars are zoned fares while taxis are metered. The cost of a Black Car is approximately 25% more than a taxi. (The average fare from the Airport to a downtown hotel is \$25.00).

- Black Cars have no bubble sign on the roof and are always black.
- Typically Black Cars will be classified as a “luxury vehicle.”
- Black Cars are governed under Provincial Highway and Traffic Board legislation; taxis are licensed with the City of Saskatoon.
- Both Black Car and taxi services are in designated areas curbside at the Airport.
- The Black Car/Airporter service is prearranged by the Airport on behalf of the traveling public.

For more information phone: Prestige Car Service: 306-664-2222 or www.sasklimo.ca.

SaskPower Applies for Rate Increase



The Saskatchewan Rate Review Panel (SRRP) has announced their plan for reviewing SaskPower's Rate Application requesting an average seven per cent increase. The Panel is to deliver its report to the Minister responsible for the Crown Investments Corporation by June 29, 2010. The provincial Cabinet will make the final decision.

SRRP Chair, Kathy Weber, says extensive public consultations are part of their review process.

CAC/SK will make a presentation at the Saskatoon Meeting which is on Monday, April 12th at 1:30 pm at the Hilton Hotel in Saskatoon. Although this meeting is open to the general public, it is focused on larger stakeholders. Senior management of SaskPower will be in attendance to listen to presentations and respond to questions. This is in addition to other public consultations that are being planned in Yorkton, Prince Albert and Regina.

Updates are posted on the SRRP web site at: saskratereview.ca. Email: input@saskratereview.ca. Phone toll-free: 1.877.368-7075 (Saskatoon: 306.934-1948).

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

Annual General Meeting

Monday, May 31st, 2010

at

The Cave (2720 8th Street)

Luncheon: 11:30 am (Pay your own)

Speaker, Bill Restall: 12:15 pm

CEO, Saskatoon Airport Authority

"Saskatoon Airport Terminal Expansion"

AGM: 12:45 pm

For more information contact CAC/SK:

#306 - 220 3rd Ave. S, Saskatoon S7K 1M1

Ph: 306.242-4909 Toll free: 1.888.395-5661

Email: office.cacsk@sasktel.net www.consumersask.com

All welcome No charge

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 the Saskatchewan Consumers' Association will help us continue to lobby for fairness in the marketplace and improve the quality of life for consumers.