



SASKWATCH

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Employment Scams

More people than ever are seeking opportunities to make money while working from home. The Better Business Bureau (BBB) warns that not all work-at-home opportunities are legitimate and many could cost you money or your identity. Job scams being posted online are fairly similar to those posted in traditional classified ads. The difference is merely that the number of online job scams is exploding with the increased use of the Internet.

Education is the key to determining whether or not a job posted online is a scam. While there are hundreds of different types of work-at-home and online job scams out there, most of them follow the same premise.

Be aware of the following:

Jobs that require money up front. A common ploy of fraudsters is to require that you send money to obtain an information kit or start-up package to begin your business. In many of these instances the money you send may be kept and no product will be received. Or the

information kit or start-up package you receive costs more than it's really worth, and will not help you generate a reasonable income.

Jobs that sound too good to be true. If it sounds too good to be true it probably is. Even with legitimate job opportunities, it is very rare that people make large amounts of money with very little investment of time, money or energy.

Jobs that require you to transfer money through personal banking accounts. In these scams, you're asked to wire money through a personal account, PayPal account, or Western Union account for one of many convincing-sounding reasons. The job seeker is often told they can keep a percentage of the money transfer. However, in most cases the money being moved is stolen and the job seeker is unknowingly committing theft and wire fraud.

Jobs or applications that require you to provide detailed personal and financial information. It is unwise to provide prospective employers with details such as your birth date, Social Insurance Number, bank account numbers, etc., unless you are absolutely confident that you can trust them. Many online job scams request this information as part of the application process, and then use it to steal or sell your identity.



Jobs or applications that require you to download information from unsecure sources. Many job scams require you to click on a link or to "download" an application form. In doing so, job seekers unknowingly are installing malware and viruses onto their computers which can result in their personal and financial information and login, being monitored or stolen.

The Canadian Council of Better Business Bureaus maintains a national database of companies, and complaints that they've received about them. If they rate your prospective employer "unsatisfactory" or say the company has declined to answer requests for information, find another opportunity. For more advice on evaluating work-at-home companies and online job opportunities visit: vi.bbb.org.

The RCMP also have a site specifically for scams and frauds that includes helpful resources, FAQs, and advice on reporting different types of fraudulent activity. Go to: www.rcmp-grc.gc.ca.

(info from bbb.org)



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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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Year in Review

It is our goal to make a difference for Saskatchewan consumers, and in many areas we have helped to effect important changes. We began the past year with a Planning Session and set some priorities, specifically: to focus on seniors, new immigrants and young people 12 to 25; to enhance our website; and to work at raising our public image.

SaskWatch has reported on dozens of different topics over the past year, including: fraud, scams & identity theft, privacy protection, consumers' rights, health & safety concerns, and always includes some fun, lighthearted articles, as well.

The enhancement of our website has been a work in progress. We are working towards making it more user-friendly and are also considering the feasibility of Facebook or blogs to engage the younger audience.

Our directors and volunteers have been busy throughout the year attending conferences, meeting and consultations with a variety of individuals and groups including: Council on Aging, College of Law, Council of Women, Saskatoon Airport Authority, Funeral & Cremation Services, Better Business Bureau, Consumer Protection Branch, Department of Justice & Attorney General, and the Crown Investments Corporation. We reviewed the "Payday Loans Draft Regulation" and the "Eating Establishments & Food Processing Draft Regulation" as well as made presentations to SaskPower Rate Review Hearing (see pg 8) and to Saskatoon Antipoverty Coalition regarding Payday Loans.

We will continue to lobby for fairness in the marketplace and to improve consumers' quality of life.

CAC/SK Annual General Meeting

CAC/SK held its Annual General Meeting on May 31st. As well as CAC/SK members, guests included Bill Restall and Maxine Montgomery both with the Saskatoon Airport Authority, Eric Greene, Registrar with Consumer Protection Branch (CPB), and Mary Ellen Wellsch, Legislative Services, CPB, both with the Ministry of Justice & Attorney General.

Bill Restall, CEO of the Saskatoon Airport Authority, gave a presentation about Saskatoon airport's terminal expansion plans. Complete with colourful visuals, he gave us an informative, first-hand look at the proposed plans for the new facilities.

The regular business of the AGM was attended to including: presentation of audited financial statements; approval of budget for the coming

fiscal year; appointment of auditor; and committee reports.

The AGM concluded with nominations and election of the Board of Directors for the 2010/2011 year.

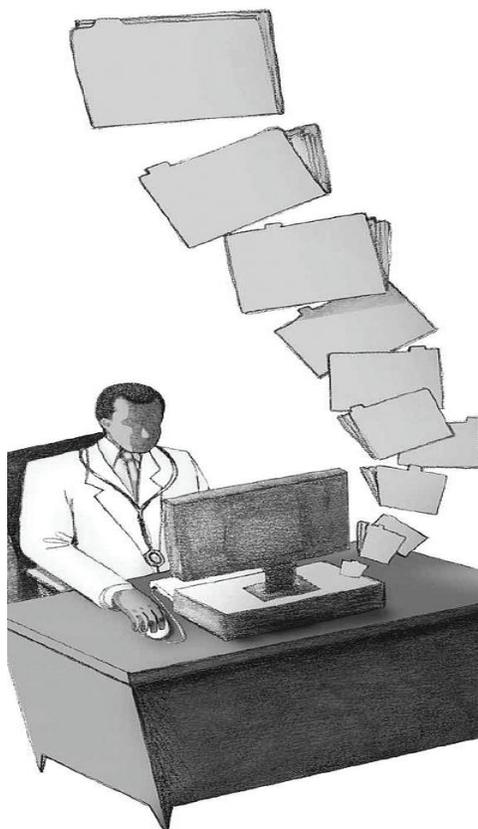
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Medical Identity Theft

Medical Identity Theft is when someone uses your personal information to get medical goods or services - and many serious problems can occur because of this type of theft. Your medical records could be altered, or a false medical record created that could be mistaken for yours. You may get an incorrect diagnosis, wrong blood transfused, or allergy information may be missed. Once-only medical procedures could be denied because the thief has already had them or you could be denied health insurance coverage based on false information in your medical records.

Despite the profound risk it carries, Medical Identity Theft is the least studied and most poorly documented of all identity theft crimes. It is also the most difficult to fix after the fact, because victims have limited rights and recourses.



The World Privacy Forum has published the first major report about Medical Identity Theft and

brought this crime to the attention of the public. They also maintain the only detailed FAQ for victims of the crime, as well as consumer tips and best practices for health-care providers. For information: worldprivacyforum.org.

Take steps to protect yourself:

- guard your provincial health and private insurer cards the way you would a credit card.
- cross-shred personal documents when discarding.
- during a visit, confirm with your health care provider the date of your last appointment.
- read your Explanation of Benefits carefully and report anything suspicious to your insurer.

If you suspect you might be the victim of Medical Identity Theft, contact your police service, your health insurer and Phonebusters.

(info from Smart Consumer Calendar & The World Privacy Forum)

June is Stroke Awareness Month

Stroke is one of the leading causes of death, disability and illness in Canada and occurs when there is an interruption of blood flow to the brain, which can result in paralysis, vision or speech problems and, in some cases, death.

Knowing the signs of a stroke and seeking immediate medical attention can save lives and reduce the risk of disability. Some of the signs include: sudden weakness, numbness and/or tingling in the face, arm or leg, and sudden temporary loss of speech.

The chance of having a stroke increases with age. People who smoke, have high blood pressure, or have a family history of stroke and heart problems are also at greater risk.

You can reduce your risk by eating a healthy diet, choosing foods that are low in sodium, exercising, maintaining a healthy weight, not smoking, reducing stress, and having regular blood pressure checks.

(info from the Heart and Stroke Foundation)

Rebates & Exemptions

SaskPower: Do you have a second fridge in your home – maybe in your basement or garage? SaskPower will give you \$50, recycle your fridge, and even pick it up for you. Residents of Prince Albert, Saskatoon, Regina, Swift Current and Weyburn can participate in the three-month pilot taking place between June 1 and August 31, 2010. SaskPower Eneraction will measure the success of the program once it's complete to determine future program opportunities, efficiencies, and incentives.

Details at: saskpower.com/eneraction/programs.

SaskEnergy: Save money by purchasing and installing a programmable thermostat in your home. You may be eligible for up to a \$15 credit on your SaskEnergy account.

PST Exemption: Purchase your new ENERGY STAR® qualified household appliances in Saskatchewan and don't pay the PST!



Save Our Saskatchewan Elms (SOS Elms)

SOS Elms Coalition is working toward protecting our urban forest. They create awareness and understanding of Dutch Elm Disease (DED) through displays, school programs and community projects. SOS Elms strongly opposes the recent decision of the provincial government to cut 80% of the DED control program. They say at a time when the world is working towards environmental sustainability and encouraging responsibility for climate change by protecting our forests, our province has chosen to remove support for the protection of one of the most valuable tree species on the prairies. SOS Elms asks that you consider writing to the Premier or your MLA to oppose these cuts. More info at: www.soselms.org.

Big Brothers Big Sisters

Big Brothers Big Sisters of Canada is a child- and youth-serving organization with 135 local agencies that offer the service they were founded on: *One-to-One Matching*. For almost one hundred years the Big Brothers Big Sisters program has made a difference in the lives of young people by providing a friend where one is needed; children who've been in the program see real, positive change. Currently, over 27,000 children are matched with adults in one-to-one programs. Their challenge is to find matches for the 10,000 kids on their waiting lists. If you're thinking about becoming a Big Brother or Big Sister, call: 1.800.263-9133 or go to their website to find your local agency: bigbrothersbigsisters.ca.

Three Pesticide-free Parks in Regina

Regina City Councillors gave a unanimous one-year trial to three pesticide-free parks in the city. The Mayor also spoke in favour of the proposal, being very excited that Regina would be the first Saskatchewan municipality to do so. The Canadian Cancer Society of Saskatchewan and Saskatchewan Network for Alternatives to Pesticides (SNAP) gave presentations to Council. SNAP President Paule Hjertaas addressed the history and jurisdictional issues of the present pesticide-free proposal while the Cancer Society addressed the health effects of pesticides, mostly cancer. (*Saskatchewan EcoNetwork*)

Public Schools Get Waste Reduction Award

The Saskatoon Public School Division has received an award for its work creating a compost and recycling program throughout the 55 buildings the board oversees. The program began in September 2009, initially led by the *Aden Bowman Earthkeepers Club*. Schools focus on recycling glass, tin, paper and cardboard and have diverted about 3,000 kilograms of waste from the landfill and a total of 24,000 kgs of materials from the schools to recycling.

Don't Put Newspapers in Plastic Bags

If you store your newspapers in reusable containers at home, and then deposit them, *loose*, in recycling bins, the recycling company won't have to cut open thousands of plastic bags everyday!

SARCAN Expands Electronics Recycling

Saskatchewan residents can now recycle more of their old electronics. In addition to televisions and computers, you can now recycle audio equipment, video equipment, cameras and telephones which they dismantle in an environmentally friendly manner. These electronics contain hazardous materials such as mercury, lead and cadmium and have to be handled properly in order to avoid contaminating air and water.

Most Often Misspelled Words:

According to *Dictionary.com*, these are the most commonly misspelled words:

Wrong	Right
definatly	definitely
seperate	separate
wierd	weird
accomodate	accommodate
liason	liaison
recieve	receive
rediculous	ridiculous
nieve	naïve
perogative	prerogative
adament	adamant
persue	pursue
genious	genius
truely	truly
sence	sense

ICPEN

International Consumer Protection and Enforcement Network (ICPEN) is an organization composed of consumer protection authorities from almost 40 countries. Their aim is to:

- Protect consumers' economic interests around the world;
- Share information about cross-border commercial activities that may affect consumer welfare; and
- Encourage global cooperation among law enforcement agencies.

They have launched a new website (icpen.org) that is divided into three sections tailored to the needs of consumers, consumer protection professionals, and participating ICPEN agencies. Send comments, opinions or suggestions concerning their new website to: admin@icpen.org.

RID - Report Impaired Drivers (911)

Report Impaired Drivers is a pilot program encouraging people who see erratic drivers to call 911. "Drinking and driving continues to be the number one contributing factor in fatal crashes in Saskatchewan," said June Draude, minister responsible for Saskatchewan Government Insurance. "In addition to the possibility of death or injury, impaired driving has other serious consequences, like license suspensions, heavy fines and possibly jail time."

Keep Saskatchewan Wildlife Wild

Wildlife Rehabilitation Society of Saskatchewan (WRSOS) is committed to rehabilitating injured and orphaned wildlife, returning animals back to the wild, and educating the public. They have a *Wildlife Information Hotline (242-7177)* to answer questions and encourage the sustainability of wildlife in their natural habitats. WRSOS says "the majority of animals admitted to wildlife rehabilitation centers have suffered injury from a human-related interaction ... and since our wild spaces are experiencing more and more human encroachment, human and wildlife interactions will require increased awareness and balance." Purchasing a membership, making a donation, becoming a volunteer all help to *Keep Saskatchewan Wildlife Wild*. Info: 652-5972. Web: www.wrsos.org.

What is CAMVAP?

The Canadian Motor Vehicle Arbitration Plan's (CAMVAP) objective is to help consumers resolve disputes with vehicle manufacturers or distributors through arbitration, in a way that is fair, fast, free, friendly and final. Created in 1994, it is currently the largest consumer product arbitration plan in Canada, and conducts its business using the same Agreement for Arbitration in each Province and Territory. Their web has information on which vehicles are covered and a list of participating manufacturers. Phone (toll free): 1.800.207-0685. Web: www.camvap.ca.

World Older Adult Abuse Awareness Day

Saskatchewan Council on Aging presented their fifth annual World Older Adult Abuse Awareness Day on June 17. Their workshop *A Call to Action Against Abuse Alone Doesn't Make People Safe - Caring Communities Do* focused on community response and featured Alison Leaney, Executive Director of the BC Association of Community Response Networks. There was also a panel of community members who work in the area of abuse of older adults.

Did You Know ...

- Humming relaxes your vocal cords, which induces relaxation in the rest of your body.
- Physical contact increases levels of oxytocin, a calming brain chemical. Hugging someone or petting an animal for just 20 seconds changes your brain chemistry, reducing anxiety.
- Dispensing liquid medicine by using a kitchen spoon is a frequent cause of overdose. Use an inexpensive "medicine spoon," sold in drugstores.
- If you can't get the cork out, take a hot, wet towel and wrap it around the neck of the bottle. The heat will cause the glass to expand a little, so the cork will pop right out.
- If you place a lump of charcoal in the fridge, it will absorb strong odours.
- To keep cats and dogs out of your flowerbeds, sprinkle them (the beds, not the animals) liberally with black pepper. They dislike the smell and if they get too close they'll have sneezing fits keeping them away but not harming them.

Beating the High Cost of Funerals



As Baby Boomers arrange their parents' funerals and preplan their own, many are eschewing the grand exits that once reflected a family's status. The traditional funeral - with visitation, a service, burial in a plush casket and all the trimmings - can easily cost \$10,000 or more, depending on where you live. Simpler, less expensive alternatives, running about \$1,000, are growing in popularity.

There's also a trend to pre-arrangement and prepayment as people want to save their children the burden of having to plan and pay for their funerals. Lower-cost funerals are "a matter of principle," says Elly Elder, a founding member of the Funeral Advisory and Memorial Society of Toronto, a consumers' group that promotes affordable funerals. Elder, 80, has pre-arranged and prepaid for her own direct cremation plan, which cost her less than \$1,000. "I'm far from impoverished," she says, "but I don't want to spend a lot of money on a funeral. I have a list

of charities I donate to each year and I'd rather see my money go to them than to a funeral director." Elder says pre-arrangement takes the pressure off survivors to explain why they gave their relative a simple funeral. "They can always say ... *that's what mother wanted. She arranged it herself.*"

Baby boomers may have fuelled the push for affordable funerals, but memorial societies have been promoting them for years. There are about 25 of these non-profit groups in Canada, and those in Ontario were instrumental in changing provincial laws regulating funeral services to benefit consumers. Memorial societies scout out good funeral deals for members and act as industry watchdogs.

(karljungclu.com/article04-alternative-endings)

The Funeral Advisory and Memorial Society of Saskatchewan (FAMSS) began in the '60s when a group of like-minded people decided that something had to be

done to ease the cost of funerals. Many believed that the simplicity and dignity of the farewell ceremony was becoming too elaborate and too expensive. FAMSS says the price for funeral services has been growing very quickly and the cost of a funeral today is one of our largest, single expenses, coming only after the cost of a house or a car. FAMSS, like all memorial societies, is dedicated to simplicity, dignity and economy in pre-planned funerals. More information: 1.866.283-2677 (toll-free); in Saskatoon: 374-5190; Website: famss.ca.

Prairie Lily Funeral Co-op is a not-for-profit, member-owned cooperative committed to providing the public with a full range of funeral and memorial service options. They believe that funerals do not need to be complicated or expensive. They say the bereaved family often arrives at a funeral home with no experience in making funeral decisions, no idea of comparative prices, and no idea which are the minimum requirements and which are optional services. In such a situation there is little time for comparative shopping and decisions can be highly influenced by emotion. This puts the family at a great disadvantage. Prairie Lily's vision of a cooperative funeral home in the Regina area is on the verge of becoming a reality. There has also been a recent meeting in Saskatoon to try to start a Funeral Co-operative there.

More information is available by phone: 306.525-3108; web: plfc.ca; email: plfc@accesscomm.ca.

Death By Sugar

There is a vast sea of research showing that sugar, in all its myriad of forms, is taking a devastating toll on our health. Evidence is mounting that sugar is the major factor causing chronic disease and obesity. Carrying excess weight increases your risk for deadly conditions such as heart disease, kidney disease and diabetes.

Today, 32% of Americans are obese and an additional one-third are overweight. In 1890, a survey revealed an obesity rate of just 3%. In 1975, the obesity rate in America had reached 15%, and since then it has doubled.

In 1900, there were about 3 cases of diabetes per 100,000 people in the United States. Today, diabetes strikes almost 8,000 out of every 100,000 people.



Here's a look at the sugar consumption trends over the past 300 years:

- In 1700, the average person consumed **4 pounds** of sugar a year.
- In 1800, **18 pounds** of sugar a year was consumed.
- In 1900, individual consumption had risen to **90 pounds** of sugar a year.
- And in 2009, more than 50% of all Americans consumed one-half pound of sugar *per day* - translating to a whopping **180 pounds** of sugar per year!

The single largest source of calories for Americans comes from sugar - specifically high fructose corn syrup. Sugar is loaded into your soft drinks, fruit juices, sports drinks, and hidden in almost all processed foods, from bologna to Worcestershire sauce to cheese spread. No wonder there is an obesity epidemic.

(from Mercola.com)

Eat Your Way to a Greener Planet

Did you know that the average food item travels more than 2,000 kilometres before reaching your plate?

That's a lot of greenhouse gases being produced to truck your food to you. But you can help fight climate change by eating locally. This summer fill your plate with locally grown fruits, vegetables, seeds, grains, eggs, meat, and packaged foods that you've bought at your grocery store, farmers' market or direct from the

farm. Visit a nearby farmers' market on weekends or sign up with a local community supported agriculture (CSA) program to get food directly from the grower. If you live in or are driving through a rural community, stop and buy food from roadside stands. Also,

try foods made by small, local companies. Farmers get way less of your food dollar when travel, duty and

distribution companies are involved. Help keep our farmers on the land by buying locally-grown and sustainably-produced food.

The Eat Well Guide® is a free online directory for anyone in search of fresh, locally grown and sustainably-produced food in Canada and the United States. Eat Well's thou-

sands of listings include family farms, restaurants, farmers' markets, grocery stores, Community Supported Agriculture (CSA) programs, U-pick orchards and more. Visit: eatwellguide.org.

(info from: earthhour@wwfcanada.org & eatwellguide.org)



Is SaskPower's Rate Request Justified?

*This year, even with no increase at all,
SaskPower would still expect a net income of \$80M*

SaskPower has asked for an average rate increase of 7% effective August 1, 2010. For urban residential customers, the increase will be 7.5% and for rural residential customers 7.9%. The Saskatchewan Rate Review Panel (SRRP) held public meetings in April and May to receive input from the public. CAC/SK attended the hearing in Saskatoon and presented a submission on behalf of residential customers.

Some points that CAC/SK raised were:

- Financial incentives for residential customers for shifting some of their use to off-peak periods
- Education and information on conservation
- Burial of overhead power lines
- Development of power sources with fewer environmental impacts
- Efficient operation of the Corporation to reduce expenditures – we are convinced that there are more savings which could be identified.



In conclusion, we stated that we have not been convinced that the requested rate increases are reasonable following last year's increase of 8.5% and the

favourable price for natural gas over the last year or so. This year, even with no increase at all, SaskPower would still expect a net income in 2010 of \$80M. We pointed out that power is an essential service and that in this province, for residential customers, there are no options except to purchase from this monopoly utility.

We rely on the Rate Review Panel to ensure that SaskPower rates are fair, reasonable and justified. The Panel is to deliver its report to the Minister responsible for the Crown Investments Corporation by June 29, 2010. The provincial Cabinet will then make the final decision.

For a copy of the submission we presented, phone or email the CAC/SK office.

by Ruth Robinson

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.