

Made in Canada - Or Is it?

Recently CASK had a consumer raise a concern about plums being advertised and sold in a Saskatoon supermarket as “Canadian” and they were not Canadian. She said: *“The product is advertised as a product of Canada and the boxes are BC fruit boxes. The problem is that they are not BC plums. There is a small white sticker on the boxes that states the fruit is from the USA and packaged in Canada. So, as a result, I did not purchase the plums because I am a supporter of Canadian fruit and especially, BC fruit. I would think that someone should be taken to task on this.”*

According to government regulations, because the supermarket put a sticker on the box indicating that these fruits are only packed in

Canada, and are USA products, they have rectified the perceived false advertisement.



This summer there was an article by Randy Shore in the *Star Phoenix* entitled “I live in Canada. Why is my steak from Australia?” He says that large commercial food distributors and large supermarket chains will buy meat from halfway

around the world if it is just one penny cheaper per pound than the local product. And because Canada has stricter rules for processing than many of our trading partners, our food is often safer, but since our competitors aren’t bound by those same regulations, our products often cost more.

His opinion is that *“food security goes hand in glove with self-sufficiency ...you can support local capacity, and your future security, by questioning your grocer about where things come from.”*

He concluded his article by saying: *“Food that is grown, finished and processed at home creates jobs and preserves our capacity to feed ourselves. Shop with your eyes open. Ask for home-grown products.”*

Can you really claim that your product is “Made in Canada”?

Canada Business, Gov’t of Canada website says: Why even label your products as “Made in Canada”? For the hope of increasing sales, of course! Some consumers opt to buy products and food made in Canada; the reasons vary, from the promise of better quality and value to wanting to maintain a strong national economy. There are even locavores (people who exclusively or at least primarily eat local foods) who buy very, very close to home, for environmental reasons and for keeping their rural communities alive.

However, what does “made” in Canada mean? Does it mean simply “assembled” in Canada or only “distilled” in Canada? The answer is “no”, according to Canada’s labelling regulations. If goods are only assembled or distilled in Canada, then you need to use words that accurately label and describe these goods on the package, as well as in advertising and marketing. As long as it’s truthful, you can use claims

like “designed” in Canada or “produced” in Canada, but you should reserve “Made in Canada” to goods that are wholly obtained or produced in Canada.

Gov’t of Canada’s Competition Bureau website says: Product of Canada claims will be subject to a higher threshold of Canadian content (98%), while Made in Canada claims will remain subject to a 51% threshold of Canadian content. Made in Canada claims should be accompanied by a qualifying statement indicating that the product contains imported content. In both cases, the last substantial transformation of the product must have occurred in Canada.

The information from the above two government websites seems to offer information that is not consistent making it somewhat difficult to know exactly what it all means.

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Consumer Association of Saskatchewan, 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, CASK assists consumers make wise use of personal resources and represents the consumer interest in marketplace issues with business and governments.

CASK Board of Directors 2011-2012

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President's Message

Every successful publication owes its success to an efficient and dedicated editorial staff. The editor works long hours behind the scenes to research, organize and prepare articles to inform and interest you, our readers. In our case, the editor is a remarkable woman, Brenda Goldsworthy, who has brought over 40 years of experience and love of the work to *SaskWatch*. Thanks to Brenda's skills, she is able to provide our reading community with great information and consumer concerns.

Brenda is also now joining us in our efforts to share our insights throughout Saskatchewan via our new webpage, so be sure to check us out at www.consumersask.ca where you can also find back issues of *SaskWatch*. Please feel free to write or e-mail us with your comments; we enjoy hearing from you and appreciate your suggestions for upcoming issues.

A special word of thanks and appreciation to all the Board members who volunteer their time dealing with issues on behalf of consumers, and to the staff of CASK who strive to modernize means of communication. I would especially like to thank Nancy Kulbida, our new Board Treasurer, whose remarkable financial skills are offered to us pro bono. In today's busy world, such a commitment to community is deeply appreciated.

Audrey Findlay, President

Health Card Renewal Stickers in the Mail

Saskatchewan residents are urged to keep an eye on their mailbox for a package containing renewal stickers for their Saskatchewan Health Services Card. The majority of provincial health cards expire on December 31, 2011 and the renewal stickers will validate health cards to December 31, 2014.

Place the sticker on the upper right corner of your health card as soon as you receive it. It's also necessary to check the accuracy of information listed on the form at the bottom of the renewal letter and contact Health Registration Branch if that information needs to be adjusted.

You will not be able to receive insured health benefits without a valid Saskatchewan Health Services Card.

If you haven't received your renewal stickers by mid-October, phone: 306.787.3251/1.800.667-7551. You can also send an email: hcrenewal@health.gov.sk.ca. More information is available at: www.health.gov.sk.ca/health-benefits.

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Things To Consider Buying Secondhand



Secondhand stores are booming with their sales increasing 35 percent a year. What that means is better inventory and bigger bargains. Buying used not only saves you money, it saves the environment because there are no new materials, fuel, or energy spent in the manufacturing of new products and the used products don't end up in the landfill.

Exercise Equipment:

Losing weight is everyone's resolution, but once that resolution weakens, you can score some great deals. Indestructible things like dumbbells are the safest bet and be sure to try out more complicated machines for 10 to 15 minutes to make sure they work.

Jewelry: The industry likes to claim that diamonds appreciate in value, but really, they have a pretty dismal resale value - and diamonds, gold, silver and other gems don't wear out. Estate sales and reputable pawn shops are good places to check out.

CDs & DVDs: If a movie or album has been out for a year, there's almost never a reason to buy it new. There are *tons* of sources for finding used media, so you can almost always find an

older item. You can also take advantage of swapping websites where you trade movies/CDs with other members for free.

Maternity Clothes: Used maternity clothes really make sense because they're only worn for a few months and they're usually not as trendy as regular clothes, so they have a better chance of staying in style from year to year.

Books: Take a trip to sites like *Amazon.com* and you'll find used versions of everything from the latest bestseller to a classic at a fraction of the retail price. Check out used bookstores, thrift shops and libraries, too.

Crafting Supplies: Swapping is a great way to get supplies at a low price. Another place to try is thrift stores. Donate your leftovers to schools, because they turn your scraps into art supplies.

Consumer Electronics:

Many people shy away from used electronics, fearing that they're buying another person's problems. The truth is that manufacturers take back products for a myriad of reasons - everything from a box dented in shipping to a scratch on the unit's cover to a problem that's been fixed with a replace-

ment part. The savings can be significant. The key to buying refurbished is the warranty. Make sure that it covers any problem relating to the refurbishing.

Cars: Cars depreciate an average of 45 percent in the first three years, according to *Consumer Reports*. The person who buys a new car loses that money. The person who buys a used car saves that money. Purchasing a three-year-old used car is really getting it in the sweet spot.

(Info from: abcnews.go.com/GMA/Savings/save-money-buy-secondhand-products)

Why Buy a Vehicle History Report?

Buying a used vehicle can be stressful. There's always the fear that the vehicle is not as it's being represented. Maybe it's been in an accident or maybe it's a flood vehicle that was improperly imported from the U.S. There might be an outstanding lien on the car or it could even be stolen! One in three vehicles on the road has had a prior insurance claim and, contrary to popular belief, repair work isn't always obvious. Even experts can have trouble spotting rebuilt vehicles. Any number of incidents can affect the structural integrity of the vehicle and make it unsafe.

By purchasing a vehicle history report (VHR), such as through *CarProof*, you'll know the history of the vehicle, so there'll be no hidden surprises or secrets waiting down the road. It's always in your best interest to have all the vehicle history data available. According to *CarProof*, their company has more critical data from coast-to-coast than any other report and it supplies the most comprehensive vehicle history reports available in Canada. More info: 1.866.835.8612; www.carproof.com.

Air Canada Charging \$25 for 1st Bag

Air Canada will be charging \$25 for your first bag, beginning in October, on economy flights between Canada and the U.S. This fee is in addition to the \$35 second-bag levy. The new baggage fees are a “*money grab*” said Bruce Cran, president of the Consumers’ Association of Canada. “*It’s another one of their schemes to drag a little more money out of us. It would be nice to see our major airline sometimes use a bit of common sense and lead in something that benefited consumers instead of attempting to wring every last dollar from us,*” he said. WestJet has no plans for a first-bag fee, according to spokesperson Robert Palmer.

SCIC. The Saskatchewan Council for International Cooperation (SCIC) is a coalition of organizations involved in international development and committed to the recognition of the dignity of all people and their right to self-determination, to the protection of the world’s fragile environment, and to the promotion of global understanding, cooperation, peace and justice. SCIC administers the Saskatchewan Matching Grants in Aid Program which has provided more than \$350 million in support of 2,000 development projects in over 100 countries over the past 35 years. Global Poverty is a major issue to Saskatchewan people, and SCIC is proud of the work their member agencies do to make the world more just. Phone: 306.757-4669; Web: www.earthbeat.sk.ca/

SCIC’s Earthbeat Newsletter shares international development stories, news about SCIC, and tells about the amazing work of their member organizations. This newsletter is published every two months and can be delivered right to your inbox. If you are interested in receiving it, email: scic@earthbeat.sk.ca.

Shrivel-proof your Pumpkin. If you’re worried that your wonderful carved creations might wither by Halloween, dab petroleum jelly on the cut surfaces around the eyes, nose, mouth and lid. The lubricant will keep exposed fleshy areas firm by sealing in moisture and keeping air out and keep your jack-o’-lantern fresh and festive for a week or more.

Saskatoon Carshare

The Saskatoon Neighbourhood Carshare is currently in the feasibility stage and is a joint initiative of the University of Saskatchewan and We Are Many Inc. Saskatoon Carshare would operate as an extension of Regina Car Share (RCS) which has successfully provided this service over the past four years. For more info visit the RCS website at: reginacarshare.ca/

Is Saskatoon Age-friendly?

The Saskatoon Council on Aging invites you to share your views in a survey on what would make Saskatoon an age-friendly place to live, now and into the future. The survey takes about 30 minutes to complete. Results are confidential and anonymous. There are three options for completing the survey. For specific info on completing the survey call the Council at: 652-2255 or go to: scoa.ca.

The Museum of Online Museums

The Museum of Online Museums (www.coudal.com/moom) features a long list of links to museums and galleries on the Internet. You can “visit” nearly 100 museums online, including the Smithsonian, Musée d’Orsay and the Museum of Modern Art. Other links lead to hundreds of fascinating and obscure online collections such as: *Matchbook Designs of Yesterday*, *The Museum of Lost Organs*, *The Shopping Bag Museum*, *International Gallery of Toilets*, and *The Thousand Watch Project*.

Ripen Those Rock-Hard Peaches

Here’s a very easy way to ripen those rock-hard peaches and nectarines without them turning mealy. Find a dark place and spread out a terrycloth towel; place fruit on the towel and cover with another terrycloth towel. Press and gently shape the upper towel around each of the fruits; it’s not necessary to fit them too snugly. After four or five days the fruit will be wonderfully ripe, sweet, and juicy, not mealy like they get when you leave them on the counter. A writer in *Mercola.com* said he’s been doing it for several years now, and it works like a charm. He thinks it’s some sort of gas given off by the fruit (which is trapped by the towels) that causes the ripening.

PIECES

Bits & Pieces

Spotlight on Seniors

The Saskatoon Council on Aging is hosting its 11th Annual *Spotlight on Seniors*, October 4th from 10am to 4pm, at TCU Place. This event celebrates the contributions of seniors in our community and includes entertainers, educational speakers and information booths displaying the many services and products available to seniors. The theme of this year's Showcase is to promote a healthy, vibrant and exciting lifestyle for seniors. From pastimes to investing, from careers to vacations, from education to retirement, what seniors do with their lives is incorporated into this Showcase. Call 652-2255 for more information.

Sask EnerGuide Program Renewed

The Saskatchewan EnerGuide for Houses program offers provincial grants for home improvements that lower energy costs, improve comfort, and reduce your home's impact on the environment. This program has been renewed and runs from April 1, 2011 to October 31, 2013. SaskEnergy will continue to administer this government-funded program by providing grants to qualifying homeowners, encouraging energy efficient home upgrades at a more affordable cost. More than 38,000 homeowners have used this program and removed more than 112,000 greenhouse gas emissions from the environment, the equivalent of taking more than 20,000 cars off the road. For more information, phone: 306.777-9763 or go their website: saskenenergy.com/saving_energy/energiguide.asp.

Check Your Tires

Cold temperatures tend to lower the air pressure in tires. To prevent a safety hazard, to extend the life of your tires, and to even reduce your car's fuel consumption by up to three percent, check the pressure of your tires each month.

Exercise to Live Longer & Healthier

If you're interested in living a longer, healthier life, nothing beats proper diet and exercise - even low amounts of exercise. A recent study published in the *Lancet* (www.lancet.com/journal), which included several hundred thousand people between 1996 and 2008, found that a mere *15 minutes of exercise a day* can increase lifespan by three years!

CASK Display at Spotlight

The Consumer Association of Saskatchewan will once again have a display set up at *Spotlight on Seniors* with plenty of free literature as well as copies of our newsletter *SaskWatch*. Drop by for a visit, enter to win a free year's subscription to *SaskWatch*, and take home a lot of helpful information on how to be an informed consumer and on how to prevent being a victim of frauds and scams.

Did You Know

... about words

- *The quick red fox jumps over the lazy brown dog* is a pangram - a phrase that uses every letter in the English alphabet.
- *Hippopotomonstrosesquippedaliophobia* means the fear of long words (*hee hee*).
- *Bookkeeper* and *bookkeeping* are the only two words in the English language with three consecutive double letters.
- *Skiing* is the only word in the English language with a double i.
- The word *fortnight* is a contraction of the two words 'fourteen' and 'nights'.
- The word *testify* is derived from a time when men were required to swear on their testicles.

... about food

- Leaving a one-inch stem on beets when cooking minimizes bleeding.
- Rice will be extra white by adding 2 teaspoons of lemon juice before cooking.
- Almonds are members of the peach family.
- Eliminate odour when cooking cabbage by dropping a whole walnut into the boiling water.
- Hard-boiled eggs spin - uncooked or soft-boiled ones don't.
- For better tasting tea, as soon as your kettle starts to whistle, turn it off and make your tea. When water boils for a long time it loses oxygen and makes tea taste flat.
- Instant wine cork: If you lose or break a cork this works as well as the real thing. Soften a candle stub over a flame, wrap it in a paper towel and then use it to plug up the bottle.

The Canadian Anti-Fraud Centre (CAFC)

The Canadian Anti-Fraud Centre (formerly known as PhoneBusters) is Canada's national anti-fraud call centre and central fraud data repository. They have 11 full-time call takers who field more than 300 calls each day from citizens reporting frauds. Of those calls, the Centre logs data from more than 25,000 victims each year. The call takers are trained anti-fraud specialists who provide advice on the steps that victims should take to recover lost funds and to protect themselves in the future. They also play a crucial role in educating the public about specific fraudulent telemarketing pitches and in collecting and disseminating victim evidence, statistics and documentation, all of which are made available to law enforcement agencies.

There are many known scams, and new ones are being invented every day. Check out CAFC's web for a list and description of common scams (or "pitches"), plus

some tips on how to avoid being caught in one! Their *Frequently Asked Questions* section is filled with helpful information. Here are a few of their questions & answers.

Why bother reporting fraud?

Fraud is a global problem and the information you provide may be the key piece to a national or international investigation. Your data may help us identify a new or unique scam early on, and allow law enforcement, the media, businesses and other agencies to activate prevention and awareness



measures. The Center also plays an important role in the collection and dissemination of victim evidence, statistics and documentation, in order to provide investigative assistance to law enforcement agencies.

I have been targeted by a scam but did not lose any money. Should I still report it?

Yes. Attempts can often provide investigators with information that will help identify other scams. If you've received a spam email message or a telephone call from a telemarketer that you believe was attempting to commit a fraud, you can report it to the Competition Bureau at: www.competitionbureau.gc.ca.

I am a victim of fraud. How do I report it?

Gather all documents and receipts. Start with your local police agency and then contact the CAFC at: 1.888.495-8501 or go our web: antifraudcentre.com and click on *How Do I Report Fraud?*

SeniorBusters Program

Seniors are targeted and victimized by fraud for many reasons: loneliness, lack of family support, age vulnerability and for health-related reasons such as Alzheimer's. They are particularly susceptible to fraud schemes because their generation tends to be more trusting and less likely to end conversations. Fraudulent telemarketers direct anywhere from 60 to 80 percent of their calls at senior citizens. They build relationships with seniors and gain their trust before victimizing them. Ruined family lives, great financial losses and suicides have resulted from this brutal crime against the elderly.

Staff at the Canadian Anti-Fraud Centre found that they had neither the time nor the resources to fol-

low up with victimized seniors so the Centre decided to enlist volunteer seniors to help.

SeniorBusters was officially launched in 1997 and has grown to a group of about 60 active volunteers. They help to reduce fraudulent telemarketing by educating seniors, providing emotional and moral support and ensuring that seniors have a place to turn if they need assistance. They will contact family members, local police agencies, elder abuse committees, and other support agencies to provide seniors with the necessary tools to effectively fight this crime.

SeniorBusters is clearly a successful and effective long-term strategy in reducing the number of seniors victimized by fraud.

SeniorBusters was honoured to receive the RCMP Commissioner's Volunteer Award in recognition of their dedication of service and support for the Canadian Anti-Fraud Centre.

Amazing Things Your Cell Phone Can Do

Emergency: The Emergency Number worldwide for Mobile is 112. If you find yourself out of the coverage area of your mobile network and there's an emergency, dial 112 and the mobile will check whether another network is available to establish the emergency number for you. Interestingly, this number 112 can be dialed even if the keypad is locked.

Keys locked in the car? If your car has remote keyless entry, and you lock your keys in the car, if you can reach someone who has the other 'remote' for your car, you can unlock the doors. Call them on their cell phone from your cell

phone. Hold your cell phone about a foot from your car door and have the other person press the unlock button on the car remote, holding it near the mobile phone on their end. Your car will unlock. Distance is no object. Yes, it really works!

Hidden Battery Power: If your cell battery is very low, press the keys *3370# to activate. Your cell phone will restart with this reserve and show a 50% increase in battery. This reserve will get charged when you charge your cell phone.

How to disable a stolen mobile phone: Check your mobile phone's serial number by keying in

*#06#. A 15-digit code will appear on the phone's screen. Write it down and keep it safe so if your phone gets stolen, you can phone your service provider and give them this code. They can then block your handset so even if the thief changes the SIM card, your phone will be totally useless.

Free Directory Service for Cells: Cell phone companies are charging \$1.00 to \$1.75 or more for 411 information calls. Since most of us don't carry a telephone directory with us, when you need to use the 411 information option, simply dial: (800) FREE411, or (800) 373-3411 without any charge at all.



In Case of Emergency ... I C E

Simply enter the word **ICE** into your mobile phone's address book, with the number of the person you want contacted in case of an emergency which allows first responders to quickly make the right contact. A paramedic in the UK thought up this idea because he found that at the scene of accidents there were usually always mobile phones with the patients, but people didn't know which number/s to call. Just put the acronym **ICE** - In Case of Emergency - before the name of the person you want contacted. For more than one key contact, create entries such as: **ICE¹**, **ICE²**, **ICE³**. Be sure it's in your kid's cell phones, as well.

Dropped Your Phone in Water?

Here are a few easy steps that might enable you to rescue a drowned phone.

- Step 1: Do *not* turn on the phone
- Step 2: Pull out the battery and SIM card
- Step 3: If you dropped your phone in salt water, rinse quickly in freshwater to rinse out the salt
- Step 4: Dry your phone using compressed air (Do *not* dry it in the oven)
- Step 5: Cover your phone with uncooked rice (in a ziplock bag) for at least 24 hours to absorb moisture
- Step 6: Turn your phone back on and see if it works!

(from Yahoo News)

Scams, Scams and more Scams

Have you received an email that says: **Warning - your computer may be infected by a virus. Take preventative action now!** This anti-virus scam has grown to epidemic proportions in Canada, now accounting for 70 to 80 per cent of frauds reported daily to the Canadian Anti-fraud Centre. Allowing someone to remotely access your computer is extremely dangerous and can leave you vulnerable to a variety of frauds. If a service provider calls and offers to upgrade your computer's anti-virus software, be extremely cautious. It's most likely a scam.

Has someone called or emailed you saying you've won a really great prize and to collect it you only have to send shipping and handling fees? Has someone informed you that you have inherited a large sum of money and all you have to do is forward a management or administration fee to a handling firm in order to receive it? Have you sent the money and are still waiting for your prize or

inheritance? These are just a few of the many types of scams perpetrated against thousands of people on a daily basis.



Here's another familiar scam: Tom received a call from a man who identified himself as a member of the anti-fraud department of his credit card issuer and asked, "Did you recently purchase an item from ABC Marketing for \$450?" When Tom said no, the caller continued: "That's what we thought. This company is currently under investigation for fraud. We'll process a refund immediately, but I need to verify the three-digit code on the back of your card."

Tom read the number, and the caller confirmed it was correct. A week later, Tom received his statement in the mail. It included a brand-new charge for \$450! Tom was the victim of a scam designed to trick people into revealing their credit card verification code.

To protect yourself, **never reveal any credit card information or codes** to someone who calls to request it - no matter what story they feed you. Remember anyone you normally do business with has all your necessary information already and has no need to ask for it again. And the same goes for your bank account - **never reveal account details, personal information or PIN numbers.**

If you suspect you have been scammed, call your card issuer or bank immediately and also report it to info@antifraudcentre.ca.

**Recognize It!
Report It!
Stop It!**

Membership / Subscription

- I'd like a one-year CASK 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 Consumer Association of Saskatchewan*) \$ _____

- I would like to become a CASK 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.

Making a donation to CASK will help us continue to lobby for fairness in the marketplace and improve the quality of life for consumers