

World Health Organization

The *Age-Friendly Environments Programme* is an international effort by the World Health Organization (WHO) to address the environmental and social factors that contribute to active and healthy aging in societies. According to WHO, the world is rapidly aging: the number of people aged 60 and over will double from 11% in 2006 to 22% by 2050. By then, there will be more older people than children in the population for the first time in human history.

In 2000, the global population of people aged 60 and over was 600 million; by 2025 there will be 1.2 billion; by 2050, almost 2 billion. WHO says active aging is the process of optimizing opportunities for health, participation, and security in order to enhance the quality of life as people age.

Age-Friendly Canadian Initiative

The Government of Canada is a key partner in the *Age-Friendly Communities Initiative* which seeks to engage older Canadians in making their communities better, healthier and safer places for seniors to live and thrive. In an age-friendly community, the physical and social environment is designed to support and enable older people to “age actively” - that is, to live in security, enjoy good health, and continue to participate fully in society. Public and commercial settings and services are made accessible to accommodate varying levels of ability. For example, public and private transportation is accessible, streets and buildings are hazard-free, and there are opportunities for seniors to participate in civic, cultural, educational and voluntary activities.



Age-Friendly Saskatoon Initiative

In 15 years, Saskatoon residents over the age of 65 will comprise approximately 25 percent of the city’s population. *Age-Friendly Saskatoon*, an initiative by the Saskatoon Council on Aging (SCOA), includes seniors, organizations for seniors, public officials, community leaders, business people and volunteers who are participating in a series of discussions surrounding the idea of creating an age-friendly city.

“We’re one of the only provinces in the country that does not have some kind of positive aging senior’s strategy,” said Candace Skrapek, president of SCOA and co-chair of the Age-Friendly Saskatoon initiative. “It’s very broad. It’s not just about health; it’s not just about the care of older adults,” she said. Though statistics support the need for policy to deal with the aging population, Skrapek said the government has been slow to respond to the change, choosing to focus resources only on the 10 percent of seniors who need care. “Although that’s a very important part - it’s really just addressing a very small segment of the population.”

“*Age friendly* really means *people friendly*,” Skrapek said. “For example, if a senior can push a walker down a snowy sidewalk, a parent with a stroller can also navigate that same sidewalk. The nice thing about an age-friendly community is that it’s really age friendly for everyone,” she said.

For more information, phone SCOA at 652-2255 or visit their website at: scoa.ca.

(information from World Health Organization, StarPhoenix, GlobalSaskatoon)

SaskWatch - Spring 2011

Publisher:

Consumer Association of Saskatchewan
(CASK)

Editor:

Brenda Goldsworthy

Contributors:

Ruth Robinson

Audrey Findlay

Annemarie Buchmann-Gerber

Production & Design:

Brenda Goldsworthy

Published quarterly

Consumer Association of Saskatchewan Inc.

#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.cask@sasktel.net

Website: www.consumersask.ca

Office Hours: Tuesday to Thursday

(8:30 am - 1:30 pm)

Office Administrator:

Annemarie Buchmann-Gerber

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
2010-2011**

President: Audrey Findlay

Past President: Maura Gillis-Cipywnyk

Secretary: Ruth Robinson

Treasurer: Jacqueline Lindgren

Members-at-Large:

Burna Purkin

Mary L. Glauser

John Costa

Jean Nahachewsky

President's Message

It has been a process of renewal this year for the Consumer Association of Saskatchewan. We have made changes to our web page (www.consumersask.ca) and I am proud of the progress the Board has made. We are continuing to undergo challenges in the renewal and revitalization of the Association and we look to you, consumers in Saskatchewan, to help us expand our voice in this province.

Join us and add your voice, your perspective and your support to our organization. Contact us at 306.242-4909, 1.888.395-5661 or email: office.cask@sasktel.net.

Please join us at our Annual General Meeting, May 30th, at the Cave Restaurant (details on page 8). Our guest speaker is Patricia Lewis from Healthy Environments and Consumer Safety Branch of Health Canada.

We are asking you to help us ensure that Saskatchewan consumers' voices are heard - to work with us to promote education, support and input by consumers! We, the Board, look forward to welcoming you to the Consumer Association of Saskatchewan.

Audrey Findlay, President

Public Interest Advocacy Centre

Do you ever wonder who is looking out for consumers in Canada? The Public Interest Advocacy Centre (PIAC), a non-profit organization founded in Ottawa in 1976, has been especially vigilant in compelling government and private corporations to administer programs and to conduct business in accordance with fairness and due process.

They have won many victories and provide a strong consumer-based voice in the regulation of important public services and utilities. They seek to advance the interests of individuals and groups who are generally un-represented or under-represented in issues of major public concern and focus primarily on consumer issues concerning telecommunications, energy, privacy, the information highway, electronic commerce, financial services, broadcasting, and competition law.

PIAC has also provided Canadian policy makers with key research and

has been engaged in advocacy on issues associated with fairness, financial consumer protection, and access to banking services.

To learn more about PIAC's activities and successes in representing the public interest, you can read their report: *PIAC: 25 Years Representing the Public Interest* and check out their web at: www.piac.ca.

In This Issue:

Age-Friendly Communities	1
President's Message	2
PIAC	2
Housing Needs/Costs	3
Be An Informed Donor	3
Bits & Pieces	4/5
Community Shared Agriculture	6
Local Food Sources	6
Management of Finances	7
FCAC	7
2011 Census	8
CASK AGM	8

Housing Needs/Costs in Saskatchewan

Wiki.answers.com says: You should never spend more than 1/3 of your gross income on your mortgage and this is far higher than the historic average. Up until 20 years ago, the rule of thumb was no more than 25%.

eHow.com says: Typically, a person's three biggest expenses include rent, transportation and food. There are various factors when determining the amount of money that should be allocated to rent, however, many experts believe that around one third of income should go towards rent.

Wikipedia.org says: In Canada, a commonly accepted guideline for 'affordable housing' is that it does not exceed 30% of a household's

gross income. When the monthly carrying costs of a home exceed 30-35% of household income, then the housing is considered unaffordable for that household.



Stats Canada says: If a family spends more than 56% of their income on shelter, food and clothing, they are considered to be living below the poverty line.

Regina's vacancy rate is at 1% and Saskatoon sits at about 2.5%. In Saskatchewan, from October 2006 to October 2010, the average monthly rent for a one-bedroom apartment increased from \$560 to \$810 - a 45% increase!

With those statistics, a single person on social assistance would be required to spend 97% of their monthly income on rent alone. For a minimum wage earner, 75% of their income would have to be spent on shelter and food. And for senior citizens living on their Old Age Security and Income Supplements, at least 80% of their income would have to be spent just on a place to live.

A dire situation for some people.

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, get a description of its activities, and view its financial information. Only those registered charities can issue official donation receipts so you can claim them as a tax credit.

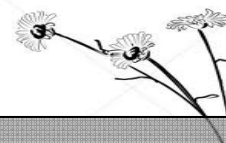
The CRA recommends that you follow these tips before donating to a charity:

- 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, allowing you to "profit" from donating to a registered charity.

- 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 - 1.888.495-8501.



Protect yourself from fraud when donating to charity



How Weird Is This?

- This year we will experience four unusual dates: 1/1/11, 1/11/11, 11/1/11, 11/11/11.
- This year July has 5 Fridays, 5 Saturdays, and 5 Sundays. This happens only once every 823 years.
- If you take the last two digits of the year you were born, plus the age you will be this year, it will equal 111.

ExpressAddress

ExpressAddress (expressaddress.com) lets you notify multiple organizations at the same time about your move, saving you time and avoiding duplication of effort. This site provides a convenient and simple method to connect, transfer, disconnect or update residential services for telephone, cable, electricity, natural gas, water, and security services. It also updates your address for your driver's license, vehicle registration, library cards, health cards, pet licenses and more. ExpressAddress is a secure site that uses encryption to protect your data. Only those organizations that you want to do business with will be notified of your request.

Recognize it. Report it. Stop it.

Saskatchewan Policing Agencies joined forces with the Saskatchewan Financial Services Commission to remind consumers that March was Fraud Awareness Month. They believe that education on fraudulent activities helps prevent consumers from becoming victims. Throughout March, they profiled fraudulent activities such as Identity Theft, Power of Attorney Fraud, and learning to use Wire Transfers and email Money Transfers with caution. For more info see: sacp.ca/fraudawareness/.

Oldest Saskatchewan Residents

The dates of birth of the oldest living male and female Saskatchewan residents holding provincial health coverage on September 1, 2010 were:

Oldest Man - born April 9, 1900

Oldest Woman - born February 15, 1899

(To protect individuals' privacy only the gender and birth dates were published)

Online Genealogy Information

People interested in genealogy can search online for Saskatchewan registration information about births that occurred more than 100 years ago, and deaths recorded more than 70 years ago at: isc.ca/VitalStatistics/Genealogy/vsgs_srch.aspx.

Canada's Huge Ecological Footprint

If everyone on Earth consumed resources at the same rate as Canadians, *it would take four Earths to meet our demand!* This is among the latest findings from World Wildlife Foundation's (WWF) Living Planet Report. Many Canadians were surprised to learn that we have the 7th largest ecological footprint – two and half times the global average – and the 16th largest water footprint! More than half of Canada's total footprint is a result of our carbon footprint, mostly from fossil fuel use. The good news is that we have the tools to do better! You too can play an important role by lightening your footprint, and treading more lightly on the planet, through WWF's Living Planet Community. (worldwildlife.org)

Cell Phones

Here's a comment worth repeating from a reader on the website: mercola.com. "This problem is quite logical really. If you put an electromagnetic transmitter up against the side of your head there will be some degree of radiation exposure. If you do so day after day, then there will, of course, be negative health consequences for those actions. It's amazing, though unfortunately predictable, that major corporations even attempt to deny such an obvious circumstance."

Post-Secondary Education for Seniors

There are many learning opportunities for seniors through classes at a university or college in your area. For information on post-secondary education and training programs, visit the Ministry of Advanced Education, Employment and Labour's website at: sasked.gov.sk.ca. Check out the Campus Saskatchewan website at: campussaskatchewan.ca where the province's post-secondary institutions offer courses in non-traditional settings such as on-line, independent studies, or interactive television.



PIECES

Bits & Pieces

Avaaz.org is a 5.5 million-person global campaign network that works to ensure that the views and values of the world's people shape global decision-making. "Avaaz" means "voice" or "song" in many languages. Avaaz members live in every nation of the world; their team is spread across 13 countries on 4 continents and operates in 14 languages.

Sask EnerGuide Program Renewed

The Government of Saskatchewan has renewed their Saskatchewan EnerGuide for Houses program from April 1, 2011 through to October 31, 2013. SaskEnergy will continue to administer the government-funded program by providing grants to qualifying homeowners, encouraging Saskatchewan homeowners to make 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 visit their website at: saskenergy.com/saving_energy/energiguide.asp.

Consumer Protection Branch

The Consumer Protection Branch, of the Ministry of Justice & Attorney General, helps people understand their rights and responsibilities as consumers by offering advice and direction in response to consumer inquiries. The branch also investigates consumer complaints like telemarketing scams and fraudulent door-to-door sales schemes. If you have a consumer complaint, concern, or inquiry, email: consumerprotection@gov.sk.ca or call toll-free 1.888.374-4636, 1.877.880-5550, or 306.787-5550 in Regina.

2011 Earth Hour a Huge Success

Earth Hour started in 2007 in Sydney, Australia when 2.2 million individuals and 2,000 businesses turned their lights off for one hour to take a stand against climate change. In 2008, Earth Hour had become a global sustainability movement with more than 50 million people across 35 countries participating. Over 4,000 cities in 88 countries officially switched off to pledge their support for the planet, making Earth Hour 2009 the world's largest global climate change

initiative. Earth Hour 2010 became the biggest Earth Hour ever reaching 1.3 billion people; a record 128 countries and territories united across the globe making it the largest voluntary action ever witnessed. Earth Hour 2011 took place March 26 at 8:30. This year a record 134 countries and territories participated. In Canada, over 420 cities, towns and municipalities participated - a 38% increase over last year. Together, we sent a strong message about climate change and the need for clean energy solutions.

World Consumer Rights Day

On March 15, 1963, President John F Kennedy gave an address to the US congress in which he formally addressed the issue of consumer rights. He was the first world leader to do so, and the consumer movement now marks March 15th every year as a means of raising global awareness about consumer rights.

Did You Know ...

- The U.S. public goes through 50 *billion* water bottles every year - and most of those are never recycled! No wonder large portions of our oceans are essentially turning into plastic.
- With 8 billion people in the year 2020, it will take four planets worth of resources to sustain us all.
- If every Canadian turned down their thermostat by even 2°C we would save the equivalent of taking 350,000 cars off the road for a year in greenhouse gas emissions.
- Turning off the tap when you brush your teeth saves about 10 litres of water every minute.
- Since 2007 Saskatchewan has grown by over 50,000 people.
- Saskatchewan exports 67% of the world's lentils.
- North Americans spend over 13.9 billion minutes (26,500 years) on Facebook each year.
- The human body is made up of some four hundred muscles and unless they're used, they will deteriorate.
- Ease tension by biting an apple. Just the smell of this fall favourite is proven to lower your tension levels by 13%. Turns out the aroma of apples actually spurs production of stress-busting serotonin.

Community Shared Agriculture (CSA)

Restoring the Connection Between You and Your Food

Do you know where your food comes from? Do you know how it was grown and raised? Were any chemicals used? Was it genetically modified? Do you know how long it was in transport and storage, or if it was in contact with any contaminants? Food security is a huge issue and the list of questions and concerns just keeps growing. This is especially critical at a time when the industrial food system is so alarmingly centralized and exploitative to the land, to farmers and to animals.

An excellent way to get fresh, healthy, local food is through Community Shared Agriculture (CSA) - a system that provides a

direct link between the production and consumption of food.

Keith Neu, an organic farmer from Hudson Bay, started his CSA - *ECO Farm* - in the spring of 2007. Now in its fifth year, it has grown from 30 to 100 members with room to expand.

The basic CSA model is simple: consumers purchase annual "shares" in exchange for deliveries of predetermined products. Each member is committed to the farm for one year. Keith delivers products to drop off locations twice a month during the growing season and once a month during the winter and spring. Currently there is one drop off station in Saskatoon

and one in Regina, with more being planned depending on requests.

Community Shared Agriculture has many advantages. Consumers know who produces their food and how it's produced. They support local, sustainable agriculture and ensure that farmers receive a fair price. They support the environment, and they get fresh, healthy, tasty food. Because both consumers and farmers share in the production risks and benefits, farmers are provided with the stability and security they need by having a steady income and getting a community that cares about the farm and the farmer.

Website: saskecofarm.com

Saskatchewan

Organic Directorate (SOD)

SOD is a non-profit, membership-based organization that unites the province's producers, processors, buyers, traders, certifiers and consumers of certified organic food. The most important environmental criteria for buying food is to minimize the distance between field and table. Buying local helps support Canadian farms and reduces the environmental costs associated with food transport. Buying local also helps conserve precious farmlands and wildlife habitats.

In Canada, the best agricultural land is located near our largest cities. Keeping this land in production instead of converting it to strip malls and suburban housing will conserve fertile land and preserve biological diversity for the future. The closer consumers are to their food producers, the greater the reduction in greenhouse gas emissions and other pollutants from food transport.

SOD's *Food Miles Campaign* is working to improve access to Saskatchewan Organic Food. Check out their web at: foodmiles.saskorganic.com/

Online Dining Directory. SOD has also compiled a list of restaurants in the province that go out of their way to offer local and/or organic food. Access this directory at: foodmiles.saskorganic.com/restaurant-directory.

Pick-Your-Own Farms

The website - pickyourown.org/canadask.htm - provides local listings of pick-your-own farms in Canada, U.S., Britain, Australia, New Zealand, South Africa and other countries. There are crop calendars for each area to tell you what is available to pick throughout the year and step-by-step directions on how to can, freeze, dry and preserve.

Living Local Directory

The Living Local website (livinglocal.ca) is a Directory of local goods, services, suppliers and producers in Canada that includes links to farms, farmers' markets, CSAs, and other local resources.

Food Inc.

If you haven't seen the movie *Food Inc.* yet (www.foodincmovie.com), check it out. It'll open your eyes and change the way you think about your food.

Locavore

The New Oxford American Dictionary chose the word "locavore" as its word of the year in 2007. Jessica Prentice from the San Francisco Bay Area coined the term for World Environment Day 2005 to describe and promote the practice of eating a diet consisting of food harvested from within an area most commonly bound by a 100-mile radius.

Management of Finances

Financial management entails planning for the future, administration and maintenance of financial assets, and identifying and managing risks.

When choosing a financial product, you must choose carefully:

- Research, shop around, and compare prices and product features.
- Ask if you don't understand. Buy the product only if you understand how it works and its main terms and conditions.
- Find out the fees and charges you have to pay now (and after you've bought the product) to avoid any surprise charges.
- Pay attention to exclusions and exception clauses in the contract.
- Take your time to consider any offer and turn it down if it does not meet your needs.

You can get excellent information on how to choose a financial product from a variety of sources. One good source is the *Financial Consumer Agency of Canada*, created by the federal government to protect the rights of consumers and inform them about financial products and services. (*more info below*)



Consumer Reports is also a good source for information. Their February 2008 issue features *12 Money Mistakes That Can Cost You \$1,000,000*. It includes mistakes like: investing too conservatively during retirement; launching a divorce war; ignoring RRSP accounts; underfunding your pension account; and falling for a scam.

In August 2010 they published a report called *Money Mistakes to Avoid: 9 Lessons to Take Away From the Market's Ups and Downs*. It lists common investor mistakes like: following the herd;

running for safety; making unrealistic return projections; and putting too much faith in your broker. It also includes information on how to avoid these mistakes the next time around.

15 Ways to Never Run Out of Money (February 2011 edition) outlines savings, investments, and lifestyle strategies for all ages: Starting Out, Middle Years, Pre-retirement, and Retirement.

Their January 2011 issue suggests you *Check Your Fiscal Fitness* by taking stock of your savings, investments and debt. They say, "The key is to take a systematic approach. You should figure out if your savings, investments, and debts are in sync with your financial goals. And if you don't have clear goals, you should set some." The article explains, in detail, how to assess and improve your success as a saver, investor, and borrower.

These articles provide excellent information on money management and can be read at: ConsumerReports.org/money.

(*info from BankingInfo & consumerreports.org/money*)

Know your rights and responsibilities when it comes to financial products and service

The Financial Consumer Agency of Canada (FCAC) is an independent body working to protect and inform consumers of financial services. Using educational materials and interactive tools, FCAC informs consumers about their rights and responsibilities when dealing with banks and federally regulated trust, loan and insurance companies. Their website provides a host of information including: consumer alerts; budgeting & money management; how to be financially independent; what you need to know about bank accounts & credit cards; a financial literacy workshop for young adults; and an FAQ (frequently asked questions) database.

More info: toll-free 1.866.461-3222 (TTY: 1.866.914-6097) or visit their website: fcac.gc.ca

2011 Census

Early in May, yellow census packages will be delivered to every dwelling in Canada, providing residents the information they need to complete the census online or on paper. Completed questionnaires will provide valuable information that will be used by all levels of government and is vital for planning services such as schools, daycare, police services and fire protection. Every person, young and old, must be included in the 2011 Census.

Households have the option of completing their census questionnaire online. It is easy, secure and convenient. Each census package will have a Secure Access Code printed at the top of the enclosed letter or questionnaire. You will need this access code before you can start your online questionnaire.

If you have difficulties using the online questionnaire, call the Census Help Line at 1.877.777-2011 starting May 2nd. TTY users may call 1.866.753-7083. For more information about the 2011 Census: www.census2011.gc.ca.

National Household Survey

In addition to the 2011 Census, some residents will be asked to participate in the new National Household Survey (NHS). The NHS will collect the same information that was collected by the 2006 Census long-form questionnaire. For information to be available for future planning and decision-making, it is important that all residents who receive the NHS complete the questionnaire.

For more information about this Survey go to: www.nhs.statcan.gc.ca.

Consumer Association of Saskatchewan Inc. (CASK) Annual General Meeting

Monday May 30, 2011

at

The Cave (2720 8th Street)

Luncheon: 11:30 am (pay your own)

Speaker, Patricia Lewis: 12:15 pm

Product Safety Officer, Healthy Environments and
Consumer Safety Branch, Health Canada
"Overview of the New
Canada Consumer Product Safety Act"

AGM: 12:45 pm

For more information contact CASK:
#306 - 220 3rd Ave. S, Saskatoon S7K 1M1
Ph: 306.242-4909 Toll free: 1.888.395-5661
Email: office.cask@sasktel.net Web: consumersask.ca

All welcome No charge

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.
We hope you will renew your membership.

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