

## Financial Exploitation of Seniors

Of all the acts of violence seniors face, from physical to psychological, the most prevalent 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* (most go unreported) are financial in nature. According to PhoneBusters, elderly victims of financial abuse who contacted its SeniorBusters program, reported losing a total of more than \$13 million last year.

**Who are the abusers?** The elderly all too often face financial abuse by someone they know and have their life's savings and possessions 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 a stranger uses an elder's debit card to steal money,

it's a crime. If their son or daughter uses the debit card to steal money, it's a family matter. Stealing must be treated as a crime regardless of whether the thief is a stranger, family member, close friend or caregiver.



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

**Where to go for help?** Financial abuse can rob seniors of self-esteem and trust, as well as their means of subsistence. If you or your elderly relative has been a victim of financial abuse, report it to the Canadian Anti-Fraud Centre at: 1.888.495-8501.

For information on how seniors and their caregivers can avoid being victims of all forms of abuse, call Seniors Canada at: 1.800.622-6232 or visit their website: [www.seniors.gc.ca](http://www.seniors.gc.ca).

## The Little Black Book of Scams

Last month, Canada's Competition Bureau launched *The Little Black Book of Scams* for Fraud Prevention Month. This easy to use reference guide is filled with information Canadians can use to protect themselves against a variety of common scams. While Fraud Prevention Month is over, *The Little Black Book of Scams* can be used year-round to avoid falling victim to Internet scams, fake lotteries, romance scams, and many other schemes used to defraud people of their money or personal information.

This booklet offers information on how these scams work, how to recognize them, as well as practical tips on how consumers can protect them-

elves. It also debunks common myths about scams, provides contact information for reporting a scam to the correct authority, and offers a step-by-step guide for scam victims to reduce their losses and avoid becoming repeat victims.

Canadians and their families have an important role to play, as the best way to fight fraud is to take measures to avoid becoming a victim. People are encouraged to get their copy of *The Little Black Book of Scams* by downloading it from the Competition Bureau's website @ [www.competitionbureau.gc.ca](http://www.competitionbureau.gc.ca). For general enquiries, phone: 819.997-4282; toll free: 1.800.348-5358.

### SaskWatch - Spring 2012

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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.

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## President's Message

Welcome to our Spring edition of *SaskWatch*. We hope you enjoy the articles we have included for you. As you probably have been following in the news, fraudulent phone calls are a major nuisance, even for people in Elections Canada. Fraudulent calls and unsolicited calls from 'spammers' can be annoying, even costly. We encourage consumers to read our article on unsolicited calls (pg 3) for information and tips on how to deal with this type of harassment. And with spring just around the corner, consumers often think about home renovations and spring cleaning.

Please read our articles about 'home health' and safe home products (pg 7) as part of your informed decisions.

We are currently meeting with groups and stakeholders within the community who have an interest in assisting new Canadians as they adapt to their new life in our country.

Our Annual General Meeting is on May 28 (details on back cover); consider yourself invited. The Board of the Consumer Association of Saskatchewan looks forward to seeing you there.

*Best Regards, Audrey Findlay*

## Are Cell Numbers Going Public?



There's a rumour going around that cell numbers are going public. People have expressed concern that telemarketers, and others, would then be phoning them with calls they'd have to pay for. CASK contacted SaskTel with questions. The short answer is - No, cell numbers are not going public.

In an email, Duncan Kroll, SaskTel's Director of Regulatory Affairs, explained in more detail. "Cell phone numbers are considered confidential by the CRTC who regulates telecommunications in Canada. SaskTel has processes in place to ensure that customers' cell numbers (or landline phone numbers) are kept private. SaskTel will list the phone numbers but only if the customer gives us express consent to do so. These published phone numbers can be

obtained by telemarketers in various ways. Once a customer agrees to have their cell number made public, telemarketers have the opportunity to get them and to use them.

The best defense, once their number is public, is getting on the national Do-Not-Call List (1.888.382-1222) or request that the company phoning them put them on *their* company's do-not-call list."

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## Fraudulent Phone Calls *by Audrey Findlay*

Fraudulent and unsolicited phone calls seem to be a disruptive fact of life to many of us, apparently even to government agencies.



These types of phone calls are not only bothersome but can also be harassing and costly to consumers.

Consumers often complain about invasive questioning by callers and attempts by spammers to gain access to personal information or personal computers. Some consumers complain of callers soliciting them for money to be wired to bank accounts in other countries and similar types of scams.

The Consumer Association of Saskatchewan encourages you to be aware of these types of callers.

**DO NOT GIVE OUT** any personal information, access codes, PIN numbers, ID information, or account numbers to any unidentifiable callers.

Not sure who's calling? Here are some of the things we recommend you do:

- Ask for the caller's full name, telephone number and business name and address. Tell them you will call back after you have verified this information.
- Google the phone number. Often times you can find out who the caller is and if anyone else has had calls from this person.
- Call the police if the calls persist or are threatening in any way.
- Call SaskTel. They have staff that will be glad to assist you with annoying calls.
- Last but not least: If you are not sure about the nature of the caller or if you have a 'bad' feeling, **JUST HANG UP!** Never feel bullied or pressured into providing information to an unknown party.

## *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](http://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 at 1.888.495-8501.



*Protect yourself from fraud when donating to charity.*



### **Don't prune from April 1 to Aug. 31**

To reduce the risk of Dutch Elm Disease, pruning of elm trees is prohibited throughout Saskatchewan from April 1 to August 31. This annual pruning ban is in effect during the time of year when elm bark beetles are most active as fresh cuts attract the beetles that can spread the disease. 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, phone: 306.787-0412.

### **Consumers International**

Consumers International (CI), based in London England, is the world federation of consumer groups that serves as the only independent and authoritative global voice for consumers. First established in 1960, the organization rapidly grew and soon became established as the voice of the international consumer movement on issues such as: product and food standards, health and patients' rights, the environment and sustainable consumption, and the regulation of international trade and public utilities. Currently there are over 220 member organizations in 115 countries around the world. In campaigning for the rights of consumers across the world, CI seeks to hold corporations to account and acts as a global watchdog against any behaviour that threatens, ignores or abuses the principles of consumer protection. (*Wikipedia.org*)

### **People For Good**

Their goal is to make the world a better place, one good deed at a time. It may sound ambitious, but it's easier than you think. In fact, you could help make the world a better place right now just by doing something nice for someone. Whether you're in the grocery store, on the bus, wherever, there's always an opportunity to do some good. You can go to their website: [www.peopleforgood.ca](http://www.peopleforgood.ca) where they list 202 *Good Ideas* in case you need some help to get started.

### **Health Coverage**

If you or a family member will be out of the province for more than three months, you need to make sure your health coverage remains in place. Call Sask. Health Registration at 1.800.667-7551.

### **Questions About Medications**

The Saskatchewan Drug Information Line provides healthcare professionals and the general public with access to current, concise, unbiased information on drugs and drug therapy. Call 1.800.665-DRUG (3784).

### **See the Ability - Not the Disability**

*Saskatchewan Voice of People with Disabilities* is a consumer directed organization that works to better the lives of persons with disabilities. They help with advocacy issues, conduct workshops, develop materials, and act as a resource connecting people to the information they need. Some of their goals include: promoting full and equal inclusion of people with disabilities in society; advancing programs and services to meet the needs of people with disabilities; promoting a positive image of the abilities of people with disabilities; and promoting independent living principles. For more information: 306.569-3111; 1.877.569-3111; web: [saskvoice.com](http://saskvoice.com).

*Did you know that 1 in 5 people in Saskatchewan has a disability and 1 in 2 adults over the age 65 has a disability?*

### **Saskatchewan Age Demographics**

One in seven people in Saskatchewan is currently 65 years of age or older. Demographic projections indicate that by the year 2020, approximately one in six Saskatchewan residents will be 65 years of age or older and at the same time, almost one in six will be 14 years of age or younger.

### **Energy Drink Emergencies**

As the consumption of energy drinks escalates, so do trips to the emergency room. According to the Substance Abuse and Mental Health Services Administration, there were more than 13,000 ER visits related to energy drinks in the U.S. in 2009, a ten-fold increase from 2005. The cause? Too much caffeine. A five-ounce cup of coffee has about 100 mg of caffeine; some energy drinks have as much as 500 mg. High doses of caffeine can cause abnormal heart rhythms, high blood pressure and dehydration.

*(from VerbNews)*



# PIECES

## Bits & Pieces

### Eating Nightshades & Arthritis

According to the Arthritis Nightshades Research Foundation in Florida, 'Nightshade' plants play a huge role in arthritis. All members of the 'Nightshade' family (which includes tobacco, potatoes, tomatoes, peppers (not pepper), eggplant, paprika and chilli) contain glycoalkaloids such as nicotine, solanine, tomatine which attack the nervous system by inhibiting cholinesterase. In some people this leads to various forms of joint and muscular pain. Rigidly excluding these plants can lead to a dramatic, almost miraculous, reduction/disappearance of arthritis symptoms as well as a general improvement in health and mental well being. Check out: [www.noarthritis.com](http://www.noarthritis.com) and also [nightshadefree.com](http://nightshadefree.com) for more information.

### Do Kids Need Their Own Passports?

All children traveling abroad must have a valid passport and may also require supporting documentation. This policy has been put in place to combat the traffic of millions of children around the world who are often sold into slavery, child prostitution or worse. It increases the protection of children by ensuring that they have a valid travel document with a photo and other identifying information. Prior to any travel that includes a child, you should contact the embassy or consulate of all countries the child will be visiting to inquire about entry requirements. Effective Dec. 1, 2011 a passport application for a child under 16 must be accompanied by acceptable proof of parentage. Info: [ppt.gc.ca/articles/20110512.aspx?lang=eng](http://ppt.gc.ca/articles/20110512.aspx?lang=eng).

### What is ChangeIt™?

ChangeIt™ is an automated charitable giving program that offers a simple and secure way to donate small change to charities with every debit and credit transaction you make. ChangeIt™ enables cardholders to round up their debit and credit transactions, creating *Virtual Change™* and to automatically direct this *Virtual Change™* to the charitable causes they choose. If you are interested in signing up for this program or would like more information, talk to your bank or credit union to see if they're part of the program, or visit: [www.changeitcanada.co](http://www.changeitcanada.co).

### Free Health Publications Offered

The Canadian Women's Health Network is looking to mail out free bulk copies (20, 50, 150 or more) of a number of their reliable health information publications in French and English that would be ideal for classrooms, community centres, staff rooms and public spaces. They'll also cover all the costs of shipment, so there will be no expense to you. Publications such as *Pharmaceuticals in our Water: A New Threat to Public Health*, and many more, are available. Contact: [outreach@cwhn.ca](mailto:outreach@cwhn.ca) to order your copies today.

### 10-digit Dialing & New Area Code

In May 2013 all SaskTel customers with a 306 area code will have to adopt 10-digit dialing for local calls (area code + local number). The introduction of 10-digit dialing is the result of a decision by the CRTC and will pave the way for the addition of a new area code, **639**, starting May 2013, as the 306 area code reaches capacity. Anyone who already has a number with area code 306 will keep the same number.

### Did You Know ...

- Airport scanners use ionizing radiation, which may penetrate your skin and wreak havoc on your cells and their genetic code.
- Gas stations tend to change their prices between 10am and noon, so hit the pump in the early morning if gas prices are on the rise or go later in the day if prices are falling.
- While Mother's Day is the busiest holiday for phone calls, Father's Day is the busiest for *collect* calls.
- You share your birthday with 9 million others.
- 11% of people are left-handed.
- A sneeze travels out of your mouth at over 100 mph - so cover it up!
- Alaska has over 5,000 earthquakes a year.
- Lightning strikes the Earth about 6,000 times every minute.
- When eating outside, put a few sprigs of mint in the center of your tablecloth and it will keep bees away.
- Put pillows in a plastic bag, then into the freezer for 24 hours, to kill bacteria and dust mites.

## Canadian Hunger Foundation (CHF)

*Put your pennies to good use*



The Canadian Hunger Foundation is a non-profit organization dedicated to enabling poor rural communities in developing countries to attain sustainable livelihoods. CHF's fundamental approach is to respect and empower local populations as architects of their own development. This approach helps identify hidden assets, untapped potential, networks of people, skills and resources — all of which give communities the power to transform themselves and create stable and sustainable livelihoods. When communities own development — when families drive change with their insights and enthusiasm — CHF can tap vast reservoirs of potential and see change that lasts for generations. Entire communities are working closely with CHF to design and implement projects, while also providing advice throughout the process. The result is that CHF's programming is building sustainable results and resilient communities.

As you'll see by visiting CHF's web site, their focus on livelihoods is applied in innovative ways to

make the world a better place — from building peace in post-conflict areas and reconstructing the lives of those struck by disaster, to empowering women and protecting the environment.

### **Canada's getting rid of their pennies ...**

and children around the world need them. Just think of how many pennies are sitting in piggy banks, coin jars and under couch cushions across the country. It must be millions and millions of pennies! If CHF could collect just some of those pennies, it could mean thousands of items like chicks, goats and cows for people who are struggling to get by. For just five dollars (a jar full of pennies) you can put chicks in the hands of families in rural Mozambique.

Over the next two months CHF is reaching out across Canada to help the children and families they work with in Mozambique. You might no longer want your pennies but CHF works with thousands of people around the world who need them.

**Get Started Today!** Start a penny jar in your workplace, your children's school, or ask your favourite store to set-up a penny jar for CHF. Then use the money to purchase some chicks for families in Mozambique. When you send CHF your donation they will follow up with you so you can see how your pennies are being put to good use.

Website: [chf-partners.ca/](http://chf-partners.ca/)

## SaskEnergy Lowers Rates

The Government of Saskatchewan has given the green light for SaskEnergy to lower its natural gas Commodity Rate by 16 per cent, starting April 1, 2012. SaskEnergy applied to the Saskatchewan Rate Review Panel to reduce its Commodity Rate from \$4.55/Gigajoule (GJ) to \$3.82/GJ, a decrease of \$6.35 per month for residential customers on equalized payments. The panel recommended that a decrease

to the commodity portion of the customers' bills proceed, based on market projections of lower gas costs over the next 12 months.

SaskEnergy also applied for a 6.7 per cent increase to its Delivery Service Rate. A recommendation from the panel, which was filed concurrently with the commodity rate, will be provided later this spring. The panel requires at least 90 days to fully review a Delivery Rate Ap-

plication compared to 30 days for a Commodity Rate Application. The reduction to the commodity rate, when combined with the proposed adjustment to delivery rates, will result in monthly savings for a typical residential customer.

SaskEnergy's residential customers will continue paying the lowest delivery costs in Canada. Further information on the rate review process at: [saskratereview.ca](http://saskratereview.ca).

## Home Health *by Audrey Findlay*

### ELECTRONICS SAFETY IN THE HOME

As a consumer I am always reading about studies on the safety of products. One area that receives a lot of attention is the safety of electronic and electrical equipment in the home. Canadians enjoy a high level of safety standards set by scientists in the field that determine levels of acceptable and unacceptable hazards.

While our electronic appliances and toys are deemed safe, it is always wise to be aware of some of the concerns and to ensure proper usage to avoid any unnecessary hazards.

Following are some tips to help minimize any concerns:



- Make sure children do not sit or lie within 1 metre of a television screen.

- Do not use a microwave oven that has a damaged door or cracked window.
- Ensure that your electrical equipment complies with current safety standards.
- Avoid having electrical equipment or electronics in the bedroom. A bedroom can easily have bedside lamps, clock, radio, computer, telephone, baby alarm, television and electric blanket. Some studies show a person's sleep can be affected negatively by all that equipment - why not minimize the energy usage and maximize the rest.

### PAINTING SAFELY

It's spring time and many of us are thinking about spring cleaning, home renos or perhaps adding a



fresh coat of paint to our homes. Before you do, maybe consider what kind of paint you will be putting into your environment since the chemicals in paint affect the air quality in your home. Keep in mind that no paint, whether synthetic, acrylic-based or natural organic, is totally free of harmful ingredients, so before you rush out

and buy, be AWARE. There are many excellent resources on-line, and at your local library, with information on "green" homes and safe products that cite findings on the various levels of toxin safety amongst available paints.

Here are some quick tips you may want to keep in mind when deciding on your painting project:

- Select the safest paint product you can find. Research the paint before you buy and be aware of the manufacturer's health and safety warnings.
- Reduce the amount of paint you will be using by painting light colours over light or dark colours over light. If you paint light colours over dark paint, you will need to use a lot more paint.
- Always keep your doors and windows open for proper ventila-

tion. If possible, use a fan to keep air flowing.

- Read all warnings and instructions from the paint manufacturer. Some paints require that you wear a mask
- Use paint sparingly. Re-think painting wooden products: maybe some natural oil on that old wooden commode would look just as good as a coat of trendy paint.



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### Why is Fair Trade Important?

Fair trade is important because in many poorer countries, prices paid are so low that workers are unable to earn enough money to live on. Also, some goods are produced in ways that are exploitative to workers, or ways that are unsustainable environmentally, damaging to the environment in the communities in which the goods are produced. For example: a vast majority of commercial chocolate is produced in Africa by children and adults who are essentially slaves to their employers, and where human rights abuse is rampant.

Fair trade is a worldwide effort to build trading relationships between consumers in developed countries and producers in developing countries. This means:

- Producers receive a guaranteed price for their goods;
- They have the security of long-term trading contracts;
- They have guaranteed minimum health and safety condition;
- Workers, their workplaces, and the environment are not exploited;
- Education and training opportunities are made available to producers - especially women and children.

**As consumers we have power.**

**Ask for fair trade products wherever you shop.**

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

**Monday May 28, 2012**

at

The Cave (2720 8<sup>th</sup> Street)

**11:30 - Luncheon** (pay your own)

**12:15 - Speakers from SaskTel:**

*Janson Anderson:*

Director of Wireless Marketing Operations

*Lucas Piller:*

Marketing Manager of Wireless Network Management

*"Important Things for Consumers to Know  
About Contracted Wireless Service"*

**12:45 - AGM**

For more information contact CASK:

Ph: 306.242-4909 Toll free: 1.888.395-5661

Email: office.cask@sasktel.net

All welcome No charge

### Announcement of Bylaw Changes:

The Board of CASK will be recommending bylaw changes at our AGM to be voted on by the membership. These revisions are an update and reorganization of our current bylaws. Since there are too many revisions to put in *SaskWatch*, we would be happy to send you our current and proposed bylaws. Phone: 242-4909 or email: office.cask@sasktel.net.

## Membership / Subscription

- |                          |   |          |
|--------------------------|---|----------|
| <input type="checkbox"/> | I'd like a one-year CASK membership (includes a one-year subscription to <i>SaskWatch</i> ) | \$ 25.00 |
| <input type="checkbox"/> | I'd like a one-year subscription to <i>SaskWatch</i> (4 issues)                             | \$ 10.00 |
| <input type="checkbox"/> | I'd like to make a donation of \$ _____   | \$ _____ |
|                          | Total enclosed: ( <i>make cheques payable to Consumer Association of Saskatchewan</i> )     | \$ _____ |

Name: \_\_\_\_\_ Street: \_\_\_\_\_ City: \_\_\_\_\_

Code: \_\_\_\_\_ Phone: \_\_\_\_\_ Email: \_\_\_\_\_

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

**Renewal Notice:** Your membership expiry date is on the top of your address label.