

Is Customer Service Getting Worse?

The Better Business Bureau logged 1.1 million complaints against North American businesses last year, an increase of over 10% from the previous year. Is customer service getting worse?

According to *Consumer Reports* magazine, “more and more, airlines are burying their phone numbers, cable companies are sidestepping your calls, and retailers are steering you to online FAQs. Although recorded messages insist ‘your call is very important to us,’ many companies are driving a wedge between themselves and their patrons through poor use of technology and inadequate training of staff.”

Consumer Reports surveyed about 1,000 consumers nationwide to find the customer-service problems that infuriated people the most.

The results included: the in-



ability to speak with a real person on the phone, the need to wade through automated phone-menu prompts to get help, long waits on hold, an inability to find a salesperson in a store, salespeople being rude and/or pushy, sales pitches for unrelated goods and

services, unhelpful solutions, no apology for unsolved problems, long waits at checkout counters and repair people who didn’t show up on time.

Sixty-four percent of respondents said that during the previous 12 months they had left a store because service was poor, and 67 percent had hung up on customer service without having had their problem addressed.

“Abominable” is how retail industry consultant Jack Abelson describes the state of customer service. He attributes the decline to corporate America’s focus on cutting costs instead of increasing revenue. “There is an almost complete failure to recognize and appreciate the value people can bring to the equation,” says Abelson, who terms good customer service as “a profit producer.”

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Downsizing.....

Do you seem to be getting less for your money and spending more? Have you noticed ...

- The old 6-ounce can of tuna is now 5 ounces?
- 2 litres of ice cream has shrunk to 1.89 or 1.5 litres?
- Juices now contain about 8 ounces less?
- Oreos reduced their cookies from 470 to 435 g?
- Planters nuts reduced contents from 9.75 to 8.5 oz?
- Costco bathroom tissue now comes in 30 rolls, down from the previous 36 rolls.

That’s just a few examples of what’s been going on for years. It’s a marketing technique called **Downsizing** - a way of passing on a price increase without technically raising the price. “You’re paying the same, but

you’re getting less, and that’s really a backdoor price increase,” said Edgar Dworsky, founder of *MousePrint.org* - an online consumer resource guide. “It’s a sneaky way to pass on a price increase,” he says.

In some cases, they’ve redesigning the container to look similar, but hold less. In other cases, the container size stays the same, but the amount of product inside is less. And sometimes you’ll get a price increase as well as a downsizing. As always, manufacturers never call your attention to the fact that they’ve downsized, so you have to become net-weight-conscious in order to catch them playing this sneaky game. *MousePrint.org* and *IncredibleShrinkingGroceries.com* are good sources as they keep track of shrinking products and are updated on a regular basis.

(from the dailyanchor.com, marketplace, brandchannel.com)



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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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2012-2013**

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A Year in Review

This year found us implementing new ideas and methods to reach consumers as we continue to investigate consumer concerns and make appropriate recommendations. One of our goals is to adapt to the changing needs of a contemporary society, as well as empower consumers through education, research, communication and networking. We are preparing to complete a major, phased-in upgrade to our website, and have also redefined our mission, goals and bylaws.

In March, we submitted questions regarding commodity and delivery rates to SaskEnergy's Review Panel Hearing. We also presented comments at the SGI Review Panel Hearing regarding procedures and standards used by SGI in determining insurance costs. We questioned SaskEnergy's policy regarding delivery affordability for consumers, identifying that increases place a considerable burden on low and fixed income people, and on young people wishing to purchase a home. We had the opportunity to question SGI regarding criteria used in determining costs of vehicle repairs, claim costs, reimbursements and what constitutes a "totaled" vehicle. CASK suggested SGI take an active role in increasing awareness regarding insurance rates, prior to people purchasing a vehicle, in order to promote sound decision-making.

We are planning a major project to provide newcomers to Saskatchewan with consumer education via workshops and written material. We have been researching needs of newcomers in order to provide them with successful and relevant information and will be involved in proposal development and implementation.

I gratefully acknowledge the guidance, support, insight and dedication of board members, volunteers and staff and look forward to working on new projects in the coming year.

Audrey Findlay, President

Annual General Meeting

CASK held its Annual General Meeting (AGM) in Saskatoon on May 28th. Two speakers from Sask-Tel provided an enlightening power point presentation: *Important Things for Consumers to Know About Contracted Wireless Service*. A big thank you to Lucas Piller and Janson Anderson who made the presentation informative and fun, and after answering numerous questions, left us with a much better understanding of this complex issue. (see page 8)

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 an auditor; and presentation of committee reports. The AGM concluded with nominations and election of the New Board of Directors for 2012/2013. (see box at left)

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Financial Consumer Agency of Canada

- Do you understand your credit card agreement?
- Do you wonder how to avoid extra fees at an automated banking machine?
- Do you wonder if your bank has a right to hold the funds you deposited by cheque?
- Do you know how to get the lowest interest rate on your mortgage?
- Do you know what happens if you make a late credit card payment?
- Do you know how to improve your credit rating?
- Are you having trouble getting your complaint addressed?



financial consumer, FCAC offers a variety of tools to help you choose the financial products and services that meet your needs.

Their publications provide useful information about account packages and fees, credit cards and automated banking machine fees. Their user-friendly brochures, re-

ports and guides offer easy-to-use tips and checklists so you can shop around, compare financial products and services, ask the right questions and make the financial decisions that are right for you.

FCAC's searchable Frequently Asked Questions database contains a wealth of information on consumers' rights when dealing with financial institutions and on various financial products and services. The questions are based on the thousands of inquiries and complaints they receive from consumers each year as well as on other important issues identified by FCAC.

Consumers can obtain a personal response to their questions by calling their Consumer Contact Centre toll-free. Their knowledgeable staff will direct you to the right place to get your problem resolved, and will explain the complaint process. They will let you know what information you need to have, what to expect, and what to do next.

Phone toll-free: 1.866.461-3222

Email: info@fcac.gc.ca Web: www.fcac.gc.ca

Financial products can be confusing - and making decisions about your personal finances can be stressful. The wrong decision can have serious consequences and cost you money.

That is why the laws governing Canada's financial institutions contain rules - called "consumer provisions" - designed to protect you. And that's why there's a government agency to ensure that institutions respect these rules.

Created by Parliament in 2001, the Financial Consumer Agency of Canada (FCAC) exists to protect Canada's financial consumers; to make them aware of their rights and responsibilities; and to inform Canadians about the financial products and services available to them.

As well as informing you about your rights as a

Specialist Directory - Empowers Patients With Information

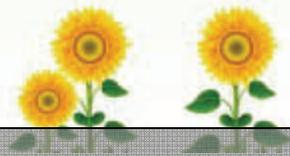
Looking for a specialist? The online *Specialist Directory* can help you and your referring physician navigate the surgical care system and find out what specialists are practising, what procedures they perform, and approximately how long their wait times are. On the website you can click on a

body part, pick a surgery and immediately see every surgeon in the province, and how long other people are waiting to see them.

Over time, the *Specialist Directory* could make a significant difference in surgical wait times because patients will see they have a choice to see equally qualified

Saskatchewan surgeons with shorter wait times. Patients who are willing to travel may choose to have surgery more quickly in a location other than their nearest surgical centre.

Access the *Specialist Directory* at:
health.gov.sk.ca/specialists



Garage Sale Advisory

Holding a garage sale is a convenient way to recycle second-hand products, but remember you're legally responsible for ensuring that the products you sell are safe and meet safety standards. By law, you cannot import, sell, distribute, lend or give away products that do not meet the requirements of the *Hazardous Products Act*, which is administered by Health Canada. And if you do, you could be liable in a civil court of law. For detailed information, and to read *Facts for Garage Sale Vendors*, go to the Safe Consumers website: healthycanadians.gc.ca/consumer.

Ubuntu

I recently read an insightful story about an anthropologist who proposed a game to some kids in an African tribe where he was working. He put a basket of fruit near a tree and told the kids that whoever got there first won the sweet fruits. When he told them to run, they all took each other's hands and ran together, then sat together enjoying their treats. When he asked them why they had run like that, as one could have had all the fruits for himself, they said: "Ubuntu, how can one of us be happy if all the other ones are sad?" Ubuntu in the Xhosa culture means: "*I am what I am because of who we are.*"

Preventing Moldy Berries

Berries are delicious, but they're also kind of delicate - raspberries in particular. And it's a real drag to buy a pint of local raspberries, only to look in the fridge the next day and find that fuzzy mold growing on their insides. With fresh berries just starting to hit farmers' markets, here's a tip on how to keep them fresh. *Wash them with vinegar.* Prepare a mixture of one part vinegar and ten parts water. Dump the berries into the mixture and swirl around. Drain, rinse if you want (though the mixture is so diluted you can't taste the vinegar) and pop in the fridge. The vinegar kills any mold spores and other bacteria that might be on the surface of the fruit, and voila! Raspberries will last a week or more; strawberries go almost two weeks without getting moldy and soft. So stock up on these tasty little gems, knowing they'll stay fresh for as long as it takes you to eat them.

CNIB is a volunteer agency and charitable organization dedicated to assisting Canadians who are blind or living with vision loss. Founded in 1918 to assist soldiers who had been blinded in the First World War, CNIB originally offered sheltered care and specialized employment to people with vision loss. It has since expanded to include other programs and services, including research, public education, rehabilitation counseling, training, advocacy and an alternative-format library for people living with a visual impairment. CNIB says there are more than 23,000 children in Canada living with blindness or partial sight and if things stay as they are now, only 45% of them will graduate high school and 65% won't be employed as adults. To volunteer, donate or find out more about their programs and services, call: 1.800.563-2642 or visit: www.cnib.ca

Blood Pressure

To prevent, or help lower, high blood pressure, one key lifestyle factor you can change is eating less sodium (salt). The average North American eats upwards of 3,500 mg of sodium per day, but all our body really needs is about 1,500 mg. The recommended daily *upper limit* is 2,300 per day, which is *just 1 teaspoon*. It's not as easy as simply removing the saltshaker, because a lot of prepared food is loaded with salt. A general rule of thumb is if the sodium is less than 200 mg/serving, it is a low sodium product. If it is between 200 and 400 mg/serving, it is still all right, but go easy. If it's over 400 mg/serving, look out! Read labels to become aware of how much sodium is in your favourite canned or pre-made/read-to-eat products. I think you'll be amazed - and not in a good way. (*from Hot Flashes*)

Careful What You Put On Your Skin

One of the core principles to remember when it comes to skin care is that whatever you slather onto your skin will be absorbed into your body. That's why it's so important to avoid personal care products containing questionable chemicals. Your skin is an excellent delivery system, so you should be just as careful with what you put on your skin as you are with what you eat, as the toxic chemicals applied topically go directly into your bloodstream.



PIECES

Bits & Pieces

Advisories, Warnings and Recalls

Health Canada helps protect the public from potential health hazards by posting advisories, warnings and recalls about consumer products. Their website also has information on what to do if you have concerns about a product and what to do if a product has been recalled. For more information, contact Consumer Product Safety, Health Canada: 1.866.662-0666, email: cps-spc@hc-sc.gc.ca, or go to their website: www.healthcanada.gc.ca/cps. In Saskatchewan, contact Patricia Lewis, Product Safety Officer, at: 306.975-4028 or email: patricia.lewis@hc-sc.gc.ca.

Report an Outage

SaskPower says to call 310-2220 (toll-free), 24/7, to report power trouble and power outages, and to receive updates on power outages in your area. Power troubles to report may include: partial power, abnormal voltage, low or downed power lines, and broken or damaged power poles. SaskPower warns people to stay away from fallen power lines, even if they don't appear to be energized, as live power lines can cause serious injury or be fatal. If you see fallen power lines, call SaskPower. If someone has been injured or trapped, call 911 first.

Antioxidants

From broccoli to berries to tea, you've probably heard about the benefits of antioxidants in foods. Scientists are studying how antioxidant-rich foods may help prevent heart disease, cancer and other conditions. What are antioxidants, anyway? Just for a moment, think of your body as a car. It can rust when metal in the car reacts with oxygen. If you cover it with a protective coating, it doesn't rust as quickly. For the body, antioxidants are that protective coating. They protect your body's cells from damage caused by pollutants, smoke, unhealthy diets and the normal aging process. Some foods are extremely high in antioxidant content including fruits, vegetables, legumes, nuts and seeds. They are more abundant in dark and brightly coloured fruits and vegetables such as spinach, kale, sweet potatoes, berries and tomatoes. Garlic, green tea, pure chocolate, and even red wine, are also purported to have an abundance of antioxidants.

(info from dietitians.ca, mercola.com, praeventia.ca).

Number Decoder on Produce

Produce stickers are for more than pricing - they also reveal how fruits and veggies are grown and if they're from genetically modified organisms - which you REALLY want to stay away from. GMO plants are those that have had their DNA altered and there is no law that requires GMO labeling, so only organic produce is guaranteed to be GMO-free.

Here's what those numbers mean.

- 4 numbers: grown conventionally.
- 5 numbers, starting with 9: grown organically.
- 5 numbers, starting with 8: genetically modified.

Death by Medicine

Death by Medicine is a 21st-century epidemic and death from drugs, including prescription drugs, have now surpassed car accidents as the leading cause of accidental death in the United States. According to data collected by the National Center for Health, the most commonly abused prescription painkillers, like OxyContin, Vicodin, Xanax and Soma, now cause more deaths than heroin and cocaine combined.

Did You Know ...

- Tropicana markets its brand as fresh from the grove, but a series of lawsuits claim the juice is so heavily processed it shouldn't be called "natural."
- Farmed salmon have seven times the levels of PCBs as wild salmon.
- Black pepper is the most popular spice in the world
- 29 cups of milk are needed to make 1 lb. of butter.
- Eating eight strawberries will provide you with more Vitamin C than an orange.
- By walking an extra 20 minutes every day, an average person will burn off seven pounds in a year.
- Almonds are members of the peach family.
- Olive trees can live for two thousand years.
- Mobile phones, iPads, televisions and computers emit electromagnetic fields that can disrupt your pineal gland's production of the sleep hormone melatonin, so when you sleep, keep them as far away from you as possible.
- When you use your cell phone in an area where reception is bad, it uses more power and emits more radiation, so only use it in case of emergency.

Canadian Anti-Fraud Centre

Mass marketing fraud includes, but is not limited to: Prize lottery or sweepstakes fraud; Nigerian scam or 419 fraud; Employment/work from home fraud; Advance fee loan fraud; Bogus health product or cure fraud; and Emergency fraud (any e-mail from someone claiming to be in some kind of trouble).

The Canadian Anti-Fraud Centre has collected the following statistics and facts on mass marketing fraud.

- In 2010, almost 10,000 people reported being victims of fraud - *and only 5 per cent of people who've been victims of fraud ever report it.*
- Canadians reported losing almost 13 million dollars to mass marketing fraud in 2010.
- Last year, over 18,000 Canadians reported being victims of identity fraud. In total they lost almost 9.5 million dollars.
- The RCMP's Commercial Crime Branch estimates that Canadian fraud losses total between \$10 billion and \$30 billion annually.
- Canadians between the ages of 50-59 are the most targeted by mass marketing fraud. People between

the ages of 40-49 reported the highest dollar loss.

- Nearly 80 per cent of all mass marketing frauds in Canada involve organized crime groups.
- Fraud-related offences, such as credit and debit card fraud, are now thought to be more numerous and as profitable as drug-related offences in Canada.

Don't give out any of this information.

According to the Canadian Anti-Fraud Centre, identity thieves are looking for the following information: full name, date of birth, social insurance number, full address, mother's maiden name, user name and password for online services, driver's license number, personal identification numbers (PIN), credit card information (numbers, expiry dates and the last three digits printed on the signature panel), bank account numbers, signature, passport number.

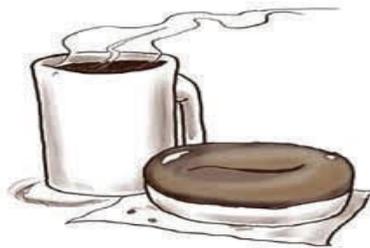
Online Passwords. The most commonly used online password is *123456*; the second most common is *password*.

The Latté Factor

Jim Yih, expert on wealth, retirement and personal finance, has a wealth of information on building wealth. Most people think that the more money you make, the more money you'll have. Yih says, "... people often tell me how they would save more money if they made more money. Yet, more often when they get raises, they increase their spending and not their savings."

What is the Latté Factor?

David Bach, author of the *Automatic Millionaire*, coined and trademarked the phrase *Latté Factor* and says it's those small, day-to-day purchases that, when eliminated, can actually provide you with a significant, and surprising, sum of money. It really comes down to finding \$5 a day that can be saved and invested.



What can \$5 a day mean to you?

Bach explains that saving five dollars a day amounts to a savings of \$150 per month. Over 10 years, at 10%, this will give you an extra \$30,000 from the *Latté Factor* alone. Over 25 years, you will get over \$185,000. Then there's something called the *Double Latté*. If you save \$10 per day, over 25 years, you will have almost \$375,000. In fact, you would have **One Million Dollars** in 35 years.

Track your expenses for a week, even a month. Once you identify your *Latté Factor*, cut

back or eliminate it completely. Then take that money you're no longer spending and devote it to savings. Before you know it you'll see your fortune start to grow!

Putting aside as little as a few dollars a day for your future, rather than spending it on little purchases such as lattes, bottled water, fast food, cigarettes, magazines, and so on, can really make the difference between accumulating wealth and living paycheck to paycheck.

Yin says, "The *Latté Factor* is all about becoming wealthy on your current income, without living like a hermit or depriving yourself ... success has less to do with income and more to do with smart lifestyle choices. Today's financial decisions impact your financial future in a big way."

(from: retirehappyblog.ca/the-latte-factor, article by Jim Yih; www.finishrich.com/)

Hunger in Canada

Many people don't realize the extent of hunger's reach in this country. Each month, close to 900,000 Canadians are assisted by food banks with 38% of them being children and youth. So, who is turning to food banks? The people helped include families with children, employed people whose wages are not sufficient to cover basic living essentials, individuals on social assistance, and Canadians living on a fixed income, including people with disabilities and seniors. Half of food banks in Canada saw an increase in demand in 2011.

Food Banks Canada, founded in 1987, is a national charitable organization whose mission is to "enable an effective food bank

community that addresses the short term need for food and longer term solutions to reduce hunger in Canada". There are now over 700 food banks and 3,000 food programs available in Canada.

For every \$1 you donate, Food Banks Canada is able to acquire and share \$8 worth of food. "Whatever you can do to help - whether you make a financial donation, volunteer your time, arrange a large-scale donation of food or goods from your company, donate your unwanted handheld devices, organize a food drive, educate others, or advocate on behalf of low income Canadians - your contribution is important. Together, we can reduce hunger in Canada and make a real difference

in the lives of many Canadians." To make a donation or obtain more information about gift options, phone 1.877.535-0958 (237) or email: info@foodbankscanada.ca. To find a food bank in your area go to: www.foodbankscanada.ca.



Consumer Rights

"Consumers by definition include us all. They are the largest economic group, affecting and affected by almost every public and private economic decision. Yet they are the only important group... whose views are often not heard."

~ U.S. President John F. Kennedy, March 15, 1962 ~

There are eight basic consumer rights. They include the rights to:

Satisfaction of basic needs: to have access to basic, essential goods and services - adequate food, clothing, shelter, health care, education, public utilities, water and sanitation.

Safety: to be protected against products, production processes and services which are hazardous to health or life.

Information: to be given the facts needed to make an informed choice, and to be protected against dishonest or misleading advertising and labelling.

Choice: to be able to select from a range of products and services offered at competitive prices with an assurance of satisfactory quality.

Be heard: to have consumer interests represented in the making and execution of government policy, and in the development of products and services.

Redress: to receive a fair settlement of just claims, including compensation for misrepresentation, shoddy goods or unsatisfactory services.

Consumer education: to acquire knowledge and skills needed to make informed, confident choices about goods and services, while

being aware of basic consumer rights and responsibilities and how to act on them.

A healthy environment: to live and work in an environment that is non-threatening to the well being of present and future generations.



Avoid Unnecessary Roaming Charges

To avoid unexpected and possibly expensive roaming charges when travelling outside of Canada, remember to turn off DATA on your wireless device.

As a SaskTel customer, you can use your 4G wireless device all over the world. However, it's important to understand how your wireless services are billed while roaming, because with some services (particularly wireless DATA) you could incur unexpected roaming charges.



Even if you're not actively using your 4G wireless device, if your DATA feature is turned on, your device is still using DATA service. To avoid DATA usage roaming charges, you can turn off the DATA feature on your wireless device so only voice and text messaging services work.

While travelling, be on the lookout for free Wi-Fi networks where you can access your 4G DATA for no charge. If you lose the Wi-Fi connection, or there

are no Wi-Fi networks available, and your DATA is not turned off, your device will automatically revert to roaming mode with no notification and you may incur costly roaming charges.

Examples of activities that use DATA: email usage, browsing the internet, downloading or using applications like Google Maps, posting to social media like Facebook or Twitter, watching/listening to streaming video/music, and playing online games.

For more information on DATA usage, and applicable charges and tips and tools on how to manage your wireless DATA usage while travelling, visit: sasktel.com/4gbilling. To estimate DATA usage for your type of wireless device, go to: sasktel.com/datacalculator. You can also call 1.800.SASKTEL.

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- Alexander Graham Bell applied for his patent on the telephone in February, 1876.
- His first phone call was to his assistant Thomas A. Watson. He said ...
"Watson come here, I want you!"
- Mark Twain was one of the first to have a phone in his home.
- "Ahoy" was the original telephone greeting. Alexander Graham Bell suggested "ahoy" (as used in ships), but was later superceded by Thomas Edison, who suggested "hello".
- The first telephone directory was issued on February 21, 1878 by the District Telephone Company in New Haven, Connecticut and contained 50 names.
- In the year 1900, for a woman to be a telephone operator she had to be between the ages of 17 and 26 and not be married
- More than 50% of the people in the world have never made or received a telephone call.



Membership / Subscription

- () I'd like a one-year CASK membership (includes a one-year subscription to *SaskWatch*) \$ 25.00
- () I'd like to make a donation of \$ _____ \$ _____
- Total enclosed: (*make cheques payable to Consumer Association of Saskatchewan*) \$ _____

Name: _____

Address: _____

Phone: _____ Email: _____

Making a donation to CASK will help us continue to advocate 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.