

Celebrations Around the World

It's winter holiday time - typically a time of celebrations around the world! A time when many people end the year gathering with friends and relatives, sharing great food, exchanging gifts, and taking part in treasured rituals. Here are some ways that people around the world observe the season. Learning about the similarities and connections that these holiday traditions have, helps us to find common ground during a time that has traditionally called for ... *Peace on Earth and Good Will to All.*"

Diwali is a Hindu celebration. Homes are cleaned to welcome the New Year and windows are opened so that the Hindu goddess of wealth, *Lakshmi*, can enter. It is believed she cannot enter a house that is not lit up, so every household burns special clay lamps called *diyas* to light the way for her, which is why the holiday is also known as the *Festival of Lights*.

Kwanzaa is a 7-day celebration based on traditional African harvest rituals and on the seven values of African culture. Celebrators enjoy feasting, gift giving, and the lighting of the special candle lamp called a *kinara*. There are 7 candles in the *kinara*, one for each night of festivities and for each of the 7 values.

Junkanoo is a Bahamian celebration that began as a way for slaves in the Bahamas to celebrate their origins during some of the only days of the year when



they didn't have to work. Today *Junkanoo* includes parades, as well as singing and dancing in the street, good food, fireworks, and elaborate costumes.

Hogmanay. Before New Year's Eve, Scottish people observe *Hogmanay* that includes cleaning and paying off debts to start the new year with a clean slate. *First footing* is still common in Scotland. To ensure good luck, the first

foot that enters the house after midnight should be male and dark, believed to be a throwback to the Viking days when blond strangers arriving on your doorstep meant trouble.

Italy has the legend of *La Befana*, a kind old witch who travels the earth giving gifts to children. It is said that the three Magi stopped on their way to Bethlehem and asked for shelter but she rejected

them and later realized she'd been quite rude. However when she went to call them back, they had gone. She now travels the world, searching, and delivering gifts to all the children.

Greece. The recognition of St. Nicholas has always been important in Greece, because he was the patron saint of sailors. Hearth fires burn between Dec 25 and Jan 6, and a sprig of basil is wrapped around a wooden cross to protect the home from the *Kil-lantzaroi*, which are negative spirits that only appear during the twelve days after Christmas.

St. Nicholas Day celebrates his good deeds, generosity and kindness to children. On this day, children leave out their shoes and St. Nicholas is supposed to leave them candy, coins and gifts. This is where the tradition of hanging up stockings is believed to have come from.

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Publisher:

Consumer Association of Saskatchewan
(CASK)

Editor:

Brenda Goldsworthy

Contributors:

Ruth Robinson
Heinz Buchmann
Annemarie Buchmann-Gerber

Production & Design:

Brenda Goldsworthy

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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 - 12:30 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.

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**CASK Board of Directors
2012-2013**

Audrey Findlay
Ruth Robinson
Mary L. Glauser
Lillian Findlay
Maura Gillis-Cipywnyk

Beware of Phishing

If you get an email or text message that looks like it came from SaskTel and it asks you to submit private information such as usernames, passwords, address details, social insurance numbers, bank account numbers, or even credit card information, you are being *phished*. *Phishing* is the act of sending an email or text message and falsely claiming to originate from a legitimate business. The message, often directing you to a website that looks like that business's legitimate website, will ask for your personal information.

SaskTel says they will *never* ask you for your usernames and passwords or any other confidential information in an email or text message. Their advice:

- **Do not** reply to these messages
- **Do not** visit any websites these messages link to
- **Do not** give out any personal information
- **Delete** the email or text message

If you've clicked on a link within the email and entered your user name and password, SaskTel recommends you change your password. You may report phishing activity to: complaint.abuse@sasktel.net.

Is a Business Legitimate?

All businesses need to be registered and have a business license, provincially or in the municipality, to be legitimate. But keep in mind, even though a license makes the business legitimate, it is no guarantee of quality.

It's always best to ask around and check with neighbours, co-workers and friends. Word of mouth and reputation is still the best recommendation, as well as asking for and checking out their references.

There are several options for researching information on businesses:

- The Public Library will search any business, free of charge, to find out the name, address, president, owner, etc.
- The general public has access to information on registered entities and may obtain copies

of charter documents at the Corporations Branch: 306.787-2962 or email: corporationsjustice@gov.sk.ca.

- The Better Business Bureau of Saskatchewan has information on businesses and they also have a rating system in place.

If you want to check out a business, phone the Better Business Bureau: 306.352-7601 or 888.352-7601.

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Bodhi Day celebrates the story of how *The Buddha*, the founding figure of the Buddhist religion, came to be. It is said that a man named Siddhattha Gotama became *The Buddha* because one day he decided to sit under a tree and think about the problems in the world until he became “enlightened” and figured out the solution. Families celebrate by hanging up multi-colored lights and lighting candle and meditating.

Three Kings Day. At the end of the Twelve Days of Christmas comes a day called the *Epiphany*, or *Three Kings Day* - the day the three wise men first saw baby Jesus. On this day in Spain, many children get their Christmas presents. In Puerto Rico, before children go to sleep on Jan 5, they leave a box with hay under their beds so the kings will leave good presents. In France, a delicious King Cake is baked with a coin, jewel or little toy inside it.

Chinese New Year is the most important of the traditional Chinese holidays. The 15th day of the New Year is called the *Lantern Festival*, celebrated with lantern displays and parades. A key aspect of the Chinese New Year is ancestor worship. The spirits of the ancestors, together with the living,



celebrate the onset of the New Year with the communal feast called *weilu* that symbolizes family unity and honors the past and present generations.

Winter Solstice is the first day of winter and the longest night of the year celebrated all over the world with festivals, decorations and ancient ceremonies that honor nature.

Boxing Day is associated with acts of charity and was first started as a way for people to help the less fortunate by ‘boxing up’ leftover food or old clothes, a tradition that continues strongly in South Africa, where the day is officially known as the *Day of Goodwill*.

Hanukkah. In the story of *Hanukkah*, the Jewish Holy Temple was destroyed by the Syrian people because their king tried to outlaw the Jewish religion. A group of Jews fought back and won. When they went to rededicate their Holy Temple, they found there was only enough oil in the special light to keep the flame going for one day. The miracle of *Hanukkah* is that the tiny bit of oil actually lasted for eight days. To remember this great miracle, for eight nights *Hanukkah* is celebrated with prayer, the lighting of the *menorah*, and food. A *menorah* has nine candles, a candle for



every night, plus a helper candle. For many, it has also become a tradition to give presents since it is a happy celebration.

HumanLight, celebrated between solstice and Christmas, by atheists and humanists, often use familiar rituals such as singing and candle lighting to highlight reason and human achievement.



Christmas is a religious celebration where people honor the birth of Jesus Christ, a central figure in the Christian religion. Christians believe that Jesus was the son of God and when he was born a star was placed in the sky where Mary and Joseph were staying to mark his birthplace. On Christmas Eve, many people go to church. Around the world people decorate their homes with bright lights, wreaths, and ornaments. Also on Christmas Eve, Santa comes from the North Pole in a sleigh to deliver gifts. In Hawaii, he arrives by boat; in Australia, he gets there on water skis; and in Ghana, he comes out of the jungle. Many consider Christmas as a time to give thanks, relax, and spend quality time with friends and family.



Story of Stuff (*storyofstuff.com*)

Watch the *Story of Stuff* before gearing up for your Christmas shopping. It's a 20-minute, fast-paced, fact-filled look at the underside of our production and consumption patterns. The *Story of Stuff* exposes the connections between a huge number of environmental and social issues, and calls us together to create a more sustainable and just world. It'll teach you something, it'll make you laugh, and it just may change the way you look at all the stuff in your life forever.

Active Living Coalition for Older

Adults (ALCOA) strives to promote a society where all older Canadians are leading active lifestyles that contribute to their overall well-being. It is estimated that 60% of older Canadians are "inactive." ALCOA, in partnership with its member organizations, encourages older Canadians to maintain and enhance their well-being and independence through a lifestyle that embraces physical activity and active living. ALCOA's primary focus is on the promotion of physical activity, while recognizing the critical linkages of physical health with social, mental, emotional and spiritual well-being. For more information or to access their newsletter, go to: www.alcoa.ca/e/index.htm.

Canadian Health Care Anti-fraud Association (CHCAA)

objectives are to:

- Educate and create awareness about issues and efforts to fight health care fraud among the Canadian public, health care consumers, providers, suppliers, and members of the CHCAA.
- Build public, private, national, and international partnerships with law enforcement, health regulatory bodies, consumer groups, and provider associations to protect the Canadian health care system from fraud.
- Provide a forum for information sharing to combat fraud in Canada's health care system.
- Respond to changes in the health care system resulting from various factors such as changing demographics, changes in treatment methodologies and technologies, and changes in public policy and funding, as well as changes in information technologies. Web: www.chcaa.org

5 Sudden Warning Signs of Stroke

Weakness
Trouble Speaking
Vision Problems
Dizziness
Headache

The Heart and Stroke Foundation of Saskatchewan says call 911 if you experience any of these signs. For more information, visit: heartandstroke.sk.ca.

Winner of SaskWatch Draw

Consumers Association of Saskatchewan had a booth at *Spotlight on Seniors* in October. It was great meeting all the people who stopped by our display for a chat and picked up some literature. Listening to their insights is always valuable to our organization. Congratulation to Faye Piercy who was the winner of our draw - a one year subscription to *SaskWatch*.

Seven New Miles of Blood Vessels

When you gain a pound of fat, your body makes seven new miles of blood vessels. This means your body must work harder to pump blood through all of these extra new vessels, which may put a strain on your heart, and reduce oxygenation and nutrient replenishment in other tissues. Fortunately, if you lose a pound, your body will break down and re-absorb the now unnecessary vessels. (*mercola.com. Sept/12*)

We Can't Swallow & Breathe at the Same Time. Virtually every other mammal can, however, human babies can only until they're about 9 months old. At that time their voice box drops quite low in the neck compared to other animals, which allows us to have a wide range of sounds for speech - but takes away our ability to breathe and eat or drink at the same time.

Heal Warts with Duct Tape

When a wart appears, cover it with duct tape. Remove only to recover with fresh duct tape. Doing this will suffocate the wart and not only heal it but prevent new ones from coming. Healing time varies depending on the severity of the wart. If the duct tape is not holding, substitute with book binding tape. (*Reena Nerbas @householdsolutions.org*)



PIECES

Bits & Pieces

Sask Minimum Wage Increased from \$9.50 to \$10 per hour effective December 1, 2012, which also results in a corresponding increase to the minimum call-out pay to \$30. Since 2007, minimum wage has increased by 25.8 percent. This increase will affect approximately 22,000 minimum wage earners in Saskatchewan, representing approximately five per cent of the paid workforce in the province.

Holiday Lighting Dangers

It's easy to break a light bulb as you rearrange furniture to make room for your Christmas tree. But if it's a curlicue-shaped, energy-saving compact fluorescent light (CFL) that shatters, there's a hidden hazard - when broken, these bulbs start releasing toxic mercury vapors that, even at low level, can cause tremors, confusion and weakness, according to the Environmental Protection Agency. Safe cleanup isn't hard, but it shouldn't involve vacuuming, warns Lisa Brosseau, Associate Professor of Environmental Health Sciences at the University of Minnesota. Vacuuming spreads mercury vapor and dust throughout the area, so instead, open a window for at least 15 minutes to let the vapor dissipate. Then, wearing rubber gloves, scoop up the broken pieces using two index cards. Pick up the finest particles with duct tape and wipe the area with a damp paper towel. Put all the waste and cleaning materials into a container, shut it tight, and store it outside until you can take it to your recycling center.

(from *First For Women*, Nov 2011)

A Century of Memories

Are you 90 years of age or over? What recollections do you have of the last century? Saskatchewan Seniors Mechanism is compiling a book called *A Century of Memories* and is collecting stories about *Life in Saskatchewan* over the last century. Email submissions to ssm@skseniormechanism.ca or mail to: Saskatchewan Seniors Mechanism, 112-2001 Cornwall St., Regina, Sk. S4P 3X9. More info: 306.359-9956.

Noise-induced hearing loss is on the rise among the young. Sixty-five percent of those with hearing problems are now below retirement age. Audiologists believe that part of the problem is the number of gadgets that send amplified sound directly into the ear canal, such as cell phones and MP3 players.

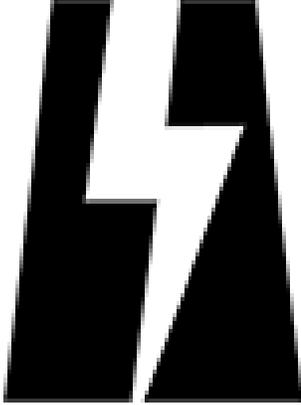
So Many Transactions & Passwords

Do you do what many other people do - use the same password for all your accounts? And if you're like far too many people, that password is *123456* or *654321* or *password* or *letmein*. A recent *Consumer Reports* survey found that 29 percent of those surveyed used passwords that were too short - which means easy to crack. The bad guys don't sit at a keyboard trying to guess your password - they use computers to find and crack codes for them. So vary your passwords - and make them stronger. Experts say a password should have eight or more characters and include both upper and lower case letters, plus numbers and symbols - and don't include any personal information such as birthdays or addresses.

Did You Know ...

- When making chicken stock, if you add the bones once the water is boiling this creates a clear broth instead of a murky broth.
- Bananas have a natural antacid effect in the body, so if you suffer from heartburn, try eating a banana for soothing relief.
- Even though drinking alcohol makes you feel drowsy, it actually disrupts sleep. It has a short-lived effect, making you wake up hours later and can also prevent you from reaching the deeper stages of sleep, where your body does most of its healing.
- Aluminum is one of the many toxins found in vaccines. Aluminum adjuvants have a high potential of inducing severe immunological disorders in humans, including long-term brain inflammation and neurological complications. (mercola.com)
- If every household in North America replaced just **one roll** of virgin fibre toilet paper with a 100 percent recycled roll, it could **save 466,290 trees**.
- Replacing just **one box** of virgin fibre facial tissues with 100 percent recycled ones could **save an additional 179,300 trees**.
- The average life expectancy for a Canadian is 81.16 years, the eighth highest in the world.
- Statistics Canada says Saskatchewan has the highest youth smoking rate in the country, nine years running. And it's by a wide margin. The national average is 12% for 15-19 year-olds. In Saskatchewan that number is 20%.

CASK Addresses SaskPower's Proposed Rate Increase



In September, CASK presented a submission to the Sask Rate Review Panel on the SaskPower proposed rate increase of 4.9% for residential customers. CASK stated that the reliability of electrical supply is of utmost importance to Saskatchewan consumers. Our position requires the Corporation to be financially

healthy and stable but at the same time we expect the power rates to be as low as possible.

CASK raised the issue of the dividend that was paid by SaskPower to the Crown Investment Corporation (CIC) in early 2012, noting that the amount of the dividend was more than the amount to be raised by the proposed rate increase. Our association believes that there should be no dividends paid to the CIC by utility crown corporations. When customers pay their power bills, that money should be going to pay for the power and service they receive and for mainte-

nance and construction. The money should not be going through CIC to the government's general revenue. When that happens, it is a tax and, in this case, a regressive tax having a greater effect on lower income people. We have also raised this issue with the Hon. Gordon Wyant.

We talked about how Saskatchewan residents can reduce their power bills by turning off power-consuming items and by using products that use less energy. We appreciate the information and programs that SaskPower provides and want them to continue and expand these initiatives.

We also asked about financial incentives for residential users who shift some of their home use to off-peak periods. SaskPower said they have been studying this but the cost savings do not seem to be sufficient to provide an adequate incentive for residential customers to change their usage pattern.

CASK recommended against the Corporation receiving the full amount of the rate increase. However, since then the Rate Review Panel has recommended that the rate increase be allowed. The Government will make the final decision.

by Ruth Robinson

Clamping Down On 'Curbers'



Unlicensed vehicle dealers - also known as *curbers* or *curbsiders* - are typically defined as individuals who do not possess a motor dealer's license but are buying and selling multiple vehicles in a short period of time for the primary purpose of making a profit. This can be costly for the consumer and is a violation of *The Motor Dealers Act*.

Buying a vehicle from a curber is risky. These fraud artists are in

business to sell damaged or defective cars to unsuspecting consumers. Practices like odometer tampering, selling flood damaged or stolen vehicles, and covering up safety issues are common among curbers. Often they will lead the buyer to believe they are selling the family car when they are actually in the business of buying and selling vehicles for profit.

Additionally, resolving conflicts between buyers and these unlicensed dealers can be costly and frustrating.

The Financial and Consumer Affairs Authority of Saskatchewan (FCAA) is raising awareness about the risks of buying vehicles from these unlicensed vehicle dealers. In an effort to stop this practice, they

have launched a campaign to investigate suspected unlicensed vehicle dealers.

The best way for a consumer to ensure they are buying from a licensed motor dealer is to ask to see their motor dealer's license. Every licensed motor dealer must have one available for viewing on their premises.

Additionally, insist that the seller provide you with an official *Used Vehicle Information Package*, which tells you the history of the car's ownership. Don't sign the deal without it. If the seller refuses to provide it, walk away from the deal.

For more information, contact: Eric Greene, Justice, 306.787-2952 or email: eric.greene@gov.sk.ca.

Keeping Pets Safe This Holiday Season

The holiday season can be a special time to reconnect with family and friends, but fun times can



quickly turn to tragedy if pets are exposed to dangerous items. *Pet Poison Helpline* shares the top holiday danger threats that can cause physical harm or poison dogs and cats.

Holiday Foods & Alcohol.

Delicious baked goods, confections and other rich, fattening foods can be very harmful to pets. Some of the most common dangers are chocolate and cocoa, sugarless gum & candy containing xylitol, leftover fatty meat scraps, yeast bread dough and fruit cake. Fruitcake often contains raisins and currants, which can result in kidney failure if ingested by a dog. And some fruitcakes are soaked in rum, and can result in alcohol poisoning.

Yuletide Plants.

The toxicity of poinsettias has been exaggerated and usually causes only minor mouth or stomach irritation if ingested by your pet. The

bigger threat is lilies. As little as 1 or 2 leaves or petals (even the pollen) can result in severe, acute kidney failure in cats. Dogs and cats can also experience vomiting and diarrhea after ingesting Christmas cactus. Likewise, the spiny and leathery leaves of the Christmas or English holly can result in irritation and damage to the stomach and intestines of pets.

Tinsel & Liquid Potpourri.

Avoid using tinsel. It looks like a shiny toy, but can be deadly to cats. If ingested, the stringy tinsel can wrap around the base of the tongue or anchor itself in the stomach, making it impossible to pass through the intestines. As the intestines contract and move, tinsel can slowly saw through the tissue, resulting in severe damage to your pet's intestinal tract. It's best to keep tinsel, as well as ribbon, yarn and thread out of your pet's reach.

Some liquid potpourris contain chemicals called cationic detergents, which can result in severe chemical burns

in the mouth, difficulty breathing, fever and tremors.

Beware of Handbags.

When guests arrive, be sure to stow handbags and backpacks safely out of pets' reach. Dogs and cats find their contents incredibly interesting, which can lead to trouble as they are often reservoirs for things toxic to your pets. Dangerous items include prescription medications, pain medications, sugarless chewing gum (with xylitol), asthma inhalers, tobacco/nicotine products, coins, and hand sanitizers.

Make sure this holiday season is merry for pets by keeping dangerous items out of their reach. If, however, you think your pet may have ingested something harmful, take action immediately. Contact your veterinarian or Pet Poison Helpline at 1.800.213-6680.

www.petpoisonhelpline.com

Vehicles in Winter

When it drops below -15°C , it's best to plug your car in. However, excessive use of a block heater wastes electricity and is tough on the environment. Your car needs to be plugged in for a **maximum of 2 hours** before driving. If you plug your car in when you get home from work and leave it plugged in until you leave the next morning, it would be plugged in for 14 hours/day. That would cost almost \$40/month in electricity, and generate 300kg CO_2

per month for each vehicle. Cutting back to 2 hours/day reduces the cost to \$3/month and reduces the CO_2 generated to 44 kg per vehicle.

What about warming up your vehicle? Contrary to popular belief, idling is not an effective way to warm up a vehicle, even in cold weather. Idling can be hard on your engine because it encourages fuel residue to condense on cylinder walls, contaminates oil, and fouls spark plugs, etc. The best way to

warm up the engine is to drive the vehicle. Today's electronically controlled engines allow you to drive away after only **30 seconds of idling**, even on the coldest days. **More than 3 minutes is excessive.**

(www.environmentalsociety.ca)



Statutory Holidays in Sask

There are 10 public (statutory) holidays per year in Saskatchewan. Here is a list of these public holidays and the date on which each holiday will be observed in 2013.

Holiday	Observed On
New Year's Day	Jan 1
Family Day	Feb 18
Good Friday	March 29
Victoria Day	May 20
Canada Day	July 1
Saskatchewan Day	Aug 5
Labour Day	Sept 2
Thanksgiving	Oct 14
Remembrance Day	Nov 11
Christmas Day	Dec 25



The Director of Labour Standards may authorize that a public holiday be observed on a specified working day other than the public holiday. If you have questions or require assistance, contact Labour Standards Division at 1.800.667.1783.

The World's Most Educated Country

Based on a study conducted by the Organization for Economic Cooperation and Development, 24/7 Wall St. compiled a list of the 10 countries with the highest proportion of college-educated adult residents.

Topping the charts is Canada - the only nation in the world where more than half its residents can proudly hang college degrees up on their walls. In 2010, 51% of the population had completed a tertiary education, which takes into account both undergraduate and graduate degrees. Canada also commanded the top spot in the last study in 2000, but since then has shown even more improvement. A decade ago, only 40% of the nation's population had a college degree.

The top 10 most-educated countries are: 1) Canada 2) Israel 3) Japan 4) United States 5) New Zealand 6) South Korea 7) United Kingdom 8) Finland 9) Australia 10) Ireland (*Time NewsFeed*)

Unsolicited Credit Card Cheques Banned



A number of credit card issuers have been offering unsolicited credit card cheques that allow funds to be withdrawn directly from a credit card.

Many people do not realize that these cheques are considered to be cash advances on which interest rates are charged immediately, not allowing any interest-free grace period.

To assist consumers, the Federal Government has moved forward with its Budget 2011 commitment to ban federally regulated financial institutions from distributing unsolicited credit card cheques. Subsequently, regulations amending the *Credit Business Practices Regulations* require federal financial institutions to obtain the express consent of borrowers before distributing credit card cheques to a card holder. These regulations came into force on October 10, 2012.

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.