

## Electronic Pickpocketing

Most Canadians aren't aware that their new credit cards, debit cards and even their enhanced driver's license or passport may be at risk of a new type of identity and financial theft which pose major fraud and privacy concerns.

### What is RFID

Many new credit cards are now using Radio Frequency Identification (RFID) chips that don't need to be swiped through a card reader. You can just waive them in front of a smart card reader and the device automatically picks up your card's information using radio waves.

*scanning cards in public without cardholders knowing",* says cybersecurity expert Pablos Holman. With a first-generation RFID credit card, a fraudster can secretly scan the card's number (including a security code called CVV1) and expiry date, and then program a traditional magnetic-stripe Visa or MasterCard with that information. Even without the cardholder's name, the fraudulent, cloned card could be used in many retail locations. The advantage of this hack is that a scammer would get the person's mailing address as well, a crucial piece of info for most online purchases.

A thief, armed with a suitable reader within a few feet of you, would be able to interrogate all of the cards in your wallet or purse without your knowledge.

A regular credit card transaction is fairly secure as the magnetic strip is swiped at very close range (a millimeter or less). However, a thief with a reader could monitor your contactless card transaction while standing at the counter with you or just behind you.



You already have one of these smart cards if your Visa has the 'payWave' icon, your American Express is labelled 'expresspay,' your MasterCard says 'pay pass' on it, or you only have to swipe a little stub to pay for your gas. While this new technology has the potential to make paying for things easier and shorten line-ups at stores, it creates an easy way for savvy thieves to steal your credit card information. "Anyone can buy an RFID credit card reader online, where second-hand units sometimes sell for under \$10, and start

Recently the Global News investigative TV show, *16:9*, featured a story on how this kind of identity theft works and how you can protect yourself. In the story, they show how a \$3 smart card reader purchased online can steal people's credit card information.

To see just how easy it is for people to access your credit/debit card information, and use it, check out this news story produced by WTHR, Channel 13, *Eye Witness News* at:

<http://youtube.googleapis.com/v/LLAFhTjsQHW%26sns=em>

### Protect Yourself

There are a number of things you can do to protect yourself. You can go ahead and remove the chip from your card yourself or just call the company and ask them to send you a new card without the chip in it. You can also purchase a sleeve to protect your card by searching online for a RFID blocking sleeve or an RFID blocking wallet.

And a DIY way to protect your card is to wrap it entirely in aluminum foil.

(from [technovelgy.com](http://technovelgy.com); [cbc.ca](http://cbc.ca))

## **SaskWatch - Spring 2013**

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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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**CASK Board of Directors  
2012-2013**

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

## **Message from the President**

Hello and welcome to our spring edition of *SaskWatch*. We hope you will enjoy reading all the fun and interesting information provided.

Be sure to take note of our AGM on May 27, 2013 (*info on back cover*). Feel free to come and enjoy lunch at The Cave (pay your own) and stay for an informative discussion on the new Consumer Protection and Business Practices Act by our guest speakers, Eric Greene, Director of Consumer Protection Division and Mary Ellen Wellsch, Senior Crown Counsel, Legislative Services Branch.

As always I would like to thank the volunteers and board members, as well as the CASK members at large for their continued support of this volunteer-based organization.

On behalf of the CASK Board I would also like to take this opportunity to say thank you and goodbye to our long time and much respected office administrator, Annemarie Buchmann-Gerber. Annemarie has been with CASK for nine years and has seen the Consumer Association through many projects and changes in that time. Her diligence and commitment to consumer issues and to the workings of the Board and its office have been both efficient and dedicated. We thank Annemarie for all her work, too numerous to mention here, and wish her the very best in her future endeavours.

I wish everyone a wonderful and much deserved spring.

*Best regards,  
Audrey Findlay*

## **Goodbye**

My nine years as the office person with Consumer Association of Saskatchewan have ended. As the CASK Administrator my tasks have been varied and included: being available to the public and being well informed, performing basic office work, assisting the president and board members, informing and distributing information, attending board meetings, and participating in activities undertaken by the board.

I enjoyed my nine years with CASK and feel fortunate to have had a workplace where I have been continuously exposed to relevant consumer issues. I thank current and past board members for all their work and especially appreciated

Ruth Robinson's continuous support, as well as colleague Brenda Goldsworthy's work on topics that we share a common interest in.

*Best wishes to all,  
Annemarie Buchmann-Gerber*

### **In This Issue:**

RFID Credit/Debit Cards	1
Message from the President	2
Goodbye	2
ConsumerWorld/MousePrint	3
Bits & Pieces	4/5
Clear Your Clutter	6
Fraud Awareness	6
Consider the Fork	7
Restaurant Inspections	7
Credits at Tax Time	8
CASK AGM	8

## Consumer World

*Consumer World*, founded by Edgar Dworsky in 1995, is a public service consumer resource guide with over 2000 links to everything “consumer” including product reviews, buying advice, bargains, consumer rights, scam alerts and a great deal more.

A companion site, spotlighting the loopholes in the fine print of advertising, *MousePrint.org*, was launched in 2006. In 2008, Edgar unveiled *DealAlert.com*, a site that notifies shoppers when prices drop.

Edgar is a consumer lawyer who has authored a number of consumer protection laws and has been a consumer advocate and educator for over 35 years.

*Consumer World Preview* is their weekly e-mail newsletter containing the latest additions to *Consumer World* and *Mouse Print*, and a preview of the week’s latest consumer news stories, features, and bargains. You can subscribe, free of charge, by going to their website: [www.consumerworld.org](http://www.consumerworld.org)

## Mouse Print

*Mouse Print* is the fine print in advertising, in a contract, or on a product label, often buried out of easy sight. In the worst cases, the mouse print changes the meaning of, or contradicts the primary claims or promises being made. Fine print is not inherently illegal. But advertisers are not safe from false advertising claims merely because an ad discloses the truth in some minimal manner.

Their website *Mouse-Print.org* turns advertising on its head by focusing on an ad’s fine

print asterisked footnote rather than the headline. It also examines the often-overlooked small print on product labels and contracts. Their site is updated every month featuring a new ad, product, or contract that has gone under their *mouse print* scrutiny and their weekly newsletter can be subscribed to free of charge.



## Saskatchewan Rebates: EnerGuide for Houses

The Saskatchewan EnerGuide for Houses Program is a rebate program launched by the provincial government to encourage homeowners to perform energy-saving and water-saving home improvements. These retrofits cut greenhouse gas emissions while saving you money - an average of 30% - on your home’s utility bills. The province will even pay up to 50% of your home energy audit costs.

The rebates under the program include: air conditioners, boilers, doors, drainwater heat recovery (DWHR) systems, furnaces, geothermal energy systems, heat pumps, heat recovery ventilators, insulation, thermostats, toilets, water heaters, windows and skylights.

Homeowners must first have a pre-



retrofit home energy audit performed by an authorized energy advisor in order to participate in the program. Upon completion of

the home improvement/s, the energy advisor performs a post-retrofit energy audit, verifying that the improvements were properly executed. The advisor then submits the paperwork to the government, which in turn issues a cheque to the homeowner.

The maximum rebate under the Saskatchewan EnerGuide for Houses program is \$5,000 per household.

The post-retrofit home energy audit must be completed, and paperwork submitted by October 31, 2013.

For more info on the various rebates, phone: 1.800.567-8899 or check out: [www.saskenergy.com/Saving\\_Energy/energuid.asp](http://www.saskenergy.com/Saving_Energy/energuid.asp)



### **10-Digit Dialing Soon Here.**

The introduction of the new **639** area code means 10-digit dialing (area code+7-digit number) will be required when placing a local call within Saskatchewan. Between February 25 and May 11, SaskTel customers who dial 7 digits when placing a local call will receive a message telling them they must add the area code for future calls. SaskTel will then automatically complete the call up until May 11. After that time, the call must be re-dialed to include the area code. People should ensure an area code is included in all their telecommunications equipment: phones, faxes, modems, home security systems, etc., and make any necessary changes to calling features such as speed dial, call forwarding and call blocking. Current phone numbers will not change and long distance calling (1+area code+phone number) will remain the same. Special 3-digit numbers such as 911, 611 and 411 will continue to be 3-digit numbers and won't be affected. Visit: [www.sasktel.com/dial10](http://www.sasktel.com/dial10) to learn more.

### **Ah-Choo!**

Science writer Jennifer Ackerman's book, *Ah-Choo! The Uncommon Life of Your Common Cold*, examines myths and mysteries behind this common ailment. (No, you can't get a cold by standing out in the cold.) Ackerman explains why colds follow that familiar throat-to-nose-to-chest path of misery and details what tests show about various cold remedies. She explains that the best ways to avoid colds are two fold: continually wash your hands and avoid touching your face. But, she says, there's no need to go overboard with the hand washing. "If you shake hands with someone who's obviously ill, yes, wash your hands, but you don't have to do it 50 times a day. Not touching your face is easier said than done. Most of us touch our faces one to three times every five minutes - that's 200 to 600 times a day. These are really hard habits to beat, but according to Ackerman will go a long ways towards avoiding the common cold.

### **8 Glass of Water a Day?**

The Mayo Clinic says, "if you drink enough fluid that you rarely feel thirsty and produce between 1 and 2 litres or more of colourless (or slightly yellow) urine a day, your fluid intake is probably adequate."

### **Get Cracking Saskatchewan!**

Saskatchewan Egg Producers website is filled with information about ... well ... eggs. Safety, nutrition, handling, storage, freezing, grading, allergies, history, producers and FAQs are all covered on their site. They also have a kids' section that includes *Eggperiments* and *Cooking for Kids*. You can subscribe to their monthly newsletter, *Eggzine*, and have it delivered right to your mailbox. Go to: [www.saskegg.ca](http://www.saskegg.ca) or contact them at: 306.924-1505 or by email at: [sep@saskegg.ca](mailto:sep@saskegg.ca).

### **Cellphone Safety.**

Cellphone safety recommendations have already been set in France. All cellphones in that country must now be sold with a device limiting head exposure to Electro Magnetic Frequencies (EMF). Also, advertising campaigns that promote cellphone use by children below 14 years of age are banned. Mobiles sold on the French territory must also clearly indicate their Specific Absorption Rate (SAR).

### **Gun-Related Injuries.**

In a *New England Journal of Medicine* article, Judith Palfrey and Sean Palfrey looked at the leading cause of deaths among Americans between 1 and 24 years of age in 2010. The big takeaway here was the high rate of deaths from gun-related injury ... 6,570 over the course of one year, or 18 per day. "Gun injuries cause twice as many deaths as cancer, five times as many as heart disease and fifteen times as many as infections," they discovered.

### **Don't Prune April 1 to August 31.**

To reduce the risk of Dutch Elm Disease (DED), pruning of elm trees is prohibited throughout Saskatchewan from April 1 until August 31 when the beetle that spreads the disease is most active. Fresh cuts from pruning can attract elm bark beetles and increase the chance of an infection. Proper pruning helps keep trees healthy and is encouraged, before and after the annual ban period. Proper and timely disposal of the pruned wood is also essential to keep DED from spreading. Because of the risk of spreading DED, transporting or storing elm firewood is illegal. More info: 1.800.SASK ELM (1.800.727-5356).



# PIECES

Bits &amp; Pieces

**Plan International.**

Founded in 1937, Plan International is one of the world's oldest and largest charities working to end global poverty. Inclusive of all faiths and cultures, Plan's one purpose is to improve the lives of children. Supported by more than 60,000 volunteers around the world, they work in over 50 developing countries to promote child rights and lift millions of children out of poverty. You can get involved and make a difference by sponsoring a child or making a donation. There's more information at: <http://plan-international.org/>.

**Alzheimer's.**

There are over 500,000 Canadian families living with Alzheimer's and even though it's one of the fastest rising diseases in Canada, it receives far less funding than any other major disease based on prevalence. The Alzheimer Society of Canada is a national, not-for-profit organization dedicated to helping people who are affected by Alzheimer's, and their caregivers. The Society funds research to find a cure and supports people living with dementia with resources, information and education. Phone: 306.949-4141; e-mail: [info@alzheimer.sk.ca](mailto:info@alzheimer.sk.ca); web: [www.alzheimer.sk.ca](http://www.alzheimer.sk.ca).

**See-Food Diet.**

Humans are naturally inclined toward a *see-food diet* ... if we see food, we want to eat it. It may sound like an age-old joke, but science backs it up - it's called *hedonistic eating*. When you see tempting food, you may actually feel hunger - even if you're already full. One simple solution if you're trying to make healthier eating choices or shed some pounds - put the healthy stuff front and centre and camouflage (or remove) the rest. ([www.weightwatchersonline](http://www.weightwatchersonline))

**Living "High on the Hog"**

The source of this phrase is often said to be the fact that the best cuts of meat are found on a pig's upper flanks (ham, chops and loin) and that the wealthy ate cuts from *high on the hog* or *high off the hog* while the paupers ate the lower parts such as feet, belly, knuckles, hocks and jowls. The phrase has come to denote eating well in a more general sense. One can be said to be living *high on the hog* during prosperous good times, but the phrase is also used to describe someone living extravagantly or beyond one's means.

**811 - New Healthline Number.**

People can now access HealthLine for professional health advice any time, by simply dialing 811 from anywhere in the province. HealthLine is a confidential, 24-hour health information and support telephone line, staffed by Registered Nurses, Registered Psychiatric Nurses and Social Workers. The professionals who work at HealthLine are experienced and specially trained to help you make decisions about your health care options. They can help you decide whether to treat your own symptoms, go to a clinic, see your primary health care provider, or access emergency medical care, if necessary. The old 10-digit number (1.877.800-0002) will continue to work for two years to ensure uninterrupted access to the service. HealthLine answers an average of 5,800 calls per month. More information is available at: [www.health.gov.sk.ca/healthline](http://www.health.gov.sk.ca/healthline). People can also find health information and advice online at: [www.healthlineonline.ca](http://www.healthlineonline.ca). HealthLine is not for emergency situations. Call 911 if you are experiencing a medical emergency.

**... Did You Know ...**

- If you put a dry towel in with your wet clothes, you'll save about 15 minutes dryer time every load.
- Today's laundry detergents are filled with chemicals that are harmful to your health and also to the environment. These chemicals contaminate waterways and often reach aquatic wildlife.
- Hydrogen peroxide is safer to use than chlorine bleach for disinfecting and whitening.
- Take the inside of a banana skin, rub it directly on your shoes, then polish with a dry cloth and you'll get a quick shoe shine.
- Scissors can be sharpened by cutting through fine sandpaper several times.
- The typical lead pencil can draw a line that is thirty-five miles long.
- One out of 20 people has an extra rib.
- A beaver can cut down about two hundred trees a year.
- There are 500 different types of potatoes grown in Peru.
- The word *laser* stands for 'Light Amplification by Stimulated Emission of Radiation'.

## Clear Your Clutter



Spring is a perfect time to give your home and office a clutter makeover, purging it of excess papers, files, knick knacks and other *stuff* that not only takes up space in your physical environment, but also in your mind. Clutter is an often-unrecognized source of stress that prompts feelings of anxiety, frustration, distraction and even guilt. A messy home or workspace can make it feel like it's impossible to relax, and it greatly interferes with creativity and productivity. In fact, it's estimated that some workers waste six weeks a year searching for lost documents, while the average North American spends nearly one hour a day looking for items they know they own but can't find!

A study, conducted by a team of archaeologists,

anthropologists, and other scientists, which forms the basis of the book *Life at Home in the Twenty-First Century*, revealed some other quite shocking insights into the average North American home:

- 75 percent of homes' garages were so cluttered with boxes, bins and other items (300 to 650 items in all) that there was no room left to store a car.
- A strong correlation was found between the number of items attached to your fridge and the number of objects per sq. foot in the rest of the house.
- Mothers who described their homes as "messy" or "cluttered" had higher levels of stress hormones.

Google "*clutter*" and a plethora of sites come up with all sorts of tips and advice on how to clear up and cut down on your clutter.

There are also many good books on the subject. *Clear Your Clutter with Feng Shui*, by Karen Kingston, is short, easy to understand and, above all, easy to follow. Kingston maintains that clutter is stuck energy that has far-reaching effects physically, mentally, emotionally and spiritually. She says that the simple act of clearing clutter can transform your life by releasing negative emotions, generating energy, and allowing you to create space in your life for the things you want to achieve. In her book you will learn not only how to identify and clear clutter from your home and workplace, you'll learn why you keep clutter and how to stay clutter-free.

(from *Clear Your Clutter with Feng Shui* & [mercola.com](http://mercola.com))

## Fraud Awareness

Awareness is the key to protecting yourself from fraud. SaskTel reminds us of some steps to take in order to protect personal information.

- Shred or burn all documents that include your name, address, Social Insurance Number, financial information or other sensitive personal information.
- Do not recycle papers containing personal information.
- Information posted on social networking sites may be seen by just about anyone. Always read

the privacy statement and policies and use privacy settings to limit who may view your information. Also read website privacy statements before submitting personal, financial or medical information.

- Do not send personal information over a wireless connection. Ensure personal information is deleted before discarding or selling a computer.
- Use overwrite software or destroy the hard drive because information can remain on the hard

drive even after deleting files from folders.

Further information can be found on the website of the Federal Office of the Privacy Commissioner at: [www.privcom.gc.ca](http://www.privcom.gc.ca), the Office of the Saskatchewan Information and Privacy Commissioner at: [www.oipc.sk.ca](http://www.oipc.sk.ca), your banking website, and the Department of Health at: [www.health.gov.sk.ca](http://www.health.gov.sk.ca). The Saskatchewan Association of Chiefs of Police also posts weekly prevention topics on their website at: [www.sacp.ca/fraudawareness](http://www.sacp.ca/fraudawareness).

## Consider the Fork: A History of How We Cook and Eat

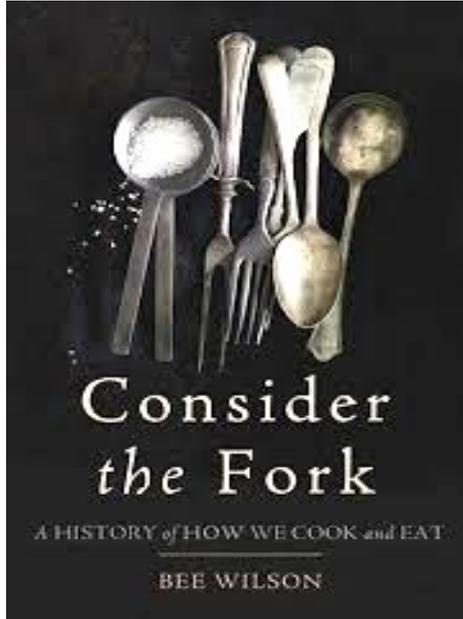
Since prehistory, humans have braved sharp knives, fire, and grindstones to transform raw ingredients into something delicious - or at least edible.

Tools shape what we eat, but they've also transformed how we consume, and how we think about our food.

Technology in the kitchen does not just mean the Pacojets and sous-vide of the modernist kitchen. It can also mean the humbler tools of everyday cooking and eating: a wooden spoon and a skillet, chopsticks and forks.

In *Consider the Fork*, award-winning food writer and historian, Bee Wilson, provides a wonderful and witty tour of the evolution of cooking around the world, revealing the hidden history of everyday objects we often take for granted.

Knives - perhaps our most important gastronomic tool - predate the discovery of fire, whereas the



fork endured centuries of ridicule before gaining widespread acceptance.

Pots and pans have been around for millennia, while plates are a relatively recent invention.

Many once-new technologies have become essential elements of any well-stocked kitchen - mortars

and pestles, serrated knives, stainless steel pots, refrigerators.

Others have proved only passing fancies, or were supplanted by better technologies. One would be hard pressed now to find a water-powered egg whisk, a magnet-operated spit roaster, a cider owl, or a turnspit dog.

Although many tools have disappeared from the modern kitchen, they have left us with traditions, tastes, and even physical characteristics that we would never have possessed otherwise.

Wilson says that the human overbite may have evolved after people began using forks and knives. She explains that the relatively new invention of the fork (roughly 200 years ago) altered the way we eat and chew our food, such that it might have changed the structure of the human jaw.

More information available at:  
[www.considerthefork.com/](http://www.considerthefork.com/).

## Does Your Restaurant Pass the Test?



*Do you ever wonder about  
the unseen areas of a restaurant?*

*by Ruth Robinson*

Since 2009 there has been access to online inspection information on the Government of Saskatchewan website for each of the 5,000 restaurants and restaurant-type facilities in the province. Included are the summary results of the three most recent inspections done by health region public health officers.

If, however, you want to see the full inspection report including any enforcement information for a specific restaurant, contact the appropriate local health region. There is a \$30 processing fee for that information.

When the inspection summaries were first put on line, there was a lot of interest by the public. However that has dropped to approximately 8,000 inspection reports being viewed each month which is still a substantial number.

We encourage you to go to the site and see what it offers. You may find the information useful when doing your personal rating of eating establishments in the province.

The site address is:

[www.health.gov.sk.ca/restaurant-inspections](http://www.health.gov.sk.ca/restaurant-inspections).

## 8 SaskWatch

### Available Tax Credits

When filing your income tax this year, keep the following provincial tax credits in mind.

**First-Time Homebuyers Tax Credit:** A non-refundable income tax credit of up to \$1,100, based on the first \$10,000 of an eligible home purchase (a similar federal credit up to \$750 is also available).

**Graduate Retention Program:** Income tax credits provided over a seven-year period that refund up to \$20,000 of tuition fees paid by eligible post-secondary graduates who live in Saskatchewan and file a Saskatchewan tax return. More info at: [www.aeei.gov.sk.ca/grp](http://www.aeei.gov.sk.ca/grp).

**Active Families Benefit:** A refundable income tax credit of up to \$150 per child, 18 or younger, that helps Saskatchewan families with the cost of their children's participation in cultural, recreational and sports activities. More info at: [pcs.gov.sk.ca/afb](http://pcs.gov.sk.ca/afb).

**Saskatchewan Low-Income Tax Credit:** A refundable income tax credit paid quarterly to assist lower-income Saskatchewan residents. The credit is paid in conjunction with the federal Goods and Services Tax/Harmonized Sales Tax Credit. Info at: [cra-arc.gc.ca/bnfts/rltd\\_prgrms/sk-eng.html](http://cra-arc.gc.ca/bnfts/rltd_prgrms/sk-eng.html).

**Employees' Tool Tax Credit:** A non-refundable credit that recognizes the costs associated with purchasing, replacing or upgrading eligible tools by qualifying employees as a condition of their employment.

For more information about eligibility or about how to claim any of the credits, visit the Canada Revenue Agency website at [www.cra-arc.gc.ca](http://www.cra-arc.gc.ca) or phone 306.787-6046

## Consumer Association of Saskatchewan Inc. (CASK)

### Annual General Meeting

**Monday May 27, 2013**

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

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

**12:15 - Speakers**

**12:45 - AGM**

#### Speakers:

**Eric Green:**

Director, Consumer Protection Division, Financial and Consumer Affairs Authority of Saskatchewan

**Mary Ellen Wellsch:**

Senior Crown Counsel, Legislative Services Branch,  
Ministry of Justice

#### Topic:

*The Consumer Protection & Business Practices Act:  
Improvements for Consumers & the Way Forward*

All welcome . No charge

More info: 306.242-4909 Toll free: 1.888.395-5661  
Email: [office.cask@sasktel.net](mailto:office.cask@sasktel.net)

### 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.