



SaskWatch

Consumer Association of Saskatchewan Inc. ISSN 1184-0005 Volume 29 Issue 2 Summer 2013

SCAM ALERT

Identity Theft . Credit Card Fraud . Counterfeit Currency . Health Fraud . Phishing .
Email Fraud . Telemarketing Fraud . Auction Fraud . Holiday & Travel Scam .
Pharmacy Fraud . On-line Shopping Fraud . Mystery Shopper Scam .
Investment Fraud . Computer Hacking . Advance Fee Fraud .
On-line Dating Scam . Puppy Scam . Job Scams .
Pyramid Schemes . Charity Scams .
Get-Rich-Quick Schemes .
Ransomware .

There are a great many ways you can fall victim to frauds and scams - and criminals are constantly finding new ways to trick you. You can be swindled over the phone or on a website - by email, text or letter - and at your front door or on the street. Educating yourself about the latest scams and frauds, the types of information that criminals are after, and the current security measures available, can go a long way to ensuring you don't become victimized. Here's a look at two of these scams ... **Ransomware Scam and Mystery Shopper Scam.**

Ransomware Scam

If you're surfing the net and all of a sudden your computer freezes and you get a message demanding money to "unlock" your computer - you've just become the victim of Ransomware. These warning messages will usually say that the RCMP, or another Canadian government agency, has detected illegal activity in your computer and tell you to pay \$100 via Ukash (a payment service provider) so your computer can be "unlocked".

These are scams designed to create shock and anxiety so you'll respond quickly by sending money. If you receive one of these messages, be aware that:

- Ransomware is an attempt to defraud you and sending money **will not** unlock your computer.
- Neither the RCMP nor any other Canadian government agency would hijack computers in order to obtain money.
- Your computer has been infected by malware (malicious software) and you should seek the help of a professional computer technician.
- To protect against cyber attacks, you must have up-to-date anti-virus, spyware and firewall protection.

The Canadian Anti-fraud Centre (antifraudcentre.ca) and the RCMP (www.rcmp.gc.ca) have websites filled with valuable information on how to recognize frauds and scams, how to avoid becoming a victim, and how to report it.

Mystery Shopper Scam

Being a Mystery Shopper or Secret Shopper, and getting paid for it, may sound like an interesting, and even fun, job. People across the country are receiving legitimate looking letters with mystery shopping tasks to be completed - and a fat cheque to help fulfill these tasks. This is a **scam** and the cheque or money order is **fake!** They ask you to send them a very real, untraceable money order for a smaller amount and tell you to keep the difference as your payment. Their fake cheque will then bounce and you'll end up losing it all!

Legitimate mystery shopping opportunities are out there, but so are plenty of scams. If an opportunity is on the up and up, you won't have to pay an application fee, deposit a cheque, or wire money to anyone. If you receive a letter saying you've qualified as a secret shopper, tell local police, and report it to the CAFC (Canadian Anti-Fraud Centre). Last year in Canada, more than \$16 million was reported lost through scams like this one. CAFC received more than 8,000 complaints from Canadians and reported that at least 2,500 people were victims of this kind of fraud.



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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 2013-2014

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Year in Review

CASK continues to have an important role to play in advancing the rights of consumers and throughout the year we have been active in a variety of functions including presentation of briefs, board and committee meetings, consultations, displays and project planning.

There's been a few changes in our office. Annemarie Buchmann-Gerber, our much-respected administrator of nine years, has moved on to pursue other endeavours (*see pg 8*). We welcome Adam Thompson who will provide administrative duties and spearhead research and program development on consumer education projects. We will be branching out our services through an educational component directed primarily at Saskatchewan's newcomers.

CASK's new website is up and running! Our Website Committee has spent many meetings and work bees revitalizing, upgrading and redesigning our old website. This new website is easier to navigate through, contains more information, provides a lot of useful links through the *Help for Consumers* page, and includes a beautiful prairie scene as our background.

We've also created Twitter and Facebooks pages (*details pg 8*) to increase interaction with consumers and we'll be adding links to helpful online articles and websites on a regular basis.

We continue to inform readers about relevant consumer issues through *SaskWatch* and our readership continues to grow as more people are going online to access it. Our new website includes an *Opt-In Box*, giving you the option



of having *SaskWatch* delivered directly to your inbox.

We thank the board members and volunteers who've contributed their time and talents to our activities in the past year. Your contributions are greatly appreciated.

AGM

CASK held its Annual General Meeting on May 27th in Saskatoon. Mary Ellen Wellsch, from the Ministry of Justice, and Eric Green, Director with Saskatchewan's Consumer Protection Division, gave an enlightening presentation on *Improvements for Consumers and The Way Forward*. They reviewed some of the *Consumer Protection & Business Practices Act* and discussed highlights of upcoming legislation. They will be seeking public input into some upcoming issues, so check out the article on page 3 for details on how to become involved.

AGM business was attended to including: presentation of financial statements, appointment of auditor and presentation of committee reports. The AGM concluded with nominations and election of the New Board of Directors for 2013/2014.

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Consumer Protection & Business Practices Act

The Consumer Protection and Business Practices Act (CPBPA) was passed and given royal assent in May of this year. At the CASK Annual General Meeting on May 27th, Mary Ellen Wellsch and Eric Greene spoke about what some of these changes mean for consumers in Saskatchewan.

The CPBPA replaces the Consumer Protection Act. The original Consumer Protection Act was passed in 1996. The new bill clarifies some of the language from that bill. It allows for industry-specific rules for licensing of businesses. However, what might be most important to consumers is that the new act allows for the appointment of a Director with investigatory powers. With these investigatory powers also comes the ability to ensure enforcement of the act. There are four levels of enforcement. The first is a voluntary compliance agreement - usually agreed

upon by the two parties. The second is a compliance order that comes from the Director. The third is a court order. And finally, there is the potential for prosecution within the criminal court system for violators of the act.

The new act also prohibits

consumers from signing away their rights in any contract. In the presentation, it was discussed that cell phone contracts will often include sections that prevent consumers from engaging in class action lawsuits against the cell phone company. The new CPBPA strengthens existing provisions to ensure that consumer rights are not signed away in contracts.

As well, the CPBPA also makes clear that Saskatchewan courts have jurisdiction for any business that has any relation to Saskatchewan, although, as noted during the presentation, getting non-Canadian companies to comply could be very difficult.

Overall, the new act is designed to strengthen and protect consumer rights in Saskatchewan. By providing a Director with investigatory powers, the act should help to keep businesses honest with consumers.

by Adam Thompson



Justice Department Looking for Consumer Feedback

The Department of Justice is looking for feedback on the new Consumer Protection and Business Practices Act (CPBPA). While the act has received royal consent, it hasn't yet received proclamation from the Government of Saskatchewan. This is because feedback is being sought from consumers about the regulatory aspects of the act.

Over the next year, the Justice Department will be accepting feedback on all the regulatory aspects of the CPBPA and will examine different aspects throughout the year. Consumer Contracts, Motor Dealers, Travel Club Contracts and Personal Development Service Contracts are currently under review and require consumer feedback.

In order to give input there are two options. First, you can go online and visit the Financial and Consumer Affairs Authority website: fcaa.gov.sk.ca/consumer_protection_business_practices_consultations. Under 'Consultations' there are individual listings about each of the current areas under consultation. Clicking on these listings will bring up a PDF of the consultation form. Consumers interested in providing feedback can either print off a copy to mail, or fill in the form online and submit it by email.

Alternatively, CASK is preparing its own feedback to the Justice Department on behalf of consumers in Saskatchewan. If you would like to provide a written submission, you can mail it to us, or email the office (office.cask@sasktel.net), by August 1st, and we will be happy to include any feedback that is given to us.

**Pets Benefit Your Health.**

The American Heart Association says that having a pet, particularly a dog, may reduce your risk of heart disease. Studies showed that pet owners were in better health and that people with dogs were 54% more likely to get the recommended level of physical activity. Studies also indicated that owning a pet is linked with lower blood pressure, lower cholesterol levels, lower obesity levels and can have a positive effect on your body's reaction to stress, including a decrease in heart rate.

Donate a Car for Charity.

Donate a Car Canada makes it easy for any Canadian Charity to benefit from vehicle donations. Most charities are not set up to receive vehicles so *Donate a Car Canada* will arrange to have your vehicle picked up at no cost to you. They will also look after all the details to sell or recycle your vehicle and send a cheque to the charity of your choice. This charity will then send you a tax-deductible receipt. While they recycle vehicles in an environmentally friendly manner, they are not just auto recyclers. If you have a newer or estate vehicle that you'd like to donate, they have selling agents across the country that are ready to assist in maximizing your donation. *Donate a Car Canada* accepts all types of vehicles: cars, trucks, vans, SUVs, motorcycles, boats or RVs. To donate or get more info: phone: 1.877.250-4904 or go to: www.donatecar.ca.

Monsanto Killed GM Labelling.

Monsanto spent millions of dollars recently to kill California's Proposition 37 which would have forced food companies to label GM (Genetically Modified) food ingredients. More than 40 other countries have GM labeling laws. Why not in North America?

(from Alan Leader, P.A., *Star Phoenix*)

Seniors Home Security Program is a program offered by the provincial government intended to help low-income seniors or seniors who have been the victim of a break and enter, or a home invasion, by providing a free home safety assessment and free safety equipment and installation. Full details about this program are available at: www.seniorsecurity.gov.sk.ca.

If an Advertised Price Gets Changed.

The *Competition Act* prohibits the sale or rent of a product at a price higher than its advertised price. This provision does not apply if the advertised price was a mistake and the error was immediately corrected. The Competition Bureau promotes truth in advertising by discouraging deceptive business practices and by encouraging the use of sufficient information to enable informed consumer choice. You can contact Industry Canada, Fair Business Practices Branch at: 1.800.348-5358 or 1.819.997-4282.

Most Hazardous Plastics.

A classification system called the *Resin Identification Code* (number printed on the bottom of most plastic bottles and food containers), describes what kind of plastic resin the product is made out of. The most toxic plastics are #7, #3 and #6, while those that may be somewhat safer include #1, #2, #4 and #5. Most plastic products contain chemicals that can potentially disrupt your hormones and cause other adverse health effects. If at all possible, seek to purchase products that are not made from, or packaged in, plastic.

(from mercola.com)

Refrigerators and Freezers.

Refrigerators and freezers consume about 1/6 of the electricity in a typical home, using more electricity than any other household appliance. Fortunately, refrigerators have become much more efficient and use about 60% less electricity than 20-year-old models. Always keep in mind that appliances have two price tags - the purchase price and the operating cost which means that purchasing a new, energy efficient unit will pay for itself from just the energy savings alone.

Garage Sale Advisory.

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. The *Hazardous Products Act* has safety requirements for certain consumer products, many of which are intended for children. Under the law you cannot import, sell, give away or distribute products that do not meet the requirements of this Act. Contact Consumer Product Safety, Health Canada at: 1.866.662-0666. In Sask. phone: 975-4028.



PIECES

Bits & Pieces

Product Safety.

Knowing how to use products correctly, reading instructions, and being alert to hazards will help keep you safe. You should also pay attention to product recalls in the news and consumer magazines. The federal government provides a website (*healthycanadians.ca*) where consumers can search for information about food and children's products that are unsafe or unhealthy and have been recalled. For questions or concerns related to food safety, and to report a potential food safety incident, contact the Canadian Food Inspection Agency at: *www.inspection.gc.ca*.

Vote for Saskatchewan's Best.

Every two years, *Prairies North Magazine* looks to its readers and fans for help in finding the best businesses, places, and events in the province. They're looking for your top recommendations in over 60 categories. They will tally the nominations received in each category and publish the winners in their Winter 2013 issue. One ballot may be submitted per person, but you can nominate in any, or all, of the categories. Three names will be randomly drawn from all entries received by midnight, July 31, 2013, for prizes of \$100 each. Details: *www.prairienorth.com*.

Breyers Not "Ice Cream" Anymore.

First Breyers downsized: 64 oz to 56 oz to 48 oz. Now they've reformulated and some of your favourite flavors can no longer be called "ice cream." Under federal law, to be called "ice cream", the product must contain at least 10% milk fat. If it doesn't meet those requirements, it has to be called something else. In this case, they're calling it "frozen dairy dessert" which has no federal definition (other than it doesn't meet the standards to be called ice cream.) It is no longer called "all natural" either. And the vanilla ice cream claim has now been replaced with a "vanilla flavor claim." (*from mouseprint.org/*)

Heard it Through the Grapevine.

The wires used in America's first telegraph stations oftentimes swooped and draped in twisted, random patterns. People thought the tangled masses somewhat resembled grapevines, eventually birthing a common idiom still used today.

Grandmothers for Grandmothers.

Grandmothers for Grandmothers (G4G) Saskatoon, is a local group of grandmothers whose hearts have been touched by the plight of African grandmothers who are raising children orphaned by the HIV/AIDS pandemic. G4G Saskatoon, established in June 2005, has raised over \$380,000 for the Stephen Lewis Foundation through their fundraising projects and individual donations. Upcoming fundraising events:

- *Farmer's Market*: Saturday, June 29.
- *Fabric Sale*: Sat, Oct. 19, 10am, St. Martin's Church, 2617 Clarence Ave.
- *Coins for Africa*: On going. Free your pennies: empty your change purse.

For further information or to make a donation, email: *g4gsaskatoon@gmail.com* or phone: 306.931-7182.

... Did You Know ...

- If you put crumpled up newspaper in your runners and shoes it'll absorb moisture and odours.
- If you put a few sprigs of mint in the center of your tablecloth when eating outside it'll keep away the bees.
- A fresh egg will sink in water while an older egg will float. As an egg ages, the size of the air cell inside increases, causing it to float.
- If you run out of eggs and need one for a recipe, substitute 1 tsp (5 ml) baking soda dissolved in 1 tsp (5ml) vinegar.
- A clogged pipe can be cleaned with baking soda and vinegar. Pour a little of soda then vinegar in drain. The effervescency produced will often clear the clogged pipe, saving a plumber's bill.
- To keep cats and dogs out of your flowerbeds, sprinkle them (the beds not the animals) liberally with black pepper. They dislike the smell and if they get too close they'll have sneezing fits keeping them away but not harming them.
- Saskatchewan has the highest volunteer rate in Canada.
- Estevan is Canada's sunshine capital, averaging 2,540 sunshine-filled hours each year.
- Saskatchewan produces 99% of Canada's chickpeas; 95% of Canada's lentils; 90% of Canada's mustard, 86% of Canada's durum wheat; and 74% of Canada's flax.

Mustard is a Must

Saskatchewan produces nearly 90 per cent of Canada's mustard and is the world's leading exporter of this flavourful seed.

Three types of mustard seeds are grown in our province - yellow, brown and oriental. Yellow, probably the most well known, is the main ingredient in traditional hotdog mustard. It is the most mellow with minimal heat. Brown mustard has a dark brown seed coat and is used in the manufacturing of Dijon-style mustards. It is a bit zestier and provides a little more heat. Brown mustard is also used in combination with yellow in the making of English-style mustard. Oriental Mustard has the strongest flavour. The main market for this mustard is Asia where it is used as a condiment in Japa-

nese cuisine and as a source of cooking oil in some other Asian countries.

Mustard comes in three forms: seeds, ground powder, and prepared sauce. All three can be added to your cooking for extra flavour. A relative of canola, the mustard plant is a member of the Brassica family - the same family as cabbage, cauliflower, broccoli and brussel sprouts.

Mustard's nutritional profile boasts a low calorie count and a plentiful supply of essential minerals including calcium, iron, manganese, phosphorus, zinc, selenium and magnesium (the latter two being studied for their role in protecting against certain cancers, cardiovascular disease, inflammation, hypertension and diabetes).

Mustard seed is about 25 percent protein but contains no cholesterol, and is a good source of the omega-3 fatty acids that may help decrease the risk of heart disease. Folklore has it that a mustard plaster (paste made from dry mustard, flour and water) relieves muscle aches and pains, helps cure toothaches and coughs, clears sinuses and increases blood circulation.

The Saskatchewan Mustard Development Commission is growing awareness about mustard and the mustard industry. Go to their website: www.saskmustard.ca for information, benefits, growers, recipes, news and events. Email: info@saskmustard.com or phone: 306.975-6629.

(*wellness magazine & saskmustard.ca*)



The Great Saskatchewan Mustard Festival, launched in 2007, brings talented chefs from across the province to prepare a diversity of recipes - everything from savoury to sweet (even mustard ice cream) inspired by mustard. This year the Festival will be September 15, in Regina at The Willow on Wascana.



Types of Food Eaters

There are many different categories of food eaters. Although this is by no means a comprehensive list, it covers quite a few different groups.

Vegetarians don't eat meat (red meat, poultry, seafood or flesh of any other animal) and, depending upon what type they are, may also abstain from animal by-products like milk, eggs, rennet, gelatin, honey, etc.

- *Ovo-vegetarians* eat eggs but not dairy products.
- *Lacto-vegetarians* eat dairy products but not eggs.
- *Ovo-lacto vegetarians* eat both dairy and eggs.

Vegans or strict vegetarians excludes all animal products, and by products, including eggs, dairy, beeswax and honey. They also avoid animal products such as leather for clothing.

Fruitarians eat fruits, vegetables, nuts and seeds, without animal products or grains.

Flexitarians are vegetarians who occasionally eat meat.

Pollotarians eat birds but no other animals.

Pescetarians eat fish and shellfish, but no other animals.

Pesce-pollotarians eat fish and birds, but not mammals.

Protect Your Email - Change your Password

Recently there has been an increase in the number of fraudulent e-mail phishing and hacking attempts (attempts by unauthorized parties to gain access to your confidential information), and due to the nature of the internet, scams and other such activity are difficult to stop. To protect your account, SaskTel strongly recommends you change your email password on a regular basis and that you create strong passwords. To create strong passwords:

- include both uppercase and lowercase letters.
- include both letters and numbers.
- include special characters (ex. ! @ # \$ % ^ &).
- don't include common words or any words found in a dictionary.
- use at least eight characters.

If you receive an email that asks for private information, or includes any other signs of phishing, delete the email and do not provide any information and do not click on any links embedded within the email. If you have clicked on a link and entered your name and password before realizing it might be a phishing attempt, change your password immediately. For further information: sasktel.com/support.



Saving Money on Food Costs

According to a recent report by RBC, 91% of Canadians are looking to reduce their food costs. This, combined with a United Nations report that meat costs are expected to increase by as much as 30% over the next decade, is forcing consumers to look at ways to save on food. While many are focusing on the issue of simply buying less, and spending less outside the home, is it possible that going from a meat-based diet to a plant-based diet would make a difference?

The website LearnVest.com created a sample menu comparing the daily meals of meat-eaters, pescetarians (vegetarians who eat fish), vegetarians and vegans. In the sample menu, the meat-eater spent \$14.65, the pescetarian \$12.70, the vegetarian \$12.45 and the vegan \$11.15. The difference between a meat-eater and a vegan

was \$3.50 in savings. Over the course of a year, savings would be \$1,280.

Another online magazine, eating-



well.com, suggests that substituting one meat-based meal a week for a vegetarian meal could save upwards of \$210 in a single year. They suggest using some form of tofu in order to compensate for the lack of protein.

However, LearnVest is careful to note that money can be saved on a meat-based diet while at the same time vegan diets can be more expensive than a meat-based diet.

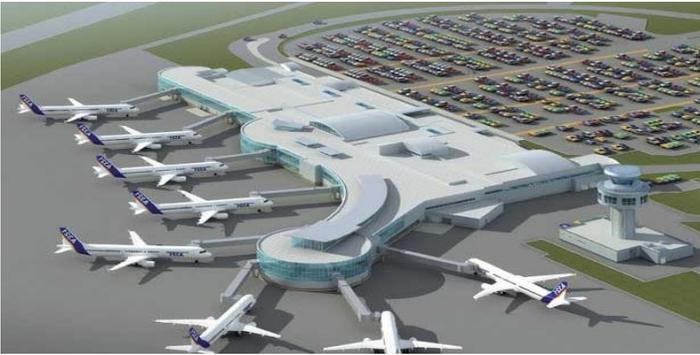
While generally the most inexpensive foods are plant based, in a vegan diet substituting processed food is very costly. Soy dogs and veggie burgers, for example, are often just as, if not more, expensive than their meaty counterparts.

This is why the Livestrong Foundation on their website recommends avoiding mock meats all together in order to save costs when going to a vegan diet. Instead, they recommend that anyone going to a vegan diet keep to basic staples such as beans, whole grains, fruits and vegetables in order to keep costs down while remaining healthy.

Ultimately, the switch to a vegetarian, vegan or partial vegetarian diet can save the consumer plenty of money. Consumers interested in saving money on their food costs should consider making the switch.

by Adam Thompson

Saskatoon Airport Expansion on Track



The Saskatoon Airport Authority (SAA) has seen record passenger traffic - more than 1.32 million passengers moved through the airport in 2012 - a 6.5% increase from 2011 and an increase of 28% over the last five years. Stephen Maybury, president and CEO of the SAA, said growth at the airport helps make a

case for larger airlines to come to Saskatoon.

SAA eNews says even though wind and extreme snowfalls this past winter presented challenges for construction crews, they're still on target for the September 2014 opening of the new terminal. The exterior of the "pier" is now complete, showcasing the dramatic design of local architect, Kindrachuk-Agrey. The \$53 million capital project is funded through current Airport revenues including the Airport Improvement Fee and without government assistance.

Phase I will be open at the end of September this year at which time travelers will be treated to the comfort and convenience the expansion will bring. More information at: yxe.ca/Saskatoon-airport.authority.

(from SAA eNews / Metro Saskatoon)

CASK's Website

The Consumer Association is pleased to announce the update of our website. In addition to updating the website, there has also been a Twitter and Facebook page created. The new website, along with the Twitter and Facebook pages, will serve as ways to provide up-to-date consumer news and information.

If you would like to follow us on Twitter, the handle is: @ConsumerSk and on Facebook we are located at: <https://www.facebook.com/ConsumerSK>.

Any feedback about the website, Twitter account or Facebook page is greatly appreciated. You can reach us either at office.cask@sasktel.net or via any of the social media services listed above.

Annemarie Buchmann-Gerber Wins Premier's Prize

Annemarie Buchmann-Gerber, CASK's recently-retired administrator, has won the prestigious Premier's Prize for the most outstanding work in the Saskatchewan Craft Council's exhibition *Dimensions* for her mixed media tapestry *Homo Sapiens on Stitches*.

Dimensions showcases the very best of Fine Saskatchewan Craft and is the province's only open, juried, touring exhibition. The 35 pieces in *Dimensions* represent the best work in craft mediums ranging from woodworking to jewellery, from textiles to ceramics, selected from 202 entries submitted by 123 artists. For more details about this touring exhibition: saskcraft-council.org/memb-prod/dimensions.php.

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.