

## Credit Report . Credit Score . Credit Rating

### Credit Report

Along with the credit histories of millions of other people, your credit history is recorded in files maintained by one or both of Canada's major credit-reporting agencies: TransUnion Canada and Equifax Canada. A credit report is a "snapshot" of your credit history and one of the main tools lenders use to decide whether or not to give you credit. It is possible to obtain your credit file for free. Consult the agencies' websites in order to obtain more information.

Your credit file is created when you first borrow money or apply for credit. Companies that lend money or issue credit cards to you send specific factual information, related to the financial transactions they

have with you, to these credit reporting agencies.

### Credit Score

Your credit score is a judgement about your financial health. It indicates the risk you represent for lenders, compared with other consumers. There are many different ways to work out credit scores. The credit-reporting agencies Equifax and TransUnion use a scale from 300 to 900. High scores on this scale are good. The higher your score, the lower the

risk for the lender. Lenders may also have their own ways of arriving at credit scores. In addition, lenders must decide on the lowest score you can have and still borrow money from them. They can also use your score to set the interest rate you will pay.

### Credit Rating

Some credit reporting agencies report the lenders' rating of each of your credit history items on a scale of 1 to 9. A rating of "1" means you

pay your bills within 30 days of the due date. A rating of "9" means that you never pay your bills at all or that you have made a consumer debt repayment proposal to the lender.

### More Information

To see examples of what credit reports look like, and to get more information, the Financial Consumer Agency of Canada's publication entitled *Understanding Your Credit Report and Credit Score*, is a good resource. Equifax and TransUnion websites are also filled with essential credit information.

Equifax Canada:  
1-800-465-7166;  
[www.equifax.ca](http://www.equifax.ca)

TransUnion Canada:  
1-866-525-0262;  
[www.transunion.ca](http://www.transunion.ca)

(Industry Canada: [ic.gc.ca](http://ic.gc.ca))



## Stay Vigilant

Identity theft is one of the fastest growing crimes in Canada and costs Canadians millions of dollars each year. Equifax Canada and TransUnion Canada have tips to help you prevent identity theft, recognize fraudulent activity, and restore your credit after fraud. They also have Credit Monitoring Plans, you can purchase, that watch for early signs of identity theft and alert you right away. Your credit report and credit score can change at any time, so monitoring them is one of the best ways to spot unauthorized activity.

CanLaw, a national Canadian free lawyer referral service, advises that even if you haven't been a victim of identity theft, as a precautionary measure, it is always a good practice to annually request copies of your credit reports from both Equifax and TransUnion, to check for possible errors or inaccuracies. They say you have this right under the Consumer Reporting Act - that you are entitled to a free copy of your current credit report upon request and it must be supplied to you within a reasonable time period, typically 30 days.

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**From the Office ...**

Welcome back from Summer holidays. We hope that it proved an enjoyable break from routine for everyone!

CASK is looking forward to a new year ahead as we continue to provide Saskatchewan consumers with insights and advisories on consumer issues.

We are also pleased to invite new people to our association. We welcome our two new Board members, Rhonda Everson and Dianne Ridsdale, and look forward to having them work with us at the board level.

We welcome any individual to come and join us in any capacity they feel comfortable with. If you would like to spend some time helping our editor, Brenda Goldsworthy, with *SaskWatch*, or if you would like to help us out with any of our projects, contact us. We'd love to hear from you!

During the summer, CASK learned that there were early discussions about possibly changing standards to allow the removal of some of the protein from fluid milk. We disagree with that idea and CASK has written to Sask Agriculture expressing our opinion. We will be keeping our eye on this one.

We welcome Dylan Stansfield who, on a contract basis, will be managing our office and developing consumer materials. Our office hours may vary from week to week, so please phone to verify when we're open.

We thank Adam Thompson for his contributions over the past year and a half and wish him the best as he returns to university.

CASK will have a display at Spotlight on Seniors (*see below*). If you are there, please look for us and have a visit.

*Audrey Findlay & Ruth Robinson*

**Spotlight on Seniors**



The Saskatoon Council on Aging is hosting its 14th Annual *Spotlight on Seniors*, Tuesday, September 30<sup>th</sup> from 9am to 3pm, at TCU Place, in Saskatoon. The Coun-

cil launched its first *Spotlight on Seniors* in November 1999 as part of the International Year of Older Persons. This event celebrates the contributions of seniors and it includes entertainment, speakers and information booths displaying the many services and products

available to seniors. From pastimes to investing, from careers to vacations, from education to retirement - it's all incorporated into this showcase. The theme is to promote a healthy, vibrant and exciting lifestyle for older adults. Call 652-2255 for more information.

**Drop By Our Display Booth**

The Consumer Association of Saskatchewan will once again have a display set up at *Spotlight on Seniors* with free literature as well as copies of our newsletter *SaskWatch*. Drop by for a visit, enter to win a year's subscription to *SaskWatch*, and take home helpful information on being an informed consumer.

## Canada's New Anti-Spam Legislation - CASL

Canada's new Anti-Spam Legislation, took effect July 1, and according to the Financial Post, is one of the strictest anti-spam policies in the world. It will significantly affect the communications efforts of businesses of all sizes including not-for-profits and charities, although some exemptions do apply. The new regulations are part of an effort to crack down on spam, hacking, spyware, fraud, address harvesting and invasion of privacy. The arrival of this anti-spam law means that Canadians are being meaningfully asked for the first time if they give consent to the collection, use and disclosure of their personal information.

CTV News says, "under the new law, companies must seek consent from their customers before they are allowed to send them electronic marketing communications. This includes messages sent via emails, text messages and even social media accounts. Companies must also clearly identify them-



selves in each message and give clients the option to unsubscribe from all digital mailings. Violating the law could result in massive fines for organizations, businesses and individuals."

The law prohibits:

- any commercial electronic messages sent without the recipient's permission. This includes any messages sent to email addresses, social network accounts and text messages sent to cell-phones.
- any changes of transmission data

in a message which results in the Internet user being sent to a different destination without their consent.

- any installation of a computer program without the consent of the owner of the computer.
- any use of false or misleading representations to promote products or services.
- any collection of personal details and information obtained by accessing a computer system in violation of federal laws.
- any collection of email addresses obtained through the use of computer programs without consent (known as address harvesting).

If you use electronic channels to promote or market your organization, products or services, Canada's new anti-spam law may affect you. For more detailed information visit the federal government's website dedicated to this new anti-spam law: [justice.gc.ca](http://justice.gc.ca).

([financialpost.com](http://financialpost.com); [ctvnew.ca](http://ctvnew.ca); [thestar.com](http://thestar.com))

## How to Read Costco's Price Tag Codes

Kyle James, who runs the website [www.rather-be-shopping.com](http://www.rather-be-shopping.com), has been telling people about Costco deals for years. He says that the key to the pricing code is not in the dollars but rather in the cents. The last two digits of the price reveals everything. If you see a tag end in .99 the product is full price. What you are really looking for is a price that ends in .97. That means the product is going to be moved out. "Usually it's a special price you're not going to find again. And those can be some good deals," he said. A price ending in .00 is probably the best deal you will find. It means the manager wants

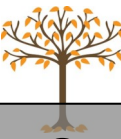
the item out. And once the product is gone, it's gone for good. Also, look for the asterisk. That means the product is discontinued. A combination of a .97 and an asterisk means you're getting a last chance good deal. Prices ending in .79 and .49 are a manufacturer's special for products they're testing in the store.

### To Recap:

- .99 - full price
- .97 - deal decided by the manager
- .00 - the goods are about to go
- .49 & .79 - manufacturer's specials
- Asterisk - it's discontinued

Check out his website for how to crack/read the price tag code on a lot of other stores, including: America Eagle Outfitters, Gap, Old Navy, Home Depot, J.C. Penny, Office Depot, PetSmart, Pier 1 Imports, Sears, Target and others.





### **Smart Meters to be Removed.**

The Saskatchewan government has ordered SaskPower to remove 105,000 so-called “smart” meters installed at homes and businesses across the province, following concerns about unexplained fires associated with the units. “I think the concerns about safety are paramount here .... anytime families are at risk in Saskatchewan, actions have to be taken, and that’s why we’ve directed SaskPower accordingly,” said Bill Boyd, minister responsible for SaskPower. Boyd will also be reviewing why the new meters weren’t properly studied or tested before they were installed in homes. According to officials, it will take about six to nine months to swap out the meters already installed. SaskPower’s cost estimate to remove these meters has been revised from \$9 to \$15 to \$47 million dollars. *(CBCNews; Global; Prairie Dog)*

### **Aging Can Affect Driving.**

As we age, our physical and mental abilities change, and some of those changes - including our vision, hearing and ability to react quickly - can affect our driving. These changes generally happen very slowly, so it’s important to evaluate them early, and often, to ensure we understand how our ability to drive is being affected, and then take steps to ensure we can continue to drive safely. CAA has gathered tools and information from various experts, including the Canadian Medical Association and Health Canada, explaining the changes that happen as we age, and how they can affect driving skills. *Seniorsdriving.caa.ca* contains information and tools that can help drivers compensate for these changes, and may help them to continue driving safely.

### **CanLaw:**

- free lawyer referral service, founded in 1996, offers legal assistance to anyone, anywhere in the world seeking legal help in Canada.
- over 300,000 free referrals processed and counting.
- averages about 85, 000 individual visitors a month.
- views nearly 1,000,000 pages (ie hits) per month.
- nearly 10,000,000 people have visited CanLaw, seeking legal help, since going online in 1996.

Go to their website (*canlaw.com*) and follow prompts to find free lawyer and paralegal referrals in your area.

### **Keep Grass & Weeds Out.**

Baking soda neutralizes the ph in soil so nothing will grow there. Use it around all the edges of flowerbeds to keep the grass and weeds from growing into the beds. Just sprinkle it onto the soil so that it covers it lightly, twice a year - spring and fall.

### **The Three Sisters: Corn, Beans & Squash.**

According to Iroquois legend, corn, beans, and squash are three inseparable sisters who only grow and thrive together. This tradition of interplanting corn, beans and squash in the same mounds, widespread among Native American farming societies, is a sophisticated, sustainable system that provided long-term soil fertility and a healthy diet to generations. Corn provides a natural pole for bean vines to climb, and beans provide nitrogen to the soil improving its overall fertility. Bean vines also help stabilize the corn plants making them less vulnerable to blowing over in the wind. Shallow-rooted squash vines become a living mulch, shading emerging weeds and preventing soil moisture from evaporating, thereby improving the overall crops’ chances of survival in dry years. Spiny squash plants also help discourage predators from approaching the corn and beans. The large amount of crop residue from this planting combination can be incorporated back into the soil at the end of the season, to build up the organic matter and improve its structure. Corn, beans and squash also complement each other nutritionally. Corn provides carbohydrates, the dried beans are rich in protein, balancing the lack of necessary amino acids found in corn. Finally, squash yields both vitamins from the fruit and healthful, delicious oil from the seeds.

*(from reneesgarden.com)*

### **US Trash Problems.**

The US has a trash problem. Research done by Columbia University and BioCycle shows that they produce, per day, 7.1 pounds of trash for every man, woman, and child in the country. That compares unfavourably with the rest of the world – the average Japanese person produces about 2.5 pounds of trash. Trash is becoming a larger problem for us and for the environment as we continue to waste more, use more resources and increase pollution in our world.



**Sleep Statistics Around the World.**

The title of the world's most well-rested city goes to Melbourne, Australia, whose residents log an average of 6 hours and 58 minutes of sleep per night, based on data obtained from Jawbone's UP, an electronic wristband that tracks sleeping and movement patterns. The city that sleeps the least is Tokyo, Japan, where residents get an average of 5 hours and 44 minutes of sleep. Meanwhile, Brisbane, Australia takes two crowns: the city with the earliest average bedtime (10:57 p.m.) and the city with the earliest average wake-up time (6:29 a.m.). Residents of Moscow, Russia, wake up the latest with an average time of 8:08 a.m. (*from time.com*)

**Community Garden Statistics.**

Community Gardens provide residents the opportunity to become engaged in a healthy recreation activity, meet neighbours, build community, beautify open spaces, and, best of all, grow nutritious food. In 2012, Saskatoon had 19 community garden sites made up of 625 garden plots with 1450 people involved. In 2013, there were 25 garden sites with 825 garden plots and 1700 people involved. This year there were 34 community garden sites, 1100 garden plots, and a whopping 2200 people involved. For more information on Saskatoon's community garden programs, contact Gord Androsoff, Community Garden Coordinator at: [gord@chep.org](mailto:gord@chep.org). The demand for garden space exceeds the current supply and they're always on the lookout for neighbourhood champions to step forward and assist with the groundwork to get a garden started.

**YouTube Statistics.**

- More than 1 billion users visit YouTube each month.
- Over 6 billion hours of video are watched each month on YouTube - that's almost an hour for every person on Earth.
- 100 hours of video are uploaded to YouTube every minute.
- YouTube is localized in 61 countries.
- Millions of subscriptions happen each day. The number of people subscribing daily is up more than 3x since last year, and the number of daily subscriptions is up more than 4x since last year.

**Idiom: From Soup to Nuts.**

(*from beginning to end; completely; everything*)

*From Soup to Nuts* is an American English idiom derived from the description of a full course dinner in which courses progress from soup to a dessert of nuts. It is comparable to expressions in other languages, such as the Latin phrase *ab ovo usque ad mala* (*from the egg to the apples*), describing the typical Roman meal.

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

- The expression cooked *al dente* means *to the tooth* - the pasta should be somewhat firm, offer some resistance to the tooth, but also be tender.
- Rose petals are edible and contain bioflavonoids and antioxidants, such as vitamin A, B3, C, and E. Just remove the bitter white base and use the petals in drinks, desserts, and even jams. They can give your food a lovely flavour and aroma. The darker the colour of the petals, the more flavourful they are.
- Keep ginger in the freezer. It will grate a lot easier and you won't even need to peel it.
- Put onions in pantyhose and tie a knot between each onion. They will last for almost 8 months.
- If you suspect your baking power or baking soda is past its prime, mix 1/4 tsp of powder with 1/2 cup of very hot water, or 1/4 tsp of soda with vinegar. If the results bubble, you're good to go.
- Nanometer (nm) is a billionth of a meter.
- Dysphoria is a feeling of low mood and sadness.
- Brachydactyly (clubbed thumb) is a genetic condition characterized by short, bulbous thumbs and wide nail beds.
- A group of flamingos is called a *flamboyance*.
- A baby puffin is called a *puffling*.
- A novel is defined as having 40,000 words or more.
- It took Leo Tolstoy six years to write *War & Peace*.
- If every Walmart had a minimum wage of \$12 per hour (and didn't even consider reducing its humongous profits but passed that entire cost onto the consumer) it would increase the price of an average Walmart shopper's trip by just 1%. For example, if your purchases were \$20, the increased cost would only be 20 cents.

## 6 SaskWatch

### Texting Abbreviations

go online for many more

asap	as soon as possible
b4	before
b4n	bye for now
bf	boy friend
brb	be right back
btw	by the way
cos	because
cwyl	chat with you later
cya	see ya
diy	do it yourself
dk	don't know
f2f	face to face
fwiw	for what it's worth
fyi	for your information
gr8	great
gtg	got to go
ily	i love you
imho	in my humble opinion
irl	in real life
jk	just kidding
k	okay
kit	keep in touch
l8r	later
lmk	let me know
lol	laughing out loud
msg	message
np	no problem
oic	oh i see
omg	oh my god
pov	point of view
rbtl	read between the lines
sys	see you soon
2moro	tomorrow
2nite	tonight
thx	thanks
tmi	too much information
tyl	talk to you later
tyvm	thank you very much
uok	are you okay?
w/	with
wrud	what are you doing?
wtg	way to go
wywh	wish you were here
xoxo	hugs and kisses

## Driving While Intexticated



Canadians send nearly 10 million text messages an hour - or 227 million per day. Texting while driving is a growing trend - an epidemic that's quickly becoming one of the leading causes of traffic injuries and deaths across North America. Drivers assume they can handle texting while driving and remain safe, but there's no such thing as safe texting and driving. The statistics are alarming.

- Distracted driving has overtaken drunk driving as the #1 cause of crash fatalities in Saskatchewan.
- Texting while driving is about 6 times more likely to cause an accident than driving intoxicated.
- Driver distraction is a factor in about 4 million motor vehicle crashes in North America each year.
- If you text and drive, you're 23 times more likely to have a car crash.
- Texting while driving causes a 400% increase in time spent with eyes off the road.
- 5 seconds is the *minimal* amount of time your attention is taken

away from the road when you're texting and driving. If you're traveling at 55 mph, that would be like driving the length of a football field *blindfolded*.

- Distracted driving, and especially texting while driving, is a factor in 80% of all teen crashes.
- 77% of young adults are very or somewhat confident they can safely text while driving.
- 27% of adults have sent or received text messages while driving.
- 48% of kids age 12-17 have been in a car while the driver was texting.
- 1 in 5 drivers of all ages confess to surfing the web while driving.
- A recent study found that in 80% of collisions, the driver had looked away from the road 3 seconds prior to the crash.

The Texting and Driving Safety website says: "*Take out your wireless device. Read aloud the last text message you sent or received. Would reading or responding to that text message from behind the wheel be worth the risk of getting into a car accident - or worse - killing someone?*"

This website says that good habits take time to form - about 21 days. If you do something repeatedly for 21 straight days your mind will accept it as a habit and make it a part of your daily life. Exercise routines and diet programs work this way. Stopping smoking works this way, and not texting and driving works this way too. If you can make it 21 days in a row, you've formed a new habit and when it comes to the habit of texting and driving, you might be saving your life or someone else's life!

(from *textingand driving safety.com*)

## BBB's Top Scams in 2014



### **Top Online Scam: Enterprise Fee Scheme.**

The most famous version is the “Nigerian Letter” - an unsolicited request for financial assistance in exchange for a great deal of money. Another version targets people who have lost money on an investment, offering to purchase or exchange shares and help the investors minimize their losses. They ask for an up-front payment to cover transaction costs to “unlock” a larger sum of money or facilitate a transfer of shares. Either way, the fraudster keeps the fee, but doesn't deliver what was promised.

### **Top Mail Scam: Lottery Scams.**

The typical scenario involves an individual who receives a letter in the mail saying they have won \$2.5 million. The person is instructed to send back \$30 as a 'processing fee' and include personal details, such as a telephone number and birth date. Once that letter is sent, not only is the consumer out of pocket for the money, they are also added to a 'sucker list' and likely to receive more and more offers like this one in the mail

### **Top Love Scam: Catphishing.**

A romance scam in which a fraudster pretends to be someone they are not on an online dating or social media website, for the purpose of taking money or personal information from their targets.

### **Top Advertising Scam: Astroturfing.**

This scam posts fake online reviews on websites such as Google or Yelp. It's a form of false advertising that can help boost a company's public online profile through what's supposed to be unbiased consumer review websites.

### **Top Sales Scam: Curbers.**

These unlicensed dealers get junk cars and then sell them from parking lots. They advertise through local newspapers and online ads. Curbers do not disclose the vehicle's history, often hiding a lien, accident damage or rolled back odometers. Sometimes, the car even turns out to be stolen.

### **Top Telemarketing Scam: The Unknown Caller.**

You may receive a call that your computer security has been compromised and that they can help you, or that your grandchild is in jail and in need of money. In either case, it is a cold call that has come out of the blue and is asking you to take action quickly and send money now.

### **Top Business Scam: Pretender Scam.**

A business receives an invoice which appears to be from an “authorized” service provider for things like online advertising, webhosting, website domain registration or trademark copywriting services. In all cases, the service is misrepresented and the business is often threatened that they will be put into a collections' service if they do not pay the invoice.

### **Top Scam of the Year: Celebrity Gossip Spam.**

Always looking to capitalize on a consumers' need for new, sensational, or fascinating information, professional spammers post content that mentions celebrities in compromising situations in order to get clicks. Clicking through a spam video or picture can often redirect you to an online survey that puts commission in a spammers' wallet despite the content being non-existent or a fake. In some cases, a person may end up installing malware on their computer after clicking through the video content.



*There are a great many ways you can fall victim to scams - and criminals are always finding new ways to trick you. Educating yourself about the latest scams can go a long way to ensuring that you don't become victimized.*

*The Better Business Bureau announced the Top 10 Scams that ensnared unsuspecting victims in Canada in 2014. This is a partial list. Go to their website ([bbb.org](http://bbb.org)) to view all the scams and to get information on how to spot each of these scams in order to avoid getting hoodwinked.*



# What Generation Are You?

Are you confused about generation terminology? *Transparent.com* and *talented-heads.com* explain.



**The Lost Generation** refers to people born between 1883-1900. This was considered

The Lost Generation because so many people from this time fought, died, and so were “lost” in World War I.

**The Greatest Generation** or what is sometimes called *The G.I. Generation* is a term used to describe people born between 1901-1924. It includes many people who grew up to serve in WWII.

**The Silent Generation**, also known as *Depression Babies*, represents people born between 1925-1945. The Great Depression and WWII had a big affect on their lives. They are often described as hard working, highly ambitious and having a need for achievement, power, and status as the economic suffering and loss of status during the Great Depression led to their ambitions to rise above these losses. These are the parents of the *Baby Boomers*.

**Baby Boomers** are people born post WWII, roughly 1946 to 1964. Following WWII, many western nations experienced a spike in births as they slowly recovered from the hardships of war. Baby Boomers entered the world in a time of relative hardship but experienced an unprecedented level of economic growth and prosperity throughout their lifetime. Many are now settling into retirement with a lot more luxuries than experienced by generations before them.

**Generation X** came after the Baby Boomers and covers people born between the mid 1960s and the early 1980s. Events such as the Vietnam War, the fall of the Berlin Wall, and the end of the Cold War, helped shape Gen X’s culture and upbringing. Relative to previous generations, Gen X is more open to diversity and has learn to embrace differences such as religion, sexual

orientation, class, race and ethnicity.

**Generation Y** came after Generation X and covers people born between the mid 1980s and 2000. They are referred to as Gen Y, the Millennial

Generation, or simply Millennials. This generation has been shaped by the technological revolution. They grew up with technology, so being connected and tech savvy is in their DNA - they’re online and connected 24/7. Many grew up seeing their Baby Boomer parents working non stop at stressful jobs, which shaped their views on the workforce and the need for work-life balance.

**Generation Z** born after the Year 2000, are the children of Gen X and Gen Y. We don’t know a whole lot about their character traits, yet, but we know a lot about the environment they’re growing up in. Many are highly connected, having had lifelong use of communication and media technology earning them the nickname *Digital Natives*. They’re predicted to have technology driven lifestyles and prolific use of social media.

## 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**  
**Send to: #306, 220 3rd Ave. S., Saskatoon, Sask. S7K 1M1**

Name: \_\_\_\_\_

Address: \_\_\_\_\_

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

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

Expiry date is on top of your address label