

## Canada Revenue Agency Warns Taxpayers of Scams

The Canada Revenue Agency (CRA) is warning all taxpayers to beware of phone calls or emails claiming to be from them ... but are not. They say that people should be especially aware of phishing scams asking for information such as credit card, bank account and passport numbers. *The CRA would never ask for this type information.* Some of these scams ask for this personal information directly, and others refer the taxpayer to a website resembling the CRA's where people are asked to verify their identity by entering personal information. *Taxpayers should not click on any links included in these emails.* These emails often have CRA logos or internet links that appear official and may also contain embedded malicious software that can harm your computer and put your personal information at risk.

Recent telephone scams involve threatening or coercive lan-



guage to scare individuals into pre-paying fictitious debts to the CRA. Recent email scams include notifications to taxpayers that they are entitled to a refund, or informing taxpayers that their tax assessment has been verified and they are eligible to receive a tax refund - and then asking for information that could result in identity and financial theft.

These types of communications are not from Canada Revenue. To verify the authenticity of a CRA telephone number, contact them directly at: 1.800.959-8281.

To better equip taxpayers to identify possible scams, the CRA

says that they would:

- *Never* request information from a taxpayer about a passport, health card, or driver's license.
- *Never* divulge taxpayer information to another person unless the taxpayer provides formal authorization.
- *Never* leave any personal

information on an answering machine or ask taxpayers to leave a message with their personal information on an answering machine.

For information about security of taxpayer information and examples of fraudulent communications: [www.cra.gc.ca/security](http://www.cra.gc.ca/security). Report suspicious communications to: [info@antifraudcentre.ca](mailto:info@antifraudcentre.ca) or the institution that the communication "appears to be from."

For information on scams, to report deceptive telemarketing, or if personal or financial information has been unwittingly provided, go to the RCMP webpage at: [www.rcmp-grc.gc.ca/scams](http://www.rcmp-grc.gc.ca/scams).

The Canadian Anti-Fraud Centre says, "there are many unscrupulous crooks

trying to prey on people's generosity and this is the peak time of year for fake charity scams". Such bogus charities often use names that are very similar to those of legitimate, respected charities.

To protect yourself from fraud and make sure your donations go to legitimate charities - and that you get all the tax credits you're entitled to - the Canada Revenue Agency (CRA) advises you to follow a few tips.

- Consult the CRA Charities Listings at: [www.cra.gc.ca/donors](http://www.cra.gc.ca/donors) or call 1.800.267-2384 to confirm that a charity is registered with them.

## Donate Wisely

[www.cra.gc.ca/donors](http://www.cra.gc.ca/donors)

- Confirm that you will receive an official donation receipt if you want to claim

a tax credit.

- Beware of schemes that promise you tax savings greater than your cost, allowing you to "profit" from donating to a registered charity.
- Make cheques payable only to the charity.
- Make sure that your online donations are secure.
- Refuse to donate if there are signs of fraud, such as inappropriate pressure to give immediately or being offered a receipt for more than you actually donate.
- Report fraud to the Canadian Anti-Fraud Call Centre - PhoneBusters at 1.888.495-8501.

## **SaskWatch - Spring 2014**

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**SaskWatch** is available online  
[www.consumersask.ca](http://www.consumersask.ca)

## **FROM THE OFFICE ...**

The office has been involved in a variety of different projects over the last several months including updating the website and finalizing plans for our Annual General Meeting on May 26th at Doc Hollandaise (see pg 8 for details). Join us for an informative presentation on “Consumer Rights in the Age of Online Shopping”, followed by questions and answers on relevant consumer issues, and stay for a visit and lunch (pay your own).

The recent linking of our website to the provincial government’s website has seen an increase in traffic and contact via email. We have been receiving many calls and emails about returning merchandise. Recently, the office wrote a short piece (to go along with our *Buying a Cell Phone* document) about returning merchandise. Here are a few tips from that document.

- Check return policies before leaving the store, especially for larger purchases. Many stores have their return policies on their receipts. If you are still unsure, speak with the cashier or manager until you are certain about the return policies.
- Once you’ve decided to return an item, do so immediately.

- Most important - if an issue arises, it is always recommended that you contact the business first to try and find an acceptable solution.

Even with the above tips, it’s not always possible to find an acceptable solution. In that case, you always have the option to call the Consumer Protection Branch of the Financial and Consumer Affairs Authority at 1.877.880-5550. This organization has investigatory powers and can determine if a business is in violation of the Consumer Protection and Business Practices Act.

If you are still unsure, do not hesitate to contact our office via email at [office.cask@sasktel.net](mailto:office.cask@sasktel.net) or call us at 1.888.395.5661.



## **Consumer Protection Division**

The Consumer Protection Division, of the Financial and Consumer Affairs Authority, provides information on how consumers can protect themselves within the marketplace and informs them of their rights and responsibilities. They also have valuable information on how to make wise buying decisions (including info on return policies, warranties, gift cards, direct sales, online purchases), how to complain more effectively, how to resolve complaints, and how to identify and protect against frauds and scams. For assistance or more information phone: 1.877.880-5550 or go to their website: [www.justice.gov.sk.ca](http://www.justice.gov.sk.ca).

## March Was Fraud Prevention Month

*Thousands of Canadians fall victim to fraud every year and fraudsters are using increasingly sophisticated methods to target Canadians of all ages and from all walks of life. Fraud Prevention Month is an annual event that gives private and public organizations involved in the fight against fraud an opportunity to further raise public awareness.*

### Get Cyber Safe

The Honourable Steven Blaney, Minister of Public Safety and Emergency Preparedness, issued the following statement to mark the conclusion of Fraud Prevention Month.

“Over the course of Fraud Prevention Month, Canadians were encouraged to take important simple steps to protect themselves against fraud. With the wide range of scams out there today, anyone can fall victim to cyber fraud, regardless of age, device, or technical knowledge. Awareness and knowledge are the keys to empowering Canadians against these types of crimes. That is why the *GetCyber-Safe* campaign made a significant effort to remind Canadians about locking their mobile phones. We asked you to think about everything you enjoy doing on your phones - like shopping and banking - and how important it is to keep that information secure. Locking your phone is a simple and important step to protecting yourself and preventing information from getting into the wrong hands.

“I encourage all Canadians to learn more by visiting: [getcybersafe.gc.ca](http://getcybersafe.gc.ca), the Competition Bureau, the Canadian Anti-Fraud Centre, and the RCMP. These excellent resources can provide you with the tips you need in order to recognize, report, and stop fraud throughout the year.”



### Phone Cramming

The Better Business Bureau (BBB) warns consumers about a new scam that can result in unauthorized charges appearing on their monthly wireless statement. They're seeing a rash of reports of *The One Ring Scam* where returning a missed call from an Unknown Number could cost you plenty and is part of a practice called **phone cramming**.

Here's how it works. Your phone rings once and will show as Unknown and probably with an unfamiliar area code (but not always). By the time you answer it, no one is on the other end and they don't leave a voice mail. You try calling back but no one answers or there's some weird noise on the other end. Victims are subsequently billed, not only for the incoming international call if they answer, but also the unwanted "premium service,"

which typically appears as a \$19.95 charge. In some cases, crammers may only put on a small charge of several dollars so as not to arouse suspicion. However, as the crammers gain sophistication and expertise, the magnitude of charges and the number of victims are expected to grow.

### If It's Unknown ... Leave it Alone!

BBB recommends that if you don't recognize the number on your caller ID, ignore it. If you do answer, don't call back. Legitimate callers will leave messages identifying themselves.

Check your wireless bills carefully for any unauthorized charges. The Business Bureau says if you think you've fallen for the scam, immediately notify your cell phone provider and keep an eye on your phone bill. The earlier the fraud is documented, the better your chances for having some or all of the charges removed.

*(from Better Business Bureau,  
SaskTel News, Star Phoenix)*



**Ethical Eats Food-Finder App.**

The Saskatchewan Council for International Cooperation is launching an exciting new project called *Ethical Eats*. This ethical food-finder app and directory will link globally-minded Saskatchewan consumers with local, fair trade, and organic certified products. They're looking for Saskatchewan businesses and producers who sell ethically produced food, such as: fair trade products, locally grown/produced products and organic products. If you know of a business that should be listed, send the link to: [www.ethicaleats.ca](http://www.ethicaleats.ca).

**Toll-free Numbers.**

SaskTel says only numbers with the prefix 800, 855, 866, 877, and 888 are toll-free. These prefixes, which are not interchangeable, are used by simply dialing 1, followed by the appropriate prefix, followed by the seven-digit number. All other prefixes, including 809, are not toll-free and long distance charges will be applied to your telephone bill.

**Centenarians & Super-Centenarians.**

A centenarian is a person who lives to or beyond the age of 100 years. In 2012, the United Nations estimated that there were 316,600 living centenarians worldwide. A super-centenarian is a person who has lived to the age of 110 or more, something only achieved by about one in 1,000 centenarians. Even rarer is a person who has lived to age 115. As of July 2013, there are only 30 people in recorded history who have indisputably reached this age, of whom only Misao Okawa, of Japan, is currently living.

**Electrosensitivity.**

It's hard to avoid radiation and electromagnetic fields these days; cellphones, Wi-Fi, digital televisions and microwaves, to name a few, are seemingly everywhere. People suffering from electrosensitivity experience a plethora of physical ailments - including migraines, rashes and chest pains - when they're near anything that creates an electromagnetic field. Electrosensitive people must be vigilant about keeping their home free of things like cell phones and microwaves, and avoid places that might trigger a reaction. The Electrosensitive Society provides information and help for people who are sensitive to Electro Magnetic Pollution ([electrosensitivesociety.com](http://electrosensitivesociety.com)).

**The Nature Conservancy of Canada.**

Since 1962, the Nature Conservancy of Canada (NCC) has protected more than 2.6 million acres across the country, as they work in partnership with other conservation groups, First Nations, non-profit organizations and governments. NCC works in communities across Canada and has offices in all 10 provinces. They have completed more than 205 projects in Saskatchewan and conserved more than 132,549 acres of Saskatchewan's most ecologically significant land and water. There are many ways to support the Nature Conservancy: make a donation, volunteer, host a fundraising event, give gifts of stock or get your company involved. For more information, phone: 306.347-0447, Toll Free: 1.866.622-7275, web: [www.natureconservancy.ca/](http://www.natureconservancy.ca/)

**Don't Prune April 1 to Aug 31.**

To reduce the risk of Dutch Elm Disease, pruning of elm trees is prohibited from April 1 to August 31. The Elm Bark Beetle, that spreads Dutch Elm Disease, is attracted to freshly cut elm and is most active during this period. Pruning is encouraged before and after the annual ban period as proper pruning helps keep trees healthy and better able to resist disease. For more information, contact 1.800.727-5356.

**Specialty Coffee Drinks.**

Coffee drinks are typically loaded with syrups and sugar, and the "skinny" versions often contain artificial sweeteners. While a cup of black coffee is an acceptable way to start your day, a medium mocha coffee drink from a popular chain can contain 35 grams of sugar. That's nearly nine teaspoons before your morning is over.

(from [mercola.com](http://mercola.com))

**Submarine Sandwiches.**

Submarine sandwiches are heavy on bread (refined carbs) and typically contain processed meat that may contain sodium nitrite and other additives like MSG, high-fructose corn syrup, preservatives, artificial flavors, and artificial colors. While sub sandwiches are often viewed as a healthier alternative to fast-food hamburgers, according to Dr. Mercola, they're virtually just as bad.

(from [mercola.com](http://mercola.com))



# PIECES

## Bits & Pieces

### Obese Canadians.

The number of Canadians who are obese has *more than doubled* since the mid-'70s to about 25% of the population. In Japan the rate is 4% likely due to a diet rich in fruits, vegetables, fish and brown rice. Japan has the world's highest life expectancy at 83 years despite an astronomically high smoking rate.

### Wolf or Coyote?

It can be difficult - especially at a distance - to tell the difference between a wolf and a coyote. In general, wolves are larger and bulkier while coyotes are shorter, sleek and lighter on their feet. Another way to distinguish between them is that wolves carry their tails high when running and coyotes keep their tails low. If you only hear them, wolves' calls are termed as howls and coyotes' are termed as yips and yelps.

### Maple Syrup.

85% of the world's maple syrup comes from Canada. And, maple syrup is not the only thing made from maple sap ... there's maple butter, maple sugar, maple coffee, and surprisingly maple wine, maple pepper and maple barbecue sauce. There are over 75 varieties of maple trees but only 2 or 3 types that can be used to make syrup. Trees also have to be 50-75 years old before they can first be tapped, however once tapped, they can be tapped again and again for over 100 years!

### What Did We Use Before Toilet Paper?

This book by Andrew Thompson includes over 200 curious questions and intriguing answers including the one the book was named after. Information available at Amazon.ca.

### Re-Use Silica Gel Packets.

You can re-use silica gel packets for a variety of practical uses. Silica gel is a desiccant, a substance that absorbs moisture, which makes these packets perfect for keeping things extremely dry and moisture-free. Protect important documents by putting some gel packets in storage with them. Keep gel packets with photos to spare them from humidity. Squirrel some away in your car, especially on your dashboard. This will help maintain a clear windshield and leave it less foggy during times of high humidity. Go on line for lots more tips.

### Most Hated Phrases.

According to the Reader's Digest Poll *Most-Hated Phrases in Canada*, the top two most annoying phrases come from the world of customer service which seems like an oxymoron. The business area that should keep us engaged and happy is the very area whose language irritates us the most. Top of the list? "*Your call is important to us.*" And the second most? "*To speak to a representative, press...*"

### Idiom: "Hoodwinked"

To be deceived. It actually derives from the practice of placing a hood over the head of a falcon in the Middle Ages when engaged in the sport of falconry. This was done in order to trick the falcon into believing it was nighttime, thus calming the bird down so that one could recover the prey from the bird's talons.

### ... Did You Know ...

- Frozen grapes are a great way to chill a glass of wine or cocktail without diluting your drink.
- After slicing onions or mincing garlic, neutralize smelly hands by rubbing fingers on a stainless steel spoon under running water.
- Many brands of shredded cheese add cellulose – a nasty wood pulp – as an additive. Avoid this unwanted ingredient and shred your own cheese.
- \$8 for a tub of popcorn at movie theatres costs about 8 cents - a ten thousand percent markup!
- Human feet have 52 bones, accounting for one quarter of all the bones in the body.
- Feet have 500,000 sweat glands and can produce more than a pint of sweat a day.
- Like fingerprints, every individual has an unique tongue print that can be used for identification.
- Heterochromia is a term used to describe different coloured eyes in the same person or animal.
- There are 14 pounds in the English stone, so if you weigh in at 10 stones, your weigh is about 140 pounds.
- A jiffy is an actual unit of time for 1/100th of a second. Thus the saying, I will be there in a jiffy.
- *WordGames.com*. You'll be entertained for hours with this free website which offers crosswords, word searches, typing challenges and other fun word games.

## Debit Card Data Theft



By Adam Thompson

According to the website, *Verafin*, there are many ways your debit card data can be accessed. Debit card data includes your debit number, pin number and the encoded data on both the magnetic strip and chip.

The most popular methods are stealing the debit card itself, skimming (temporarily taking the card and swiping it in a different ma-

chine to acquire the data) and stealing Point of Sale (POS) machines.

The introduction of chip technology has reduced the chance of debit card data being stolen. The chip is more secure than the magnetic strip making it harder to skim data from. However, the theft of POS machines is becoming a bigger problem and something that consumers have little protection from.

According to CBC's *Marketplace*, there are over 600,000 POS machines in Canada, processing millions of transactions on a regular basis. Retailers are supposed to wipe the machines clean of data on a regular basis. However, according to security experts, this doesn't happen enough.

After a machine is stolen, there are many ways a hacker can access data. This data can then be used to make new credit cards and used without the customer suspecting that a new card, with their information, has been created.

To ensure the security of your debit card data, a good practice to get into is to review your bank statements regularly to ensure they reflect what you've actually spent. If you find any discrepancies, contact your bank immediately. This is a simple yet effective way to ensure that your data has not been compromised.

Changing your PIN number is the strongest way to ensure that your information is protected. Some experts suggest changing it upwards of once a month but even if that cannot be met, regularly changing your PIN number will make your debit card data more secure.

There are limited options for consumers to protect themselves from data theft, but with careful vigilance, one can reduce the potential.

If you suspect that your banking or debit card information has been stolen, contact your bank or the RCMP.

## Save Money on Groceries

*Penny Saving Household Helper* offers many ways to save money.

Here are a few of their tips to save money on groceries.

- Line the bottom of your crisper with paper towels to absorb excess moisture that causes vegetables to rot.
- Slip a bay leaf into your container of flour, pasta or rice to help repel bugs.
- Spread butter on the cut sides of cheese to seal in moisture and stop it from drying out.
- When radishes, celery or carrots have lost their crunch, pop them in a bowl of iced water (with a slice of raw potato) and they'll freshen up.
- Avoid separating bananas - they spoil less quickly in a bunch.
- Rice in your saltshaker will absorb condensation and stop the salt from clumping.
- Cottage cheese and sour cream will last longer if you place them upside down in the fridge. Inverting the tub seals the container inhibiting the growth of bacteria that causes food to spoil.
- If you only need a few drops of lemon juice, puncture the fruit with a metal skewer and squeeze out what you require. It will dry out a lot quicker if you cut it in half.
- Keep brown sugar in the freezer to stop it from hardening. If it's already hardened, soften it by sealing it in a bag with a slice of bread – or by microwaving on high for 30 seconds.
- If you're unsure of an egg's freshness, put it in a cup of water: fresh eggs sink; bad ones float.



## Brief History of Eggs

Celebrated since the dawn of time, the egg is a symbol of fertility, creation and new life. Though long considered a springtime food, it has now become an essential ingredient in all of our culinary traditions.

The ancient Persian and Celtic cultures celebrated the spring equinox with the gift of red-dyed eggs. The eggs were shared at a meal, and afterwards, the shells were carefully crushed, a ritual to drive away winter.

The ban on eating eggs during the 46 days of Lent, established in the 9th century, is what made the egg so popular at Easter. The eggs were collected and saved and, once

the fasting was over, were distributed to the servants and children, who generally enjoyed them in a huge Easter omelette.

As the practice became more refined, the nobility got into the act, using the last days of winter to decorate eggs to give to their beloved, their master or the King. By the 16th century, these springtime eggs were all the rage at the court of France, with some being decorated by a few of the greatest artists of the day.

However, the popularity of the Easter egg reached untold heights at the court of the Czar of Russia. By the end of the 19th century, the court jeweller, Carl Fabergé, was making fabulous eggs of gold,

crystal and porcelain. Today, hand-decorated eggs are exchanged as springtime gifts in many cultures and play a very important role in religious ceremonies on Easter morning. Some families carefully save their egg collections, passing them on from generation to generation.

Whether straight out of ancient tradition, brought from Rome on the sound of church bells, or mysteriously laid by the Easter Bunny, the decorated egg, be it cooked or raw, full or hollow, made of wood, clay or silver, or of sugar or chocolate, will no doubt remain an undeniable token of friendship and love.

*(info from Egg Farmers of Canada)*



### How to Read an Egg Carton

**Free run eggs:** Hens roam the barn and have nesting boxes.

**Free-range eggs:** Hens have access to the outdoors when weather permits.

**Omega-3 eggs:** These come from hens that are fed a diet containing flaxseed and/or fish oils, providing omega-3 polyunsaturated fatty acids in the eggs.

**Vitamin-enhanced eggs:** The hens are given diets containing higher levels of certain nutrients, usually vitamin E, folate, vitamin B6, vitamin B12 or lutein.

**Certified organic eggs:** These eggs are produced according to a national organic standard and are often the most expensive. The hens are given organic feed and the hens must have access to the outdoors, weather permitting.



**Vegetarian eggs:** The hens' feed contains only ingredients of plant origin.

**Young Pullet Eggs:** These eggs are produced by young hens 19 to 35 weeks old. Pullets produce eggs with harder shells.

*(from Egg Farmers of Canada & weightwatchers.com)*

### Things to do With Eggshells

- **Fertilizer:** Eggshells are rich in calcium with about 800 mg in each eggshell. Grind them and add to indoor & outdoor plants.
- **Calcium supplement:** Clean, sanitize and dry eggshells, then blend into a powder. Put into gelatin capsules or add to smoothies for extra calcium and other health benefits.
- **Pets** can also benefit. Add sterilized, ground eggshells to their food.
- **Bandage:** The membrane inside eggshells is perfect for bandages. Crack the egg, swipe some membrane, wrap it around the cut and let it harden.

*More uses at: [happymoneysaver.com](http://happymoneysaver.com)*

## Batteries Can Cause Fires!

### **Storage:**

Improperly storing batteries can be a fire hazard. KCTV5 recounts the story of how a battery fire destroyed the home of Dave Miller in Colorado. Miller barely made it out alive, but watched his house burn down. The fire was triggered by 9-volt batteries stored in a bag in his garage. He planned to take them to a recycling center, but before he had the chance the bag got jostled a bit causing the battery terminals to touch, which created a spark that started the fire.

A homeowner in New Hampshire reported a fire smoldering in his junk drawer. Fire Department Chief Chuck Thacker explained to KCTV5 how a 9-volt battery can spark and fuel a fire, especially in the inviting environment of a household junk drawer. The chief said it only takes one metallic object, something like a paper clip, key or bit of steel wool touching the battery's posts to fuel a fire.

Don't store your batteries in metal containers, either. A recent comment on social media indicated that a woman was storing batteries in a metal coffee tin next to her computer. Later she smelled something odd and luckily searched and found that the tin with the AA and AAA batteries was finger-blistering hot and so were the other batteries in it. Two batteries were upright and touching both the bottom and top of the tin causing them to heat up. Thankfully she found them before they caused a fire.

### **Disposal:**

Batteries can't be tossed in your regular recycling bin because they contain highly toxic chemicals - but they shouldn't be tossed into the trash, either, for the very same reason. Many batteries contain heavy metals like lead and mercury that can easily contaminate drinking water if left to deteriorate in a landfill. Check your Recycling Centre for their Household Hazardous Waste Drop-Off Days.

***This information applies to ALL batteries ... new or used.  
Use a battery storage case or put electrical tape over the ends of  
the batteries to keep them separated from anything else they  
may come in contact with it.***

Consumer Association  
of Saskatchewan Inc.  
(CASK)

## **Annual General Meeting**

**Monday May 26,  
2014**

@

**Doc Hollandaise**

#6 - 705 Central Avenue

11:00 am: AGM

11:45 am: Speaker (TBA)

Topic: *Consumer Rights  
in the Age of Online Shopping*

12:30: Luncheon (pay your own)

All welcome . No charge

More info:

306.242-4909

Toll free: 1.888.395-5661

Email: 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***

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

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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