

Skimming Scams

You rarely let your credit or debit cards out of your sight, so how can thieves get information from these cards? It's called *skimming*. Thieves can get your information using a device called a **Credit Card Skimmer** - a portable device they attach to the legitimate scanner. Unfortunately these devices are easy to purchase and install.

The skimmer passively records the data as you insert your card into the real scanner. Skimming most frequently occurs at ATMs and retail outlets, particularly bars, restaurants and gas stations.

Once the information is captured, it can be sent remotely from the reader and then stored on any device until the thieves are ready to use it.

According to *consumer.org*: "These Card Skimmers can copy the account data from the magnetic stripe on the back of your card, along with your PIN if you type that in for a debit card transaction. In fact, what crooks prize most is capturing debit card data complete with PINs so they can make counterfeit cards to withdraw cash from your account at ATMs."

Before using an ATM, make sure there aren't any devices attached to it. Skimmers often place a camera within view of the keypad to steal your PIN. Or, they place a fake keypad on top of the real one to record your keystrokes.

When you're using an ATM, cover your hand as you enter your PIN to keep a camera from catching a view of what you're typing. If the keys seem hard to push, eject your card and use another ATM.

Watch where you shop. Restaurants, bars, and gas stations seem to be the places where skimming incidents occur most frequently because cardholders often let their cards out of their sight. But if you can't see your card, it could be getting skimmed. Ask yourself if you trust the person you're handing your card over to, and if it looks like they are going to take your card out of your sight, ask if it's really necessary.

Be on the lookout if you're asked to swipe your card through more than one machine or if you see a shop assistant swipe the card through a different machine than the one you used.

Since skimmers are often hard to detect, experts suggest making some changes to your routine.

- Carry a modest amount of cash, maybe a couple of \$50 bills, that you can use if you feel uncomfortable or suspicious at a particular venue.
- Pay inside at gas stations or use pumps that are clearly visible to an attendant.
- Look for tampering with pumps, ATMs or other card readers.
- Don't let your card out of your sight.
- Check your credit card or debit card account daily and challenge anything that looks suspicious.
- Alert your bank, creditor, and law enforcement agencies immediately if you suspect foul play.
- Place a fraud alert on your credit report. This forces businesses to confirm your identity before approving applications in your name.

References:

creditcards.com-skimming;
netsecurity.about.com; credit.about.com



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History of CASK

The Consumers' Association of Canada was founded in 1947 as an independent, not-for-profit, volunteer-based organization with branches across the country. On the provincial scene, the Consumers' Association of Canada (Saskatchewan Branch) Inc., active since 1947, changed its name, in August 2010, to Consumer Association of Saskatchewan Inc. (CASK).

CASK's Goals are to:

- Empower consumers through education, research, communication and networking.
- Investigate consumer concerns and make appropriate recommendations.
- Adapt to the changing needs of a contemporary society.
- Provide input on consumer issues to business, government and non-governmental associations.

CASK believes in the universal consumer rights to safety, to be informed, to choose, to be heard, to consumer education and to redress. These rights provide the benchmark for CASK's positions on legislation, regulations and performance of the marketplace.

The Association is run by a volunteer board and a part time staff

person and operates an office in Saskatoon providing services to all Saskatchewan consumers. If you want to check into a product prior to purchasing, if you're unhappy about a purchase you've already made, if you experience other problems in the marketplace, or if you need information on your rights and responsibilities, phone or email us.

CASK informs and educates readers about consumer rights and protection through our quarterly publication, *SaskWatch*, which is mailed directly to members and subscribers keeping them informed about the activities of our organization. It is also distributed to Saskatchewan libraries, relevant government departments, media, and other non-profit associations. *SaskWatch's* readership continues to grow as more and more people are going online and accessing our website: www.consumersask.ca. If you would like to receive *SaskWatch* in your inbox, please send us your email address.

We are now accepting advertising for *SaskWatch*. Our rates start as low as \$25 for a business card ad (3.5" x 2"). Phone: 306.242-4909 or email: office.cask@sasktel.net for more information.

Saskatchewan Rate Review Panel advises the provincial Government on rate applications proposed by SaskEnergy, SaskPower and SGI Auto Fund. Their mandate is to review each application and provide an objective, independent evaluation about the fairness and reasonableness of the rate change, while balancing the interests of the customer, the Crown corporation and the public. Comments are welcome and can be submitted by mail, email, Facebook, Twitter and through their voice message service. Toll Free: 1.877.368.7075; Saskatoon: 306.934.1948.

CASK's AGM is May 26 at Mr. Mikes Steakhouse, 103-2105 8th Street East (*details-back cover*). Join us for the AGM, followed by an informative presentation from Kathy Weber, Chair of the Saskatchewan Rate Review Panel (SRRP), and stay for lunch (pay your own). Ms. Weber will review the function of SRRP and discuss the process the Panel goes through when receiving rate applications, and how to participate in this process.

Warranties by Dylan Stansfield

When making a big purchase, most of us naturally inquire about warranty. We find ourselves investing in a product, and our inner pessimist immediately wants to know what will happen if that product doesn't hold up its end of the bargain. Sometimes we'll even pay extra for an extended warranty and its accompanying peace of mind. However, when products fail, and we as consumers seek to use the warranty for its intended purpose, it can often be a more complicated process than we were lead to believe it would be. This article

will clarify warranty laws in Saskatchewan, and offer some steps one can take if experiencing difficulty claiming warranty.

Retailers operating in Saskatchewan are required to abide by Saskatchewan's Consumer Protection Act. The act states that a retailer selling products in Saskatchewan is required to provide what is called a "statutory warranty" to consumers purchasing any of their products. This warranty guarantees that the seller has the legal right to sell the product, that the product meets the description offered by the retailer, that the product is free of liens or security charges, that the product will be durable for a reasonable amount of time, and that the product is free of defect (unless the retailer has disclosed said defects to the consumer, and they decide to buy it anyway), among other assurances. If the product does not live up to this warranty, the consumer can expect the retailer to repair or replace the product, or offer a refund



minus a fee for use. The act often makes use of the word "reasonable" to describe things like the length of time a consumer can expect a product to function, or the length of time a retailer may take to repair or replace a product. Reasonable is considered to be an expectation acceptable to a majority of ordinary citizens given the circumstances, and may be decided by the courts.

Manufacturers are also subject to statutory warranty, but are only liable to consumers for their own breach of warranty. Manufacturer statutory warranty does not mean that the retailer doesn't have a responsibility to honour its own statutory warranty.

If you'd like to read more about the Consumer Protection Act, a free copy is available online at: www.qp.gov.sk.ca. It should be noted that products bought outside Saskatchewan (via online shopping or otherwise) are not protected by the Act.

Since the Consumer Protection

Act is somewhat open to interpretation, it is always best to first discuss any problems you encounter in a product with the retailer you purchased it from. In most cases, they will be happy to replace, repair, or refund your item if it is still subject to warranty. If you are unable to come to an agreement with the retailer, you may try to resolve the issue in small claims court. To make a formal complaint, contact the Consumer Protection Division of the Ministry of Justice at 1.877.880.5550.

While one hopes not to have to use warranty when one purchases a product, it's always good to know your options. Most retailers will honour warranty without issue, but the odd exception may be encountered every now and again. While there is far too much information in the Consumer Protection Act to cover in this article, we encourage you to read the act for yourself and familiarize yourself with your rights as a consumer. After all, they only protect you if you're aware of them!

References: consumerhandbook.ca;
justice.gov.sk.ca; qp.gov.sk.ca





100 Years Ago ...

- Alexander Graham Bell conducted the first trans-continental phone call.
- Albert Einstein's *General Theory of Relativity* was published.
- US House of Representatives rejected the proposal to give women the right to vote.
- Henry Ford introduced a minimum wage of \$5 per day.
- President Woodrow Wilson issued a proclamation declaring the first National Mother's Day.
- Milk was 9 cents a quart; bread - 6 cents/loaf; sugar - 4 cents/lb; eggs - 14 cents/dozen; ground beef -13 cents/lb; and a stamp cost 2 cents.
- The average cost of a car was \$500 and a gallon of gas was roughly 12 cents.
- The average cost of a house was about \$3,500.

(historyorb.com; farmersalmanac.com; ask.com)

Unclaimed SaskPower Bonds.

SaskPower is looking for people who have unclaimed Savings Bonds that were issued between 1984 and 1991. Each series had a three-year duration so the last bonds and interest payments matured by July 1994. There is approximately \$380,000 yet to be claimed. You can check and see if your name appears on their *Outstanding Bond List* and *Unclaimed Saving Bond Interest List* at: saskpower.com/wp-content/uploads/Unclaimed_Saving_Bonds. If you or someone you know is a SaskPower Savings Bond holder, call 1.866.520.2663 and they'll make arrangements for proof of identity.

Foxtails Dangerous to Pets.

In spring and early summer keep an eye out for foxtails and be aware of their potential to seriously harm your pets. One of the most common is foxtail barley which grows throughout most of the U.S. and Canada. Foxtails can quickly make their way into your pet's body through any orifice and can also puncture the skin creating abscesses, tissue damage and infections. Diagnosing and treating a foxtail invasion can be difficult because they can migrate from one location to another inside a pet's body and are often impossible to see using traditional imaging techniques. If you think your pet may have been exposed to foxtails, contact your veterinarian as soon as possible.

Tires Good? Take the Penny Test.

Tires are one of your vehicle's most important safety features and ensuring proper tread depth is a key part of this safety. Driving with insufficient tread depth reduces the tire's ability to push water to the outside of the tire, leaving excess water between the road and the main contact point of the tire. This is known as hydroplaning and it decreases the amount of control you have. A similar problem occurs when driving in snowy conditions. Without the ability to condense the snow in the grooves and disperse it as they rotate, tires cannot effectively make contact with the road. The excess snow build-up between the tires and the road reduces traction, decreasing your control. The most accurate way to measure your tread depth is to use a tire tread depth gauge. Another way is to use a penny. Place the penny in the tire groove with the Queen's crown facing down. If you see the top of the Queen's crown, you need to replace your tires. If you use an American coin and see the top of Lincoln's head, you need to replace your tires. More info: tires.canadiantire.ca.

medSask.

medSask is a source for reliable and accurate information about prescriptions, over-the-counter medications and herbal remedies. Their services supplement information and advice provided by a doctor or pharmacist and provide medication support when a doctor or pharmacist isn't available. They provide information on: best treatment choices for you; taking medications safely; side effects and adverse reactions; and drug interactions concerns. Your questions will be answered, free of charge, by licensed pharmacists and are completely confidential. Queries can be made 365 days a year at: 1.800.667.3425 or 306.966.6340, by email at: med.sask@usask.ca or through their website at: medsask.usask.ca.

Toll-Free Numbers.

SaskTel reminds you that only numbers with the prefix 800, 855, 866, 877 and 888 are toll-free. These prefixes, which are not interchangeable, are used by dialing 1, followed by the appropriate prefix, followed by the seven-digit number. All other prefixes, including 809 and 876, are not toll-free and long distance charges will be applied to your phone bill.

Garage Sale Advisory.

Holding 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. By law, you cannot import, sell, distribute, or even lend or give away products that do not meet the requirements of the *Hazardous Products Act*, which is administered by Health Canada. And if you do, you could be liable in a civil court of law. To see if a product has been recalled or is banned in Canada, and to read *Facts for Garage Sale Vendors*, go to the Safe Consumers website at: healthycanadians.gc.ca/consumer.

The Yellow Dog Project.

The Yellow Dog Project is a global movement to help identify dogs that need extra space. The Project advocates putting yellow ribbons on dogs as a way to tell approaching people that the animal wants to be left alone or needs extra space. These dogs are not necessarily aggressive but are often hurt, scared, nervous, recovering from surgery, elderly, or simply don't like being approached too quickly. The yellow ribbon is a way to identify these dogs so that other owners know to keep their dogs closer, or give the Yellow Dog and his human time to get out of the way when passing them in public. The yellow ribbon also helps children identify the need to proceed with caution as the dog may not be child friendly, may have fear or anxiety issues, or may be overly excited. The concept is simple: If your dog doesn't want to be approached, put a yellow ribbon on his collar. The ribbon works as a signal to others to ask before coming near. Read more at: theyellowdogproject.com.

Idiom: Dressed to the Nines.

Common lore has it that a tailor making a high quality suit uses more fabric. The best suits are made from nine yards of fabric. This may seem like a lot but a proper suit does indeed take nine yards of fabric. This is because a good suit has all the fabric cut in the same direction with the warp, or long strands of thread, parallel with the vertical line of the suit. This causes a great amount of waste in suit making, but if you want to go *dressed to the nines*, you must pay for such waste.

Canada & Forest Decline.

The world's virgin forests are being lost at an alarming rate and the largest portion of this degradation is in Canada. Peter Lee, of Forest Watch Canada, says Canada is now number one in the world for the total area of loss of intact forest landscapes since 2000. The main drivers are fires, logging, and energy and industrial development and he says if this rate of degradation continues it will lead to destruction of most remaining intact forests this century. The boreal forests of Quebec, Ontario, Saskatchewan and Alberta appear to have been hit particularly hard by wild fires and resource exploitation. Dr. Nigel Sizer, Director of the Forest Program at World Resources Institute, says, "Most logging done in Canada is still, to this day, done in virgin forests and there is no political will at federal or provincial levels for conserving primary forests." (wmarsden@postmedia.com)

... Did You Know ...

- The cell phone was invented by Dr. Martin Cooper of Motorola in 1974 and sold for government use. It wasn't until 1984 that they were sold to the public.
- The Eiffel Tower gets about 6 inches taller in the heat of the summer.
- The average depth of the ocean is 2.7 mile.
- Lightning strikes earth about 8 million times a day.
- 97% of the water on earth is undrinkable.
- Humans are born with 300 bones but since many fuse together, adults have only 206 bones.
- Your heart beats more than 100,000 times a day.
- You take over 23,000 breaths every day.
- People don't sneeze when they're asleep.
- Women blink twice as often as men.
- Honey is the only food that won't rot. A jar of honey will remain edible for over 3,000 years.
- To ripen avocados, put them in a bag with bananas.
- A pineapple isn't a single fruit, it's a group of berries that have fused together.
- If you accidentally over-salt a dish, drop in a peeled potato and it will absorb the excess salt.
- Thomas Jefferson is credited with introducing vanilla to the United States in the late 1700s.

Emergency Alert Systems

Alert Ready is Canada's New Emergency Alert System and is designed to deliver critical and potentially life-saving alerts to Canadians. This system was developed in partnership with federal, provincial and territorial emergency management officials, Environment Canada and the broadcast industry to ensure you receive alerts immediately and know when to take action to keep safe. All government-authorized broadcasters must carry Alert Ready warning as of March 31, 2015.

These messages are distributed across Canada by cable & satellite companies, radio stations, over-the-air television stations and video-on-demand services. Online you can check to see if there are current alerts in your area at: *theweathernetwork.com*. Visit *AlertReady.ca* for more information and links to emergency-preparedness resources. (*theweathernetworks.com*)



SaskAlert is the province's public alerting system that will provide critical information on emergency events. It is Saskatchewan's part of a national public alerting initiative supported by the federal, provincial and territorial governments where emergency alerts are being distributed across Canada from one alerting system. It is in a testing phase, but through a phased approach, the goal is to have SaskAlert completed early in 2016. (*saskatchewan.ca/saskalert*)

Notifynow. Saskatoon is now ready to respond when an emergency happens, whether it's city-wide or area specific. To ensure safety and minimize property damage, *Notifynow* will let residents know what to do, where to go, and what to expect during an emergency. You will receive either a voice message to your home, work or cell phone, an email, or a text message depending on your preference. To receive notifications, you must have some form of contact information entered into their database. Sign up at: *saskatoon.ca/services-residents/fire-emergency/notifynow*. If you don't sign up, you may still be contacted if your traditional phone is publicly listed in the 2013/2014 phonebook.

Disaster can strike with little or no notice, so it's best to have a plan for emergencies. Public Safety Canada offers valuable information at: www.getprepared.gc.ca.

Car-Shopping Resources

CAASK.ca. A comprehensive resource for buying new and pre-owned vehicles, plus repairing and maintaining a vehicle.

Unhaggle.com/caask. Find out what the dealer paid for a vehicle and how much of that sticker price is markup.

Autos.ca. A Canadian vehicle data source that features reviews, reliability ratings, test drives, news, pricing and specifications.

Consumer Guide Road Tests. Full details of a model's safety, reliability and pricing - with comparisons to other vehicles in the same class. *consumerguide.com*.



CAA Driving Costs Calculator. A tool to compare fuel costs and greenhouse gas emissions of various vehicles. *caa.ca/car_costs*

Consumer Reports. Use this magazine's online car-buying calculators and worksheets to figure out what your payments might be, then download the test-drive

checklist to put a vehicle through its paces before you buy. *consumerreports.org*.

Transport Canada. Visit this government website to ensure your would-be vehicle hasn't been flagged in any product recalls. *tc.gc.ca*

Vehicle Information Reports. SGI, Carfax and CarProof reports give you the low down on any set of wheels, detailing things like past insurance claims, accident history, and actual mileage (in case the odometer's been rolled back). *sgi.sk.ca/online_services/vin/index.html*

(info from: CAA's Westworld)

Inglorious Fruits & Vegetables

Hundreds of millions of tons of perfectly edible food are thrown away every year!

When you grow your own food, you know for a fact that every piece doesn't look as 'perfect' as what's sold in stores. Each is unique, sometimes odd-looking, but tastes delicious and is just as nutritious.

In our industrial world, these so-called imperfect fruits and veggies go straight into the dumpster and contribute to a shocking amount of waste. In fact, more than 25% of all produce coming out of the ground is thrown away because it's not in the pretty shape that industry demands.

To fight against food waste, Intermarché, the 3rd largest supermarket chain in France came up with a brilliant concept. They launched *Inglorious Fruits & Vegetables* - a massive global cam-



paign to educate consumers and rehabilitate and glorify this produce, cutting down on the obscene amount of good food being thrown away. They buy the produce that growers usually throw away and sell them in stores just like any others, but 30% cheaper to make it attractive to consumers.

They save tons of perfectly edible food and put it where it deserves to be - in the produce section. To top it off, they educate the general public about how delectable and nutritious this produce is - a successful story that connects consumers with what food can look like.

Five of Intermarché's competitors have since launched a similar campaign. This initiative is a win-win campaign: consumers get the same quality products for cheaper, and growers get money for products that are usually thrown away.

Hopefully Canada will follow France's initiative and stop this extreme and senseless waste of food.

(Permaculture.org; Renegradefood.com; marcelww.com)

Revenue Canada Warning

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

Examples of email scams include notifications to taxpayers that they are entitled to a refund. These emails often have CRA logos or internet links that appear official. CRA also says to be aware of scams involving email e-transfers of funds as they only send payments by direct deposit or cheque-*never by interac e-transfer.*

Recent telephone scams involve threatening or coercive language trying to scare individuals into pre-paying a fictitious debt to the CRA. To verify the authenticity of a CRA telephone number, contact them directly at: 1.800.959.8281.

The CRA:

- **never** requests information from a taxpayer about a passport, health card, or driver's license.

- **never** divulges taxpayer information to another person unless formal authorization is provided by the taxpayer.
- **never** leaves any personal information on an answering machine or asks taxpayers to leave their personal information on an answering machine.

For more information about the security of taxpayer information and fraudulent communications go to: www.cra.gc.ca/security.

Anyone who receives suspicious communications should immediately report it to the institution that the communication appears to be from. Also report it to your local RCMP and the Canadian Anti-Fraud Centre: 1-888-495-8501; email: info@antifraudcentre.ca.

Things Food Banks Need

Strictlycanadian.ca suggests you think a moment before grabbing that box of Kraft Dinner or can of beans to add to the Food Bank's donation bin. They say Food Banks will be happy with anything as long as it's packaged properly, but it's not a bad idea to check and see what they need. If you're shopping specifically for things to donate, they offer these suggestions.

Spices. Think about your favourite spices and the next time you buy spices, grab 2 and put one in the donation box.

Chocolate & Baking Supplies. Think how nice it would be to get a chocolate bar and a little treat for baking like cake and muffin mixes, baking soda/powder, yeast and nuts.

Canned Meats & Jerky. Meat is the highest cost factor when making a meal and some Food Banks struggle to give users enough protein. Think beyond tuna and spam.

Crackers & Tortillas. Not just soda crackers, think Wheat Thins, Rice Crisps, Ritz, Triscuits, Melba Toast, etc.

School Snacks. Fruit roll ups, rice crispy treats, granola bars ... anything that can go in a kid's lunch box. Cereals are great, too.

Peanut Butter. A jar of peanut butter can go a long way, so grab an extra jar when they go on sale and donate it.

Meal Replacements. Boost, Ensure, etc. - very useful to someone who has a hard time eating.

Baby Items. Everything from diapers to soothers, bum cream and baby wipes, baby food and teething toys, formula and bottles, cloth diapers and bibs.

Feminine Products. Pads, tampons, panty liners, etc. are often badly needed.

Socks. From a former homeless person: "Socks mean the world to you. They keep you warm, make you feel like you have something new, and just comfort you."

Coffee & Tea

Creamer, Sugar, Powdered Milk

Canned Fruit & Veggies

Dried Soup Packets

Toiletries & Cleaning Supplies

Pet Products & Food

Bags, Plastic Wrap, Tin Foil

And remember - Food Banks love cash donations because it allows them to buy whatever they need.

Info: strictlycanadian.ca/25-things-food-banks-need-but-never-ask-for/.

Consumer Association of Saskatchewan (CASK)

Annual General Meeting

**Tuesday, May 26
2015**

@

Mr. Mikes Restaurant
103-2105 8th Street East

**Guest Speaker:
Kathy Weber, Chair
Saskatchewan Rate Review
Panel**

11:30 - AGM
12:00 - Guest Speaker
12:45 - 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*

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 at top of address label