

## Your Rights as a Tenant

***To be a tenant is to be a consumer of rental housing.***

***With this in mind, it is always important to be aware of your rights.***

As a consumer, it's necessary to be aware of your rights when dealing with any vendor ... in this case, your landlord. Being aware of your rights can help you recognize situations where you are being treated unfairly and provide you with the resources to advocate for yourself effectively.

The Residential Tenancies Act serves as a list of conditions applicable to any tenancy agreement and should be the first document to examine when familiarizing yourself with your rights as a tenant. No tenancy agreement can change or contradict the tenets of the Residential Tenancies Act.

The Landlord and Tenant Act goes into more detail about the legal obligations of landlords and tenants, and should be consulted if you encounter an issue not addressed by the Residential Tenancies Act. The Landlord and Tenant Act is a legal document that can be dense and difficult to fully understand; if you have questions or experience difficulties you can always consult Community Legal Assistance Services for Saskatoon Inner City Inc. (CLASSIC), who may be able to provide you with legal information and basic legal aid.

Here are some basic rights covered in the Act that you should know about. When searching for a place to live, you may be asked by your prospective landlord to pay a

security deposit. The Residential Tenancies Act allows landlords to ask for a security deposit, but it cannot be more than one month's rent and only 50% of it must be paid by the tenant when they enter into agreement with the landlord; the rest must be paid within two months. If a landlord asks for more than a single month's rent for a security deposit, the tenant may deduct the difference from rent or contact the Office of Residential Tenancies to recover it.

Once you are a tenant, you will be required to pay your landlord rent, on time, every month. You may not withhold rent if there is an outstanding disagreement with the landlord; instead you should bring up your grievance with the Office of Residential Tenancies for resolution. In exchange for rent, the landlord agrees to maintain the property in a good state of repair, and keep all services and facilities that are covered in the rental agree-

ment in a good and functional state of repair. If the tenant fails to pay rent for two months, the landlord resumes custody of the property and may even impound the tenant's property to pay for rent owed. This can be a very complicated situation, and you should consult legal aid if you believe this may be a possibility.

Finally, the information here may not apply to individuals living in government housing. Seniors, individuals living with disabilities, and low-income earners are all eligible for special government housing, often at rates below market average. To see if you're eligible, consult the Government of Saskatchewan's Department of Housing, Municipal Planning, and Public Works. *by Dylan Stansfield*

*References: The Landlord and Tenant Act; Residential Tenancies Act, 2006; Office of Residential Tenancies; Classic Law; Housing, Municipal Planning, and Public Works.*



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**In This Issue:**

Tenants Rights	1
Year in Review	2
Annual General Meeting	2
Home Safe from Burglars	3
Understanding Roaming	3
Bits & Pieces	4/5
Fair Trade	6
Sneaky Gluten Sources	6
Playing For Change	7
Cucumbers	7
Reducing Water Waste	8
Housing Handbook	8

**Year in Review**

Consumer Association of Saskatchewan continues to have an important role to play in advancing the rights of consumers. Throughout the year, we have been active in a variety of functions, including: interviews, board and committee meetings, consultations, displays, newsletter & brochure production, educational programs and project planning.

**Overview of Past Year's Activities.**

- Interviewed by CBC re importing cabinets from the U.S.
- Responded to Sask Agriculture regarding the removal of protein in fluid milk which CASK does not endorse and pleased it was denied.
- Researched changes to slaughterhouse and food safety legislation.
- Participated in Spotlight on Seniors.
- Produced our quarterly newsletter, *SaskWatch* - keeping people informed of our activities and disseminating consumer information.
- Developed a Facebook page to increase our visibility and distribute relevant educational materials.
- Continued to strengthen ties with newcomer agencies.
- Completed programs/brochures, for the public, but specifically for newcomers to Saskatchewan, including: *Safer On-Line Shopping; Avoiding Unhappy Returns; Returning Merchandise; Choosing a Cell Phone.*

**Endeavours for the Coming Year.**

- Increase circulation/distribution of *SaskWatch* to further raise visibility and awareness.



- Generate revenue through advertising in *SaskWatch*.
- Develop additional brochures for Saskatchewan consumers.
- Continue to strengthen ties with newcomer agencies and produce additional programs and brochures specifically for newcomers.
- Expand our network and website links with similar-minded agencies for consumer information and protection.
- Continue to enhance our website to expand our services to Saskatchewan consumers.
- Continue to enhance our Facebook page for added consumer information and visibility.
- Become actively involved with the Saskatchewan Rate Review Panel process which will give CASK a new avenue for aiding and advocating for consumers.

Dylan Stansfield, on contract as our administrator and project manager for almost a year, has provided excellent assistance to consumers and board members alike. A special thanks to all Board members and volunteers for their support and hard work. We've made great strides this past year and look forward to seeing what more we can accomplish in the 2015-2016 fiscal year.

**CASK held its AGM on May 26 in Saskatoon.** Kathy Weber, Chair of the Saskatchewan Rate Review Panel gave an informative presentation on the function of the Panel, the process they go through when receiving applications, and answered questions from the floor. CASK looks forward to becoming actively involved in the Rate Review process giving us an additional avenue for assisting and advocating for consumers. The AGM concluded with election of the New Board of Directors.

## Keep Home Safe From Burglars

If your summer plans call for travel, you'll want to take extra steps to protect your home while away. Summer is prime time for burglaries to occur, as thieves know that many people take vacations at this time of year. A monitored home security system is often the best way to keep burglars at bay, but there are also some simple ways to keep your home extra safe and secure. Elli Bishop, head of *safewise.com*, has some easy tips to make sure your house is as unwelcoming to intruders as possible.

### Stop leaving that light on

"It's really easy to see that the same light is on all day and all night," says Bishop. The same goes for those light timers that go on at the exact same time every day. Bishop recommends buying a programmable light switch allowing you to turn a particular light on and off via your phone, from wherever you are.

### Go keyless

One in eight burglars gain access

by picking a lock or using a key, so get rid of that hidden house key. If you add a keyless lock, you get rid of a lot of security breaches, but make sure your lock is also a dead-bolt. "Keyless locks are awesome because you can reprogram them and constantly change the code," Bishop explains.

### Get a dog ... any dog

A University of North Carolina study found that dogs are a very reliable deterrent and that the majority of thieves will not go through with a burglary when confronted with a canine.

### Put out alarm protection signs

90 percent of convicted burglars surveyed said they would avoid a home they think has an alarm system; just make sure you post signs announcing your system.

For those who put up fake signs, and don't actually have a system, just make sure the company is still in business and not from the Reagan years.



### "Cut" back on crime

Trimming hedges, especially around the perimeter of your house is important since a lot of times burglars conceal themselves in or around those bushes - so get rid of those hiding places.

### Keep quiet on social media

One of the big mistakes people make is rambling on Facebook about the trip they're going on, when they're leaving and when they'll be back. "You might as well send out a mass email to all the burglars and let them know you'll be out of town," Bishop concluded. *(from NewsLinQ)*

## Understanding Roaming Charges

*Even if you're not actively using your 4G wireless device ...  
if your data features are turned on, you're still using a data service.*

To avoid data roaming charges, you can turn off the data feature on your wireless device so that only voice and text messaging services work. Review your device manual as different devices have different settings.

If you need access to data services while traveling, using Wi-Fi networks can allow access to data for no charge or for a nominal fee to the provider of the service. If you lose the Wi-Fi connection, or there are no Wi-Fi networks avail-



able, make sure you know the data usage rates you'll be charged, depending on your location.

Examples of activities that use data: email usage, browsing the internet, downloading or using applications like Google Maps, posting to social media like Facebook or Twitter, software updates, watching or listening to streaming video or music, and playing online games.

To help manage your wireless bill, Sask Tel offers U.S. and International data travel add-on packages.

Learn more at: [sasktel.com](http://sasktel.com).



### Spotlight on Seniors.

Spotlight 2015 will be held at TCU Place in Saskatoon on October 6th. The goal is to educate and entertain older adults by promoting a healthy, vibrant and exciting lifestyle for them. From pastimes to investing, from careers to vacations, and from education to retirement - it's all incorporated into this showcase. Consumer Association of Saskatchewan will, once again, have a booth at Spotlight, so be sure to drop by for a visit, get questions answered, and pick up some helpful information on being an informed consumer.

### Don't Refrigerate These Foods.

It's hard to believe that millions of people survive without the convenience of refrigeration seeing that we use this technology for everything from chilling beer to crisping produce. While chilling food usually makes it last longer, not everything should be stored inside this climate-controlled box. The cold temperatures can break down starches, cause sugars to crystallize, and generally dry out whatever you put in the fridge. *Huffington Post* lists some foods they say should not be refrigerated, including: bananas, melons, onions, potatoes, tomatoes, garlic, honey, coffee and oils. Additional info: [huffingtonpost.com/the-daily-meal/dont-refrigerate](http://huffingtonpost.com/the-daily-meal/dont-refrigerate).

### Never Use Cruise on Wet Roads.

Using cruise control on wet roads can cause your car to hydroplane when the tires lose contact with the road. Snow, ice, slush, and rain can cause wheel-spin and loss of control, situations to which drivers must react quickly. The only way to stop wheels from spinning and maintain control is to immediately reduce power. An activated cruise control system applies continuous power, keeping the wheels spinning. By the time you disengage the cruise control it may be too late - you may have already lost control. Read more at: [snopes.com/autos/techno/wetroad.asp](http://snopes.com/autos/techno/wetroad.asp).

### Does Your Lipstick Contain Lead?

A recent FDA analysis of 400 lipsticks found lead in every single product! Even more alarming, 380 of them exceeded 0.1 parts per million of lead, the amount allowed in candy bars. The worst offender, Maybelline's *Color Sensation 125 Pink Petal*, contains a shocking **70 times more than is safe to ingest**.

Unbelievably, the FDA insists these products are safe because they're not intended to be ingested. How is that possible? It's on your mouth! Licking your lips and/or eating, kissing, and drinking while wearing it obviously leads to ingesting some of it. Furthermore, skin is highly permeable, and substances (including lead) can be absorbed through the skin into the bloodstream. Until the FDA starts regulating the amount of lead that cosmetic manufacturers can use, look for lead-free lipsticks. A list of lead-free brands are here: [undergroundhealthreporter.com](http://undergroundhealthreporter.com).

### Huge Study Links Aspartame to Major Problems.

In the largest study done of its kind (over ten years and sampling 60,000 women), the University of Iowa concluded that: "... compared to women who never or only rarely consume diet drinks, those who consume two or more a day are 30 percent more likely to have a cardiovascular event [heart attack or stroke] and 50 percent more likely to die from related disease." Aspartame is one of the most dangerous ingredients used in our food supply, causing seizures and a host of other health issues. Thankfully this study comes on the heels of reports of already slipping sales of diet soda, one of the largest aspartame markets. Another important note is that the overall sales of all soda is going down which means that fewer people are being exposed to high fructose corn syrup (mostly genetically modified) which carries a whole host of additional health risks. *(from: eatlocalgrown.ca)*

### 100 Inventions That Made History.

Using innovative design, and fun, informative text, *100 Inventions That Made History* looks at the trail-blazing inventions that have advanced technology and transformed the way we live, as well as the gadgets and gizmos we couldn't live without. Divided into five chapters - On the Move, Getting Connected, Ordinary Things, For Better or Worse, and Culture Shock - all areas of inventions are covered as well as showcasing the inspirational people who brought them to life. From antibiotics to the atomic bomb, microscopes to the microwave, and wind turbines to the World Wide Web, this book is filled with brilliant breakthroughs that have helped shape our world.

*(DK Publishing)*

**Product Safety.**

Knowing how to use products correctly and being alert to hazards can help keep you safe. It's also a good idea to pay attention to product recalls in the news and in consumer magazines. The Government of Canada provides a website ([www.healthycanadians.ca](http://www.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, or to report a potential food safety incident, contact the Canadian Food Inspection Agency at: [www.inspection.gc.ca](http://www.inspection.gc.ca).

**Saskatchewan Mustard Festival.**

Canada produces an astonishing 90% of the world's mustard seed, and almost 80% of that is grown in Saskatchewan. At *The Great Saskatchewan Mustard Festival*, launched in 2007, talented chefs prepare a diversity of recipes inspired by mustard - everything from savory to sweet - even mustard ice cream. The Festival this year is August 30 at *The Willow on Wascana* and includes a plethora of mustard-infused creations from the city's top chefs, live music, and activities for kids - creating one of the most fun and unique summertime events in Regina. More info at: [mustardfest.org](http://mustardfest.org).

**Microbeads.**

Microbeads are tiny pieces of plastic that aren't biodegradable, so don't break down. When cleansers, lotions and toothpastes containing microbeads are used and rinsed down the drain, these bits of plastic are too small to be caught by wastewater treatment facilities. Instead, they are flushed directly into lakes, rivers and streams. They're often swallowed by aquatic organisms where they accumulate in their stomachs, damage their digestive tract, and cause liver toxicity. The microbeads also absorb dangerous pollutants such as PCBs and polycyclic aromatic hydrocarbons that are already present in the marine environment. When fish, birds and other wildlife ingest these plastics, the harmful pollutants accumulate in species low in the food chain and are passed onto larger predators, eventually contaminating the fish and other wildlife consumed by humans. Studies estimate that microbeads make up 20 per cent of plastic pollution in the Great Lakes, which provide drinking water to 8.5 million Canadians.

(info from *EcoJustice & WWF*)

**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 #3, #6 and #7, 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)*

**Energize Fast Without Caffeine.**

In the midst of a midday slump? Take a stroll by the coffee machine. Believe it or not, simply inhaling the rich scent of coffee (the beans or brewed) will revitalize you as much as actually drinking a cup. That's due to the *Pavlovian Conditioning Response*, which occurs when the body learns to respond to a stimulus in a predictable and, in this case, invigorating way.

### ***5,000 Awesome Facts (About Everything!) Books 1 & 2***

These books by *National Geographic Kids* contain an explosion of information about sensational topics kids love: dessert, underwear, amusement parks, pirates, famous criminals, marsupials, Ancient Egypt, famous landmarks, you name it. The books are beautifully designed, high-octane treasure troves that capture kids' attention and keep them yearning to learn more.

Here are a few facts from the books:

- You need about 540 peanuts to make a 12 ounce (340 g) jar of peanut butter.
- Cats see six times better at night than humans.
- Engineers study spider webs to improve bridge designs.
- It's considered rude to write in red ink in Portugal.
- Hummingbirds' wings beat 200 times a second.
- A group of jellyfish is not a herd, or a school, or a flock; it's called a smack.
- Polar bears have super noses. They can sniff out a seal on the ice from 20 miles away.
- It would take 100 Earths, lined up end-to-end, to stretch across the face of the sun.

## Be Fair. Buy Fair.



Fair trade is important because in many poorer countries, prices paid are so low that workers are unable to earn enough money to live on. Also, some goods are produced in ways that are exploitative to workers, or ways that are unsustainable

environmentally and damaging to the environment in the communities in which the goods are produced. For example: a vast majority of commercial chocolate is produced in Africa by children and adults who are essentially slaves to their employers, and where human rights abuse is rampant.

Fair trade is a worldwide effort to build trading relationships between consumers in developed countries and producers in developing countries. This means:

- Producers receive a guaranteed

price for their goods.

- They have the security of long-term trading contracts.
- They have guaranteed minimum health and safety conditions.
- Workers, their workplaces, and the environment are not exploited.
- Education and training opportunities are made available to producers - especially women and children.

**Consumers Have Power  
Ask for Fair Trade Products**

## Sneaky Gluten Sources

Trying to give up gluten? It's not always as easy as you think. You probably know that gluten is in anything made from wheat, rye, barley, and oats (unless they're from uncontaminated oats). But did you know it's also in many less obvious products, such as luncheon meats, sushi, french fries, communion wafers and even some medications and supplements?

Being attentive, doing your research, contacting producers directly, and having knowledge about obscure gluten-containing ingredients are key techniques for avoiding hidden sources of gluten.

Research has linked gluten to a variety of autoimmune conditions ranging from psoriasis to arthritis to just general fatigue and lack of energy. The problem is that processed foods have so overtaken our lives that avoiding gluten can be really difficult, given that it appears in hundreds of fillers, thickeners, emulsifiers, and other food-processing aids.

We couldn't begin to list all the places where gluten resides, but have included a few to watch for:

*Soy Sauce:* Your typical soy sauce is 40% to 60% wheat.

*Thickeners:* If a packaged food says "thickener", proceed with caution. Pay particular attention to sauces, soups, and salad dressings, where wheat flour is often used as a thickener.

*Medications:* Many contain gluten, which is not always listed on the packaging. The website *gluten-freedrugs.com* provides a list of safe medications.

*Lipstick:* You put it on your mouth, so you'll want to make sure it's gluten free. Most cosmetic companies don't list this on the packaging, so you may have to do some digging.

*Spice Blends:* Straight spices like dried herbs should be fine, but spice mixes can be a problem. Wheat flour or wheat starch is sometimes used as a carrier agent in pre-mixed spice blends.

*Ice Cream:* Of course you'll have to avoid ingredients like cookies and cookie dough, but watch for flavourings like malt.

*Licorice:* Other than sugar, it turns out the key ingredient is wheat.

*Malt Vinegar:* is often made with barley which is a gluten-containing grain.

*Supplements:* some contain gluten fillers that may be listed as "starch" or "modified food starch."

Gluten can also be hiding in: chocolates, pickles, wieners, meatballs, sausage, rotisserie chicken, curry powder, salad dressings, mustard, yogurt, chips, soups, candy and beer ... to name a few.

It's not always straightforward finding gluten sources since it's listed under many different names: thickener, starch, modified food starch, natural flavors, malt, brewer's yeast, bulgur, durum, farro, graham flour, hydrolyzed wheat protein, kamut, matzo, modified wheat starch, seitan, semolina, spelt, triticale, farina.

Gluten-free foods have become much more common, so with a bit of sleuthing you can probably find a version that works for you.

*(from Huffington Post; hellawella.com; rodalesorganiclife.com; webmd.com)*

## Playing For Change - Sept 19

The Playing For Change Foundation is an international nonprofit organization whose mission is to create positive change through music and arts education. To date they have built and are operating 14 music schools on three continents.

Playing For Change (PFC) Day is an annual global fundraiser for communities around the world to gather, bringing musicians and music lovers together on stages, street corners, schools, yoga studios, and cafes - all with the goal of bringing music into the lives of young people and bringing peace to the world through music.

PFC Day 2014 featured over

400 amazing grassroots events in 60 countries, all organized by passionate and dedicated individuals, raising nearly \$150,000 to provide instruments, music instruction, and inspiration for kids and youth.

Every program teaches children about their own heritage and cultural traditions and connects them in dynamic ways with other children around the world. Local leadership ensures that programs evolve in ways that are most relevant to the needs of children and their communities.

PFC Day events are happening in several centres around Saskatchewan, fundraising for both



local and international music projects. Learn more at:

[playingforchange.org](http://playingforchange.org) &  
[culturalconnections.ca/  
fcsaskatchewan](http://culturalconnections.ca/fcsaskatchewan)

## Cucumber Tips & Tricks

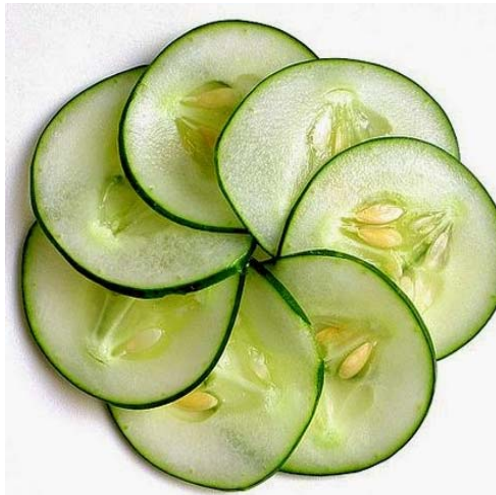
**Cucumbers contain** most of the vitamins you need every day: vitamin B1, B2, B3, B5, B6, folic acid, vitamin C, calcium, iron, magnesium, phosphorus, potassium, zinc.

**For a pick me up**, try a cucumber. They're a good source of B vitamins and carbohydrates, providing a quick pick-me-up that lasts for hours. Put some slices in your water bottle, too.

**If you rub a cucumber slice** along your bathroom mirror, it will eliminate the fog.

**Place a few slices** of cucumber in an aluminum pie tin and your garden will be free of pests. The chemicals in the cucumber react with the aluminum to give off a scent undetectable to humans but drive garden pests crazy and make them flee the area.

**Looking for a fast** and easy way to remove cellulite? Try rubbing cucumber slices along your problem areas for a few minutes. The phytochemical in the cucumber cause the collagen in your skin to tighten, firming up the outer layer and reducing the visibility of cellulite. Great for wrinkles, too!



**Want to avoid a hangover?** Eat a few cucumber slices before going to bed. Cucumbers contain enough sugar, B vitamins and electrolytes to replenish essential nutrients the body lost, keeping everything in equilibrium, avoiding both a hangover and a headache.

**Have an important meeting** and you don't have enough time to polish your shoes? Rub a freshly cut cucumber over the shoes - its chemicals will provide a quick and durable shine that not only looks great but also repels water.

**Out of WD 40** and need to fix a squeaky hinge? Take a cucumber slice and rub it along the problematic hinge, and voila, the squeak is gone.

**Stressed out** and don't have time for a massage, facial or visit to the spa? Cut up an entire cucumber and place it in a pot of boiling water. The chemicals and nutrients from the cucumber will react with the boiling water and be released in the steam, creating a soothing, relaxing aroma that has been shown to reduce stress.

**Just finished a business lunch** and realize you don't have gum or mints? Take a slice of cucumber and press it to the roof of your mouth with your tongue for 30 seconds to eliminate bad breath. The phytochemical will kill the bacteria in your mouth responsible for causing bad breath.

**Looking for a 'green' way** to clean your faucets, sinks or stainless steel? Take a slice of cucumber and rub it on the surface you want to clean. Not only will it remove years of tarnish and bring back the shine, but it won't leave streaks.

# Reducing Water Waste



## Did You Know?

- The Organization For Economic Cooperation & Development ranks Canada 28 out of 29 in terms of residential water consumption. Only U.S. uses more water per capita than Canada.
- The average Canadian uses around 350 litres each day.
- Out of all the ways we use water indoors, the top three are: toilets at 27%, washing machines at 22%, and showers at 17%.
- Residential water use increases by 50% in the summer months.
- 50% of all water used outdoors evaporates before serving any purpose.
- The World Wildlife Foundation has listed the South Saskatchewan River as the most at-risk

river in Canada. Over half of the province gets its water from the river, consuming almost half of its overall flow - a flow that has decreased 15-20% since we settled here over a century ago.

## Things You Can Do.

- Pay attention to dripping sounds in your home and fix any leaks.
- Reduce toilet tank capacity: replace with a water efficient toilet or retrofit it to decrease water usage.
- Replace your showerhead with a water efficient model to save up to six gallons each minute.
- Install faucet aerators.
- Take shorter showers.
- Always run dishwasher and washing machine with full loads.

- Limit watering your grass to twice a week - this also allows grass roots to grow deeper.
- Use a broom to clean your driveway instead of a hose.
- Leave grass clippings on the lawn to add moisture and nutrients back into the soil.
- Eat less meat. A report published by the Institute for Water Education found that the amount of water needed to produce one kilogram of red meat ranges from 13,000 to 43,000 litres of water; poultry requires about 3,500 litres; and pork needs about 6,000 litres. Eating meatless meals, even once or twice a week, can help conserve water resources. ([saskatoonwellbeing.com](http://saskatoonwellbeing.com))

# Housing Handbook

A useful resource for information about housing is the *Housing Handbook*, produced by the City of Saskatoon, mainly for people looking for affordable and entry-level housing in the City. Housing bylaws and the rights and responsibilities of renters and landlords are explained in this handbook.

It also includes sections on homeownership and a list of agencies and organiza-



tions that operate affordable, transitional, emergency and seniors' rental housing. The contact information for affordable housing providers in Saskatoon is also available.

There is a digital version of the handbook available at: [saskatoon.ca/services-residents/housing-property/assistance-renters](http://saskatoon.ca/services-residents/housing-property/assistance-renters) and paper copies are available at City Hall & Saskatoon Public Libraries.

## 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: \$ \_\_\_\_\_

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

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