

Air Miles

Air Miles backs down, alters rewards program under pressure from collectors

by Dylan Stansfield

There's a good chance that anyone reading this is familiar with the Air Miles customer loyalty program. Founded in 1988 and active in Canada since 1992, there are over ten million active Air Miles collectors in this country and approximately two out of every three households in Canada participate in the program where points are given to customers making purchases at select retailers. Points can then be reimbursed for plane tickets or consumer items.

Air Miles announced in 2011 that points would begin to carry a five-year expiry, a move that went largely unnoticed at the time. It wasn't until 2016, when the first Air Miles began to near their expiry date, that consumers began rushing to redeem their points.

It seems during this rush, many consumers found that they were unable to trade their points for the items they had previously been told were available. While many were disappointed they couldn't get items they'd been promised, Air Miles' parent company's decision to revoke the expiry date angered customers who'd rushed to redeem their points.

The decision to revoke the expiry date came on the heels of an Ontario court case that stood to make it illegal for loyalty programs to allow members' points to expire without their permission.



Rather than solve the problem, this seems to have compacted customer displeasure. CBC News, Global News, and a host of other Canadian news outlets have reported stories concerning customers who attempted to redeem their Air Miles collections before they expired, were not able to acquire the products they'd wanted, spent their points on other items in order to receive some value for their collections, and then were told that they could not cancel the transaction after it was decided Air Miles would no longer expire.

This series of events has many air miles customers angry that they were led to believe their points would expire, and many more simply losing faith in the program.

Loyalty One, Air Miles' parent company, is currently facing a proposed class-action lawsuit filed by a Calgary law firm on behalf of multiple complainants.

This event hasn't just been a headache for the company and its customers. Businesses that have bought in to the Air Miles loyalty program are seeing the value of their participation decline as many mistrustful customers no longer see the offered points as an incentive to shop. This can mean a sour investment for small businesses that have already bought points from the program to give their customers.

At this point it remains to be seen how this affair will end. Loyalty One has yet to comment on the pending class action lawsuit. It will be interesting to see whether consumers are eventually allowed to return merchandise ordered before the expiry date was revoked. Loyalty One has refused requests for returns, for now, but it's possible the pending court case may change this in the future.

In the meantime, customers should be warned that Air Miles points can still expire if their account is inactive for two years. Just another reason to always read the fine print, buy with caution, and be aware of your rights!

Sources: cbc.ca/news; the-globe-and-mail.com/report; thestar.com/business/

SaskWatch - Winter 2016/17

Published quarterly by:
Consumer Association of Saskatchewan

Writer / Editor / Production / Design:
Brenda Goldsworthy

Contributors:
Dylan Stansfield
Ruth Robinson

Consumer Association of Saskatchewan Inc. (CASK)

#306 - 220 3rd Avenue South
Saskatoon, Sask. S7K 1M1
Ph: 306.242-4909 Fax: 306.955-5810
Email: office.cask@sasktel.net

Office Manager:
Dylan Stansfield

Office Hours Vary:
Please call to verify when office is open.

**CASK Board of Directors
2016-2017**

Kathy Brower
Rhonda Everson
Mary L. Glauser
Ruth Robinson

Check us out on Facebook:
[facebook.com/ConsumerSaskatchewan](https://www.facebook.com/ConsumerSaskatchewan)
Twitter: @ConsumerSK

SaskWatch is available online:
www.consumersask.com

In This Issue:

Air Miles	1
Info About Gift Cards	2
Gift Card Scams	2
Made In Canada	3
SaskTel Phishing Attempts	3
Bits & Pieces	4 & 5
WestJet Scams	6
Plastic Bag Facts	6
Produce Stickers	7
Recycling Resources	7
Misconceptions	8
Weird Word Facts	8

Things To Know About Gift Cards

Gift Cards are an easy solution when you're short on time or just don't know what to buy. It's important, however, to understand the three main types of Gift Cards and the laws that regulate them.

Single-Retailer Cards: have a specific face value and must be spent at a single retailer. They're available directly from the retailer or from multi-vendor card kiosks. All provincial governments have passed legislation prohibiting expiry dates and activation fees on this type of Gift Card.

Multi-Vendor Cards: may be issued for use in a variety of stores. Some provinces allow this type of Multi-Vendor Card to charge an activation fee and a dormancy fee beginning 12 to 15 months from when the card was purchased if it hasn't been used up. Inactivity fees are prohibited in Saskatchewan and some other provinces (but not all of them), so be sure to understand the rules depending on where you shop.

Prepaid Cards: Prepaid American Express®, MasterCard® or VISA® Gift Cards are governed by the federal government which is responsible for regulating financial institutions. Some Prepaid Cards charge an activation fee, and if you don't use them up within a year, issuing banks can also begin charging a monthly maintenance fee. Unfortunately, if you find an old Prepaid Card, the initial value may be seriously eroded by the fees that have been deducted.

Gift Card Scams

From Auction Websites: Used, counterfeit and fraudulent gift cards are being sold on auction websites. Since this is a large source of Gift Card fraud, these cheap Gift Cards may well be worthless to you. Some of them are real, but many are stolen, counterfeit or used and it's not worth the risk.

From Public Display Racks: If you buy Gift Cards from public display racks you may become a victim of theft. Gift Cards have numbers on a magnetic strip and scammers come into a store that displays these cards on public racks, and with a small mag-strip scanner easily read their numbers. Or they simply copy out the numbers by hand. Next, real customers buy some of these Cards and

"charge" them up with money. Every few days, the scammer simply phones and enters the Gift Card numbers to find out which cards have been charged and what the remaining balances are - and then goes on shopping sprees.

Don't buy Gift Cards off of publicly displayed racks. Buy them directly from the store issuing the Gift Card or from a secure retailer's website.

Go to: scambusters.org for more details and more gift card scams.



Made in Canada

It used to be that we didn't think twice about the long-term effects our shopping habits had on our communities. We became addicted to low-cost products made abroad and got hooked on accumulating quantity over quality. We've all heard the mantra ~ *Buy Canadian* ~ and in previous years, we may have given it a passing thought as we reached for the cheaper imports.

Now that the economy is struggling, manufacturing jobs are disappearing at an alarming rate, and the dollar is at the lowest it's been for years, it's more important than ever to buy Canadian.

In response to the detrimental effects of Canada's dwindling manufacturing industry, our country has seen the emergence of a grassroots movement towards buying more locally-made products.

Reasons to Buy Canadian

The Economy: When we buy Canadian, we directly impact our economy. Every dollar we spend in Canada has a ripple effect that far exceeds that of simple profit.

Health & Safety: When we buy Canadian, we know that the prod-



ucts have met this country's health and safety standards which sometimes mean an increase in price, but a small price to pay for peace of mind.

The Environment: When we buy Canadian, we're reducing our carbon footprint, since products made closer to home require much less transportation.

Labour Standards: When we buy Canadian, we can rest assured that the people who make the products are treated fairly, and working in safe, sanitary conditions.

Community: When we buy Canadian, we are contributing to the enrichment of our communities.

Our purchases can contribute to the survival of our local, provincial and Canadian businesses.

Buy Canadian First's website (buycanadianfirst.ca) includes a *Made-in-Canada Catalogue* which lists thousands of Canadian-made items from clothing to cars, toys to tools, wine to watches, food to furniture, coffee to canoes, bras to books, houses to health care, and so much more.

Launched in 2008, Buy Canadian First's mission is to promote Canadian companies. They are not an online store and no purchases can be made on their site. They simply direct consumers to where they can find Canadian-made products and services.

Look for *Made in Canada* labels when making purchases and let stores know you want Canadian products. Throw out the myth that you can't find Canadian products that you use every day. We can all start buying Canadian '*one light bulb at a time*'.

**Read labels
BUY CANADIAN
Support Canadian jobs**

Used with permission of Buy Canadian First

SaskTel Says Beware of "Phishing" Attempts

If you get an email or text that looks like it came from SaskTel ~ and it asks you to give private information ~ it's a '*phishing*' attempt, which is the act of sending an email or text and falsely claiming to originate from a legitimate business. The message, often directing you to a website that looks like that business's legitimate website, will ask for personal information such as usernames, passwords, credit card information, social insurance, address details, bank account numbers.

Sasktel says that while a message asking for such information may look like it came from their organization, they will *never* ask for your usernames and

passwords or any other confidential information in an email or text message.

Sasktel reminds you to never reply to these messages, never click on any links within these messages, and never enter or send any personal information. And delete it immediately. If you've clicked on any links and/or entered your user name and password, they recommend you change your password immediately. Go to: sasktel.com and click on: *changing your sasktel.net password*.

You may report phishing activity to complaint.abuse@sasktel.net

Warning ~ Apple Account Scam.

Have you received an email saying you've purchased items from the apple store when you haven't? This email claims you've made a number of purchases, outlines the charges, and wants to you to input personal information into a separate browser that appears credible. Apple says it doesn't require the type of information this scam is asking for and police are advising people to ignore it, delete it, don't click on anything in it, and contact Apple directly if you're experiencing any problems. You can forward any suspicious emails to Apple: reportphishing@apple.com.

Why It's Quieter When It Snows.

When a fresh blanket of snow falls to the ground, it's doing a lot more than turning the world into a winter wonderland. The world tends to quiet down. As snowflakes stack up, there's more space left between them compared to the surface of liquids like water. With all that space, sound is unable to bounce off snow as easily as it would off water, and as a result, the sound gets absorbed. (mashable.com)

Peanut Butter Alert For Dogs.

A new type of peanut butter (and other nut butters) is being sold with reduced sugar, but now some of them include xylitol as a sweetener and can be deadly to dogs. Many people use peanut butter as a dog treat, to fill a Kong, or to disguise medications. If they now use the type with xylitol, it could be very dangerous for their pets. Actually, healthy peanut butter usually only contains peanuts and maybe salt (nothing else), so it's best for your dog, and for yourself, to stay away from junk peanut butter. (Platteville Vet Clinic)

SGI Fees Changing.

Effective January 1, 2017, the fees for many SGI services are changing, including fees for driver licensing, driver testing, appeals, permits, vehicle registration and other transactions. Many of their fees have not changed in more than 10 years and they say they're increasing their fees to better reflect what it costs to deliver these services. A full list of fee changes are online at: sgi.sk.ca/fees. If you have questions, you can contact Customer Service Centre toll-free at: 1.844.855-2744.

SWITCH (Student Wellness Initiative Toward Community Health) is a student-run walk-in clinic and registered charity operating in Saskatoon's inner-city core since 2005. Operating out of the Westside Community Clinic on Mondays, Wednesdays, and Saturdays during the school year, SWITCH provides interdisciplinary health services, nutritious meals, cultural supports, and educational programs to anyone in need. Future healthcare-related professionals also gain valuable experiential learning opportunities working alongside practicing professionals in their fields. While anyone can volunteer to assist with SWITCH's outreach, kitchen, or programming team, students enrolled in programs such as medicine, nursing, pharmacy, social work, psychology, nutrition, or physical therapy can volunteer on the multidisciplinary clinical team under the supervision of qualified mentors. SWITCH aims to improve the lives of vulnerable and often marginalized individuals by working to positively impact the social determinants of health while treating everyone with respect and compassion. For more information, or to get involved, visit: www.switchclinic.ca.

Costco Helps Farmers Grow Organic.

Costco has come up with the innovative idea of buying land and equipment for farmers so they can start growing organic produce for them. Still in the beginning stages, Costco has so far worked with Andrew & Williamson Fresh Produce. They loaned them money to buy equipment and 1,200 acres of land, but plan on expanding this project to other organic farmers. Retailers who encourage suppliers to go organic is very rare in the food industry because it can take many years, and lots of money, to transition from conventional to organic farming. Land that is needed to grow organic is scarce and very expensive, making Costco's initiative even more impressive. Costco has also been buying cattle and contracting with ranchers of organic fields to raise livestock for their organic, ground-beef program. Costco's projects to help local farmers and ranchers grow organic will help them meet their increased demand for organic food. It will also help local producers thrive, and it will reduce the need for imported food products, which have often been found to contain high levels of pesticides, antibiotics and harmful bacteria. (theheartysoul.com)

Canada Wants A Better Cup.

In 2008 Starbucks promised that by 2015 it would use only 100% recycled and recyclable cups, and serve 25% of its drinks in reusable mugs. It's now 2017 and they still haven't lived up to their promises. Every year Starbucks uses 4.3 billion single-use cups (over 8,000 cups every minute) and cuts down 1.5 million trees. All this for cups that are only used once before they're tossed in the garbage. This has an enormous effect on our planet's ability to adapt to a changing climate. Karen Mahon, National Director of *Stand.earth*, says tell Starbucks CEO Howard Schultz that we want Starbucks to recommit to their goal of using only 100% recycled cups and to serving 25% of their drinks in reusable cups and mugs. You can sign the petition at: www.stand.earth/action/starbucks-canada-wants-bettercup. By transforming how Starbucks does business, we can transform the global coffee cup industry and save entire forests from being cut down. For the sake of our forests, our climate, and our planet, it's time to serve up *A Better Cup!*

2017 Cell Use & Driving Laws.

Drivers who are texting are 23 times more likely to be in a collision than those who don't - and talking on a cellphone makes drivers 3 to 6 times more likely to be in a collision. As part of SGI's efforts to get tougher on cellphone use while driving, some new laws came into effect January 1, 2017.

New law: Drivers prohibited from holding, viewing, using or manipulating a cellphone while driving.

Old law: Drivers prohibited from using a cellphone while driving.

Not changing: Hand-held mobile devices are prohibited for both new and experienced drivers. New drivers (anyone in a Graduated Driver Licensing program) can't use hands-free cellphones either. Experienced drivers can use hands-free cellphones if they are activated with voice commands or one-touch, and are dashboard, visor or cradle mounted.

Penalty: \$280 and 4 demerit points under the Safe Driver Recognition and the Driver Improvement Program. Subsequent offences carry stiffer penalties.

Check out: www.sgi.sk.ca for more details and all the new traffic laws.

Vehicles in Winter.

When it drops below -20°C it's best to plug your car in. However, excessive use of a block heater wastes electricity and money. Your car needs to be plugged in for a maximum of 3 hours before driving. And contrary to popular belief, idling is not an effective way to warm up a vehicle, even in cold weather. Idling can be hard on your engine because it encourages fuel residue to condense on cylinder walls, contaminate oil and foul spark plugs. The best way to warm up the engine is to drive the vehicle. Today's electronically controlled engines allow you to drive away after only 30 seconds of idling, even on the coldest winter days. More than 3 minutes is excessive.

Check Your Tire Pressure.

Cold temperatures tend to lower the air pressure in tires. To prevent accidents, to extend the life of your tires, and to even reduce your car's fuel consumption by up to three percent, check the pressure of your tires each month.

... Words of Wisdom ...

"Nothing takes longer than doing nothing."

"The time to relax is when you don't have time for it." (Sydney J. Harris)

"The problems we face today cannot be solved by the minds that created them." (Albert Einstein)

"When you get to the end of your rope, tie a knot and hang on." (Franklin D. Roosevelt)

"When you change the way you look at things, the things you look at change." (Dr. Wayne W. Dyer)

"People are like tea bags. You find out how strong they are when you put them in hot water."

"Life is not about waiting for the storm to pass, it's about learning to dance in the rain."

"You don't really understand something unless you can explain it to your grandmother." (Albert Einstein)

"Simple doesn't mean stupid. Thinking that it does, does." (Paul Krugman)

WestJet Scams

Be on the lookout for fraudsters posing as legitimate WestJet representatives

Email Scams: Phoney email scams often ask for personal information such as usernames, passwords and email addresses. WestJet says they will *never* ask you to share any of this information through an email. They may also make a false claim that your account is in urgent need of attention. This sense of urgency drives the recipient to click a link to an authentic looking website which is actually a spoof site used to gather credit card information and account details. Avoid clicking on any attachments to these emails.

Online Survey Scams: Internet marketers are falsely claiming to represent WestJet using online pop-up surveys. The scam offers discounts or products in exchange for answering a questionnaire.

Phone Scams: Telephone scammers are impersonating WestJet in an attempt to steal your personal information. These calls will often state that you are a valued guest and are eligible for a prize. Attempting to claim the prize will put you in contact with a live operator who attempts to gain access to your personal information and may become quite persistent.

WestJet does not use telemarketers or participate in any form of phone promotion or solicitation. If you receive a call indicating that you've won WestJet points/miles or are a "preferred customer" - hang up.

Visit: antifraudcentre.ca/ for more info on this and other types of scams.

Stop Using Plastic Bags

- Plastic bags were only introduced to supermarkets in 1977.
- Today, we use 5 trillion plastic bags per year! That's 160,000 a second!
- The average North American family takes home almost 1,500 plastic bags a year.
- Americans use and dispose of 100 billion plastic bags each year and at least 12 million barrels of oil are used to make these bags.
- Only 1-3% of plastic bags are recycled worldwide.
- Billions of plastic bags end up contaminating oceans and other waterways and more than 100,000 marine animals die each year by ingesting or getting entangled in them. Not only that, these poor animals suffer a painful death. The plastic wraps around their intestines or they choke to death.
- Plastic bags are used for an average of 12 minutes, but a single bag has a life expectancy of 1,000 years.
- Because plastic bags take up to 1,000 years to break down, even when an animal dies and decays after ingesting a bag, the plastic re-enters the environment, posing a continuing threat to wildlife.
- Plastic bags are produced using petroleum, natural gas and other chemicals and its production is highly toxic to the environment



Solution: Stop Using Plastic Bags!

Here are some excuses:

I can't remember to take them! That's a lame excuse. If you can remember to take your keys, money, credit cards, coat, hat, smokes, etc., you can remember to take bags. It's just a matter of getting into the habit. And always leave some in your car.

I recycle them. TreeHugger says, "Recycling can be a cop-out for consumers. The sad reality is that many of the things we toss in the recycling bins never get recycled. And plastic is never recycled ~ it's always *downcycled* into a lesser form, until eventually it ends up in landfills." While it's a noble thought to put plastic bags in a recycling bin, very few plants actually recycle them. Most municipalities either burn them or send them to the landfill as they can't recycle them without considerable and expensive overhaul to their facilities.

I donate them. That's just crazy. You get home from shopping and put the plastic bags in your Bag of Bags for recycling. On your next trip to the store you get a few more bags and come home and put them in your Bag of Bags, and you keep doing this over and over and over again. Then you donate your bags to someplace where they use them more than once. **Why don't YOU use them more than once?** When all your excess plastic bags are used up, for heaven's sake get reusable ones.

(info: TreeHugger; theworldcounts.com; oceancrusaders.org)

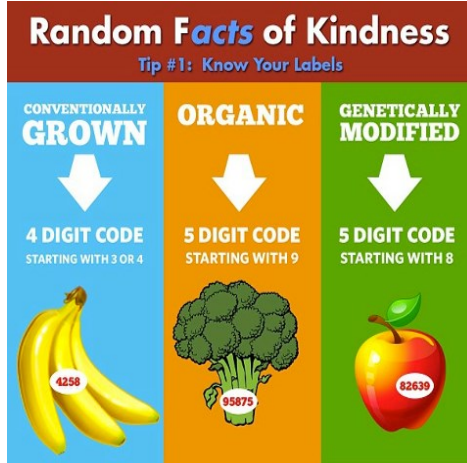
~ by Brenda Goldsworthy

Produce Stickers

Most of us have noticed those little stickers on fruits and vegetables. Apart from the logos on them, there's also a digital PLU code (Price Look-Up Code). It turns out that producers are not only trying to advertise themselves on these stickers, they're also providing us with important consumer information.

A four-digit code beginning with the number 3 or 4

If there are only four numbers on the sticker, then it means it was produced with the help of modern agronomic techniques, including abundant amounts of fertilizer, chemicals and pesticides.



A five-digit code beginning with the number 8

When you see this sticker, the produce has been genetically modified as part of the growing process. This is the GMO food that continues to cause so much controversy.

A five-digit code beginning with the number 9

If you see this kind of code, it means the fruit was grown using the old farming methods of our ancestors: with their own hands and without any chemicals. These are organic products.

If the fruit has no PLU code

Most people try to find fruit without stickers. But this could actually be dangerous: fruit that's imported from abroad should always be labeled in this way. If there isn't a label, the chances are it's been removed for a specific reason - and one that isn't likely to be to your advantage as a consumer.

(from: brightside.me)

Some Resources To Help With Your Leftovers

More and more people understand that there is no "away" in the finite system that is planet Earth and that we can't keep using our precious air, water and land to dump the stuff we no longer want. The David Suzuki Foundation advocates reducing consumption as much as possible but knows that sometimes it's necessary to get rid of stuff. If you can't reuse, repair, refurbish or repurpose something ... recycle it. They're sharing a (by no means exhaustive) list of resources to help you figure out where all that stuff can go for reuse and/or recycling.

Canada

Best Buy: electronics, batteries, cell phones, appliances

Crazy Crayons Recycle Program

eCycle Solutions: electronics

Electronic Recycling Association

Freecycle

H&M: clothing and textiles

Habitat for Humanity: windows, doors, paint, hardware, tools

Home Depot Canada: batteries, cellphones, light bulbs, paint

Lions Clubs: eyeglasses

London Drugs: electronics, small appliances, cellphones, batteries, cameras, plastic bags

ReGeneration: paint, light bulbs, smoke alarms, appliances, pesticides, solvents and fertilizers

Salvation Army: look for drop bins and thrift stores & they'll pick up

SleepCountry: mattresses

Staples: batteries, inks and toners, electronics, writing instruments, shredding

Value Village: clothing, household items; they'll also pick up stuff

Saskatchewan

EcoFriendly Sask

Envirotec: hazardous waste

Recycle Saskatchewan

Sarcan Recycling: beverage containers, electronics, paint

Saskatchewan Association of Resource Recovery Corp: used oil, oil filters, antifreeze & the containers

Saskatchewan Waste Reduction Council: includes a database of places where you can donate, recycle or safely dispose of different kinds of items and substances.

saskwastereduction.ca

SaskPower: appliances, electronics, lighting

What To Do With Medications

Never flush old medications or over-the-counter health care products down the toilet or throw them in the garbage. The safest way is to take them back to your local pharmacy (or vet clinic if you have pet medications). Proper disposal not only eliminates the risk of an accidental poisoning in your home, it keeps our oceans and landfills free of pollution.

(from: davidsuzuki.org)

8 SaskWatch

Misconceptions

Misconception: The vomitorium was a room where Romans puked up their meals.

Fact: Vomitoriums were (and are) a passage that goes under the seats of a theatre or stadium that allow large groups of people to leave rapidly. The crowds “*spewed forth*” from the exits. These words led to the etymological confusion about what happened in a vomitorium.

Misconception: You can’t safely wake up a sleep-walker.

Fact: A common belief is that waking a sleepwalker can give them a heart attack, but that’s not true. They might be confused, though, so wake them gently.

Misconception: Bulls hate the colour red.

Fact: The red colour is so people at a bull fight can see what’s going on. Bulls are colourblind. They just see the movement of the cape and go for that.

Misconception: Toilets in Australia flush counter-clockwise.

Fact: The direction a toilet flushes is based on how the toilet is made, not which hemisphere it’s in.

Misconception: George Washington had wooden teeth.

Fact: His dentures were made of gold, hippopotamus ivory, lead, animal teeth, and human teeth.

Misconception: Peanuts are a type of nut.

Fact: Peanuts actually belong to the legume family, along with beans and peas.

Misconception: Coffee is made from beans.

Fact: Those things you call beans are actually seeds.

(from: offbeat.topix.com)

Weird Word Facts

- The longest one-syllable word is *screeched*.
- *Dreamt* is the only word that ends in the letters *mt*.
- The symbol on the pound key (#) is called an octothorpe.
- The dot over the letter ‘i’ is called a tittle.
- The word *set* has more definitions than any other word.
- *Underground* is the only word that begins and ends with the letters *und*.
- There are only four words which end in *dous*: tremendous, horrendous, stupendous, and hazardous.
- The longest word according to the Oxford English Dictionary is:
pneumonoultramicroscopicsilicovolcanoconiosis.
- Los Angeles’s full name is *El Pueblo de Nuestra Senora la Reina de los Angeles de Porciuncula* and can be abbreviated to 3.63% of its size, *L.A.*
- *Therein* is a seven letter word that contains ten words without rearranging any of its letters: the, there, he, in, rein, her, here, ere, therein, herein.
- *Stewardesses* is the longest word that can be typed with only the left hand.
- The combination *ough* can be pronounced in nine different ways. The following sentence contains them all: “A rough-coated, dough-faced, thoughtful ploughman strode through the streets of Scarborough; after falling into a slough, he coughed and hiccoughed.”
- The only 15 letter word that can be spelled without repeating a letter is *uncopyrightable*.
- *Facetious* and *abstemious* contain all the vowels in the correct order, as does *arsenious*, meaning containing arsenic.

(from: miresperanto.com)

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