# SMART CONSUMER CALENDAR

# 2010

Everyday Possibilities

CHCAA

Ontario Motor Vehicle Industry Council
Conseil ontarien de commerce des véhicules automobiles

RECO

CAMVAP PAVAC

Ontario Energy Board
Commission de l'énergie de l'Ontario

Canada

BANK OF CANADA
BANQUE DU CANADA

Ontario

# GIVING GIFT CARDS

Gift cards make a great gift for those who are hard to shop for. But like any gift, don't forget to keep the receipt!

## Thinking of buying gift cards this holiday season?

They're a popular choice when you're pressed for time – and have finicky friends and family members to shop for.

Here's what you need to know before you buy. First, expiry dates are not allowed on gift cards in Ontario. Second, fees or deductions from the value of a gift card are banned.

There are some important exceptions – so visit the Ministry of Consumer Services website at **www.ontario.ca/consumerprotection** to learn more.

## Here are some more things to keep in mind before you buy:

### Have you read the fine print?

- Is the seller's contact information (such as a toll-free phone number and/or website address) clearly printed on the card?
- Do you have to pay any fees? Fees may be charged for personalizing a gift card or replacing a lost/stolen card. Fees may also be charged on mall gift cards – but you must be told about all service fees up front.
- Are there any inactivity fees involved? After 18 months, a mall gift card may charge a fee of $2.50 per month if the card hasn't been used.
- Does the card have any security features like a Personal Identification Number (PIN) or protective sticker/scratch area?
- Did you keep your receipt? Always hold on to your proof of purchase, including the card number.

Gift cards – know what you're buying. Visit the Ministry of Consumer Services at **www.ontario.ca/consumerprotection**. Or call **416-326-8800** in the GTA, or toll-free at **1-800-889-9768.** You can e-mail us at **consumer@ontario.ca**.

Ontario

**www.ontario.ca/consumerprotection 1-800-889-9768 (toll-free)**

# DECEMBER 2009

| Sunday | Monday | Tuesday | Wednesday | Thursday | Friday | Saturday |
|---|---|---|---|---|---|---|
| **DID YOU KNOW?**<br>Single-store gift cards cannot expire. | | 1 | ●<br>2 | 3 | 4 | International Volunteer Day<br>5 |
| 6 | 7 | 8 | ◑<br>9 | 10 | 11 | 12 |
| 13 | 14 | 15 | ○<br>16 | 17 | 18 | 19 |
| 20 | 21 | 22 | 23 | ◐<br>24 | Christmas Day<br>25 | Boxing Day<br>26 |
| 27 | 28 | 29 | 30 | ●<br>31 | | |

**NOVEMBER 2009**

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**JANUARY 2010**

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Consumer Protection Branch at **416-326-8800** or toll-free at **1-800-889-9768**
TTY Local **416-229-6086** TTY Toll-Free **1-877-666-6545**

**ontario.ca/consumerprotection**
**consumer@ontario.ca**

Ontario

# SMART CONSUMER RESOLUTIONS

Smart consumers are well-informed and well prepared. Ask about refund and exchange policies, and keep track of receipts.

January is the perfect time for new beginnings. Along with your resolutions for the New Year, resolve to be a smart consumer. Here's a checklist to help you on your way:

- **Shop smart.** Ask about refund and exchange policies. Check for hidden fees. Keep track of your contracts, receipts, warranties and guarantees.
- **Pay smart.** Don't deposit more than 10% in advance for any purchase, and never pay more than 10% above the price in a written estimate.
- **Surf smart.** Ensure that any website you shop on is secure. Look for the lock symbol in the bottom portion of your browser window or check to see if the URL contains "https". When you see "https" it means the data being sent is encrypted; therefore, the site is far more secure.
- **Sign smart.** Read the fine print on all written agreements prior to signing anything. Get all the details in writing.
- **Shield smart.** Safeguard your identity by protecting your PINs, Social Insurance Number (SIN), bank account and credit card numbers.
- **Hire smart.** Get at least three references and check them carefully before hiring a professional, such as a contractor.
- **Be smart.** Get a free copy of your credit report at least once a year. Check it carefully and ask questions if you don't understand.

Smart consumers always get the best deals. Visit the Ministry of Consumer Services at **www.ontario.ca/consumerprotection**. Or call **416-326-8800** in the GTA, or toll-free at **1-800-889-9768.** You can e-mail us at **consumer@ontario.ca**.

Ontario

# JANUARY 2010

**TIP**

The smart consumer asks questions
before making choices – and knows that
“if it sounds too good to be true,
it probably is...”

**DECEMBER 2009**

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**FEBRUARY 2010**

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| | | | | | New Year’s Day 1 | 2 |
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| 24<br>31 | 25 | 26 | 27 | 28 | 29 | ● 30 |

Consumer Protection Branch at **416-326-8800** or toll-free at **1-800-889-9768**
TTY Local **416-229-6086** TTY Toll-Free **1-877-666-6545**

**ontario.ca/consumerprotection**
**consumer@ontario.ca**

Ontario

# BEREAVEMENT SERVICES

Every provider is a little different; comparison shop to find one that's right for you.

## Comparison shop to meet your needs for funeral and cemetery services and supplies.

Preparing for a funeral can be a difficult and stressful experience.

Be sure to compare prices and services offered by different service providers.

### Here's what you need to know:

- In Ontario, all funeral directors, funeral homes, transfer services, cemeteries and crematoriums must be licensed.
- Services, facilities and prices may vary among providers. Comparison shop to help you find the licensee that best meets your needs, at a price that fits your budget.
- Services and merchandise are available to fit most budgets. Ask for a price list – they're free with no obligation.
- Read your contract *carefully*. Ask questions. Make sure you know what you have paid for.
- Prearrange and prepay only with licensed providers.
- Remember, when making arrangements, funeral directors, funeral homes, transfer services, cemeteries and crematoriums **must** deal only with the legal representative of the deceased.

### Here's where to get help:

For issues relating to *funeral and transfer service providers,* contact the Board of Funeral Services at **www.funeralboard.com** or call toll-free **1-800-387-4458**.

For issues relating to *cemeteries and crematoriums,* contact the Consumer Services Bureau at **www.ontario.ca/consumerprotection** or call toll-free **1-800-889-9768**.

**www.funeralboard.com 1-800-387-4458 (toll-free)**

# FEBRUARY 2010

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| ○<br>14 | Family Day 15 | 16 | 17 | 18 | 19 | 20 |
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| ●<br>28 | | | | | | |

**TIP**

If possible, make arrangements in advance.
Ask for a price list to make comparison shopping easier.

**JANUARY 2010**

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**MARCH 2010**

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# DON'T LET GAMBLING BECOME A PROBLEM

## Signs of a Problem Gambler

- Constantly thinking or talking about gambling
- Lying about your actions or whereabouts
- Borrowing money to gamble
- Neglecting important responsibilities such as family, work, or school to gamble
- Spending more time or money on gambling than is affordable or planned
- Gambling with money meant for essentials like food or rent
- Chasing losses to try and get money
- Increasing arguments with friends and family, especially about money issues

## Ontario Problem Gambling Helpline

Are you concerned about your own or someone else's gambling?

We can help.

### Contact the Ontario Problem Gambling Helpline

**Toll Free: 1-888-230-3505**
**www.opgh.on.ca** (Webchat Available)

## Confidential. Anonymous. 24/7/365.

Problem gambling can affect anyone; but there is help. Recognizing the problem and wanting to change is all you need to begin the recovery process. Information and a wide range of assistance options are available for individuals concerned about their own or someone else's gambling.

Ontario **Problem** Gambling *Helpline*

Know your limit Play within it

knowyourlimit.ca

olg.ca OLG

# MARCH 2010

**FEBRUARY 2010**

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| Daylight Saving Time Begins<br>14 | ○<br>15 | 16 | 17 | 18 | 19 | 20 |
| 21 | 22 | ◐<br>23 | 24 | 25 | 26 | 27 |
| 28 | 29 | ●<br>30 | 31 | **GAMBLING TIP**<br>Set a time limit. Plan when you will leave. | | |

**APRIL 2010**

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# FIGHT HEALTH CARE FRAUD

Recognize It, Report It, Stop It.

## Medical Identity Theft Can be Dangerous to Your Health.

Has someone used your personal information to get medical goods or services? This is **"Medical Identity Theft"** and it's a serious problem that can result in false health care claims being made to your private health insurer, Ontario Health Insurance Plan (OHIP) or the Workplace Safety and Insurance Board (WSIB).

The thief could go one step further, and use your medical identity to steal your full identity – and that could have a devastating impact on you, and your financial security.

Who could steal your Medical Identity? With the right opportunity and motive, it could be a friend, relative, complete stranger, or even a person working in the health care environment.

Many serious problems can occur when a thief uses your medical identity. For example:

- Your medical record could be altered, or a false medical record created that could be mistaken for yours. This could have dire health consequences – you may get an incorrect diagnosis, wrong blood transfused, or allergy information may be missed.
- Once-only medical procedures could be denied because the thief has already had them.
- You could be denied health insurance coverage based on false information in your medical record.

**Don't be a victim** of Medical Identity Theft. Take these steps to protect yourself:

- Guard your provincial health and private insurer cards the way you would a credit card.
- Cross-shred personal documents when discarding.
- During a visit, confirm with your health care provider the date of your last appointment.
- Read your Explanation of Benefits carefully and report anything suspicious to your insurer.

If you suspect that you are the victim of Medical Identity Theft immediately contact your local police service, health insurer, and PhoneBusters. Visit **www.phonebusters.com** for more information.

CHCAA

**Canadian Health Care Anti-Fraud Association**
**www.chcaa.org 416-593-2633 or 1-866-962-4222 (toll-free)**

# APRIL 2010

**DID YOU KNOW?**
The **World Privacy Forum** website (www.worldprivacyforum.org) contains valuable Medical Identity Theft information.

**MARCH 2010**

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|  |  |  |  | 1 | Good Friday 2 | 3 |
| 4 | Easter Monday 5 | ◑ 6 | 7 | 8 | 9 | 10 |
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| National Volunteer Week – April 18 to 24 18 | 19 | 20 | ◐ 21 | 22 | 23 | 24 |
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**MAY 2010**

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# PROTECT YOURSELF WHEN PURCHASING A VEHICLE

Protect yourself by buying from a licensed dealer and making sure you understand the purchase contract.

## Are you planning to buy a car?

Did you know all car dealers in Ontario must be licensed by the Ontario Motor Vehicle Industry Council (OMVIC) and obey federal and provincial laws?

OMVIC is responsible for regulating car dealers and protecting consumers. It can also help you resolve disputes. To check if a car dealer is registered with OMVIC, visit **www.omvic.on.ca** or call **1-800-943-6002**.

Ontario consumers have no protection if they buy vehicles privately or if they buy from outside the province – keep this in mind if you see ads from out-of-province dealers or when cruising the classifieds.

Remember that car contracts are final and obligate you to purchase the vehicle you are interested in. **Ontario law does not provide a "cooling off" period if you change your mind about buying a car.**

If you are taking the car subject to certain conditions, those conditions should be clearly stated in writing on the front of the contract. Take the time to read the contract carefully – it's both your right and your responsibility. If you don't understand something, ask the dealer for clarification.

For more information about OMVIC, visit its website at **www.omvic.on.ca**.

**Ontario Motor Vehicle Industry Council**

**Conseil ontarien de commerce des véhicules automobiles**

# MAY 2010

| Sunday | Monday | Tuesday | Wednesday | Thursday | Friday | Saturday |
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| | | **TIP**<br>Don't sign a vehicle contract until you're ready to commit. | | | | 1 |
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| 23<br>30 | Victoria Day 24<br>31 | 25 | 26 | ●<br>27 | 28 | 29 |

**APRIL 2010**

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**JUNE 2010**

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# BUYING OR SELLING A HOUSE?

Buying or selling a house? Proceed with confidence using registered real estate professionals.

## The Real Estate Council of Ontario (RECO) regulates Ontario's real estate professionals.

Thinking of buying a new home? RECO enforces the standards that real estate professionals need to meet and maintain, including ethical standards. RECO also protects the public by:

- Conducting routine inspections of brokerage offices, including records of financial transactions – to make sure they meet the requirements of the *Real Estate Business Brokers Act 2002* and to educate brokers.
- Addressing inquiries, concerns and complaints about the conduct of real estate professionals received from all sources – and taking appropriate action.
- Promoting ongoing education for real estate professionals – and making sure they provide competent, knowledgeable and professional service.

## When you work with a registered real estate salesperson or broker you benefit from consumer deposit insurance.

Did you know that consumer deposit insurance is part of a mandatory insurance program arranged by RECO? There is no cost to you – the premiums are paid for by registered real estate professionals. Consumer deposit insurance means that your deposit on a new home is insured against loss due to real estate broker fraud, misappropriation of funds, or insolvency.

## Find Out More

Get to know RECO before you buy or sell a home! For more information, please visit RECO's website at **www.reco.on.ca**.

If you have a question or concern related to the conduct of a real estate professional, e-mail **complaints@reco.on.ca** or call **416-207-4800** or **1-800-245-6910**.

RECO

# JUNE 2010

### MAY 2010

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### JULY 2010

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**DID YOU KNOW?**

**There are over 56,000 registered real estate brokerages, brokers and salespersons in Ontario.** In addition to the education real estate professionals must have before they can register, each professional is also required to complete 24 continuing education credits every two years.

# A BETTER HOME

The best way to get the job done right is to pay in instalments as work gets done.

Home improvements are a wonderful way to add value and comfort to your home. A great way to get the job done right – and on budget – is to hire a professional.

Here are some tips to keep in mind if you're thinking of hiring a contractor:

- Ask family and friends for referrals.
- Get at least three written quotes. Make sure they cover all the work to be done and compare them carefully.
- The lowest quote isn't always the best. Beware of any contractor who offers a price far lower than the others.
- Be sure to verify the contractor's contact information – such as phone number, business address, website address, etc.
- Read before you sign. Make sure *everything* is covered in writing. The contract should clearly outline details about the work to be done, price, materials required and the time needed to complete the job.
- Don't rush! Never let yourself be pressured into signing a contract.
- You have 10 days to cancel after signing a contract in your home.
- Never pay more than 10% over the agreed upon estimate and never pay in full before the work is completed to your satisfaction.
- Always keep a record of payment.

Make your home improvements work for you. Visit the Ministry of Consumer Services at **www.ontario.ca/consumerprotection**. Or call **416-326-8800** in the GTA, or toll-free at **1-800-889-9768**. You can e-mail us at **consumer@ontario.ca**.

Ontario

**www.ontario.ca/consumerprotection 1-800-889-9768 (toll-free)**

# JULY 2010

**TIP**

Never pay the full contract amount before the work is completed. If the company asks for a very large deposit or the price sounds too good to be true, find another company. Fly-by-night operators may disappear with your cash.

**JUNE 2010**

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**AUGUST 2010**

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| | | | | Canada Day 1 | 2 | 3 |
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# PROBLEMS WITH YOUR VEHICLE?

A CAMVAP case usually takes about 70 days to handle. Good service records make preparing your case much easier.

## Have you heard about the Canadian Motor Vehicle Arbitration Plan?

Are you experiencing difficulties with the manufacturer of your vehicle about:

- The assembly of your vehicle?
- How the manufacturer is implementing the new vehicle warranty?

Here's what you need to know. CAMVAP is a program that allows you and the manufacturer to resolve problems through arbitration – right in your home community.

If you can answer "yes" to these questions, your vehicle may be eligible for CAMVAP:

- Is your vehicle from the current or past four model years?
- Is your vehicle used mostly for family or personal use?
- Has it travelled less than 160,000 kilometres?
- Have you followed the manufacturer's dispute resolution process (check your warranty handbook)?
- Have you given the dealer and the manufacturer a reasonable amount of time and opportunity to resolve the problem?

Check CAMVAP out for more information. Visit CAMVAP's website at **www.camvap.ca**.

Give CAMVAP a call at **1-800-207-0685**.

CAMVAP
Canadian Motor Vehicle
Artbitarion Plan

Programee d'arbitrage pour
les véhicules automobiles du Canada
PAVAC

**www.camvap.ca 1-800-207-0685 (toll-free)**

# AUGUST 2010

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| 1 | Civic Holiday 2 | ◑ 3 | 4 | 5 | 6 | 7 |
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**TIP**

Make sure your car is serviced regularly and keep your service records up-to-date.

**JULY 2010**

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**SEPTEMBER 2010**

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Consumer Protection Branch at **416-326-8800** or toll-free at **1-800-889-9768**
TTY Local **416-229-6086** TTY Toll-Free **1-877-666-6545**

**ontario.ca/consumerprotection**
**consumer@ontario.ca**

Ontario

# BE ENERGY SMART

Be an informed energy consumer. Know your rights, your rates, and manage your electricity use.

## The Energy Choice is Yours

Become an informed energy consumer. The Ontario Energy Board – or OEB – can help. Being informed helps you make decisions that are right for you and your family.

### Take Charge!

Learn more about:

- Your rights and responsibilities as an energy consumer;
- What you are paying for electricity and natural gas;
- How and when energy prices and rates are set in Ontario;
- How smart meters and time-of-use rates can help you manage your electricity use; and,
- How to choose electricity/natural gas supply
  - from your utility at a regulated price;
    OR
  - from an energy retailer at a contracted price.

The OEB is the regulator of Ontario's energy sector. OEB's role is to balance the interests of consumers with the need to ensure a healthy and efficient energy sector.

Visit **www.energychoiceontario.ca** for information on a range of topics.

Or contact the Consumer Relations Centre:
Toll-free: **1-877-632-2727** • Toronto: **416-314-2455**
E-mail: **consumerrelations@oeb.gov.on.ca**

Ontario Energy Board
Commission de l'énergie de l'Ontario

# SEPTEMBER 2010

| Sunday | Monday | Tuesday | Wednesday | Thursday | Friday | Saturday |
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| **DID YOU KNOW?**<br>Electricity and natural gas consumers can choose to purchase energy from an energy retail company or from a utility. Make the choice that's right for you. | | | ◑<br>1 | 2 | 3 | 4 |
| 5 | Labour Day<br>6 | 7 | ○<br>8 | 9 | 10 | 11 |
| 12 | 13 | 14 | ◐<br>15 | 16 | 17 | 18 |
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**AUGUST 2010**

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**OCTOBER 2010**

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# ARE YOU A TENANT OR A LANDLORD?

Good communication is the first step to maintaining successful landlord-tenant relationships. But in case problems arise, know your rights!

## Know the Law!

Did you know that it may be an offence for a residential landlord to disconnect services such as gas, electricity, heat or water?

Most landlords and tenants are responsible and reasonable – but sometimes offences are committed under the *Residential Tenancies Act (RTA).* You can find complete information about the 38 offences listed under the *RTA* at **www.mah.gov.on.ca/ieu**.

## Reporting an offence

At Ontario's Ministry of Municipal Affairs and Housing, the Investigation and Enforcement Unit (IEU) is responsible for taking complaints about possible offences under the *RTA*.

If you believe that your landlord or tenant has committed an offence, you can contact the IEU at **1-888-772-9277**.

The IEU handles complaints by discussing the law with tenants and landlords. The IEU also investigates infractions of the RTA that can lead to prosecution and conviction of offenders.

## Tips for establishing good landlord-tenant relations

- **Get it in writing:** It is always best to have a written rental agreement that, among other things, clearly states who is responsible for providing and paying for vital services.
- **Keep the lines of communication open:** Talk with your landlord or tenant to avoid problems before they start.
- **Contact your municipality:** In addition to contacting the IEU, you can contact your local municipality for information on property standard by-laws that apply to residential tenancies.
- **Know your rights:** The Landlord and Tenant Board (LTB) provides information on landlord and tenant rights and obligations, and resolves disputes between them. You can contact the LTB at **1-888-332-3234** or visit their website at **www.ltb.gov.on.ca**.

Ontario

**www.mah.gov.on.ca 1-888-772-9277 (toll-free)**

# OCTOBER 2010

**TIP**

Be organized – always request and retain documents related to your rental agreement.

**SEPTEMBER 2010**

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**NOVEMBER 2010**

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# BE AN INFORMED DONOR

Write cheques payable to the charity, not an individual.

The Canada Revenue Agency (CRA) regulates charities registered under the *Income Tax Act.*

To protect yourself from fraud, the CRA recommends that you follow the tips below before donating to a charity:

## Learn And Confirm

- Consult the CRA Charities Listings at **www.cra.gc.ca/donors** or call **1-800-267-2384** to confirm that a charity is registered with the CRA.
- 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, thus allowing you to "profit" from donating to a registered charity.

## Take Action

- Write cheques payable to the charity, not an individual.
- 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 PhoneBusters at **1-888-495-8501**. PhoneBusters is the Canadian Anti-Fraud Call Centre managed on a tripartite basis by the Ontario Provincial Police (OPP), the Royal Canadian Mounted Police (RCMP) and the Competition Bureau Canada.

**Be an informed donor.**

Canada

**www.cra.gc.ca/donors 1-800-267-2384 (toll-free)**

# NOVEMBER 2010

| Sunday | Monday | Tuesday | Wednesday | Thursday | Friday | Saturday |
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**TIP**

Looking for information on a particular registered charity? Use the CRA's Charities Listings to access a charity's contact information, a description of its activities and its financial information.

**OCTOBER 2010**

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**DECEMBER 2010**

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BANK OF CANADA
BANQUE DU CANADA

# Keeping fake bills out of your wallet

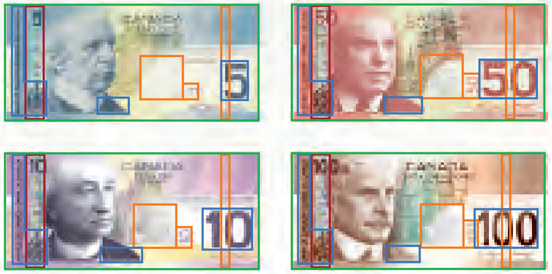
Do you know why cashiers touch, tilt, or look through your bills?

These actions are routine for cash payments. Checking bills keeps counterfeits out of cash drawers, your change, and Canada's money supply. It's especially important during the holiday season when more money changes hands.

**Expect the check!**

## How to check bills

© Bank of Canada / Banque du Canada. Image of the note when held to the light.



Five denominations—same security features

The coloured boxes match up with the actions listed below.

To learn more about how to make sure that your bills are genuine:

- www.bankofcanada.ca/en/banknotes
- education@bankofcanada.ca
- 1 888 513-8212

**Touch** the bill.

**Tilt** the bill.

**Look through** the bill.

**Look at** the appearance and action of each security feature carefully.

CHECK
TO PROTECT

www.bankofcanada.ca

# DECEMBER 2010

| Sunday | Monday | Tuesday | Wednesday | Thursday | Friday | Saturday |
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| **TIP**<br>To check three security features at once, hold the bill to the light. Look through it. Check the ghost image, puzzle number, and dashes forming a solid line. | | **NOVEMBER 2010**<br>S M T W T F S<br>1 2 3 4 5 6<br>7 8 9 10 11 12 13<br>14 15 16 17 18 19 20<br>21 22 23 24 25 26 27<br>28 29 30 | 1 | 2 | 3 | 4 |
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Consumer Protection Branch at **416-326-8800** or toll-free at **1-800-889-9768**
TTY Local **416-229-6086** TTY Toll-Free **1-877-666-6545**

**ontario.ca/consumerprotection**
**consumer@ontario.ca**

Ontario

# FIT FOR 2011

Tour the club, talk to members and ask questions to ensure that a particular gym is right for you.

Enjoyed yourself a bit more than you planned to over the holidays? For many of us, the New Year is a good time to focus on a healthier lifestyle. If you're thinking of joining a club to get fit, here are some tips on what to look for in a facility:

- Take a good look at the facility – reputable fitness centres often let you take a tour, test the equipment or watch a class before you decide to commit to anything.
- Look closely for lack of cleanliness and over-crowding as these can be signs of a fitness centre in trouble.
- Ask about club hours to ensure that their hours fit your hours.
- Ask club members about their experiences at the facility.
- Don't sign up for long-term memberships. Pay monthly so that if the club goes under, you won't risk losing a year's worth of payments. And remember, lifetime memberships are illegal in Ontario.
- Be wary of pressure tactics to convince you that you absolutely "need" an instructor to set up a customized program.
- If you've signed the contract, remember that you have up to 10 days from the day you sign the contract to cancel it with a full refund and no penalty.

Fit the right gym into your life! Visit the Ministry of Consumer Services at **www.ontario.ca/consumerprotection**. Or call **416-326-8800** in the GTA, or toll-free at **1-800-889-9768**. You can e-mail us at **consumer@ontario.ca**.

Ontario

**www.ontario.ca/consumerprotection 1-800-889-9768 (toll-free)**

# JANUARY 2011

**TIP**

Trim your waist, but don't waste your money. When choosing a club, ask lots of questions and take your time to tour the club before signing a contract.

**DECEMBER 2010**

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**FEBRUARY 2011**

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# WHAT YOU NEED TO KNOW ABOUT IDENTITY THEFT

To avoid phishing scams and reduce the risk of computer viruses, delete all suspicious e-mails.

Identity theft can happen to *you.* Protect your personal information to reduce the risk of someone stealing it to commit a crime in your name.

If you suspect that you have given your personal information to a fraudster, take these steps to protect yourself:

- Call your financial institution immediately to report the incident and change your account numbers.
- Call your credit card company immediately to cancel your credit card and have a new one issued with a different number.
- Contact local police to report the crime.

## Ever been "phished"?

If you have an e-mail account, chances are you have received "phishing" e-mails – messages designed to fool recipients into thinking that they're from real companies – such as your bank.

These e-mails are meant to lure people into providing information, such as bank passwords or account numbers. Armed with that information, criminals can steal your money or your identity.

- Never reply to e-mails requesting personal or financial information. Banks and reputable businesses don't send unsolicited e-mails requesting this information.
- Keep your computer's anti-spyware up-to-date.

Don't believe any threats in a phishing e-mail. If you're worried, use information that you already have (e.g., the phone number provided on the back of your credit card or on your billing invoice) to check with the company directly.

Stay in the know … Visit the Ministry of Consumer Services at **www.ontario.ca/consumerprotection**. Or call **416-326-8800** in the GTA, or toll-free at **1-800-889-9768**. You can e-mail us at **consumer@ontario.ca**.

Ontario

**www.ontario.ca/consumerprotection 1-800-889-9768 (toll-free)**

# 2011

For more information, please visit the Ministry of Consumer Services website at **ontario.ca/consumerprotection.** Please send your comments, feedback and inquiries to **consumer@ontario.ca** or call the Consumer Services Bureau at **416-326-8800** or toll-free at **1-800-889-9768**.

### JANUARY 2011

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### FEBRUARY 2011

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### AUGUST 2011

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### SEPTEMBER 2011

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### OCTOBER 2011

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### NOVEMBER 2011

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# KNOW YOUR CONSUMER RIGHTS!

**Smart consumers know their rights under Ontario's consumer protection laws.**
**As a consumer in Ontario, you have the following rights:**

i. The right to be informed. Ontario law requires clear, comprehensible and prominent disclosure in contracts of key details to ensure informed choices.

ii. The right to freedom from false, misleading statements/ misrepresentation.

iii. The right to fair estimates – and the right to refuse to pay any cost more than 10% above the estimate given.

iv. The right to freedom from unwanted goods/services – negative option billing and billing for unsolicited goods/services are effectively prohibited.

v. The right to approve or reject material changes in ongoing services or goods.

vi. The right to a warranty of reasonable quality of goods and services.

vii. The right to cancel contracts if goods or services are not delivered after 30 days from the promised date.

viii. The right to cancel fitness club, door-to-door sales and timeshare agreements within a 10-day cooling-off period … with a **full refund** of any advance payment or deposit.

ix. Freedom from ransom – no supplier can hold goods in order to renegotiate the contract price of a move or repair.

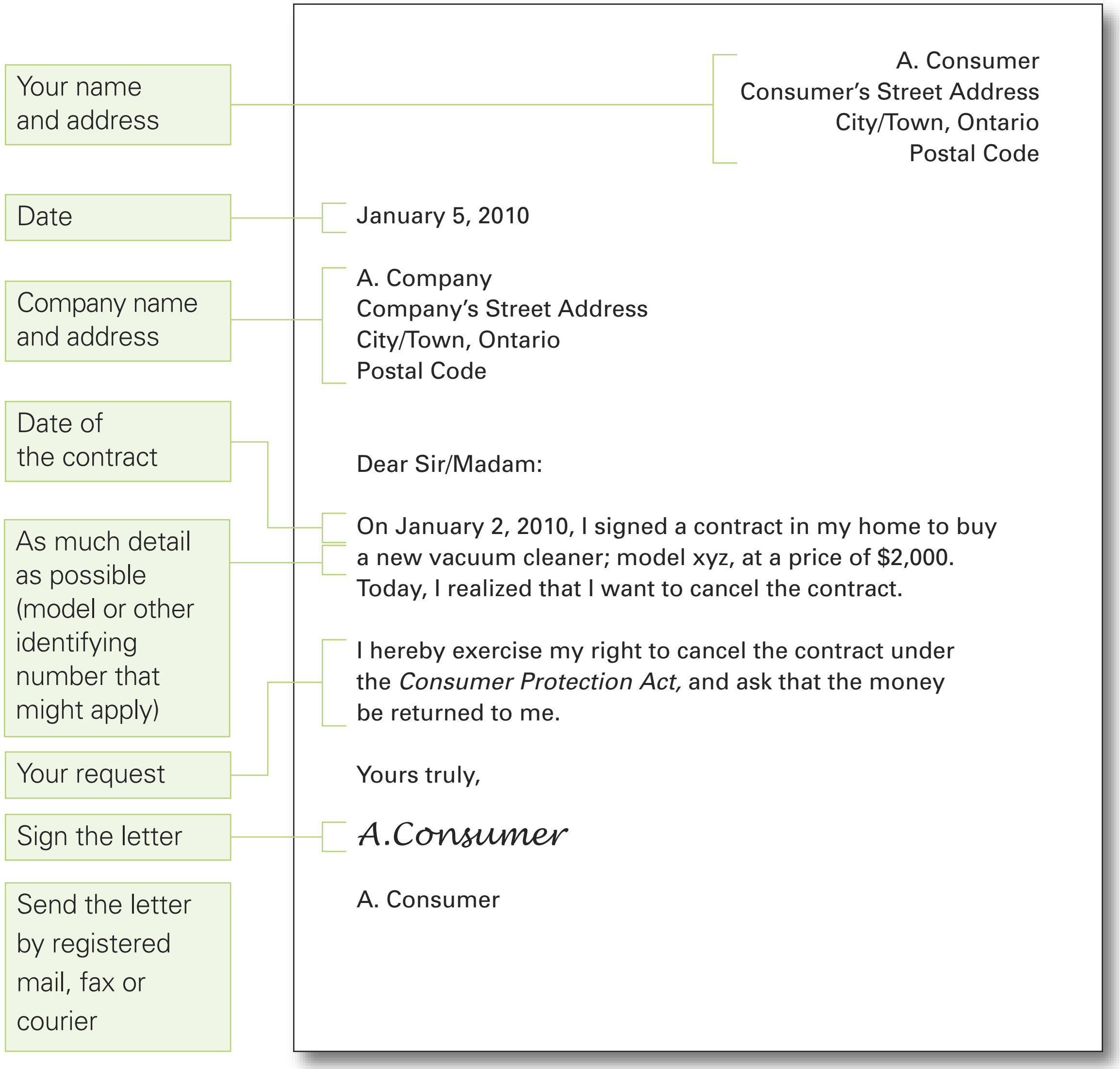
x. The right to be heard – your right to complain or sue cannot be taken away by any contract.

For more about your consumer rights, how to file a complaint and ways to protect yourself in the marketplace, visit the Ministry of Consumer Services at **www.ontario.ca/consumerprotection**. Or call **416-326-8800** in the GTA, or toll-free at **1-800-889-9768**. You can e-mail us at **consumer@ontario.ca**.

Ontario

**www.ontario.ca/consumerprotection 1-800-889-9768 (toll-free)**

# SAMPLE LETTER TO CANCEL A CONTRACT



Your name and address

Date

Company name and address

Date of the contract

As much detail as possible (model or other identifying number that might apply)

Your request

Sign the letter

Send the letter by registered mail, fax or courier

A. Consumer
Consumer's Street Address
City/Town, Ontario
Postal Code

January 5, 2010

A. Company
Company's Street Address
City/Town, Ontario
Postal Code

Dear Sir/Madam:

On January 2, 2010, I signed a contract in my home to buy a new vacuum cleaner; model xyz, at a price of $2,000. Today, I realized that I want to cancel the contract.

I hereby exercise my right to cancel the contract under the *Consumer Protection Act,* and ask that the money be returned to me.

Yours truly,

A.Consumer

A. Consumer

Under Ontario law, if you sign a contract **in your home** worth more than $50, you can cancel **within 10 days** by sending a letter to the company. For example, if you wish to cancel a door-to-door contract, please review the adjacent sample letter.

Don't forget: You must be able to prove that the letter was received, so **send the letter by registered mail, fax or courier.**

For assistance, please call the Government of Ontario's Consumer Services Bureau, **416-326-8800** in Toronto, or **1-800-889-9768** toll-free from other parts of the province. You may also visit our website: **www.ontario.ca/consumerprotection**.

Ontario

**www.ontario.ca/consumerprotection 1-800-889-9768 (toll-free)**

# YOU MAKE THE CALL – TAMING TELEMARKETING FRAUD

Don't trust callers who use high-pressure tactics, or whose offer sounds too good to be true.

No doubt you or someone you know has received a call from a telemarketer trying to sell you something, requesting a donation, or claiming you've won an incredible prize. Beware! The caller may be up to no good.

Here are a few tips on how to protect yourself from telemarketing fraud:

- Ask questions. Never let anyone pressure you into agreeing to anything you're not completely comfortable with.
- Never trust anyone using high-pressure tactics.
- Don't give any personal or financial information over the telephone unless you made the call.
- If you want to donate to a worthwhile charity, get some information in writing before you part with your money.
- If the caller says you'll win something or offers other "goodies," be careful. Many scam artists often try to convince you to pay a "small fee" or purchase something for a "nominal amount" only to get you to part with your cash.

Remember, if it sounds too good to be true, it probably is. It's never rude to hang up on telemarketing fraud. Just say, "No thanks!"

Hang up on telemarketing fraud. Visit the Ministry of Consumer Services at **www.ontario.ca/consumerprotection**. Or call **416-326-8800** in the GTA, or toll-free at **1-800-889-9768**. You can e-mail us at **consumer@ontario.ca**.

Ontario

**www.ontario.ca/consumerprotection 1-800-889-9768 (toll-free)**

# SMART CONSUMERS CONTACT LIST

| | | | |
|---|---|---|---|
| Ontario | **Government of Ontario – Consumer Protection Branch**<br>**Ministry of Consumer Services** | p \| 416-326-8800<br>1-800-889-9768<br>tty \| 416-229-6086<br>1-877-666-6545 | e \| consumer@ontario.ca<br>w \| ontario.ca/consumerprotection |
| | **Government of Ontario – ServiceOntario** | p \| 1-800-267-8097<br>tty \| 1-800-268-7095 | w \| serviceontario.ca |
| | **Government of Ontario, Ministry of Municipal Affairs & Housing Investigation and Enforcement Unit** | p \| 416-585-7214<br>1-888-772-9277 | w \| mah.gov.on.ca/ieu |
| | **Government of Ontario, Ministry of the Attorney General Office of the Public Guardian and Trustee (OPGT)** | p \| 416-314-2800<br>1-800-366-0335 | w \| ontario.ca/attorneygeneral |
| Canada | **Government of Canada** | p \| 1-800-O-Canada<br>1-800-622-6232<br>tty \| 1-800-926-9105 | w \| servicecanada.gc.ca |
| | **Canada Revenue Agency** | p \| 613-954-0410<br>1-800-267-2384 | w \| cra.gc.ca/donors |
| | **Government of Canada – Competition Bureau** | p \| 819-997-4282<br>1-800-348-5358 | w \| competitionbureau.gc.ca |
| | **Canadian Consumer Information Gateway** | p \| 613-946-2576 | e \| consumer.information@ic.gc.ca<br>w \| consumerinformation.ca |
| PHONE BUSTERS™ | **PhoneBusters – The Canadian Anti-Fraud Call Centre** | p \| 1-888-495-8501 | e \| info@phonebusters.com<br>w \| phonebusters.com |
| | **Board of Funeral Services** | p \| 1-800-387-4458 | w \| funeralboard.com |
| OLG | **Ontario Lottery and Gaming Corporation (OLG)** | p \| 1-800-387-0098 | w \| knowyourlimit.ca |
| CHCAA | **Canadian Health Care Anti-Fraud Association (CHCAA)** | p \| 416-593-2633<br>1-866-962-4222 | w \| chcaa.org |
| Ontario Motor Vehicle Industry Council<br>Conseil ontarien de commerce des véhicules automobiles | **Ontario Motor Vehicle Industry Council (OMVIC)** | p \| 416-226-4500<br>1-800-943-6002 | e \| consumers@omvic.on.ca<br>w \| omvic.on.ca |
| RECO | **Real Estate Council of Ontario (RECO)** | p \| 1-800-245-6910 | e \| information@reco.on.ca<br>w \| reco.on.ca |
| CAMVAP<br>PAVAC | **Canadian Motor Vehicle Arbitration Plan (CAMVAP)** | p \| 1-800-207-0685 | w \| camvap.ca |
| | **Ontario Energy Board (OEB)** | p \| 1-877-632-2727 | e \| info@ oeb.gov.on.ca<br>w \| oeb.gov.on.ca |
| BANK OF CANADA<br>BANQUE DU CANADA | **Bank of Canada** | p \| 1-888-513-8212 | w \| bankofcanada.ca/en/banknotes |

# ARE YOU PREPARED FOR AN EMERGENCY?

Emergencies can happen at any time. Make sure that you and your family are prepared.

Ontario is a safe place to live and work, but emergencies can happen anywhere, at anytime. Are you ready for the unexpected?

Here's what you can do to make sure you and your family are prepared for an emergency:

1. **Have a Plan** – Develop a family emergency plan that has two safe places for your family to meet as well as an out-of-town contact.
2. **Prepare an Emergency Kit** – An emergency survival kit contains all of the items that you need to remain comfortable for at least three days during an emergency.
3. **Consider Special Needs** – Make sure you customize your kit to suit your family's needs. Check out our *Emergency Preparedness Guide for People with Disabilities/Special Needs* for further information.
4. **Remember Your Pets** – Before an emergency happens, plan where you will take your pets and prepare a pet survival kit.
5. **Practice** – Be sure to practice your plan and replace the food and water in your kit every six months.

Learn more about how to be prepared at home by visiting Emergency Management Ontario's website at **www.ontario.ca/beprepared**.