MINISTRY OF CONSUMER SERVICES

2012

SMART CONSUMER CALENDAR

www.ontario.ca/consumerservices

Ontario

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

Electrical
Safety
Authority

RECO

Financial Services
Commission
of Ontario

CHCAA

Protecting Retirement Home Residents

If you or someone you love lives in a retirement home in Ontario, you should know that there will be new protections available under the Retirement Homes Act, 2010.

Under the act, all licensed retirement homes will have to:

- have a written policy that promotes zero tolerance of abuse and neglect of their residents
- meet care and safety standards.

Residents will have the right to:

- a contract that is written in plain language
- varied and nutritious meals (if meals are provided)
- form residents councils
- know the true costs of care and accommodation
- access information about outside care providers.

A new regulatory authority will enforce the act. It will also:

- educate retirement home operators about their new responsibilities
- provide clear and accessible information so that residents and their families can make informed decisions about their specific needs
- raise standards in retirement homes across Ontario through enforcement of the legislated requirements.

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Ontario Seniors' Secretariat
Phone: 1-888-910-1999
TTY: 1-800-387-5559
e-mail: infoseniors@ontario.ca

Learn more about the rights of retirement home residents by visiting **www.ontario.ca/retirementhomes**

JANUARY 2012

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
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DECEMBER 2011

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When Collection Agencies Come Calling

When you're behind in your payments, the business owed may hire an agency to collect the money from you.

Don't ignore the collection agency's calls. If they can't reach you directly, legal action may follow.

The collection agency must first contact you by mail and outline:

- who they are
- how they're authorized to demand payment of the debt
- who claims you owe money (the person or business)
- how much they say you owe.

They must wait six days after this mailing before they contact you again.

After they've spoken with you, the **agency cannot** contact you in person, by e-mail, telephone or voicemail more than three times a week – and only at certain times of day.

An agency cannot keep contacting you if you send a registered letter requesting that it communicate only with your lawyer. The letter must include your lawyer's name, address and phone number.

Repay your debt as quickly as possible. Negotiate regular payments. Get all details in writing.

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Ontario

Ministry of Consumer Services
Phone: 416-326-8800 or 1-800-889-9768
TTY: 416-229-6086 or 1-877-666-6545
e-mail: consumer@ontario.ca
www.ontario.ca/consumerservices

✓ Collection agencies cannot call you on a statutory holiday or more than three times in a seven-day period. Calls can only be made from 7 a.m. – 9 p.m. Monday to Saturday and from 1 – 5 p.m. on Sunday.

FEBRUARY 2012

JANUARY 2012

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Beware of Health Care Fraud

Don't ignore health care fraud.

It has many faces:

- billing for health care services that were not provided or medically necessary
- changing the date of a service on a bill so the service is covered by insurance
- billing for a higher-priced service or product than was actually provided
- using a prescription to obtain products that are not medically necessary
- billing an uninsured service (like a cosmetic procedure) as an insured service.

Help prevent health care fraud:

- Keep your invoices and receipts.
- Keep a record of your visits to health care practitioners.
- Read benefit and billing statements carefully. Report discrepancies to your insurance company, your local law enforcement and/or the Canadian Health Care Anti-fraud Association.
- Keep your benefit information and health cards in a safe place. Don't use your health card for general identification purposes.
- Never sign blank insurance forms or provide blanket authorization to bill for services.
- Remember product promotions, price reductions and "special deals" may involve counterfeit products or inappropriate billing practices.

Everyone has the responsibility as well as the power to prevent and detect health care fraud.

Get involved. Otherwise, we all pay the price.

SPONSORED BY:

CHCAA

Canadian Health Care Anti-fraud Association
Phone: 416-593-2633 or 1-866-962-4222
Fax: 416-596-9532
www.chcaa.org
Report fraud online: www.chcaa.org/report

Health care fraud is a crime. Beware of free services and remember, if it sounds too good to be true, it probably is.

MARCH 2012

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Ontario

Plug in Safely

Consumers can protect themselves from potential electrical hazards by making smart decisions about electrical products and installations.

Replace electrical cords that are:

- frayed or damaged
- improperly approved for their intended use (indoor or outdoor)
- undersized (cords must be used within the manufacturer's ampere rating).

Exposed wires, loose connections and circuits that frequently trip or fuses that often blow can present potential shock and fire hazards.

Buy electrical products approved by a recognized certification agency. Unapproved products can present shock and fire hazards. For a list of recognized certification agencies visit **www.esasafe.com**.

Follow the manufacturer's instructions when using and installing electrical products.

Inspect electrical installations. The Electrical Safety Authority inspects electrical installations to ensure they comply with the Ontario Electrical Safety Code.

Hire a licensed electrical contractor to do electrical work in your home. Only licensed electrical contractors are authorized to offer electrical services, carry liability insurance, use qualified electricians, and can provide a certificate of inspection when the job is complete. This is your record that the electrical work meets Ontario Electrical Safety Code requirements.

To find a licensed electrical contractor in your area visit **www.pluginsafely.ca**.

SPONSORED BY:

Electrical Safety Authority

Phone: 1-877-ESA-SAFE (1-877-372-7233)
www.esasafe.com

Beware of buying used electrical products as they could be dangerous and even deadly.

APRIL 2012

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Are You Buying or Selling a Home?

The Real Estate Council of Ontario (RECO) protects home buyers and sellers by administering the Real Estate and Business Brokers Act, 2002. The law sets out standards and rules for all real estate professionals in the province.

RECO's website helps ensure that home buyers and sellers have easy access to helpful resources. It helps them understand the benefits of a regulated industry.

RECO's website includes:

- a "Send to Friend" feature so visitors can e-mail articles and bulletins from the website
- "Contact RECO" buttons so visitors can send questions to RECO
- a "Get On Our List" subscription feature to receive consumer-related information via e-mail
- a "Registrant Search" feature to find a real estate professional registered with RECO
- a home buyer and seller pamphlet available in seven languages
- news bulletins and newsletters for home buyers and sellers.

And much more!

SPONSORED BY:

RECO

Phone: 416-207-4800 or 1-800-245-6910
www.reco.on.ca

Be sure your real estate professional is registered with RECO. Visit **www.reco.on.ca** and use the "Registrant Search" feature to check.

MAY 2012

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www.ontario.ca/consumerservices

Ontario

Take Charge of Your Energy Costs

The Ontario Energy Board (OEB) has online electricity and natural gas calculators for residential and small business customers.

You can **use the calculators to estimate your monthly electricity or natural gas bill** or to see how your bill might look based on a contract offered by an electricity retailer or a natural gas marketer.

You can also use the calculators to get a better understanding of your electricity or natural gas bill.

See how reducing your electricity or natural gas consumption, or shifting your electricity use to times when prices are lower, can help you better manage your energy costs.

To use the calculators and learn more about other electricity and natural gas matters important to consumers, visit the OEB's consumer website at **www.ontarioenergyboard.ca/OEB/Consumers**.

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

Phone: 416-314-2455 or 1-877-632-2727
www.ontarioenergyboard.ca/OEB/Consumers

Being well-informed about your electricity and natural gas consumption can help you make the right energy choices.

JUNE 2012

MAY 2012

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Funeral and Cemetery Services – New Law

Did you know the operator of every cemetery, crematorium, funeral establishment and transfer service in Ontario must be licensed?

Any business selling funeral or cemetery services in Ontario must be licensed and, as of July 1, 2012, their representatives must also be licensed. You can have the confidence of knowing that when you buy these services, you are dealing with licensed professionals. And if you have a complaint, you can have your concerns reviewed by an industry regulator.

Here's what you should know:

- Ontario's new law makes it easier to compare prices and make informed choices. Before entering into a contract for licensed services you must be given a price list and a consumer information guide. Make sure your contract lists all the items and services you've paid for — **it's the law!**
- You have up to 30 days to change your mind for prepaid services and supplies, cancel and receive a full refund.
- To protect your privacy and give you peace of mind, providers cannot solicit by telephone or in person.

Every life can be celebrated in its own way. It's important to spend only what you can afford.

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

For issues relating to cemeteries and crematoriums, contact the Ontario Ministry of Consumer Services at **1-800-889-9768** or
www.ontario.ca/consumerservices
consumer@ontario.ca

Be sure the provider is licensed. Get a price list and a copy of the contract.

JULY 2012

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What You Need to Know About Condominiums

For many people in Ontario, condominium living is appealing and affordable.

It's important to understand that **a condominium is a type of ownership**, not a type of building. Most people think of condominiums as apartments, but they can also be townhouses or detached or semi-detached homes.

When you buy a condominium, you also buy an interest in the "common elements" of the entire condominium complex. These common elements may include:

- corridors
- lobbies
- elevators
- parking areas
- roofs and windows
- landscaping and grounds
- recreational facilities
- guest suites

You share ownership of these common elements with all of the other unit owners in the condominium.

You also share the expense of operating and maintaining these elements with the other owners. A portion of your monthly fees goes into a reserve fund to pay for future repairs, upgrades and replacement.

Condominiums are self-governing communities, with rules and by-laws to guide their operation and business affairs. If you're thinking about buying a condo, it's important that you learn more about those rules – and your rights and responsibilities.

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Ontario

Ministry of Consumer Services
Phone: 416-326-8800 or 1-800-889-9768
TTY: 416-229-6086 or 1-877-666-6545
e-mail: consumer@ontario.ca
www.ontario.ca/consumerservices

When considering buying a condominium, invest in a copy of the corporation's Status Certificate and learn about its financial status, by-laws, declaration and rules of residents' behaviour.

AUGUST 2012

JULY 2012

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Ontario

Payday Loans: Quick Cash Comes at a Cost

When payday doesn't come quickly enough, some people resort to a short-term loan from a payday lender. It's an expensive form of credit.

Here's **what you need to know about payday loans**:

Payday lenders and loan brokers must be licensed by the Ontario Ministry of Consumer Services.

The maximum cost of borrowing is set at $21 for every $100 borrowed.

The payday loan agreement must include specific information, including the:

- amount being borrowed
- total number of days of the loan agreement
- total cost of borrowing (including all fees and charges)
- date the loan must be repaid.

You must receive your loan immediately upon entering into the agreement or within one hour if the agreement is made by phone or online. The lender can't deduct any fees.

You can cancel a payday loan within two business days of receiving the loan. You must return the full amount of the loan, but you don't have to pay the cost of borrowing.

A payday lender cannot give you another payday loan until you have repaid your first loan in full.

If your payday loan is for more than $1,500 or for a period of more than 62 days, the maximum cost of borrowing doesn't apply.

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Ontario

Ministry of Consumer Services
Phone: 416-326-8800 or 1-800-889-9768
TTY: 416-229-6086 or 1-877-666-6545
e-mail: consumer@ontario.ca
www.ontario.ca/consumerservices

If you find yourself using payday loans often, consider asking a not-for-profit credit counselling agency for information on money management and other sources of financing.

SEPTEMBER 2012

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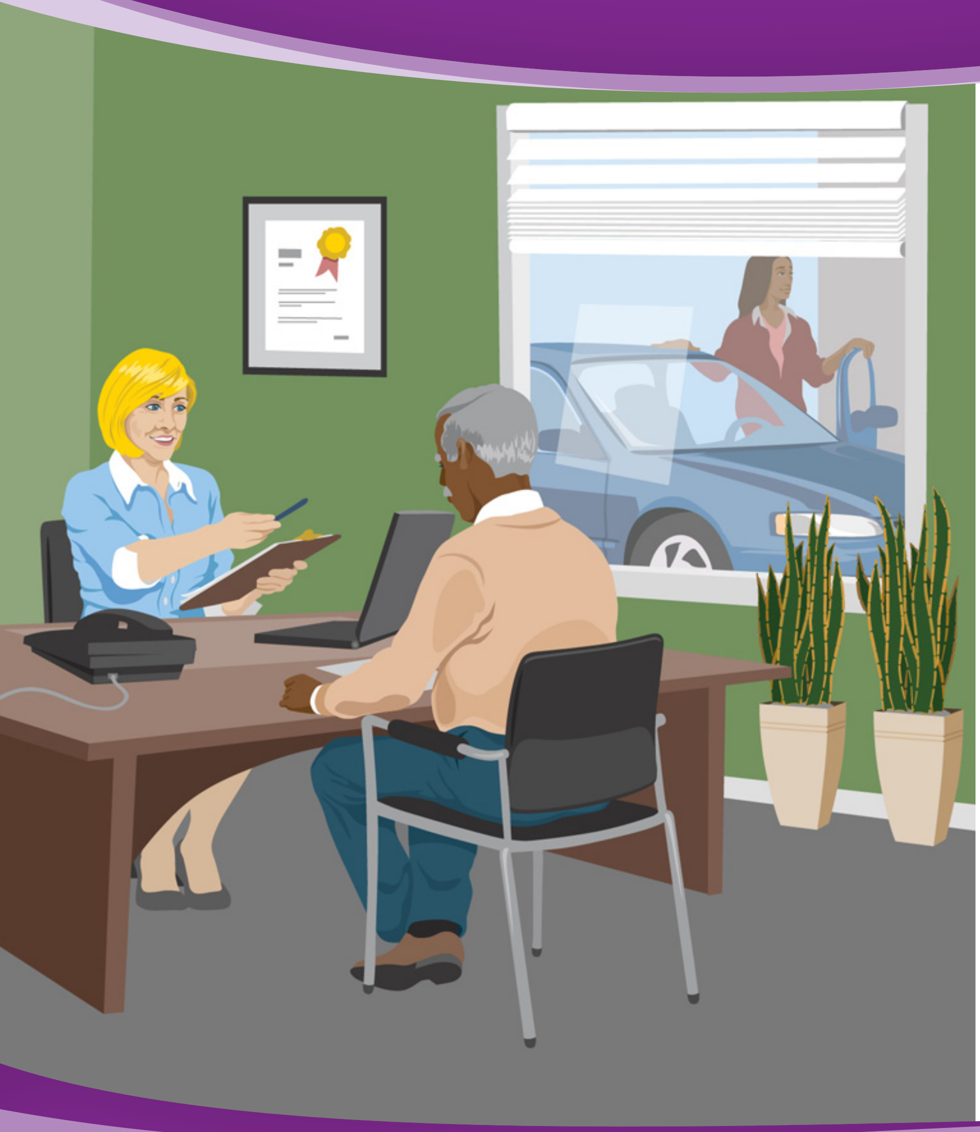
www.ontario.ca/consumerservices

Ontario

Auto Insurance Fraud Costs Us All



By being an informed consumer when you buy auto insurance, you can reduce your premiums, avoid coverage that is not valid, and help eliminate scams.

Protect yourself:

- Deal only with licensed insurance companies and representatives. The Financial Services Commission of Ontario's website **www.fsco.gov.on.ca** has a list of licensed agents and companies. Visit the Registered Insurance Brokers of Ontario website **www.ribo.com** for a list of licensed brokers.
- Do not pay a referral or a signing fee – a licensed representative does not charge you fees.
- Do not pay by wire transfer or to an unidentified post box – this is not an accepted practice in the industry.
- Read your insurance application form carefully before signing it.
- Contact the insurance company before paying if you are in any doubt.
- If you suspect fraud, immediately contact the insurance company named in the policy. Do not contact the broker or agent named in the policy.

For more information, visit the Financial Services Commission of Ontario website at **www.fsco.gov.on.ca**.

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Ontario

Financial Services
Commission
of Ontario

Phone: 416-250-7250 or 1-800-668-0128
TTY: 1-800-387-0584
Fax: 416-590-7070
www.fsco.gov.on.ca

If a deal sounds too good to be true, it probably is!

OCTOBER 2012

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www.ontario.ca/consumerservices

Ontario

Stay Out of Hot Water

Be wary when a salesperson knocks on your door with an offer to replace your hot water tank at a price that's too good to be true.

Ask to see the salesperson's photo identification and get the name of the company the salesperson works for.

Get everything in writing – rental fees, installation costs, warranties, costs for repairs and services – and keep a copy of any sales material you are given.

Don't sign "on the spot." Take time to read the contract, including the fine print. Don't feel pressured to sign immediately.

You can cancel your contract for any reason within 10 days of receiving a copy of the signed contract.

You can cancel for up to one year if the signed contract isn't clear or easy-to-understand or if it doesn't clearly disclose key information, such as:

- a description of the goods and services to be supplied
- an itemized price list
- total cost
- a statement of your rights as a consumer.

You may have more rights to terminate the contract if the salesperson made a false, misleading or deceptive statement.

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Ontario

Ministry of Consumer Services
Phone: 416-326-8800 or 1-800-889-9768
TTY: 416-229-6086 or 1-877-666-6545
e-mail: consumer@ontario.ca
www.ontario.ca/consumerservices

Once a water heater is installed in your home, you will have to pay some costs if you change your mind and want it removed. Ask about cancellation and removal costs.

NOVEMBER 2012

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www.ontario.ca/consumerservices

Ontario

Exercise Your Rights When You Join a Gym

If you are thinking of joining a gym or fitness club — shop around for the right one.

Look for:

- qualified instructors
- cleanliness
- up-to-date equipment in good working order
- hours of operation and classes that fit your schedule
- opportunity to check out the facilities and observe classes
- uncrowded (but not near-empty) classes
- positive feedback from members.

There are special rules about fitness club contracts. Read your contract carefully so you understand what you've agreed to:

- You may cancel the contract without any reason within 10 days of receiving a copy of it.
- There's no need to pay for a full year's membership upfront — you can pay monthly. It could cost up to 25 per cent more, but if the club were to go bankrupt suddenly, your overall loss would be less.
- Contracts cannot exceed one year but check to see if your contract contains a renewal clause. If you receive a renewal notice and you don't respond, the club can renew your contract and bill you.

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Ontario

Ministry of Consumer Services
Phone: 416-326-8800 or 1-800-889-9768
TTY: 416-229-6086 or 1-877-666-6545
e-mail: consumer@ontario.ca
www.ontario.ca/consumerservices

Don't feel pressured to sign up for personal training, nutrition classes or any other services that you don't want.

DECEMBER 2012

NOVEMBER 2012

S	M	T	W	T	F	S
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JANUARY 2013

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SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
		27	28	29	30	1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23 30	24 31	Christmas Day 25	Boxing Day 26	27	28	29

SMART CONSUMER CONTACT LIST

Ontario	Government of Ontario – Ministry of Consumer Services	t tty	416-326-8800, 1-800-889-9768 416-229-6086, 1-877-666-6545	w e	www.ontario.ca/consumerservices consumer@ontario.ca
	Ontario Seniors’ Secretariat	t tty	1-888-910-1999 1-800-387-5559	w e	www.ontario.ca/retirementhomes infoseniors@ontario.ca
	Government of Ontario – ServiceOntario	t tty	1-800-267-8097 1-800-268-7095	w	www.serviceontario.ca
Canada	Government of Canada – Service Canada	t tty	1-800-0-Canada, 1-800-622-6232 1-800-926-9105	w e	www.servicecanada.gc.ca info@ic.gc.ca
	Government of Canada – Industry Canada (Canada’s Office of Consumer Affairs)	t tty	613-954-5031, 1-800-328-6189 1-866-694-8389	w	www.ic.gc.ca (under “Resources For” click on Consumers)
	Government of Canada – Competition Bureau	t tty	819-997-4282, 1-800-348-5358 1-800-642-3844	w	www.competitionbureau.gc.ca
	Government of Canada – The Canadian Anti-Fraud Centre	t	1-888-495-8501	w e	www.antifraudcentre-centreantifraude.ca info@antifraudcentre.ca
	Commissioner for Complaints for Telecommunications Services (CCTS)	t	1-888-221-1687	w e	www.ccts-cprst.ca response@ccts-cprst.ca
	Board of Funeral Services	t	1-800-387-4458	w e	www.funeralboard.com info@funeralboard.com
CHCAA	Canadian Health Care Anti-fraud Association	t	416-593-2633, 1-866-962-4222	w e	www.chcaa.org info@chcaa.org
Electrical Safety Authority	Electrical Safety Authority	t	1-877-ESA-SAFE 1-877-372-7233	w	www.esasafe.com www.pluginsafely.ca
Financial Services Commission of Ontario Ontario	Financial Services Commission of Ontario	t tty	416-250-7250, 1-800-668-0128 416-590-7108, 1-800-387-0584	w	www.fsco.gov.on.ca
Ontario Energy Board Commission de l’énergie de l’Ontario	Ontario Energy Board	t	416-314-2455, 1-877-632-2727	w e	www.ontarioenergyboard.ca/OEB/Consumers consumerrelations@ontarioenergyboard.ca
RECO	Real Estate Council of Ontario	t	416-207-4800, 1-800-245-6910	w	www.reco.on.ca

2013

JANUARY 2013

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FEBUARY 2013

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MARCH 2013

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APRIL 2013

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MAY 2013

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JUNE 2013

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JULY 2013

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AUGUST 2013

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SEPTEMBER 2013

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OCTOBER 2013

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NOVEMBER 2013

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DECEMBER 2013

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MINISTRY OF CONSUMER SERVICES
2012
SMART CONSUMER
CALENDAR

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Be a Smart Consumer … We Can Help

www.ontario.ca/consumerservices

The Ministry of Consumer Services works to create a fair, safe and informed marketplace where smart consumers help strengthen a growing economy.

If you have any questions about consumer issues, contact us by telephone at 416-326-8800, toll-free at 1-800-889-9768 or TTY at 1-877-666-6545 or by e-mail at consumer@ontario.ca.