

2006 FRAUD FREE CALENDAR



Smart consumers are good for business



Bank of Canada





Identity Theft

Thieves can steal your personal identity information and commit crimes such as fraud or theft. Be aware.



Protect Your Personal Information:

- Your mailbox – safeguard your bank and credit card statements, pre-approved credit offers, cheques or tax information.
- Your trash – shred documents containing your personal information before throwing them out.
- Your car – don't leave bills and credit cards in your car.
- Your wallet – carry only necessary identification. To thieves, your social insurance number, driver's licence, birth certificate, health and credit card(s) are more valuable than cash.
- Yourself – review financial statements regularly. Obtain a copy of your credit report and guard your personal identification information.

For more information, please visit the Ministry of Government Services' website at www.mgs.gov.on.ca. Please send your comments, feedback and inquiries to

InfoMGS@mgs.gov.on.ca or call **416-326-8555**, or toll-free at **1-800-268-1142**. TTY is **416-325-3408** or toll-free at **1-800-268-7095**.



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DECEMBER 2005

Fitness Clubs

Knowing your rights will help you keep fit physically and financially.



- Read the contract. It is illegal for fitness clubs to offer lifetime memberships – club contracts are limited to one-year terms.
- Inspect the club. Talk to members before you join. Make sure the hours suit your needs and the equipment is properly maintained.
- Remember the 10-day cooling off period. You have the right to cancel a contract for any reason within 10 days of signing.
- Pay by monthly installments. Don't lose a year's worth of payments if the club goes out of business.
- Beware of automatic renewals. Clubs can only renew a membership past one year if it is set out in your agreement and you are notified.

For more information, please visit the Ministry of Government Services' website at www.mgs.gov.on.ca. Please send your comments, feedback and inquiries to

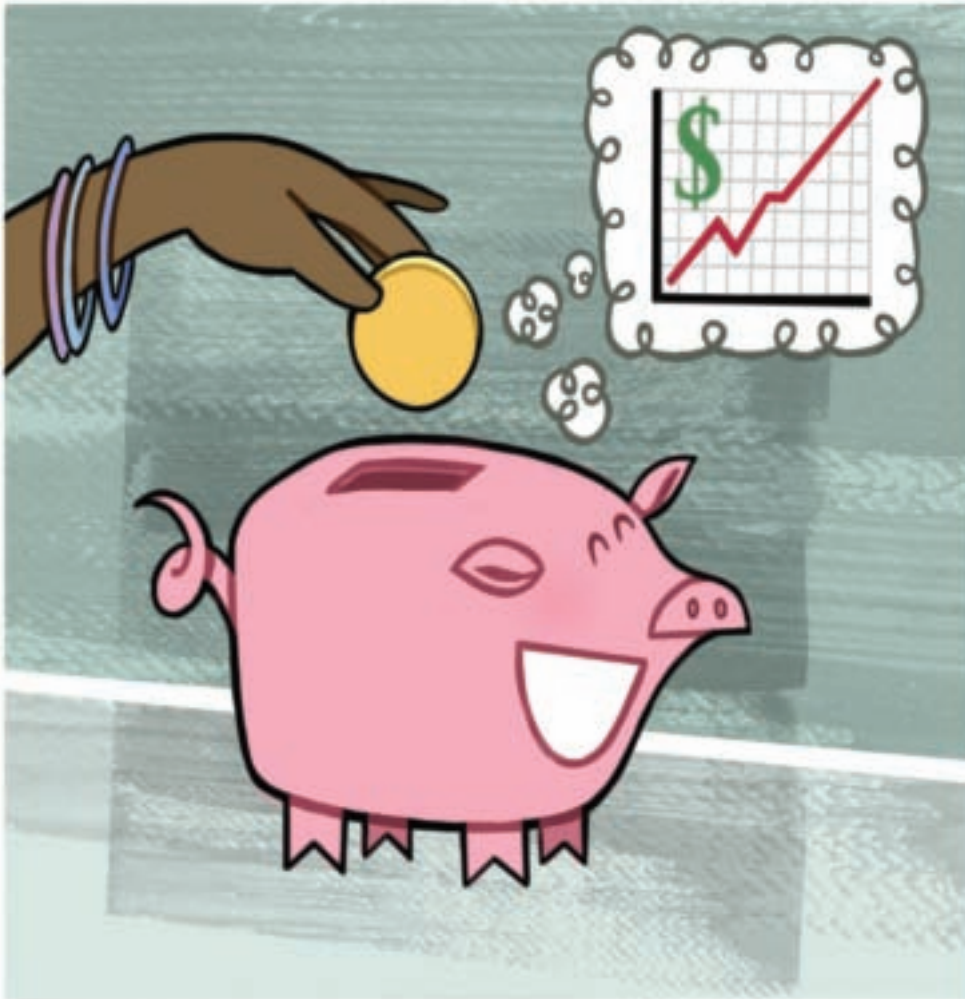
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JANUARY 2006

Investing



Safeguard your investment dollars:

- Before you invest, check the broker or investment firm's qualifications and disciplinary record.
- Consult the free information service provided by the Investment Dealers Association of Canada for the securities industry.
- If you run into problems and your broker or investment firm can't resolve them, or you aren't sure where to turn, contact the Financial Services OmbudsNetwork.
- The OmbudsNetwork provides free consumer assistance and referral services to connect you with the right complaint-handling resources, including independent ombudsman services.

For free information on the securities industry and independent arbitration, contact the Investment Dealers Association of Canada at **416-364-6133** or **1-877-442-4322** or visit their website at **www.ida.ca**.

For free complaint referral services in the financial services industry, including securities, contact the Financial Services OmbudsNetwork at **416-777-2043**, toll-free at **1-866-538-3766** or visit their website at **www.cfson.ca**.

For more information, please visit the Ministry of Government Services' website at www.mgs.gov.on.ca. Please send your comments, feedback and inquiries to

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FEBRUARY 2006



Buying a Home

Buying a home can be difficult.
You'll need help along the way.



You can enter the real estate market with a higher level of confidence thanks to the Real Estate Council of Ontario's (RECO) consumer protection programs.

- **RECO Code of Ethics** defines the conduct expected of real estate agents and the principles upon which they must do business in Ontario.
- **Consumer Deposit Insurance** protects consumers in the event of insolvency, fraud or misappropriation of funds. This protection is cost-free to consumers.
- **Mandatory Continuing Education** ensures registered real estate brokers and salespersons can provide current and accurate advice to consumers.
- **Broker Office Inspections** ensure consumer protection by examining trade record sheets, accounting records and the handling of consumer deposits.

Verify that you are working with a registered broker or salesperson. Visit the Real Estate Council of Ontario at www.reco.on.ca, or by calling **1-800-245-6910**.



*Protecting consumers and members through a fair,
safe and informed marketplace.*

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MARCH 2006

Buying a Vehicle



For more information contact the Ontario Motor Vehicle Industry Council at www.omvic.on.ca or toll-free at **1-800-943-6002**.

A few things you need to know:

- All motor vehicle dealers and salespeople in Ontario must be registered with the Ontario Motor Vehicle Industry Council (OMVIC) to sell vehicles legally.
- To ensure your dealer or salesperson is registered, visit www.omvic.on.ca or call **1-800-943-6002**.
- OMVIC offers free complaint handling. If you have a dispute with your dealer and can't reach a resolution, OMVIC may be able to help.
- All registered motor vehicle dealers pay into a compensation fund that protects your purchase if you run into problems with your transaction. This protection is not available if you purchase your vehicle privately.

If you purchase a vehicle privately:

Avoid becoming a curbsider's victim. Curbsiders are in the business of selling stolen, damaged or odometer-tampered vehicles.

- Make sure the seller provides a Used Vehicle Information Package.
- Check the vehicle's registration.
- Have a mechanic you trust inspect the vehicle.

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APRIL 2006

Home Renovations

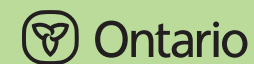
Renovating your home?
Follow these tips:



- Obtain a building permit. Check with your city or town hall before work begins.
- Get written, detailed estimates from three or four contractors.
- Reputation is important – get references and check warranties and guarantees carefully.
- Don't be pressured by a door-to-door "special." Renovations don't automatically add to the value of your home.
- Get it in writing – the cost, start and end dates, and who is responsible for the cleanup.
- Never pay in full until the work has been completed – 10 per cent of the total estimate is a fair down payment.

For more information, please visit the Ministry of Government Services' website at www.mgs.gov.on.ca. Please send your comments, feedback and inquiries to

InfoMGS@mgs.gov.on.ca or call **416-326-8555**, or toll-free at **1-800-268-1142**. TTY is **416-325-3408** or toll-free at **1-800-268-7095**.



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MAY 2006

Shopping Online

It's quick and easy and more and more Ontarians shop online every year.



Protect yourself when shopping online:

- Make sure the site is secure – look for a lock at the bottom of the screen or a website address that begins with `https://`.
- Look for the merchant's name, address and telephone number on the website so you know who to contact for more information.
- Review the privacy policy – find out how the merchant is using and protecting your personal information.
- Understand the refund and return policy and how to go about changing or cancelling your order.
- Never respond to e-mails asking for personal information like your credit card number, bank account information or passwords.

For more information, please visit the Ministry of Government Services' website at www.mgs.gov.on.ca. Please send your comments, feedback and inquiries to

InfoMGS@mgs.gov.on.ca or call **416-326-8555**, or toll-free at **1-800-268-1142**. TTY is **416-325-3408** or toll-free at **1-800-268-7095**.



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JUNE 2006

Home Furnishings/Personal Items

Every year Ontarians spend millions of dollars on big-ticket items.



Protect Yourself:

- Buy from a company you trust. Shop around, ask friends for a referral and compare prices.
- Make sure you understand the store's return and guarantee policies.
- Make sure the contract includes your address and description and cost of the appliance. If delivery is required, make sure the delivery date is also included.
- Read your warranty. You need to know what's covered and how long the warranty lasts.
- Keep all sales receipts, cancelled cheques, owner's manuals and warranty documents.

For more information, please visit the Ministry of Government Services' website at www.mgs.gov.on.ca. Please send your comments, feedback and inquiries to

InfoMGS@mgs.gov.on.ca or call **416-326-8555**, or toll-free at **1-800-268-1142**. TTY is **416-325-3408** or toll-free at **1-800-268-7095**.



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JULY 2006

Credit Reporting



TIPS:

- Improve your credit performance by always making payments on time.
- Be aware – consumer-reporting agencies keep credit information on file for seven years.
- Consider consolidating your debts.
- It is illegal for anyone to charge you a fee to “repair” your credit report before producing results.

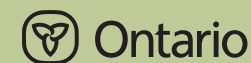
You have the right to:

- Obtain your credit report/history free of charge.
- Demand changes if your report contains incorrect information.
- Consent to any credit grantor accessing your credit report when applying for credit.

Equifax provides information that assists consumers when applying for consumer products and services. Remember to contact Equifax if you have lost or had your personal identification stolen, or if an institution has contacted you regarding suspected fraud activity. To review your credit file and score online, log onto Equifax at www.equifax.ca or to request a free copy of your credit report call **1-800-465-7166**.

For more information, please visit the Ministry of Government Services' website at www.mgs.gov.on.ca. Please send your comments, feedback and inquiries to

InfoMGS@mgs.gov.on.ca or call **416-326-8555**, or toll-free at **1-800-268-1142**. TTY is **416-325-3408** or toll-free at **1-800-268-7095**.



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AUGUST 2006



Ontario's New Travel Industry Act

Protect your travel dollars by purchasing your travel services from a Travel Industry Council of Ontario (TICO) registered travel agency in Ontario.



Always look for the TICO sign when you book your travel time.

Ontario's new Travel Industry Act provides you with the right to:

- Full disclosure – know the full cost of advertised travel services excluding GST and PST.
- Be advised of what travel documents will be required for each person travelling.
- An industry financed Compensation Fund protects consumers who have booked and paid through a registered travel agency, for non-provision of travel services due to insolvency or bankruptcy of a travel agency, air carrier or cruise line.
- Be informed of changes to travel arrangements, and your right to receive alternate travel services acceptable to you or a full and immediate refund.
- Protected prepaid deposits. All deposits paid to a registered Ontario travel agent are now placed in trust accounts.

To learn more about the Travel Industry Council of Ontario and the protection available from the Ontario Travel Compensation Fund contact TICO toll-free at:

1-888-451-TICO (8426), by e-mail at tico@tico.on.ca or visit the website: www.tico.on.ca

For more information, please visit the Ministry of Government Services' website at www.mgs.gov.on.ca. Please send your comments, feedback and inquiries to

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SEPTEMBER 2006



October is Investor Education Month

The Investor Education Fund, a not-for-profit organization, provides information and programs to help investors increase their financial know-how and protect their money.



Most investment scams share common traits. Beware of:

- Guaranteed high profits, with the promise of little or no risk.
- Contact by someone you don't know concerning an investment opportunity.
- Offers of "insider" or "secret" information.
- High-pressure tactics, such as limited time offers.
- No credible information – you can't verify it with a legitimate source.

For more information on investment frauds and scams, visit the Investor Education Fund at www.investorED.ca

For more information, please visit the Ministry of Government Services' website at www.mgs.gov.on.ca. Please send your comments, feedback and inquiries to

InfoMGS@mgs.gov.on.ca or call **416-326-8555**, or toll-free at **1-800-268-1142**. TTY is **416-325-3408** or toll-free at **1-800-268-7095**.



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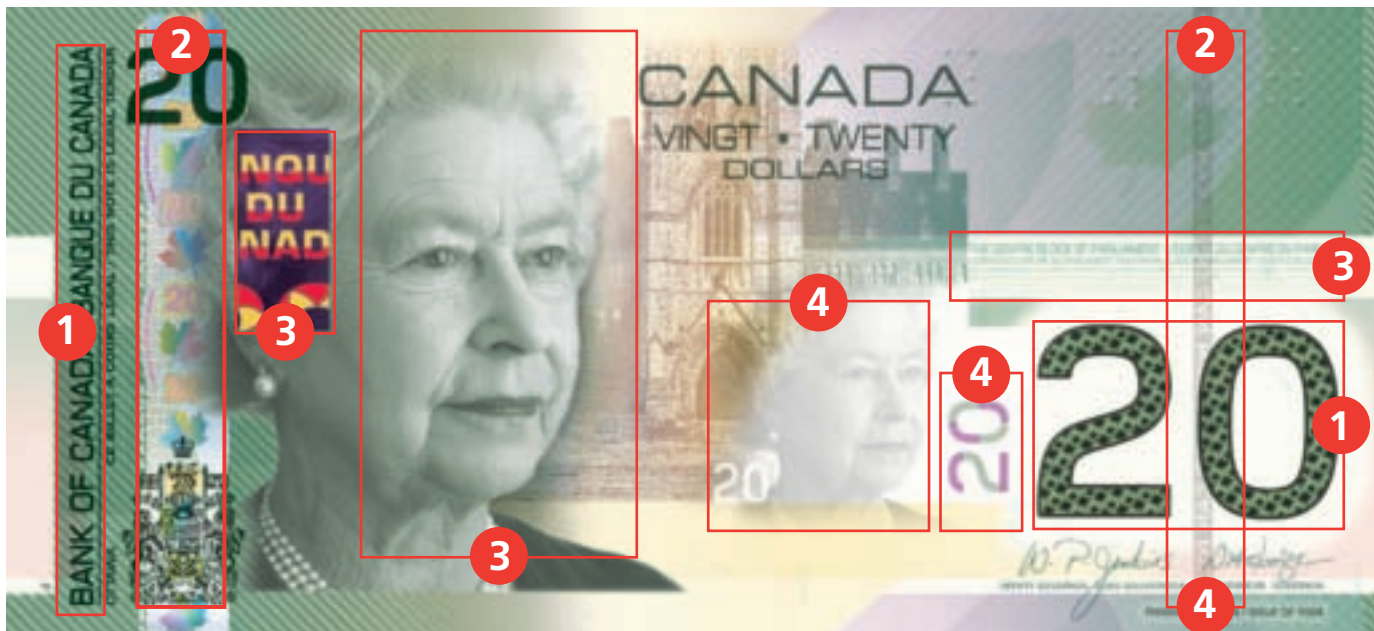
OCTOBER 2006

NOVEMBER 2006

Bank of Canada

Check your notes! Make it a habit!

Feel and see
the difference:



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

For more information:

Toll-free: **1-888-513-8212**

Fax: **613-782-7833**

E-mail: **education@bankofcanada.ca**

Website: **www.bankofcanada.ca/en/banknotes**

- 1 Touch the raised surfaces on your money.
- 2 Tilt your money and look for the changing colours and images.
- 3 Look at your money for fine-line printing in the portrait and background patterns, and for fluorescent features visible under UV light.
- 4 Look through your money for a watermark portrait, a windowed security thread, and a see-through number.



Bank of Canada

For more information, please visit the Ministry of Government Services' website at www.mgs.gov.on.ca. Please send your comments, feedback and inquiries to

InfoMGS@mgs.gov.on.ca or call **416-326-8555**, or toll-free at **1-800-268-1142**. TTY is **416-325-3408** or toll-free at **1-800-268-7095**.



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NOVEMBER 2006



Charity Scams 101



Q. How can I tell the difference between a legitimate and a phoney charity?

A. **Keep informed about a charity and the work it does, and carefully look at the charity's full name. Some scam artists use copycat names that are similar to the names of legitimate charities.**

Q. If the caller asks me for personal or financial information over the telephone, should I hang up?

A. Yes. Only give personal or financial information over the telephone if you have placed the call yourself and know the organization you are calling.

Q. Should I ask for a tax receipt for my donation?

A. Yes. If the caller refuses to offer a receipt, ask why and make sure you understand the reason before you consider making a donation. Only charities registered under the Income Tax Act can issue official tax receipts.

Q. What else should I look out for?

A. High-pressure tactics and vague answers to your questions are all potential signs of scams.

THESE ORGANIZATIONS WORK TOGETHER TO PROVIDE INFORMATION ABOUT CHARITIES:

Office of the Public Guardian and Trustee:

Toll-free: **1-800-366-0335**

Website: **www.attorneygeneral.jus.gov.on.ca**

Canada Revenue Agency – Charities Directorate:

Toll-free: **1-800-267-2384**

Website: **www.cra.gc.ca/charities**

For more information, please visit the Ministry of Government Services' website at www.mgs.gov.on.ca. Please send your comments, feedback and inquiries to

InfoMGS@mgs.gov.on.ca or call **416-326-8555**, or toll-free at **1-800-268-1142**. TTY is **416-325-3408** or toll-free at **1-800-268-7095**.



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<p>TIP THE MORE YOU KNOW If someone comes to your door and claims to represent a charity, call the local chapter to confirm the fundraiser's identity.</p>		<p>NOVEMBER</p> <table border="1"> <tr><td>S</td><td>M</td><td>T</td><td>W</td><td>T</td><td>F</td><td>S</td></tr> <tr><td></td><td></td><td>1</td><td>2</td><td>3</td><td>4</td><td></td></tr> <tr><td>5</td><td>6</td><td>7</td><td>8</td><td>9</td><td>10</td><td>11</td></tr> <tr><td>12</td><td>13</td><td>14</td><td>15</td><td>16</td><td>17</td><td>18</td></tr> <tr><td>19</td><td>20</td><td>21</td><td>22</td><td>23</td><td>24</td><td>25</td></tr> <tr><td>26</td><td>27</td><td>28</td><td>29</td><td>30</td><td></td><td></td></tr> </table>		S	M	T	W	T	F	S			1	2	3	4		5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30			<p>JANUARY</p> <table border="1"> <tr><td>S</td><td>M</td><td>T</td><td>W</td><td>T</td><td>F</td><td>S</td></tr> <tr><td></td><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td><td>6</td></tr> <tr><td>7</td><td>8</td><td>9</td><td>10</td><td>11</td><td>12</td><td>13</td></tr> <tr><td>14</td><td>15</td><td>16</td><td>17</td><td>18</td><td>19</td><td>20</td></tr> <tr><td>21</td><td>22</td><td>23</td><td>24</td><td>25</td><td>26</td><td>27</td></tr> <tr><td>28</td><td>29</td><td>30</td><td>31</td><td></td><td></td><td></td></tr> </table>		S	M	T	W	T	F	S		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31				1	2
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DECEMBER 2006

Organization	Local Area #	Toll-Free #	Website Address
Government of Ontario – Ministry of Government Services	416-326-8555 416-325-3408 TTY	1-800-268-1142 1-800-268-7095 TTY	www.mgs.gov.on.ca
Government of Ontario – Citizens' Inquiry Bureau (ServiceOntario)	416-326-1234 416-325-3408 TTY	1-800-267-8097 1-800-268-7095 TTY	www.serviceontario.ca
Government of Ontario – Office of the Public Guardian and Trustee – Attorney General	416-314-2800	1-800-366-0335	www.attorneygeneral.jus.gov.on.ca/english/family/pgt/
Government of Canada – Federal Government information and telephone numbers		1-800- O CANADA (1-800-622-6232) 1-800-465-7735 TTY	www.canada.gc.ca
Automobile Protection Association (APA)	416-204-1444		www.apa.ca
Car Help Canada	416-651-0555		www.carhelpcanada.com
Bank of Canada (counterfeit bills)	613-782-8111	1-888-513-8212	www.bankofcanada.ca
Competition Bureau – Government of Canada	819-997-4282	1-800-348-5358	www.competition.ic.gc.ca
Consumer Information Gateway – information and services from federal/provincial/territorial governments and partners	613-946-2576		http://ConsumerInformation.ca
Canadian Marketing Association	416-391-2362		www.the-cma.org
Consumers' Association of Canada	613-238-2533		www.consumer.ca
Consumers Council of Canada	416-961-3487		www.consumerscouncil.com
Canadian Motor Vehicle Arbitration Plan (CMVAP)			www.camvap.ca
Canadian Standards Association (CSA)	416-747-4000	1-800-463-6727	www.csa.ca
Electrical Safety Authority (ESA)		1-877-372-7233	www.esasafe.com
Financial Services OmbudsNetwork	416-777-2043	1-866-538-3766	www.cfson.ca
Investment Dealers Association of Canada (IDA)		1-877-442-4322	www.ida.ca
Ontario Motor Vehicle Industry Council (OMVIC)	416-226-4500	1-800-943-6002	www.omvic.on.ca

Ontario Provincial Police (OPP) - Crime Prevention Section		1-888-310-1122 1-888-310-1133 TTY	www.opp.ca
Ontario Securities Commission (OSC)	416-593-8314	1-877-785-1555	www.osc.gov.on.ca
PhoneBusters – national anti-fraud call centre	705-495-8501	1-888-495-8501	www.phonebusters.com
Public Interest Advocacy Centre	613-562-4002 416-348-0814		www.piac.ca
Canada Revenue Agency – Charities Directorate	613-954-0410	1-800-267-2384	www.cra.gc.ca/charities
Technical Standards and Safety Authority (TSSA)	416-734-3300	1-877-682-8772	www.tssa.org
Travel Industry Council of Ontario (TICO)	905-624-6241	1-888-451-8426	www.tico.on.ca
Real Estate Council of Ontario (RECO)	416-207-4800	1-800-245-6910	www.reco.on.ca
Investor Education Fund			www.investorED.ca
Equifax		1-800-685-1111	www.equifax.ca
Ministry of Health and Long-Term Care OHIP Fraud Line		1-888-781-5556	www.health.gov.on.ca
SENIORS			
Advocacy Centre for the Elderly	416-598-2656		www.advocacycentreelderly.org
Canada's Association for the Fifty-Plus			www.fifty-plus.net
Education program on consumer fraud for seniors (VolunteerToronto)	416-961-6888		www.volunteertoronto.on.ca/aboutfraud/
Income Security Programs – Government of Canada (ServiceCanada)		1-800- O CANADA 1-800-622-6232 1-800-465-7735 TTY	www.canadabenefits.gc.ca
Ontario Network for the Prevention of Elder Abuse	416-978-1716		www.onpea.org
Seniors' INFOLine – Ontario Seniors' Secretariat		1-888-910-1999 1-800-387-5559 TTY	www.citizenship.gov.on.ca/seniors
Senior Friendly™ Ontario	416-351-0095 x215		
Victim Support Line – assistance for elder abuse	416-314-2447	1-888-579-2888	

Sample Letter To Cancel A Contract

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. You must be able to prove that the letter was received, so send it by registered mail, fax or courier.

A. Consumer
54321 Buyers Rd.
Somewhere, Ontario
Postal Code

January 5, 2006


A. Company
54321 Seller's Street
Somewhere, Ontario
Postal Code

Dear Sir/Madam:

On January 2, 2006, 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 that contract.

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

Yours truly,



A. Consumer

Your name and address

Date

Company name and address

Date of the contract

Your request

Sign the letter

If you want to cancel a door-to-door contract, take a look at this sample. Then call the Government of Ontario – Consumer Helpline at **416-326-8800** in Toronto or toll-free at **1-800-889-9768** from other parts of the province.

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

Send letter by registered mail, fax or courier.

For more information, please visit the Ministry of Government Services' website at www.mgs.gov.on.ca. Please send your comments, feedback and inquiries to InfoMGS@mgs.gov.on.ca or call **416-326-8555**, or toll-free at **1-800-268-1142**. TTY is **416-325-3408** or toll-free at **1-800-268-7095**.

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For a complete listing of all religious holidays, visit www.interfaithcalendar.org/2006.htm

The new Consumer Protection Act

New consumer legislation provides you with more rights and businesses with more responsibilities.



YOU NOW HAVE THE RIGHT TO:

- Refuse to pay for goods or services that you did not request (negative-option billing).
- Full contract disclosure about the cost of long-term leases and interest charges.
- The same protections for both goods and services.
- Receive goods within 30 days after they are promised in contracts, or cancel the contract and get a refund.
- Pay no more than 10 per cent above the original agreed estimate for home renovations or moving services.
- Cancel fitness club, timeshare and door-to-door sales contracts, for any reason, up to 10 days after signing.

For more information, please visit the Ministry of Government Services' website at www.mgs.gov.on.ca. Please send your comments, feedback and inquiries to InfoMGS@mgs.gov.on.ca or call **416-326-8555**, or toll-free at **1-800-268-1142**. TTY is **416-325-3408** or toll-free at **1-800-268-7095**.