



2007
MONTHLY CALENDAR

**Protect
yourself**

Information about your
rights, consumer safety
and protecting yourself
in the marketplace

GETTING IN SHAPE FOR 2007 BY LOSING WEIGHT?

The Competition Bureau is warning consumers that there are no miracle cures or magic wands. Beware of weight-loss scams and fitness products that advertise false hope and incredible results...all you may lose is your money.

Watch for scams like:

- Eat your favourite foods and lose two pounds a day!
- Dissolve fat with diet pills!
- Lose weight and tone muscles without exercising!
- Absorb fat with flab fighter gel!

If it sounds too good to be true, it probably is. There are no quick solutions. Eating sensibly and exercising regularly are healthy ways to lose weight.



If you believe you've been misled by bogus weight-loss or fitness claims, please contact the Competition Bureau toll-free at **1-800-348-5358** or visit www.competitionbureau.gc.ca



Competition Bureau
Canada

Bureau de la concurrence
Canada

January

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY																																																																																											
	1 NEW YEAR'S DAY	2	3 full moon	4	5	6																																																																																											
7	8	9	10	11	12	13																																																																																											
14	15	16	17	18	19 new moon	20																																																																																											
21	22	23	24	25	26	27																																																																																											
28	29	30	31		DECEMBER <small>2006</small> <table border="1"> <thead> <tr> <th>S</th> <th>M</th> <th>TU</th> <th>W</th> <th>TH</th> <th>F</th> <th>S</th> </tr> </thead> <tbody> <tr> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>1 2</td> </tr> <tr> <td>3</td> <td>4</td> <td>5</td> <td>6</td> <td>7</td> <td>8</td> <td>9</td> </tr> <tr> <td>10</td> <td>11</td> <td>12</td> <td>13</td> <td>14</td> <td>15</td> <td>16</td> </tr> <tr> <td>17</td> <td>18</td> <td>19</td> <td>20</td> <td>21</td> <td>22</td> <td>23</td> </tr> <tr> <td>24</td> <td>25</td> <td>26</td> <td>27</td> <td>28</td> <td>29</td> <td>30</td> </tr> <tr> <td>31</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table>	S	M	TU	W	TH	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							FEBRUARY <small>2007</small> <table border="1"> <thead> <tr> <th>S</th> <th>M</th> <th>TU</th> <th>W</th> <th>TH</th> <th>F</th> <th>S</th> </tr> </thead> <tbody> <tr> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>1 2 3</td> </tr> <tr> <td>4</td> <td>5</td> <td>6</td> <td>7</td> <td>8</td> <td>9</td> <td>10</td> </tr> <tr> <td>11</td> <td>12</td> <td>13</td> <td>14</td> <td>15</td> <td>16</td> <td>17</td> </tr> <tr> <td>18</td> <td>19</td> <td>20</td> <td>21</td> <td>22</td> <td>23</td> <td>24</td> </tr> <tr> <td>25</td> <td>26</td> <td>27</td> <td>28</td> <td></td> <td></td> <td></td> </tr> </tbody> </table>	S	M	TU	W	TH	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			
S	M	TU	W	TH	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																																																																																																	
S	M	TU	W	TH	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																																																																																														

BE FINANCIALLY RESPONSIBLE

Did you know that 90 per cent of all women will be entirely responsible for their own finances at some point in their lives? There are things you can do to reduce the stress of managing your own financial affairs:

- Plan for your future – create a budget and put a financial plan in place, now.
- Educate yourself – read books, magazines, newspapers that discuss finances.
- Learn about your family’s finances – find out what investments, pension plans, benefit packages and insurance policies you have.
- Deal with qualified financial professionals when setting your financial goals and putting them in place.



The Manitoba Securities Commission can tell you if your financial adviser is registered to sell securities or has been the subject of any disciplinary actions. Contact the commission at **(204) 945-2548** in Winnipeg; **1-800-655-5244** toll free or visit www.msc.gov.mb.ca for information and resources.



February

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY																																																																																				
JANUARY <small>2007</small> <table border="1"> <thead> <tr> <th>S</th><th>M</th><th>TU</th><th>W</th><th>TH</th><th>F</th><th>S</th> </tr> </thead> <tbody> <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> </tbody> </table>	S	M	TU	W	TH	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				MARCH <small>2007</small> <table border="1"> <thead> <tr> <th>S</th><th>M</th><th>TU</th><th>W</th><th>TH</th><th>F</th><th>S</th> </tr> </thead> <tbody> <tr><td></td><td></td><td></td><td></td><td>1</td><td>2</td><td>3</td></tr> <tr><td>4</td><td>5</td><td>6</td><td>7</td><td>8</td><td>9</td><td>10</td></tr> <tr><td>11</td><td>12</td><td>13</td><td>14</td><td>15</td><td>16</td><td>17</td></tr> <tr><td>18</td><td>19</td><td>20</td><td>21</td><td>22</td><td>23</td><td>24</td></tr> <tr><td>25</td><td>26</td><td>27</td><td>28</td><td>29</td><td>30</td><td>31</td></tr> </tbody> </table>	S	M	TU	W	TH	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	3
S	M	TU	W	TH	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																																																																																							
S	M	TU	W	TH	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																																																																																				
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																																																																																							



VALENTINE'S DAY



ASH WEDNESDAY

MARCH IS FRAUD PREVENTION MONTH

Identity theft steals your good name, your money and even your self-respect.

Never give out personal information over the phone or Internet to any business that cannot prove it's legitimate. Crooks use the information to steal your money and commit crimes in your name.

Shred unwanted personal information and check your credit report every year.

If a scam artist contacts you, or if you've been defrauded, call PhoneBusters at **1-888-495-8501**.



Fraud: Recognize it. Report it. Stop it.

Brought to you by the Competition Bureau,
on behalf of the Fraud Prevention Forum.



Competition Bureau
Canada

Bureau de la concurrence
Canada

March

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY																																																																																				
FEBRUARY <small>2007</small> <table border="1"> <thead> <tr> <th>S</th> <th>M</th> <th>TU</th> <th>W</th> <th>TH</th> <th>F</th> <th>S</th> </tr> </thead> <tbody> <tr> <td></td> <td></td> <td></td> <td>1</td> <td>2</td> <td>3</td> <td></td> </tr> <tr> <td>4</td> <td>5</td> <td>6</td> <td>7</td> <td>8</td> <td>9</td> <td>10</td> </tr> <tr> <td>11</td> <td>12</td> <td>13</td> <td>14</td> <td>15</td> <td>16</td> <td>17</td> </tr> <tr> <td>18</td> <td>19</td> <td>20</td> <td>21</td> <td>22</td> <td>23</td> <td>24</td> </tr> <tr> <td>25</td> <td>26</td> <td>27</td> <td>28</td> <td></td> <td></td> <td></td> </tr> </tbody> </table>	S	M	TU	W	TH	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				APRIL <small>2007</small> <table border="1"> <thead> <tr> <th>S</th> <th>M</th> <th>TU</th> <th>W</th> <th>TH</th> <th>F</th> <th>S</th> </tr> </thead> <tbody> <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></td> <td></td> <td></td> <td></td> </tr> </tbody> </table>	S	M	TU	W	TH	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							1	2	3
S	M	TU	W	TH	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																																																																																							
S	M	TU	W	TH	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																																																																																								
			<i>Fraud Prevention Month</i>				 <small>full moon</small>																																																																																			
4	5	6	7	8	9	10																																																																																				
11	12	13	14	15	16	17																																																																																				
						<small>ST. PATRICK'S DAY</small>																																																																																				
18	19	20	21	22	23	24																																																																																				
	 <small>new moon</small>																																																																																									
25	26	27	28	29	30	31																																																																																				

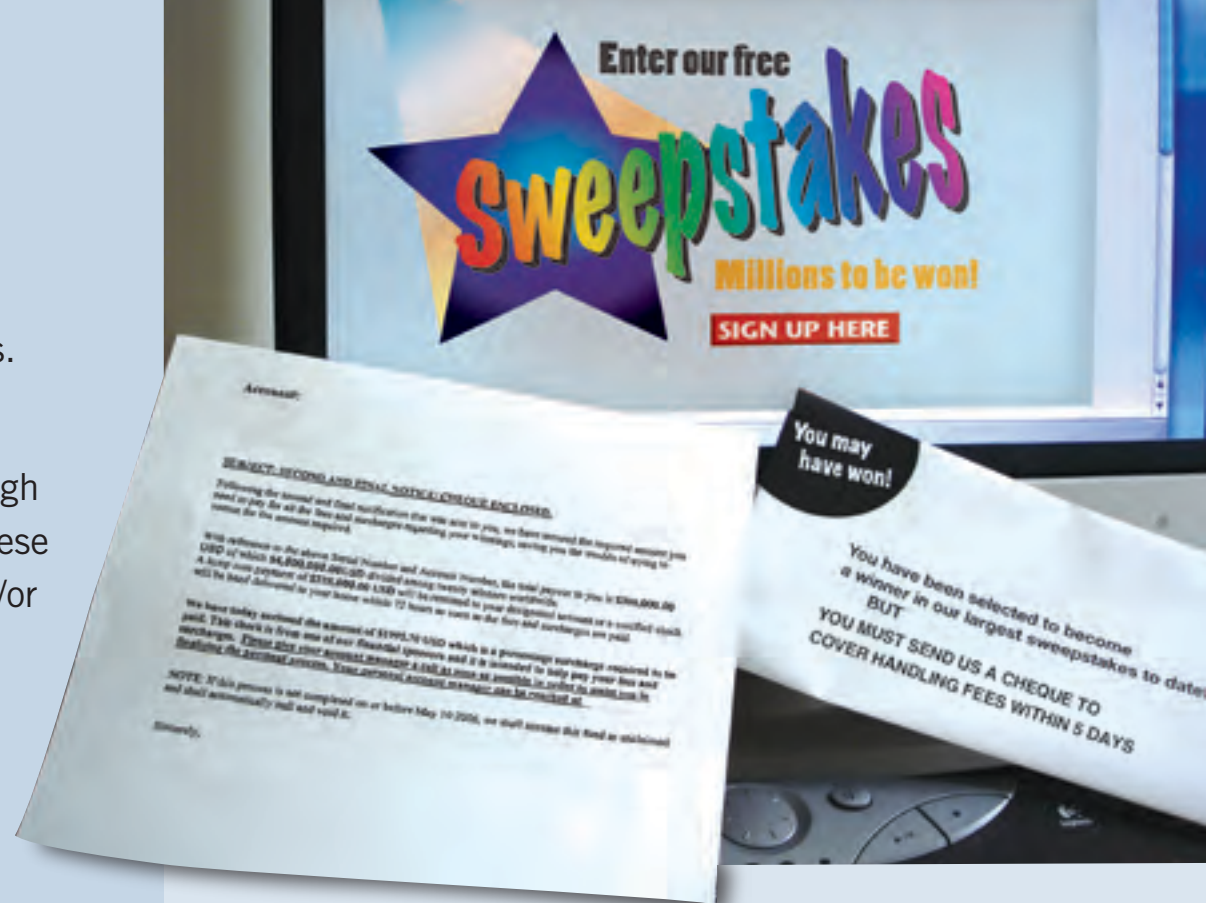
LOTTERY SCAMS – BUYER BEWARE

If it sounds too good to be true – it probably is.

Protect yourself:

- Beware of promises of lottery winnings through unsolicited phone calls, letters or e-mail. These promises are scams to steal your money and/or your identity.
- Don't send cash or cheques for administration or handling fees – legitimate lottery and raffle operators don't charge fees to deliver a prize.
- Don't give bank account, credit card, personal or other financial information to strangers.
- Remember, payment to purchase a ticket is always required before the draw, not after the draw.

April



To report suspected scams, contact your local police or the Anti-fraud Call Centre, PhoneBusters at **1-888-495-8501** or www.phonebusters.com

For more information on lottery scams, contact the Manitoba Gaming Control Commission at **1-800-782-0363** or **954-9400** or www.mgcc.mb.ca



SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY																																																																																				
1 PALM SUNDAY	2  full moon	3 PASSOVER	4	5	6 GOOD FRIDAY	7																																																																																				
8 EASTER SUNDAY	9	10	11	12	13	14																																																																																				
15	16	17  new moon	18	19	20	21																																																																																				
22 EARTH DAY	23	24	25	26	27	28																																																																																				
29	30				MARCH <small>2007</small> <table border="1"> <thead> <tr> <th>S</th> <th>M</th> <th>TU</th> <th>W</th> <th>TH</th> <th>F</th> <th>S</th> </tr> </thead> <tbody> <tr> <td></td> <td></td> <td></td> <td></td> <td>1</td> <td>2</td> <td>3</td> </tr> <tr> <td>4</td> <td>5</td> <td>6</td> <td>7</td> <td>8</td> <td>9</td> <td>10</td> </tr> <tr> <td>11</td> <td>12</td> <td>13</td> <td>14</td> <td>15</td> <td>16</td> <td>17</td> </tr> <tr> <td>18</td> <td>19</td> <td>20</td> <td>21</td> <td>22</td> <td>23</td> <td>24</td> </tr> <tr> <td>25</td> <td>26</td> <td>27</td> <td>28</td> <td>29</td> <td>30</td> <td>31</td> </tr> </tbody> </table>	S	M	TU	W	TH	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	MAY <small>2007</small> <table border="1"> <thead> <tr> <th>S</th> <th>M</th> <th>TU</th> <th>W</th> <th>TH</th> <th>F</th> <th>S</th> </tr> </thead> <tbody> <tr> <td></td> <td></td> <td>1</td> <td>2</td> <td>3</td> <td>4</td> <td>5</td> </tr> <tr> <td>6</td> <td>7</td> <td>8</td> <td>9</td> <td>10</td> <td>11</td> <td>12</td> </tr> <tr> <td>13</td> <td>14</td> <td>15</td> <td>16</td> <td>17</td> <td>18</td> <td>19</td> </tr> <tr> <td>20</td> <td>21</td> <td>22</td> <td>23</td> <td>24</td> <td>25</td> <td>26</td> </tr> <tr> <td>27</td> <td>28</td> <td>29</td> <td>30</td> <td>31</td> <td></td> <td></td> </tr> </tbody> </table>	S	M	TU	W	TH	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		
S	M	TU	W	TH	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																																																																																				
S	M	TU	W	TH	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																																																																																						

CITIZENS ON PATROL PROGRAM (COPP)

We're Looking for You

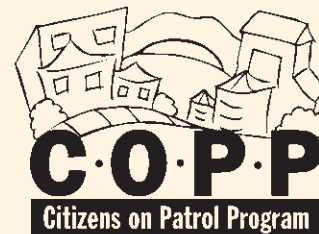
Citizens on Patrol is a crime prevention program where community members act as extra “eyes and ears” of the community and local police to help deter crime in the community.

Join us today and help make your community safer.

May



For more information, call: **985-8849**
toll-free: **1-866-326-7792**
or visit: www.citizensonpatrol.mb.ca



SUNDAY							MONDAY							TUESDAY							WEDNESDAY							THURSDAY							FRIDAY							SATURDAY																																																																																										
APRIL <small>2007</small> <table border="1"> <thead> <tr><th>S</th><th>M</th><th>TU</th><th>W</th><th>TH</th><th>F</th><th>S</th></tr> </thead> <tbody> <tr><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td><td>6</td><td>7</td></tr> <tr><td>8</td><td>9</td><td>10</td><td>11</td><td>12</td><td>13</td><td>14</td></tr> <tr><td>15</td><td>16</td><td>17</td><td>18</td><td>19</td><td>20</td><td>21</td></tr> <tr><td>22</td><td>23</td><td>24</td><td>25</td><td>26</td><td>27</td><td>28</td></tr> <tr><td>29</td><td>30</td><td></td><td></td><td></td><td></td><td></td></tr> </tbody> </table>							S	M	TU	W	TH	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						JUNE <small>2007</small> <table border="1"> <thead> <tr><th>S</th><th>M</th><th>TU</th><th>W</th><th>TH</th><th>F</th><th>S</th></tr> </thead> <tbody> <tr><td></td><td></td><td></td><td></td><td></td><td></td><td>1 2</td></tr> <tr><td>3</td><td>4</td><td>5</td><td>6</td><td>7</td><td>8</td><td>9</td></tr> <tr><td>10</td><td>11</td><td>12</td><td>13</td><td>14</td><td>15</td><td>16</td></tr> <tr><td>17</td><td>18</td><td>19</td><td>20</td><td>21</td><td>22</td><td>23</td></tr> <tr><td>24</td><td>25</td><td>26</td><td>27</td><td>28</td><td>29</td><td>30</td></tr> </tbody> </table>							S	M	TU	W	TH	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	1							2							3							4							5						
S	M	TU	W	TH	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																																																																																																																																			
S	M	TU	W	TH	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																																																																																																																														
																					 full moon																																																																																																															
6							7							8							9							10							11							12																																																																																										
13							14							15							16							17							18							19																																																																																										
MOTHER'S DAY																					 new moon																																																																																																															
20							21							22							23							24							25							26																																																																																										
							VICTORIA DAY																																																																																																																													
27							28							29							30							31																																																																																																								

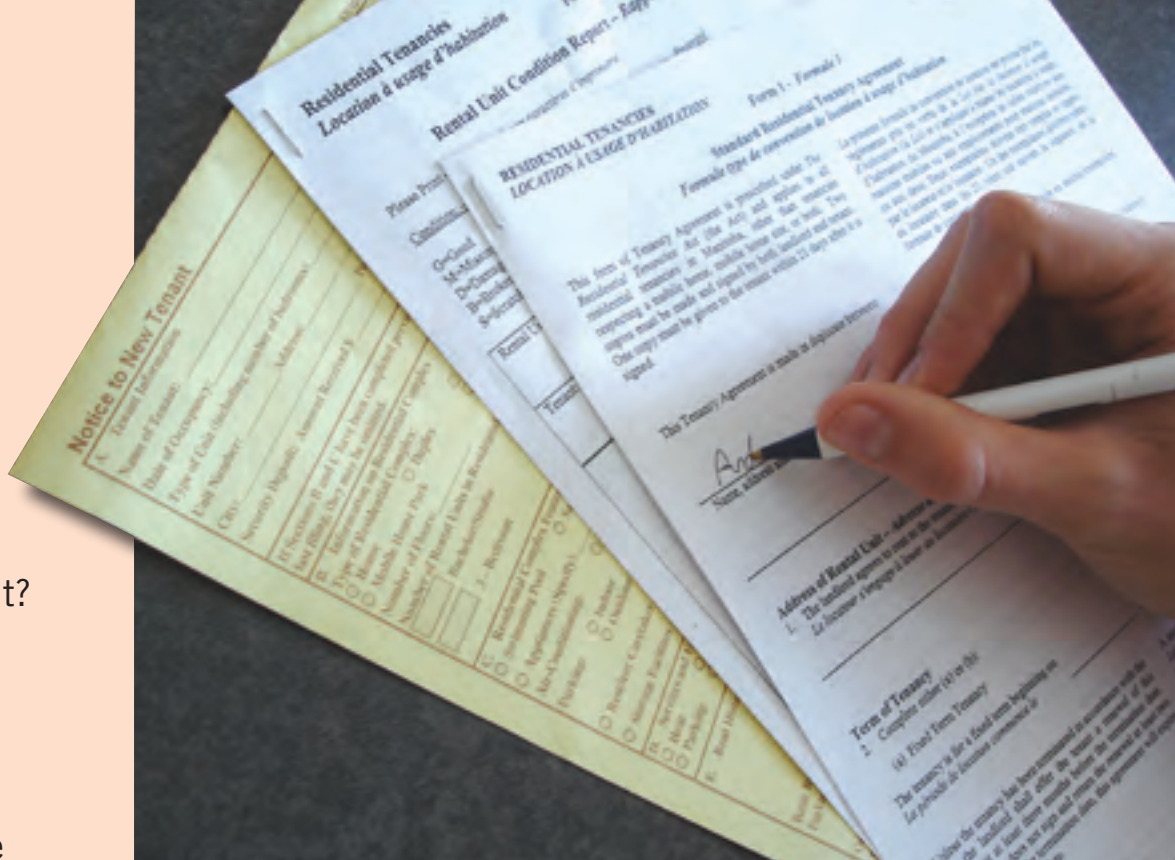
BEFORE YOU RENT

Some things to ask:

- How much is the rent and when is it due?
- What is included in the rent? (For example: utilities, parking, cable TV)
- Is this month-to-month or for a fixed term?
- How much notice do I have to give to move out?

Things to know:

- Security deposit must not be more than half a month's rent.
- After you pay a security deposit or sign a lease it will probably be too late to change your mind about living there.
- Ask the landlord to do a condition report before you move your things in, and give you a copy.
- If you have concerns, contact the Branch.



June

Residential Tenancies Branch

302-254 Edmonton Street
Winnipeg MB R3C 3Y4

Phone: In Winnipeg **945-2476** or toll-free **1-800-782-8403**
In Brandon **726-6230** or toll-free **1-800-656-8481**
In Thompson **677-6496** or toll-free **1-800-229-0639**

Website: www.residentialtenancies.mb.ca

E-mail: rtb@gov.mb.ca



SUNDAY

MONDAY

TUESDAY

WEDNESDAY

THURSDAY

FRIDAY

SATURDAY

MAY 2007

JULY 2007

S	M	TU	W	TH	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		

S	M	TU	W	TH	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



full moon

3

4

5

6

7

8

9

10

11

12

13

14

15

16



new moon

WORLD ELDER ABUSE AWARENESS DAY

17

18

19

20

21

22

23

FATHER'S DAY

24

25

26

27

28

29

30



full moon

GAMBLING HAS A PRICE

Lots of fun things cost money and gambling does, too. If you like gambling, you should know how much it costs to play.

Let's say you:

- play VLTs
- bet maximum credits of \$1.25 each play
- play at an average speed

You'll spend an average of \$66 an hour playing VLTs. If you play for two hours, twice a month, you could spend as much as \$1,584 a year.

Remember, any gambling can result in some wins or even greater losses.



For more information, call the Responsible Gaming Information Centre in Winnipeg at:

Club Regent Casino: 204-957-2500 ext. 8419

McPhillips Street Station: 204-957-2500 ext. 1240

July



SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY																																																																																				
1 CANADA DAY	2	3	4	5	6	7																																																																																				
8	9	10	11	12	13	14  new moon																																																																																				
15	16	17	18	19	20	21																																																																																				
22	23	24	25	26	27	28																																																																																				
29	30  full moon	31			<p>JUNE 2007</p> <table border="1"> <thead> <tr> <th>S</th> <th>M</th> <th>TU</th> <th>W</th> <th>TH</th> <th>F</th> <th>S</th> </tr> </thead> <tbody> <tr> <td></td> <td></td> <td></td> <td></td> <td></td> <td>1</td> <td>2</td> </tr> <tr> <td>3</td> <td>4</td> <td>5</td> <td>6</td> <td>7</td> <td>8</td> <td>9</td> </tr> <tr> <td>10</td> <td>11</td> <td>12</td> <td>13</td> <td>14</td> <td>15</td> <td>16</td> </tr> <tr> <td>17</td> <td>18</td> <td>19</td> <td>20</td> <td>21</td> <td>22</td> <td>23</td> </tr> <tr> <td>24</td> <td>25</td> <td>26</td> <td>27</td> <td>28</td> <td>29</td> <td>30</td> </tr> </tbody> </table>	S	M	TU	W	TH	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>AUGUST 2007</p> <table border="1"> <thead> <tr> <th>S</th> <th>M</th> <th>TU</th> <th>W</th> <th>TH</th> <th>F</th> <th>S</th> </tr> </thead> <tbody> <tr> <td></td> <td></td> <td></td> <td></td> <td>1</td> <td>2</td> <td>3</td> </tr> <tr> <td>4</td> <td>5</td> <td>6</td> <td>7</td> <td>8</td> <td>9</td> <td>10</td> </tr> <tr> <td>11</td> <td>12</td> <td>13</td> <td>14</td> <td>15</td> <td>16</td> <td>17</td> </tr> <tr> <td>18</td> <td>19</td> <td>20</td> <td>21</td> <td>22</td> <td>23</td> <td>24</td> </tr> <tr> <td>25</td> <td>26</td> <td>27</td> <td>28</td> <td>29</td> <td>30</td> <td>31</td> </tr> </tbody> </table>	S	M	TU	W	TH	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
S	M	TU	W	TH	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																																																																																				
S	M	TU	W	TH	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																																																																																				

IMMOBILIZERS REDUCE VEHICLE THEFT

Many newer cars and trucks have electronic immobilizers built in to prevent them from being stolen. If your vehicle doesn't have an electronic immobilizer, you can have one installed.

- Manitoba Public Insurance can help you buy one. For just \$140, you can protect your vehicle with an electronic immobilizer. That's 50 per cent off the regular price of \$280. Manitoba Public Insurance pays the rest!
- Any extra charges for special installations (For example: remote starters) can be financed through Manitoba Public Insurance with no interest.
- Installing an immobilizer means a discount of \$40 on your insurance each year. The savings on your insurance premiums will pay for the immobilizer in just three years.





For more details on Manitoba Public Insurance's immobilizer program, call **985-7000** in Winnipeg; toll free at **1-800-665-2410**; or visit www.mpi.mb.ca

August



**Manitoba
Public Insurance**

SUNDAY							MONDAY							TUESDAY							WEDNESDAY							THURSDAY							FRIDAY							SATURDAY																																																																																																	
JULY 2007 <table border="1"> <thead> <tr><th>S</th><th>M</th><th>TU</th><th>W</th><th>TH</th><th>F</th><th>S</th></tr> </thead> <tbody> <tr><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td><td>6</td><td>7</td></tr> <tr><td>8</td><td>9</td><td>10</td><td>11</td><td>12</td><td>13</td><td>14</td></tr> <tr><td>15</td><td>16</td><td>17</td><td>18</td><td>19</td><td>20</td><td>21</td></tr> <tr><td>22</td><td>23</td><td>24</td><td>25</td><td>26</td><td>27</td><td>28</td></tr> <tr><td>29</td><td>30</td><td>31</td><td></td><td></td><td></td><td></td></tr> </tbody> </table>							S	M	TU	W	TH	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					SEPTEMBER 2007 <table border="1"> <thead> <tr><th>S</th><th>M</th><th>TU</th><th>W</th><th>TH</th><th>F</th><th>S</th></tr> </thead> <tbody> <tr><td></td><td></td><td></td><td></td><td></td><td></td><td>1</td></tr> <tr><td>2</td><td>3</td><td>4</td><td>5</td><td>6</td><td>7</td><td>8</td></tr> <tr><td>9</td><td>10</td><td>11</td><td>12</td><td>13</td><td>14</td><td>15</td></tr> <tr><td>16</td><td>17</td><td>18</td><td>19</td><td>20</td><td>21</td><td>22</td></tr> <tr><td>23</td><td>24</td><td>25</td><td>26</td><td>27</td><td>28</td><td>29</td></tr> <tr><td>30</td><td></td><td></td><td></td><td></td><td></td><td></td></tr> </tbody> </table>							S	M	TU	W	TH	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														1							2							3							4						
S	M	TU	W	TH	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																																																																																																																																									
S	M	TU	W	TH	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																																																																																																																																											
5							6							7							8							9							10							11																																																																																																	
							CIVIC HOLIDAY																																																																																																																																				
12							13							14							15							16							17							18																																																																																																	
 new moon																																																																																																																																											
19							20							21							22							23							24							25																																																																																																	
26							27							28							29							30							31																																																																																																								
														 full moon																																																																																																																													

BE CAUTIOUS WHEN HIRING HOME RENOVATORS

- If a renovator comes to your door, ask to see his or her direct seller's licence. If no licence is produced, write down the name of the seller and the company and contact the Consumers' Bureau.
- Get at least three detailed written estimates.
- Ask for and check references.
- Read and understand the contract fully before signing, and get a copy of it.
- Under *The Builders' Liens Act*, consumers can hold back 7.5 per cent of the total cost of renovations for 40 days after the work is completed.

The Consumers' Bureau investigates complaints about unlicensed direct sellers, high-pressure sales, poor quality products and workmanship, contracts for unnecessary work, excessive prices and scams.



For more information: call Consumers' Bureau at **945-3800** in Winnipeg; toll free at **1-800-782-0067**; or visit the website at www.gov.mb.ca/finance/cca/consumb/

Manitoba 

September

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
--------	--------	---------	-----------	----------	--------	----------

AUGUST 2007

S	M	TU	W	TH	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	

OCTOBER 2007

S	M	TU	W	TH	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						
----------	--	--	--	--	--	--

3						
	LABOUR DAY					

4						
----------	--	--	--	--	--	--

5						
----------	--	--	--	--	--	--

6						
----------	--	--	--	--	--	--

7						
----------	--	--	--	--	--	--

8						
----------	--	--	--	--	--	--

9						
----------	--	--	--	--	--	--

10						
-----------	--	--	--	--	--	--

11						
	 new moon					

12						
-----------	--	--	--	--	--	--

13						
	ROSH HASHANAH					

14						
-----------	--	--	--	--	--	--

15						
-----------	--	--	--	--	--	--

16						
-----------	--	--	--	--	--	--

17						
-----------	--	--	--	--	--	--

18						
-----------	--	--	--	--	--	--

19						
-----------	--	--	--	--	--	--

20						
-----------	--	--	--	--	--	--

21						
-----------	--	--	--	--	--	--

22						
	YOM KIPPUR					

23/30						
--------------	--	--	--	--	--	--

24						
-----------	--	--	--	--	--	--

25						
-----------	--	--	--	--	--	--

26						
	 full moon					

27						
-----------	--	--	--	--	--	--

28						
-----------	--	--	--	--	--	--

29						
-----------	--	--	--	--	--	--

MONEY MATTERS AND SENIORS

Financial abuse is the illegal or inappropriate use of another person's money or property. It includes pressure, threats and intimidation to give property or sign legal documents.

To protect yourself:

- Have cheques (pension and other benefits) deposited directly into your account.
- Discuss your financial plans with trusted professional advisors.
- Keep accurate records of accounts and lists of property and assets.
- Only give up control of property and assets when you decide you can no longer manage them.



For a copy of the Legal Information Guide for Seniors, which details financial planning, call the Seniors Information Line at **1-800-665-6565** or **945-6565** in Winnipeg or visit the Manitoba Seniors and Healthy Aging Secretariat's website at www.gov.mb.ca/shas. For information about elder abuse, call the Seniors Abuse Line at **1-888-896-7183** or **945-1884** in Winnipeg.

October

Manitoba 

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY																																																																																											
	1 INTERNATIONAL DAY OF OLDER PERSONS	2	3	4	5	6																																																																																											
	<i>Seniors' and Elders' Month</i>																																																																																																
7	8 THANKSGIVING DAY	9	10	11  new moon	12	13																																																																																											
14	15	16	17	18	19	20																																																																																											
21	22	23	24	25	26  full moon	27																																																																																											
28	29	30	31 HALLOWEEN		SEPTEMBER <small>2007</small> <table border="1"> <thead> <tr> <th>S</th> <th>M</th> <th>TU</th> <th>W</th> <th>TH</th> <th>F</th> <th>S</th> </tr> </thead> <tbody> <tr> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>1</td> </tr> <tr> <td>2</td> <td>3</td> <td>4</td> <td>5</td> <td>6</td> <td>7</td> <td>8</td> </tr> <tr> <td>9</td> <td>10</td> <td>11</td> <td>12</td> <td>13</td> <td>14</td> <td>15</td> </tr> <tr> <td>16</td> <td>17</td> <td>18</td> <td>19</td> <td>20</td> <td>21</td> <td>22</td> </tr> <tr> <td>23</td> <td>24</td> <td>25</td> <td>26</td> <td>27</td> <td>28</td> <td>29</td> </tr> <tr> <td>30</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table>	S	M	TU	W	TH	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							NOVEMBER <small>2007</small> <table border="1"> <thead> <tr> <th>S</th> <th>M</th> <th>TU</th> <th>W</th> <th>TH</th> <th>F</th> <th>S</th> </tr> </thead> <tbody> <tr> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>1 2 3</td> </tr> <tr> <td>4</td> <td>5</td> <td>6</td> <td>7</td> <td>8</td> <td>9</td> <td>10</td> </tr> <tr> <td>11</td> <td>12</td> <td>13</td> <td>14</td> <td>15</td> <td>16</td> <td>17</td> </tr> <tr> <td>18</td> <td>19</td> <td>20</td> <td>21</td> <td>22</td> <td>23</td> <td>24</td> </tr> <tr> <td>25</td> <td>26</td> <td>27</td> <td>28</td> <td>29</td> <td>30</td> <td></td> </tr> </tbody> </table>	S	M	TU	W	TH	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	
S	M	TU	W	TH	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																																																																																																	
S	M	TU	W	TH	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																																																																																												

RESIDENTIAL HOME SECURITY

- 70 per cent of break and enter crimes are done through the front or back doors. A good quality deadbolt with a slip ring will reinforce the safety of these areas. Ensure the striker plate is attached to the door frame with a minimum of two, three-inch screws.
- Automatic timers plugged into table lamps give the impression that someone is home in the evenings, even if you're out.
- Ensure your house numbers are illuminated at night, in case emergency workers need to find your home.
- If you come home to find you have been broken into, don't go inside. Go to a safe place and call the local police.
- The police need your help reporting suspicious vehicles or people in your neighbourhood. Join Neighbourhood Watch/Rural Crime Watch or Citizens on Patrol in your area.



Winnipeg Police Service,
Community Relations: **986-6322**

Citizens on Patrol: **1-866-326-7792**

RCMP – Contact your local detachment



November

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY																																																																																											
<p>OCTOBER 2007</p> <table border="1"> <tr><th>S</th><th>M</th><th>TU</th><th>W</th><th>TH</th><th>F</th><th>S</th></tr> <tr><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td><td>6</td><td></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	TU	W	TH	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				<p>DECEMBER 2007</p> <table border="1"> <tr><th>S</th><th>M</th><th>TU</th><th>W</th><th>TH</th><th>F</th><th>S</th></tr> <tr><td></td><td></td><td></td><td></td><td></td><td></td><td>1</td></tr> <tr><td>2</td><td>3</td><td>4</td><td>5</td><td>6</td><td>7</td><td>8</td></tr> <tr><td>9</td><td>10</td><td>11</td><td>12</td><td>13</td><td>14</td><td>15</td></tr> <tr><td>16</td><td>17</td><td>18</td><td>19</td><td>20</td><td>21</td><td>22</td></tr> <tr><td>23</td><td>24</td><td>25</td><td>26</td><td>27</td><td>28</td><td>29</td></tr> <tr><td>30</td><td>31</td><td></td><td></td><td></td><td></td><td></td></tr> </table>	S	M	TU	W	TH	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	3
S	M	TU	W	TH	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																																																																																														
S	M	TU	W	TH	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																																																																																																
Crime Prevention Month																																																																																																	
4	5	6	7	8	9	10																																																																																											
					 new moon																																																																																												
11	12	13	14	15	16	17																																																																																											
REMEMBRANCE DAY																																																																																																	
18	19	20	21	22	23	24																																																																																											
						 full moon																																																																																											
25	26	27	28	29	30																																																																																												

BE AN INFORMED DONOR

- In 2004, Canadians donated close to 6 billion dollars to registered charities.

What You Need To Know

- The Canada Revenue Agency's Web site includes a searchable list of the 82,000 charities registered under the *Income Tax Act* in Canada.
- Donors can research whether an organization is a registered charity and view its most recent reports to the CRA. These reports include information about the registered charities' spending, revenue and salaries.
- Charities registered under the *Income Tax Act* can issue official donation receipts.
- Make informed decisions to prevent misuse of charity funds.
- Be confident your donation will serve those who need it!



cra.gc.ca/charities
1-800-267-2384 (toll free)



Canada Revenue
Agency

Agence du revenu
du Canada

Canada 

December

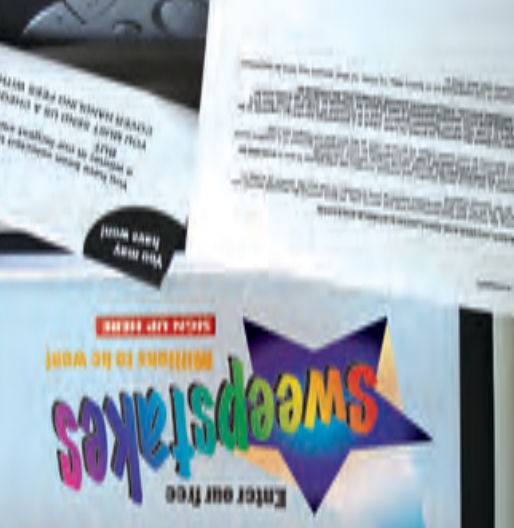
SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY																																																																																				
NOVEMBER <small>2007</small> <table border="1"> <thead> <tr> <th>S</th><th>M</th><th>TU</th><th>W</th><th>TH</th><th>F</th><th>S</th> </tr> </thead> <tbody> <tr><td></td><td></td><td></td><td>1</td><td>2</td><td>3</td><td></td></tr> <tr><td>4</td><td>5</td><td>6</td><td>7</td><td>8</td><td>9</td><td>10</td></tr> <tr><td>11</td><td>12</td><td>13</td><td>14</td><td>15</td><td>16</td><td>17</td></tr> <tr><td>18</td><td>19</td><td>20</td><td>21</td><td>22</td><td>23</td><td>24</td></tr> <tr><td>25</td><td>26</td><td>27</td><td>28</td><td>29</td><td>30</td><td></td></tr> </tbody> </table>	S	M	TU	W	TH	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		JANUARY <small>2008</small> <table border="1"> <thead> <tr> <th>S</th><th>M</th><th>TU</th><th>W</th><th>TH</th><th>F</th><th>S</th> </tr> </thead> <tbody> <tr><td></td><td></td><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td></tr> <tr><td>6</td><td>7</td><td>8</td><td>9</td><td>10</td><td>11</td><td>12</td></tr> <tr><td>13</td><td>14</td><td>15</td><td>16</td><td>17</td><td>18</td><td>19</td></tr> <tr><td>20</td><td>21</td><td>22</td><td>23</td><td>24</td><td>25</td><td>26</td></tr> <tr><td>27</td><td>28</td><td>29</td><td>30</td><td>31</td><td></td><td></td></tr> </tbody> </table>	S	M	TU	W	TH	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
S	M	TU	W	TH	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																																																																																					
S	M	TU	W	TH	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																																																																																						
2	3	4	5	6	7	8																																																																																				
			HANUKKAH																																																																																							
9	10	11	12	13	14	15																																																																																				
 new moon																																																																																										
16	17	18	19	20	21	22																																																																																				
23/30	24/31	25	26	27	28	29																																																																																				
	 full moon	CHRISTMAS DAY	BOXING DAY																																																																																							
	CHRISTMAS EVE/ NEW YEAR'S EVE																																																																																									

Important Contacts

Organization/Website address	Phone #	Toll-free #
Addictions Foundation of Manitoba www.afm.mb.ca	944-6200	1-800-463-1554
Age & Opportunity Centre www.ageopportunity.mb.ca	956-6440	
Canada Revenue Agency cra.gc.ca/charities		1-800-267-2384
Financial Services OmbudsNetwork www.cfson-crcsf.ca		1-866-538-3766
City of Winnipeg Fire Prevention Branch	986-6358	
Competition Bureau Canada www.competitionbureau.gc.ca		1-800-348-5358
Consumer Information Gateway www.consumerinformation.ca		
Consumers' Association www.consumermanitoba.ca	452-2572	1-888-596-0900
Consumers' Bureau www.gov.mb.ca/finance/cca/consumb/	945-3800	1-800-782-0067
Crisis Line www.klinic.mb.ca	786-8686	1-888-322-3019
Manitoba Gaming Control Commission www.mgcc.mb.ca	954-9400	1-800-782-0363
Manitoba Public Insurance www.mpi.mb.ca	985-7000	1-800-665-2410
Manitoba Securities Commission www.msc.gov.mb.ca	945-2548	1-800-655-5244
Manitoba Society of Seniors www.msos.mb.ca	942-3147	1-800-561-6767
Office of the Fire Commissioner www.firecomm.gov.mb.ca	945-3322	1-800-282-8069



Residential Tenancies Branch www.residentialtenancies.mb.ca	945-2476	1-800-782-8403
Royal Canadian Mounted Police www.rcmp-grc.gc.ca/	(check local detachment listing)	
Seniors Abuse Line	945-1884	1-888-896-7183
Seniors Information Line www.gov.mb.ca/shas/	945-6565	1-800-665-6565
Vital Statistics web2.gov.mb.ca/cca/vital/	945-3701	1-800-282-8069
Winnipeg Police Service	986-6322	



Protect Yourself Calendar 2007

Please help us to improve next year's version of this calendar by taking a few minutes to complete and return this postage paid questionnaire.

1. The topics included in this calendar are:

(a) very interesting

(b) interesting

(c) not interesting

(d) suggested topics for next year's calendar:

2. The information contained in this calendar is:

(a) new to me Yes No

(b) useful Yes No

3. The calendar design is:

(a) attractive Yes No

(b) useful Yes No

(c) easy to read Yes No

(d) could be improved by: _____

4. Do you refer to the list of contacts?

Yes No

5. I received my calendar from _____

Consumers' Bureau

302-258 Portage Avenue

Winnipeg, Manitoba R3C 0B6

163



1000013566-R3C0C6-BR01



CONSUMERS ' BUREAU
PO BOX 20 STN MAIN
WINNIPEG MB R3C 9Z9

