



2005

# FRAUD FREE

**SMART CONSUMERS ARE GOOD FOR BUSINESS**



calendar

## Safeguard your Investment Dollars

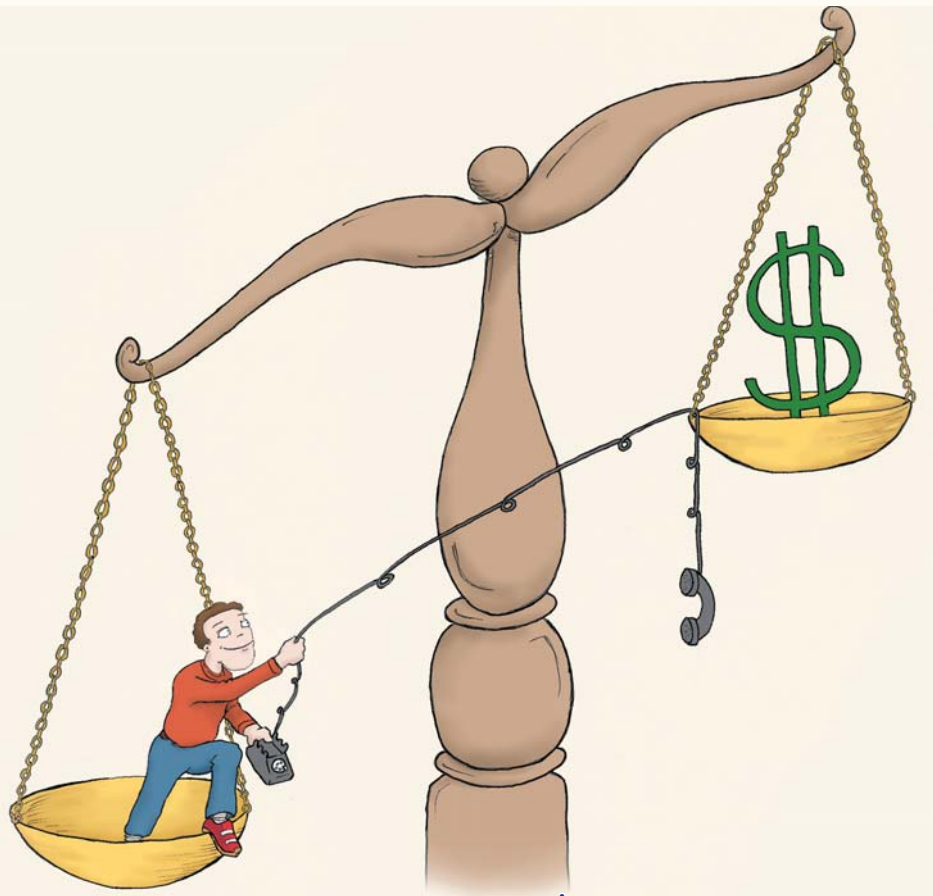
### Check first!

It pays to know who you are dealing with. 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, Canada's national self-regulatory organization for the securities industry at [www.ida.ca](http://www.ida.ca).

### Know how to handle problems!

If your broker or investment firm can't resolve your problem, contact the Financial Services OmbudsNetwork. This service provides independent arbitration programs or the Ombudsman for Banking Services and Investments for compensation.

For free consumer assistance and referral services to connect you with the right resource like the IDA's Info/Complaint Service, contact **1-877-442-4322**.



The more you know  
**TIP**

Only deal with registered investment dealers.



Financial Services OmbudsNetwork  
Tel: **(416) 777-2043**  
Toll-free: **1-866-538-3766**  
Fax: **416-777-9716**  
Website: [www.cfson-crcsf.ca](http://www.cfson-crcsf.ca)



For additional information on investor safety, please see October.

## December 2004

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
			1	2	3	4
5	6	7 Hanukkah (begins)	8 Bodhi Day	9	10	11
12	13	14	15 Hanukkah (last day)	16	17	18
19	20	21 Winter Solstice	22	23	24	25 Christmas
26 Boxing Day Kwanzaa (begins)	27	28	29	30	31 New Year's Eve	
					<b>November</b> 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	<b>January</b> 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

Government of Ontario – Consumer Helpline: **416-326-1234** in Toronto or toll-free at **1-800-267-8097**  
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Chúng tôi rất tiếc dịch vụ này chỉ dùng  
Pháp ngữ và Anh ngữ

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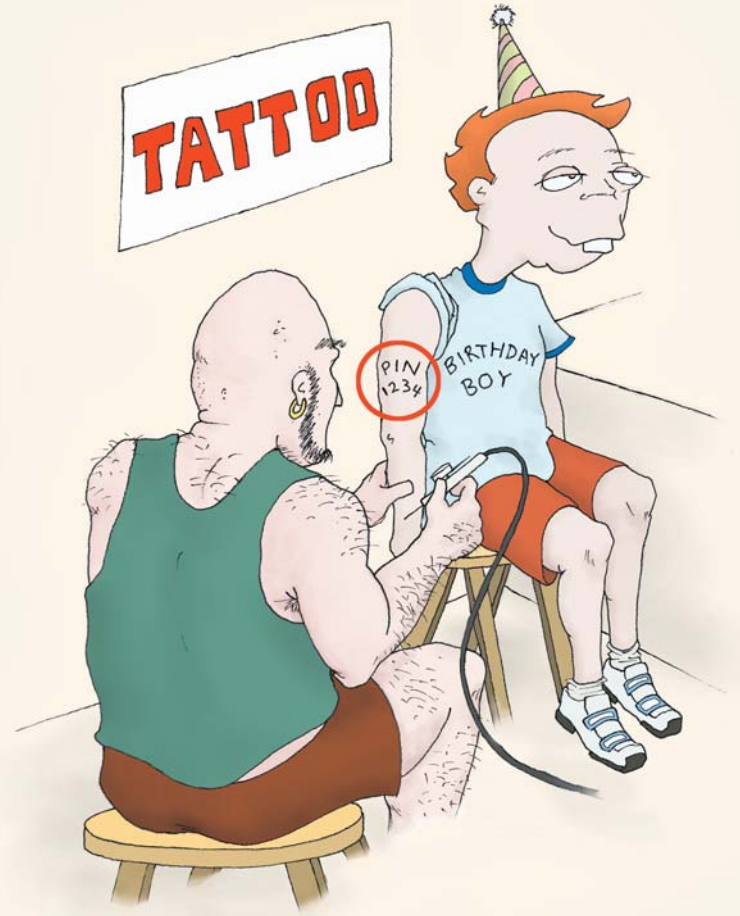
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### Do's and Don'ts Checklist

- DO** – keep photocopies of all cards and identification in a safe place.
- DO** – choose a PIN that will be very hard to “crack.”
- DO** – destroy bank statements and ATM transaction records.
- DO** – check monthly bank and credit card statements thoroughly.
- DO** – remember to take your card and transaction record after every use.
- DON'T** – write your PIN number down.
- DON'T** – reveal your PIN to anyone, including friends and family.
- DON'T** – use birthday, address or phone number as your personal PIN.
- DON'T** – provide credit card information unless you know the merchant.

For more information on credit or debit card fraud, or to report a suspicious situation related to your credit card, please contact your credit card issuer at the phone number on the back of your credit card.

To arrange for a free presentation about online and other fraud and scams, contact Volunteer Toronto ABCs of Fraud at **416-961-6888**  
[www.volunteertoronto.on.ca/aboutfraud](http://www.volunteertoronto.on.ca/aboutfraud)



The more you know  
**TIP**

Protect yourself from loss and fraud: report lost or stolen cards immediately.

## January

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
						1 New Year's Day Kwanzaa (last day)
2	3	4	5 Guru Gobind Sing Jis Birthday	6 Orthodox Christmas (begins)	7 Orthodox Christmas (last day)	8
9	10	11	12	13	14	15
16	17	18	19	20	21 Eid al-Adha	22
23	24	25	26	27	28	29
30	31				<b>December</b> 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	<b>February</b> 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

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## Smart Travellers Protect Themselves

### What should you do?

Purchase your travel services from an Ontario registered travel agency. Dealing with an Ontario registered agency is your guarantee of protection under the Travel Industry Act and by the Travel Compensation Fund.

The Ontario Travel Compensation Fund protects consumers who purchase travel services from an Ontario registered travel agency and who do not receive their travel services due to the bankruptcy or insolvency of either an Ontario travel retailer, Ontario travel wholesaler, airline or cruise line.

TICO, the Travel Industry Council of Ontario, is mandated by the Ontario government to administer the Ontario Travel Industry Act and the industry financed Compensation Fund. Find out if an agency is registered by contacting TICO:

Toll-free: **1-888-451-TICO (8426)**

Website: **www.tico.on.ca**



The more you know  
**TIP**

*Before you buy, always get a written confirmation with all the details of your trip.*



## February

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
		1	2	3	4	5
6	7	8 Nirvana Day	9 Ash Wednesday Chinese New Year	10 Awal Muharram	11	12
13 Vasant Panchami	14 St. Valentine's Day	15	16	17	18	19 Ashurah
20	21	22 Sri Ramakrishna	23	24	25	26
27	28				<b>January</b> S M T W T F S 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	<b>March</b> 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

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## Get it in writing!

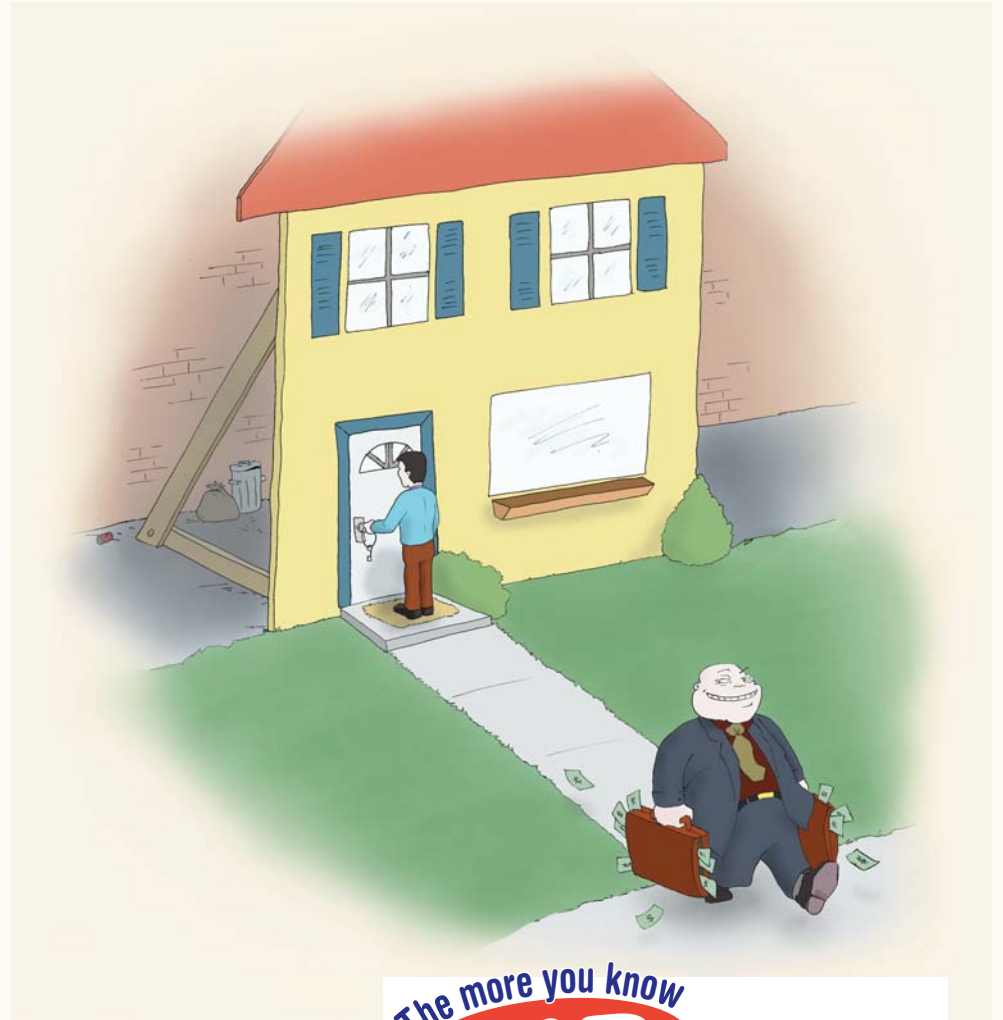
"I just happened to be in the neighbourhood and I can give you a great price on home repairs."

### Is this offer too good to be true?

Keep these tips in mind before you sign a home-repair contract:

- Always ask for a written estimate.
- Most quality home-repair companies have work booked in advance – if they don't, ask why.
- Check references – if the company had to return to a job to correct work, ask for details and how long it took to solve the problem.
- Get three quotes from competing companies before you agree to hire a home repairer.
- Keep deposits to a minimum.
- Make sure all details of the work are hammered out in the contract, including payments for work when benchmarks are met.
- Find out whether company employees or subcontractors will do the work, and make sure the contract contains that information.
- Ask about any permits needed and double-check with your municipality.

To receive a copy of *A Guide to Programs and Services for Seniors in Ontario*, contact Ontario Seniors' Secretariat seniors' INFOline at **1-888-910-1999** or download the guide by visiting [www.gov.on.ca/citizenship/seniors](http://www.gov.on.ca/citizenship/seniors)



The more you know  
**TIP**

You have 10 days to cancel a contract worth more than \$50 signed at your door.

## March

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
		1	2	3	4	5
6	7	8 Mahashivaratri	9	10	11	12
13	14 Orthodox Lent	15	16	17 St. Patrick's Day	18	19
20	21	22	23	24 Purim (begins) Holy Thursday	25 Purim (last day) Good Friday	26 Holi
27 Easter Sunday	28 Easter Monday	29	30	31	<b>February</b> 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	<b>April</b> 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

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പ്രായോഗികമായി ഇംഗ്ലീഷ്/ഫ്രഞ്ച് മാത്രമായി സേവകർ  
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മുക്തമാണ്.

## Feel and see the difference!

- 1 Touch** the raised surfaces on your money.
- 2 Tilt** your money and look for the changing colours and images.
- 3 Look at and look through** your money for a watermark portrait, a windowed security thread and a see-through number (20).

### Check your notes! Make it a habit!

For more information:  
Toll-free: **1-888-513-8212**  
Fax: **(613) 782-7533**  
E-mail: [education@bankofcanada.ca](mailto:education@bankofcanada.ca)  
Website: [www.bankofcanada/en/banknotes](http://www.bankofcanada/en/banknotes)



## CANADA'S NEW \$20 BILL



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

### The more you know **TIP**

Prevent the spread of counterfeit notes. Choose features that are easy to remember to help protect you from money loss.

# April

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
					1	2
3	4	5	6	7	8	9
10	11	12	13 Vaisakhi	14 Vaisakhi	15	16
17	18 Ramanavami	19	20	21 Muhammed's Birthday	22 Mahavir Jayanti	23 Passover (begins)
24	25	26	27	28	29 Orthodox Holy Friday	30
					<b>March</b> 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	<b>May</b> 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

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Chính phủ Ontario: 416-326-8800  
ở Toronto hay số miễn phí: 1-800-889-9768  
Dùng cụ điện thoại cho  
người điếc (TTY): 416-326-3408  
ở Toronto hay số miễn phí: 1-800-268-7095  
E-mail: [cbsinfo@cbs.gov.on.ca](mailto:cbsinfo@cbs.gov.on.ca)  
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Chúng tôi rất tiếc dịch vụ này chỉ dùng  
Pháp ngữ và Anh ngữ

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非常抱歉,  
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വെബ്സൈറ്റ് ഉപയോഗിക്കാൻ സാധിക്കും  
മറ്റിഷ്ടമല്ല.



## June is Seniors Month

Don't get hooked by phishing scams!

### What is Phishing?

Phishing is a new identity theft scam that persuades consumers to provide bank account, credit card number or other personal information online.

### What can you do to identify phishing scams (and fraudulent websites):

- 1) Be aware of requests for personal financial information – most legitimate companies won't ask for this type of information via e-mail.
- 2) Check for spelling and grammatical errors; many phishing scams are poorly written.
- 3) Confirm that the URL or web address at the top of the browser matches the URL of the legitimate company to make sure you are not dealing with a copycat website.



To report suspected phishing scam sites, please contact PhoneBusters, the Canadian anti-fraud call centre: **1-888-495-8501**

Website: [www.phonebusters.com](http://www.phonebusters.com)

Brush up on your web awareness skills. Visit the Media Awareness Network, a not-for-profit organization at [www.media-awareness.ca](http://www.media-awareness.ca)

The more you know  
**TIP**

*Beware of e-mails that say you can make big money for little effort and ask for personal financial information.*



## June

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY																																																																																																		
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# Identity Theft – Protect Yourself

- Keep a record of your financial and credit card accounts, including numbers and expiration dates, in a secure place.
- Review and then shred or destroy credit card statements once you no longer need them for tax purposes.
- Only carry necessary credit cards or ID documents with you.
- Cut up all expired and unused credit cards; the numbers may still be valid.
- Never give credit card numbers over the phone to someone you don't know.
- Make sure that any business with which you share your confidential information destroys it before discarding it.
- Encourage your employer to destroy personal information before it is discarded.



**Criminals don't need masks and guns; they just need your credit and personal information.**

For more information about secure destruction of private information, contact NAID Canada  
 Tel: **416-203-3701**  
 E-mail: [info@naidcanada.org](mailto:info@naidcanada.org)  
 Website: [www.naidcanada.org](http://www.naidcanada.org)



The more you know  
**TIP**

*Don't let personal information fall into the wrong hands. Shred or destroy monthly statements.*

## July

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
					1 Canada Day	2 Dharma Day
3 Ghambar Mailyoshem (last day)	4	5	6	7	8	9 Martyrdom of the Bab
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31					<b>June</b> 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	<b>August</b> 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

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## Unapproved electrical products aren't worth the price!

The Electrical Safety Authority of Ontario is receiving an increasing number of reports about unapproved and potentially dangerous electrical products. These products have not been tested to ensure they meet the safety standards that will keep you and your family safe from potential shock and fire hazards.

When you buy electrical products, make sure they bear the mark of an accredited certification agency such as CSA International. These marks indicate that a product has been tested and meets the applicable safety or performance-rated standards.

For a list of Ontario accredited certification agencies visit: [www.esasafe.com](http://www.esasafe.com)

For information on CSA International product testing and standards visit: [www.csa-international.org](http://www.csa-international.org)



The more you know  
**TIP**

If the price seems too low to be true, keep your money and go.



## August

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
	1 Civic Holiday	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 Krishna Janmashtami
28	29	30 Paryusana Festival (begins)	31		<b>July</b> 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	<b>September</b> 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

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## Is it real or is it a scam?

This True or False test will help you decide

1. Anonymous investment tips provide excellent financial benefits!  
**False – Beware of unsolicited advice on the telephone, at the door and online.**
2. As long as an advisor looks trustworthy, you can feel confident giving them your business.  
**False – Always check the registration and background of the person or company offering you the investment.**
3. Take your time making investment decisions.  
**True – Never sign documents under pressure or contracts you have not read carefully.**
4. Look for investments with high returns and no risk.  
**Trick question! Investments are never risk-free and higher returns usually come with higher risk.**
5. Secret, “insider” information will guarantee top returns on my investments.  
**False – People promoting this type of information do not have your interests in mind.**



If you are unsure about an investment offer, contact the Ontario Securities Commission.  
Tel: **416-593-8314** Toll-free: **1-877-785-1555**  
Website: [www.osc.gov.on.ca](http://www.osc.gov.on.ca) or [www.investorED.ca](http://www.investorED.ca)

For additional information on investor safety, please see December 2004.



The more you know  
**TIP**

Hang up on high-pressure sales calls, promises of high profits and demands for immediate decisions.

## October

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
						1
2	3 Rosh Hashanah (begins)	4 Navaratri Ramadan (begins)	5 Rosh Hashanah (last day)	6	7	8
Fire Prevention Week October 3-9 Website: <a href="http://www.ofm.gov.on.ca">www.ofm.gov.on.ca</a>						
9	10 Thanksgiving	11	12 Yom Kippur (begins ) Dusserah (Vijaya Dashami)	13 Yom Kippur	14	15
16	17 Sukkot (begins)	18	19	20 Installation of Granth Sahib Ji as Guru Martyrdom of Guru Tegh Bahadur Ji	21	22
23	24	25 Simchat Torah (begins) Sukkot (last day)	26	27 Simchat Torah (last day)	28	29
30 Laylat al-Qadr	31 Halloween				<b>September</b> 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	<b>November</b> 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

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ਵੈੱਬ ਸਾਈਟ: [www.cbs.gov.on.ca](http://www.cbs.gov.on.ca)  
ਸਾਨੂੰ ਅਫਸੋਸ ਹੈ ਕਿ ਇਹ ਸੇਵਾ ਸਿਰਫ ਅੰਗ੍ਰੇਜ਼ੀ  
ਅਤੇ ਫਰੇਂਚ ਵਿੱਚ ਹੀ ਉਪਲਬਧ ਹੈ

ਓਨਟਾਰੀਓ ਸਰਕਾਰ ਦੀ ਸਹਾਇਤਾ ਲਈ ਟੈਲੀਫੋਨ ਨੰਬਰ:  
ਟੋਰਾਂਟੋ ਵਿੱਚ 416-326-8800  
ਜਾਂ ਟੋਲ-ਫ੍ਰੀ 1-800-889-9768  
ਟੀ.ਟੀ.ਵਾਈ.: ਟੋਰਾਂਟੋ ਵਿੱਚ 416-326-3408  
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ਅਤੇ ਫਰੇਂਚ ਵਿੱਚ ਹੀ ਉਪਲਬਧ ਹੈ



## Slam the scam!

Don't be a victim of fraud.  
Make smart choices and slam the scam!

### Here's how:

- Hang up** – on callers asking for personal and financial information.
- Hang up** – on callers saying you've won a free prize, but must pay a fee to collect.
- Hang up** – on callers asking for investment money for real estate or bank programs.
- Hang up** – on unfamiliar long-distance calls and never call them back.

Regularly check your phone bill. Report any unfamiliar numbers or charges to your phone company.

Resist high-pressure sales tactics, guard your personal information and don't believe promises that sound too good to be true.

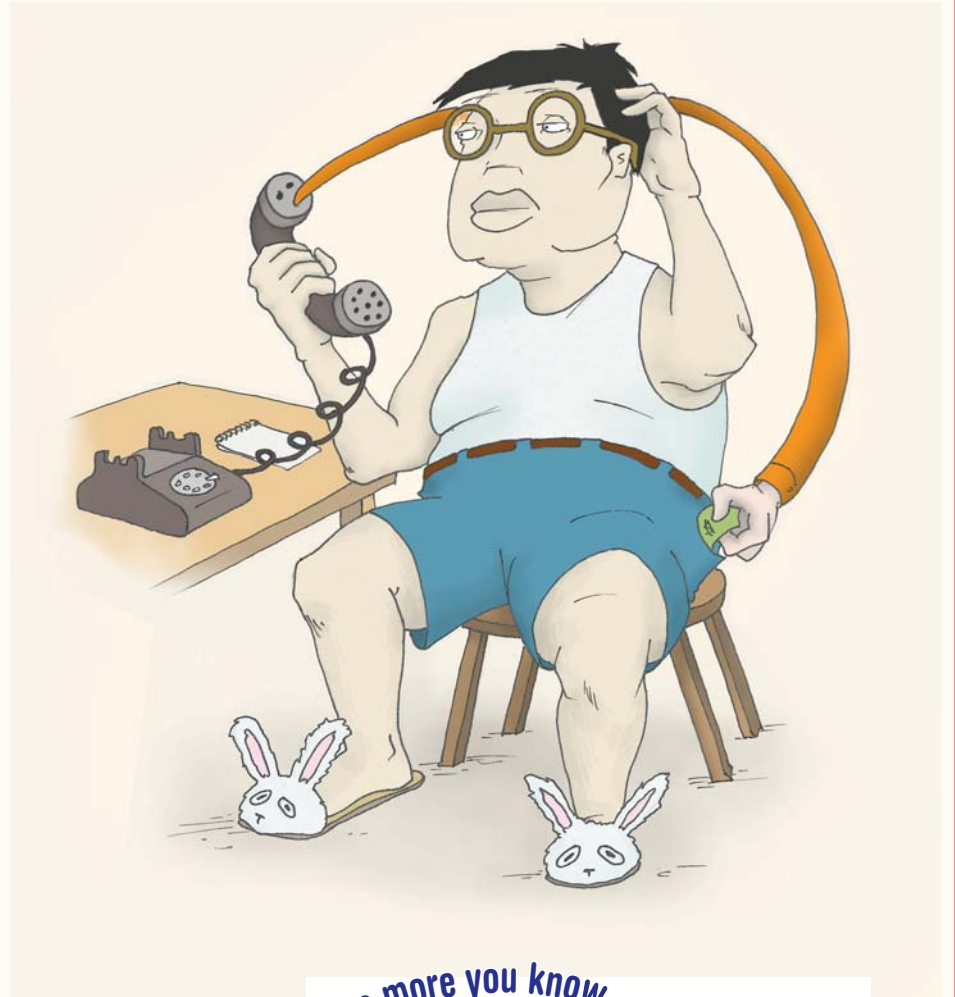
If you think you've been approached by a telemarketing scam artist, contact PhoneBusters, the Canadian anti-fraud call centre.

Toll-free: **1-888-495-8501**

Website: **www.phonebusters.com**



The Canadian Anti-fraud Call Centre  
Le centre d'appel antifraude du Canada



The more you know  
**TIP**

Most telemarketing fraud is conducted by cell phone. Beware of blocked phone numbers.

## December

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
				1	2	3
4	5	6	7	8 Bodhi Day	9	10
11	12	13	14	15	16	17
18	19	20	21 Winter Solstice	22	23	24
25 Christmas Hanukkah (begins)	26 Boxing Day Kwanzaa (begins)	27	28	29	30	31 New Year's Eve
					<b>November</b> 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	
					<b>January</b> 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	

Government of Ontario – Consumer Helpline: **416-326-1234** in Toronto or toll-free at **1-800-267-8097**  
 TTY: **416-325-3408** in Toronto or toll-free at **1-800-268-7095** E-mail: **cbsinfo@cbs.gov.on.ca** Website: **www.cbs.gov.on.ca**

Số điện thoại  
Giúp Người Tiêu thụ của  
Chính phủ Ontario: 416-326-8800  
ở Toronto hay số miễn phí: 1-800-889-9768  
Dung cụ điện thoại cho  
người điếc (TTY): 416-326-3408  
ở Toronto hay số miễn phí: 1-800-268-7095  
E-mail: cbsinfo@cbs.gov.on.ca  
Mạng điểm: www.cbs.gov.on.ca  
Chúng tôi rất tiếc dịch vụ này chỉ dùng  
Pháp ngữ và Anh ngữ

安大略省政府 -  
消費者熱線服務電話:  
416-326-8800 (多倫多)  
或免費電話: 1-800-889-9768  
TTY: 416-326-3408 (多倫多)  
或免費電話: 1-800-268-7095  
電子郵件: cbsinfo@cbs.gov.on.ca  
網址: www.cbs.gov.on.ca  
非常抱歉,  
我們僅用法語和英語提供本服務。

온타리오 주정부 -  
소비자 헬프 라인: 토론토 416-326-8800  
혹은 무료 전화 1-800-889-9768  
TTY: 토론토 416-326-3408  
혹은 무료 전화 1-800-268-7095  
이메일: cbsinfo@cbs.gov.on.ca  
웹사이트: www.cbs.gov.on.ca  
유감스럽게도 이 서비스는 영어와  
불어로만 가능합니다.

ਓਨਟਾਰੀਓ ਸਰਕਾਰ -  
ਖਪਤਕਾਰਾਂ ਦੀ ਸਹਾਇਤਾ ਲਈ ਟੈਲੀਫੋਨ ਨੰਬਰ:  
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ਅਤੇ ਫਰੇਂਚ ਵਿੱਚ ਹੀ ਉਪਲਬਧ ਹੈ

ഓന്റാറിയോ സർക്കാർ -  
പോഷകരായ ഉപയോക്താക്കൾക്ക് സഹായം നൽകുന്ന  
സേവകൾ: 416-326-8800  
അല്ലെങ്കിൽ  
മുക്തവിലയിൽ: 1-800-889-9768  
ടീ.ടി.വൈ.ഐ.: ടോറോണ്ടോയിൽ 416-326-3408  
അല്ലെങ്കിൽ 1-800-268-7095  
ഇമെയിൽ: cbsinfo@cbs.gov.on.ca  
വെബ്സൈറ്റ്: www.cbs.gov.on.ca  
ഈ സേവനം  
ഇംഗ്ലീഷിലും ഫ്രഞ്ചിലും മാത്രമേ  
വ്യവസ്ഥിക്കുന്നുള്ളൂ. ഞങ്ങൾ  
മറ്റേ ഭാഷകളിൽ  
സേവനം  
നൽകുന്നില്ല.

# Sample Letter

## To Cancel A Contract

A. Consumer  
54321 Buyers Rd  
Somewhere, Ontario  
Postal Code

January 5, 2005

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

Dear Sir/Madam:

On January 2, 2005, 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

## It's the Law!

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.

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 416-326-1234 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

# 2006 Calendar

January	February	March	April																																																																																																																																																																																					
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# Information – Contact List

ORGANIZATION	LOCAL AREA #	TOLL FREE #	WEBSITE ADDRESS
Government of Ontario – Ministry of Consumer and Business Services	416-326-8555 416-325-3408 TTY	1-800-889-9768 1-800-268-7095 TTY	www.cbs.gov.on.ca
Government of Ontario – Citizens' Inquiry Bureau	416-326-1234	1-800-267-8097	Life Events: www.gov.on.ca/MBS/english/myontarioweb/life_events.html
Government of Ontario – Office of the Public Guardian and Trustee – Attorney General	416-326-1963	1-800-366-0335	http://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)	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		1-800-348-5358	www.competition.ic.gc.ca
Consumer Information Gateway (information and services from federal/provincial/territorial governments and partners)			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)	416-921-2686	1-800-207-0685	www.camvap.ca
Canadian Standards Association (CSA)		1-800-463-6727	www.csa.ca
Electrical Safety Authority (ESA)		1-877-372-7233	www.esasafe.com
OmbudsNetwork Centre for the local area	416-777-2043	1-866-538-3766	www.cfson-crcsf.ca
Investment Dealers Association of Canada (IDA)		1-877-442-4322	www.ida.ca
National Association for Information Destruction (NAID)	416-203-3701		www.naidcanada.org
Ontario Motor Vehicle Industry Council (OMVIC)	416-226-4500	1-800-943-6002	www.omvic.on.ca
Ontario Provincial Police (OPP) – Crime Prevention Section	705-329-7680	1-888-310-1122 1-888-310-1133 TTY	www.gov.on.ca/opp/crimeprev/english Detachment directory: www.gov.on.ca/opp/organization/english/regions.htm
Ontario Securities Commission (OSC)	416-593-8314	1-877-785-1555	www.osc.gov.on.ca www.investorED.ca (Investor Education Fund Website)
PhoneBusters (national anti-fraud call centre)		1-888-495-8501	www.phonebusters.com
Public Interest Advocacy Centre			www.piac.ca
Canada Revenue Agency – Charities Directorate	613-954-0410	1-800-267-2384	www.cra-arc.gc.ca/tax/charities/menu-e.html
Symantec of Canada			www.symantec.com/region/can/eng/symantecincanada.html
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
<b>SENIORS</b>			
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	416-961-6888		www.volunteertoronto.on.ca/aboutfraud/
Income Security Programs – Government of Canada		1-800-277-9914 1-800-255-4786 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.gov.on.ca/citizenship/seniors
Senior Friendly™ Ontario	416-351-0095 x215		www.seniorfriendlyontario.org
Victim Support Line (assistance for elder abuse)	416-314-2447	1-888-579-2888	