







MART CONSUMERS ARE GOOD FOR BUSINESS S











Bank of Canada Banque du Canada



calendar

Investments

Ontario

Safeguard your Investment Dollars

ecember()4

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.

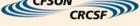
Know how to handle problems!

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.

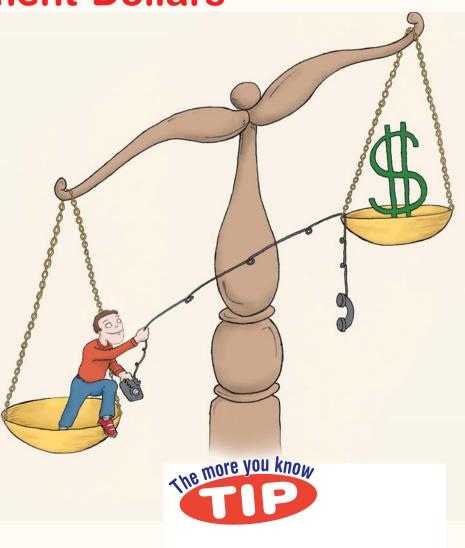


Financial Services OmbudsNetwork Tel: (416) 777-2043 Toll-free: 1-866-538-3766 Fax: 416-777-9716 Website: www.cfson-crcsf.ca CFSON



Centre for the Financial Services OmbudsNetwork Centre du Réseau de conciliation du secteur financie

For additional information on investor safety, please see October.



Only deal with registered investment dealers.

December 2004

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
			1	2	3	4
5	6	7	8	9	10	11
		Hanukkah (begins)	Bodhi Day			
12	13	14	15	16	17	18
			Hanukkah (last day)			
19	20	21	22	23	24	25
		Winter Solstice				Christmas
26	27	28	29	30	31	Christinas
20	21	20	29	30	31	
Boxing Day Kwanzaa (begins)					New Year's Eve	
					November	January
					1 2 3 4 5 6 78 9 10 11 12 13 14	1 2 3 4 5 6 7 8
					15 16 17 18 19 20 21 22 23 24 25 26 27 28	9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29
					29 30	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 thu của Chính phủ Ontario: 416-326-8800 ở Toronto hay số miễn phí: 1-800-889-9768 Dụng cụ điện thoại ch người điếc (TTY): 416-326-3408 ở Toronto hay số miễn phí: 1-800-268-7095 E-mail: cbsinfo@cbs.gov.on.ca Mang diễm: www.cbs.gov.on.ca Chúng tôi rất tiếc dịch vụ này chỉ dùng Pháp ngữ và Anh ngữ

治費者熱線服務電話

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우정주 오디데오

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ஒண்டாரியோ அரசின் நுகர்வோர் தொடர்பு சேவை டொரோண்டோவில் 416-326-8800 அல்லது தொலைப் பேசி கட்டணம் செலுத்தாது தொடர்பு கொள்ள 1-800-889-9768 காது கேளாதவர்கள் தொடர்பு கொள்வதற்கு டொளோண்டோவில் 416-326-3408 போதாலைபாவல் 110-00-060 குஸ்லது கட்டனம் இஸ்லாது தொடர்பு கொள்ள 1-800-268-7095 மீன் துஞ்சல்: cbsinfo@cbs.gov.on.ca இணைபு தளிம் www.cbs.gov.on.ca பீரெஞ்சிலும் ஆங்கிலத்திலும் மாத்திரம் சேவைகள் வழங்கப்படுவதையிட்டு நாம் மனவருத்தம் தெரிவித்துக் கொள்கிறோம்.

Ontario

January

Protect Your Credit/Debit Card

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.

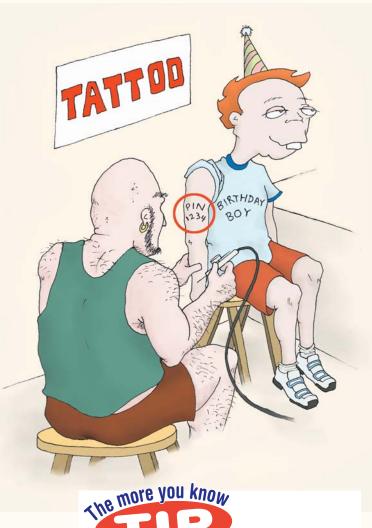
DON'T – provide credit card information unless you know the merchant.

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

Payment Card Partners







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

			January	y —		
SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
						1
						New Year's Day Kwanzaa (last day)
2	3	4	5	6	7	8
			Guru Gobind Sing Jis Birthday	Orthodox Christmas (begins)	Orthodox Christmas (last day)	
9	10	11	12	13	14	15
16	17	18	19	20	21	22
					Eid al-Adha	
23	24	25	26	27	28	29
30	31				S M T W T F S	February SMTWTFS
					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	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
					26 27 28 29 30 31	27 28

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Ontario

February

Travel **Tips**

Smart Travellers Protect Themselves

What should you do?

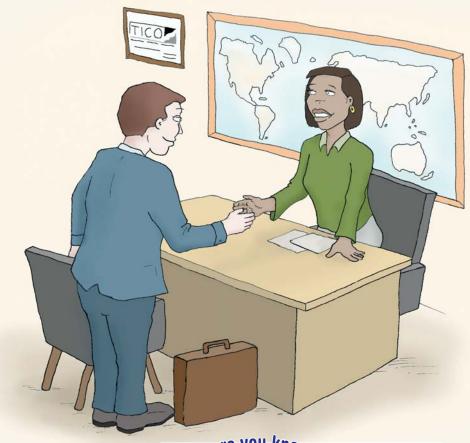
Purchase your travel services from an Ontario registered travel agency. Dealing with an Ontario registered agency is your guarantee of protection under the Travel Industry Act and by the Travel Compensation Fund.

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





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	9	10	11	12
		Nirvana Day	Ash Wednesday Chinese New Year	Awal Muharram		
40	4.4				10	40
13	14	15	16	17	18	19

Vasant Panchami	St. Valentine's Day					Ashurah
20	21	22	23	24	25	26
		Sri Ramakrishna				
27	28				January	March
					SMTWTFS 1	S M T W T F S 1 2 3 4 5
					2 3 4 5 6 7 8 9 10 11 12 13 14 15	6 7 8 9 10 11 12 13 14 15 16 17 18 19
					16 17 18 19 20 21 22	20 21 22 23 24 25 26
					23 24 25 26 27 28 29 30 31	27 28 29 30 31
					30 31	

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、略省政

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March

Home Repairs

Get it in writing!

Ontario

"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**





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
					•	
0	-			40		12
6	1	8	9	10	11	12
		Mahashivaratri				
13	14	15	16	17	18	19

March

	Orthodox Lent			St. Patrick's Day		
20	21	22	23	24	25	26
				Purim (begins) Holy Thursday	Purim (last day) Good Friday	Holi
27	28	29	30	31	February 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 3 24 25 26	April 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
Easter Sunday	Easter Monday				27 28	24 25 26 27 28 29 30

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安大略省政府 -消費者熱線服務電話

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ਜਾਂ ਟੋਲ-ਫ੍ਰੀ 1-800-889-9768 ਟੀ.ਟੀ.ਵਾਈ.:ਟੋਰੈਂਟੋ ਵਿੱਚ 416-326-3408 ਜਾਂ ਟੋਲ-ਫ੍ਰੀ 1-800-268-7095 ਈ-ਮੋਲ: cbsinfo@cbs.gov.on.ca ਵੈੱਬ ਸਾਈਟ: ww.cbs.gov.on.ca ਸਾਨੂੰ ਅਫਸੇਸ ਹੈ ਕਿ ਇਹ ਸੇਵਾ ਸਿਰਫ ਔਗ੍ਰੇਜੀ ਅਤੇ ਫਰੈੱਚ ਵਿਚ ਹੀ ਉਪਲਬਧ ਹੈ

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🕅 Ontario



Bank Notes/ Counterfeiting

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.
- **1 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** Website: **www.bankofcanada/en/banknotes** CANADA'S NEW \$20 BILL

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



> 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
0			0	-		0
3	4	5	6	7	8	9
10	11	12	13	14	15	16
			Vaisakhi	Vaisakhi		
17	18	19	20	21	22	23
	Ramanavami			Muhammed's Birthday	Mahavir Jayanti	Passover (begins)
24	25	26	27	28	29	30
					Orthodox Holy Friday	
					March 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	May 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

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消費者熱線服務電話: 416-326-8800(多倫多) 或発費電話:1-800-889-9768 TTY:416-326-3408(多倫多) 或発費電話: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。

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Auto Sales

"Wow, what a great deal!"

Put on the brakes and take a deep breath.

Before you purchase that car privately, protect yourself from curbsiders – people who pose as private sellers and sell stolen, damaged or defective cars.

What should you do?

- 1) Ask about the car's history and request maintenance records.
- Demand an Ontario Used Vehicle Information Package (UVIP) from the seller – it is government information that shows you the car's ownership history.
- 3) Check the UVIP package to ensure the car is registered in the name of the seller. If not, ask why!
- 4) Have a trusted mechanic thoroughly inspect the car.

Don't take risks! For further information or to report curbsiders, contact the Ontario Motor Vehicle Industry Council at:

Tel: 416-226-4500 or Toll-free: 1-800-943-6002 E-mail: nocurbs@omvic.on.ca Website: www.omvic.on.ca



Want to know more about consumer affairs? Contact the Consumers Council of Canada at: Tel: **416-961-3487** Website: **www.consumerscouncil.com**

CONSUMERS COUNCIL OF CANADA





Check the UVIP to make sure there is no money owing against the car – otherwise it could be repossessed.

			······			
SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
1	2	3	4	5	6	7
Passover (last day) Orthodox Easter Sunday (Pascha)				Ascension of Jesus	Yom Hashoah	
8	9	10	11	12	13	14
Mother's Day						
15	16	17	18	19	20	21

Mav

Pentecost						
22	23	24	25	26	27	28
	Victoria Day	Wesak				
29	30	31			April 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	June 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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🕅 Ontario

June

Phishing Scams

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.

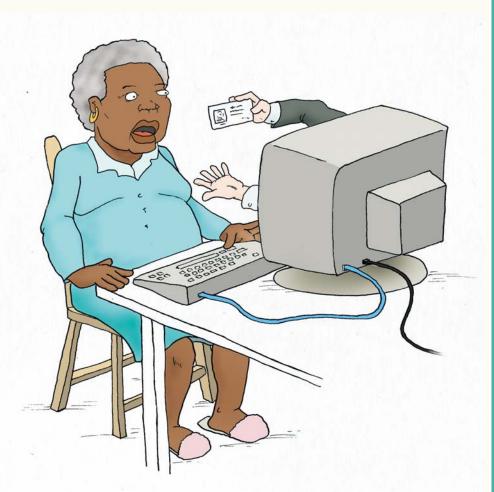
What can you do to identify phishing scams (and fraudulent websites):

- 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.
- 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**

Brush up on your web awareness skills. Visit the Media Awareness Network, a not-for-profit organization at **www.media-awareness.ca**







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		
			1	2	3	4		
5	6	7	8	9	10	11		
						•••		
				Orthodox Ascension of Jesus				
12	13	14	15	16	17	18		

Shavuot (begins)		Shavuot (last day)		Martyrdom of Guru Arjan Devi Ji		
19	20	21	22	23	24	25
Father's Day Pentecost		Summer begins				
26	27	28	29 Ghambar Maidyoshem (begins)	30	May 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	July S M T W T F S 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 <td< th=""></td<>

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😵 Ontario

July

Identity Theft

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** Website: **www.naidcanada.org**







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

July								
SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY		
					1	2		
					Canada Day	Dharma Day		
3	4	5	6	7	8	9		
Ghambar Maidyoshem (last day)						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					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 30	August 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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August

Product Safety

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**

For information on CSA International product testing and standards visit: **www.csa-international.org**





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





August

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
	1	2	3	4	5	6
	Civic Holiday					
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		July 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	September 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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Sontario September

Furnace Safety

Hire a certified home heating professional

Protect your home and family from the dangers of carbon monoxide poisoning.

Carbon monoxide is a poisonous gas that has no taste, colour or odour.

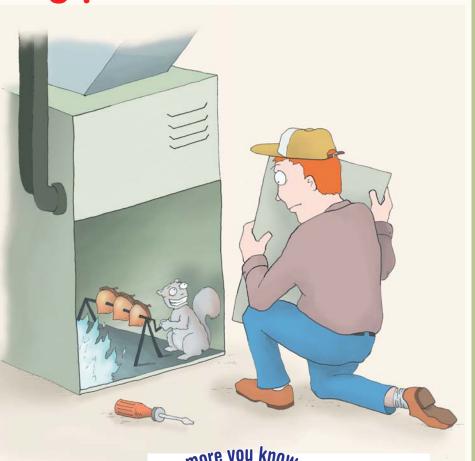
Here's how:

- Have your furnace and other fuel-burning appliances inspected each year by a qualified professional: a certified heating technician.
- Be wary of people who show up at your door offering special deals.
- Be sure to ask a friend or fuel supplier for recommendations.
- Obtain at least three written estimates.
- Ask if repair costs are covered by a warranty.
- Install a Canadian-approved carbon monoxide alarm adjacent to sleeping areas in your home.

Only certified heating technicians registered with the Technical Standards and Safety Authority (TSSA) are qualified to inspect your furnace.

If you are unsure about a technician's qualifications, call TSSA for confirmation. Tel: **416-734-3300** Toll-free: **1-877-682-8772** Website: **www.safetyinfo.ca**







Have your furnace and other fuel-burning appliances, equipment and venting systems maintained and inspected annually.

September

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
				1	2	3
				Laylat al-Isra'wa al-Mi'raj		
4	5	6	7	8	9	10
	Labour Day	Das Laxana Festival (begins) Paryusana Festival (last day) Samvatsari	Ganesh Chaturthi			
11	12	13	14	15	16	17
40	40	Das Laxana Festival (last day)		00	00	0.4
18	19	20	21	22	23	24
	Laylat al-Bara'ah				Mabon	
25	26	27	28	29	30	
					August	October
					1 2 3 4 5 6 7 8 9 10 11 12 13	1 2 3 4 5 6 7 8
					14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	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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October

Protect Your Money

Is it real or is it a scam?

This True or False test will help you decide

- Anonymous investment tips provide excellent financial benefits!
 False – Beware of unsolicited advice on the telephone, at the door and online.
- 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.
- 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 or www.investorED.ca

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



Ontario Securities Commission



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

October SUNDAY MONDAY TUESDAY WEDNESDAY THURSDAY **FRIDAY** SATURDAY 3 5 8 2 7 4 6 Fire Prevention Week October 3-9 Website: www.ofm.gov.on.da Navaratri Ramadan (begins) Rosh Hashanah (last day) Rosh Hashanah (begins) 14 15 9 13 10 12 Yom Kippur (begins) Dusserah (Vijaya Dashami) Yom Kippur Thanksgiving

16	17	18	19	20	21	22
	Sukkot (begins)			Installation of Granth Sahib Ji as Guru Martyrdom of Guru Tegh Bahadur Ji		
23	24	25	26	27	28	29
		Simchat Torah (begins) Sukkot (last day)		Simchat Torah (last day)		
30	31				September	November
30	31				S M T W T F S 1 2 3	SMTWTFS 12345
					4 5 6 7 8 9 10	6 7 8 9 10 11 12
					11 12 13 14 15 16 17	13 14 15 16 17 18 19
Laylat al-Qadr	Halloween				18 19 20 21 22 23 24 25 26 27 28 29 30	20 21 22 23 24 25 26 27 28 29 30

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Dontario November

Phoney Charities

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 similar to legitimate charities.
- Q. If the caller asks me for personal or financial information over the phone, should I hang up?
- A. Yes. Only give personal or financial information over the telephone if you have placed the call 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, make sure you understand why before you consider making a donation.
- Q. What else should I look out for?
- A. High-pressure tactics, vague answers to your questions and P.O. Box addresses are all 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**

Ministry of Consumer and Business Services Toll-free: **1-800-889-9768** Website: **www.cbs.gov.on.ca**

Canada Revenue Agency – Charities Directorate Toll-free: **1-800-267-2384** Website: **www.cra-arc.gc.ca/tax/charities/menu-e.html**

Canada



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.

November

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
		1	2	3	4	5
		Diwali/Mahavir Nirvana Diwali (Dipavali)		Ramadan (last day)	'ld al-Fitr	
6	7	8	9	10	11	12
					Remembrance Day	
13	14	15	16	17	18	19

20	21	Guru Nanak's Birthday	23	24	25	26
27	28	29	30		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 15 16 16 17 18 19 20 21 22	S M T W T F S 1 2 3 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 phi: 1-800-889-9768 Dụng cụ điện thoại cho người điếc (TTY): 416-326-3408 ở Toronto hay số miễn phi: 1-800-268-7095 E-mail: chsinfo@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) 或発費電話:1-800-889-9768 ITY:416-326-3408(多倫多) 或発費電話: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。

온테리오 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 유산소립까드 이 서비스는 영어와 불어로만 기능합니다.

ਓਨਟੇਰੀਓ ਸਰਕਾਰ – ਖਪਤਕਾਰਾਂ ਦੀ ਸਹਾਇਤਾ ਲਈ ਟੈਲੀਫੋਨ ਲਾਈਨ ਟੋਰੰਟੋ ਵਿੱਚ 416-326-8800 ਜਾਂ ਟੋਲ-ਫੀ 1-800-889-9768

ਜਾ ਟਲ-ਫੂ1 1-800-889-9768 ਟੀ.ਟੀ.ਵਾਈ.:ਟੋਰੋਟੋ ਵਿੱਚ 416-326-3408 ਜਾਂ ਟੋਲ-ਫ੍ਰੀ 1-800-268-7095 ਈ-ਮੋਲ: cbsinfo@cbs.gov.on.ca ਵੈੱਬ ਸਾਈਟ: ww.cbs.gov.on.ca ਸਾਨੂੰ ਅਫਸੋਸ ਹੈ ਕਿ ਇਹ ਸੇਵਾ ਸਿਰਫ ਅੰਗ੍ਰੇਜੀ ਅਤੇ ਫਰੈਂਚ ਵਿਚ ਹੀ ਉਪਲਬਧ ਹੈ

ஒண்பறியே அரசில் நூல்(கொ) தொட)பு சேவை டொரோண்டோவில் 416-326-8800 அல்லது தொலைப் பேசி கட்டனம் செலுத்தாது தோடர்பு கொள்ள 1-800-889-9768 காது கேளாதலர்கள் தொடர்பு கொள்வதற்கு. டோறோண்டோல்ல 416-326-3408 அல்லது கட்டனம் இல்லாது தொடர்பு கொள்ள 1-800-268-7095 மீலி அஞ்சல்: cbsinfo@cbs.gov.on.ca இணைய தளம்: www.cbs.gov.on.ca பீரெஞ்சிலும் ஆங்லிலத்திலும் மாத்திரம் சேவைகள் வழங்கப்படுவதைப்ட்டு நாம் வலைருத்தம் தெரிவீத்துக் கொள்கோேம்.

December

Telemarketing Fraud

Slam the scam!

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

Here's how:

Ontario

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





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	9	10
44	10	10	14	Bodhi Day	16	17
11	12	13	14	15	16	17
18	19	20	21	22	23	24
			Winter Solstice			
25	26	27	28	29	30	31
Christmas Hanukkah (begins)	Boxing Day Kwanzaa (begins)					New Year's Eve
					November s M T W T F S 1 2 3 4 5	January S M T W T F S 1 2 3 4 5 6 7
					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	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

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安大略省政府 -消費者熱線服務電話

416-326-8800(多倫多) 或覺費電話:1-800-889-9768 TTY:416-326-3408(多倫多) 或覺費電話:1-800-268-7095 電子郵件:cbsinfo@cbs.gov.on.ca 網址:www.cbs.gov.on.ca 邦常抱歉, 我們僅用法語和英語提供本服務。

온테리오 주정부

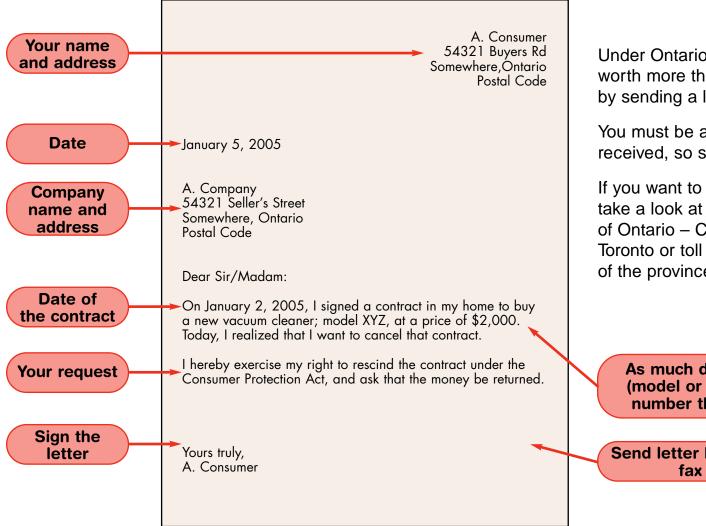
소비자 헬프 라인: 토론토 416-326-8800 혹은 무료 전화 1-800-889-9768 TTY: 토론토 416-326-3408 혹은 무료 전화 1-800-268-7095 이메일: cbsinfo@cbs.gov.on.ca 웹사이트 www.cbs.gov.on.ca 유감소입개도 이 서비스는 영어와 불어로만 기능합니다.

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ஒன்டரிபோ அரசின் நுகர்வோ) தொடர்பு சேவை டொரோனபோல் 16:326.8800 அஸ்ஷர் தொணப் பேசி கட்டனம் செலுத்தாது தோடர்டி கொள்ள 1-800-889-9768 காது கேளாதலர்கள் தொடர்பு கொள்வதற்கு: டோரோணப்பால் 416-326-3408 அஸ்ஷர் கட்டலாம் இல்லாது தொடர்பு கொள்ள 1-800-268-7095 மீல் அஞ்சல்: cbsinfo@cbs.gov.on.ca இணைப தாம்: www.cbs.gov.on.ca பீரெந்சிலும் ஆங்கிலத்திலும் மாத்திரம் கேவைகள் வழங்கப்படுவதைபிட்டு நாம் வலவருத்தம் தெரிவித்துக் கொள்தோம்.

Sample Letter

To Cancel A Contract



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
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	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	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	S M T W T F S 1 1 1 1 1 1 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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21 22 23 24 25 26 27 28 29 30 31	18 19 20 21 22 23 24 25 26 27 28 29 30	16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	20 21 22 23 24 25 26 27 28 29 30 31
September	October	November	December
S M T W T F S 1 2	S M T W T F S 1 2 3 4 5 6 7	<u>S M T W T F S</u> 1 2 3 4	<u>S M T W T F S</u> 1 2
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Information – Contact List

Bowersent of Drainio - and Busines Survices16-326.8655 (16-325.3408 TT)1800-887.989 TTPwww.cbs.gov.on.c.3Covernment of Orbinio - Office Office Insury Busines16-326.12341800-867.0897Life Events: www.gov.on.c.3Covernment of Orbinio - Office office Phylic Gustin Insury Busines16-326.12341800-867.0897Life Events: www.gov.on.c.3Generating to Chantio - Office office Phylic Gustin Insury Busines16-326.12341800-386.0335Insury BusinesGenerating to Chantio - Office office Phylic Gustin16-326.1234Insury BusinesInsury BusinesGenerating to Chantio - Office office Phylic Gustin16-200-622.12221www.carutal.go.c.aCar Help Chands16-200-62.1232www.carutal.go.c.aCar Help Chands16-326.241444Insury BusinesInsury BusinesConsumer Information16-326.241444Insury BusinesInsury BusinesConsumer Information and services from Office Phylic Gustin16-326.3216Insury BusinesConsumer Information and services from Office Phylic Gustin16-326.2326Insury BusinesConsumer Information Cardad16-326.327Insury BusinesConsumer Information Cardad16-326.327Insury BusinesConsumer Information Cardad16-326.327Insury BusinesConsumer Information Cardad16-266.639.376Insury BusinesConsumer Information Cardad16-267.201Insure BusinesConsumer Information Cardad16-267.201Insure BusinesConsumer Delata Cardad (GNAP)16-267.201Insure Busines </th <th>ORGANIZATION</th> <th>LOCAL AREA #</th> <th>TOLL FREE #</th> <th>WEBSITE ADDRESS</th>	ORGANIZATION	LOCAL AREA #	TOLL FREE #	WEBSITE ADDRESS
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Victim Support Line 440 244 2447 1 888 570 2888				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	