

2007 SMART CONSUMER CALENDAR

Smart consumers are good for business



Your Consumer Protection Act



You have the right to:

- Refuse to pay for goods or services that you did not request.
- Full disclosure of all terms and conditions on contracts for goods and services such as payday loans, wireless service agreements or home furnishings, among many others.
- Full contract disclosures of all costs of goods, services or leases, including interest charges.
- Receive goods within **30 days** of the date promised in contracts or you may cancel the contract and get a refund.
- Pay no more than 10 per cent above the original agreed estimate for home renovations, moving services, auto repair and other goods or services.
- Cancel fitness club, timeshare and door-to-door sales contracts for any reason, up to 10 days after signing.

Contact the Consumer Services Bureau, part of the Ministry of Government Services, for consumer information and advice.

By phone: 416-326-8800 or toll-free at 1-800-889-9768

By Internet: www.ontario.ca/consumerprotection

By e-mail: InfoMGS@mgs.gov.on.ca

December 2006

Sunday

Monday

Tuesday

Wednesday

Thursday

Friday

Saturday

NOVEMBER

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		

JANUARY

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			

DID YOU KNOW?
 Under Ontario's Consumer Protection Act you have a 10-day cooling-off period in which to cancel a contract signed in your home – no reason required.

1

2

3

4

5

6

7

8

9

10

11

12

13

14

15

16

17

18

19

20

21

22

23

24

Christmas Day

Boxing Day

31

25

26

27

28

29

30

Planning makes sense



A few things you should know:

- Making funeral and cemetery arrangements in advance can help reduce stress for loved ones at a very emotional and difficult time.
- Prearranging does not require prepaying.
- If you prepay, insist on a receipt that prepaid funds are held in trust or get a copy of the insurance policy you purchased.
- Ask for a price list and be sure to get a copy of the contract for anything you buy.
- Read the contract carefully to know exactly what services you're arranging.
- Prearrange and prepay only with licensed providers.

Who to contact for assistance:

- For funeral homes and transfer services contact the Board of Funeral Services at www.funeralboard.com or call toll-free **1-800-387-4458**.
- For cemeteries and crematoriums contact the Consumer Services Bureau at www.mgs.gov.on.ca or call toll-free **1-800-889-9768**.



www.funeralboard.com 1-800-387-4458

January 2007

Sunday

Monday

Tuesday

Wednesday

Thursday

Friday

Saturday

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
<p>DECEMBER</p> <p>S M T W T F S</p> <p>1 2</p> <p>3 4 5 6 7 8 9</p> <p>10 11 12 13 14 15 16</p> <p>17 18 19 20 21 22 23</p> <p>24 25 26 27 28 29 30</p>	<p>New Year's Day</p> <p>1</p>	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>FEBRUARY</p> <p>S M T W T F S</p> <p>1 2 3</p> <p>4 5 6 7 8 9 10</p> <p>11 12 13 14 15 16 17</p> <p>18 19 20 21 22 23 24</p> <p>25 26 27 28</p>	<p>DID YOU KNOW?</p> <p>Funeral arrangements involve many decisions and are the legal responsibility of the executor, estate trustee or next of kin.</p>	

Identity Theft



Identity theft can happen to anyone – you, your family or your business.

Identity theft occurs when your personal information is used without your knowledge or consent to commit a crime. By protecting your personal information, you can take an active role in reducing the risk of identity theft.

Quick tips:

- Never carry your birth certificate or SIN (Social Insurance Number) card in your wallet.
- Always confirm that the credit card you get back is your own.
- Never let your bank or credit card out of your sight when conducting a transaction at the checkout. Only allow your card to be swiped once and always take your transaction record with you.
- Shred financial documents and paperwork with personal information before you discard them.
- Never share personal information with anyone over the telephone or online unless you are familiar with the company and its practices.
- Request your credit report from a credit-reporting agency once a year to ensure its accuracy and report discrepancies immediately and ask about placing an alert on your file if you suspect identity theft.

February 2007

Sunday

Monday

Tuesday

Wednesday

Thursday

Friday

Saturday

DID YOU KNOW?

Ontario's Consumer Reporting Act requires credit-reporting agencies to provide you with a copy of your credit report free of charge. Checking the accuracy of the information in your file is a good way to guard against identity theft.

1

2

3

4

5

6

7

8

9

10

11

12

13

14

Flag Day

15

16

17

18

19

20

21

22

23

24

25

26

27

28

JANUARY

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			

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						

Telemarketing Fraud



Hang up on telemarketing fraud

Telemarketing fraud costs Ontario families millions of dollars every year – anyone who answers a telephone is a potential target. While you may not be able to avoid all unsolicited calls, you can learn how to spot fraudulent ones.

Quick tips:

- Hang up if you are pressured into purchasing something.
- Never send money to anyone who insists on immediate payment.
- Hang up if you are ever asked to pay a fee to collect a prize.
- Never be fooled by promises of big money, special offers, prizes or deals.
- Avoid future harassment from telemarketers by telling callers if you do not want to hear from them again.
- Never share personal financial information. Information about your bank accounts and credit cards is no one's business but your own.
- Beware of telemarketers guaranteeing loans regardless of credit history. If they request a fee – it's a scam!

March 2007

Sunday

Monday

Tuesday

Wednesday

Thursday

Friday

Saturday

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	23	24
25	26	27	28			

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					

DID YOU KNOW?

The best way to protect yourself against telemarketing fraud is by learning to recognize it and hang up on it.

1

2

3

4

5

6

7

8

9

10

Daylight Savings Time Begins

11

12

13

14

15

16

17

18

19

20

21

22

23

24

25

26

27

28

29

30

31

Mortgage Fraud



Avoid being an unwitting participant in mortgage fraud. The Real Estate Council of Ontario (RECO) asks that you protect yourself and be alert when purchasing a home. Be suspicious of situations where you are:

- Asked to inflate your income on a mortgage application, indicate you plan to live in a property being purchased as a rental property or provide other false statements.
- Asked to sign documents that contain blanks or asked to not complete certain sections of a form or document.
- Offered a fee for the use of your name and credit information.
- Discouraged from visiting the property, having the property appraised or inspecting the property you are purchasing.

RECO addresses mortgage fraud through education, collaboration with organizations concerned about mortgage fraud and enforcement of the Real Estate and Business Brokers Act, 2002.

To verify you are dealing with a registered real estate broker or salesperson, use the Registrant Search feature available on RECO's website (www.reco.on.ca) or call RECO toll-free at **1-800-245-6910**.



April 2007

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday																																																		
1	2	3	4	5	Good Friday 6	7																																																		
8	Easter Monday 9	10	11	12	13	14																																																		
15	16	17	18	19	20	21																																																		
22	23	24	25	26	27	28																																																		
29	30	<p style="text-align: center;">DID YOU KNOW?</p> <p style="text-align: center;">When you deal with a registered real estate broker or salesperson, your deposit is protected.</p>				<p style="text-align: center;">MARCH</p> <table border="1"> <thead> <tr> <th>S</th><th>M</th><th>T</th><th>W</th><th>T</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	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	29	30	31																																																		
						<p style="text-align: center;">MAY</p> <table border="1"> <thead> <tr> <th>S</th><th>M</th><th>T</th><th>W</th><th>T</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> <tr> <td>31</td><td></td><td></td><td></td><td></td><td></td><td></td> </tr> </tbody> </table>		S	M	T	W	T	F	S						1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31						
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																																																								

Buying a Vehicle



Shopping through a registered motor vehicle dealer means you're protected!

All motor vehicle dealers and salespeople in Ontario must be registered under the Motor Vehicle Dealers Act. The Ontario Motor Vehicle Industry Council (OMVIC) enforces this Act and also administers the Motor Vehicle Dealers Compensation Fund. This fund is financed by dealers and exists to protect consumers who run into problems with their vehicle transactions.

Consumers who buy privately lose out on the protection of the Fund and also put themselves at risk of falling victim to a curbsider. Curbsiders pose as private individuals, but are actually in the business of selling vehicles that may be stolen, damaged or odometer-tampered.

To ensure your dealer or salesperson is registered, or to reach OMVIC's complaint line, call **1-800-943-6002** or visit **www.omvic.on.ca**. Subscriptions to OMVIC's free online consumer newsletter, *Consumer Line*, are also available through its website.



Home Renovations

Tips for home renovation projects.



- **10 per cent rule.** Pay no more than 10 per cent above the original agreed estimate for your home renovations and never pay the full amount until all the work is completed.
- **10-day cooling off.** You can cancel any contract signed in your home within 10 days for any reason, as long as you give notice to the contractor.
- **Hire qualified heating contractors.** Only heating contractors registered with the Technical Standards and Safety Authority (TSSA) are qualified to install and service your fuel-burning appliances.
- **Call before digging or excavating.** Always call your local gas utility for a free locate of gas lines before beginning any construction project.
- **Need help?** Looking for advice or information on your consumer rights? Contact the Consumer Services Bureau at **416-326-8800**, toll-free at **1-800-889-9768** or e-mail at **InfoMGS@mgs.gov.on.ca**.
- **Safety tips.** Whether it is to verify a heating contractor's qualifications or learn more about how to avoid carbon monoxide in your home, visit **www.safetyinfo.ca** or contact TSSA at **1-877-682-8772**.



June 2007

Sunday

Monday

Tuesday

Wednesday

Thursday

Friday

Saturday

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
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				

DID YOU KNOW?
Under Ontario's Consumer Protection Act, you do not have to pay more than 10% above any written estimate.

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

CANADA'S CANADIAN JOURNEY SERIES

WITH SECURITY FEATURES THAT ARE RELIABLE, AND QUICK AND EASY TO USE!



SECURITY FEATURES FOUND ON CANADIAN BANK NOTES

1 Holographic Stripe

Tilt the note. Coloured numerals and two-toned maple leaves change colour and "move" within the shiny, metallic stripe.

2 Watermark Portrait

Hold the note to the light. A small, ghost-like image of the portrait appears. If the note is not backlit, the watermark is not visible.

3 Windowed Colour-Shifting Thread

Hold the note to the light. A continuous, solid vertical line can be seen from both sides of the note. From the back, a series of exposed metallic dashes (windows) shift from gold to green when the note is tilted.

4 See-Through Number

Hold the note to the light. Like pieces of a jigsaw puzzle, the irregular marks on the front and back of the note form a complete and perfectly aligned numeral.

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



© Bank of Canada / Banque du Canada
Image of the note when not held to the light.

Secure paper money: It's in your hands!

For free training material or more information contact:

Bank of Canada
Toll-free: 1 888 513-8212
Facsimile: 613 782-7533

education@bankofcanada.ca
www.bankofcanada.ca/en/banknotes



Bank of Canada

July 2007

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday																																																															
Canada Day 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>TIP Check your bank notes! Make it a habit!</p>		<p>JUNE</p> <table border="1"> <thead> <tr> <th>S</th> <th>M</th> <th>T</th> <th>W</th> <th>T</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	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																					
S	M	T			W	T	F	S																																																													
					1	2																																																															
3	4	5	6	7	8	9																																																															
10	11	12	13	14	15	16																																																															
17	18	19	20	21	22	23																																																															
24	25	26	27	28	29	30																																																															
					<p>AUGUST</p> <table border="1"> <thead> <tr> <th>S</th> <th>M</th> <th>T</th> <th>W</th> <th>T</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></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>2</td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>3</td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>4</td> </tr> <tr> <td>5</td> <td>6</td> <td>7</td> <td>8</td> <td>9</td> <td>10</td> <td>11</td> </tr> <tr> <td>12</td> <td>13</td> <td>14</td> <td>15</td> <td>16</td> <td>17</td> <td>18</td> </tr> <tr> <td>19</td> <td>20</td> <td>21</td> <td>22</td> <td>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	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	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	24	25	26																																																															
27	28	29	30	31																																																																	

Buying Auto Insurance

A common auto insurance scam involves tricking consumers into paying for “cheap” auto insurance coverage that is invalid.



What Can You Do?

- Do not pay a referral fee – licensed agents and brokers do not charge you fees.
- Do not pay your auto insurance premium through a transfer or money wiring service – this is not a practice in the insurance industry.
- If you suspect fraudulent activity, contact the police.
- Check that the insurance company you are dealing with is licensed. Go to www.fSCO.gov.on.ca (click Licensing & Registration, Licensed Insurance Companies in Ontario).
- Make sure the individual you are dealing with is licensed as a broker or agent and is legally allowed to sell auto insurance – check www.ribo.com (click Consumer Information) or www.fSCO.gov.on.ca (click Licensing Link: Agents Licensed in Ontario in the Insurance area of the website).

For more information, contact the Financial Services Commission of Ontario (FSCO) at **www.fSCO.gov.on.ca**, toll free at **1-800-668-0128** or TTY toll free at **1-800-387-0584**.

FSCO regulates insurance, pension plans, credit unions, caisses populaires, mortgage brokers, loan and trust companies and co-operatives.



Financial Services
Commission
of Ontario

www.fSCO.gov.on.ca **1-800-668-0128**

August 2007

Sunday

Monday

Tuesday

Wednesday

Thursday

Friday

Saturday

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				

BE INFORMED

For more information about potential scams relating to the financial sectors regulated by FSCO or for consumer awareness brochures, visit FSCO's website at www.fSCO.gov.on.ca

			1	2	3	4																																										
5	Civic holiday 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>SEPTEMBER</p> <table border="1"> <thead> <tr> <th>S</th><th>M</th><th>T</th><th>W</th><th>T</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> </tbody> </table>	S	M	T	W	T	F	S							1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29
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																																										

Buying Travel Services

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



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

- Receive full disclosure – know the full cost of advertised travel services excluding GST and PST.
- Be advised of what travel documents will be required for each person travelling.
- Be informed of changes to travel arrangements, and your right to receive alternate travel services acceptable to you or a full and immediate refund.
- Have your prepaid deposits protected. All deposits paid to a registered Ontario travel agent are now placed in trust accounts.
- Keep deposits received for travel services in a trust account or provide security in lieu of trust accounting.

To learn more about TICO and the protection available from the Ontario Travel Compensation Fund, contact TICO or visit www.tico.ca

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



www.tico.ca tico@tico.ca 1-888-451-TICO (8426)

September 2007

Sunday

Monday

Tuesday

Wednesday

Thursday

Friday

Saturday

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	

OCTOBER

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		

DID YOU KNOW?

Under Ontario's Consumer Protection Act, you have a 10-day cooling-off period to cancel your timeshare or vacation club contract. You must provide notice of cancellation to the supplier. Use registered letter, fax or e-mail in order to ensure you have proof of delivery.

1

2	Labour Day 3	4	5	6	7	8	
9	10	11	12	13	14	15	
16	17	18	19	20	21	22	
23							
30	24	25	26	27	28	29	

October is Investor Education Month



Increase your financial know-how.
Make sound financial decisions.

The Investor Education Fund can help you make important financial decisions. We have information to answer your questions:

- Where do I find trustworthy information about financial products?
- How do I save for my first home or my child's education?
- What do I need to know about investing?
- Why is it important to plan for my retirement?

For more information, visit **www.investorED.ca** – the Investor Education Fund's website.

The Investor Education Fund is a not-for-profit organization established by the Ontario Securities Commission (OSC), the provincial investment industry regulator.

October 2007

Sunday

Monday

Tuesday

Wednesday

Thursday

Friday

Saturday

<p>SEPTEMBER</p> <table border="1"> <thead> <tr> <th>S</th><th>M</th><th>T</th><th>W</th><th>T</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	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												
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																																																							
	1	2	3	4	5	6																																																	
7	Thanksgiving 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>NOVEMBER</p> <table border="1"> <thead> <tr> <th>S</th><th>M</th><th>T</th><th>W</th><th>T</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></td></tr> </tbody> </table>	S	M	T	W	T	F	S					1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30										
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																																																		

TIP
 Before you invest, check the broker or investment firm's qualifications and disciplinary record.
 Visit checkbeforeyouinvest.ca.

Protect Your PIN – Protect Your Money



TM

Protect your PIN



www.protectyourpin.com

© Trade-Mark of Interac Inc. Used under license.

November marks the start of the busy holiday shopping season. As millions of transactions are successfully processed during this time of year, Interac Association and its members remind you to protect your money by protecting your Personal Identification Number (PIN).

Interac Association and its members are working to protect you from debit card fraud and enhance the security of *Interac* transactions.

Technology now in place can track suspicious purchase patterns and trigger a 'hold' on further activity until your identity can be confirmed through your financial institution.

For your part, there are a number of things you can do to help protect yourself from debit card fraud.

- Always shield your PIN when you enter it.
- Never share your PIN – even with family or friends.
- Avoid an obvious number, such as a birth date or phone number.

If you become a victim of debit card fraud, you are protected by the Canadian Code of Practice for Consumer Debit Card Services. Under this code, proven victims of debit card fraud will not suffer any financial losses.

For more information about debit card safety, please visit www.protectyourpin.com.

November 2007

Sunday

Monday

Tuesday

Wednesday

Thursday

Friday

Saturday

OCTOBER

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			

DECEMBER

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					

SHIELD YOUR PIN

Even when no-one else is around, it's the most important step to reducing your risk of being targeted for fraud.

1

2

3

Daylight Savings Time Ends
4

5

6

7

8

9

10

Remembrance Day
11

12

13

14

15

16

17

18

19

20

21

22

23

24

25

26

27

28

29

30

Be an Informed Charitable Donor



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

What you need to know

- The Canada Revenue Agency's website 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 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)

December 2007

Sunday

Monday

Tuesday

Wednesday

Thursday

Friday

Saturday

NOVEMBER

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	

JANUARY

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			

TIP

Be informed before responding to a donation request. Ask questions and do your research. Consider planning your charitable donations in advance with charities you know and trust.

1

2

3

4

5

6

7

8

9

10

11

12

13

14

15

16

17

18

19

20

21

22

23

24

Christmas Day
25

Boxing Day
26

27











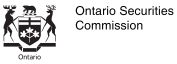


28











29

30

31

SMART CONSUMERS CONTACT LIST

<p>Consumer Services Bureau call: 416-326-8800 or 1-800-889-9768 e-mail: infoMGS@mgs.gov.on.ca www.mgs.gov.on.ca</p>		<p>The Bureau is Ontario's consumer help centre, providing advice and assistance on all consumer issues from home and car repairs, fitness clubs and cemeteries to identity theft and credit reporting. If it's a consumer issue, call the Bureau!</p>
<p>Government of Ontario – Ministry of Government Services call: 416-326-8555 or 1-800-268-1142 TTY: 416-325-3408 or 1-800-268-7095 e-mail: infoMGS@mgs.gov.on.ca www.mgs.gov.on.ca</p>		<p>MGS is responsible for protecting consumers, issuing birth, death and marriage certificates, managing 54 Land Registry Offices and distributing Government of Ontario information through Publications Ontario.</p>
<p>Government of Ontario – ServiceOntario call: 416-326-1234 or 1-800-267-8097 TTY: 416-325-3408 or 1-800-268-7095 www.serviceontario.ca</p>		<p>Call or visit one of our 64 walk-in Government Information Centres or online through ServiceOntario for information about services for individuals or businesses.</p>
<p>Government of Ontario – Ministry of the Attorney General Office of Public Guardian and Trustee call: 416-314-2800 or 1-800-366-0335 www.attorneygeneral.jus.gov.on.ca/english/family/pgt/</p>		<p>Call the PGT for information about protecting mentally incapable people, protecting the public's interest in charities, searching for heirs, investing perpetual care funds and dealing with dissolved corporations.</p>
<p>Government of Canada call: 1-800 0-Canada (1-800-622-6232) TTY: 1-800-926-9105 www.canada.gc.ca</p>		<p>Call 1-800 0-Canada for information about federal government programs.</p>
<p>Canada Revenue Agency call: 613-954-0410 or 1-800-267-2384 cra.gc.ca/charities</p>		<p>Visit the Canada Revenue Agency (CRA) website to research registered charities in Canada and to obtain more information to help you make informed decisions when making donations.</p>
<p>Bank of Canada (counterfeit money) call: 1-888-513-8212 www.bankofcanada.ca/en/banknotes</p>		<p>Contact the Bank of Canada for free printed materials, tools and information services to help you quickly, easily and reliably identify genuine bank notes.</p>
<p>Canadian Consumer Information Gateway call: 613-946-2576 consumerinformation.ca</p>		<p>Contact the Canadian Consumer Information Gateway for online consumer information and tools.</p>
<p>Government of Canada – Competition Bureau call: 819-997-4282 or 1-800-348-5358 www.competitionbureau.gc.ca</p>		<p>Call the Competition Bureau with complaints about false and misleading representations.</p>
<p>PhoneBusters call: 1-888-495-8501 e-mail: info@phonebusters.com www.phonebusters.com</p>		<p>PhoneBusters is the national centre for telemarketing, advanced fee letters (Nigerian letters), identity theft and other consumer fraud complaints.</p>
<p>Ontario Securities Commission call: 416-593-8314 or 1-877-785-1555 www.checkbeforeyouinvest.ca</p>		<p>The OSC, Ontario's capital markets regulator, provides consumers with objective educational resources to help them protect themselves from unsuitable or fraudulent investments. Visit checkbeforeyouinvest.ca to view and download brochures or call to order (1-877-785-1555).</p>
<p>Investor Education Fund www.investorED.ca</p>		<p>Visit the InvestorEd website to grow your financial know-how and learn to make better investing decisions.</p>
<p>Financial Services Commission of Ontario (FSCO) call: 1-800-668-0128 www.fSCO.gov.on.ca</p>		<p>Contact FSCO about insurance (including auto), pension plans, credit unions, caisses populaires, mortgage brokers, loan and trust companies and co-operatives.</p>

<p>Investment Dealers Association of Canada (IDA) call: 1-877-442-4322 www.ida.ca</p>		<p>Call or visit the IDA website to learn more about compensation plans that provide protection for consumers' savings, investments and insurance policies.</p>
<p>Board of Funeral Services call: 1-800-387-4458 www.funeralboard.com</p>		<p>Contact the Board of Funeral Services for inquiries or concerns about funeral homes or transfer services.</p>
<p>Tarion Warranty Corporation call: 1-877-9TARION (982-7466) e-mail: info@tarion.com www.tarion.com</p>		<p>Call Tarion for questions or concerns about your new home or condominium warranty.</p>
<p>Technical Standards and Safety Authority (TSSA) call: 1-877-682-TSSA (8772) e-mail: customerservices@tssa.org www.tssa.org</p>		<p>Call TSSA regarding public safety issues or for information related to fuels and fuel-burning appliances, elevating devices, boilers and pressure vessels, upholstered and stuffed articles, amusement devices and ski lifts.</p>
<p>Ontario Energy Board (OEB) call: 1-877-632-2727 e-mail: info@oeb.gov.on.ca www.oeb.gov.on.ca</p>		<p>Call the OEB for information about electricity and natural gas rates, utilities, electricity retailers or natural gas marketers.</p>
<p>Electrical Safety Authority (ESA) call: 1-877-372-7233 e-mail: askesa@electricalsafety.on.ca www.esasafe.com</p>		<p>Call ESA for questions or concerns regarding wiring and general inspections, to report violations of the Electrical Safety Code or for general information about applying for an Electrical Contractor and/or a Master Electrician Licence.</p>
<p>Real Estate Council of Ontario (RECO) call: 1-800-245-6910 e-mail: information@reco.on.ca www.reco.on.ca</p>		<p>Contact RECO for inquiries or concerns related to real estate brokerages, brokers and salespersons.</p>
<p>Travel Industry Council of Ontario (TICO) call: 1-888-451-TICO (8426) e-mail: tico@tico.ca www.tico.ca</p>		<p>Call TICO for complaints against travel retailers (agents) and/or travel wholesalers.</p>
<p>Ontario Motor Vehicle Industry Council (OMVIC) call: 1-800-943-6002 e-mail: omvic@omvic.on.ca www.omvic.on.ca</p>		<p>Call OMVIC for questions or concerns about new and used car dealerships, the Motor Vehicle Dealers Compensation Fund or to report a curbsider (someone in the business of illegal car sales).</p>
<p>Interac Association www.interac.org or www.protectyourpin.com</p>		<p>For more information about debit card safety, please visit www.protectyourpin.com.</p>
<p>SENIORS</p>		
<p>Canadian Marketing Association (CMA) call: 416-391-2362 www.the-cma.org</p>		<p>Register with the Do Not Contact Service to have your name removed from marketing lists held by CMA members.</p>
<p>Canada's Association for the Fifty-Plus 50plus.com</p>		<p>The Association's mandate is to effectively promote the rights and quality of life of mature Canadians.</p>
<p>The ABCs of Fraud (Volunteer Toronto) call: 416-961-6888 www.volunteertoronto.on.ca/aboutfraud</p>		<p>Contact Volunteer Toronto to book a speaker through its education program on consumer fraud for seniors.</p>
<p>Government of Canada – Income Security Programs Service Canada call: 1-800 0-Canada (1-800-622-6232) TTY: 1-800-465-7735 e-mail: canadabenefits@canada.gc.ca www.canadabenefits.gc.ca</p>		<p>Service Canada provides government-wide information about benefit programs and services for individuals.</p>

Sample Letter To Cancel A Contract

Under Ontario law, if you sign a contract **in your home** worth more than \$50 you can cancel within 10 days by sending a letter to the company. You must be able to prove that the letter was received, so send it by registered mail, fax or courier.

Your name and address A. Consumer
54321 Buyers Rd.
Somewhere, Ontario
Postal Code

Date • January 5, 2007


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

Dear Sir/Madam:

Date of the contract • On January 2, 2007, 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. **As much detail as possible (model or other identifying number that might apply)**

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

Yours truly,

Sign the letter 
A. Consumer **Send letter by registered mail, fax or courier.**

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

2008

For more information, please visit the Ministry of Government Services website at www.mgs.gov.on.ca.
Please send your comments, feedback and inquiries to infoMGS@mgs.gov.on.ca or call the Consumer Services Bureau at **416-326-8800** or toll-free at **1-800-889-9768**.

JANUARY

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		

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	23
24	25	26	27	28	29	

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					

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			

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

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					

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		

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						

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				

OCTOBER

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	

NOVEMBER

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						

DECEMBER

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			

Playing games of chance and skill can be exciting and fun – but it becomes a problem when it negatively impacts other areas of a person’s life, like school, work and relationships.

Signs of trouble include:

- Gambling for longer and longer periods of time.
- Neglecting family or personal needs (e.g. nutrition, sleep, schooling)
- Lying about where you were and what you were doing
- Growing debt from gambling
- Becoming involved in illegal activities to finance gambling

Concerned that you or a loved one may have a gambling problem?

- Visit the Responsible Gambling Council website at **www.responsiblegambling.org** for a questionnaire that may help you decide whether to seek help.
- Call the Ontario Problem Gambling Helpline toll-free at **1-888-230-3505** or visit **www.opgh.on.ca** for confidential, anonymous, 24-hour assistance.

Additional risks associated with online gaming include access by minors or by potentially fraudulent firms operating abroad gaining access to your credit card information.

If you think you have been the victim of a lottery or gaming-related scam, contact your local police and PhoneBusters (**1-888-495-8501** or **info@phonebusters.com**). Visit **phonebusters.com** for more information.

Operating online gambling services is illegal in Ontario. For questions or complaints regarding illegal gaming, please contact the OPP Criminal Investigation Bureau, Illegal Gaming Section at **705-735-4700**.