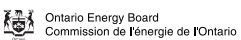




2008 SMART CONSUMER CALENDAR

Smart consumers are good for business



Consumer Protection Branch – here to help you



Complaint mediation

Our consumer services officers work with businesses to resolve your complaints. We succeed in getting refunds or exchanges, contract cancellations, and delivery of goods and services as agreed for many consumers.

Inspection

Our inspectors visit businesses to help them comply with consumer law, in sectors such as cemeteries, motor vehicle repairs, health and fitness clubs, and collection agencies.

Investigation and enforcement

If it appears that consumer laws have been violated, we investigate. Violators may be prosecuted – and we pursue restitution for consumers in court.

Call toll-free: 1-800-889-9768 GTA: 416-326-8800

e-mail: Info.MGS@Ontario.ca

or visit www.ontario.ca/consumerprotection

for more information about your consumer rights or to check our Consumer Beware List.

December 2007

Sunday

Monday

Tuesday

Wednesday

Thursday

Friday

Saturday

DID YOU KNOW?

If you dispute owing a debt, send a letter by registered mail to the collection agency to tell them so and to ask them to take the matter to court. The calls will stop.

November

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Christmas Day
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Boxing Day
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Planning ahead makes sense



A few things you should know:

- Making funeral and cemetery arrangements in advance can make things easier for loved ones at a very emotional and difficult time.
- Discuss your wishes and decisions with loved ones ahead of time, and remember, prearranging does not require prepaying.
- If you do prepay, insist on a receipt for the monies held in trust or 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 you have paid for.
- 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**.



January 2008

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<p>TIP</p> <p>Within 10 days of prepaying, the operator must give you a receipt from the financial institution in which your money has been invested.</p>		<p>New Year's Day</p> <p>1</p>	2	3	4	5																																																																																				
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What to do after an auto accident



1. Stop your vehicle.
2. Call 911 and follow the operator's instructions if:
 - someone is injured,
 - damage to property appears to be MORE than \$1,000, or
 - there is damage to the roadway or other public property.

If no one is injured AND total property damages are LESS than \$1,000, call your local police; they will decide whether to dispatch an officer.

If police are not dispatched, report to a Collision Reporting Centre within 24 hours. To locate a Collision Reporting Centre visit www.accsupport.com or call **(416) 745-3301**.

3. If it is safe to do so, move your vehicle to the side of the road and turn on its hazard lights.
4. Write down:
 - Names, addresses, telephone and driver's licence numbers for all drivers, passengers and witnesses.
 - Licence plate numbers, insurance and registration information for all vehicles.
 - Specific details about the accident scene.
5. Report the accident to your insurance company.



February 2008

Sunday

Monday

Tuesday

Wednesday

Thursday

Friday

Saturday

TIP

If your vehicle must be towed, make sure you are dealing with a legitimate tow truck operator. For more information, refer to *Tips for Identifying Auto Insurance Scams* on the website www.fsco.gov.on.ca.

January

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Healthy choices — a healthy Ontario



It's never too late to make healthy choices a priority!

A combination of poor eating habits and sedentary life styles can contribute to the onset of many chronic diseases including heart disease, diabetes, osteoporosis, stroke and some types of cancer.

HealthyOntario.com provides access to trusted health information, services and advice for healthier living.

HealthyOntario.com features articles and self-health assessment tools in addition to the latest medical information and health care services provided by a range of experts and organizations that are focused on health and wellness.

Make a commitment to do something healthy each day and record your daily accomplishments on each square of this calendar – be sure to congratulate yourself along the way. Once you start eating nutritious, healthy food and increasing your daily activity, you'll be amazed at how much better you'll look and feel.

Changing old patterns is not easy at the start. Just do something new a few times and it soon becomes a healthy habit.

March 2008

Sunday

Monday

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March is Nutrition Month
Great ideas on making healthy eating choices easier can be found at HealthyOntario.com.

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The energy choice is yours



As an electricity or natural gas consumer, you have rights and responsibilities:

- Know who your supplier is, if you have a contract, with whom, the price you pay, and your monthly consumption.
- Ask agents for photo ID, what company they represent, and for a copy of any material presented you can keep.
- Know the price offered, exit conditions and renewal options. Read the fine print.
- Use the 10-day cooling off period after receiving the written contract to review the contract and research any questions you have. Make sure you're comfortable with your choice.
- In some cases, you'll need to reaffirm your contract for it to remain in effect. Typically, reaffirmation is done in writing or by phone.
- Don't feel rushed or pressured – make the choice that's right for you.

The Energy Choice is *Yours*

For more information contact the Ontario Energy Board:

Toll free: **1-877-632-2727** Toronto: **416-314-2455**

E-mail: **info@oeb.gov.on.ca**



Ontario Energy Board
Commission de l'énergie de l'Ontario

www.oeb.gov.on.ca

April 2008

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Ontario Motor Vehicle Industry Council



Tips for buying a used vehicle:

Avoid curbsiders. Curbsiders pose as private sellers but are in the business of selling stolen, damaged, or odometer-tampered vehicles.

Know the history of your vehicle. Obtain a Used Vehicle Information Package (UVIP) from the Ministry of Transportation. The package includes the previous owners in Ontario, any outstanding Ontario liens registered against the vehicle, and the current vehicle registrant. Also consider purchasing an accident history search through www.carproof.ca or www.carfax.com.

Only the current owner should be selling the vehicle. Ask for proof of ownership. If you decide to purchase the vehicle issue a cheque to the current owner listed on the UVIP. Do not pay cash.

Get an inspection by a mechanic you trust. You can ask the seller for maintenance and repair records, but a mechanic may find problems the private seller failed to disclose.

All Ontario motor vehicle dealers must be registered. Shopping through a registered dealer means you're protected by the Motor Vehicle Dealers Compensation Fund. Verify dealer registration at www.omvic.on.ca.



May 2008

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Protect your interests in a real estate transaction



The Real Estate Council of Ontario (RECO) is responsible for regulating trade in real estate in the public interest on behalf of the Ontario Ministry of Government Services.

www.reco.on.ca

If you are considering, or you are already involved in a real estate transaction, a visit to the Real Estate Council of Ontario's website will provide you with information you need to confidently deal with a real estate salesperson or broker.

Consumer information

RECO's website includes a dedicated Consumer Information section, which provides consumer-focused information about mortgage fraud, title fraud, marijuana grow houses and much more.

Did you know that:

- Your deposit is insured?
- Commissions are negotiable?
- Representation Agreements are legally binding contracts?
- You can verify registration status and find related information online?

Make sure your broker or salesperson is registered

Before you begin working with a real estate broker or salesperson, you should use RECO's online search feature to confirm if he or she is registered. The information available includes the registration status, the current expiry date of registration and regulatory activities related to the brokerage, broker or salesperson.

If you have a general question or concern about the conduct of a broker or salesperson, you may contact the Office of the Registrar at 416-207-4800 or 1-800-245-6910.



www.reco.on.ca 1-800-245-6910

June 2008

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29	30	<p style="text-align: center;">TIP</p> <p style="text-align: center;">Before signing a representation agreement with your broker or salesperson, make sure you know how long the agreement will be in effect, what geographic area it covers, what services are being provided and what the different clauses mean.</p>				<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>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	<p style="text-align: center;">July</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></td> </tr> <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
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CANADA'S PAPER MONEY

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



© 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.

SECURITY FEATURES ON CANADIAN BANK NOTES

1 Metallic stripe

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

2 Ghost image (watermark)

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 Dashes (security thread)

On the back of the note, metallic dashes shift from gold to green when the note is tilted. Hold the note to the light. A continuous, solid vertical line can be seen from both sides of the note.

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.

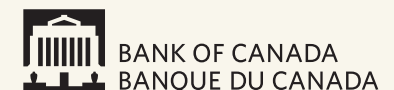
Check to protect: Think of verifying bank notes as the authorization process for cash transactions, just like getting an electronic authorization for credit and debit card payments.



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

Counterfeiting

Recognize it!
Report it!
Stop it!



www.bankofcanada.ca

July 2008

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday																																																																																																			
<p>ARE CASHIERS CHECKING YOUR BILLS? Don't be offended. They're keeping counterfeits out of their till ... and out of your change.</p>																																																																																																									
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Taking care of your finances



Every investment has some risk involved but there's a big difference between taking a risk on a well-researched investment and being tricked into losing your money. Here are some tips to help you protect yourself from investment fraud:

Know your source. Be skeptical about what you read online. Ignore e-mails and telephone calls from people or companies that you don't know that are calling to offer investments. Scam artists will often use company names that are similar to well-known companies.

Avoid hot tips and insider information. Hot tips usually don't work out. Also, it is illegal to trade on insider information.

Take care when choosing your adviser. Different kinds of advisers can offer different advice and products. Make sure your adviser is able to offer a wide range of products and don't be afraid to compare different brokerages/advisers. Check that your adviser/firm is registered with the Ontario Securities Commission. Remember – it pays to shop around when looking for an adviser.

Learn more about investing. There are a many types of frauds and scams. Many are very convincing and look very real. To learn more about investing and making good investment decisions, visit www.investorED.ca.

August 2008

Sunday

Monday

Tuesday

Wednesday

Thursday

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DID YOU KNOW?

The more you know about investing, the easier it is to make good investment decisions. Visit www.InvestorED.ca for more information.

July

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Canadian Motor Vehicle Arbitration Plan



Are you eligible for CAMVAP?

CAMVAP is a dispute resolution program that will help you resolve disputes with the manufacturer of your vehicle.

Eligibility – a quick check

- Do you have a dispute with the manufacturer of your vehicle about an alleged manufacturing defect or implementation of the new vehicle warranty?
- Is your vehicle from the current or past four model years?
- Is your vehicle used primarily for family or personal use?
- Has it traveled less than 160,000 kilometers?
- Have you followed the manufacturer's dispute resolution process? Check your owner's manual.
- Have you given the dealer and the manufacturer a reasonable amount of time and opportunity to resolve the problem?

If you have answered yes to these questions, your vehicle is likely eligible for CAMVAP.

Solve it, Resolve it...through arbitration.

September 2008

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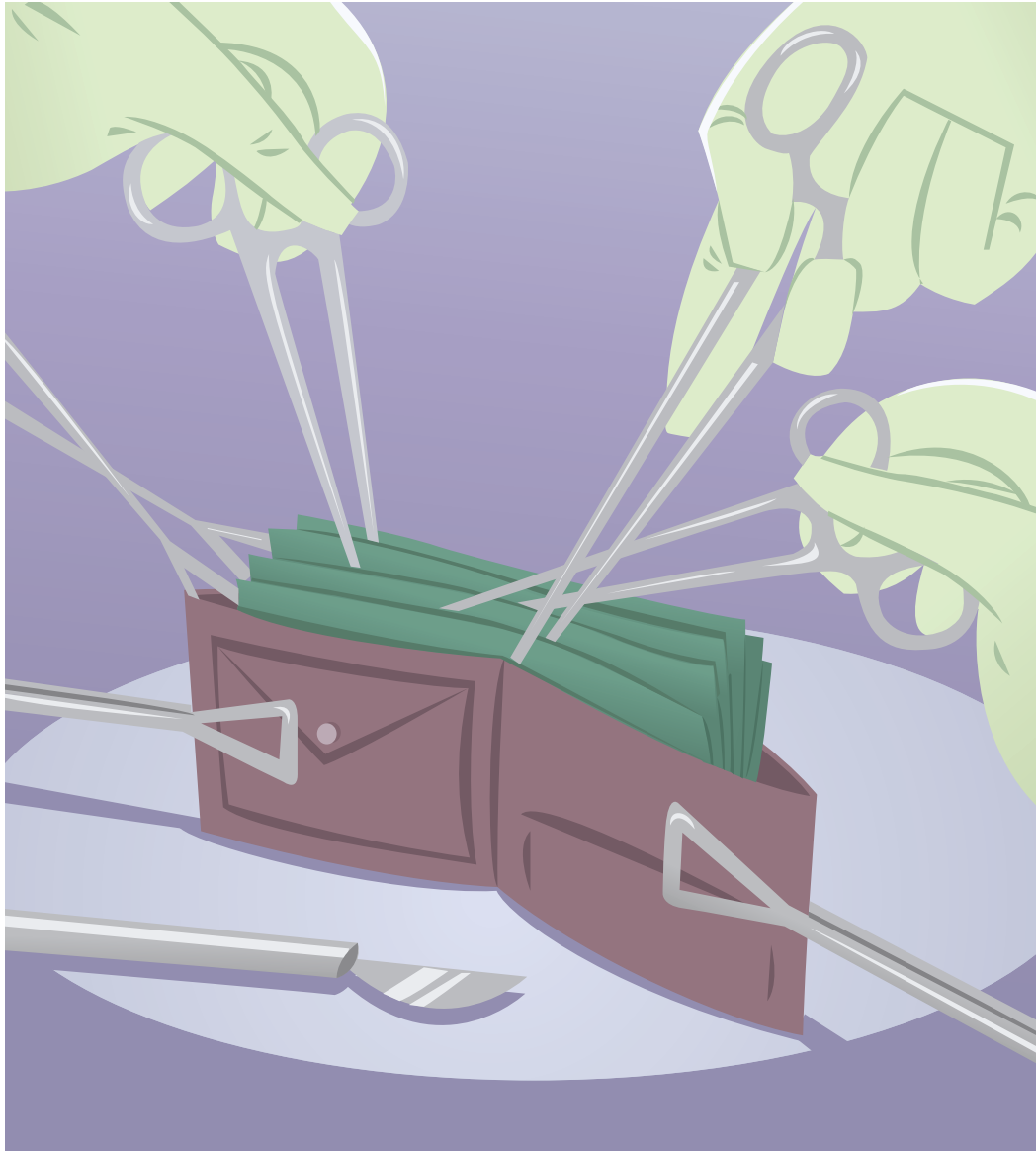
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Health care fraud hurts everyone



Any participant in our health care system (public or private) can commit health care fraud including:

- Providers/Suppliers who intentionally bill for services/products not rendered.
- Individuals who use a stolen, borrowed or forged health or insurance benefit card in order to get health coverage.

What can I do to combat health care fraud?

- Keep a record of your visits to health care practitioners, and any invoices/receipts including prescription medications.
- Report any discrepancies between what is billed and provided.
- Keep your health card and other insurance-related cards or documents in a safe place.
- Don't use your provincial health card for identification purposes other than as required in the health care system.

Where can I report health care fraud?

- Canadian Health Care Anti-fraud Association (CHCAA)
Anonymous Online reporting at www.chcaa.org.
- Visit the CHCAA website for a link to your provincial health ministry, private health insurer, or workers' compensation board health care fraud reporting system.
- Police Services – Contact the OPP Health Fraud Investigation Unit at **1-888-310-1122** or your regional police service.



www.chcaa.org 416-593-2633 1-866-962-4222

October 2008

Sunday

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DID YOU KNOW?

Health care spending in Canada reached
\$148 billion in 2006.

(Canadian Institute for Health Information)

September

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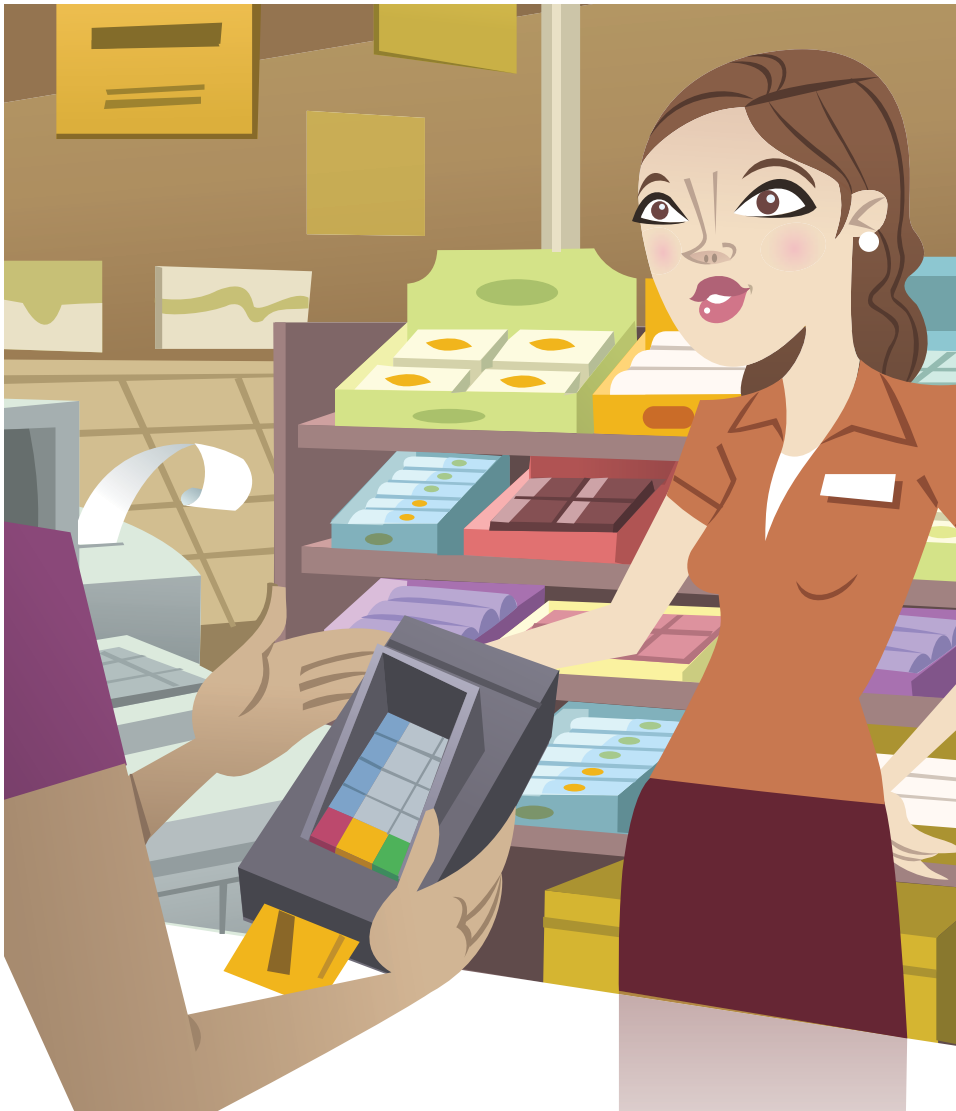
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Protect your PIN – protect your money



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

For your part, the single most important role that you can play in debit card fraud prevention is to shield your PIN during every transaction, whether withdrawing money from the ABM or making a purchase at the store. Also, it's important to check your financial statements regularly and contact your financial institution if you detect anything unusual.

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, victims of debit card fraud will not suffer any financial losses.

For more information about debit card safety, please visit

www.protectyourpin.ca.



November 2008

Sunday

Monday

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Interac Association is moving to chip technology, a new generation of payment card technology that provides an additional layer of security.

For more information, please visit www.InteracChip.ca.



InteracChip.ca

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Giving to charity: information for donors



In 2005, Canadians donated more than 8 billion dollars to registered charities.

WHAT YOU NEED TO KNOW

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

December 2008

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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.

Health and fitness clubs



Good for you! You've decided to shape up in the new year and get fit.

By all means, trim that waist – but don't waste your money while you're at it.

When choosing your club, ask questions and take the time to have a good look around:

- Dirty carpets and dingy washrooms spell trouble.
- Be wary of equipment that's temporarily 'out of order.'
- Visit the club during the hours you're likely to use it, to check for crowding.
- Make sure the club's schedule fits yours.

Above all, read the fine print in any contract:

- Make sure it includes all of the services you are expecting.
- Make sure you understand all of the fees and how they are to be paid.
- Club operators can't demand a full year's fees up front and they must offer you a monthly payment option – paying in advance is risky.
- Under Ontario's *Consumer Protection Act*, all new contracts are limited to one year, reducing your losses if the club goes under – don't sign up for a 'lifetime' membership!
- You have a ten-day cooling-off period in which you may cancel the agreement. You don't need a reason to cancel.
- No matter what the contract says, the club cannot renew your membership automatically. It must provide a renewal notice at least 30 days before your contract ends, and it must give you the chance to refuse renewal.

January 2009

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Wednesday

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TIP

If you're signing up for a club location that hasn't opened yet, make sure any alternate facility that's part of the agreement also meets your needs.

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New Year's Day

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Get it in writing!



Sure you know to get quotes from at least three different companies, check their references, and consult the Consumer Beware List before hiring a contractor, but are you really listening for those cues that may tip you off you're in danger of being conned? Here's a handy guide to phrases a contractor may use that should make you run the other way:

“Just make the cheque out to CASH” (when you're asking for the company's name)

“I need the deposit to cover my cost of materials” (your deposits should be around 10 - 20% - the more money up-front, the greater the risk)

“My secretary needs to make a photocopy first, I'll mail you the originals later” (by law, you must be provided with a duplicate original copy of the agreement, normally given at the time of signing)

“The price is guaranteed for one day only and only for my very SPECIAL customers” (you shouldn't feel pressured during the sales pitch)

“You've got the best, why check with the rest?” (good contractors are not defensive when you say you need time to shop around)

“You don't need my address because I'm never at home! I'll give you my pager/cell number instead where you can reach me 24/7” (cells and pagers can easily be disconnected - by law, a contractor must give you a business address)

“I'm doing you a favour by coming out here for an estimate - do you know how busy I am?” (good contractors won't make you feel bad if you don't sign a contract on the spot)

“You don't need to read it, we've covered everything so far, just sign here” (it's amazing how many people don't bother reading their contracts)

Be on the alert too, for exaggerated claims of what the contractor can do for you. When hiring a contractor, the wisdom of the old adage rings true: if it sounds too good to be true, it probably is!

For more information about your rights when hiring a contractor, visit ontario.ca/consumerprotection, or call **1-800-889-9768**.

Remember!

Consumers have a 10-day cooling off period in which to cancel a contract signed in their home - no reason required.



Ontario

ontario.ca/consumerprotection 1-800-889-9768

Telemarketing fraud



You may think it could never happen to you – you'd never fall for a pitch from a telemarketing scam artist. But according to research, fraud victims are likely to be educated, informed, relatively affluent, and involved in their communities.

Scam artists gain your trust using professional marketing materials and well crafted telephone scripts. Their friendly tone puts you at ease. Their answers to your questions are believable – but they'll say anything to get your money. They easily impersonate legitimate businesses, charities and causes.

Most people don't recognize a fraudulent telemarketing pitch when they first hear it. To protect yourself, take a moment to think about an offer or ask for written information or valid references you can check out.

You'll know you're dealing with a fraudulent telemarketer when:

- The caller is more excited than you are about the offer.
- The caller demands an immediate response or doesn't want to put anything in writing.
- You're asked to pay a fee or buy a product or to provide personal or financial information before you can collect a prize.
- You're asked to pay by wire service or courier.
- The price for the goods or services is much lower than you would expect to pay on the open market.
- You're offered a large payment or reward for allowing your bank account to be used for transferring money.

The best way to stop telemarketing fraud is to report it. For information about telemarketing fraud and your rights under the *Consumer Protection Act* go to ontario.ca/consumerprotection or call **1-800-889-9768**.














Has someone ever written or e-mailed you with an 'urgent business transaction'? Promised you a percentage of a large sum of money once it's released? All you have to do is pay an upfront processing fee.

You're being targeted for a very common scam.

You can help combat Advance Fee Fraud by forwarding a copy of the letter to PhoneBusters by fax at **1-888-654-9426** or by e-mail at info@phonebusters.com.

PHONE BUSTERS
The Canadian Anti-Fraud Call Centre
Le centre d'appel antifraude du Canada


SMART CONSUMERS CONTACT LIST

<p>Consumer Services Bureau call: 416-326-8800 or 1-800-889-9768 e-mail: Info.MGS@Ontario.ca ontario.ca/consumerprotection</p>	 Ontario	<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: Info.MGS@Ontario.ca www.mgs.gov.on.ca</p>	 Ontario	<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>	 Ontario	<p>Visit us online at www.ServiceOntario.ca for select services or to find the ServiceOntario location or kiosk nearest you.</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>	 Ontario	<p>Visit us online at www.ServiceOntario.ca for select services or to find the ServiceOntario location or kiosk nearest you.</p>
<p>Government of Canada call: 1-800 O-Canada (1-800-622-6232) TTY: 1-800-926-9105 www.canada.gc.ca</p>		<p>Call 1-800-O-Canada for information about federal government programs.</p>
<p>Canada Revenue Agency call: 613-954-0410 or 1-800-267-2384 www.cra.gc.ca/donors</p>		<p>Visit the CRA Web site 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 www.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>Canadian Health Care Anti-fraud Association (CHCAA) Ministry of Health and Long-Term Care Fraud Line 1-888-781-5556 www.chcaa.org 416-593-2633 / 1-866-962-4222</p>		<p>Visit the CHCAA website for a link to your provincial health ministry, private health insurer, or workers' compensation board health care fraud reporting system.</p>
<p>Ontario Securities Commission call: 416-593-8314 or 1-877-785-1555 www.checkbeforeyouinvest.ca</p>	 Ontario Securities Commission	<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>	 Investor Education Fund www.investorED.ca	<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>Financial Services Commission of Ontario</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>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>Ontario Energy Board Commission de l'énergie de l'Ontario</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: consumers@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.ca or www.protectyourpin.ca</p>		<p>For more information about debit card safety, please visit www.protectyourpin.ca.</p>
<p>SENIORS</p>		
<p>Community Care Access Centres of Ontario (CCAC) (in Toronto) 416-506-9888 or 1-866-243-0061 www.ccac-ont.ca</p>		<p>Contact your local CCAC for information on home health and support services, access to long-term care home placement and information and referral to community resources.</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>The ABCs of Fraud (Volunteer Toronto) call: 416-961-6888 www.volunteertoronto.ca</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 O-Canada (1-800-622-6232) TTY: 1-800-465-7735 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. 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.

Date January 5, 2008	A. Consumer 54321 Buyers Rd. Somewhere, Ontario Postal Code	Your name and address
Company name and address A. Company 54321 Seller's Street Somewhere, Ontario Postal Code		
Date of the contract Dear Sir/Madam: On January 2, 2008, 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.		
Sign the letter Yours truly,  A. Consumer	Send letter by registered mail, fax or courier.	

2009

January

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February

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November

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December

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27	28	29	30	31		

Playing games of chance and skill can be exciting and fun – but it becomes a problem when players gamble beyond their means or parents are unaware of their children’s online gambling activity.

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 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.