

**2008
CALENDAR**

PROTECT YOURSELF

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



Miracle Cure for Diabetes?

Though diabetes can be managed successfully, there is no cure yet, and products that claim to cure the disease are fraudulent. Such products can cheat you out of your time, money and, most importantly, your health.

The Competition Bureau offers these useful tips for spotting diabetes scams:

- Beware of ads that promise too much.
- Steer clear of any product that claims to be a scientific breakthrough.
- Keep your guard up when ads mention scientific evidence.
- Don't be swayed by success stories or so-called patient testimonials.
- A money-back guarantee is not proof that a product works.



If you believe you've been misled by bogus claims about a cure for diabetes, please contact the Competition Bureau toll-free at **1-800-348-5358** or visit www.competitionbureau.gc.ca/healthfraud.



Competition Bureau
Canada

Bureau de la concurrence
Canada

January

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Investing and the Internet

The Internet can be a valuable tool for investors. It offers a wealth of information about financial markets and personal investing. But don't forget that investment frauds often exploit the power of the Internet.

Be alert to improper Internet practices such as:

- trading without registration
- online promotions of shares in companies unknown to you
- postings in investment chat rooms
- price manipulation (activities designed to artificially inflate the price of shares)
- illegal sale of securities or sale of unregistered securities

Simple precautions can help protect you from becoming a victim:

- Don't believe everything you read.
- Don't assume you know who you are talking to online.
- Don't buy securities that can't provide plenty of background information.
- Don't fall for claims made about inside information.
- Watch out for conflicts of interest.



Make sure the security you're considering buying has been qualified for sale and the seller is properly registered with the Manitoba Securities Commission. Just ask us.

Manitoba Securities Commission

204-945-2548

1-800-655-5244

www.msc.gov.mb.ca



February

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March is Fraud Prevention Month

Don't fall for the big prize scam

A caller says you were automatically entered into a foreign lottery and that you have won a big prize. But you must send money now before you can collect. It's fraud and you will lose your money! The only winner is the crook.

Legitimate lottery and sweepstake administrators rarely call winners, and they never charge fees to deliver your prize.

If a scam artist contacts you, or you believe you've been defrauded, call PhoneBusters, the Canadian Anti-Fraud Call Centre, toll-free: **1-888-495-8501**. You can also visit www.competitionbureau.gc.ca/fraud for more information.

Fraud: Recognize it. Report it. Stop it.

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



Competition Bureau
Canada

Bureau de la concurrence
Canada

March



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23 EASTER SUNDAY	24	25	26	27	28	29	
30	31						

Hot or Not?

If a VLT or slot machine hasn't paid out in a while, it is not "hot".

VLTs and slot machines are never due for a win. In reality, the chance of winning is exactly the same every single time. Each press of the button or pull of the handle is completely random and independent, so there is no way to predict or influence when a machine will pay out.

No matter how long a machine is played, the chances of winning do not improve. In this case, persistence will not pay off. The more you play, the more you pay.

So what is your best strategy? Set a spending limit before you play and stick to it.

For more information on gambling myths and facts visit the Manitoba Gaming Control Commission at www.mgcc.mb.ca.



April



**Manitoba Gaming
Control Commission**

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SafetyAid Crime Prevention for Older Manitobans

SafetyAid can give seniors a greater sense of safety and security in their homes by reducing break-ins, making their homes safer places to live.

Eligible seniors can have falls prevention supplies (ex: deadbolts, peepholes, swing bars, smoke detector batteries) installed at no cost. Supplies such as non-slip bathmats, flashlights, nightlights and ice melting products can also be provided.

The crime prevention program SafetyAid is currently offered in:

Winnipeg	Minnedosa
Brandon	Neepawa
Portage la Prairie	Pine Creek First Nation
Dauphin	Roblin
Ebb and Flow First Nation	Russell
Gladstone	Shoal Lake
Grandview	Ste. Rose du Lac
Hamiota	Swan River



Seniors living in other areas of the province can request an educational video about crime prevention and falls prevention.



May



For more information, call Age & Opportunity at **956-6440** or toll-free at **1-888-333-1808**; or visit www.ageopportunity.mb.ca.

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Residential Tenancies Branch – Helping Landlords and Tenants Online

Tenants and landlords who want information about residential tenancies can visit online at Manitoba's Residential Tenancies Branch website at www.manitoba.ca/rtb. The site includes:

- frequently asked questions and answers
- the Policies and Procedures Guidebook
- a security deposit calculator
- *The Residential Tenancies Act*
- information about unclaimed security deposits and rent refunds
- fact sheets
- forms
- recent newsletters
- *The Life Leases Act*

If you prefer to contact the Branch personally, there are three offices in Manitoba:

302 - 254 Edmonton Street
Winnipeg, Manitoba R3C 3Y4
Phone: 204-945-2476
Toll-free in Manitoba:
1-800-782-8403
Fax: 204-945-6273
E-mail: rtb@gov.mb.ca



157 - 340 9th Street
Brandon, Manitoba R7A 6C2
Phone: 204-726-6230
Toll-free in Manitoba:
1-800-656-8481
Fax: 204-726-6589

113 - 59 Elizabeth Road
Thompson, Manitoba R8N 1X4
Phone: 204-677-6496
Toll-free in Manitoba:
1-800-229-0639
Fax: 204-677-6415

Manitoba 

June



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Know the Cost

For some people, gambling can be a huge problem. Manage your gambling by remembering these safe gambling practices:

- Gamble for fun, not to make money.
- Set a limit on how much time and money you are prepared to spend.
- Keep track of how much time and money you spend on gambling over a number of months so you can note any changes.
- Leave bank cards and credit cards at home.
- Learn more about the games you play from the Responsible Gaming Information Centre.
- Balance gambling with other leisure activities.

July

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

Club Regent Casino, phone 204-985-0419
McPhillips Street Station Casino, phone 204-985-1240

You can also call the Addictions Foundation of Manitoba (AFM) 24-Hour Gambling Helpline at **1-800-463-1554**, toll-free in Manitoba or visit their website at www.afm.mb.ca.



SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
JUNE 2008 S M TU W TH F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30	AUGUST 2008 S M TU W TH F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	1 CANADA DAY	2	3  new moon	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18  full moon	19
20	21	22	23	24	25	26
27	28	29	30	31		

After a motor vehicle collision, what should I do?

Shut off your ignition.

Attend to any injuries. If anyone is seriously injured, call 911 for help.

Exchange information with all others involved. You'll need:

- licence plate numbers and vehicle descriptions
- names, addresses, driver's licence numbers and telephone numbers of all others involved, including any witnesses
- the names of other insurers, if any of the other motorists are from outside Manitoba

Examine the damage to your vehicle and any other vehicles involved. If you happen to have a camera with you, take some pictures of the vehicle damage and the collision scene.

Note the location and time of the collision.

Report the collision to Manitoba Public Insurance as soon as you can. Make sure you have all the information about your vehicle and the collision when you call.

Report the collision to police within seven days if all the damage is over \$1,000 or if anyone was injured.



Phone Manitoba Public Insurance at **985-7000** in Winnipeg or toll-free **1-800-665-2410**.



**Manitoba
Public Insurance**

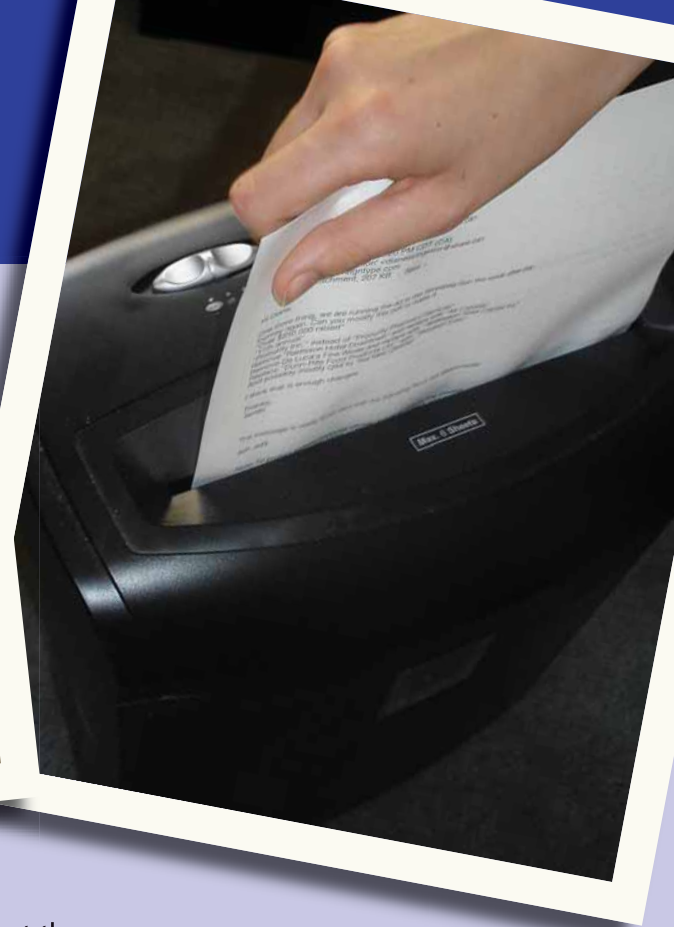
August

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31						

Protect your personal information to minimize the risk of identity theft

- Only carry ID that you will need to use.
- Keep birth certificates, social insurance number (SIN) cards, passports and other important identification in a secure location.
- Report missing documents immediately.
- Beware of sharing personal information and don't give more than is necessary.
- Know who you give your personal information to.
- Shield your personal identification number (PIN) when using it.
- Cut up and dispose of expired and unused credit/debit cards.
- Shred personal documents before discarding them.

If you are a victim of identity theft, contact your financial institutions, the police and the credit reporting agencies immediately.



For more information, contact the Consumers' Bureau at **945-3800** in Winnipeg; toll-free at **1-800-782-0067**; visit www.gov.mb.ca/finance/cca/consumb/ or visit Manitoba's identity theft website at www.gov.mb.ca/id_theft/index.html

Manitoba 

September

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Knowing your Rights

An important part of staying safe and protecting your assets is being aware of your rights to:

- the basic requirements of life such as food, clothing and shelter
- live free of all types of abuse
- be informed about your civil and legal rights
- participate in making decisions about yourself and your assets
- access to information to make informed decisions

The Manitoba Seniors and Healthy Aging Secretariat provides a variety of guides and fact sheets that can help you learn about your rights. The updated Manitoba Seniors' Guide is an excellent starting place for general information and a wide-ranging list of useful resources for older Manitobans. The Legal Information Guide for Seniors provides important general information about wills, power of attorney and related matters.

To obtain copies of these and other publications for seniors, please call the Seniors Information Line at **1-800-665-6565**; or **945-6565** in Winnipeg. For information about elder abuse, call the Seniors Abuse Line at **1-888-896-7183**; or **945-1884** in Winnipeg. You can also visit the Manitoba Seniors and Healthy Aging Secretariat website at www.gov.mb.ca/shas.

October

Manitoba 

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
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Seniors' and Elders' Month

YOM KIPPUR

THANKSGIVING DAY

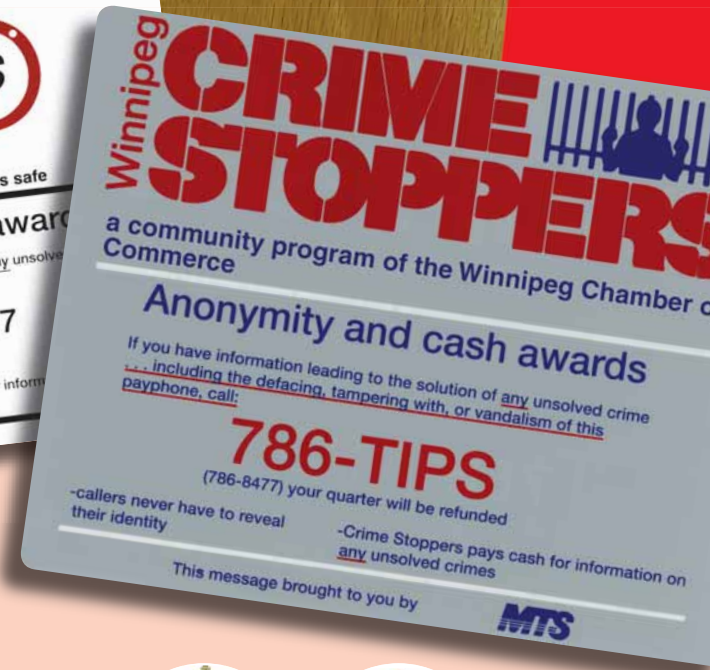


HALLOWEEN

Residential Home Security

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

Winnipeg Police Service non-emergency: **986-6222** • www.winnipeg.ca/police/
Citizens on Patrol: **1-866-326-7792**
RCMP – Contact your local detachment



November

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OCTOBER <small>2008</small> <table border="1"> <thead> <tr> <th>S</th><th>M</th><th>TU</th><th>W</th><th>TH</th><th>F</th><th>S</th> </tr> </thead> <tbody> <tr><td></td><td></td><td>1</td><td>2</td><td>3</td><td>4</td><td></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>23</td><td>24</td><td>25</td></tr> <tr><td>26</td><td>27</td><td>28</td><td>29</td><td>30</td><td>31</td><td></td></tr> </tbody> </table>	S	M	TU	W	TH	F	S			1	2	3	4		5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31		DECEMBER <small>2008</small> <table border="1"> <thead> <tr> <th>S</th><th>M</th><th>TU</th><th>W</th><th>TH</th><th>F</th><th>S</th> </tr> </thead> <tbody> <tr><td></td><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td><td>6</td></tr> <tr><td>7</td><td>8</td><td>9</td><td>10</td><td>11</td><td>12</td><td>13</td></tr> <tr><td>14</td><td>15</td><td>16</td><td>17</td><td>18</td><td>19</td><td>20</td></tr> <tr><td>21</td><td>22</td><td>23</td><td>24</td><td>25</td><td>26</td><td>27</td></tr> <tr><td>28</td><td>29</td><td>30</td><td>31</td><td></td><td></td><td></td></tr> </tbody> </table>	S	M	TU	W	TH	F	S		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31				Crime Prevention Month					1
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Giving to Charity – Information for Donors

In 2005, Canadians donated more than \$8 billion to registered charities. The Canada Revenue Agency (CRA) website includes a searchable list of the 82,000 charities registered under the *Income Tax Act* in Canada.

Charities registered under the *Income Tax Act* can issue official donation receipts for income tax purposes. Use the CRA's Charities Listings to find out if an organization you are considering donating to is a registered charity. You can also view each organization's most recent information on spending, revenue and salaries.

When you make informed decisions, you can help prevent misuse of charitable funds and feel confident that your donation will serve those who need it.

Canada Revenue Agency
Toll-free **1-800-267-2384**
www.cra.gc.ca/donors



Canada Revenue Agency
Agence du revenu du Canada

Canada



December

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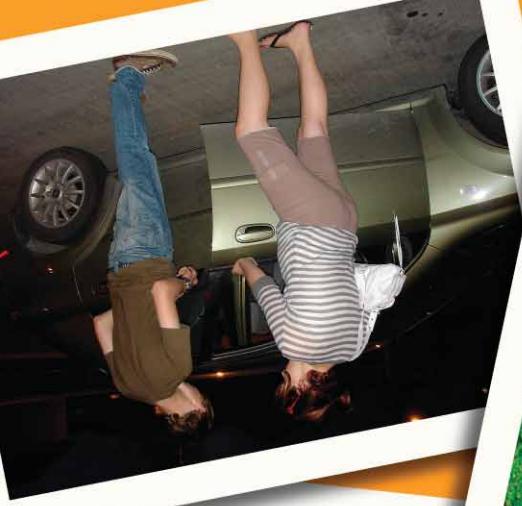
Important Contacts

Organization/Website address	Phone #	Toll-free #
Addictions Foundation of Manitoba www.afm.mb.ca		1-800-463-1554
Age & Opportunity Inc. www.ageopportunity.mb.ca	956-6440	1-888-333-1808 (SafetyAid program)
Canada Revenue Agency www.cra.gc.ca/donors		1-800-267-2384
Financial Services OmbudsNetwork www.cfson-crcsf.ca		1-866-538-3766
City of Winnipeg Fire Prevention Branch	986-6358	
Competition Bureau Canada www.competitionbureau.gc.ca		1-800-348-5358
Consumer Information Gateway www.consumerinformation.ca		
Consumers' Association www.consumermanitoba.ca	452-2572	1-888-596-0900
Consumers' Bureau www.gov.mb.ca/finance/cca/consumb/	945-3800	1-800-782-0067
Crisis Line www.klinic.mb.ca	786-8686	1-888-322-3019
Manitoba Gaming Control Commission www.mgcc.mb.ca	954-9400	1-800-782-0363
Manitoba Public Insurance www.mpi.mb.ca	985-7000	1-800-665-2410
Manitoba Securities Commission www.msc.gov.mb.ca	945-2548	1-800-655-5244
Manitoba Society of Seniors www.msos.mb.ca	942-3147	1-800-561-6767
Office of the Fire Commissioner www.firecomm.gov.mb.ca	945-3322	1-800-282-8069



Residential Tenancies Branch www.manitoba.ca/rtb	945-2476	1-800-782-8403
Royal Canadian Mounted Police www.rcmp-grc.gc.ca/	(check local detachment listing)	
Seniors Abuse Line	945-1884	1-888-896-7183
Seniors Information Line www.gov.mb.ca/shas/	945-6565	1-800-665-6565
Vital Statistics web2.gov.mb.ca/cca/vital/	945-3701	1-800-282-8069
Winnipeg Police Service www.winnipeg.ca/police/	986-6222	

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www.mgccc.mb.ca
 Manitoba Gambling Control Commission
 No matter how often you push the button,
 your chance of winning is the same every single time.

**Think you can
 PUSH
 MY BUTTONS?**



PREMISES PROTECT
 DON'T KNOW THEM? DON'T LET THEM IN!
 Ontario Home Safety
 Apartment Watch

NEIGHBOURHOOD WATCH

NO BIRD FEEDING

INTERMATIC SECURITY
 THIS IS DAY
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Miracle Cure for Diabetes?

Can Diabetes be Cured?

A Message to Canadians from
 Health Canada, the Competition Bureau,
 and the Public Health Agency of Canada and
 the Canadian Diabetes Association

SAFE FOR SENIORS
 what you

Information on a wide range of
 Wills and
 Power of Attorney

