

CANADIAN CONSUMER HANDBOOK

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NOTICE TO READERS:

Every effort has been made to ensure that the information in this book is accurate at the time of printing. However, this book is intended to serve as a guide and cannot replace first-hand information. A listing in this book does not mean that we necessarily endorse or recommend the products and services of the agencies and organizations that are named. Corrections, comments and suggestions can be sent to:

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The Canadian Consumer Handbook is also available on Consumer Connection, the Office of Consumer Affairs' home page on Strategis, Industry Canada's Web site:

**English: <http://strategis.ic.gc.ca/oca>
or French: <http://strategis.ic.gc.ca/bc>**

The electronic version of the handbook will be periodically updated with current information for your convenience.

Consumer protection remains an important part of the federal, provincial and territorial governments' agenda. In a spirit of cooperation and to improve efficiency on the consumer front, the Consumer Measures Committee (CMC) was created under Chapter Eight of the Agreement on Internal Trade. The Consumer Measures Committee has a representative from the federal government as well as every province and territory. The CMC provides a federal-provincial-territorial forum for national cooperation to improve the marketplace for Canadian consumers, through harmonization of laws, regulations and practices and through actions to raise public awareness.

The ministers responsible for Consumer Affairs asked for the development of a national consumer resource handbook to be used by consumer affairs professionals and consumers. The handbook will be updated in electronic format.

The areas of government that were involved in this project were:

The governments of Canada, Ontario, Quebec, Nova Scotia, New Brunswick, Manitoba, British Columbia, Prince Edward Island, Saskatchewan, Alberta, Newfoundland and Labrador, the Yukon Territory, and the Northwest Territories.



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**Welcome to the Canadian Consumer Handbook.**

Ministers responsible for Consumer Affairs, at the federal and provincial/territorial levels, were committed to producing this reference book for you. They recognized the importance of consumers having access to reliable information when making difficult decisions in the marketplace.

Officials from all federal, provincial and territorial governments have pooled their knowledge of consumer problems and helpful consumer contacts into one volume. It is our hope that this co-operative effort will benefit consumers all across the country.

Today's increasingly competitive marketplace offers us a broad array of products and services. To select among them wisely we must understand our rights as consumers and the standards of quality we should expect.

This Handbook offers information and advice for you to help consumers gain the knowledge about consumer rights, make informed decisions, and protect against unscrupulous dealers. You will find points to consider, questions to ask, and steps to take as you advise consumers on purchases or signing a contract. Finally, for the most common type of problems, it provides you with corporate, consumer, non-governmental and governmental contacts. These people are all part of the consumer affairs network.

We believe that this Handbook will serve as a convenient reference as we strive to help consumers in the marketplace.

Michael Jenkin Rick Solkowski

Consumer Measures Committee Co-Chairs



GENERAL INFORMATION

Consumers are faced with a marketplace full of decisions. Ask the right questions before and after you buy to avoid consumer frauds and rip-offs.

COMPLAINING EFFECTIVELY

FIRST THINGS FIRST

1. First, contact the salesperson, retailer or business if you have a complaint about the goods or services that you have bought.
2. If you still have a problem, ask for the address and telephone number of the company headquarters and contact their Customer Service department.
3. If that doesn't work to your satisfaction, look through the sections of this Handbook, which list the government offices and consumer organizations that apply to your situation. If you don't know where to start, call the Government Offices of Consumer Affairs and they will help direct you to the right information.
4. Taking legal action should be your last choice. However, if you decide to sue, remember that there are often time restrictions on filing lawsuits. You may have to check with a lawyer about any statutes that may apply to your case.

STRATEGIES FOR SUCCESS

- ✓ Do not be afraid to complain. Good businesses will be pleased to correct any mistake on their part. They know that customer goodwill is still the best form of advertising.
- ✓ Always keep a file of important information. Include the sales receipts, repair orders, warranties, cancelled cheques, contracts, and any letters you have written to or received from the company concerned.
- ✓ DO NOT PROCRASTINATE. If a product is defective or unsatisfactory, it is important that you return it quickly so that you do not lose the right to get your money back, as well as damages in some cases. Always check the return policy before you buy.



IF YOU HAVE A PROBLEM

- ✓ Give the merchant the first chance to solve the problem.
- ✓ If there is a complaint department in the store where you made the purchase, use it. If not, talk to someone in authority, such as a manager. A face-to-face discussion is best. Be firm, but polite and business-like. Calmly and accurately describe the problem and what you want them to do to solve it.
- ✓ Request specifics as to how and when something will be done, and get the other person's name in case you have to refer to this conversation later. Write down any details of your complaint and keep it in your file. Make sure that your notes are dated.
- ✓ If a personal visit doesn't produce satisfactory results, write a letter to someone higher up, such as a Manager, General Manager or Owner. Provide all the details of the problem and your efforts to resolve it. Ask for action. Send a copy to the manufacturer, and be sure to keep a copy of your letter.



SAMPLE COMPLAINT LETTER

(Your Address)

(Your City, Province, Postal Code)

(Date)

(Name of Contact Person, if available)

(Title, if available)

(Company Name)

(Consumer Complaint Division, if you have no contact person)

(Street Address)

(City, Province)

(Postal Code)

Dear (Contact Person):

Re: (account number, if applicable)

On (date), I (bought, leased, rented, or had repaired) a (name of the product with serial or model number or service performed) at (location).

Unfortunately, your product (or service) has not performed well (or the service was inadequate). I am disappointed because (explain the problem: for example, the product does not work properly, the service was not performed correctly, I was billed the wrong amount, something was not disclosed clearly or was misrepresented at the time of sale, etc.).

To resolve the problem, I would appreciate your (state the specific action you want - money back, charge card credit, repair, exchange, etc.) Enclosed are copies (do not send originals) of my records (include receipts, guarantees, warranties, cancelled cheques, contracts, model and serial numbers, and any other documents).

I look forward to your reply and resolution to my problem, and will wait until (set a time limit - usually ten working days are sufficient) before seeking help from a consumer protection agency or Better Business Bureau. Please contact me at the above address or by telephone at (home and/or office number with area codes).

Sincerely,

(your name)

Enclosure(s)

cc: (indicate to whom you are sending a copy of this letter, e.g. product manufacturer)



WHAT NOW? YOU'VE TALKED AND WRITTEN, BUT STILL NO RESULT?

- ✓ If you feel you have given the company enough time to resolve the problem and nothing has happened, send a copy of your letter and attached copies of supporting documents (not originals) to, or file a consumer complaint with, your provincial consumer protection agency or Better Business Bureau.

SMALL CLAIMS COURT

- ✓ Small Claims Court can be an informal and relatively inexpensive method of resolving disputes where the amount claimed is less than \$3,000 to \$10,000, depending on the province. However, you will have to pay a fee to file a claim, and later there may be other costs to you for such things as serving orders, payments to witnesses and travelling expenses.
- ✓ Legal problems can be presented in this court without a lawyer, although in most provinces the help of a lawyer is allowed. The court staff is experienced in helping consumers prepare the necessary forms, and the judge is capable of settling disputes. This court allows each side to explain its story, and does not expect consumers to know legal technicalities.
- ✓ For information on how to proceed, contact the Small Claims Court, or Provincial Court, nearest you.

CLASS ACTION SUITS

- ✓ All provinces allow for numerous legal claims to be grouped together under one legal action or class action. Recently, Quebec, Ontario, and British Columbia have made it easier for class action suits to be started. The purpose of a class action is to permit a large number of individuals who have suffered similar losses or injuries to band together in one efficient lawsuit. It means that individuals who may not have been able to afford to sue on their own can act with others in the same situation against the same defendant. They share both the costs and the outcome. With a class action, consumers with legitimate cases can afford what could have been an expensive legal procedure.



CONSUMER TIPS

As already discussed in this Handbook, being a wise consumer is your best protection in today's marketplace. That means becoming informed about purchases, understanding your rights as a consumer, and practising responsible management of your private financial and personal information.

This section of Consumer Tips covers a wide range of topics. While no book can address every single issue, there is enough information here for you to educate yourself on the differences between proper and improper business procedures. "Buyer Beware" is still the best advice to any consumer considering investing money in any purchase of goods or services.

Review these tips and remember that, while situations vary, the basic advice remains the same: be informed; ask questions; and proceed only when you are completely comfortable with your purchase.

BEFORE YOU BUY

- ✓ Take advantage of sales, but always compare prices. Do not assume an item is a bargain just because it is advertised as one.
- ✓ Don't rush into an expensive purchase because the "price is only good today."
- ✓ Check to see if the company is licensed or registered at the local or provincial level.
- ✓ Contact the Better Business Bureau (BBB) for complaints recorded against the company.
- ✓ You can also contact your provincial consumer protection agency for any consumer information they might have on this type of purchase.
- ✓ Be aware of extra charges such as delivery fees, installation charges, service costs, and postage and handling fees. Add them into the total cost.
- ✓ Ask about the seller's refund or exchange policy.
- ✓ Read the warranty. Note what is covered and what is not. Find out what you must do and what the manufacturer or seller must do if there is a problem.
- ✓ Never sign a contract without reading it. Don't sign a contract if there are any blank spaces in it or if you don't understand it.



- ✓ Before buying a product or service, contact your consumer protection office to see if there are automatic cancellation periods for the purchase you are making. In some provinces there are cancellation periods for credit contracts, dating clubs, health studios, health clubs, pre-need funeral and cemetery contracts, time shares, natural gas, and door-to-door sales (*please see the section on Special Contracts, page 17*).
- ✓ Walk out or hang up on high-pressure sales tactics. Don't be forced or pressured into buying something.
- ✓ Only do business over the telephone with companies you know.
- ✓ Be suspicious of P.O. box addresses. They might indicate that a business does not want to be found. If you have a complaint later on, you might have trouble locating the company.
- ✓ Do not respond to any prize or gift offer that requires you to pay even a small amount of money up front.
- ✓ Use unit pricing in supermarkets to compare what items really cost. Unit pricing allows you to compare the price gram-for-gram, kilogram-for-kilogram, and so on. As an example, bigger packages are not always cheaper than smaller ones.
- ✓ Use coupons carefully. Do not assume they are the best deal until you've compared them to the prices of competitive products.
- ✓ Do not sign a document which you do not understand.
- ✓ Don't rely on a salesperson's promises. Get everything in writing.



AFTER YOU BUY

- ✓ Read and follow product and service instructions.
- ✓ Read the warranty so that you understand what is covered and for how long.
- ✓ Be aware that how you use and take care of a product might affect your warranty rights.
- ✓ Keep all sales receipts, warranties, service contracts and instructions.
- ✓ If you have a problem, contact the company **as soon as possible**. Trying to fix the product yourself might cancel your right to service under the warranty.
- ✓ Keep a written record of any contact with the company.
- ✓ If you have a problem, check with your consumer protection office to find out about the warranty rights in your province.
- ✓ Check your contract for any statement about your cancellation rights. Contact your consumer protection office to see if a cancellation period applies.
- ✓ If you take the product in for repair, be sure the technician or person taking it in understands and writes down the problem you have described. Ask for and keep a copy of the repair order. Get an estimate on the cost of repairs before allowing the work to go ahead.

ADVANCE FEE SCAMS

Be cautious about ads promising guaranteed jobs, guaranteed loans, credit repair, debt consolidation or similar claims. Many of these offers are only a way to get you to send money in advance in exchange for little or no service. *Please also check the Handbook's sections on Mail Order, Misleading Advertising, Multi-Level Marketing/ and Pyramid Schemes, Electronic Commerce and Special Contracts for other possible frauds.*

- ✓ Be cautious when responding to any advertisements particularly those that use 1-900 telephone numbers. You can be charged substantial and differing amounts for calls to 1-900 numbers.
- ✓ Be careful about giving out any of your personal information, including your social insurance number, credit card numbers and bank account numbers. Fraudulent businesses could use this information to make unauthorized charges to your credit card or to withdraw money from your bank account.



- ✓ Before you make any payment, ask the business to send you a contract and other information stating the terms of the service and whether you can cancel the service and get a refund.
- ✓ Ask how long the firm has been in business and if it is licensed. Review all contracts carefully. If you are unsure about a contract, take it to a lawyer or trusted advisor for their opinion before you sign.
- ✓ Contact your provincial consumer protection agency and the Better Business Bureau to find out about a company's complaint record or if any legislation applies to that type of business.
- ✓ If you suspect that advertising is fraudulent, contact the local police and consumer protection agency.

COLLECTION AGENCIES

What happens to you if you default on a payment or are unable to meet your financial obligations for a prolonged period of time? It's never wise to ignore bills – they don't go away, they just collect interest. If you do miss payments, some creditors (those to whom you owe money) may turn the overdue account over to a Collection Agency. Here's some advice on dealing with this situation.

WHAT IS A COLLECTION AGENCY?

- ✓ If you owe money to a business and have not made payments recently, the business may turn your account over to a collection agency. A collection agency is a business that obtains or arranges for payment of money owed to either a person or a company.

HOW DO I DEAL WITH COLLECTION AGENCIES?

- ✓ If you've been notified in writing that an account has been turned over to a collection agency, don't panic. The agency isn't in business to make life unbearable for you – it just wants to collect the money you owe to its client.

WHAT SHOULD I DO?

- ✓ If possible, pay the money you owe. You won't have to deal with the agency once the account has been cleared.
- ✓ If it's impossible for you to pay the full amount at once, contact the agency, explaining why.



- ✓ Offer some alternative method of repayment, either in a lump sum or a series of monthly payments. Follow-up in writing and, if possible, enclose an immediate good-faith payment.
- ✓ Never send cash. Always make payments in such a way that you have a receipt - either a cancelled cheque from your own bank or a receipt from the agency.
- ✓ Once the account has been officially turned over to a collection agency, you'll be dealing only with that agency when making arrangements for payment. Don't contact the original business - this just creates confusion - unless there's an error in the account. If that's the case, advise both the creditor and the collection agency.

REMEMBER:

- ✓ Your attitude towards paying the debt has a lot to do with how co-operative the agency will be.
- ✓ For example, when making payments to the agency, be sure not to bounce cheques and miss payments. However, if your financial circumstances change, contact the collection agency immediately and explain your current status. Follow-up in writing.
- ✓ Debts should not be treated lightly. They can result in court action, which could lead to money being taken from your pay cheque (garnishee) or seizure of your assets.

I FEEL I'M BEING TREATED UNFAIRLY BY A COLLECTION AGENCY:

While rules vary from province to province, generally a collection agency is forbidden from:

- ✓ trying to collect a debt without first notifying you in writing, at your last known address, that a collection agency has been assigned to the account;
- ✓ recommending or starting legal or court action to collect a debt without first notifying you and obtaining the creditor's written permission;
- ✓ making telephone or personal calls of such a nature or frequency to constitute harassment of you or your family or calling to collect a debt on a Sunday, statutory holiday or before 7 a.m. and after 10 p.m.;
- ✓ implying or giving false or misleading information to any person that could damage you or your family;



- ✓ demanding payment of a debt without identifying themselves, saying who is owed the money, and stating the amount owed;
- ✓ continuing to demand payment from a person who claims not to owe the money, unless the collector has tried every way to ensure the person owes the money;
- ✓ taking over the debt from a creditor without first advising you;
- ✓ collectors are not, generally, allowed to contact your friends, employer, relatives or neighbours for information other than the your telephone number or address;
- ✓ if you believe any of the above regulations have been breached by a collection agency, contact the head of the agency. If you're still not satisfied, contact your provincial Ministry of Consumer Affairs.

CONSUMER PRIVACY

With all the advancements in electronic business over the past 20 years, consumer privacy has become a very important issue. You must take steps to protect your personal information at all times. People who obtain very basic personal information about you can drain your bank accounts, charge things to your credit cards or telephone, thereby costing you a great deal of time and money.

By taking some simple precautions, you can go a long way towards protecting your privacy, finances and peace of mind. *Please see the Handbook section on Contracts, Electronic Commerce, Fraud and Advance Fee Scams.*

- ✓ Pay for local purchases with cash, rather than by cheque or credit card.
- ✓ Ask manufacturers, catalogue or magazine subscription companies, charities and others with whom you do business not to sell your name to others for marketing purposes.
- ✓ Don't release your social insurance number to anyone unless it is required by law.
- ✓ Don't give anyone your credit card or bank account numbers unless you're making purchases with them, and don't put credit card numbers on your cheques.
- ✓ When filling out warranty or other information cards, don't include optional or unnecessary personal information.
- ✓ Companies promoting sweepstakes, contests and prize offers can easily obtain personal information. Be careful to check out the companies before deciding to do business with them or



releasing personal or financial information. Contact your provincial consumer agency or Better Business Bureau to find out the company's complaint record.

- ✓ Always check any credit card, cellular phone, telephone or other bills to make certain that all the charges are for things that you have authorized.

CONTRACTS

Contract law is a very complex topic and can be confusing to consumers and merchants alike. A contract is defined as "a written or spoken agreement between two or more parties, intended to be enforceable by law." Always read over a contract carefully and do not agree to it unless you are confident that you understand it completely. If possible, have your lawyer or another trusted person review anything that you intend to sign. Generally, as outlined above, a contract is binding if the following is true:

- ✓ the parties intend to make a contract;
- ✓ there is an offer and an acceptance;
- ✓ the parties receive something (e.g., the company receives money and you receive a service) in return for their promises.

A contract may take many forms, such as an oral, written or standard form agreement. All are equally valid. Getting out of a contract is not an easy thing, but it can be done. For example:

- ✓ both parties could agree to end the contract;
- ✓ in some provinces, there are automatic cancellation periods for credit contracts, dating clubs, health clubs, and door-to-door sales.

Unless the other party agrees, consumers should not attempt to get out of a contract without seeking legal advice. An attempted cancellation may backfire and end up being more expensive than fulfilling the original contract.

Please see the Handbook's section on Fraud.



SPECIAL CONTRACTS

DATING CLUBS

When you choose to deal with a dating service, be sure to check:

- ✓ from how far away the referrals might come;
- ✓ that dates are club members;
- ✓ your ability to review the video/profile/picture, etc., of a proposed date before your phone number is given or a meeting is arranged;
- ✓ that the information in your file is clear, e.g., wishes, interests, requirements, "won't accept";
- ✓ the length of the contract and the number of dates/introductions promised;
- ✓ the cost of any additional fee to extend/renew/continue the membership;
- ✓ any extra costs associated with club functions (parties, picnics, trips);
- ✓ what the club promises to do for the basic fee - there might be little relationship between the cost and performance of the club, so beware of very high priced companies;
- ✓ that all 'guarantees' are in writing;
- ✓ for figures on its percent of success and the average length of time needed to locate an acceptable spouse if the club promises to find you a spouse; and
- ✓ the cancellation policy; check with your provincial consumer agency for your legal rights; contact your consumer agency or the Better Business Bureau to file a complaint.

HEALTH STUDIOS

When you are considering whether to join a health club, be cautious of:

- ✓ joining clubs that have not opened - they might never open;
- ✓ low-cost 'bait' ads - many 'switch' you to expensive long-term contracts;
- ✓ promises that you can cancel any time and stop paying - check the written contract for the terms of membership and any other promises;



- ✓ the fine print - many low-cost ads and contracts severely restrict hours of use and services;
- ✓ signing long-term contracts - consumer protection agencies report that many consumers quit using the club within a few months;
- ✓ unbelievably low one-time fees with no monthly dues.

BEFORE YOU SIGN, BE SURE TO:

- ✓ check with your doctor before you begin an exercise program;
- ✓ visit the club at the hours you will be using it;
- ✓ check to see that promised equipment/services are actually available;
- ✓ talk to current members regarding their satisfaction with the club;
- ✓ check out several clubs before you sign a contract;
- ✓ consider your commitment to a long-term program - good intentions seem to fade as the reality of the hard work sets in;
- ✓ read the contract carefully before you sign; is interest charged for a payment plan? Are all promises in writing?; and
- ✓ check with your provincial consumer agency for any laws in your province, cancellation rights or complaints against the company.

TIMESHARES/CAMPGROUNDS

- ✓ Prizes and awards might be used in promoting timeshares and campgrounds. They sometimes are overvalued or misrepresented. Free awards might 'bait' you into driving a long distance to the property, only to attend a long high-pressure sales pitch to obtain your prize.
- ✓ Be realistic. Make your decision based on how much you will use it and if it provides the recreational and vacation purposes you want. Don't decide to purchase based on an investment possibility. It might be difficult or almost impossible to resell.
- ✓ Ask about such additional costs as finance charges, annual fees and maintenance fees. Maintenance fees can go up yearly.
- ✓ Compare your total annual cost with that of hotels or your normal vacation expenses.



- ✓ Ask about availability during your vacation periods. Ask what other timeshares or campgrounds you may use with your membership.
- ✓ Talk to individuals who already purchased from the company about the services, availability, upkeep and reciprocal rights to use other facilities.
- ✓ Get everything in writing and make sure verbal promises are in the written contract. Have an independent attorney review any contracts/documents and make sure there are no blanks on papers you sign.
- ✓ Do you have cancellation rights?
- ✓ Check for any complaints against the company, seller developer and management company with the consumer agency or the Better Business Bureau.
- ✓ Check for compliance with local laws.

DOOR-TO-DOOR SALES

Although this method of selling is not as popular now as in the past, it can still provide both a service and an annoyance. If you do receive a door-to-door salesperson at your home, remember the following tips:

- ✓ Ask to see the salesperson's personal identification and license or registration. Make note of his/her name, the name and address of the company, and whether the salesperson carries proper identification.
- ✓ Ask for sales literature and then call local stores that might sell the same merchandise to compare prices. Some door-to-door products might be overpriced.
- ✓ Don't be pressured into buying something. Watch for the warning signs: an offer of a "free gift" if you buy a product, an offer that is only good for that day, or you're told that a neighbour just made a purchase.
- ✓ If you feel threatened or intimidated, ask the person to leave. Don't leave the person unattended in any room of your home. If you are suspicious, report the incident to the police immediately.
- ✓ In addition to requiring door-to-door sellers to be licensed, every province gives you a specified number of days (a cooling-off period) during which a contract made with a door-to-door salesperson can be cancelled for any reason. To find out the length of your cooling-off period, contact your provincial consumer protection office.



ELECTRONIC COMMERCE

Electronic commerce includes transactions involving almost every type of basic consumer purchase, from ordering children's toys to buying stocks. The field is growing so quickly annual transactions are expected to top \$500 billion within the next year.

Federal governments around the world are establishing ground rules for electronic commerce, or e-commerce, and are co-operating with each other to create an environment in which it can flourish.

At present, for most consumers, e-commerce means on-line buying using a home computer. Although the technique may be new, the good news for the consumer is that on e-mail or at the supermarket the same basic rules of smart shopping apply.

- ✓ Compare prices and quality before you buy.
- ✓ Deal with reputable companies. If you've never heard of the firm, ask for references and check them before you buy.
- ✓ Make sure you really want the product before you buy.
- ✓ Make sure the product will fill the need. The \$20 version of an item probably won't do the same job as the article that costs \$200.
- ✓ Find out the details of guarantees and warranties.
- ✓ Never agree to a contract if you don't understand all the terms and conditions it contains.
- ✓ Don't give personal credit information to anyone unless you know the company's reputation.
- ✓ Carefully check your cellular phone and credit card bills to ensure all transactions are yours.
- ✓ Never give out your bankcard PIN number unless it is required by law.

Computers can make what used to be simple seem more complex. Because of the complexity and sophistication of the Internet and electronic commerce, disreputable companies can hide behind a convincing front, and criminals can manipulate situations to their advantage without you realizing it.



It's easy to lean over the fence and ask your neighbour if she was happy with the contractor who installed a new kitchen in her home last year. Internet shopping can be more complicated.

In a recently publicized case, an Internet scam artist was selling an expensive 'product' that didn't really exist. To convince consumers to give him money for nothing he arranged for phoney 'references' to be given by e-mail from 'satisfied customers'. In fact, the e-mail messages were being electronically diverted back to him and he was recommending himself.

Please see the Handbook sections on Fraud, Advance Fee Scams, Contracts, Consumer Privacy, Misleading Advertising and Multi-level Marketing.

The consumer's best defence is to learn to recognize scams when the approach is made.

Some of the most common scams are not found on a site you access, but arrive through unsolicited commercial junk e-mail. Known as "spam scams," the most common include:

- ✓ Get-rich-quick schemes. If there were \$25,000 per week to be made on the currency market or from some other investment, would the promoter still have to make a living?
- ✓ Guaranteed loans/credit cards/credit repair. Don't lose money on these. You are entitled by law to personally review your credit rating and to change any incorrect information on it. *See the section on Advance Fee Scams.*
- ✓ Work-at-home scams. When were you ever required to pay a company for the privilege of working there? No matter how good it sounds there will be an excuse not to return your deposit or fee for materials.
- ✓ "Win-a-free" schemes. Free holidays/computers/cash prizes/new cars can all be yours if you'll only sign a contract and provide your credit card number as a 'reference.' Computers work quickly, allowing crooks to make money in microseconds. Protect your credit information.
- ✓ Unsolicited e-mails may have viruses – beware!



FRAUD

Be aware some of the common signs of fraud. Walk away from offers that sound too good to be true – they usually are. Toss out the mail or hang up the phone when you hear:

- ✓ Sign now or the price will increase.
- ✓ You have been specially selected....
- ✓ You have won....
- ✓ All we need is your credit card (or bank account) number — for identification only;
- ✓ All you pay for is postage, handling, taxes....
- ✓ Make money in your spare time — guaranteed income....
- ✓ We really need you to buy magazines (a water purifier, a vacation package, office products) from us because you can earn 15 extra credits....
- ✓ I just happen to have some leftover paving material from a job down the street....
- ✓ Be your own boss! Never work for anyone else again. Just send in \$50 for your supplies and....
- ✓ A new car! A trip to Hawaii! \$2,500 in cash! Yours, absolutely free! Take a look at our....
- ✓ Your special claim number entitles you to join our sweepstakes....
- ✓ We just happen to be in your area and have toner for your copy machine at a reduced price.

Remember, the smart consumer always looks at the total price before deciding and checks out the company and product before buying.

Stay away from telemarketers who want to:

- ✓ send a courier service for your money;
- ✓ have you send money by wire;
- ✓ automatically withdraw money from your chequing account;
- ✓ offer you a free prize, but charge you handling and shipping fees;
- ✓ ask for your credit card number, chequing or savings accounts number, social insurance number or other personal information;
- ✓ get payment in advance, especially for employment referrals, credit repair, or providing a loan or credit card; or
- ✓ have you join a pyramid/multi-level sales scheme.

These are all ways to separate you from your money. To report telemarketing calls, call PhoneBusters at 1-888-495-8501. PhoneBusters is the national deceptive telemarketing call centre operated by the Ontario Provincial Police and supported by industry and government partners.



FUNERAL SERVICE FACTS

Most people avoid thinking about funeral services until faced with the death of a loved one. If you wait until this time of stress and grief, it can be hard to make the necessary decisions.

When making funeral service arrangements, you'll need to think about:

- ✓ what type of casket (coffin) is desired?
- ✓ will the body be embalmed?
- ✓ will the body be buried or cremated?
- ✓ what type of funeral service will be most appropriate?

WHAT KIND OF CASKET?

The price of a casket can easily account for half the total cost of an average funeral service. Prices range from about \$135 for a plywood casket to several thousand dollars for cloth-covered, metal, or hardwood caskets. Discount casket stores have opened in some cities in Canada. Check with your funeral director to determine the advantages and disadvantages to using them.

You may have to ask to see less expensive caskets — often they are not on display. Plywood caskets can usually be purchased on request. In some areas, you can save money by renting a decorative casket shell for use during the funeral and graveside service. The shell is then lifted off the plain casket and returned to the funeral home for reuse. A homemade casket can also be used.

Sometimes people go deeply into debt when they choose a casket, because they want to do their best for the deceased. Think carefully about spending more than you can afford or have budgeted for in advance. Consider asking a trusted friend or relative to accompany you when you decide which casket to buy. Consider too that a casket is not required if the body is to be cremated (although a container must be supplied).

EMBALMING: EXTRA OR ESSENTIAL?

Embalming involves substituting a chemical fluid for blood to temporarily preserve the body. This is usually done for cosmetic and sanitation purposes, when the body is to be viewed in an open casket. In most cases, embalming is not legally required.

Consider the benefits of embalming and the wishes of the deceased and next-of-kin. If you decide against embalming, inform the funeral home immediately. Unless you give instructions to the contrary, funeral homes will usually go ahead with this procedure and charge you for it.



BURIAL OR CREMATION?

Burial is the traditional way to deal with remains. Cremation, however, is gradually becoming more accepted. This method offers practical advantages in a time of urban sprawl. Cremation usually costs less than burial, and you won't have to spend money on a cemetery plot. The fee is usually between \$180 and \$275, not including additional services.

BURIAL

Bodies must be buried in approved cemeteries. There are two ways to do this. The first is the traditional earth burial, where the body placed in a casket and lowered into the ground. The second type of burial is relatively uncommon. It involves permanently placing the body and the casket in a mausoleum, or tomb, above or just below the ground.

- ✓ Cemetery costs vary widely. Before you make an agreement to purchase a plot, ask for a written statement listing all costs.

CREMATION

Before you receive permission to have a body cremated, the body must be examined by a medical examiner and a Medical Certificate of Death needs to be signed by the attending physician.

Funeral chapels and crematoriums most often request that the body be enclosed in a container that is combustible, of rigid construction, and equipped with handles. You may supply your own homemade container.

After a cremation, all that usually remains of the body is 2 to 3 kilograms of pulverised bone and ash. These materials are pure and represent no health risk. You're free to take care of the ashes as you see fit. Most crematoriums and funeral homes will provide temporary storage until you decide what is to be done with them. If you want, the ashes may be disposed of by the crematorium, or returned to the next-of-kin in a container.

Cemetery facilities for receiving ashes vary. Some have an urn garden. Others have a columbarium, an above-ground structure where urns are held. Another option is to scatter or bury the ashes at a family plot.



CONVENTIONAL FUNERAL SERVICE

A conventional funeral service involves a service in a church or funeral chapel, with the body present, followed by burial. The following is usually included:

- ✓ removing the body to the funeral home;
- ✓ using funeral home facilities;
- ✓ embalming and cosmetic application;
- ✓ price of the casket;
- ✓ using a hearse for transportation to the cemetery or crematorium;
- ✓ arranging religious services;
- ✓ registering the death and obtaining the Burial Permit;
- ✓ preparing newspaper death notices.

MEMORIAL SERVICE

A memorial service is usually held when the body is not present. For example, the body may have been directly buried, cremated, or donated for medical research.

A memorial service is most often held within a few days or weeks of the death. Memorial services, like funeral services, can be large or small, and can be held in a church, funeral home chapel, hotel, private club, or family home. Arrangements are usually simple. Embalming, viewing, and other services associated with a conventional funeral are eliminated, reducing the cost.

PREARRANGING A FUNERAL SERVICE

When looking for a prearranged plan, ask yourself these questions:

- ✓ Does the funeral establishment have a good reputation? Ask friends for recommendations. Check the Better Business Bureau. Ask yourself if the funeral home is likely to be in business for many more years.
- ✓ Will interest be paid on the money in your prearranged plan? If so, compare rates at various funeral homes. Will you or your estate receive the interest — or will the funeral home?
- ✓ If installment payments are to be made, will there be an extra charge for late payment?
- ✓ Are all goods and services that are to be provided described specifically in the contract?



- ✓ Does the plan meet your religious needs? Does it allow for a service in your own church, or must you use the funeral chapel?
- ✓ Is there any plan to cover the increased cost of the prearranged service due to inflation?

BUYING A CEMETERY PLOT

You can also buy a cemetery plot and a grave marker in advance.

Before signing a contract, get answers to these questions:

- ✓ What happens if you move or change your mind for whatever reason? Would you be able to sell the plot or transfer ownership?
- ✓ How will payment be made?
- ✓ What penalty would be applied if you failed to make the payments?

DONATING A HUMAN BODY OR ORGANS

Medical science makes valuable use of donated tissues and organs for research, teaching, and transplants. The entire body, or just certain parts, may be donated. It is quite easy to make such a donation. Just write out your instructions on a piece of paper and sign it.

Be sure to tell your next-of-kin about your wishes. It's also a good idea to carry a donor card in your wallet. Drivers' licences have an attached universal donor card, which you must fill out and sign for your wishes to be followed.

GETTING HELP FROM MEMORIAL SOCIETIES

Memorial societies are voluntary, non-profit organizations dedicated to helping people arrange simple, dignified and inexpensive funerals in advance. They encourage the donation of bodies or body parts for medical science.

Most memorial societies have either a legal contract or an agreement with one or more local funeral homes to provide services for members. These services may not otherwise be offered to the public, although consumers can ask for them. Memorial societies that are unable to get such an agreement from local funeral homes will give advice to people who want to prearrange their funeral. Members are given a form on which they indicate their desired arrangements. A copy of this form is then kept by the society and/or the cooperating funeral home. If you should move, your membership file could be transferred to the local memorial society.



HOME RENOVATIONS

Before you start, you should keep in mind that there is no such thing as a small, simple renovation project. The process takes time and effort. It's also messy. However, the more planning and care that goes into the renovation in advance, the better your chance of having things turn out to your satisfaction.

You should consider the following before you start.

- ✓ Understand your own abilities and the amount of time that you can spend on the project. This should let you know what kind of professional help you should look for, ranging from an architect, who will take charge of the project from beginning to end, to a one-person local construction company.
- ✓ Write a full, detailed list of the things that you want to achieve. If you change your mind part way through the project, the costs will change too.
- ✓ Make a list of potential suppliers to interview. After you've followed the first two steps, talk to relatives, friends, and neighbours for recommendations as well as local business associations. Some professional organizations such as architects and building associations keep a list of suppliers who specialize in renovation work. Check with the local Better Business Bureau or business association to see if any complaints have been filed against any firm that you are thinking of hiring.

Before you start you must contact:

- ✓ Your local building inspection department, to find out which permits you'll need. This is not your contractor's responsibility unless that is spelled out in your contract.
- ✓ Your insurance company to discuss any extra insurance requirements that will add to your final cost.

Interview potential suppliers:

- ✓ Contact at least six professionals by telephone to find a minimum of three to interview.
- ✓ Interviews are a two-way conversation. The supplier should ask you a lot of questions about what you want. You should be prepared to ask the supplier about similar projects he/she has handled, the time required for the job, whether there will be sub-contractors involved, what the stages of progress will be, and the requirements of permits. You should never be given a quote at the interview. Ask the supplier to send you a written estimate of all costs, including labour and any extra charges.



- ✓ Review all the quotations carefully. They should outline your project and provide at least a partial cost breakdown.

Once you've decided on a supplier and you're satisfied with the details in the contract, sign it. Never allow work to proceed until you have fully reviewed, understood, agreed with and signed the contract.

The contract should include:

- ✓ the type and amount of work to be done;
- ✓ any extras;
- ✓ who is to complete the work (including a list of any sub-contractors and who is responsible for their payment and when);
- ✓ the total cost;
- ✓ the start date and date of completion;
- ✓ who is responsible for clean-up afterwards, and the name and address of the supplier and your name and address.

On major projects, a list of the sections of work to be done and their completion dates should be attached. A payment schedule should be part of the contract.

Keep payments down to a minimum and check on construction liens legislation in your area. The law may require you to hold back a percentage of the payment until what's known as the substantial completion date (the date when the major work is finished). You'll be asked to sign a completion certificate. Don't sign it until the work is finished and you're satisfied with it.

DOOR-TO-DOOR HOME REPAIRS

Sometimes salespeople come to your door offering a deal on roofing, driveway re-surfacing, or furnace inspection or repair, because "we just happen to be in your neighbourhood." Usually they insist that the contract must be signed immediately to get the "special" price.

This is a high-pressure sales tactic. Don't fall for it. If you were thinking of having the work done anyway, you should ask the salesperson for local references. Obtain quotes from other suppliers as well.

Although the majority of sellers are honest, some are not. The seller may ask for a deposit, then never return to do the work. Or the work they provide is sub-standard. Unless you have personal references, you won't know what you're really buying until your money is gone.



LANDLORD & TENANT PROBLEMS

Landlord and tenant regulations differ widely across Canada. Different departments in each jurisdiction administer the legislation. Check your provincial blue pages or the government section in the white pages of your telephone book. If there is no specific reference to landlord and tenant, call the general government number for a referral.

MAIL ORDER

Many consumers are taking advantage of a growing catalogue market in Canada. It can be a timesaving and satisfactory way to shop for goods. However, as with any type of transaction, there are still things that a wise consumer should keep in mind.

ORDERING THROUGH THE MAIL

- ✓ Keep a record of the name, address and phone number of the company, goods you ordered, date of your order, amount you paid, and method of payment.
- ✓ Keep a record of any delivery period that was promised.
- ✓ If you are told that the shipment will be delayed, write the date of that notice in your records and the new shipping date, if you've agreed to wait longer.
- ✓ To limit unwanted mail, you can sign up with the free **Do Not Mail/Do Not Call Service** operated by the Canadian Marketing Association, a private trade group (at <http://www.cdma.org/>). The Association will instruct its mail-marketing members to take you off their lists.

UNSOLICITED GOODS

- ✓ You are under no obligation to accept or pay for any merchandise received in the mail that you did not order. However, in most provinces, if the sender asks for the merchandise back you must return it at the sender's expense. To complain about unsolicited goods, the consumer can contact their provincial consumer protection agency.

MAIL FRAUD

- ✓ Read the offer carefully. Get the advice of another person whose opinion you trust.



- ✓ Deal only with companies or charities whose reputation and integrity are known.
- ✓ Never give your credit card number or personal, financial or employment information unless you know with whom you are dealing.
- ✓ Never send money for any "free" merchandise or services.
- ✓ Be careful of making impulse purchases.
- ✓ Keep a record of the order, notes of the conversation and copies of the advertisement, cancelled cheque, receipt, letters, and envelopes.
- ✓ Take the time to shop locally and compare products, services, and prices to those in local stores.
- ✓ Check out the company with your provincial consumer protection agency, or the Better Business Bureau. Mail fraud is a crime.
- ✓ Be suspicious of "free gifts" that require a "tax payment" or "registration fee"; sweepstakes requiring an entry fee or purchase; employment or work-at-home opportunities requiring a fee; offers requiring your credit card number or bank account number; loans that require you to pay a fee in advance; mailings that look like they are from official government agencies when they are not; and prize notices requiring you to call a 1-900 number.

MAJOR PURCHASES

Many consumers may be smart day-to-day shoppers but are less confident when it comes to a major purchase such as a home or car. Please read this section carefully as the suggestions below can help you make a wise decision.

HOUSES

Experts say that most consumers spend more time on a visit to the grocery store than they do inspecting the biggest purchase of their lives — their home.

The best way to shop for a new home is to have a "must have" list. Find an agent whom you trust and spend a lot of time inspecting all the aspects of any home that you're serious about buying.

Figure out what you can afford, based on a mortgage payment of up to 30% of your income. Talk to your regular bank, then compare mortgage rates, terms and conditions at a number of financial institutions. They vary widely. You can get a good idea of current prices in the newspaper. Decide which residential areas you want to consider and check the local prices.



Unless you're in a building trade, you won't necessarily see the faults in a home you're considering. Find a competent home inspector. Ask friends and neighbours for references. Be prepared to follow the advice the home inspector offers. They should always provide a written report. Keep in mind that home inspectors are not regulated and they are not liable for giving you incorrect information.

CONDOMINIUMS

First you have to decide on the type of home that you want to purchase. You may be considering a condo, but if you've never lived in one, you should check into all the restrictions and rules before you buy. Ask to see a copy of the corporation by-laws; they may restrict you to very specific conditions, such as whether you may put in a garden or hang seasonal lights outside. Talk to people in the community. Find out about maintenance fees and how often they have increased.

NEW HOMES

Talk to the local home builders' association. They may offer helpful general information. Many home builders' associations provide brochures and sample contracts to help consumers understand the market. Provincial consumer and housing ministries and their Web sites are also helpful.

MOTOR VEHICLES

Buying a new car can be a big thrill, but that thrill can quickly wear off if the car is not as it was represented. Before you start looking for a car, van or personal-use truck think about what you require. Keep in mind the distances that you typically travel, the road conditions (highways versus unpaved roads), and the types of loads you carry. No matter how appealing the sports car is, you'll end up unhappy if it doesn't do the job.

Choosing the right dealer can make a big difference in avoiding problems both during and after the purchase. Take the time to check potential dealers and always comparison shop. Each dealer may offer you a different "deal" on the same make and model.

Unfortunately, high-pressure sales tactics are still a problem in many areas. Don't let yourself be talked into something that you don't want or can't afford. If you're not satisfied, walk out.



Please remember that once you have signed a contract with a dealership or used vehicle seller the contract is binding. As soon as both sides have signed, if you change your mind, the seller is not obliged to let you out of the contract. **There is no cooling-off period.**

Make sure that you discuss all the options that you want and be careful of dealers who want to sell you a vehicle that's "loaded." Although options are generally sold in packages, there are some options you probably won't require and shouldn't pay for. If you buy near the end of the season, you may not be able to get all of your choices.

Carefully consider the question of whether to buy or lease. You can't beat an outright purchase paid in full, but few people in today's marketplace can afford that option. Whatever you decide, read the contract carefully. Compare possible financing arrangements available from a number of lenders. The differences in interest rates and prices may surprise you.

Don't forget the cost of driving includes service, parking, insurance, and fuel, and should figure into your plans when buying. In urban areas, many Canadians find the option of renting a car only when it is needed to be more cost-effective than buying.

Every so often someone buys a car that is a "lemon." Check with your provincial consumer agency and auto protection agency to see if they can help. Also, the Canadian Motor Vehicle Arbitration Plan (CAMVAP), listed in the directory of this book, provides binding arbitration that may be an alternative to court.

MISLEADING ADVERTISING

In order to provide consumers with competitive prices and product choices, the law forbids a number of advertising practices. Consumers may complain to the government about any of these, even if they have no intention of buying the product.

- ✓ Misleading advertising: when the description of a product or service is deliberately misleading in order to persuade the consumer to buy it.
- ✓ False representations: a description or statement about a product or service which is incorrect.
- ✓ Double ticketing (charging the higher of two prices): when a seller offers two or more prices on a product or service and the consumer is charged the highest price.
- ✓ Pyramid selling: pyramids are a criminal offence under the *Competition Act* because they are multi-level marketing plans that use deceitful means to obtain money.



- ✓ Bait and switch: a seller may attract customers by advertising a certain product or service at a reasonable price, but the goal is to switch the customer to purchase a more expensive item.

Contact the Competition Bureau, unless the complaint relates to the labelling of food, in which case contact the Canadian Food Inspection Agency.

Consumers who make a purchase are also protected by laws that prohibit unfair or deceptive trade practices. *Please see the Handbook's sections on Advance Fee Scams, Consumer Privacy, Contracts, Special Contracts, Multi-level Marketing and Fraud.*

Finally, you have the option of complaining to a non-governmental body, Advertising Standards Canada. It is made up of representatives from advertisers, advertising agencies, media, and consumers. It discourages false or misleading advertising by its members through codes of behaviour.

Advertising Standards Canada

**402 - 350 Bloor Street East
Toronto, Ontario
M4W 1H5**

TEL: (416) 961-6311

FAX: (416) 961-7904

**www.adstandards.com
(english)**

**4823 Sherbrooke St. W. Suite 130
Montreal, Quebec
H3Z 1G7**

TEL: (514) 931-8060

FAX: (514) 931-2797

**www.normespub.com
(french)**

MULTI-LEVEL MARKETING AND PYRAMID SELLING SCHEMES

Multi-level marketing (MLM) is a system for selling products whereby participants in a plan are paid for selling products to other participants who, in turn, are paid for selling the same products to yet more participants. This type of marketing is legal in Canada. Key to the MLM is the recruitment of new members into the plan; part of the income these new participants generate goes to the member who recruited them.

Referral selling, matrix marketing, and binary system are all similar types of marketing, though some may be illegal under the Criminal Code, the *Competition Act* and some provincial laws.

Pyramid selling is an MLM plan that incorporates certain deceptive practices that make it a criminal offence under the *Competition Act*. The practices are: paying money for the right to recruit new members (who also pay money for the same right); requiring new recruits to buy products as a condition of participation; selling unreasonable amounts of inventory to participants; having an unreasonable product return policy.



Under the *Competition Act*, MLM plans that make representations relating to potential compensation must disclose the amount of compensation earned by typical participants in the plan.

Pyramid selling is also a criminal offence under the Criminal Code.

If you are considering getting involved in a MLM system, you should ask yourself the following questions:

- ✓ Is this type of MLM illegal? You may want to seek independent legal advice before signing any documents or committing funds.
- ✓ How much of a financial and time commitment will this system require? Some programs require that substantial sums of money be committed upfront; others will ask that you purchase a large inventory of their product.
- ✓ Are you aware of the legal and fiscal considerations of becoming a seller? Consumer protection laws must be observed and, in some provinces, seller's permits must be obtained. Both federal and provincial revenue departments will also probably require that you collect GST and provincial sales taxes.
- ✓ Are the profit levels claimed by the representatives of the MLM system realistic? In some cases, when the amount of time spent selling the products, following-up with customers and recruiting new members is considered, the resulting "hourly wage" can be quite low. Some participants in an MLM never make a profit and even lose money.

Contact the Competition Bureau, unless the complaint relates to the labelling of food, in which case contact the Canadian Food Inspection Agency.

PRODUCT SAFETY

Knowing how to use products correctly, reading instructions and being alert to hazards will help to ensure a safe environment around you. You also should pay attention to product recalls in the news and consumer magazines.

- ✓ Read about major appliances, tools and other items before you buy them. There are several consumer magazines at the library, which give detailed information on the prices, features, and safety of various products.



- ✓ Learn to use power tools and electrical appliances safely. For example, if you don't know what a ground fault circuit interrupter (GFCI) is, find out. Read the instructions carefully before using the equipment.
- ✓ Don't use things for purposes the manufacturer never intended.
- ✓ Make sure toys are age appropriate. Your ten year-old's baseball bat can be a lethal weapon in the hands of your three-year-old slugger.
- ✓ It is recommended that children should always wear bicycle helmets. Some provinces now require it. When shopping for helmets, look for the CSA, ANSI and/or SNELL sticker to ensure that you are buying a safe helmet.
- ✓ Small parts can present choking hazards to children who put things in their mouths. Beware of balloons, balls, marbles, and older children's toys.
- ✓ Baby items demand special attention. Cribs, baby walkers, and baby gates have changed dramatically because of new safety requirements. Don't buy used baby items that don't comply with current standards.
- ✓ Garage and tag sales are places where small appliances, power tools, baby furniture and toys with safety defects, lead paints or other hazards get passed along to new owners. Make sure these types of items meet current safety requirements.
- ✓ Read product labels. Some products can turn into deadly poisons when mixed with other products, stored improperly, or used in poorly ventilated areas.
- ✓ Keep all medicines, cleaning products, wood finishes, toxic art supplies, and paint out of the sight and reach of young children. Keep leftover products in their original containers. Have the poison control emergency number near your phone. Get rid of old and dated products.
- ✓ Look for tamper-resistant packaging on foods and medicine.
- ✓ Watch out for lead crystal decanters and dinnerware decorated with lead paint or glaze. If there's no way to ensure the items are lead-free, don't buy them.



REFUND AND EXCHANGE

- ✓ While no legal obligation exists for businesses to accept returned items unless they are defective, it is generally accepted that offering refunds or exchanges is a critical part of developing and maintaining good customer relations. Ask about the seller's refund or exchange policy before you buy.

RENT-TO-OWN

Although buying in a rent-to-own transaction sounds like a simple solution when you're short of cash, rent-to-own can be expensive. The rental charge can be three or four times what it would cost if you paid cash or financed the purchase at the highest interest rate typically charged in installment sales.

Before signing a rent-to-own contract, ask yourself the following questions:

- ✓ Is the item something I absolutely have to have right now?
- ✓ Can I delay the purchase until I have saved enough money to pay cash or at least make a down payment on an installment plan?
- ✓ Have I considered all my credit options, including applying for retail credit from the merchant or borrowing money from a credit union or bank?
- ✓ Would a used item purchased from a garage sale, classified ad or second-hand store serve the purpose?

If you decide that rent-to-own is the best choice for you, here are some questions you should ask before you sign on the dotted line.

- ✓ What is the total cost of the item? The total cost can be determined by multiplying the amount of each payment by the number of payments required to purchase the item. Make sure to add in any additional charges, for example, finance, handling or balloon payments at the end of the contract.
- ✓ Am I getting a new or used item?
- ✓ Can I purchase the item before the end of the rental term? If so, how is the price calculated?
- ✓ Will I get credit for all of my payments if I decide to purchase the item?
- ✓ Is there a charge for repairs during the rental period? Will I get a replacement while the rented item is not in my possession?



- ✓ What happens if I am late on a payment? Will the item be repossessed? Will I pay a penalty if I return the item before the end of the contract period?

Comparison-shop among various rent-to-own merchants. Contact your provincial consumer protection agency to find out if there are any complaints on record against the business. Check for any specific provincial laws. Read the contract carefully and make sure you understand all the terms and get all promises in writing.

Remember, know what you are paying. Compare the cash price plus finance charges in an installment plan with the total cost of a rent-to-own transaction.

TELEMARKETING

While many legitimate businesses use the telephone to make their sales, so do an increasing number of fraudulent companies. Beware of the con artists who promise anything — they may deliver nothing.

TIPS FOR SMART TELEPHONE SHOPPING

- ✓ Always keep a record of the name, address and phone number of the company, goods you ordered, date of your purchase, amount you paid (including shipping and handling), and method of payment.
- ✓ Keep a record of any delivery period that was promised.
- ✓ If you are told that the shipment will be delayed, write the date of that notice in your records and the new shipping date, if you've agreed to wait longer.
- ✓ Don't give your credit card number, bank account number or other personal information to a telemarketer unless you are familiar with the company or organization, and the information is necessary in order to make your purchase.

USE CAUTION AND COMMON SENSE

- ✓ Don't be pressured into acting immediately or without the full information you need.
- ✓ Shop around and compare costs and services.
- ✓ Report all fraudulent activity to your consumer agency. Check the company out with your consumer protection agency or the Better Business Bureau.



- ✓ To reduce telephone calls you do not want, you can sign up with the free **Do Not Mail/Do Not Call Service** operated by the Canadian Marketing Association (at www.cdma.org).

TRAVEL

- ✓ An enjoyable holiday begins with careful preparation long before you pack your bags.

CHOOSING A TRAVEL AGENT

Ask an agent a lot of questions, such as:

- ✓ Has the agent completed a training program?
- ✓ Has he or she travelled widely?
- ✓ How many years has the agency or operator been in business?
- ✓ Does the agency or consultant belong to a travel agents' association, or related organization? (See the next section.)

ASK ABOUT AGENCY AFFILIATES

Many agencies belong to professional travel or trade associations. Members must usually meet certain requirements for training, staffing, and financing. Here are some common examples.

The Canadian Institute of Travel Counsellors (CITC): This is Canada's national association for travel agents. It monitors professional standards and training and offers approved courses for travel agents. Certified Travel Counsellors (CTCs) are members who have passed CITC-administered exams and worked three years as full-time agents.

International Air Transport Association (IATA): Travel agencies displaying IATA designation are authorized to sell tickets for IATA member airlines.

Air Transport Association of Canada (ATAC): Affiliated agencies are authorized to sell domestic airline tickets.

Alliance of Canadian Travel Associations (ACTA): Members must follow a code of standards and ethics. If a member agency has a business failure, ACTA will try to assist customers who might otherwise suffer a financial loss.

Affiliation with these groups does not guarantee that you won't have problems if the tour operator that your agent booked goes bankrupt. But it does give some measure of security.



CHECK YOUR INSURANCE NEEDS

While most holidays go smoothly, it makes sense to protect yourself should problems occur. Think about what would happen if you lost your luggage, became ill in another country, or if your tour operator or airline went bankrupt. Smart travellers protect themselves from financial loss by being insurance-wise.

Review Your Coverage

Before you buy travel insurance, check what coverage you already have. Your credit card may offer baggage and other types of insurance.

- ✓ Your personal property insurance may cover lost or stolen luggage.
- ✓ Your car insurance may provide collision and liability coverage for rented automobiles.
- ✓ Your credit card may offer baggage and other types of insurance.
- ✓ Your provincial or territorial health care plan gives some medical coverage while you are out of the province. Once you travel outside Canada, you are responsible for any medical and hospital costs, which exceed rates, set by your provincial/territory. Be warned that in some other countries, health services cost much more than they do here. You'd be wise to buy additional medical coverage to pay for the difference. Also, you should contact your provincial/territorial health care plan if you plan to be away for three months or longer.

Find out what different insurance companies offer. Many health and accident insurance policies will not cover medical problems you already have, such as a heart condition. Read the policies carefully.

Ask About Default Insurance

Ask your agent for default insurance. It protects your money if a tour operator or other service supplier goes out of business.

The Alliance of Canadian Travel Associations (ACTA) now *requires* its member travel agents to offer default insurance to their customers. People who don't want travel insurance will have to sign a waiver saying it has been offered to them and they turned it down.

Default insurance is *not* offered only through ACTA agents. Many other agents offer it as well; ask for it specifically.



Default protection is usually sold as part of a trip cancellation policy. But not all trip cancellation policies include default protection, so make sure you specify that you want it. Read the policy before you buy to be sure you're getting what you want.

Sometimes travel agencies will 'guarantee' your trip at no extra cost. Unless the agency's guarantee is backed by an insurance policy, however, you won't be protected if the agency collapses.

UNFAIR OR DECEPTIVE BUSINESS PRACTICES

Most provinces have laws that protect consumers from 'unfair' or 'deceptive' practices. Generally, an unfair or deceptive practice can be thought of as a representation that has the tendency or effect of misleading the average person. If you believe you have been deceived, contact your provincial consumer affairs office.

Consumers are also protected against Misleading Advertising. Refer to p. 32

Consumers may also contact their local Better Business Bureau, or the Competition Bureau, unless the complaint relates to the labelling of food, in which case contact the Canadian Food Inspection Agency.

WARRANTIES

In most contracts there are specific warranties to protect consumers. If not, provincial legislation says that implied warranties apply in every sales contract (unless the parties lawfully agree that the warranty does not apply). You should always check the warranty on any product before you purchase. To see if a warranty applies in your case re-read the contract, or contact the consumer affairs office in the province where the contract was made.

Consumers may also contact their Better Business Bureau.

CONSUMERS AND THE YEAR 2000 (Y2K PROBLEM)

The Year 2000 issue, commonly known as Y2K, came about because computer programmers working during the 1960s and 1970s did not expect the programs and systems they were developing to still be in use at the start of the new millennium. They generally used two-digit numbers for years rather than four-digit ones (e.g., 70 for 1970) to save program space. Some equipment may recognize 00 as 1900 rather than 2000, or not to recognize 00 at all, resulting in confusion and the breakdown of some systems.



No one can predict with certainty what difficulties consumers may experience when the clock strikes midnight and the year 2000 begins.

Whatever problems, or lack of them, may be in store, consumers are well advised to consider the implications for certain special items that they may own or plan to purchase before December 31, 1999.

- ✓ Home computer owners should check the Web sites of manufacturers and consult their dealers to find out if their systems are year 2000 compliant. If your system will have to be replaced you can start to plan now.
- ✓ Visit the Web sites and talk to service representatives at software companies. Your hardware could be Year 2000 ready, but your software may require updating or even replacement. The update may not be a major expense. Many problems may be solved by software offered for download free of charge.

WARNING: *Be wary of anyone who approaches you claiming they can sell you a solution to Year 2000 problems, for your computer or any other home system. Consumer protection agencies have heard about scam artists selling programs and equipment that were later revealed by product manufacturers and legitimate service agents to be worthless.*

- ✓ If you're in the market for a video recorder (VCR) insist that the vendor test it before you buy. Set the clock to 11:55 December 31, 1999. Program it to tape something in ten minutes and wait to see if the clock rolls over. If it doesn't you may still want to buy the machine, provided it can function efficiently by being set to 1972. This may help ensure uninterrupted operation throughout the year, as both 2000 and 1972 are leap years and have corresponding days and dates. Find out about the capabilities of the equipment before you buy.
- ✓ Check with the manufacturer if you plan to test a fax machine the same way. If it's not compliant you could lose use of the machine permanently, at once.
- ✓ If your home has a security and/or alarm system, check with the supplier/service provider to make sure it will remain operative.
- ✓ If you receive new credit cards with an expiry date of 2000 or above they may not work. If they don't, contact the customer service department of the credit card company or the appropriate financial institution.

Web sites with more information and updates on Y2K are available, including:

Industry Canada <http://strategis.ic.gc.ca/sos2000>

The Canadian Bankers Association http://www.cba.ca/eng/year2000_index.htm

and from computer and software manufacturers, agents and servicers.



CONSUMER AFFAIRS OFFICES

These are the addresses for Consumer Affairs Offices across the country. They will assist with any consumer problem, but do check the other categories first to see there is another contact that can assist you better. You might be able to solve the problem faster on your own.

FEDERAL GOVERNMENT:

Industry Canada
Office of Consumer Affairs
235 Queen Street, 9th Floor East
Ottawa, Ontario
K1A 0H5
Tel: (613) 952-5632
Fax: (613) 952-6927
Web site: strategis.ic.gc.ca/oca

Industry Canada
Competition Bureau
50 Victoria Street
Hull, Quebec
K1A 0C9
Tel: (819) 997-4282
1-800-348-5358
TDD: 1-800-642-3844
E-mail: compbureau@ic.gc.ca
Fax: (819) 997-0324
Fax-on-demand: (819) 997-2869
Web site: competition.ic.gc.ca (english)
concurrence.ic.gc.ca (french)

PROVINCIAL GOVERNMENTS

BRITISH COLUMBIA:

Ministry of Attorney General
Community Justice Branch
Consumer Services Division
Consumer Services Head Office
5th floor - 1019 Wharf Street
Victoria, British Columbia
V8W 1X4
Tel: (250) 387-3045
Fax: (250) 953-3533
P.O. Box 9297 Station Prov Govt
Victoria, British Columbia
V8W 9J8
Tel: (250) 387-3045
Fax: (250) 953-3533

Investigations/Trade Practices:
(250) 387-5433 Motor Dealer Licensing
(250) 387-1271 Cemetery & Funeral
Services
(250) 387-1627 Debt Collection

Regional Offices:
4211 Kingsway
Suite 402
Burnaby, British Columbia
V5H 1Z6
Tel: (604) 660-3570
Investigations/Trade Practices
(604) 660-3540 Travel/Direct Sellers
Fax: (604) 660-3521

100 Cranbrook Street N,
Cranbrook, British Columbia
V1C 3P9
Tel: (250) 426-1497
Fax: (250) 426-1561



235 1st Avenue
 Kamloops, British Columbia
 V2C 3J4
 Tel: (250) 828-4667
 Fax: (250) 371-3822

1726 Dolphin Avenue
 Kelowna, British Columbia
 V1Y 9R9
 Tel: (250) 717-2019
 Fax: (250) 717-2021

1044 - 5th Avenue
 Prince George, British Columbia
 V2L 5M2
 Tel: (250) 565-6030
 Fax: (250) 565-6180
www.lcs.gov.bc.ca/cob/cob.htm

ALBERTA:

Alberta Government Services
 Consumer Services Division
 10155 - 102 Street, Floor 13
 Edmonton, Alberta
 T5J 4L4
 Tel: (780) 427-4088
 Toll Free in Alberta
 1-877-427-4088
 Fax: (780) 422-9106
 Web site:
www.gov.ab.ca/gs

7015 Macleod Trail South, Room 301
 Calgary, Alberta
 T2H 2K6
 Tel: (403) 297-5700
 Fax: (403) 297-6138

SASKATCHEWAN

Consumer Protection Branch
 Saskatchewan Department of Justice
 1871 Smith Street
 Regina, Saskatchewan
 S4P 3V7
 Tel: (306) 787-5550
 1-888-374-4636 (in-province use only)
 Fax: (306) 787-9779

MANITOBA:

Consumers Bureau
 Manitoba Consumer and Corporate
 Affairs
 302 - 258 Portage Avenue
 Winnipeg, Manitoba
 R3C 0B6
 Tel: (204) 945-3800
 1-800-782-0067
 Fax: (204) 945-0728
 E-mail: consumersbureau@cca.gov.mb.ca

ONTARIO:

Ministry of Consumer and Commercial
 Relations
 General Enquiries Unit
 375 University Avenue
 Suite 200
 Toronto, Ontario
 M5G 2M2
 Tel: (416) 326-8555
 1-800-268-1142
www.ccr.gov.on.ca

QUEBEC:

Office de la protection du consommateur
 400 Jean-Lesage Boulevard, Room 450
 Quebec, Québec
 G1K 8W4
 Tel: (418) 643-1484
 Fax: (418) 643-8686
 Web site: www.opc.gouv.qc.ca

NEW BRUNSWICK:

Consumer Affairs Branch
 Department of Justice
 670 King Street
 P.O. Box 6000
 Fredericton, New Brunswick
 E3B 5H1
 Tel: (506) 453-2659
 Fax: (506) 444-4494
 E-mail: al@gov.nb.ca
www.gov.nb.ca/justice/



NOVA SCOTIA:

Nova Scotia Department of Business
and Consumer Services
P.O. Box 2502
Halifax, Nova Scotia
B3J 3N5
Tel: (902) 424-4188
Fax: (902) 424-0518
www.gov.ns.ca/bacs/

PRINCE EDWARD ISLAND:

Consumer, Corporate and Insurance
Services
Department of Community Services
and Attorney General
95 Rochford Street, 4th Floor
P.O. Box 2000
Charlottetown, Prince Edward Island
C1A 7N8
Tel: (902) 368-4580
1-800-658-1799
Fax: (902) 368-5283
www.gov.pe.ca

NEWFOUNDLAND AND LABRADOR:

Trade Practices & Licencing Division
Department of Government Services &
Lands
2nd Floor, Confederation Building West
P.O. Box 8700
St. John's, Newfoundland
A1B 4J6
Tel: (709) 729-2600
Fax: (709) 729-3205

Government Service & Lands
McCurdy Complex
P.O. Box 222
Gander, Newfoundland
A1V 2N9
Tel: (709) 256-1019
Fax: (709) 256-1438

Government Service Centre
P.O. Box 2006
Corner Brook, Newfoundland
A2H 6J8
Tel: (709) 637-2445
Fax: (709) 637-2905

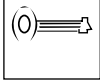
YUKON TERRITORIES:

Department of Justice
Consumer Services Branch
P.O. Box 2703
Whitehorse, Yukon
Y1A 2C6
Tel: (867) 667-5111
Fax: (867) 667-3609
E-mail: consumers@gov.yk.ca

The Andrew Philipson Law Centre
2130 – 2nd Avenue
Whitehorse, Yukon
Y1A 5C3
Tel: (867) 667-5111

NORTHWEST TERRITORIES:

Consumer Services
Community Operations Programs
Municipal and Community Affairs
Government of the Northwest
Territories
500 5201 - 50th Avenue
Yellowknife, Northwest Territories
X1A 3S9
Tel: (867) 873-7125
Fax: (867) 920-6343
E-mail: mgagnon@maca.gov.nt.ca
www.maca.gov.nt.ca



OTHER GOVERNMENTAL CONTACTS

Besides Offices of Consumer Affairs, these are the government offices that consumers most often seek. These offices handle specific issues: Competition Bureau, Food Safety, Product Safety, Road Safety, and Bankruptcy.

COMPETITION BUREAU:

The Competition Bureau promotes fair competition in the marketplace by discouraging deceptive business practices.

If you or someone you know has been the victim of deceptive business practices you can call or fill out an on-line Inquiry Form. (The form is placed on a secure server that is designed to protect confidential information.) The information will go directly to an Information Centre where it will be acted on appropriately. After you make a complaint, Bureau staff will examine your complaint to determine whether it raises concerns under the *Competition Act*, the *Consumer Packaging and Labelling Act*, the *Textile Labelling Act*, or the *Precious Metals Marking Act*. If it does, the Bureau may contact other customers or competitors to obtain more information. If, after further study, there is evidence of a possible contravention of an Act, a formal inquiry may be opened. All inquiries are conducted in private.

Information Centre
Competition Bureau
Industry Canada
50 Victoria Street
Hull, Quebec
K1A 0C9
Tel: (819) 997-4282
1-800-348-5358
TDD: 1-800-642-3844
E-mail: compbureau@ic.gc.ca
Fax: (819) 997-0324
Fax-on-demand: (819) 997-2869
Web site: competition.ic.gc.ca (english)
concurrence.ic.gc.ca (french)

FOOD SAFETY — CANADIAN FOOD INSPECTION AGENCY

In 1997, the Government of Canada consolidated all food inspection services into a single federal food inspection agency. Consumers are now able to address food inspection questions or concerns to a single contact.

59 Camelot Drive
Nepean, Ontario
K1A 0Y9
Tel: (613) 225-2342
Fax: (613) 228-6634
www.cfia-acia.agr.ca
Food Complaint Telephone
Line: 1-800-701-2737



PRODUCT SAFETY — **HEALTH CANADA**

The mission of the Product Safety Program is to prevent product-related death, illness, and injury. It protects consumers from hazardous or potentially hazardous products covered by the *Hazardous Products Act*. The Product Safety Bureau Regional Offices investigate consumer and trade complaints.

HEAD OFFICE

Product Safety Bureau - Health
Canada

Jeanne Mance Building
12th Floor

Tunneys Pasture

Address Locator 19128

Ottawa, Ontario

K1A 0K9

Tel: (613) 957-4467

Fax: (613) 952-1994

www.hc-sc.gc.ca/english/product.htm
(English)

www.hc-sc.gc.ca/francais/produits.htm
(French)

BRITISH COLUMBIA

Western Regional Office

3155 Willingdon Green
Burnaby, British Columbia
V5G 4P2

Tel: (604) 666-5003

Fax: (604) 666-3149

ALBERTA

9700 Jasper Avenue
Suite 839

Edmonton, Alberta
T5J 4C3

Tel: (780) 495-2626

Fax: (780) 495-2624

Room 282, Harry Hays Building
220 4th Avenue South East
Calgary, Alberta

T2G 4X3

Tel: (403) 292-4677

Fax: (403) 292-4644

SASKATCHEWAN

Room 412, Federal Building

101 22nd Street East

Saskatoon, Saskatchewan

S7K 0E1

Tel: (306) 975-4028

Fax: (306) 975-6040

MANITOBA

Central Regional Office

510 Lagimodiere Boulevard
R2J 3Y1

Winnipeg, Manitoba

Tel: (204) 983-5490

Fax: (204) 983-5547

ONTARIO

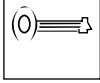
Ontario Regional Office

2301 Midland Avenue
Scarborough, Ontario

M1P 4R7

Tel: (416) 973-4705

Fax: (416) 973-1746



QUEBEC

Quebec Regional Office
1001 St-Laurent Street West
Longueuil, Quebec
J4K 1C7
Tel: (450) 646-1353
1-800-561-3350
Fax: (450) 928-4102

NEW BRUNSWICK AND PRINCE EDWARD ISLAND

1st Floor
10 High Field Street
Moncton, New Brunswick
E1C 9V5
Tel: (506) 851-6638
Fax: (506) 851-3197

NOVA SCOTIA

Atlantic Regional Office
Post Office Box 1060
1992 Baffin Street
Dartmouth, Nova Scotia
B2Y 3Z7
Tel: (902) 426-8300
Fax: (902) 426-6676

NEWFOUNDLAND

Sir Humphrey Gilbert Building
Post Office Box 1949
St. John's, Newfoundland
A1C 5R4
Tel: (709) 772-4050
Fax: (709) 772-5945

ROAD SAFETY — ROAD SAFETY DIRECTORATE, TRANSPORT CANADA

Transport Canada, in cooperation with provincial governments and national safety organizations, works to improve road safety in Canada. The Directorate has a broad range of responsibilities that are of interest to the public. Its mandate is to reduce the number of deaths, injuries, damage to property and the environment, health impairment and energy consumption resulting from the use of motor vehicles in Canada.

General Information (including importation of vehicles from outside of the United States)

Road Safety (including air bags, anti-lock brakes, tires and winter driving)

Defect Investigations/Recalls

Tel: (613) 998-8616 (Ottawa)

Transport Canada Road Safety
Directorate

Tower C, Place de Ville

330 Sparks Street

Ottawa, Ontario

K1A 0N5

1-800-333-0371

www.tc.gc.ca/roadsafety/rsindx_e.htm
(English)

www.tc.gc.ca/roadsafety/rsindx_f.htm
(French)



Importation of vehicles from the United States

Tel: (416) 598-7840 (Toronto)

22 Wellesley Street East

Toronto, Ontario

M4Y 1G3

1-800-511-7755 (English calls; valid in Canada & the US)

1-800-311-8855 (French calls; valid in Canada & the US)

For information on importing a vehicle from countries OTHER than the United States please call the general information numbers noted above.

SASKATCHEWAN

Vehicle Safety and Standards

Saskatchewan Government Insurance

2260 - 11th Avenue

Regina, Saskatchewan

S4P 2N7

Tel: (306) 775-6189

BANKRUPTCY — OFFICE OF THE SUPERINTENDENT OF BANKRUPTCY

The Office of the Superintendent of Bankruptcy helps ensure that bankruptcies and insolvencies are conducted in a fair and orderly manner. The Office's responsibilities include investigating complaints from debtors, and members of the general public, regarding possible wrong doing by someone involved in the insolvency process.

NATIONAL HEADQUARTERS

Industry Canada

Office of the Superintendent of Bankruptcy

365 Laurier Avenue West

Jean Edmonds Tower South, 8th Floor
Ottawa, Ontario

K1A 0C8

Tel: (613) 941-1000

Fax: (613) 941-2862

strategis.ic.gc.ca/sc_mrksv/bankrupt/engdoc/superint.html (English)

strategis.ic.gc.ca/sc_mrksv/bankrupt/frn doc/superint.html (French)

Trebla Building

473 Albert Street

2nd Floor

Ottawa, Ontario

K1R 5B4

Tel: (613) 995-2994

Fax: (613) 996-0949

BRITISH COLUMBIA

300 West Georgia Street, Suite 1900

Vancouver, British Columbia

V6B 6E1

Tel: (604) 666-5007

Fax: (604) 666-7981

ALBERTA

Standard Life Tower Building

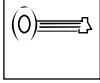
510, 639-Fifth Avenue S.W., 5th Floor

Calgary, Alberta

T2P 0M9

Tel: (403) 292-5607

Fax: (403) 292-5188



ALBERTA AND NORTHWEST TERRITORIES

Suite 725, Canada Place
9700 Jasper Avenue
Edmonton, Alberta
T5J 4C3
Tel: (780) 495-2476
Fax: (780) 495-2466

SASKATCHEWAN

1020-2002 Victoria Avenue
Regina, Saskatchewan
S4P 0R7
Tel: (306) 780-5391
Fax: (306) 780-6947

123 2nd Avenue South
7th Floor
Saskatoon, Saskatchewan
S7K 7E6
Tel: (306) 975-4298
Fax: (306) 975-5317

MANITOBA

400 St. Mary Avenue, 4th Floor
Winnipeg, Manitoba
R3C 4K5
Tel: (204) 983-3229
Fax: (204) 983-8904

ONTARIO

25 St. Clair Avenue East, 6th Floor
Toronto, Ontario
Suite 600
M4T 1M2
Tel: (416) 973-6486
Fax: (416) 973-7440

69 John Street South
4th Floor
Hamilton, Ontario
L8N 2B9
Tel: (905) 572-2847
Fax: (905) 572-4066

303 – 451 Talbot street
London, Ontario
N6A 5L9
Tel: (519) 645-4034
Fax: (519) 645-5139

QUEBEC

Suite 800
5, Place Ville Marie, 4th floor
Montreal, Quebec
H3B 2G2
Tel: (514) 283-6192
Fax: (514) 283-9795

1040 Avenue Belvedere
2nd Floor
Sillery, Quebec
G1S 3G3
Tel: (418) 648-4280
Fax: (418) 648-4120

2665 King West
Suite 600
Sherbrooke, Quebec
J1L 1C1
Tel: (819) 564-5742
Fax: (819) 564-4299

ATLANTIC CANADA

1801 Hollis Street, 5th Floor
Halifax, Nova Scotia
B3J 3N4
Tel: (902) 426-2900
Fax: (902) 426-7275



CONSUMER GROUPS

These organizations define their missions as consumer assistance, protection and/or advocacy. The services they provide vary. Some are large with general mandates. Others are small and focussed on narrow issues. All are interested in hearing from consumers about problems, issues and trends in connection with their advocacy and consumer education activities.

AUTOMOBILE PROTECTION ASSOCIATION (APA)

The APA is a non-profit auto industry watchdog. It works for improved legislation, industry sales practices and automobile safety.

2 Carlton Street, Suite 1319
Toronto, Ontario
M5B 1J3
Tel: (416) 204-1444
Fax: (416) 204-1985
www.apa.ca

292 St. Joseph Boulevard West
Montreal, Quebec
H2V 2N7
Tel: (514) 272-5555
E-mail: apa1@cam.org

CANADIAN SHAREOWNERS ASSOCIATION (CSA)

The CSA is an independent non-profit organization serving the needs of individual investors and investment clubs. The CSA's mandate is to educate Canadians on successful investing. The CSA offers programs and tools to make investing easier for Canadians. It currently has approximately 10,000

members. Ten regional chapters have been formed in cities across Canada. It also produces and distributes the *Canadian Shareowner* magazine to its members. Individual memberships are \$76 (CAN) per year. International memberships are \$96 (CAN) per year. Investment club rates available upon request. *Canadian Shareowner* magazine is published bi-monthly. You can also subscribe to the *Canadian Shareowner* magazine without joining the CSA. Subscription rates: \$54 (CAN) per year in Canada; \$86 (CAN) outside of Canada.

P.O. Box 7337
202-1090 University Avenue West
Windsor, Ontario
N9C 5S4
Tel: (519) 252-1555
Fax: (519) 252-9570
www.shareowner.ca

CANADIAN TOY TESTING COUNCIL (CTTC)

Founded in 1952, the CTTC was officially incorporated federally in 1968. The Council promotes the design, production, and distribution of toys that meet the expectations of children and parents for function, durability, and play value. The Council annually publishes the *Toy Report* which contains testing results of over 1,600 toys. The CTTC has 40 active council members, 25,000 subscribers to the *Toy Report*, and 325 volunteer families testing toys.

22 Hamilton Avenue North
Ottawa, Ontario
K1Y 1B6
Tel: (613) 729-7101
Fax: (613) 729-7185
www.toy-testing.org



CONSUMERS' ASSOCIATION OF CANADA (CAC)

Established in 1947, federally incorporated in 1962. The CAC is an independent, non-profit, volunteer organization committed to defending the rights of consumers in areas of consumer information. It protects consumers in the marketplace by lobbying government, business, and industry for standards and legislation. Its mission is to unite the strength of consumers to improve the standards of living in Canadian homes; study consumer problems and make recommendations for their solution; bring the views of consumers to the attention of government, trade and industry and to provide a channel from these to the consumer; to obtain and provide for consumers information and counsel on consumer goods and services and to conduct research and tests for the better accomplishments of the objects of the Association.

307-267 O'Connor Street
Ottawa, Ontario
K2P 1V3
Tel: (613) 238-2533
Fax: (613) 563-2254
E-mail: cacnational@sprint.ca
(General Information)
cacmembership@yahoo.com
(Membership)
cacliteracy@yahoo.com
(Consumer Literacy Program)
cacfoundation@yahoo.com
(CAC Foundation)

CONSUMERS COUNCIL OF CANADA (CCC)

The CCC is a not-for-profit organization that aims to improve the marketplace for consumers through active cooperation with business, government, and

special interest groups. The founding members and current Board of Directors of the independent organization include well-known national and international experts in the fields of consumer advocacy, policy development, and research. Together they bring many years of combined expertise to those with direct interest in consumer issues - consumers, business and government, as well as selected special interest groups.

14845-6 Yonge Street, Suite 149
Aurora, Ontario
L4G 6H8
Tel: (905) 713-2740
Fax: (905) 713-2739
[www.geocities.com/WallStreet/
Floor/3105/](http://www.geocities.com/WallStreet/Floor/3105/)
e-mail: cc@tvo.org

ONE VOICE - SENIORS NETWORK

One Voice is a national, not-for-profit, voluntary, charitable organization established and incorporated in 1987. One Voice promotes the enhancement of the status and independence of older Canadians. One Voice advocates policies and programs to improve the well-being of Canadian seniors and encourages and enables their full and active participation in decisions affecting their lives. One Voice has 4,500 full participant members, 4,850 readers of its magazine, 4,300 sustaining members, and represents 1.5 million seniors.

One Voice
350 Sparks Street
Suite 1005
Ottawa, Ontario
K1R 7S8
Tel: (613) 238-7624
Fax: (613) 235-4497



PUBLIC INTEREST ADVOCACY CENTRE (PIAC)

PIAC is a registered charitable organization federally incorporated in 1976. It provides legal advice, representation, and specialized research on a non-profit basis to groups and individuals who are voicing public concern, and who would otherwise not have access to such services. Since its inception, PIAC has made issues associated with the regulatory process a priority. In particular, the Centre has developed a reputation for providing effective advocacy in telecommunications, cable broadcasting, energy, transportation and privacy. Since 1992, PIAC has become a membership organization with nine member organizations: Alberta Council on Aging, Canadian Pensioners Concerned, Consumers Fight Back Associations, Dying with Dignity, Manitoba Society of Seniors, One Voice - Seniors Network, Ontario Coalition of Senior Citizen Organizations, PEI Council of the Disabled, and Rural Dignity of Canada. PIAC's constitution provides that the members of these organizations are also associate members of PIAC, as such it has 2,305,650 members. In addition, PIAC has 900 individual members/donors/supporters, provides legal services to approximately 25 national and provincial organizations, and distributes its newsletter to approximately 1,500 individuals, companies, or government agencies.

1 Nicholas Street
Suite 1204
Ottawa, Ontario
K1N 7B7
Tel: (613) 562-4002
Fax: (613) 562-0007
E-mail: piac@web.net
www.web.net/piac

QUEBEC CONSUMER PROTECTION ORGANIZATIONS

ACEF = Association cooperative
d'économie familiale
E-mail: acqmto@cam.ovg

Association des consommateurs du
Québec (ACQ)
3120 Masson Street, Suite 101
Montreal, Quebec
H1Y X8
Tel: (514) 376-8517
Fax: (514) 376-1029

Coalition des association de consom-
mateurs du Québec (CACQ)
4017 Notre-Dame West, Suite 102
Montreal, Quebec
H4C 1R3
Tel: (514) 932-5577
Fax: (514)932-2602
E-mail: acefsom@consommateur.qc.ca

Fédération des associations coopéra-
tives d'économie familiale (FACEF)
815 Laurier Avenue East
Montreal, Quebec
H2J 1G2
Tel: (514) 271-7004
Fax: (514) 271-1036
E-mail: facef@cam.org

Action Réseau Consommateur (ARC)
1215 de la Visitation Street, Suite 103
Montreal, Quebec
H2L 3B5
Tel: (514) 521-6820
Fax: (514) 521-0736
E-mail: action@total.net



Action-Alimentation, Carrefour
d'éducation populaire
2356 Centre Street
Montreal, Quebec
H3K 1J7
Tel: (514) 596-4444
Fax: (514) 596-4443

Abitibi-Témiscamingue ACEF (FACEF)
34 Gamble Street East, Suite 202
Rouyn-Noranda, Quebec
J9X 3B7
Tel: (819) 764-3302
Fax: (819) 762-0543

Amiante-Beauce-Etchemins ACEF
37 Notre-Dame Street South
Thetford-Mines, Quebec
G6G 1J1
Tel: (418) 338-4755
Fax: (418) 335-0850

Basses-Laurentides ACEF
42 Turgeon Street
Sainte Therese, Quebec
Tel: (514) 430-2228
Fax: (514) 435-7184

Bois-Francs ACEF
59 Monfrette Street, Suite 230
Victoriaville, Quebec
G6P 1J8
Tel: (819) 752-5855
Fax: (819) 758-8270

Montréal East ACEF
5955 de Marseille Street
Montreal, Quebec
Tel: (514) 257-6622
Fax: (514) 257-7792

Estrie ACEF (ARC)
187 Laurier Street, Suite 202
Sherbrooke, Quebec
J1H 4Z4
Tel: (819) 563-8144
Fax: (819) 563-8235

Granby ACEF (ARC)
500 Guy Street
Granby, Quebec
J2G 7J8
Tel: (514) 375-1443
Fax: (514) 372-1269

Grand-Portage ACEF (FCAEF)
553 Lafontaine Street
Riviere-du-Loup, Quebec
G5R 3C5
Tel: (418) 867-8545
Fax: (418) 862-6096

Haut Saint-Laurent ACEF
28 St-Paul Street, Suite 111
Valleyfield, Quebec
J6S 4A8
Tel: (514) 371-3470
Fax: (514) 371-3425

Île-Jésus ACEF (FACEF)
111 des Laurentides Boulevard
Suite 101
Laval, Quebec
H7G 2T2
Tel: (514) 662-9428

Lanaudière ACEF (FACEF)
200 de Salaberry Street, Suite 124
Joliette, Quebec
J6E 4G1
Tel: (514) 756-1333
Fax: (514) 759-8749
Lévis-Lauzon ACEF (FACEF)
(South Shore of Quebec)
33 Carrier Street
Levis, Quebec
G6V 5N5
Tel: (418) 835-6633
Fax: (418) 835-5818

Mauricie ACEF (FACEF)
274 Bureau Street
Trois-Rivières, Quebec
G9A 2M7
Tel: (819) 378-7888
Fax: (819) 376-6351



Montreal North ACEF (FACEF)
7500 Chateaubriand Street
Montreal, Quebec
H2R 2M1
Tel: (514) 277-7959
Fax: (514) 277-7730

Outaouais ACEF
109 Wright Street
Hull, Quebec
J8X 2G7
Tel: (819) 770-4911
Fax: (819) 771-1769

Péninsule ACEF
158 Soucy Street, Suite 211
Matane, Quebec
G4W 2E3
Tel: (418) 562-7645

Quebec ACEF
570 du Roi Street
Quebec City, Quebec
G1K 2X2
Tel: (418) 522-1568
Fax: (418) 522-7023

Rimouski-Neigette & Mitis ACEF
124 Sainte-Marie Street, Suite 202
P.O. Box 504
Rimouski, Quebec
G5K 2X2
Tel: (418) 723-0744
Fax: (418) 723-7972

South Shore ACEF (ARC)
18 Montcalm
Longueuil, Quebec
J4J 2K6
Tel: (514) 677-6394
Fax: (514) 677-0101

Montréal South-West ACEF
4017 Notre-Dame Street West, Suite
102
Montreal, Quebec
H4C 1R3
Tel: (514) 932-5577
Fax: (514) 932-2602

Association des consommateurs pour
la qualité dans la construction (ACQC)
2226 Henri-Bourassa Blvd., Suite 100
Montreal, Quebec
H2B 1T3
Tel: (514) 384-2013
Fax: (514) 384-8911

Association pour la protection des
Automobilistes (APA)
292 St-Joseph Blvd. West
Montreal, Quebec
H2B 1T3
Tel: (514) 273-1662
Fax: (514) 273-0797
Public line: (514) 272-5555

Association pour la protection des
épargnants et des investisseurs du
Québec (APEIQ)
737 Versailles Street
Montreal, Quebec
H3C 1Z5
Tel: (514) 932-8921
Fax: (514) 932-9366

Association pour la protection des
intérêts des consommateurs de la
Côte-Nord (APIC)
864 de Puyjalon Street
Baie-Comeau, Quebec
G5C 1N2
Tel: (418) 589-7324
Fax: (418) 589-7088
BBB of Montreal Inc.
2055 Peel Street, Suite 460
Montreal, Quebec
H3A 1V4
Tel: (514) 286-1236
Fax: (514) 286-2568

Consumer Information Office
Laval University
Maurice-Pollack Pavillion, Suite 2208
Sainte-Foy, Quebec
G1K 7P4
Tel: (418) 656-3548



Carrefour d'entraide Drummond Inc.
405 des Écoles Street
Drummondville, Quebec
J2B 1J3
Tel: (819) 477-8105
Fax: (819) 477-7012

Centre d'information et de recherche
en consommation de Charlevoix Ouest
(CIRCCO)
3 Clarence-Gagnon Street
P.O. Box 183B
Baie-St-Paul, Quebec
G0A 1B0
Tel: (418) 435-2884
Fax: (418) 435-5488

Centre populaire de Roberval
106 Marcoux Avenue
Roberval, Quebec
G8H 1E7
Tel: (418) 275-4222
Fax: (418) 275-0099

Centre de recherche et d'information
en consommation (CRIC)
3 des Pins Street
P.O. Box 204
Port-Cartier, Quebec
G5B 2A5
Tel: (418) 766-3203
Fax: (418) 766-3312
E-mail: cricpc@bbsi.net

Groupe de recherche en animation et
planification économique (GRAPE)
2235 de la Paix Street
Quebec City, Quebec
G1L 3S8
Tel: (418) 522-7356
Fax: (418) 522-0845*
*Please call before faxing any
document.

Option Consommateurs
2120 Sherbrooke Street East, Suite 604
Montreal, Quebec
H2K 1C3
Tel: (514) 598-7288
Fax: (514) 598-8511

Service d'aide aux consommateurs
(SAC)
453 5th Street, Suite 1
Shawinigan, Quebec
G9N 1E4
Public line: (819) 537-1414
Fax: (819) 537-5259
Toll free: 1-800-567-8552

Service budgétaire et communautaire
de Chicoutimi
2422 Roussel Street
Chicoutimi-Nord, Quebec
G7G 1X6
Tel: (418) 549-7597
Fax: (418) 549-1325

Service budgétaire et communautaire
de Jonquiere
3971 du Vieux Pont
P.O. Box 42
Jonquiere, Quebec
G7X 7V8
Tel: (418) 542-8904
Fax: (418) 542-1424

Service budgétaire et communautaire
d'Alma Inc.
415 Collard Street West
P.O. Box 594
Alma, Quebec
G8B 5W1
Tel: (418) 668-2148



Service budgétaire populaire
Dynamique
1230 Wallberg Boulevard, Suite 304
Dolbeau, Quebec
G8L 1H2
Tel: (418) 276-1211

Service budgétaire populaire de
l'Estrie Inc.
6 Wellington Street South, Suite 302
Sherbrooke, Quebec
J1H 5C7
Tel: (819) 563-0535

Service budgétaire populaire de la
MRC d'Asbestos
312 Morin Boulevard
Asbestos, Quebec
J1T 3B9
Tel: (819) 879-4173

Service budgétaire populaire de
St-Félicien Inc.
1211 Notre-Dame Street
Saint-Felicien, Quebec
G8K 1Z9
Tel: (418) 679-4646
Fax: (418) 679-5902



BETTER BUSINESS BUREAUS (BBBs)

BBBs are non-profit organizations supported primarily by local business members. The focus of BBB activities is to promote an ethical marketplace by encouraging honest advertising and selling practices, and by providing alternative dispute resolution. BBBs offer a variety of consumer services. For example, they provide consumer education materials; answer consumer questions; provide information about a company, particularly whether or not there are unanswered or unsettled complaints or other marketplace problems; help resolve buyer/seller complaints against a company, including in some cases mediation and arbitration services; and provide information about charities and other organizations that are seeking public donations.

BBBs usually request that a complaint be submitted in writing so that an accurate record exists of the dispute. The BBB will then take up the complaint with the company involved. If the complaint cannot be satisfactorily resolved through communication with the business, a BBB may offer an alternative dispute settlement process, such as mediation or arbitration. BBBs do not judge or rate individual products or brands, handle complaints concerning the price of goods or services, handle employer employee wage disputes or give legal advice.

If you need help with a consumer questions or complaint call your local BBB to ask about its services. Or you can go on-line to acquire information about the BBB through the Internet.

The BBB World Wide Web server features consumer fraud and scam alerts and provides information about BBB programs, services and locations.

CANADIAN COUNCIL OF BETTER BUSINESS BUREAUS

Suite 350
7330 Fisher Street SE
Calgary, Alberta
T2H 2H8
Tel: (403) 531-8686
Fax: (403) 531-8697
www.bbb.org

BRITISH COLUMBIA

BBB of Mainland British Columbia
788 Beatty Street, Suite 404
Vancouver, British Columbia
V6B 2M1
Tel: (604) 682-2711
Fax: (604) 681-1544
E-mail: bbbmail@bbmbc.com
www.bbmbc.com

BBB of Vancouver Island
201-1005 Langley Street
Victoria, British Columbia
V8W 1V7
Tel: (250) 386-6348
Fax: (250) 386-2367
www.bbbvanisland.org/bbb/

ALBERTA

BBB of Southern Alberta
7330 Fisher Street, S.E., Suite 350
Calgary, Alberta
T2H 2H8
Tel: (403) 531-8780
Fax: (403) 640-2514
E-mail: bbbmail@cadvision.com
www.southernalbertabbb.ab.ca



BBB Central & Northern Alberta
9707 110th Street
Suite 514
Edmonton, Alberta
T5K 2L9
Tel: (780) 482-2341
Fax: (780) 482-1150
www.edmonton.bbb.org

SASKATCHEWAN

BBB of Saskatchewan
2080 Broad Street
Suite 302
Regina, Saskatchewan
S4P 1Y3
Tel: (306) 352-7601
Fax: (306)565-6236
www.saskatchewan.bbb.org

MANITOBA

BBB of Winnipeg & Manitoba
365 Hargrave Street
Room 301
Winnipeg, Manitoba
R3B 2K3
Tel: (204) 943-1486
Fax: (204) 943-1489
www.manitoba.bbb.org

ONTARIO

BBB of South Central Ontario
100 King Street, East
Hamilton, Ontario
I8N 1A8
Tel: (905) 526-1112
Fax: (905) 526-1225
www.hamilton.bbb.org

BBB of Mid-Western Ontario
354 Charles Street, East
Kitchener, Ontario
N2G 4L5
Tel: (519) 579-3080
Fax: (519) 570-0072
www.kitchener.bbb.org

BBB Western Ontario
200 Queens Avenue, Suite 616
P.O. Box 2153
London, Ontario
N6A 4E3
Tel: (519) 673-3222
Fax: (519) 673-5966
www.london.bbb.org

BBB of Ottawa and Hull
The Varette Building
130 Albert Street, Suite 603
Ottawa, Ontario
K1P 5G4
Tel: (613) 237-4856
Fax: (613) 237-4878
www.ottawa.bbb.org

BBB of Metropolitan Toronto
7777 Peel Street
Suite 210
Vaughn, Ontario
L4K 1V7
Tel: (905) 761-0115
www.toronto.bbb.org

BBB of Windsor & District
800 Ouellette Avenue
Windsor, Ontario
N9A 5K6
Tel: (519) 258-7222
Fax: (519) 258-5905
www.wincom.net/wbbb/

QUEBEC

BBB of Montreal
2055 Peel Street, Suite 460
Montreal, Quebec
H3A 1V4
Tel: (514) 286-9281
Fax: (514) 286-2658
www.montreal.bbb.org



NOVA SCOTIA

BBB of Nova Scotia
1888 Brunswick Street, Suite 601
Halifax, Nova Scotia
B3J 3J8
Tel: (902) 422-6581
Fax: (902) 429-6457
www.bbbns.com/bbbns/

NEWFOUNDLAND

BBB of Newfoundland and Labrador
P.O. Box 360, Topsail Road
St. John's, Newfoundland
A1E 2B6
Tel: (709) 364-2222 - 9:00 – 4:30
Fax: (709) 364-2255
www.newfoundland.bbb.org



AUTOMOBILES

If you have a problem with an automobile first try to work it out with the dealer. If the problem is not resolved contact the manufacturer. Contact numbers are listed below. Some companies have one customer service centre in the United States that serves both Canada and the United States.

Some companies ask that you have the following information available. It allows them to better assist you:

- Vehicle Identification Number
- Vehicle Owner Name
- Vehicle Owner Address
- Current Odometer Reading
- Explanation of the Problem

If you still cannot resolve your problem contact one of the Dispute Resolution Services listed below. The Canadian Motor Vehicle Arbitration Plan (CAMVAP) provides a neutral third party to resolve disputes between consumers and vehicle manufacturers about alleged manufacturing defects or the implementation of the manufacturer's new vehicle warranty if the vehicle is from the current or previous four model years. This service is available across the country. Ontario residents may also contact the Marketplace Standards and Services Branch, Consumer Services Bureau regarding car repair complaints, or the Ontario Motor Vehicle Council (OMVIC) regarding dealerships.

British Columbia residents, who have problems with their auto insurance, may take advantage of a dispute resolution service offered by the Insurance Corporation of British Columbia.

For automobile-related information you may wish to contact a government office, a consumer group or non-consumer group that specializes in automotive issues.

MANUFACTURERS

NORTH AMERICA

Chrysler
Chrysler Canada Customer Service
P.O. Box 1621
Windsor, Ontario
N9A 4H6
1-800-465-2001 (English)
1-800-387-9983 (French)
www.chryslercanada.ca

Ford
Ford Customer Assistance Centre
P.O. Box 2000
Oakville, Ontario
L6J 5E4
1-800-565-3673
www.ford.ca

General Motors of Canada
Customer Service
1908 Colonel Sam Drive
Oshawa, Ontario
L1H 8P7
1-800-263-3777 (English)
1-800-263-7854 (French)
1-800-263-3830 (TDD users)
www.gmcanada.com

Saturn
Saturn-Saab-Isuzu Customer
Communications
1908 Colonel Sam Drive
Oshawa, Ontario
L1H 8P7
1-800-263-1999
www.gmcanada.com



ASIA

Honda
Customer Service
715 Milner Avenue
Scarborough, Ontario
M1B 2K8
Tel: (416) 299-3400
www.honda.com

Isuzu
Saturn-Saab-Isuzu Customer
Communications
1908 Colonel Sam Drive
Oshawa, Ontario
L1H 8P7
1-800-263-1999
www.gmcanada.com

Mazda
Customer Service
305 Milner Avenue
Suite 400
Scarborough, Ontario
M1V 2V2
1-800-263-4680
www.mazda.ca

Nissan
Satisfaction Centre
5290 Orbitor Drive
Mississauga, Ontario
L4W 4Z5
1-800-387-0122
www.nissancanada.com

Subaru
Customer Service
5990 Falbourne Street
Mississauga, Ontario
L5R 3S7
1-800-876-4293
www.subaru.ca

Suzuki
American Suzuki Motor Corporation
Automotive Customer Service
Head Quarters
Brea, California
U.S.A.
92821
1-800-650-4445
www.suzukiauto.com

Toyota
Customer Service
1 Toyota Place
Scarborough, Ontario
M1H 1H9
Tel: (416) 438-8175 (Toronto)
1-800-263-7640
Fax: (416) 431-8035
www.toyota.ca

EUROPE

Audi North America
3800 Hamlin Road
Auburn Hills, Michigan
48326
USA
Tel: 1-248-340-5000
Fax: 1-248-340-5140
www.audi.com

Mercedes-Benz Canada Inc.
Customer Service
849 Eglinton Avenue East
Toronto, Ontario
M4G 2L5
Tel: (416) 425-3550
Fax: (416) 423-5027
E-mail: CAC@mercedes-benz.ca
www.mercedes-benz.ca

Saab
Saturn-Saab-Isuzu Customer
Communications
1908 Colonel Sam Drive
Oshawa, Ontario
L1H 8P7
1-800-263-1999



Volkswagon of North America
 Customer Service
 3800 Hamlin Road
 Auburn Hills, Michigan
 48326
 USA
 1-800-822-8987
 www3.vw.com

Volvo Cars of North America
 Customer Service
 7 Volvo Drive
 P. O. Box 914
 Rockleigh, New Jersey
 07647
 USA
 1-800-458-1552
 www.volvocars.com

DISPUTE RESOLUTION

CANADIAN MOTOR VEHICLE ARBITRATION PLAN (CAMVAP)

CAMVAP resolves disputes between consumers and vehicle manufactures. It deals with alleged manufacturing defects or the implementation of the manufacturer's new vehicle warranty. Issues are put before a third party (arbitrator) for resolution. More information is available on its Internet site: www.camvap.ca

BRITISH COLUMBIA

Better Business Bureau of Mainland BC
 788 Beatty Street, Suite 404
 Vancouver, British Columbia
 V6B 2M1
 Tel: (604) 682-6280 (Vancouver)
 (604) 386-6347 (Victoria)
 1-800-207-0685
 Fax: (604) 681-1544
 e-mail: bbbmail@bbmbc.com

YUKON

Department of Justice
 Consumer Services Branch
 P.O. Box 2703
 Whitehorse, Yukon
 Y1A 2C6
 Tel: (867) 667-5111
 Fax: (867) 667-3609
 E-mail: consumers@gov.yk.ca

ALBERTA & NORTHWEST TERRITORIES

Alberta Arbitration & Mediation
 Services Inc.
 110 Law Centre, University of Alberta
 Edmonton, Alberta
 T6G 2H5
 Tel: (780) 439-9359 (Edmonton)
 1-800-207-0685
 Fax: (780) 433-9024

SASKATCHEWAN

Better Business Bureau of
 Saskatchewan Inc.
 2080 Broad Street, Suite 302
 Regina, Saskatchewan
 S4P 1Y3
 Tel: (306) 352-7602 (Regina)
 1-800-207-0685
 Fax: (306) 565-6236

MANITOBA

Better Business Bureau of Winnipeg &
 Manitoba Inc.
 365 Hargrave Street
 Room 301
 Winnipeg, Manitoba
 R3B 2K5
 Tel: (204) 947-0637 (Winnipeg)
 1-800-207-0685
 Fax: (204) 943-1489



ONTARIO

O&P Services Inc.
595 Bay Street, Suite 300
Toronto, Ontario
M5G 2C2
Tel: (416) 596-8824 (Toronto)
1-800-207-0685
Fax: (416) 596-7894

ATLANTIC CANADA

Better Business Bureau of Nova Scotia
1888 Brunswick Street, Suite 601
Halifax, Nova Scotia
B3J 3J8
Tel: (902) 422-2230 (Halifax)
1-800-207-0685
Fax: 902-429-6457

MARKETPLACE STANDARDS & SERVICES BRANCH, CONSUMER SERVICES BUREAU (ONTARIO)

This office handles car repair complaints and reviews them for contravention of the *Ontario Motor Vehicle Repair Act*. This includes reviewing warranty issues, old parts returned and estimates.

Ministry of Consumer & Industrial Relations
250 Yonge Street
35th Floor
Toronto, Ontario
M5B 2N5
Tel: 416-326-8600
1-800-268-1142

ALBERTA MOTOR VEHICLE INDUSTRY COUNCIL (AMVIC)

#303-9945 50 St
Edmonton, Alberta
T6A 0L4
Tel: (780) 466-1140
1-877-313-3833 (toll Free)
Fax: (780) 462-0633
www.amvic.org

ONTARIO MOTOR VEHICLE INDUSTRY COUNCIL (OMVIC)

OMVIC is a not for profit, self-managed industry counsel, delegated to administer the *Motor Vehicle Dealers Act*. OMVIC regulates/ registers dealers and salespersons of new and used motor vehicles. It also handles consumer complaints, dealership inspections and investigations.

Suite 110, 36 York Mills Rd
North York, Ontario
M2P2E9
Tel: (416) 326-8590
1-800-943-6002
Fax: 416-226-3208

INSURANCE CORPORATION OF BRITISH COLUMBIA (ICBC)

ICBC offers dispute resolution between itself and its clients.
151 West Esplanade
North Vancouver, British Columbia
V7M 3H9
Tel: (604) 661-2800
1-800-663-3051
Fax: 604-661-2896

CONSUMER AND NON-GOVERNMENTAL GROUPS

AUTOMOBILE PROTECTION ASSOCIATION

This is a consumer watchdog of the automobile industry.

292 St. Joseph Boulevard West
Montreal, Quebec
H2V 2N7
Tel: (514) 273-1662
Fax: (514) 273-0797
www.apa.ca



2 Carleton Street, Suite 1319
 Toronto, Ontario
 M5B 1J3
 Tel: (416) 204-1444
 Fax: (416) 204-1985
 Email: apa1@cam.org
www.apa.ca

**AUTOMOBILE JOURNALISTS
 ASSOCIATION OF CANADA**

Journalists provide reviews of automobiles.
 90 Burnhamthorpe Road West
 Suite 1400
 Mississauga, Ontario
 L5B 3C3
 Tel: (416) 762-5388
 1-800-361-1516
www.ajac.org

AUTOMOBILE ASSOCIATIONS

The Automobile Associations offer information on a number of topics including safety.

**CANADIAN AUTOMOBILE
 ASSOCIATION (CAA)**

National Office
 1145 Hunt Club Road, Suite 200
 Ottawa, Ontario
 K1V 0Y3
 Tel: (613) 247-0117 (Ottawa)
 Fax: (613)247-0118
www.caa.ca

**BRITISH COLUMBIA AUTOMOBILE
 ASSOCIATION (BCAA)**

4567 Canada Way
 Burnaby, British Columbia
 V5G 4T1
 Tel: (604) 268-5000
 Fax: (604) 268-5564

**ALBERTA MOTOR ASSOCIATION
 (AMA)**

10310 - 39th Avenue
 Edmonton, Alberta
 T6T 6R7
 Tel: (780) 430-5555
 1-800-642-3810
www.ama.ab.ca/home.htm

**QUEBEC CANADIAN
 AUTOMOBILE ASSOCIATION (CAA
 QUEBEC)**

CAA Building
 1180 Drummond Street
 Montreal, Quebec
 H3G 2R7
 Tel: (514) 861-5111
 Fax: (514) 861-9896

NEW BRUNSWICK

Canadian Automobile Association
 Maritimes
 737 Rothesay Avenue
 Saint John, New Brunswick
 E2H 2H6
 Tel: (506) 634-1400
 Fax: (506) 653-9500

**GOVERNMENT
 OFFICES**

**TRANSPORT CANADA, ROAD
 SAFETY**

This office provides information on road safety as well as defects and recalls.

2780 Sheffield Road
 Ottawa, Ontario
 K1A 0N5
 Tel: 1-800-333-0510
www.tc.gc.ca/roadsafety/rsindx_e.htm
 (English)
www.tc.gc.ca/roadsafety/rsindx_f.htm
 (French)



NATURAL RESOURCES CANADA

Information on topics such as reducing fuel consumption.

Energy Efficiency Branch

580 Booth Street

Ottawa, Ontario

K1A 0Z4

Tel: 613-995-0947

Fax: 613-943-8279

oee.nrcan.gc.ca/



FINANCIAL SERVICES

This category is divided into the four "pillars" of Canadian financial services: Banks, Trust Companies/Credit Unions/Co-operatives/Caisses Populaires, Insurance Companies, and Securities. Specific outlines of each sub-category are set out below.

BANKS

If you have a concern or problem with your bank, the first thing you should do is try to address it with your branch/service centre. A customer service representative may be able to help you. If not, you should ask to speak with a supervisor or manager.

If your situation has not been resolved to your satisfaction, you should find out what to do next within your bank. In some cases, the next step is to contact a regional/area manager or local executive office. Ask a representative or manager at your branch/service centre for the number or address of who you should contact, or call one of the helpful numbers below.

If the problem still can't be settled to your satisfaction the next move is to involve your bank's Ombudsman. An Ombudsman's job is to help consumers resolve disputes with their bank.

Below is a complete list of the Ombudsmen's offices across Canada. Beyond the Bank's Ombudsman is the Canadian Banking Ombudsman (CBO). The CBO is an independent body which investigates complaints from individuals and small business about banking services. Its objective is to

provide impartial and prompt resolution of complaints.

For information on bank self-regulation contact the Canadian Banker's Association, and for information on government regulation contact the Office of the Superintendent of Financial Institutions.

HELPFUL NUMBERS

Amex Bank of Canada
1-800-668-2639

Banca Commerciale Italiana of Canada
1-800-263-5431

Bank of Montreal
(416) 927-6000
InfoService: 1-800-555-3000

The Bank of Nova Scotia
Scotiabank Information Line
(416) 866-6161 (call to find out the number of your local vice-president's office)

CIBC
Customer Care Centre
(416) 980-2255
1-800-465-2255

Canadian Western Bank
1-888-874-8574

Citibank
1-800-387-9292

Hongkong Bank of Canada
Complaints & Enquiries Officer
(613) 990-6011
1-800-343-1180

Laurentian Bank of Canada
(514) 522-6306
LBC-Assistance: 1-800-252-1846



National Bank of Canada
TelNat: 1-888-835-6281

Royal Bank of Canada
Solutions Centre:
1-800-769-2540 (English)
1-800-769-2541 (French)

Toronto Dominion Bank
TD Access: 1-800-983-2265

YOUR BANK'S OMBUDSMAN

AMEX Bank of Canada
101 McNabb Street
Markham, Ontario
L3R 4H8
Tel: (905) 474-8233
Fax: (905) 479-2062

Bank of Montreal
Bank of Montreal Tower
55 Bloor Street West, 8th Floor
Toronto, Ontario
M4W 3N5
Tel: 1-800-371-2541
Fax: 1-800-766-8029

The Bank of Nova Scotia
Scotia Plaza,
44 King Street West
Toronto, Ontario
M5H 1H1
Tel: (416) 933-3299
1-800-785-8772
Fax: (416) 933-3276

CIBC
CIBC Ombudsman
P.O. Box 342
Commerce Court
Toronto, Ontario
M5L 1G2
Tel: (416) 861-3313
1-800-308-6859
Fax: (416) 980-3754
1-800-308-6861

Canadian Western Bank
Suite 1524
Royal Bank Building
10117 Jasper Avenue
Edmonton, Alberta
T5J 1W8
Tel: 1-888-874-8574
Fax: (780) 428-9499

Citibank Canada
Citibank Place
123 Front Street West
Suite 1900
Toronto, Ontario
M5J 2M3
Tel: 1-888-245-1112
Fax: (416) 947-4123

Hongkong Bank of Canada
Suite 500
885 West Georgia Street
Vancouver, British Columbia
V6C 3E9
Tel: 1-800-343-1180
fax: (604) 641-2945

ING Direct
111 Gordon Baker Road
Suite 900
Toronto, Ontario
M2H 3R1
Tel: 416-758-5241
Fax: (416) 758-5215

Laurentian Bank of Canada
130 Adelaide Street West
Suite 200
Toronto, Ontario
M5H 3P5
Tel: 1-800-473-4782
Fax: (416) 865-5695



National Bank of Canada
P.O. Box 275,
Montreal, Quebec
H2Y 3G7
Small Business
Tel: (514) 394-6441
Fax: (514) 394-8012
Personal Banking
Tel: 1-888-300-9004
Fax: 1-800-260-8003

Royal Bank of Canada
P.O. Box 1
Royal Bank Plaza
Toronto, Ontario
M5J 2J5
Tel: (416) 974-4591
1-800-769-2542
Fax: (416) 974-6922

Toronto Dominion Bank
P.O. Box 1
Toronto Dominion Centre
Toronto, Ontario
M5K 1A2
Tel: 1-888-361-0319
Fax: (416) 983-3460

CANADIAN BANKING OMBUDSMAN

4950 Yonge Street
Suite 1602
North York, Ontario
M2N 6K1
Tel: (416) 287-2877
1-888-451-4519
Fax: (416) 225-4722
1-888-422-2865
E-mail:
canadianbankingombudsman@
sympatico.ca

SELF REGULATION AND GOVERNMENT REGULATION OF BANKS

Canadian Bankers Association
The CBA develops industry standards
and provides a forum for dialogue
between the banks and the public.
Services include tips on protecting
your credit cards and fraud identifica-
tion for Visa and Mastercard.

Suite 3000,
Commerce Court West
199 Bay Street
P. O. Box 348
Toronto, Ontario
M5L 1G2
Tel: (416) 362-6092
Fax: (416) 362-7705
1-800-263-0231
www.cba.ca

Office of the Superintendent of
Financial Institutions
OSFI is the primary regulator of feder-
al financial institutions and pension
plans. Its mission is to safeguard poli-
cy holders, depositors and pension
plan members from undue loss.

National Headquarters
255 Albert Street
Ottawa, Ontario
K1A 0H2
Tel: (613) 990-7788 (Ottawa)
1-800-385-8647

**TRUST COMPANIES,
CREDIT UNIONS,
CO-OPERATIVES
AND CAISSES
POPULAIRES**

If you have a problem with your financial institution try to resolve it within your branch. Canada Trust also has its own National Customer Service Centre. If you cannot resolve your problem contact one of the government regulators listed below.

CANADA TRUST

National Customer Service Centre
1-800-668-8888

BRITISH COLUMBIA

The Financial Institutions Commission (FICOM)

Suite 1900, 1050 W. Pender Street
Vancouver, British Columbia
V6E 3S7

Tel: (604) 660-2947

Fax: (604) 660-3170

www.fic.gov.bc.ca/cudic/#top

Deputy Superintendent of
Credit Unions and Trust Companies
Ministry of Finance and Corporate
Relations

1900-1050 West Pender Street
Vancouver, British Columbia
V6E 3S7

Tel: (604) 660-0138

Fax: (604) 660-3170

NORTHWEST TERRITORIES

Security Registry
Department of Justice
5th Floor Court House
4903-49th Street
Yellowknife, Northwest Territories
X1A 2L9

Tel: (867) 920-3318

Fax: (867) 873-0243

ALBERTA

Alberta Treasury
Financial Institutions Division
Credit Unions
Room 402, 9515-107 Street
Edmonton, Alberta
T8K 2C3

Tel: (780) 427-5064 ext. 222

Fax: (780) 422-2175

Credit Counselling Services of Alberta
10011 - 109 Street, #804

Edmonton, Alberta
T5J 3S8

Tel: (780) 423-5265

Credit Counselling Services of Alberta
602 - 11th Avenue S.W., #225

Calgary, Alberta
T2R 1J8

Tel: (403) 265-2201

Toll free 1-888-294-0076

www.creditcounselling.com

SASKATCHEWAN

Department of Justice
1871 Smith Street
Regina, Saskatchewan
S4P 3V7

Tel: (306) 787-7881

Fax: (306) 787-8999 and 787-9779

MANITOBA

Department of Consumer and
Corporate Affairs
315-258 Portage Avenue
Winnipeg, Manitoba
R3C 0B6

Tel: (204) 945-2771

Fax: (204) 945-0728

ONTARIO

Credit Union and Co-operative Branch
30th Floor, 250 Yonge Street
Toronto, Ontario
M5B 2N7

English: (416) 326-9300

French: (416) 326-9991

Fax: (416) 326-9313



QUEBEC

Inspecteur general des institutions
financieres
Direction des services administratifs
800, place D'Youville, 9e etage
Quebec, Quebec G1R 4Y5
Tel: (418) 528-9072
www.igif.gouv.qc.ca/general/iplan.htm

Inspecteur General des institutions
financieres
800, place d'Youville
9e etage
Quebec, Quebec
G1R 4Y5
Tel: (418) 528-9072

NEW BRUNSWICK

Department of Justice
Credit Union, Co-operatives & Trust
Companies Branch
Centennial Building, Room G-70
P.O. Box 6000, 670 King Street
Fredericton, New Brunswick
E3B 5H1
Tel: (506) 453-2315
Fax: (506) 453-7474

NOVA SCOTIA

Department of Business and Consumer
Services
9th Floor South
1505 Barrington Street
P.O. Box 2271
Halifax, Nova Scotia
B3J 3C8
Tel: (902) 424-6331
Fax: (902) 424-1298

PRINCE EDWARD ISLAND

Department of Community Services
and Attorney General
P.O. Box 2000, 4th Floor
Shaw Building
95 Rochford Street
Charlottetown, Prince Edward Island
C1A 7N8
Tel: (902) 368-4550
Fax: (902) 368-5283

NEWFOUNDLAND

Commercial and Corporate Affairs
Department of Government Services
and Lands Registrar of Credit Unions
and Chair of the Credit Union Deposit
Guarantee Corporation Commercial
and Corporate Affairs Department of
Government Services and Lands
Confederation Building West
P.O. Box 8700
St. John's, Newfoundland
A1B 4J6
Tel: (709) 729-2571
Fax: (709) 729-4151

INSURANCE

If you have a problem, first talk with
your insurance agent or broker. Then,
if you still need help, please telephone
your nearest Insurance Bureau of
Canada (IBC) consumer inquiry centre.

INSURANCE BUREAU OF CANADA HEAD OFFICE

151 Yonge Street, Suite 1800
Toronto, Ontario
M5C 2W7
Tel: (416) 362-2031
1-800-387-2880
Fax: (416) 361-5952
www.ibc.ca



LIFE/DISABILITY INSURANCE

Canadian Life & Health Insurance
Association Inc.

1 Queen Street East, Suite 100
Toronto, Ontario
M5C 2X9

Tel: 1-800-268-8099 or (416)777-2221

Fax: (416) 777-1895

www.clhia.ca

PRINCE EDWARD ISLAND

Superintendent of Insurance
Department of Community Services &
Attorney General

95 Rochford Street, 4th Floor
P.O. Box 2000

Charlottetown, Prince Edward Island
C1A 7N8

Tel: (902) 368-4564

Fax: (902) 368-5283

BRITISH COLUMBIA AND YUKON

409 Granville Street, Suite 550

Vancouver, British Columbia

V6C 1W9

Tel: (604) 684-3635. Beyond (604) area,
request call back

Fax: (604) 684-6235

Superintendent of Insurance

P.O. Box 2703

The Andrew Philipson Law Centre

2130 – 2nd Avenue

Whitehorse, Yukon

Y1A 2C6

Tel: (867) 667-5111

Fax: (867) 667-3609

E-mail: consumers@gov.yk.ca

ALBERTA

10080 Jasper Avenue, Suite 801

Edmonton, Alberta

T5J 1V9

Tel: (780) 423-2212

1-800-232-7275

Fax: (780) 423-4796

Alberta Insurance Council

Suite 901, Toronto Dominion Tower

Edmonton Centre

Edmonton, Alberta

T5J 2Z1

Tel: (780) 421-4148

1-800-461-3367

The Council is responsible for licensing
insurance agents and adjusters, and
will take complaints about both.

SASKATCHEWAN, MANITOBA, NORTHWEST TERRITORIES

10080 Jasper Avenue

Suite 801

Edmonton, Alberta

T5J 1V9

1-800-377-6378

Tel: (780) 423-2212

Fax: (780) 423-4796

ONTARIO

151 Yonge Street, Suite 1800

Toronto, Ontario

M5C 2W7

Tel: (416) 362-9528

1-800-387-2880

Fax: (416) 362-2602

155 Queen Street, Suite 1208

Ottawa, Ontario

K1P 6L1

Tel: (613) 236-5043

Fax: (613) 236-5208

QUEBEC

500 Sherbrooke Way Street

Bureau 600

Montreal, Quebec

H3A 3C6

Tel: (514) 288-1563

1-800-361-5131

Fax: (514) 288-0753

ATLANTIC PROVINCES

1969 Upper Water Street

Suite 1706

Halifax, Nova Scotia

B3J 3R7

Tel: (902) 429-2730

1-800-565-7189

Fax: (902) 420-0157



SECURITIES

Before purchasing securities you may want to seek out information and advice. Four sources — from consumer groups to industry associations — that answer securities questions are set out below.

Every province has a securities commission to administer and enforce securities legislation. Their mandates includes protecting investors from unfair, improper and fraudulent practices. Complaints can be sent to the commissions. Given the confidential nature of the complaint, some commissions request complaints be sent in a hard copy rather than an electronic form.

INVESTOR INFORMATION

Canadian Shareowners Association (CSA)

The CSA is an independent non-profit organization serving the needs of individual investors and investment clubs. The CSA's mandate is to educate Canadians on successful investing. The CSA offers programs and tools to make investing easier for Canadians. It currently has approximately 10,000 members. Ten regional chapters have been formed in cities across Canada. It also produces and distributes the *Canadian Shareowner* magazine to its members. Individual memberships are \$76 (CAN) per year. International memberships are \$96 (CAN) per year. Investment club rates available upon request. *Canadian Shareowner* magazine is published bi-monthly. You can also subscribe to the *Canadian Shareowner*

magazine without joining the CSA. Subscription rates: \$54 (CAN) per year in Canada; \$86 (CAN) outside of Canada.

P.O. Box 7337
Windsor, Ontario
N9C 4E9
Tel: (519) 252-1555
Fax: (519) 252-9570
www.shareowner.ca

The Investor Learning Centre of Canada

The ILC is a not-for-profit organization dedicated to providing non-promotional investment materials. It features publications, seminars and a resource centre and answers FAQs concerning investors, bonds, stocks, capital and the market system.

Resource Centre: (416) 364-6666
121 King Street West
Main Floor
Toronto, Ontario
M5H 3T9

Investment Fund Institute of Canada
The Investment Funds Institute of Canada (IFIC) is the national association of the Investment Funds Industry. Its responsibilities include broadening the public awareness and understanding of mutual funds and the overall investment funds industry. It administers mutual fund education courses.
151 Yonge Street, 5th Floor
Toronto, Ontario
M5C 2W7
Tel: 416-363-2158
Fax: 416-861-9937
www.mutfunds.com

The Canadian Association of Financial Planners (CAFP)

The CAFP can explain the role of a financial planner and give advice on choosing an appropriate planner.

439 University Avenue
Suite 1710

Toronto, Ontario
M5G 1Y8

Tel: (416) 593-6592
1-800-346-2237

Fax: (416) 593-8459
www.cafp.org

SECURITIES COMMISSIONS

British Columbia Securities Commission
Suite 200, 865 Hornby Street
Vancouver, British Columbia
V6Z 2H4

Tel: (604) 899-6500
1-800-373-6393

Main Fax: (604) 899-6506
inquiries@bscs.bc.ca
www.bscs.bc.ca

Manitoba Securities Commission
1128-405 Broadway Avenue
Winnipeg, Manitoba
R3C 3L6

Tel: (204) 945-2548
Fax: (204) 945-0330

Northwest Territories Securities
Registry
Department of Justice
5th Floor Court House
4903-49th Street
Yellowknife, Northwest Territories
X1A 2L9

Tel: (867) 920-3318
Fax: (867) 873-0243

Ontario Securities Commission
Suite 800, Box 55
20 Queen Street West
Toronto, Ontario
M5H 3S8

Reception: (416) 597-0681
Fax: (416) 593-8122

Inquiries: (416) 593-8314

Publications: (416) 593-8117

E-mail: inquiries@osc.gov.on.ca
www.osc.gov.on.ca

Quebec Commission des valeurs
mobilières du Québec
800, Place Victoria

Tour de la Bourse, 17th Floor
Montreal, Québec
H4Z 1G3

Tel: (514) 873-5326
1-800-361-5072

www.cvmq.com

New Brunswick Securities Commission
Department of Justice
P.O. Box 5001

Saint John, New Brunswick
E2L 4Y9

Tel: (506) 658-3060
Fax: (506) 658-3059

Nova Scotia Securities Commission
2nd Floor

Joseph Howe Building
1690 Hollis Street, P.O. Box 458
Halifax, Nova Scotia
B3J 2P8

Tel: (902) 424-7768
Fax: (902) 424-4625

Alberta Securities Commission
19th Floor, Telus Plaza, North Tower
10025 Jasper Avenue
Edmonton, Alberta
T5J 3Z5

Tel: (780) 427-5201



Alberta Securities Commission
4th Floor, Alberta Stock Exchange Tower
300 - 5 Avenue South West
Calgary, Alberta
T2P 3C4
Tel: (403) 297-6454

NOTE: In Alberta, to be connected to provincial government offices toll free, dial 310-0000 and listen for the instructions.

Prince Edward Island
Securities Section of Community
Services and Attorney General
95 Rochford Street
P.O. Box 2000
Charlottetown, Prince Edward Island
C1A 7N8
Tel: (902) 368-4550
Fax: (902) 368-5283

Newfoundland
Securities Division
Department of Government Services
and Lands
P.O. Box 8700
Confederation Building
Second Floor, West Block
St John's, Newfoundland
A1B 4J6
Tel: (709) 729-4189
Fax: (709) 729-6187

Saskatchewan
800 - 1920 Broad Street
Regina, Saskatchewan
S4P 3V7
Tel: (306) 787-5645
Fax: (306) 787-5899



ENERGY AND UTILITIES

By employing suggestions from the Office of Energy Efficiency, consumers can save money on their utility bills.

If you wish to complain about your utility bill, contact your utility company. If you still cannot resolve the dispute contact your provincial Utility Commission or Board. They regulate utility corporations.

In Ontario, users of natural gas may also complain to the Ontario Energy Marketers Association

TIPS ON ENERGY EFFICIENCY

OFFICE OF ENERGY EFFICIENCY, NATURAL RESOURCES CANADA

The office helps consumers save money, use natural resources responsibly, and protect the environment.
580 Booth Street
Ottawa, Ontario
K1A 0Z4
Tel: (613) 995-0947
Fax: (613) 943-8279
oee.nrcan.gc.ca

UTILITY CORPORATIONS AND COMMISSIONS

BRITISH COLUMBIA

B.C. Hydro Customer Services
6911 Southpoint Drive - 13th Floor
Burnaby, British Columbia
V3N 4X8

Tel: (604) 528-1600
1-800-663-0431
P. O. Box 9501
Vancouver, BC
V6B 4N1
Tel: 1-800-663-0431
Energy Information Line
(604) 540-8883
Hydrofax (fax automated sys)
1-800-663-0431 (menu item #4)
www.bchydro.bc.ca

British Columbia Utilities Commission
900 Howe Street, 6th Floor, Box 250
Vancouver, British Columbia
V6Z 2N3
Tel: (604) 660-4700
1-800-663-1385
Fax: (604) 660-1102

ALBERTA

Alberta Customer Service
TransAlta Utilities Corporation
TransAlta Corporation
P.O. Box 1550, Station M
Calgary, Alberta
T2P 4P7
Customer Service: 1-800-667-2345
Energy Matters telephone advisory
service: 1-800-267-5300
www.transalta.com

Alberta Energy and Utilities Board
640-5th Avenue SW
Calgary, Alberta
T2P 3G4
Tel: (403) 297-8311
Fax: (403) 297-7336
www.eub.gov.ab.ca

SASKATCHEWAN

SaskPower
Customer Services
2025 Victoria Avenue
Regina, Saskatchewan
S4P 0S1
Tel: (306) 566-2727
1-888-757-6937
For Emergencies and Power Outages:
24-hours: 310-2220



SaskTel
 Corporate Affairs
 7th Floor - 2121 Saskatchewan Drive
 Regina, Saskatchewan
 S4P 3Y2
 Tel: (306) 777-2067
 Calling and Service Information
 1-800-727-5835
 1-800-667-8211 Main

SaskEnergy
 1945 Hamilton Street
 Regina, Saskatchewan
 S4P 2C7
 Tel: (306) 777-9200
 24 Hour Natural Gas Emergency
 Services
 Tel: (306) 777-9222

Saskatchewan does not have a Public Utilities Commission/Board. Inquiries in this regard may be made by writing to Minister responsible for the respective utility at the Legislative Buildings, Regina, Saskatchewan, S4S 0B3.

MANITOBA

Manitoba Hydro
 P.O. Box 815
 820 Taylor Avenue
 Winnipeg, Manitoba
 R3C 2P4
 Tel: (204) 474-3233
 Fax: (204) 475-2452
 www.hydro.mb.ca
 Public Utilities Board
 2nd Floor - 280 Smith Street
 Winnipeg, Manitoba
 R3C 1K2
 Tel: (204) 945-2638
 Fax: (204) 945-2643
 E-mail: publicutilities@cca.gov.mb.ca

ONTARIO

Ontario Hydro
 Customer Solutions
 Central Ontario Office
 301 Mulock Drive
 Newmarket, Ontario
 L3Y 4X9

Tel: (905) 895-8605
 1-888-664-9376
 Fax: 905-895-0631
 www.hydro.on.ca

Ontario Energy Board
 Suite 2601
 2300 Yonge Street
 P.O. Box 2319
 Toronto, Ontario
 M4P 1E4
 Tel: (416) 481-1967
 Fax: (416) 440-7665

QUEBEC

Hydro-Quebec
 800 place Victoria
 2nd floor, suite 255
 C.P. 001 Tour de la Bourse
 Montreal, Quebec
 H4Z 1A2
 Tel: (514) 289-2211
 Fax: (514) 289-7168
 1-800-363-3844
 www.hydro.qc.ca

Regie de l'energie
 800 place Victoria
 2nd floor, Suite 255
 C.P. 001 Tour de la Bourse
 Montreal, Quebec
 H4Z 1A2
 Tel: (514) 873-2452
 1-888- 873-2452
 Fax: (514) 873-2070
 www.regie-energie-qc.ca

NEW BRUNSWICK

New Brunswick Power
 Box 2000, 515 King Street
 Fredericton, New Brunswick
 E3B 4X1
 Tel: (506) 458-4444
 1-800-663-6272
 Fax: (506) 458-4706



Board of Commissioners of Public Utilities
110 Charlotte Street
Box 5001
Saint John, New Brunswick
E2L 4Y9
Tel: (506) 658-2504

NOVA SCOTIA

Nova Scotia Power
P.O. Box 910
Halifax, Nova Scotia
B3J 2W5
(902) 428-6230
1-800-428-6230
www.nspower.ca

Utility and Review Board
P.O. Box 1692
3rd Floor,
1601 Lower Water Street
Postal Unit M
Halifax, Nova Scotia
B3J 3S3
Tel: (902) 424-4448
Fax: (902) 424-3919

PRINCE EDWARD ISLAND

Maritime Electric
P.O. Box 1328
180 Kent Street
Charlottetown, Prince Edward Island
C1A 7N2
Tel: (902) 629-3799
1-800-670-1012
Fax: (902) 629-3630
www.maritimeelectric.com

Island Regulatory and Appeals
Commission
134 Kent Street, Suite 501
P.O. Box 577
Charlottetown, Prince Edward Island
C1A 7L1
Tel: (902) 892-3501
Toll free: 1-800-501-6268
Fax: (902) 566-4076

NEWFOUNDLAND

Newfoundland Power
P.O. Box 8910
St. John's, Newfoundland
A1B 3P6
Tel: (709) 737-5600
Fax: (709) 737-2903
www.nfpower.nf.ca

Newfoundland Public Utilities Board
P.O. Box 21040
St. John's, Newfoundland
A1A 5B2
Tel: (709) 726-8600
Fax: (709) 729-2508

NORTHWEST TERRITORIES

Northwest Territories Public
Utility Board
#203 62 Woodland Drive
Hay River, Northwest Territories
X0E 1G1
Tel: (867) 874-3944
Fax: (867) 874-3639
e-mail: pubhrv@cancom.net

YUKON

Yukon Utilities Board
P.O. Box 6070
#19-1114 First Avenue
Whitehorse, Yukon
Y1A 3N4
Tel: (867) 667-5058
Fax: (867) 667-5059
e-mail: yub@yknet.yk.ca

NATURAL GAS

ONTARIO ENERGY MARKETERS ASSOCIATION

P. O. Box 490
Dutton, Ontario
N0L 1J0
1-888-263-3742



CREDIT

If you wish to know the contents of your credit history, contact your local credit bureau. You can locate your local credit bureau by calling the toll-free number listed below.

Credit counselling is available in most provinces, either through a government office or a non-profit agency.

If you are contacted by a collection agent be aware that all provinces set out rules that collection agencies must follow. For advice on how to respond to a collection agent refer to Part One of this Handbook: General Consumer Information. Consumers who wish to complain about a collection agency may contact their Office of Consumer Affairs. Consumers in British Columbia should contact the Director of Debt Collection.

For those who declare bankruptcy, the Office of the Superintendent of Bankruptcy works to ensure that the bankruptcy process is conducted in a fair and orderly manner. Under certain circumstances the Office will assist debtors in finding a trustee in bankruptcy. It also investigates complaints from debtors regarding a possible wrong.

In Saskatchewan there is special help for farmers facing bankruptcy.

CREDIT INQUIRIES AND REPORTING AGENCIES

Equifax Canada Inc.
Credit Information Services
Directs you to your local credit bureau.
Tel: 1-800-465-7166

CREDIT COUNSELLING

BRITISH COLUMBIA

Ministry of Attorney General
Community Justice Branch
Debtor Assistance Program
3rd Floor - 5211 Kingsway
Burnaby, British Columbia
V5H 4A5
Tel: (604) 660-3550
Fax: (604) 660-8472
www.lcs.gov.bc.ca/dab/dab.htm

Credit Counselling Society of British
Columbia
200-435 Columbia Street
Westminster, British Columbia
V3L 5N8
Tel: (604) 527-8999
1-888-527-8999

NORTHWEST TERRITORIES

Municipal and Community Affairs
#500, 5201-50th Avenue
Yellowknife, Northwest Territories
X1A 3S9
Tel: (867) 873-7125
Fax: (867) 920-6343

ALBERTA

Credit Counselling Services of Alberta
601 - 11th Avenue S.W., #225
Calgary, Alberta
T2R 1J8
Tel: (403) 265-2201 (Calgary)
(780) 423-5265 (Edmonton)
Toll-free in Alberta 1-888-294-0076

SASKATCHEWAN

Department of Justice, Provincial
Mediation Board
2151 Scarth Street
Regina, Saskatchewan
S4P 3V7
Tel: (306) 787-2699
Fax: (306) 787-5574
1-888-215-2222



MANITOBA

Community Financial Counselling
Services
203-290 Vaughan Street
Winnipeg, Manitoba
R3B 2N8
Tel: (204) 989-1900
Fax: (204) 989-1908

ONTARIO

Ontario Association of Credit
Counselling Services
P.O. Box 189
Grimsby, Ontario
L3M 4G5
Tel: (905)945-5644
Referral Line: 1-800-263-0260
Fax: (905) 945-4680

Ministry of Consumer and Commercial
Relations
General Enquiry Unit
Tel: (416) 326-8555
1-800-268-1142

QUEBEC

L'office de la protection du consom-
mateur
400 Blvd Jean-Lesage, Suite 450
Quebec City, Quebec
G1K 8W4
Tel: (418) 643-1484
Fax: (418) 643-8686

NEW BRUNSWICK

Credit Counselling Services of Atlantic
Canada, Inc.
Box 20078, Brunswick Square
Saint John, New Brunswick
E2L 5B2
Tel: (506) 652-1613
Fax: (506) 633-6057
1-800-539-2227
(506) 854-1144 (Moncton)

NOVA SCOTIA

Department of Business and Consumer
Services
Debtor Assistance Program/Consumer
Proposals
P.O. Box 2653
Halifax, Nova Scotia
B3J 3P7
Tel: (902) 424-5200
Fax: (902) 424-0720
1-800-670-4357

PRINCE EDWARD ISLAND

Community Services & Attorney
General
Division of Consumer Services
Box 2000
Charlottetown, Prince Edward Island
C1A 7N8
Tel: (902) 368-4580
Fax: (902) 368-5283

NEWFOUNDLAND

Personal Credit Counselling Service
2nd Floor, Suite 201
Virginia Park Plaza, Newfoundland
Drive
St. John's, Newfoundland
A1A 3E9
Tel: (709) 753-5812
Fax: (709) 753-3390

REPORTING ON COLLECTION AGENCIES

BRITISH COLUMBIA

Ministry of the Attorney General
Community Justice Branch
Debtor Assistance Program
3rd Floor, 5021 Kingsway
P.O. Box 9297, Station Prov Gov
Burnaby, British Columbia
V5H 4A5
Tel: (250) 387-1627
Fax: (250) 953-3533



ALL OTHER PROVINCES

Contact your Office of Consumer Affairs. The addresses are listed, starting on page 42.

BANKRUPTCY

OFFICE OF THE SUPERINTENDENT OF BANKRUPTCY

The Office helps ensure that bankruptcies and insolvencies are conducted in a fair and orderly manner. Under certain circumstances it will assist debtors in finding a trustee in bankruptcy. It also investigates complaints from debtors regarding a possible wrong. For contact information refer to Government Offices section.

SASKATCHEWAN AGRICULTURE AND FOOD

Specific information for Saskatchewan farmers who are seeking protection from their creditors or filing for bankruptcy.

Room 329-3085

Albert Street

Regina, Saskatchewan

S4S 0B1

Tel: (306) 787-8523

Fax: (306) 787-0271



THE HOME

CANADA MORTGAGE AND HOUSING CORPORATION (CMHC)

Canada Mortgage and Housing Corporation (CMHC) Canada's Housing Agency, is committed to ensuring that Canadians remain among the best housed people in the world with safe, affordable, quality homes. CMHC offers consumers mortgage loan insurance, support for social housing, and information to help with housing decisions.

NATIONAL OFFICE:

700 Montreal Road
Ottawa, Ontario
K1A 0P7
Tel: (613) 748-2000
Fax: (613) 748-2098
www.cmhc-schl.gc.ca

BRITISH COLUMBIA AND YUKON BUSINESS CENTRE

2600 Granville Street
Suite 400
Vancouver, British Columbia
V6C 3E1
Tel: (604) 731-5733
Fax: (604) 737-4139

PRAIRIES AND NORTHWEST TERRITORIES BUSINESS CENTRE

708 11th Avenue Southwest
Suite 500
Calgary, Alberta
T2R 0E4
Tel: (403) 515-3000
Fax: (403) 218-2130

ONTARIO BUSINESS CENTRE

100 Sheppard Avenue East
Suite 500
Toronto, Ontario
M2N 6Z1
Tel: (416) 221-2642
Fax: (416) 218-3310

QUEBEC BUSINESS CENTRE

Place du Canada,
11th Floor
Montreal, Quebec
H3B 2N2
Tel: (514) 283-4464
Fax: (514) 283-7595

ATLANTIC BUSINESS CENTRE

7001 Mumford Road,
Halifax Shopping Centre
Suite 300, Tower 1
Halifax, Nova Scotia
B3L 2H8
Tel: (902) 426-3630
Fax: (902) 426-9991

NEW HOME WARRANTY PROGRAMS

New home buyers may be interested in taking advantage of a New Home Warranty Program. These Programs are available in most provinces. For a fee, owners can purchase a limited warranty for their home.



As well, homes built under these Programs are built in accordance with the latest edition of the National Building Code of Canada.

Potential home buyers may also be interested in seeking the assistance of a professional, including a home inspector or a real estate agent.

Renters, and those in need of housing assistance, should contact their provincial office that is responsible for housing.

NATIONAL HOME WARRANTY

Edmonton 1-800-472-9784
Calgary 1-888-776-7707
Vancouver 1-888-243-8807

ALBERTA NEW HOME WARRANTY PROGRAM

Calgary
201, 208 - 57th Avenue SW
Calgary, Alberta
T2H 2K8
Tel: (403) 253-3636
(780) 484-0572 (Edmonton)
1-800-352-8240
Fax: (403) 253-5062
www.anhwp.com

ONTARIO NEW HOME WARRANTY PROGRAM

5160 Yonge Street, 6th Floor
North York, Ontario
M2N 6L9
Tel: (416) 229-9200
1-800-668-0124
Fax: (416) 299-3800
www.newhome.on.ca

ATLANTIC HOME WARRANTY PROGRAM

15 Oland Crescent
Halifax, Nova Scotia
B3S 1C6
Tel: (902) 450-9000
Fax: (902) 450-5454
1-800-320-9880
www.ahwp.org

NEW HOME WARRANTY PROGRAM OF SASKATCHEWAN

4-3012 Louise Street
Saskatoon, Saskatchewan
S7J 3L8
Tel: (306) 373-3833
Fax: (306) 373-7977

PLAN DE GARANTIE DES BÂTIMENTS RÉSIDENTIELS NEUFS RÉGIE DU BÂTIMENT DU QUEBEC

545 Boulevard Crémazie East
Montreal, Quebec
H2M 2V2
www.rbq.gov.gc.ca



PROFESSIONAL GROUPS

CANADIAN ASSOCIATION OF HOME INSPECTORS

The national association provides information for those interested in seeking a home inspector. Provincial associations provide general pointers and a checklist of questions to ask during a short inspection of a house.

National Headquarters
P.O. Box 507, 49 Reddick Road
Brighton, Ontario
K0K 1H0
Tel: (613) 475-5699
Fax: (613) 475-1595

British Columbia
1-800-610-5665

Alberta
1-800-351-9993

Saskatchewan
(306) 751-0115

Ontario
(416) 256-0960
1-888-744-0244

Quebec
(514) 234-2104

Atlantic
(506) 862-8555

CANADIAN REAL ESTATE ASSOCIATION (CREA)

The CREA provides an outline of the real estate professional's ethical obligations to clients and customers. It also gives an overview of the typical steps involved in buying a house through a real estate agent.

344 Slater Street
Suite 1600
Ottawa, Ontario
K1R 7Y3
Tel: (613) 237-7111
Fax: (613) 234-2567

RECA is responsible for the regulation of the real estate industry in the province. This includes investigating complaints against real estate agents and mortgage brokers.

PROVINCIAL REAL ESTATE

ALBERTA

Real Estate Council of Alberta (RECA)
2424 - 4 Street, S.W.
Suite 340
Calgary, Alberta
T2S 2T4
Tel: (403) 228-2954
Fax: (403) 228-3065
1-888-425-2754
e-mail: 222.reca.ab.ca
www.reca.ab.ca

PROVINCIAL MINISTRIES OR DEPARTMENTS OF HOUSING

BRITISH COLUMBIA

Ministry of Municipal Affairs and
Housing
P.O. Box 9491 Station Prov. Govt.
Victoria, British Columbia
V8W 9N7
Tel: (604) 387-7088
Fax: (604) 387-5120



NORTHWEST TERRITORIES

Northwest Territories Housing Corporation
Box 2100
Yellowknife, Northwest Territories
X1A 2P6
Tel: (867) 873-7898
Fax: (867) 669-7010

YUKON

Yukon Housing Corporation
410H - Jarvis Street
Whitehorse, Yukon
Y1A 2H5
Tel: (867) 667-5759
Fax: (867) 667-3664
e-mail: cloverin@gov.yk.ca

ALBERTA

Seniors Housing
Alberta Community Development
16th Floor, 10155 102 St
Edmonton, Alberta
T5J 4L4
Tel.: Edmonton (780) 427-4190
Calgary (403) 297-4190
Info. line:
1-800-642-3853

CALGARY

301 Centre 70
7015 Macleod Trail South
Calgary, Alberta
T2H 2K6
Tel: (403) 297-5700
Fax: (403) 297-6138

SASKATCHEWAN

Saskatchewan Housing Division
Municipal Government
1855 Victoria Avenue
Regina, Saskatchewan
S4P 3V7
Tel: (306) 787-4177
1-800-667-7567

MANITOBA

Residential Tenancies Branch
302-254 Edmonton Street
Winnipeg, Manitoba
R3C 3Y4

Tel: (204) 945-2476
Fax: (204) 945-6273

ONTARIO

Ministry of Municipal Affairs and Housing
777 Bay Street, 17th Floor
Toronto, Ontario
M5G 2E5
Tel: (416) 585-7000
Fax: (416) 585-6400
nrserv.mmah.gov.on.ca

QUEBEC

Ministere des Affaires municipales,
Quebec
20, Pierre-Olivier-Chauveau Street
Quebec City, Quebec
G1R 4J3
Tel: (418) 691-2015
www.mam.gouv.qc.ca

Societe d'habitation du Quebec
Direction des communications
1054, Louis-Alexandre-Taschereau Street
Aile Conroy, 2nd floor
Quebec City, Quebec
G1R 5E7
Tel: (418) 643-7676
Fax: (418) 643-4560
1-800-463-4315
www.shq.gouv.qc.ca

NEW BRUNSWICK

Department of Municipalities, Culture
and Housing
P.O. Box 6000
Third Floor, Marysville Place
Fredericton, New Brunswick
E3B 5H1
Tel: (506) 453-2690
Fax: (506) 457-4991
www.gov.nb.ca/mch

Office of Chief Rentalsman
Department of Justice
P.O. Box 6000
Fredericton, New Brunswick
E3B 5H1
Tel: (506) 453-2682
Fax: (506) 444-4494



NOVA SCOTIA

Department of Housing and Municipal
Affairs

P.O. Box 216

Halifax, Nova Scotia

B3J 2M4

Tel: (902) 424-4141

Fax: (902)424-0531

www.gov.ns.ca/homa

PRINCE EDWARD ISLAND

Residential Rental Property Division

Island Regulatory and Appeals

Commission

134 Kent Street

PO Box 577

Charlottetown, Prince Edward Island

C1A 7L1

Tel: (902) 892-3501

Fax: (902)566-4076

NEWFOUNDLAND

Newfoundland and Labrador Housing
Corporation

Department of Municipal and
Provincial Affairs

P. O. Box 220

St. John's, Newfoundland

A1C 5J2

Tel: (709) 724-3000

Fax: (709) 724-3250

www.gov.nf.ca/mpa/nlhc.htm



HEALTH AND FOOD

If you are concerned about food safety contact the Canadian Food Inspection Agency.

For general health information contact Health Canada. It provides an extensive amount of health-related information on a variety of topics including consumer products, seniors and healthy living. Health Canada can be contacted through its headquarters or one of the regional offices. For those who have access to the internet, this information is more easily accessible on Health Canada's AHealth Promotion Online@ Internet site.

Several provinces also provide toll-free Health Information Lines as well as internet sites.

Finally, consumers may wish to contact consumer and non-governmental organizations that provide health information.

Note that all the information provided in this section is for information purposes only. It should not be relied upon for diagnosis or treatment. The information is not designed to replace the care of your health care professional. It is recommended that you visit a qualified health care professional for individual attention.

CANADIAN FOOD INSPECTION AGENCY

59 Camelot Drive
Nepean, Ontario
K1A 0Y9
Tel: (613) 225-2342
Fax: (613) 228-6634
www.cfia-acia.agr.ca
Food Complaint Telephone Line:
1-800-701-2737

HEALTH CANADA

HEADQUARTERS:

General Enquiries
Address Locator 19128
Ottawa, Canada
K1A 0K9
Tel: (613) 957-2991
Fax: (613) 941-5366
E-mail: info@www.hc-sc.gc.ca
Health Promotion Online:
www.hc-sc.gc.ca

DIVISION OF AGING AND SENIORS

Health Canada
Jeanne Mance Building, 8th Floor
Tunney's Pasture, A.L. #1908A1
Ottawa, Ontario
K1A 1B4
Tel: (613) 952-7606
Fax: (613) 957-7627
www.hc-sc.gc.ca/seniors-aine

REGIONAL OFFICES:

Vancouver
Suite 405, Winch Building
757 West Hastings Street
Vancouver, British Columbia
V6C 1A1
Tel: (604) 666-2083
Fax: (604) 666-2258

Edmonton
Suite 710, Canada Place
9700 Jasper Avenue
Edmonton, Alberta
T5J 4C3
Tel: (780) 495-2651
Fax: (780) 495-3285



WINNIPEG

391 York Avenue, Suite 425
Winnipeg, Manitoba
R3C 0P4
Tel: (204) 983-2508
Fax: (204) 983-3972

TORONTO

25 St. Clair Avenue East, 4th Floor
Toronto, Ontario
M4T 1M2
Tel: (416) 973-4389
Fax: (416) 973-1423

QUEBEC

200, Sainte-Foy
Quebec City, Quebec
G1R 4X6
Tel: (418) 643-2673

HALIFAX

Suite 702
Ralston Building
1557 Hollis Street
Halifax, Nova Scotia
B3J 3V4
Tel: (902) 426-2038
Fax: (902) 426-3768

PRINCE EDWARD ISLAND

Health Information Resource Centre
1 Rochford Street
P.O. Box 2000
Charlottetown, Prince Edward Island
C1A 7N8
Tel: (902) 368-6526
Toll free: 1-800-241-6970

PROVINCIAL DEPARTMENTS AND MINISTRIES OF HEALTH

NORTHWEST TERRITORIES

Department of Health and Social
Services
Box 1320
Yellowknife, Northwest Territories
X1A 2L9
Tel: (867) 920-6173
Fax: (867) 873-0266

BRITISH COLUMBIA

Ministry of Health INFOLine
Tel: (250) 952-1742
1-800-465-4911
www.hlth.gov.bc.ca

Office For Seniors
Tel: (250) 952-1238
Fax: (250) 952-1159
1st Floor - 1515 Blanshard Street
Victoria, British Columbia
V8W 3C8
E-mail: seniors@bcsc02.gov.bc.ca
www.hlth.gov.bc.ca/seniors

ALBERTA

Edmonton
10025 Jasper Avenue
Edmonton, Alberta
T5J 1S6
Tel: (780) 427-1432
Fax: (780) 422-0102

Calgary
727 – 7th Avenue S.W.
Main Floor
Calgary, Alberta
T2P 0Z5
Tel: (403) 297-6411

Dial: 310-0000 anywhere else in
Alberta
E-mail: ahinform@health.gov.ab.ca
www.health.gov.ab.ca



SASKATCHEWAN

Saskatchewan Health
3475 Albert Street
Regina, Saskatchewan
S4S 6X6
Tel: (306) 787-3013
Fax: (306) 787-3823/
1-800-667-7766
www.gov.sk.ca/health

ONTARIO

INFOline
Toronto (416) 314-5518
1-800-268-1154
TTY 1-800-387-5559
E-mail: infomoh@gov.on.ca
www.gov.on.ca/health

QUEBEC

1075, Sainte-Foy
Quebec City, Quebec
G1S 2M1
Tel: (418) 643-3380

NEW BRUNSWICK

Department of Health and Community
Services
P.O. Box 5100
Carlton Place
7th Floor
Fredericton, New Brunswick
E3B 5G8
Tel: (506) 453-2536
General Inquiries: 1-888-762-8600
Fax: (506) 444-4697
www.gov.nb.ca/hcs
Seniors
General Inquiries
English: 1-888-762-8600
French: 1-888-762-8700
After Hours Emergency Social Services:
Fredericton: (506) 453-2145
Other areas: 1-800-442-9799

NOVA SCOTIA

Nova Scotia Department of Health
1690 Hollis Street
PO Box 488
Halifax, Nova Scotia
B3J 2R8
1-800-387-6665
TTY/TDD: 1-800-670-8888
www.gov.ns.ca/health

CONSUMER AND NON- GOVERNMENTAL GROUPS

THE CANADIAN HARD OF HEARING ASSOCIATION

CHHA is a non-profit, self-help, bilin-
gual consumer organization run by
and for persons who are hard of hear-
ing. CHHA creates public awareness
and seeks standards for technical
devices such as hearing aids.
2435 Holly Lane, Suite 205
Ottawa, Ontario
K1V 7P2
Tel: (613) 526-1584
Fax: (613) 526-4718
www.cyberus.ca/~chhanational

CARREFOUR ADAPTATION QUEBEC

Multiples services specialises: conseils
techniques, guides d'achat, soutien
juridique.
360, du Pont
B.P. 1000
Quebec, Quebec
G1K 6M6
Tel: (418) 522-1251
Fax: (418) 522-1252



OFFICE DES PERSONNES HANDI- CAPEES DU QUEBEC

Multiplés services specialises: conseils techniques, guides d'achat, soutien juridique.

600, Fullum Street, Local 506 Street
Montreal, Quebec
H2K 3L6

Tel: (514) 873-3905

Fax: (514) 873-4299

1-800-873-3905

DIETITIANS OF CANADA

480 University Ave, Suite 604
Toronto, ON
M5G 1V2

Tel: (416) 596-0857

Fax: (416) 596-0603

www.dietitians.ca

NATIONAL INSTITUTE OF NUTRITION (NIN)

The NIN is a national non-profit organization. Its objectives have been to serve as a credible source and objective authority on issues related to nutrition, to strengthen nutrition research and education in Canada, and to influence public policy in nutrition for the benefit of all Canadians.

NIN has working partnerships with health professionals, educators, universities, government, and industry.

265 Carling Avenue, Suite 302

Ottawa, Ontario

K1S 2E1

Tel: (613) 235-3355

Fax: (613) 235-7032

www.nin.ca



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