

**CONSUMER INFORMATION**

1

**Contents:**

1	Consumer Information	...pg 1
2	Shopping	.....pg 2
3	Computers	.....pg 4
4	Shopping Online	.....pg 5

**Seniors need good consumer information**

More than ever before, Canadian seniors live active lifestyles. If you've retired, you're still involved with family, community, hobbies, sports and more. Many of you continue working. Either way, seniors take part in our society and are an important consumer segment.

**Being a consumer means having to make choices that are sometimes difficult and confusing. Every time you decide to buy something, you should ask yourself a series of questions:**

- What is the real price of this item?
- Is it a good deal or can I do better elsewhere?
- Maybe this is too good a deal. Is it really a scam?
- I'm buying this on credit. What's the final price going to be?
- Will this item be safe to use?

The answers matter because no one wants to waste money. To make the right decisions, you need the right information. In the marketplace, good information equals consumer protection.

**Consumer information helps you to:**

- measure price and quality
- understand guarantees and warranties
- comparison shop, and make sure you are comparing apples with apples and oranges with oranges
- know if what you're buying will actually meet your needs
- know what you're signing, whether a contract or service agreement — including the fine print
- make a complaint if you're not satisfied.

## WHERE TO GO FOR INFORMATION

- Start by talking to people you know and trust; friends, neighbours or family may have bought the same item you are thinking about.
- Check newspapers to compare prices.
- Visit a library, or a book or magazine store; you'll find plenty of material on everything from best car buys to product safety, meal planning and nutrition. If you have difficulty locating what you are looking for, staff will be happy to point you in the right direction.
- Go to consumer and community organizations for help.
- Find out what governments and non-governmental organizations (NGOs) have to offer. The online Canadian Consumer Information Gateway ([www.ConsumerInformation.ca](http://www.ConsumerInformation.ca)) has links to the consumer offices of the federal government and every province and territory, plus NGOs such as the Canada Safety Council and the Better Business Bureau. All of them provide reliable consumer information by phone, in person, by mail and especially over the Internet.

**There's plenty of information available. The more you know, the more likely you are to get what you want. And the more money, time and trouble you will save.**

2



## How to shop easily and sensibly

Some of us view shopping as a necessity, others as entertainment and others as a hassle, but nearly everyone does it. And despite a lifetime of experience, sometimes seniors find shopping a challenge.

There are lots of options that can make the experience less challenging. For example, you can do your grocery shopping and arrange for deliveries by phone. If you're computer-savvy, you can shop online.

If you need shopping help, it may be available close at hand from family members, neighbours, community organizations or church groups, or else from provincial/territorial or municipal support services.

**So don't hesitate to ask for advice or assistance. You'll find that people are happy to lend a hand.**

## SHOPPING ADVICE AND CONSUMER TIPS

“Let the buyer beware” is still the single best piece of advice for someone considering a purchase of goods or services.

**Use your common sense to guide you and remember three basic principles:**

1. Be informed.
2. Ask questions.
3. Proceed only when you are comfortable with your purchase.

## BEFORE YOU BUY

- Take advantage of sales, but always compare prices. If a purchase sounds too good to be true, it probably is.
- In supermarkets, use the “unit pricing” information to compare the real cost of items in different sizes of boxes or containers.
- Ask about extra charges for delivery, installation, service, postage and handling, etc. Add them to the total cost.
- Don’t be pressured to buy an expensive item just because you are told that the price is about to go up.
- Ask or check whether a company is licensed or registered with your province or territory — especially door-to-door home repair or driveway contractors.
- Contact the Better Business Bureau to check for complaints recorded against a company.
- If you are subjected to high-pressure sales tactics, walk out or hang up.
- On the phone, do business only with companies you know well.
- On the Internet, do business only with retailers you know you can trust. For help in gauging whether an online retailer is trustworthy, see the section on shopping online.
- Don’t rely on a salesperson’s promises; get everything in writing.
- Don’t sign a document, contract or warranty that you don’t understand.

## AFTER YOU BUY

- Read and follow product and service instructions.
- Read the warranty; understand what it covers and for how long.
- Be aware that the way you use and take care of a product may 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. You might void the warranty if you try to fix something yourself or take the product to an unauthorized service centre.
- Keep a written record of any contact with the company.
- If needed, check with your provincial or territorial consumer protection office to find out about your rights.

3



## Computers — the world at your fingertips

In the information society, knowledge is power. This is why large numbers of Canadian consumers are turning to computers and the Internet. And many of them are seniors.

Even if you have never used a computer before, that shouldn't stop you. It's easy and fun to learn as you go along. There is plenty of good advice available: in community centres, through adult education courses, at libraries, or maybe from friends or family. What's more, many computers and websites have features that make them more user-friendly. For example, you can change the display to show larger type, or choose a search method that you find convenient.

If there's no computer in your home, you can use one of the workstations provided in libraries, at Community Access Program sites or at government service points, whether federal, provincial/territorial or municipal.

### **If you're not yet comfortable using a computer:**

- Give it a try. It's easier than you think.
- Ask for guidance from knowledgeable relatives or friends.
- Ask a librarian for help finding information on the Internet.

Yes, such a powerful technology may seem intimidating at first. But with a little perseverance you can develop your computer smarts — and you'll have the world at your fingertips.

4

## SHOPPING ONLINE



## Shop online? Sure! But do it safely.

When it comes to shopping, the Internet is a powerful and exciting tool. With the click of a mouse, you can book a flight, buy tickets to a show or send a gift to someone on the other side of the globe. The web offers you good deals, convenience and choice.

Shopping on the Internet can make a lot of sense: you don't have to leave your home, purchases are delivered right to your door and it's open 24 hours a day. In many ways, you can't beat the convenience of shopping on the web, and many people enjoy it.

From a consumer's point of view, shopping online is no less safe than shopping in a store or by mail. But it **is** different.

**Here are some ways to keep your Internet shopping experience as safe and secure as possible:**

- Shop with companies you know. Almost anyone can establish a website. Contact information (mailing address, telephone number, etc.) should be clearly posted on the site. If you're not familiar with a merchant, do some research or ask to be mailed a product catalogue.
- Before you buy, determine a company's refund and return policies. These should be posted on its website.
- Calculate and add up all costs. For example, check whether shipping and handling charges seem reasonable, and whether taxes and customs duty will apply.
- Keep a record. Make sure you print and keep a copy of your purchase order and confirmation number.
- Check the merchant's privacy policy; it should be posted on the website. Pay attention to what information the company gathers, how it's used and with whom it is shared.

- Be creative when you choose a password, and keep it private. Don't use something that's easy to figure out, like your birthday, telephone number, street address or Social Insurance Number (SIN).
- Make sure that your own computer and the merchant you're dealing with can provide a secure transaction. Before you enter your credit card number or other sensitive data, look for a website address that starts with <https://> (the "s" indicates a secure connection), and a closed padlock or unbroken key icon on your screen. If you don't see them, or if you see an open padlock or broken key icon, your transaction is not being transmitted securely.

Above all, when doing business over the Internet, use common sense. In the off-line world, you wouldn't give sensitive information to someone you know nothing about. Apply the same discretion online.

With a few simple precautions, you can shop online with confidence.

And if you're not comfortable with online shopping, the solution is simple: don't do it. Many companies with online stores also have a toll-free number. That lets you investigate a product online, do your comparison shopping, get all the information you need and then place your order by telephone.

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## **VISIT THESE GOVERNMENT OF CANADA WEBSITES:**

### **Canadian Consumer Information Gateway**

[www.ConsumerInformation.ca](http://www.ConsumerInformation.ca)

Reliable, single-window access to information on consumer topics, including fraud, health, children, food, housing, the Internet, the environment and communications. The site also carries the latest consumer news and special features.

### **Seniors Canada On-line**

[www.seniors.gc.ca](http://www.seniors.gc.ca)

For Canadians aged 55 and over. A one-stop information resource to access relevant information found on federal, provincial/territorial and municipal government websites.

# CONSUMER ISSUES FOR SENIORS

Consumer protection remains an important part of the federal, provincial and territorial governments' agenda. In a spirit of co-operation 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 co-operation to improve the marketplace for Canadian consumers, through harmonization of laws, regulations and practices and through actions to raise public awareness.

