

Safety Canada

THE MEMBER NEWSLETTER OF THE CANADA SAFETY COUNCIL

Credit Card Safety for 2013

Ho, ho, d'oh! Getting the credit card bills after the holidays can be an unpleasant experience. It can quickly become even more unpleasant if you check your bills and find charges you didn't make.

The Canadian Anti-Fraud Centre reports losses that exceed \$13-million from identity fraud for 2011, affecting over 17,000 people. It can happen to you.

If your information has been stolen, contact your bank or financial institution, credit card company and the local police as soon as possible. Report the incident to the Canadian Anti-Fraud Centre.

Contact the two national credit bureaus, Equifax and TransUnion, to have them place a fraud alert on your credit reports.

Prevention and Protection

Resolve to protect yourself from credit card fraud this New Year. Recognize that theft of your personal information can happen in many ways, including over the phone, Internet, regular mail and even face-to-face. Always think carefully

before sharing any credit card information, including the expiry date and the last three digits on the signature panel.

Safeguard your personal identification number by shielding ATM and PIN pads, and don't write your PIN on your card. If you don't need to carry around certain credit cards on a regular basis, remove them from your purse or wallet and store them in a secure place.

Knowledge is your best defense. Know how your billing cycle works. Open your credit card bills and review them every month to make sure the charges are accurate. If you use online banking, check your statements and charges by logging into your bank account. This way, you can monitor your account well before the next billing cycle is completed.

Get a personal shredder, and diligently put any personal or financial documents through its jaws before disposal. Throwing these documents straight into the trash without shredding makes it way too easy for crooks to steal your data.

Industry Canada recommends checking your credit report once a year. If the information on your credit report is incorrect, contact the consumer affairs office in your province or territory. Be aware of companies that claim they can repair your credit score for a fee – they can't do anything you can't do yourself. For information on how to repair your credit score, visit www.ic.gc.ca/debt.

Cybershopping safety

A lot of credit card fraud occurs online. GetCyberSafe.ca has lots of great tips to keep you safe this New Year, including the following.

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President's Perspective

Get active and stay safe this winter!

A new year, a new you: January is the month when many Canadians resolve to get fit and get active.

Active folks enjoy many mental and physical benefits that include better sleep and a more positive outlook on life. Canadian Physical Activity Guidelines for adults 18 – 64 recommend at least 150 minutes, or two and a half hours, of moderate to vigorous aerobic physical activity a week. Children need even more – at least 60 minutes of moderate to vigorous activity every day!

A great way to meet these targets is to take part in the seasonal activities you enjoy. This time of year, those activities might include winter sports such as skating, ice hockey, snowboarding, skiing, snowshoeing and tobogganing.

But before you head out to break a sweat, recognize that each activity comes with potential hazards. You need to educate yourself on how best to avoid overexertion or getting hurt. Recovering from injuries is not time well spent and, in fact, might discourage you from continuing to pursue your fitness goals.

Take precautions. If you have a medical condition or have been inactive for a long time, see your doctor before beginning a rigorous workout routine. Get advice on activities that are best suited to your conditions.

Take your time to work your way up to your fitness goal. Your body needs time to adjust. For example, if you want to exercise three times a week, start with two workouts the first

week. Exercise twice during the second week, but increase the duration of each workout. The following week, exercise three times for the desired length of time.

If you are exercising outside, it is likely going to be cold! General safety tips include dressing appropriately and in layers. Thick, loose-fitting clothing overtop a layer that's next to your skin will help insulate your body by trapping warm, dry air and wicking away moisture.

Hypothermia can set in quickly on cold winter days, especially if there is a wind chill. Warm up frequently and carry a cell phone in case you need to call for help. Exercise good judgement and if it is too cold be outside, move your workout indoors.

Use the right gear, and use it properly. For example, the helmet you use for ice hockey will be different than one you use when skiing. Consult sporting experts and do your research about what to use and how to use it to avoid injuries.

It's also important to be a good role-model for your children. If they see you making thoughtful choices, you're helping them establish life patterns that revolve around safety and healthy decisions.

Safety, It's an Attitude



Jack Smith, President



Continued from page 1

An unprofessional, poorly designed site with broken links is a giveaway that a website isn't trustworthy. If you can't find a mailing address or telephone number for the business, and if the policies on sales, returns and privacy are hard to find, do not give out your information.

Before making a purchase, look for the lock symbol or unbroken key in the bottom right corner of a website, or "https://" at the beginning of the

website address. The "s" means "secure," and is an indication that the site is encrypted.

If prices seem too good to be true, they probably are – shop from reputable retailers.

Keep your firewall on, and do not respond to pop-up messages or emails that ask for financial information. Do not use public Wi-Fi to shop online, and do not allow auto-fill for passwords and

personal information, even if you are using your personal computer.

Finally, do not send cash to pay for online purchases, and consider designating one of your credit cards for online shopping. That makes it easier to track purchases and confirm the charges on your bill.

Happy shopping!

News Bites

- The Canada Safety Council is excited to announce two new occupational health and safety courses available on our website! The Workplace Inspection Training Course is designed to assist managers, supervisors, committee members and health and safety representatives in performing effective inspections. The purpose of the inspection is to determine if hazards are present, if workers have been or are likely to be exposed to hazards, if anyone has been injured as a result of the exposure, and whether or not safe working procedures are being followed by workers. The second course, Incident Investigation, provides managers, supervisors, committee members and health and safety representatives with a proper foundation and understanding of accident causation and prevention. Please visit www.canadasafetycouncil.org/training for more information and to view the complete list of our safety courses!
- We are contacting and working to partner with potential sponsors to produce new Elmer the Safety Elephant materials. We often receive requests from schools and police departments for child-safety information, which indicates to us that Elmer is still very relevant and in-demand. Requests for the use of the Elmer mascot often go unfulfilled because unfortunately, we currently have only one mascot costume and need to raise money to afford more. Another important aspect of the child-safety program we would like to focus on is producing a new resource, the Elmer the Safety Elephant Activity Book. The proposed book outlines several topics, including emergency preparedness and bicycle safety. Our goal, given the financial ability to do so, is to produce and distribute 500,000 of these books to children across the country – that's one book for every elementary school-aged child. If you are able to help us toward reaching our goal, please contact 613.739.1535 ext. 221.
- The Canada Safety Council's objectives include arousing public interest and participation in safety measures, and publishing and disseminating educational programs and information related to safety. In addition to traditional news releases and the website, we are now heavily relying on social media to communicate timely, relevant safety information to the Canadian public. Through Facebook and Twitter, we are also able to quickly connect with hundreds of journalists and followers as often as we post information, which is usually several times a day during business hours. This year, the goal is to continue growing our social media audience and presence via frequent posts and engaging content. Being active on social media also offers us opportunities to become aware of other organizations that are interested in safety, which may be a way to identify future partnerships and sponsorship opportunities. To find us on Facebook, search for the Canada Safety Council by name. Our Twitter handle is @CanadaSafetyCSC.
- The Canada Safety Council is proud to be a recognized partner organization in nominating 31 deserving Canadians for the Queen Elizabeth II Diamond Jubilee Medal. The commemorative medal marks the 60th anniversary of the accession to the throne of Queen Elizabeth II. It honours significant contributions and achievements by Canadians, and is being awarded to 60,000 Canadian citizens and permanent residents who made a significant contribution to their fellow countrymen, their community, or to Canada over the previous sixty years. All medals should be presented by the end of February. More information is available at www.gg.ca/diamondjubilee.

SPORTS AND LEISURE

Winter pet safety

Wind-chill, frostbite, hypothermia – the cold can be dangerous and deadly for our pets if we fail to take proper precautions to ensure their safety.

As a responsible pet owner, learn how to care for your animals when the temperature dips. For example, you need to provide adequate shelter to protect your animals from the winter wind-chill and snow. If possible, keep your pets indoors and always check to make sure that Buster or Fluffy is safely inside before nightfall.

Of course, due to allergies or the reality that some animals are outdoor pets, some of our furry friends will have to stay out in the cold. The Ontario SPCA recommends that outdoor pets should have a draft-free, weatherproof, elevated and insulated structure with a flap-door that faces away from prevailing winds.

Inside the dog or cat-house, there should be straw that the animals can snuggle into. Cotton blankets and pillows are not as good as straw because if they become damp from snow or the animal's body moisture, the bedding can freeze and does not dry quickly.

Make sure your pets always have access to water. If your four-legged friends are outdoors, this may mean you need to break the ice out of the water bowl several times a day and replenishing it with warm water.

Common-sense safety includes not leaving your pets in a parked car, even if you are only planning on being gone for a few minutes. Bring them with you and make sure they stay warm.

On very cold days, take indoor pets outside for shorter periods. Keep them active by playing with them indoors.

Dry winter air can cause itchy, dry skin. Consider using a humidifier in your home to regulate the air moisture.

If you give your pets baths, make sure their lush fur coats are completely dry before going outside for a walk. Also consider that ice, salt and snow easily lodge in paws, so when you get home from a walk, have a pan of warm water and towel to rinse that residue away. Alternately, equip your pets with waterproof boots to protect sensitive paws.

Keep in mind that weather conditions can change quickly. Stay up-to-date on the forecast and adjust your pet care as necessary.

Finally, if you suspect or are aware of animal abuse, contact your local police or Crime Stoppers at 1-800-222-8477.



SPORTS AND LEISURE

CSC launches ARGO safety course

The Canada Safety Council, in conjunction with ARGO, is pleased to offer a new safety course for the ARGO Amphibious Utility Terrain Vehicles. This is the first certified ARGO course of its kind in Canada.

Certified instructors will teach the course in either one or two day sessions. The first day covers topics for land-only use. Students will learn about, among other things, pre-ride inspection, carrying passengers, riding strategies, maneuvering hills, safe riding practices and environmental concerns.

Students enrolling for day two must have a valid boater's licence, because this part of the course covers and involves amphibious operations. Other topics for this part of the course include hauling cargo, winching and the vehicle's track system.

Between 630 and 700 ARGOs are sold in Canada every year, and an estimate 45,000 are in operation worldwide. They are Canadian-engineered tank-like vehicles, designed for maneuvering tough, changing terrain – everything from ice and snow to small bodies of water and thick forest.

The base price for the ARGO ranges from \$10,500 to \$40,000. Certain models of the utility terrain vehicle can accommodate up to six passengers, and are used for a range of recreational activities that include fishing, bush trekking and hunting.



"Hunters love it because you can go anywhere," says Michel Prud'homme, ARGO course developer and CSC employee. "It's like a bathtub on wheels."

Along with the recreational uses, ARGOs are also used by fire-fighters and the military, for search and rescue operations, and in the mining, forestry and agricultural sectors.

An extensive student book has been developed and will be given to students who successfully complete the course. While the course is very comprehensive, the CSC recommends ARGO users take a refresher course every five years as a competency check.

For more information about the course or to register, please contact Michel Prud'homme at 613.739.1535 ext. 233.

More information about ARGOs, including dealer locations, is available at www.argo.utv.com.

PUBLIC SAFETY

Clean all the snow off your vehicle

Another Canadian winter storm, another generous helping of snow – that means a whole lot of time you'll have to spend brushing the snow off your vehicle.

It is tempting to just clear the windshield, but it is very important to get all the white-stuff off your ride before you venture out for a drive. Not removing all the snow poses a safety hazard to you, your passengers and other road users.

For example, if your headlights and taillights aren't cleaned off, you may not be easily visible to other drivers. That increases your risk of being in a collision.

Not clearing your back window renders the rear-view mirror useless and creates a massive blind-spot.

What about that snow on your vehicle's roof that is hard to reach? It can become dangerous too if, as you are driving along, the motion of driving and the heat from the inside of the vehicle causes it to loosen and slide down onto your windshield.

Even if you are able to react quickly by turning on your wiper blades, thick and heavy snow does not clear easily or quickly. If the snow is heavy enough, your wiper blades may not be able to move at all, creating a lapse in visibility that can have dangerous and deadly implications.

Instead, reconcile with the reality that part of staying safe through a Canadian winter is properly preparing before you leave your parking spot.

So what's the best (and fastest) way to clean off the snow? Start by protecting yourself from the elements, dressing in warm layers and wearing waterproof snow boots and gloves.

Check that your vehicle's tailpipe isn't blocked by snow. If it is, clear the snow, and then start the engine to warm it up. Turn the defroster and fans on to max.

Once you're outside the vehicle again, start from the top and work your way down. An SUV or van may require the use of an expandable snow brush or scraper to pull the snow from the roof. Taking one side at a time, work your way around the vehicle until the roof is clear.

Then clear snow away from the windshield, back window, side windows, mirrors, lights, doors and around the license plate. Also consider carrying a short-handed snowbrush to give you another tool and a handy means of clearing snow from the lights and mirrors.

Be sure to clean around the wiper blades and windshield washer nozzles, and test the wipers before you put your ride in drive.

Do your best to shovel the snow away from the tires and clear a path so you can get out of your parking spot without getting stuck.

For more information on safe driving, visit www.canadasafetycouncil.org/traffic-safety.
Drive safe!



TEST YOUR KNOWLEDGE

Credit card safety

Are you doing a good job of safe-guarding your credit card information?

Take our quiz and find out!

- ***It's safe to share your personal identification number with family members and close friends.***
False
Do not share your PIN with anyone. Your family members and friends may misplace, misuse or lose your information. Keep personal information personal!
- ***You should check your credit report once a year.***
True
Industry Canada recommends contacting TransUnion or Equifax every 12 months to order a free copy of your credit report.
- ***Credit cards that you don't use on a regular basis should be removed from your purse or wallet and kept in a secure place.***
True
If you don't carry around your credit cards, there's less chance of them being physically stolen. You're probably also less likely to make impulsive purchases – a double bonus!
- ***Crooks are too lazy to go through my garbage or recycling for my credit card statements.***
False
Identity theft happens, and it happens a lot – losses exceeded \$13 million in 2011! It can happen to you. Remember to shred any paper with your personal financial information before throwing it out.

- ***It's safer to pay by credit card than with cash when shopping online.***

True

Never send cash when paying for items bought online. It's harder to trace stolen cash than it is to track credit card fraud.

- ***If someone steals your credit card information, there is nothing you can do.***

False

Contact the two national credit bureaus, TransUnion or Equifax, and have a fraud alert placed on your file. Report the theft to the Canadian Anti-Fraud Centre, your credit card company, your financial institution and the local police.

- ***It's safe to use the auto-fill feature for your credit card information on your personal computer.***

False

Common sense tells us not to use auto-fill on a public computer, such as one at the library or at school. Don't use it on your personal computer either – it opens up the possibility for someone else using your computer to make purchases without your permission.

- ***It's wise to review your bills as they come in.***

True

Open your credit card bills every month, and read them over to make sure the charges are accurate. Monitoring your credit card account gives you the knowledge to stop fraud quickly!

- ***If prices online seem too good to be true, they probably are!***

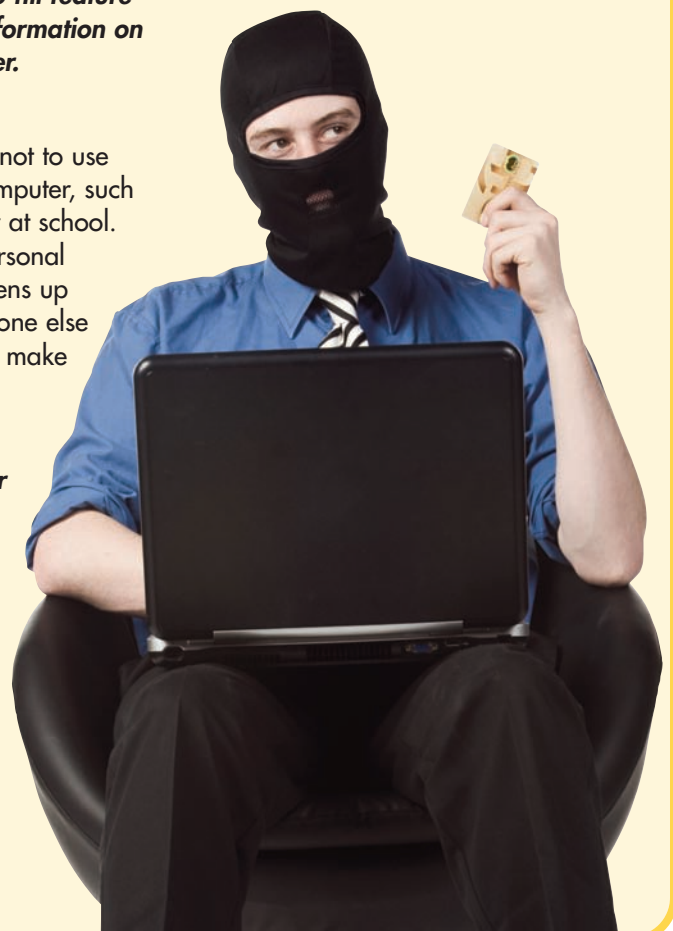
True

Be careful where you shop. Scammers sometimes try to entice would-be buyers with bargain prices, only to steal credit card information.

- ***It's impossible to know whether a website is secure.***

False

Secure websites feature a lock symbol or unbroken key in the bottom right corner of a website, or "https://" at the beginning of the website address. The "s" means "secure," and is an indication that the site is encrypted.



Thirteen safety resolutions for 2013!

Put safety first this year with these practical resolutions!

I will not drive impaired.

- Impairment has many causes – alcohol, drugs, fatigue, texting and emotional stress are just a few. Be responsible. Drive aware and drive sober.

I will be a responsible, courteous cyber citizen.

- Social media and online safety includes guarding your personal information and being thoughtful about the words and images your post online.

I will not be a bully.

- Bullying happens at home, in the school yard, at work and online. It hurts, and it needs to stop. Find ways to relax, take time to think before responding and find constructive, creative outlets for frustration. Stand up for others who are being bullied.

I will drive safely and defensively.

- Every year, hundreds of Canadians are killed and thousands are injured in motor vehicle accidents. Stay safe. Respect the speed limit, change lanes safely and give yourself extra time to get to your destination.

I will wear a life-jacket when I am in, on or near water.

- In a boat? Weak swimmer? Wear a life jacket!

I will be a safe pedestrian; safety is my responsibility too!

- Be predictable. Do not jaywalk. Make yourself visible to drivers by wearing coloured clothing and/or reflective material.

I will wear a helmet.

- Use your head and stay safe! Wear a helmet when enjoying activities such as hockey, skating, cycling, skiing, snowboarding, skateboarding or motorcycling. Pair each activity with the right helmet.

I will take the right training.

- Safety training and on-the-job instruction saves lives. Learn how to protect yourself. Visit www.canadasafetycouncil.org/training for a complete list of CSC courses.

I will install and regularly maintain smoke and carbon monoxide detectors in my house.

- Once a month, check that your smoke detectors are working. Change the batteries every six months. Have carbon monoxide detectors in the sleeping areas of your home.

I will keep a complete list of my medications.

- Stay organized. Talk to your pharmacist about the prescription, over-the-counter and herbal medications you are taking.

I will address safety hazards at home.

- No hand-railing along the stairs? Clutter creating a tripping hazard or blocking exits? Recognize problem areas and fix them! Safety isn't just an on-the-job thing.

I will protect myself from the elements.

- Seek shade and stay hydrated in the summer. Dress in warm layers and waterproof boots in the winter!

I will lead by example.

- Consistently make safety a priority and become a role model for your children, friends and people in your community.

Safety Canada

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ISSN: 0048-8968

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Charitable BN: 11882 8565 RR 0001