

2010-2011
Annual
Report of
Activities



Table of Contents

Principles Guiding the Council.....	3
President’s Report.....	4
Communications Initiatives.....	7
Council Activities	
Ongoing Consumer Representation.....	9
Network of Young Consumers of Ontario.....	10
Canadian Consumer Initiative	11
Policy.....	12
Consumer Protection.....	13
Energy and Housing.....	14
Financial Services.....	16
Food and Health.....	18
Accepted Consultations	19
Other Consultation Requests.....	20
Research	21
2010-11 Supporters of the Council.....	22
Board of Directors	23

Principles Guiding the Council

The Consumers Council of Canada works collaboratively with consumers, business and government, seeking an efficient, equitable, effective and safe marketplace for consumers by informing and advocating concerning the following consumer rights and responsibilities.

Basic Needs – *The right to basic goods and services which guarantee survival. The responsibility to use these goods and services appropriately. To take action to ensure that basic needs are available.*

Safety – *The right to be protected against goods or services that are hazardous to health and life. The responsibility to read instructions and take precautions. To take action to choose safety equipment, use products as instructed and teach safety to children.*

Information – *The right to be given the facts needed to make an informed choice, to be protected against misleading advertising or labelling. The responsibility to search out and use available information. To take action to read and follow labels and research before purchase.*

Choice – *The right to choose products and services at competitive prices with an assurance of satisfactory quality. The responsibility to make informed and responsible choices. To take action to resist high-pressure sales and to comparison shop.*

Representation – *The right to express consumer interests in the making of decisions. The responsibility to make opinions known, to take action to join an association such as the Consumers Council, to make your voice heard and to encourage others to participate.*

Redress – *The right to be compensated for misrepresentation, shoddy goods or*

unsatisfactory services. The responsibility to fight for the quality that should be provided, to take action by complaining effectively, and to refuse to accept shoddy workmanship.

Consumer Education – *The right to acquire the knowledge and skills necessary to be an informed consumer. The responsibility to take advantage of consumer opportunities, to take action by attending seminars and workshops, and to work to ensure consumer education takes place in schools.*

Healthy Environment – *The right to live and work in an environment that is neither threatening nor dangerous and which permits a life of dignity and well-being. The responsibility to minimize environmental damage through careful choice and use of consumer goods and services, to take action to reduce waste, to reuse products whenever possible, and to recycle whenever possible.*

Privacy – *The right to privacy particularly as it applies to personal information. The responsibility to know how information will be used and to divulge personal information only when appropriate.*

The Council is committed to:

- Being a voice for consumers
- Listening to consumers
- Consumer Empowerment
- Integrity
- Stakeholder involvement
- Excellence in stakeholder and member services
- Financial sustainability

President's Report



Don Mercer

The Consumers Council of Canada has emerged from the big challenges of 2009-2010 as a stronger organization financially. It has moved from deficit to surplus and better prepared for future financial storms. Our corporate members have continued their strong support and a well-executed system of invoicing and follow-up has ensured the lag times of past collections have been significantly reduced. At the same time, we have enhanced and built on our position as the 'go-to' national, fact-based consumer organization for governments, federal and provincial, outside Quebec. We have streamlined our financial reporting by engaging a certified general accounting firm at a cost-effective rate and seamlessly relocated to 1920 from 1910 Yonge Street.

We are actively involved in Alberta, British Columbia, Manitoba and Ontario on the housing and energy fronts. We have urged adoption of an energy-efficiency-minded national building code by provinces not yet in that space. We actively intervene before the Ontario Energy Board in their hearing processes. As well, we were asked by the Ontario Court to provide a consumer perspective in the case involving Direct Energy's attempt to seek clarification about the application of new Ontario energy contract

law to their existing contracts. We were also active participants in the CAMPUT (Canadian Association of Members of Public Utility Tribunals) conference in Vancouver on May 15-18 at the invitation of their Community Fund.

On the fraud prevention front we were the only consumer group member of the organizing and steering committee for the conference “Preventing Fraud in a Digital Age,” the first such conference of its kind, which brought together consumer groups, the law enforcement community, financial community, business community, high tech Internet providers, volunteers groups and academics. The conference took place March 7 and 8 in Ottawa. In addition to my own speech at the conference, we arranged two other speakers.

We continue to be actively engaged in the health and food safety issues, whether it be through consultation with Health Canada and the Canadian Food Inspection Agency, or by helping ensure that the new Canada Consumer Product Safety Act passed and comes into force. We are also heavily involved with Advertising Standards Canada and the Canadian Standards Association.

An emerging priority was the Canadian financial system – the Canadian Task Force for the Payments System Review and the Competition Bureau’s application to the Competition Tribunal re Master Card and Visa, concerning the ‘accept all cards’ requirement and surcharging for premium cards.

We continue to be active in Ontario with the Ministry of Consumer Services and the province’s delegated administrative authorities as well as with other Ministries, notably Environment and Energy. An issue that garnered much publicity related to the Ontario Government’s efforts to apply ‘eco fees’ to various

products and the systemic problems in their efforts to properly consult consumers. This publicity brought to the fore the need for proper consumer representation on advisory committees and governing boards.

We search out consumer research contracts, but we cannot rely on cash flow from this research for our representation work. We have financial viability without these contracts, but of course seek them out in the context of advancing the cause of solid consumer knowledge.

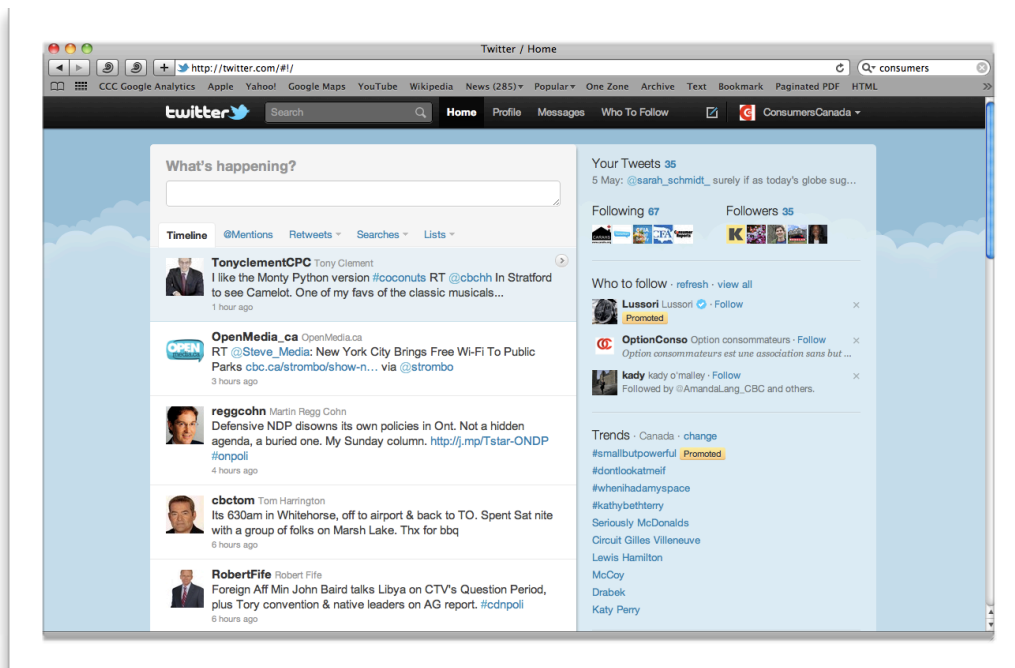
We are active within the Canadian Consumer Initiative (CCI), notably on Canadian payments system issues (the Task Force previously referenced), the Consumer Council's initiative to create a Consumer Group Guide, to enhance awareness among Parliamentarians and members of the federal bureaucracy. The usual March Parliamentary 'Blitz' or 'Intervention' by CCI members did not take place because of the call for the May 2011 federal election.

As we move forward to a solid footing strong mention must be made of the efforts of Ken Whitehurst our Acting Executive Director without whom we could not have achieved our current viability and Shoshana Teitelman, who continues to assist occasionally in administrative matters. Active board members and individual members have worked with passion, enthusiasm, high competence and diligence to ensure, in conjunction with staff, that we have continued to be the 'go-to' consumer organization in Canada. A heartfelt thanks and gratitude to you all for your advice, support and essential contributions to our organizational effectiveness and presence.

Communications Initiatives

The Consumers Council of Canada entered the Twitterverse late in the year. The Council quickly accumulated 35 followers, included among them:

- Carly Weeks, Globe & Mail reporter
- Homestars online home renovations rating service
- Interac
- Retail Council of Canada
- European Union Consumer Affairs
- Sarah Schmidt, Post Media News reporter
- Canadian Energy Efficiency Alliance
- Sean O'Shea, Global Television's consumer affairs reporter
- Ontario Ministry of Consumer Services
- Tony Clement, President of the Treasury Board and former Minister of Industry
- Ellen Roseman, Toronto Star consumer columnist



The Council's website pages and news blog at www.consumerscouncil.com were enabled to allow users to quickly share content with users of Facebook, Twitter, LinkedIn and Digg.

The Council's presence in the blogosphere continues to grow, with as many a 1,800 blog references to the Council found in Google search.

The Council's website continues to be a top-10 search result for Google users in Canada using the search term "consumers."

The Council established a listserv to facilitate news media releases.

The Council's views received traditional media coverage in reports of Canadian Broadcasting Corporation, CTV, Rogers all-news radio stations nationally, the Toronto Star, National Post, Toronto Sun, Globe and Mail and PostMedia newspapers on a wide variety of consumer topics.



Ongoing Consumer Representation

Organization	Role	Sector
Advertising Standards Canada	Board of Directors	Advertising
Advertising Standards Canada	Children's Clearance Committee	Advertising
Procter & Gamble	Environmental Advisory Panel	Consumer Products
Independent Electricity System Operator	IESO Stakeholder Advisory Committee	Energy
Terasen Gas	Terasen Gas Energy Efficiency and Conservation Stakeholder group.	Energy
Canadian Payments Association	Stakeholder Advisory Committee	Financial Services
Financial Consumer Agency of Canada	External Stakeholder Advisory Committee	Financial Services
Financial Services Commission of Ontario	Consumer Advisory Committee	Financial Services
Government of Canada, Department of Finance	Task Force for the Payments System Review - Scenarios Roundtable	Financial Services
Canadian Food Inspection Agency	CFIA Consumer Association Roundtable	Food
Competition Bureau	Fraud Prevention Forum	Fraud Avoidance
Health Canada	Advisory Group on the Patient and Consumer Consultation Pool	Health
Canadian Commission on Building and Fire Codes		Housing
Ontario Ministry of Municipal Affairs and Housing	Building Code Technical Advisory Committee	Housing

Council Activities

Network of Young Consumers of Ontario

Members of the Network of Young Consumers of Ontario (NYCO), the Council's volunteers aged 18-35, spent the year involved in Council governance and consumer representation.

Young consumers are an important force in the marketplace, and government, non-governmental organizations and businesses alike recognize the importance of this age demographic.

Developing young professionals capable of quality consumer representation in the future is also important to the succession planning of the Council.

This year, along with serving on the Council's board of directors and consumer issues committees, NYCO

members represented the Council in a number of ways. This included:

- Attending a roundtable on supply chain risks hosted by the Conference Board of Canada.
- Participating on Health Canada's Advisory Group on the Patient and Consumer Consultation Pool.
- Providing advice to the Ontario Ministry of Consumer Services on best practices for informing young consumers.
- Serving as a sponsored panelist representing a consumer perspective at the national conference "Preventing Fraud in a Digital Age" held in Ottawa.
- Working to develop content for the energy section of the Council's website.



Canadian Consumer Initiative

The Canadian Consumer Initiative, facilitated by the Rideau Institute, continues to increase awareness on Parliament Hill and within the federal bureaucracy of the country's major consumer groups, including Consumers Council of Canada, Option consommateurs, Union des consommateurs and Public Interest Advocacy Centre. Office of Consumer Affairs, Industry Canada funded the CCI initiative in 2010-11 and has agreed to do so again in 2010-12.

The Consumers Council of Canada contributed to the Canadian Consumer Initiative by leading the development of a *Guide to Member Organizations*, to be used to support awareness activities.

To plan all this work, CCI engaged in regular collaboration: conference calls, meetings, e-mail analysis, etc.

CCI's consensus decision making resulted in new briefing notes based on common positions. These included topics:

- *The Need for an Integrated Telecommunications Policy*
- *Consumers and Bill C-32, An Act to amend the Copyright Act*

Additionally, previous policy positions were updated.

The usual annual 'Parliament Hill Intervention' was postponed because of the federal election.



Policy

The primary activity of the Policy Committee in 2010-11 was to set the Council's position related to the 'eco fees' issue in Ontario.

The outcome of the work was the withdrawal of an 'eco fees' plan that was highly controversial with consumers, which would have included soaps, detergents and cleaning products under the province's Municipal Hazardous or Special Waste (MHSW) program.

The position of the Council was that in this instance these fees, in effect, would have applied to a service consumers would not actually use, since consumers are most likely to entirely consume what they buy.

The Council also spoke out strongly for consumer representation in decision making related to the setting of eco fees, and was consulted by Ontario's Ministry of Environment about this subject. The Council used the opportunity to express its views on the role of consumer representation in delegated authorities.

Anne McConnell
Chair

Members

Christina Bisanz
Joan Huzar
Alison Knight
Malyka Tan



Consumer Protection

Over the past year, the Consumer Protection Committee has responded to a number of requests for comments on proposed legislation and regulations by the provinces of Ontario, Manitoba and Saskatchewan and the federal departments of Health Canada and Industry Canada.

The specific pieces of legislation include the Manitoba Personal Investigations Act and the Canada Consumer Product Safety Act.

The Consumer Protection Committee has also acted as intervenor in a British Columbia Personal Information and Privacy Act (PIPA) claim of contravention of the PIPA by an insurance company which sought a credit score on an insurance renewal. The Council's position was that explicit consent must be obtained and notice needed

to be given of efforts to seek a credit score. That position was upheld by the adjudicator, and insurance companies now must get consent and notify clients when credit scores are sought under the B.C. PIPA.

The Council continues to act as consumer representatives on the Consumer and Public Interest Committee and the Canadian Advisory Committee, Consumer Policy Committee ISO of the Standards Council of Canada, the Travel Industry Advisory Group, B.C. Consumer Protection and the Stakeholder Advisory Council, the Canadian Payments Association.

Bill Huzar

Chair

Members

Elizabeth Nielsen

Malyka Tan

Simon Wong

Energy and Housing

The Council's work on energy and energy-efficiency in housing issues continued this past year with the focus being on our work in Ontario before the Ontario Energy Board (OEB) representing residential consumers, and in the courts arguing for the protection of consumers in the energy marketplace. As well we have continued our partnership with NAIMA Canada (North American Insulation Manufacturers Association) and the Canadian Energy Efficiency Alliance in a campaign to have the Alberta government bring energy efficiency improvements into the Alberta Building Code.

The interventions of the Council before the OEB have resulted in several decisions delivered by the Board that resulted in significant dollar savings for consumers. Two examples: in the Hydro One Networks Inc. 2011-2012 Transmission Rates Proceeding, the Board reduced the operating costs by 3% in 2011 and 4% in 2012. As well, the Board accepted the arguments advanced by the Council where Hydro One was requesting to

recover the costs of a project before it being placed in service. They argued it would increase rates unnecessarily in the first 12 years that the project was in service. This was an important decision as it set a precedent ensuring that projects are not included in rates until they are up and running. Ontario Power Generation was looking for an increase in its revenue requirement of 6.2% and the Board reduced that to 1%. Over the two-year period the Board reduced OPG's compensation costs by \$145 million. This was a significant 'win' for the Council and the other ratepayer groups. A more complete description of the OEB activities can be found on the Council's web site under "Issues Engagement – Energy."

Of particular importance, the Council is mounting a constitutional challenge against the Ontario Government.

The Council is challenging the constitutionality of the special purpose fund legislation introduced by the Ontario government. The case revolves around the question of whether the levy imposed on the Local Distribution Companies by the OEB is a "levy" or is rather a "tax."

The Council takes the position that it is indeed a tax and as such cannot be imposed by the OEB. There will be a full consideration of the constitutional question involved. By accomplishing that, the Council achieved a significant victory for consumers. The case is proceeding. The publicity generated by the Council's challenge caused the government to back off a plan to impose a similar levy on natural gas users, and to limit the electricity tax to one year, saving ratepayers \$150 million a year.

The Council has been involved in several initiatives to support efforts to have energy efficiency incorporated into Canadian codes and standards and into the way we live. On the Building Code front, work is underway to introduce energy efficiency measures into the National Building Code for Houses (expected to be published in 2012). We have partnered in a campaign to encourage the Alberta Government to begin the necessary consultations so that when the new national code is published, Alberta will be ready to adopt it in 2012. We are also participating in the efforts to revise the Energuide for Houses energy rating system, which is expected to

be introduced in 2012 along with the new Building Code.

As well, representatives of the Council continue to attend various energy events as participants and as speakers. One example: the Council's energy advisor Julie Girvan spoke at a conference, entitled "Smart Grids in the North American Context" designed to discuss the policy implications of smart grids in the electricity system. The consumer perspective was clearly articulated and the need to engage consumers emphasized.

The Council's reputation as a responsible advocate for the consumer in the energy world continues to grow, and I want to thank all those who have worked to make that happen. In particular my thanks to Julie Girvan and Robert Warren whose efforts before the OEB make such a difference and are hugely appreciated.

Joan Huzar

Chair

Members

Julie Girvan

Aubrey LeBlanc

Financial Services

The Consumers Council of Canada representative on the Stakeholder Advisory Council and the Bill Payments Task Force for the Canadian Payments Association (CPA) is Bill Huzar. In 2010-2011, CPA engaged the public in several strategic issues consultations, including mobile payments and bill payments. The Council continues to emphasize the importance of enabling consumer rights and responsibilities as part of any CPA systemic changes.

Also in the area of the Canadian payments system, in June 2010 the federal Minister of Finance struck a working group to address the future needs to Canadian society concerning a regulatory framework for payments systems. The Council participated in this initiative through the Canadian Consumer Initiative. Serious issues were flagged about future-state scenarios, which, as contemplated, would diminish a consumer's access to unbiased information and put at risk acceptable access to redress. The work continues, with the report to the Minister expected in mid-2011.

In the area of securities regulation, this past year has been active,

following the federal government's proposal to create a single national regulator. The Canadian Securities Transition Office, established by the federal Minister of Finance to create an implementation plan, held several consultations on investor representation and, in particular, how the investor voice should and could be heard from both a policy development and oversight perspective. The Council met with members of the CSTO and was represented at these consultations. It has emphasized the need for the new framework to enable all, and not just some, consumer rights.

In June 2010, the Ontario Securities Commission created an Investor Advisory Panel (IAP) to provide input from an investor perspective on policy and other initiatives being undertaken by the Commission. In March 2011, the IAP reached out to members of the investor advocacy community, including the Council, in seeking input for its comments to the OSC on the proposed Statement of Priorities for 2011. The comments from this meeting were encouraging.

The Council continues to advocate for legal changes across the sector, to improve a retail investor's access

to reasonable redress processes. In the area of insurance, investments and savings products, the Council advocates the standard of care needs to be replaced with one that requires the customer's interests to be placed before the financial services advisor or provider, in all transactions. Much work has been carried out in financial services sectors on education and disclosure, but, without an appropriate standard of care, the effectiveness of education and disclosure standards and redress mechanisms are seriously impaired.

The Financial Consumer Agency of Canada (FCAC) is a federal agency set up "to ensure that consumers have the information and skills they need to deal with the financial services sector, and that Canada's financial marketplace is healthy, competitive and fair." The Council has engaged with FCAC since its formation and provided input to its strategy and business plan. Much emphasis has been placed on investor education by FCAC, which is important. However, there is a nascent concern that 'education' may be treated as a panacea and lead to a world of 'caveat emptor,' which would be regressive for Canadian consumers. The Council

will continue to voice its view that the presence of legislation and standards to enable enforcement, the right to redress and the appropriate duty of care are key to a healthy financial marketplace.

Council President Don Mercer was invited this spring to join FCAC's External Stakeholder Advisory Committee.

In late 2010, the Competition Bureau of Canada responded to the retail industry's request to address the issue of merchant fees on Visa and MasterCard. This issue continues to work its way through due process. The Council has been vocal in addressing the need for consumer fairness above all.

The Council met with the Ombudsman for Banking Services and Investments to identify areas where the Council can support the work of the OBSI, possibly through funded research. This meeting established important links, which have already proven helpful in addressing emerging issues.

Alison Knight

Chair

Member

Bill Huzar

Food and Health Safety

A major concern of the Food and Health Safety Committee was to achieve passage of the Canada Consumer Product Safety Act. The bill experienced delays in the House of Commons and the Senate over many years, but finally became law.

The Council was invited to hold a seat on the new Consumer Association Roundtable of the Canadian Food Inspection Agency.

This involvement is expected to lead to a briefing this summer about nanomaterials and how they may impact the Agency's mandate to protect Canada's food supply.

Also, the Council, through its involvement, will have an

opportunity to comment on and give input to the Agency's strategic plan to 2025.

The Council joined and placed a representative on the board of directors of the Pharmaceutical Advertising Advisory Board.

Also, a member of the Council's Network of Young Consumers of Ontario participated in Health Canada's Advisory Group on the Patient and Consumer Consultation Pool.

Members

Christina Bisanz

Gail Campbell

Susan Lawrence

Elizabeth Nielsen

Andrea Wong

Accepted Consultations

Consultation	Organization	Committee Responsibility
Advertising Standards Children's Clearance Committee	Advertising Standards Canada	Consumer Protection
Board nomination to CCTS	Commissioner for Complaints in Telecommunications Services	Consumer Protection
Review of billing practices for wholesale residential high-speed access services	CRTC	Consumer Protection
Online Consultation on Draft Guidance on Preparing and Maintaining Documents under the Canada Consumer Product Safety Act	Health Canada - Health Products and Food Branch	Consumer Protection
Online Consultation on Draft Guidance for Mandatory Incident Reporting under the Canada Consumer Product Safety Act	Health Canada - Healthy Environments and Consumer Safety Branch	Consumer Protection
Manitoba cellphone contract consultation	Manitoba Family Services and Consumer Affairs Department	Consumer Protection
Conference of Canadian Association of Members of Public Utility Tribunals	Canadian Association of Members of Public Utility Tribunals	Energy and Housing
Compensation Benchmarking and Load Forecasting Studies	Hydro One Networks Inc.	Energy and Housing
CDM and compensation benchmarking stakeholder session	HydroOne	Energy and Housing
CPA Mobile Payments Consultation	Canadian Payments Association	Financial Services
Canadian Securities Transition Office Update	Canadian Securities Transition Office	Financial Services
Consultation on updated Strategic and Business Plans	Financial Consumer Agency of Canada	Financial Services
Financial Services Commission of Ontario 3-year Strategic Plan Consultation	Financial Services Commission of Ontario	Financial Services
FSCO's 14th Statement of Priorities	Financial Services Commission of Ontario	Financial Services
Luncheon - Investment Industry Regulatory Organization of Canada	Investment Industry Regulatory Organization of Canada	Financial Services
Amendments to the General Regulation made under the Payday Loans Act, 2008 (Ontario)	Ministry of Consumer Services	Financial Services
Investor Panel consultation/roundtable	Ontario Securities Commission	Financial Services
Health Products and Food Branch (HPFB) ADM Stakeholder Meeting	Health Canada - Health Products and Food Branch	Health and Food

Other Consultation Requests

Consultation	Organization	Committee Responsibility
Unfair Contracts Relief (British Columbia)	British Columbia Law Institute	Consumer Protection
Proposed regulations for the digital television transition	Canadian Radio-Television and Telecommunications Commission	Consumer Protection
Regulations Amending the Authority to Sell Drugs Fees Regulations	Health Canada	Consumer Protection
Red Tape Reduction Commission Consultation	Red Tape Reduction Commission, Government of Canada	Consumer Protection
Consultation on VICH (International Cooperation on Harmonization of Technical Requirements for Registration of Veterinary Products) revised guideline 36: Studies to evaluate the safety of residues of veterinary drugs in human food: general approach to establish a microbiological acceptable daily intake (ADI) (step 4)	Veterinary Drugs Directorate-Health Products and Food Branch	Consumer Protection
Air, Moisture and Vapour Control Standards	Canadian General Standards Board	Energy and Housing
Stakeholder Consultation Session - March 21, 2011	Hydro One	Energy and Housing
Amendments to the Energy Efficiency Regulations	Natural Resources Canada	Energy and Housing
Marine Renewable Energy Technology Roadmap	Natural Resources Canada	Energy and Housing
Next Generation EnerGuide Rating System	Natural Resources Canada	Energy and Housing
Next Generation ENERGY STAR for New Homes Technical Requirements	Natural Resources Canada	Energy and Housing
R-2000 Standard Renewal	Natural Resources Canada	Energy and Housing
Consultation on Ontario building code	Ontario Ministry of Municipal Affairs and Housing	Energy and Housing
Public Consultation on inclusion of Energy Efficiency into Part 3 of the Manitoba Building Code	Province of Manitoba - Office of the Fire Commissioner	Energy and Housing
Standards Council of Canada (SCC) consultation on development of Energy Services standards	Standards Council of Canada	Energy and Housing
North American Sustainable Consumption and Production Workshop on Green Building	Sustainability Directorate, Strategic Policy Branch, Environment Canada	Energy and Housing
Issues and Consultation Paper on Distribution of Insurance Other Than Through a Representative	Autorité des marchés financiers	Financial Services
Review of Financial Institutions Legislation	Department of Finance	Financial Services
Code of Ethics Revalidation	Financial Planning Standards Council	Financial Services
Advertising of Food and Beverages to Children	Dietitians of Canada	Food and Health
Fees in Respect of Drugs and Medical Devices Regulations	Health Canada	Food and Health
Proposed Regulatory Amendment to the Cribs and Cradles Regulations	Health Canada	Food and Health
Regulations Amending the Food and Drug Regulations	Health Canada	Food and Health
Audit of Canada's commercial import safety regime	Office of the Auditor General	Food and Health
Pathogen Reduction Initiative Stakeholder Information Session	Pathogen Reduction in Meat and Poultry Working Group, Canadian Food Inspection Agency	Food and Health

Consultations may be accepted or not based on a range of factors, including availability of volunteer or material resources necessary to engage the subject matter, Council priorities, issue positions and policies, and Council satisfaction with the quality, resourcing and methodology of a given consultation.

Research

Consumers Council of Canada received funding in 2010-11 and will again in 2011-12 from Industry Canada's Contributions Program for Non-profit Consumer and Voluntary Organizations to conduct consumer research. Views expressed in relation to this research are not necessarily those of Industry Canada or of the Government of Canada.

2010-11 Research Topic

Canadian Consumers' Online Reputations – Awareness, Misuse and Repair

The Council undertook a research project on the phenomenon of consumers' online identities being misused by others resulting in potential damage to a consumer's reputation, with a focus on the services of reputation repair offered by various organizations and businesses. This research is intended to result in a useful evaluation of products and services purporting to help Canadians find and/or manage their online information and reputation.

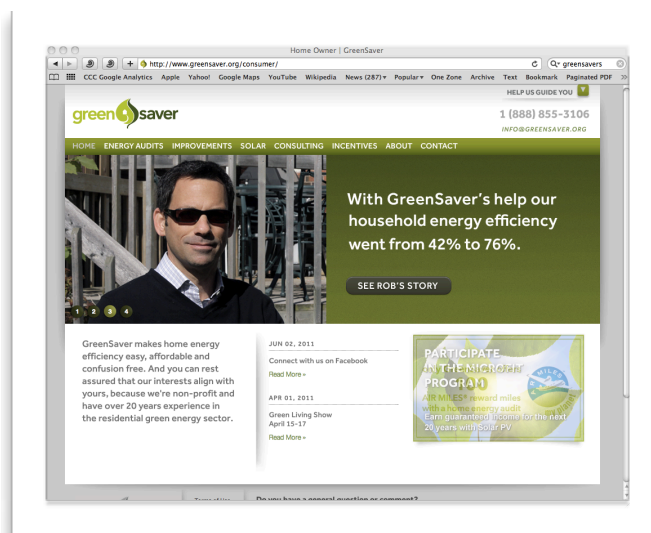
2011-12 Research Topic

Smartphones: Are They Helping Consumers Be Smarter Consumers?

The Council will examine the trend of large retailers providing product and purchase information through smartphone applications. The research will seek to identify information that consumers use at point of purchase of products and the extent to which consumers needs are met by these applications. Smartphones have the potential to benefit consumers in purchasing processes, but with this opportunity comes an increased risk of consumer protection issues given the complexity of the information involved, the advanced technologies, privacy issues and the competitive environment in which information is provided through smartphone applications.

2010-11 Supporters of the Council

Advertising Standards Council	Investment Funds Institute of Canada
Alcohol and Gaming Commission of Ontario	Memorial Gardens Canada
Canadian Life & Health Insurance Assoc.	NAIMA Canada
Canadian Payday Loan Association	Ontario Lottery & Gaming Corporation
Canadian Petroleum Products Institute	Ontario Ministry of Consumers Services
Capital One	Ontario Motor Vehicle Industry Council
Consumer Health Products Canada	Procter & Gamble
Credit Union Central of Canada	Real Estate Council of Ontario
Enbridge Gas Distribution	Retail Council of Canada
First Canadian Title	Scotiabank
Greensavers	Tarion Warranty Corporation
GS1 Canada	Underwriters Laboratories of Canada
Interac	Visa Canada



New Supporter, Greensaver

Board of Directors and Officers

Executive Directors and Officers

Don Mercer, President Philip Dewan, Vice President
Patricia Jensen, Treasurer Bill Huzar, Secretary
Susan Lawrence, At-Large

Other Directors

Christina Bisanz Anne McConnell
Alison Knight Agni Shah
Aubrey LeBlanc

Network of Young Consumers of Ontario Members

Sandeep Singh
Venkat Subramanian Somasundaram

Ken Whitehurst, Executive Director (Acting)



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